

The background of the entire page features silhouettes of several people in various poses, some standing and some walking, in shades of brown and tan. These silhouettes are overlaid with large, semi-transparent text.

self-esteem
competitive pay
enjoy working new skills
technology health benefits

Staying Ahead of the Curve 2007
The AARP Work and Career Study

age-friendly
money job security
accomplishment
flexible hours helping others

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 33 million readers; *AARP Bulletin*, the go-to news source for AARP's 39 million members and Americans 50+; *AARP Segunda Juventud*, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

AARP collected the data for this study through a telephone survey administered by Synovate, Inc. of Falls Church, VA. Sid Groeneman of Groeneman Research & Consulting wrote the report with analytical support from Synovate and in consultation with AARP. Elizabeth Pope wrote the highlights and implications section. Hana Holley of AARP's Strategic Issues Research Department managed the project for AARP. The following AARP staff members provided input: Sara Rix, Deborah Russell, Craig Langford, and S. Kathi Brown. Colette Thayer and Rebecca Perron reviewed drafts. For more information about this report, contact S. Kathi Brown at 202-434-6296. All media inquiries about this report should be directed to David Nathan of AARP's Media Relations Department at 202-434-2560.

Staying Ahead of the Curve 2007

The AARP Work and Career Study

FULL REPORT | September 2008

A National Survey Conducted for AARP by Synovate Inc.
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preface

Staying Ahead of the Curve 2007: The AARP Work and Career Study is the latest in a series of AARP surveys examining older workers' experiences, opinions and expectations regarding their work and careers. This update of the 2002 survey will help employers position their organization to prepare for the significant demographic changes expected over the next decade and beyond. Policy makers, members of the media, researchers, consultants and others will find this report a compelling look into the perspectives of an important age cohort.

This report begins with a Highlights and Implications section that provides an overview of the key findings from the worker survey as well as examples of workforce practices implemented by selected employers to address the needs of an aging workforce. Following the Highlights and Implications section readers will find a detailed presentation of the findings from the worker survey. The survey's main sample included 1,500 older workers, ages 45 to 74, who were currently working or looking for work. In addition, older Hispanic and African American workers were oversampled to represent this important, growing demographic.

A NOTE ON THE TIMING: When respondents were interviewed for this survey in the spring of 2007, the economy was relatively strong and unemployment was lower than at the time that the writing of this report was being completed in the spring of 2008. If the survey were taken during the current economic slowdown, it is possible that responses to questions would be different—especially those concerning job security, age discrimination, and motivations to work.

I. Highlights and Implications for Employers

This section of the report presents the highlights and implications of a telephone survey of older workers conducted in 2007 for AARP by Synovate Inc. of Falls Church, VA. The survey's main sample included 1,500 older workers, ages 45 to 74, who were currently working or looking for work. In addition, older Hispanic and African American workers were oversampled to represent this important, growing demographic. In an effort to illustrate the survey's implications for employers, this section also presents examples of workforce practices implemented by selected employers to address the needs of an aging workforce.

The Survey At-A-Glance

An aging workforce means U.S. businesses are running out of time to prevent labor shortages, talent wars and knowledge loss. Between 2006 and 2016, the age 55-plus workforce will grow five times faster than the overall labor force.¹ If the massive Baby Boom Generation retires at historical rates, companies may scramble to find enough qualified younger workers to fill the empty slots.

But this report clearly shows that workers age 45 to 74 want to stay on the job—as long as businesses and policy makers address their wants and needs. *Staying Ahead of the Curve 2007* updates previous surveys commissioned by AARP on older workers' plans, motivations, attitudes and opinions. The survey findings will help policymakers and businesses understand this vast talent pool and develop strategies to recruit, retain and manage them. There is no time to lose. Several studies indicate U.S. businesses are well aware of the pending brain drain, but few have enacted formal programs to find or keep their older workers.

Fortunately, seven in ten seasoned workers plan to work in their “golden years.” However, when describing the work schedule that they expect to have during retirement, the majority indicate that

they would prefer part-time options, presumably to balance their work and personal responsibilities. When asked why they expect to work in retirement, older workers name financial reasons, such as the general need for money, as well as non-financial reasons such as the enjoyment derived from working and the desire to have something interesting to do.

Several businesses, nonprofit organizations, schools and hospitals recognized as AARP Best Employers for Workers Over 50² have devised “best practices” appealing to age 50-plus workers. These forward-thinking companies already offer flexible work arrangements, good benefits, meaningful work and ongoing training. With such creative programs and procedures already in place, these organizations are poised to surge past their competitors in a global talent crunch.

Time may be running out for other businesses to devise and implement effective strategies and for policymakers charged with removing legal and regulatory roadblocks to working in retirement. Skill shortages are already reported in oil, gas, energy, healthcare, and government.³

Although any organization's approach to recruitment, retention, and talent management must be tailored

¹ Mitra Toossi, “Labor Force Projections to 2016: More Workers in Their Golden Years,” *Monthly Labor Review* (November 2007) p.33.

² More information on the workforce practices of current and former AARP Best Employers can be found at AARP's online Employer Resource Center: Search on the organization's name at <http://www.aarp.org/money/careers/employerresourcecenter/>.

³ Lynne Morton, with Lorrie Foster and Jeri Sedlar, *Managing the Mature Workforce* (2005), The Conference Board, p. 5.

to the needs of the individual organization, this report can help jump-start the planning and decision-making process. **The Blueprint for Change** below provides a checklist of examples and action steps illustrated with best practices from pioneering companies, large and small, including many current and former AARP Best Employers. The **Survey Highlights and Implications** includes an overview of the key findings from the survey of workers ages 45 to 74 as well as more examples of relevant employer practices. Additionally, businesses will find AARP's online **Workforce Assessment Tool** a speedy way to analyze and address their current and future vulnerabilities.

The AARP Workforce Assessment Tool »

The AARP Workforce Assessment Tool, available at www.aarp.org/employerresourcecenter, is a free, online planning resource that companies can use to quickly gauge their exposure to potential skill shortages. Customized charts of key jobs and functions provide a snapshot of workforce demographics, workplace practices, possible challenges and projected hiring needs. The site includes suggestions for short- and long-term staffing and knowledge retention strategies.

Blueprint for Change

This checklist of recommendations and examples of best practices⁴ can spark workforce planning discussions about flexible work arrangements, benefits, diversity and fairness, positive environment, ongoing training and development and other essentials attractive to older workers.

- » **Use the AARP Workforce Assessment Tool** to assess current workforce needs and practices and to identify job functions and divisions most vulnerable to mass retirement.
- » **Survey employees' opinions** about current company practices. Employee feedback can help in crafting new programs and creating an "age-friendly" company brand. For example, at employees' request, the financial services firm **Vanguard** instituted compensation redesigns, paid time-off packages, and numerous work/life initiatives. A "Great Place to Work" employee survey at **Scripps Health** in San Diego encouraged management to implement an eldercare and professional care management program at the hospital system.
- » **Flexible schedules, policies and work arrangements** attract and retain top talent—these choices are among most older workers' ideal job attributes. For example, **Mercy Health System's** "Work to Retire Program" allows 50-plus employees the option to work reduced hours, pool or work at home. Full-timers at the Janesville, WI health care system can job-share or move to part-time work permanently or temporarily. Another example is **The Home Depot's** "snowbird special." Depending on business needs, high-performing associates who reside in different parts of the country at different times of the year may be able to transfer between different Home Depot locations near their homes.⁵ **First Horizon National Corporation**, a Memphis-based financial services firm, offers flexible work options such as prime-time employee status (employees with at least one year of service reduce work hours to 20 to 32 hours/week and maintain full benefits), formal flex-time (employees work a non-traditional schedule), informal flex-time (employees adjust hours occasionally as a need arises), and

⁴ Unless otherwise noted, information on individual companies' best practices comes from the practices of the 2007 AARP Best Employers for Workers Over 50 listed on the online AARP Employer Resource Center (<http://www.aarp.org/money/careers/employerresourcecenter/bestemployers/winners/2007.html>, retrieved May 2008).

⁵ Towers Perrin, *The Business Case for Workers Ages 50+: Planning for Tomorrow's Talent Needs in Today's Competitive Environment*, a report prepared for AARP by Towers Perrin, (2005), p. 87.

telecommuting/flex-place (employees work at home or other location). Phased retirement is offered to full-time employees on a case-by-case basis at **Noblis, Inc.**, an engineering research firm in Falls Church, VA.

» **Offer competitive health and other benefits** to recruit and retain age 45-plus workers. Even part-timers who work a minimum number of hours per week receive full medical benefits at **Bon Secours Richmond Health System** and the **YMCA of Greater Rochester**—including vision and dental insurance. **Adecco USA**, the Melville, NY-based division of the global staffing company, offers its full-time staff long-term care insurance, exercise facilities and lunch-time seminars on financial planning, health and other relevant topics.⁶

» **Recruit retirees.** A database of highly skilled retirees familiar with company culture provides an on-call talent pool to train new hires or staff short-term projects. For example, retirees with specialized professional and technical knowledge can take temporary positions at **Argonne National Laboratory**. The **MITRE Corporation's** Reserves at the Ready program allows retirees to sign up to be on call for part-time assignments.⁷ **Frankford Candy and Chocolate Co.** of Philadelphia has fewer than 100 retirees, but invites them back for part-time work. Additionally, **Proctor & Gamble** and **Eli Lilly** are the initial founding client companies of YourEncore, a third-party placement agency that matches experienced scientists and engineers with companies needing help on short-term projects.⁸

» **Hire a retiree relations specialist** to communicate with former employees, invite them to events and build a database of names to call on for short-term projects. Most current and former AARP Best Employers have such a designated position.

» **Restructure the job or the workplace** to accommodate employees' unique needs later in life. Structural changes, procedures, equipment and tools can be added or redesigned to help keep experienced workers on the job. **Lee Memorial Health System** in Fort Myers, FL, instituted a "transitional work program" to accommodate workers who are temporarily or permanently disabled or otherwise unable to perform their job duties. If the original job cannot be modified, the worker is moved into another position. **Brevard Public Schools** in Viera, FL, assists employees with special needs by providing telephones with amplified audio equipment, custom-ordered furniture, and large screen/print computer monitors.

» **Recharge late-career workers with up-to-date training.** Career counseling, special assignments and open career paths provide the personal growth and development that many older workers seek. At **John Deere**, the industrial equipment and commercial machinery company in Moline, IL, employees are provided with growth opportunities by participating in temporary assignments in other departments, team projects and job rotations. **George Mason University** in Fairfax, VA, partners with county and city governments to offer programs designed for the adult learner.⁹

⁶ Morton, p. 16.

⁷ Mercer Human Resource Consulting, *Staying Ahead of the Curve 2004: Employer Best Practices for Mature Workers*, prepared for AARP by Mercer Human Resource Consulting, (2004) p. 34.

⁸ YourEncore web site (www.yourencore.com, retrieved May 27, 2008).

⁹ AARP, "Training and Professional Development: Practices of the 2007 AARP Best Employers for Workers Over 50": (http://www.aarp.org/money/careers/employerresourcecenter/retention/training_and_professional_development_practices_of.html, retrieved May 28, 2008).

» **Consider knowledge retention strategies**

such as cross-training, mentoring, coaching, shadowing and exit interviews to help pass on key information. At **Baptist Health South Florida**¹⁰ in Coral Gables, senior nurses who mentor junior colleagues receive financial incentives.

INTRODUCTION: WHO ARE TODAY'S EXPERIENCED WORKERS?

A perfect demographic storm may be brewing that threatens to roil the waters of the U.S. economy and compromise the productivity and success of U.S. businesses. Several trends are converging to reshape the country's labor force:

- » From 2006 to 2016, the number of age 55-plus workers is projected to grow by nearly 47 percent, five times faster than the overall labor force.¹¹
- » The oldest of the 78 million baby boomers turn 62 in 2008—and become eligible for early Social Security retirement benefits.
- » Many analysts fear a shortage of qualified workers as boomers retire; however, the impact may vary by industry, occupation, and region of the country.

It is no secret that the global workforce is graying as life-spans lengthen in the U.S. and other developed countries. By 2016, almost 35 percent of the U.S. population will be 55 or older.¹² Tomorrow's workforce won't just be older—it will be more diverse, too. African Americans and Hispanics will make up larger proportions of the workforce in years ahead.

The Baby Boom Generation comprises nearly 40 percent of the nation's workforce.¹³ If this massive age cohort follows traditional patterns retiring by age 65 or earlier, businesses may be hard-pressed to find enough qualified workers. Critical jobs may go unfilled. Some analysts say technical innovations and mature workers remaining on the job will prevent labor shortages.¹⁴ Others say the brain drain is a real concern, with skill shortages reported or anticipated in healthcare, education, aerospace, government, and energy.¹⁵ In a 2007 survey of employers, the consulting firm Ernst & Young found that more than six in ten employers said retirement in their companies' ranks would cause shortfalls in some functions.¹⁶ In this competitive hiring environment, businesses can't wait until a hiring crisis hits their industry—they must begin now to create retention, recruitment and management strategies to convince talented age 45-plus workers to stay on the job.

Departures of just a few key employees can have a disastrous effect on customer relations and a company's competitiveness. Luckily for businesses fearing high turnover, expensive retraining and a struggle to find skilled workers—70 percent of older workers say they plan to work into retirement.

But they want to work on their own terms.

Staying Ahead of the Curve 2007: The AARP Work and Career Study is the latest in a series of research reports commissioned by AARP to provide an in-depth look at today's experienced workers, ages 45 to 74. This update on the 2002 survey will help employers, policymakers, media and others understand older workers' needs,

¹⁰ AARP, "Mentoring Programs Benefit Employers and Employees" (www.aarp.org/money/work/articles/mentorprogs.html, retrieved May 27, 2008).

¹¹ Toossi, p. 33.

¹² Toossi, p. 36.

¹³ See U.S. Census Bureau, 2007 Current Population Survey: March Supplement. (According to an analysis of this data set, boomers represented 39% of the U.S. labor force in 2007.)

¹⁴ Peter Cappelli, "Will There Really Be a Labor Shortage?" *Organizational Dynamics*, August 2003, Vol. 32, Issue 3, pp. 221 to 233.

¹⁵ David Delong, *Lost Knowledge: Confronting the Threat of an Aging Workforce*. New York: Oxford University Press (2004). See also The Conference Board, p. 5.

¹⁶ Ernst & Young, *2007 Aging of the U.S. Workforce Survey: Challenges and Responses—An Ongoing Review*. (http://www.ey.com/global/content.nsf/US/Human_Capital_-_Aging_Workforce_Survey)

opinions, motivations and plans regarding work and retirement issues. A clearer picture of today's mature worker will help policymakers charged with removing legal and regulatory obstacles to phased retirement. This report will help business management and leadership to develop practices and programs that address mature workers' needs and desires. As a first step, businesses must make this workforce management challenge an organization-wide priority, not just a human resources issue.

Businesses that have yet to analyze potential shortages and vulnerabilities will find AARP's online **Workforce Assessment Tool** (available at www.aarp.org/employerresourcecenter) an effective method for quickly summing up vulnerabilities in key jobs and functions. The site also offers talent management and knowledge retention solutions.

Procrastinating until mission-critical employees walk out the door is unwise. But that's just what many U.S. businesses appear to be doing. Several reports indicate U.S. employers are aware of the potential impact of a graying workforce, but that few have formal programs in place to stop a mass boomer exodus.¹⁷ Three-quarters of senior executives recently polled by AARP agreed that the U.S. economy will experience a shortage of skilled workers over the next decade, but only one in six report their company currently has any formal policies or programs to encourage employees who are approaching retirement to continue working. Nearly 60 percent of the executives believe their organization needs to be more proactive in retaining older workers. These workers are prized as much for their experience, knowledge and insights as for their loyalty, work ethic and dependability.

Many forward-thinking U.S. companies stay ahead of the competition by reaching out to older workers with appealing programs and procedures. *Staying Ahead of the Curve 2007 (Highlights and Implications)*

includes examples of best practices from hospitals, schools, nonprofit organizations, financial services firms, manufacturers, giant multi-nationals and a relatively small business with fewer than 200 employees. These "early adopters"—many recognized on **The AARP Best Employers for Workers Over 50** annual list—have devised effective recruitment and retention strategies, such as attractive benefits packages, flexible work arrangements, phased retirement, succession planning and on-going training and development. Following their example, other companies can build an "age-friendly" brand and become the employer-of-choice for experienced workers.

SURVEY HIGHLIGHTS AND IMPLICATIONS:

Not Your Grandfather's Retirement

Today's older workers are better educated, healthier and living longer than previous generations. The typical age 45-plus employee works a full-time, year-round job and more than seven in ten have held a current position for more than five years. No wonder older workers express high job confidence. About eight in ten (81%) say it is unlikely their job will be eliminated within the next year, a modest increase in job confidence over the last five years. (These responses may be a reflection of the rosier economic picture in spring 2007 when the survey was conducted.)

Forget bingo, rocking chairs and other stereotypes of leisurely retirement. Today's mature workers do not plan on trading full-time work for full-time leisure when they retire. Seven in ten older workers expect to work in retirement, mainly part-time, either for money or enjoyment. (Smaller numbers plan to start a business, work for themselves or switch to another full-time job.)

¹⁷ Business Week Research Services and AARP. *Business Executives' Attitudes Toward the Aging Workforce: Aware but Not Prepared?*, (2006), pp. 3 to 4. See also Morton, pp. 12 to 13.

At the moment, just a few (13%) have achieved a part-time schedule that leaves time for education, family responsibilities and leisure. (One reason may be that most of the workers in this survey are not yet “retired” and are years away from the time when they eventually hope to reduce their schedules.) However, many companies do not offer flexible work arrangements, such as phased retirement programs, that facilitate transitions from full-time work to retirement. Plus, policy makers have yet to address regulatory obstacles to formal phased retirement programs. But as many current and former AARP Best Employers have discovered, flexibility is a win-win strategy for an organization and its mature workforce. Part-time, compressed schedule and short-term work arrangements transfer veteran employees’ knowledge and skills to the next generation while older workers make a gradual exit—their preferred option.

Why Work?

A deeper understanding of older workers’ motivations to work will help organizations design effective talent management and knowledge retention strategies. Older workers say they want to work for three main reasons:

- » Current financial need—including income to support a family, pay for health care and maintain health insurance.
- » Social and psychological fulfillment—that is, enjoying the work and interacting with others plus feeling useful and productive.
- » Future financial security—including working to fulfill pension requirements, qualifying for Social Security and saving more.

When pressed to name the single most important reason that they are working now, more than one in three (37%) mature workers in almost all income levels cited the need for money. Sixty percent at least somewhat agreed that money was the only reason to work, including 39 percent who strongly agreed. Working to support one’s family was particularly important to Hispanic workers.¹⁸

Mature workers’ need for money comes as no surprise given media coverage of inadequate retirement savings, rising health care costs and declining employer-provided retiree health benefits. Traditional defined-benefit plans are losing ground to 401(k) defined contribution plans, putting more responsibility for saving on the individual. Plus, the eligibility age to receive full Social Security benefits has risen.

“Working for enjoyment” was among the top three most often-cited reasons for working, after “need for money” and tied with “need to support other family members.”

Since the last survey in 2002, financial concerns have gained a slight edge over intangibles like job enjoyment, productivity and social interaction as a reason to continue working. And if respondents were surveyed in the current sagging economy of the spring of 2008 (rather than in spring 2007 when foreclosure rates, prices for food and fuel, and jobless rates were considerably lower than they are today), it is likely that financial need would be an even greater motivator. If the economy continues to falter, money and benefits are likely to remain the most powerful lures to attract and retain an older workforce.

¹⁸ Working to pay health costs for self and family was cited by eight in ten Hispanics and two-thirds of African Americans. About one-quarter of the survey’s respondents reported a serious financial problem in the last five years—most prevalent among unemployed respondents and low-income workers.

What's Your Ideal Job?

Money and benefits may trump other reasons to work when workers are pressed to name their most important reasons for working, but age 45-plus workers are very interested in non-financial aspects of the workplace. When asked to describe their “ideal job,” older workers mention respect from one’s boss and co-workers, satisfying and meaningful work, flexible working arrangements, and opportunities for personal growth and professional development. Three elements came up most often:

- » A job that makes use of one’s skills and talents
- » A friendly work environment
- » A chance to do something worthwhile

Women particularly valued respect, flexibility, and convenient work arrangements such as part-time or flexible schedules, adequate paid time off and a short commute.

Those who enjoy their work say it is important to their self-esteem and allows them to use their skills and talent. For older African Americans and Hispanics, work is particularly important to self-esteem. Given these insights into the needs and wants of older workers, what can companies do to create policies, programs and procedures to hold on to their experienced workers?

To help in the strategy-making process, here are older workers’ key areas of interest:

Flexibility: Almost two thirds of older workers say they want better ways to balance work and personal life—a goal sought-after by younger workers, too. Mid-life and older adults face challenges particular to

their stage of life, ranging from major career changes to health problems to restructured families (e.g., an empty nest, divorce, and remarriage). Caregiving is a particularly common home-front challenge for this age group. And that burden can be heavy: More than 60 percent of older workers report having a close friend or relative die within the last five years.¹⁹ Caregiving falls hardest on older Hispanic and African American workers, in part because they are more likely to have children living with them.

Flexible schedules, work arrangements and adequate paid time off for caregiving and other responsibilities are retention/recruitment strategies appealing to mature workers. **Mercy Health System** in Janesville, WI, an AARP Best Employer, offers a menu of flexible work options including: weekends-only, work-from-home, even 6- to 13-week assignments for travelers. Women, so often cast in the role of family caregiver, appreciate such work/life balance solutions. But flexibility appeals to all ages and genders. **John Deere** offers these alternative work arrangements to its full and part-time employees: flex-time, compressed work schedules, telecommuting and a formal phased retirement program in which the employee moves to working part-time hours. Perhaps that is why, on average, Deere’s age 50-plus workers have logged more than 23 years on the job.

Competitive Benefits: Mature workers expect reasonable pay for their years of experience and they appreciate benefits geared to their stage in life. When asked to describe their “ideal job,” older workers mention competitive pay and health benefits, adequate paid time off, and flexible schedules. Six in ten older workers cite their need for health insurance as a major reason to work and more than half mention the need to pay for health care for themselves and family members. Many businesses

¹⁹ A majority experienced at least two of 16 major life changes in the past five years—most common was death of a close friend or relative. In the past five years, 25 percent made a major career change, and nearly as many lost or faced declining health benefits. Nineteen percent lost a job, and 10 percent retired. Nearly 20 percent had a major illness.

have found that attractive health and retirement benefits are powerful recruitment/retention tools. When **Adecco USA** asked retirees which benefits would draw them back to work, respondents said the most important were prescription drug coverage, as well as health, dental and vision coverage.²⁰ At **Bon Secours Richmond Health System** in Virginia, employees working at least 15 hours a week receive a full medical benefit package for individuals and their families—including vision and dental insurance. The hospital also offers part-timers a 401(k) and defined-benefit retirement plan. **The YMCA of Greater Rochester** offers full- and part-time employees a 403(b) plan, plus access to financial planning experts. Employees receive paid time off and unpaid long-term leaves of absence for caregiving—an important benefit for older workers looking after aging parents, children and grandchildren. With fewer than 200 employees, **Frankford Candy & Chocolate Co.** of Philadelphia also offers paid time off for caregiving. More than half of the company's employees are age 50-plus and their average tenure is nearly 20 years.

Restructured Job or Environment: Modifying the workplace to address employees' unique needs helps retain experienced workers in the office and on the shop floor. Every employee hired at **Pinnacol Assurance**, a financial services firm in Denver, receives an ergonomic evaluation when hired or as requested. Employees with special needs are accommodated with sit-stand work stations, job restructuring and reassignment if necessary. By modifying an existing job, or switching the worker to a less physically demanding position, the company

retains a valued employee and the individual remains productive and useful—one of the reasons for working frequently reported in this survey. **Pinnacol** reports a 38 percent decrease in workers' compensation claims after a year using the extensive ergonomics program. To keep mature workers on the job, **Brevard Public Schools** in Viera, FL, provide workers who have special needs with custom-ordered furniture, large screen/print computer monitors and telephones with amplified audio equipment. **John Deere** offers flextime, telecommuting and special office set-ups for employees with unique needs.

Training and Development: Three quarters of older workers who responded to this survey reported that their ideal job includes learning something new. Additionally, according to a recent AARP/Towers Perrin report, a similar number of older workers are interested in work-related education.²¹ Most older workers want training to refresh their existing skills and learn new skills—the more skill-focused the better.²² Such efforts aren't wasted on late-career employees. Employers interviewed for the study reported that older workers value training as much as younger colleagues and are enthusiastic participants in programs. **Caterpillar Inc.**, the global manufacturer of construction, mining and other heavy equipment based in Peoria, IL, creates learning strategies based on business needs and organizational goals.²³ To ensure the strategies are achieving the company's aims, Caterpillar conducted detailed ROI studies to measure how learning is adding value to all employees.

²⁰ Morton, p. 16.

²¹ Towers Perrin, *Investing in Training 50+ Workers: A Talent Management Strategy*, AARP (2008), p. 5.

²² *Ibid.*, p. 5.

²³ *Ibid.*, p. 25.

“Older workers take (training) more seriously. They recognize the value and appreciate the opportunity to participate in additional training and skill development.” *Schneider National*.²⁴

More than 3,000 classes and study programs are offered at Vanguard University, the company-wide program offered by the large Valley Forge, PA-based financial services firm. **Vanguard** sponsors a “Career Development Days” program, which encourages employees to enhance their careers. Each employee also receives an individual development plan that includes courses taught at the university. Workers may also gain new skills by participating in team projects, temporary assignments in other departments, job rotations, internships and lateral moves. Like many other companies that have been recognized as AARP Best Employers, Vanguard offers in-house classroom training, online training, certification classes and tuition reimbursement.

SC Johnson, the consumer products company headquartered in Racine, WI, offers a “link” program, which promotes lifelong learning for all employees and retirees by offering courses through Gateway Technical College. Employees can complete a course, a certificate, or an Associate Degree program on site.²⁵

Age-friendly environment: Older workers say a friendly, respectful work environment is part of their ideal job scenario. Targeted marketing materials and creative recruiting techniques are as important as attractive benefits, policies and practices in

conveying the message that an organization welcomes older workers. In its efforts to attract older workers, **Adecco USA**, based in Melville, NY, uses just such materials to reach out to older adults not just through senior job fairs and placement agencies but also at places of worship, shopping malls and community centers.²⁶

Fair and Diverse Workplace: Fairness matters to older workers: six in ten believe work-related age discrimination is a reality—and 13 percent say they have personally experienced discrimination in the past five years, such as not getting hired, passed over for a promotion or a raise, being laid off or fired, or being denied access to training.

As the workforce ages, employers need to ensure that the workplace remains fair to all workers and free of discriminatory practices. The workforce of the future will also be more ethnically, racially, and generationally diverse. The U.S. Bureau of Labor Statistics projects that, by 2016, Hispanics will represent more than 16 percent of the workforce and African Americans more than 12 percent.²⁷ While older workers from all racial and ethnic groups share many similar experiences, beliefs and attitudes, this survey found some differences. For example, work is particularly important to the self-esteem of African Americans and Hispanics—and nearly eight in ten older African American workers plan to work into retirement. Compared to African Americans and whites, Hispanics are more likely to report difficulty keeping up with technology. And both Hispanics and African Americans report heavier burdens of caregiving than whites for children, grandchildren, and spouses.

²⁴ *Ibid.*, p. 5.

²⁵ AARP, “Training and Professional Development: Practices of the 2007 AARP Best Employers for Workers Over 50.”

²⁶ Morton, p. 16.

²⁷ Toossi, p. 46.

IMPLICATIONS: HOW TO USE THIS SURVEY

In a rapidly changing business landscape, U.S. employers and policymakers must understand older workers' opinions, preferences and plans in order to create strategies, policies and programs that encourage older workers to remain in the workforce. Most age 45-plus workers want to work in some capacity into traditional retirement, but obstacles to formal phased retirement can mean they must leave their current employer and find work elsewhere. Policymakers must prioritize the removal of legal and regulatory obstacles to phased retirement and other part-time options prized by older workers. Employers must not delay in making an organization-wide effort to devise short-term and long-term strategies for talent retention, recruitment and knowledge management. (AARP's online **Workforce Assessment Tool** can help employers

identify key functions and divisions at risk of losing workers with critical knowledge and skills due to impending retirements.) Once vulnerabilities are identified, companies can custom-tailor flexible work arrangements, attractive benefits, and training and development efforts to tap into the vast talent pool of mature workers who might retire completely in the absence of such arrangements.

The profitability and competitiveness of U.S. businesses may depend on how well employers and policymakers respond to the demographic changes sweeping across the country in the next decade. With planning and quick action, companies may avoid potentially crippling labor shortages and prosper over the coming decades thanks to the wisdom, skills and knowledge of their most experienced workers.

II. Introduction

Staying Ahead of the Curve 2007: The AARP Work and Career Study is the latest edition in a series of research reports by AARP which provide an in-depth look at workers 45 to 74 years of age—their reasons for working, perceived job security, differential treatment received because of age, their ideal work scenario, the challenges they face, their plans for retirement, and more. The present study follows similar AARP research conducted in 2002, permitting assessment of similarities and differences between the two years. This report presents the findings and changes, and discusses the implications.

With the large generation of baby boomers nearing retirement age, uncertainties regarding traditional sources of retirement income, new patterns of work and workforce participation, a shifting racial/ethnic mix in the American workforce, accelerating globalization, and other factors affecting the broader environment, it is imperative for employers and policymakers to understand the opinions, preferences, and plans of older workers. Nothing less than the health of the U.S. economy, and especially the vitality of the labor force, depends on it.

For a variety of reasons, older workers are almost certain to be an increasing proportion of the total workforce in the years ahead.²⁸ First, the simple demographic reality: In the upcoming decade, the sheer size of the boomer generation (ages 43 to 61 at the time of this survey) relative to the younger generation behind it means that, as the boomers age, the percentage of the U.S. labor force consisting of older workers will increase accordingly. Secondly, most older workers today say that they want to work in their “retirement” years. In fact, the U.S. Bureau of Labor Statistics projects that older workers’ labor force participation rates will increase significantly over the next few years, which suggests that many are likely to work beyond today’s average retirement age. How employers respond to the increasing availability of older

workers will determine how effectively the evolving economy makes use of these workers. The adjustments employers make (or fail to make) will have a major impact on worker satisfaction and well-being.

Will the “graying” of the U.S. workforce in the early 21st century occur smoothly as the population ages and more and more workers seek to delay full retirement? The answer will depend, in part, on the congruence between employers’ needs and their ability to accommodate older workers’ expectations for part-time positions, restructured jobs, and a more flexible work environment. It will also depend, of course, on the emergence of significant alternative sources of labor that could arise and lead employers to look elsewhere to fill their requirements.

The 2007 survey reveals some changes since 2002 in how older workers think and feel about work and career, job security, reasons for continuing to work, and retirement plans. The aforementioned aging of the Baby Boom Generation might help explain some of the changes as boomers represent a larger share of the survey sample in 2007 than in 2002.²⁹ *Staying Ahead of the Curve 2007* examines a variety of factors related to older workers’ needs and their work-related outlook and plans, including a specific examination of the boomers’ perspectives.

²⁸ Toossi, pp. 33 to 52. The annual growth rate of people 55 and older who are in the U.S. labor force (working or unemployed but looking for work) is projected to be more than four times the growth rate of the overall labor force. By 2016, more than two in five workers (44.1%) are expected to be ages 45 and older. See Toossi, op cit.

²⁹ Boomers (born 1946 to 1964) make up nearly 81% of the 2007 survey sample of 45- to 74-year-old workers. In the 2002 sample of 45- to 74-year old workers, the comparable figure was 70%. During these past five years, the aging of the population, combined with increasing labor force participation rates among the older population, has increased the average age of workers in our survey from 53.5 to 54.8.

The 2007 survey also reveals considerable similarities with the 2002 findings in terms of work-related perceptions and concerns, which should not be surprising. Most views about something as fundamental as work and career develop slowly, are deep-seated, and are typically resistant to change in the short term. Because the views of most older workers must have evolved over decades spent in the workforce, sharp shifts in such views would be unlikely to occur over only five years.

Workers ages 45 and older from racial and ethnic minority populations will also continue to reshape the U.S. workforce in ensuing decades. The U.S. Census Bureau predicts that, by 2050, non-Hispanic whites will make up only 50 percent of the population in the United States.³⁰ As a result, minorities will have an increasing impact on the future labor force. Although the minorities in today's labor force represent a diverse group and include workers of many different races and ethnic backgrounds, this report focuses on the largest two minority populations—Hispanics and African Americans—and examines the degree to which African American and Hispanic workers are similar to or different from white workers in their work-related views. The next-to-last chapter of the report identifies differences that exist among the three different racial/ethnic groups of older workers: African Americans, Hispanics, and whites.

The final chapter focuses exclusively on Hispanics—the fastest growing segment of the population. Much of this growth, which is fueled by both legal and undocumented immigration as well as high birth rates, is now represented at the younger end of the age continuum. However, just as the disproportionate number of baby boomers has left its mark in different ways on the labor force, the same can be expected of Hispanic workers. While already sizable in number, 45- to 74-year-old Hispanic workers will

continue to grow and make up an increasing share of the older workforce. AARP has chosen to survey an oversample of 45- to 74-year-old Hispanic workers to enable a more in-depth analysis of this sub-population. The last chapter of the report presents this analysis.

2007 marked the 40th anniversary of the Age Discrimination in Employment Act of 1967 (ADEA), a landmark piece of legislation designed to protect workers' ages 40 and older from age-based discrimination in the workplace. To gauge older workers' thoughts on this important topic during this anniversary year, this study also looks at older workers' perceptions of age discrimination and its impacts.

Methodology

AARP commissioned the Falls Church, VA, office of Synovate, which specializes in public opinion surveys and marketing research, to conduct *Staying Ahead of the Curve 2007*. Survey interviewing took place from April 13 through May 21, 2007. Fifteen hundred telephone interviews were completed for a nationally representative sample of workers ages 45 to 74, including those who are currently employed and those who are unemployed but looking for work. Additional interviews were completed with African Americans to provide a final sample of 421 African Americans. Additional interviews were completed with Hispanics to provide a final sample of 601 Hispanics. The additional interviews with Hispanics and African Americans were obtained using targeted random-digit-dialing (RDD) sampling procedures. Interviews averaged 22 minutes and were conducted in English and Spanish—at the option of the respondent.

The survey results for the general sample were weighted in order to make the sample representative of U.S. workers ages 45 to 74 based on age, sex, education, and geographic region. Weights were

³⁰ U.S. Census Bureau, 2004, "U.S. Interim Projections by Age, Sex, Race, and Hispanic Origin," (<http://www.census.gov/ipc/www/usinterimproj/>, downloaded April 30, 2008).

developed using U.S. Census estimates. The African American and Hispanic subsamples including the oversamples were also weighted to match Census estimates for those respective populations. The sampling error for the general population sample of 1,500 is plus or minus 3 percentage points at the 95 percent level of statistical confidence. The sampling error is plus or minus 7 percentage points for the African American sample of 421 and plus or minus 7 percentage points for the Hispanic sample of 601. Full details of the methodology are contained in Appendix C.

Respondents were encouraged to provide a response to each question, but they were not forced to do so. For this reason, the complete set of responses recorded for each question includes a small number of “don’t know” or “refused” responses. Due to these “don’t know” or “refused” responses, the percentages displayed in tables and charts throughout the report may not always sum to 100 percent. However, the full response distributions for all questions, including “don’t know” and “refused” responses, can be found in the annotated questionnaire in Appendix B.

Employment Profile of the 2007 Study Sample

To preface the results and provide a context for the detailed presentation of findings that follows, it should be useful to first describe employment characteristics of the workers ages 45 to 74 who responded to the survey:

- » Nearly all (94%) 45- to 74-year-old workers in the sample are currently employed. Because the survey defines workers as those who are either employed or unemployed and seeking work, a small share of respondents (6%) are unemployed and looking for work.
- » Of the workers who are currently employed, the majority (86%) are wage and salary workers and the rest (14%) are self-employed.

- » Of the self-employed workers, two thirds (66%) work full time, roughly one in four (28%) work part time, and 6 percent work only part of the year.
- » Among the wage and salary workers (workers who are not self-employed), more than eight in ten (83%) are working full-time. Relatively few (17%) work only part time. The great majority (93%) of wage and salary workers work year-round, while the rest (7%) work only part of the year.
- » The average number of hours worked per week declines with age. For example, 45- to 54-year-old workers average 43 hours per week, 55- to 61-year-olds average 41 hours per week, and those ages 62 to 74 average 37 hours per week.
- » Among employed workers, current job tenure averages 14 years. Slightly more than half of presently employed older workers (51%) have been at their current job for more than 10 years. Three in ten have been at their current job five years or less.
- » Just over one-third (36%) work in executive/professional occupations. The rest are split between other white-collar positions (28%) and blue-collar jobs (26%).³¹
- » Among workers who are currently employed, approximately one in seven (14%) describe themselves as “retired but currently working.” Most (85%) report that they have never been retired. (One percent are not sure whether they consider themselves to be retired.)

Additional description of the sample is presented in Appendix A. The sampling procedures are described in Appendix C.

³¹ The remaining 10 percent either refused to describe their occupation or gave an ambiguous response. Occupation types are defined in Appendix C: Methodology Report.

detailed findings

III. Why Older Workers Work: Motivations and Rewards

There are multiple reasons why older workers work (or continue to work). They can be grouped into three broad categories: (1) current financial need, (2) social and psychological fulfillment, and (3) future financial security. “Current financial need” includes need for income, need to support family, to pay for health care and maintain health insurance. “Social and psychological fulfillment” includes enjoying working, enjoying the job, being able to interact with people, having something to do, and feeling useful. “Future financial security” relates to building or securing future financial resources—working to fulfill pension requirements, qualifying for Social Security, and saving more for retirement.

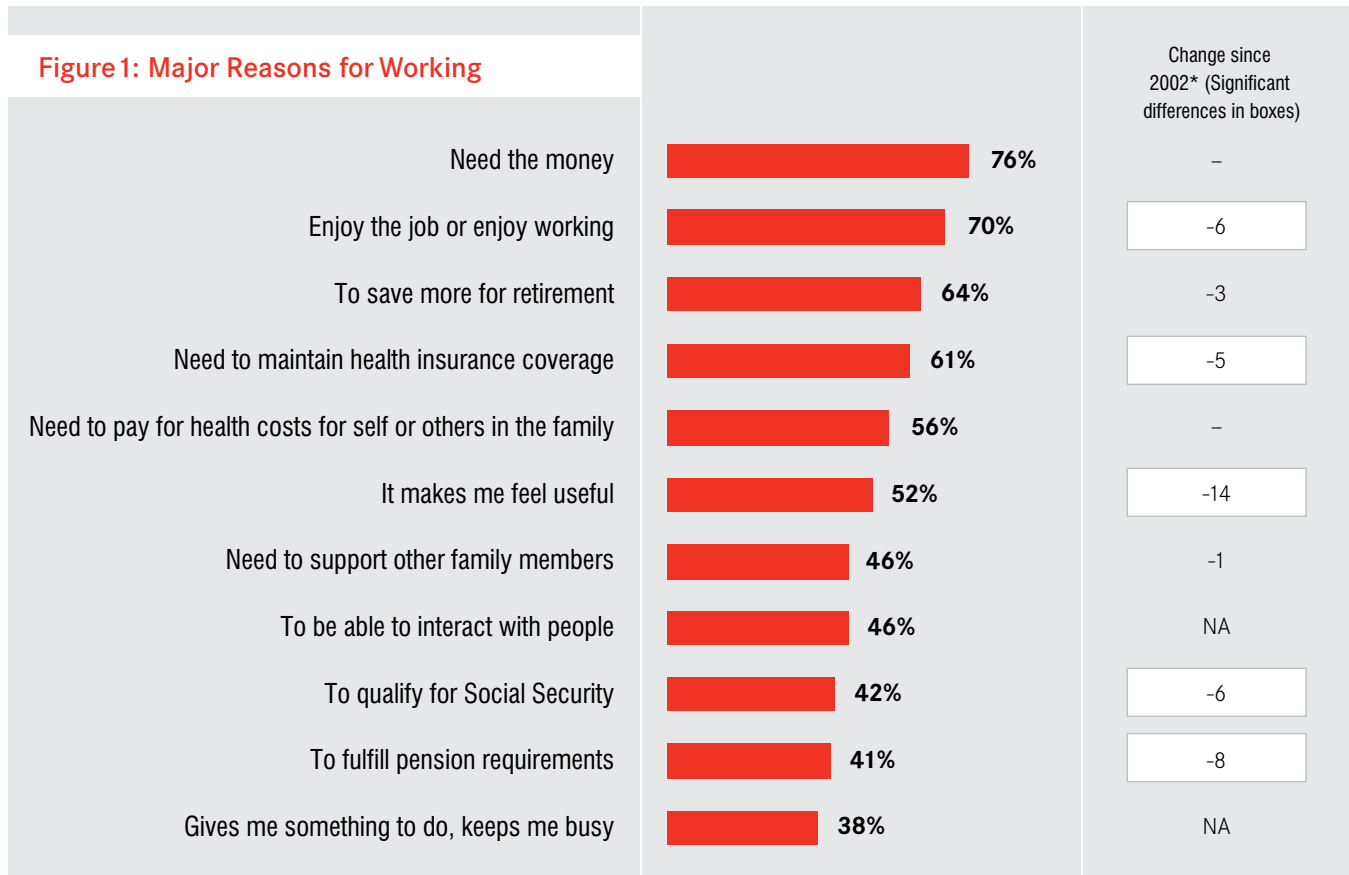
Why Older Workers Work: An Overview

Nearly all older workers cite more than one major reason when asked why they are working. By most indicators, current financial need is foremost in importance. The most common motivator within this category, “need the money,” elicited more mentions than any of the other motivators asked about in the survey (Figure 1, page 21). While critical to all groups, current financial need applies especially to younger members of the older worker population, who are more likely to be supporting or providing care for family members and have had less time to accumulate savings due to their younger age.

Current financial need is by no means the only motivation for working, however. Non-financial rewards, especially enjoying the job or enjoying working, are also important, though secondary to current financial need for most segments.

About one in five (21%) older workers cites a social/psychological reward, such as enjoying work or the sense of usefulness it provides, as their *primary* reason for working. Clearly, for a certain segment of older workers, the non-financial, intangible rewards from working are more motivating than financial compensation.

Future financial security too is not to be overlooked. Qualifying for Social Security payments, fulfilling pension requirements, and saving for retirement are reasons for working cited by substantial numbers of older workers. As with current financial need, future financial security reasons are mentioned somewhat less often with increasing age, which may reflect the fact that older workers in the upper age brackets have had more time to plan and build up savings.

Figure 1: Major Reasons for Working

Base: Total (n = 1500). Multiple responses allowed.

*"Change since 2002" column displays the difference (in percentage points) between the percentage of respondents who mentioned each reason as a "major factor" in 2007 compared to 2002. Therefore, a drop from 76% of 2002 respondents to 70% of 2007 respondents is shown as a change of "-6".

Q4a/b. "First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work."

Current Financial Needs Are Foremost in Importance

Workers ages 45 to 74 work or continue to work for a variety of reasons but the decision to work, for most, is driven primarily by their immediate financial needs such as need for income, to support other family members, to pay for health costs, and to maintain health insurance coverage. When asked what their major reasons for working are, over three out of four

older workers (76%) mention the need for money (Figure 1). About six in ten (61%) cite their need for health insurance as a major reason, 56 percent mention the need to pay for health costs for themselves or others in their family, and 46 percent point to the need to support their family (54% of those who are married cite this as a major reason).

Table 1: Reasons for Working Emphasizing Current Financial Need

Percentage of workers who consider the following reasons a **major factor** in their decision to be working right now or looking for work right now.

| | | Need the money | Need to maintain health insurance coverage | Need to pay for health costs for self/other family members | Need to support family members |
|--------------------------------|--------|----------------|--|--|--------------------------------|
| | (n) | % | % | % | % |
| Total 2002 | (1500) | 76 | 66 | 56 | 47 |
| Total 2007 | (1500) | 76 | 61 | 56 | 46 |
| Sex | | | | | |
| Male | (592) | 75 | 63 | 58 | 53 |
| Female | (908) | 78 | 58 | 55 | 38 |
| Race/Ethnicity | | | | | |
| White | (1237) | 76 | 60 | 55 | 44 |
| African American | (421) | 85 | 73 | 67 | 54 |
| Hispanic | (601) | 82 | 77 | 81 | 67 |
| Age | | | | | |
| Boomers ages 45 to 61* | (1202) | 80 | 63 | 59 | 49 |
| 45 to 54 | (746) | 84 | 66 | 61 | 53 |
| 55 to 61 | (456) | 73 | 59 | 55 | 42 |
| Non-Boomers ages 62 to 74 | (230) | 56 | 47 | 42 | 29 |
| Household Annual Income | | | | | |
| Under \$30K | (185) | 87 | 56 | 62 | 43 |
| \$30K to <\$50K | (285) | 84 | 64 | 63 | 45 |
| \$50K to <\$80K | (368) | 80 | 67 | 58 | 48 |
| \$80K to <\$100K | (132) | 83 | 66 | 54 | 52 |
| \$100K or more | (303) | 59 | 50 | 52 | 48 |
| Education | | | | | |
| High school or less | (405) | 80 | 67 | 62 | 47 |
| Some college/votech | (446) | 77 | 63 | 58 | 45 |
| College graduate | (357) | 75 | 56 | 51 | 42 |
| Post-graduate | (260) | 68 | 46 | 47 | 51 |
| Employment | | | | | |
| Full-time | (990) | 82 | 69 | 62 | 49 |
| Part-time | (211) | 60 | 38 | 38 | 36 |
| Self-employed | (218) | 64 | 44 | 49 | 46 |
| Looking for work | (81) | 79 | 52 | 46 | 37 |

Base: Total. Multiple responses allowed.

Q4a/b. "First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work."

*The baby boomers in this survey were between the ages of 45 and 61 at the time of the survey. Because this survey was designed to focus on workers ages 45 to 74 rather than baby boomers specifically, the sample excludes the youngest boomers, who were ages 43 and 44 at the time of the survey.

Basic Income Needs

Need for money, the most frequently mentioned need within the “current financial need” category, is mostly invariant with respect to household income except at the highest income level. Specifically, between 80 and 87 percent of workers in each income group below \$100,000 per year cite the need for money as a major reason for working (Table 1, page 22). It is only among the wealthiest income segment that the need for money declines (mentioned by only 59% of those with incomes of \$100,000+) as a major factor in the decision to work.

Reported need for money, however, does vary considerably based on age. Need for money as a major motivating factor in the decision to work declines with age, as workers ages 45 to 54 (84%) are significantly more likely to mention it than workers ages 55 to 61 (73%), who, in turn, are significantly more likely to cite it than workers age 62 to 74 (56%). These differences by age may reflect the fact that the oldest segment of workers (ages 62 to 74) are more likely than their younger counterparts to qualify for supplemental sources of income such as pension income and Social Security. Compared to the younger age group, workers ages 55 to 61 and those ages 62 to 74 have also had a longer time in which to accumulate savings and might have lower daily expenses as they are less likely to be caring for other family members, particularly children. A similar pattern emerges with number of years until retirement. Specifically, among workers who expect to work 20 or more years until they retire, 90 percent cite the need for money as a major reason for working. For workers with less than five years until retirement, the number citing need for money drops to 60 percent.

Part-time and self-employed workers are also less likely than full-time workers and job seekers

to consider need for money a major reason for working, as are workers with post-graduate schooling (compared to those with less formal education).

Health Insurance, Medical Expenses, and Family Support

Similar to the need for money, “need to maintain health insurance,” which is the second most frequently mentioned reason for working in the “current financial need” category, also decreases with age. For example, 66 percent of those ages 45 to 54, mention the need for health insurance as a major reason for working, compared to only 59 percent of those ages 55 to 61 and only 47 percent of workers ages 62 to 74. Many in the latter group who have reached age 65 are, of course, eligible for Medicare benefits.³² Other immediate economic necessities that are mentioned less often by older segments are health care costs (cited as a major reason for working by 61% of workers ages 45 to 54, 55% of those ages 55 to 61, but only 42% of workers ages 62 to 74) and supporting family members (53%, 42%, and 29%, respectively, among the three age groups).

As with the other reasons for working that are related to “current financial need,” the importance of the two remaining reasons in this category varies very little by household income. Specifically, when naming their major reasons for working, the proportion of workers citing the need to pay health care costs varies only modestly with household income, and “need to support other family members” is virtually constant across all household income levels.

Some Say Money is the Only Reason for Working

When asked to indicate the extent to which they agree or disagree that their need for money is the “only reason” that they continue to work, a substantial proportion of workers ages 45 to 74

³² Among workers ages 65 to 74 (who are likely to be eligible for Medicare as the eligibility age for Medicare is 65), only 41% name the need for health insurance as a major reason for working.

(60%) reported that they agree, many of them (39%) strongly agreeing (Figure 2, page 25). This represents an increase since 2002 when just 55 percent agreed with this sentiment and just 33 percent strongly agreed.

Agreement is quite widespread among the subgroups. However, workers with lower incomes are more likely than those with higher incomes to report that they are working only for the money. Specifically, more than three quarters (78%) of workers with household incomes under \$30,000 share this feeling, compared to far fewer (43%) workers with household incomes of \$100,000 or more. A similar trend is found across education levels even though this sentiment varies more by income than by education level. For example, two thirds (66%) of workers with only a high school education agree that money is the only reason that they continue work, compared to fewer (50%) workers with post-graduate schooling.

If these responses about working only for the money are taken literally, many would seem to contradict respondents' other answers in which they identified non-financial motivations as among their major reasons for working (as discussed in the next section). Instead, it is probably better to interpret these responses about "working only for the money" as another way in which older workers express the prime importance of their financial needs—rather than as a true desire to stop working if they had all the money they needed. In fact, the 2002 AARP *Staying Ahead of the Curve* report asked older workers what they would do if they won the lottery and felt financially set for the rest of their life. Only 15 percent responded that they would quit working completely; another 32 percent said they would switch to volunteer work, leaving over half who said that they would continue working for pay.

Intangible Rewards from Working

Several other notable issues besides current financial need influence older workers' decisions to work or remain in the workforce. These include the desire for

social and psychological fulfillment, which describes the second category of reasons for working that are examined in this report. This category includes working for enjoyment, because it "makes me feel useful," "to be able to interact with other people," and because it "gives me something to do."

Older Workers Enjoy Working

Of the 11 reasons for working that respondents were asked to rate in terms of their importance in the decision to work, "working for enjoyment" is the second most frequently mentioned reason. Seven out of every ten workers cite enjoyment as a major factor explaining why they work (Table 2, page 26). When respondents were asked later in the survey to name the single most important reason for working—an even stronger measure of importance—enjoyment of work was one of the top three *single most important reasons*.

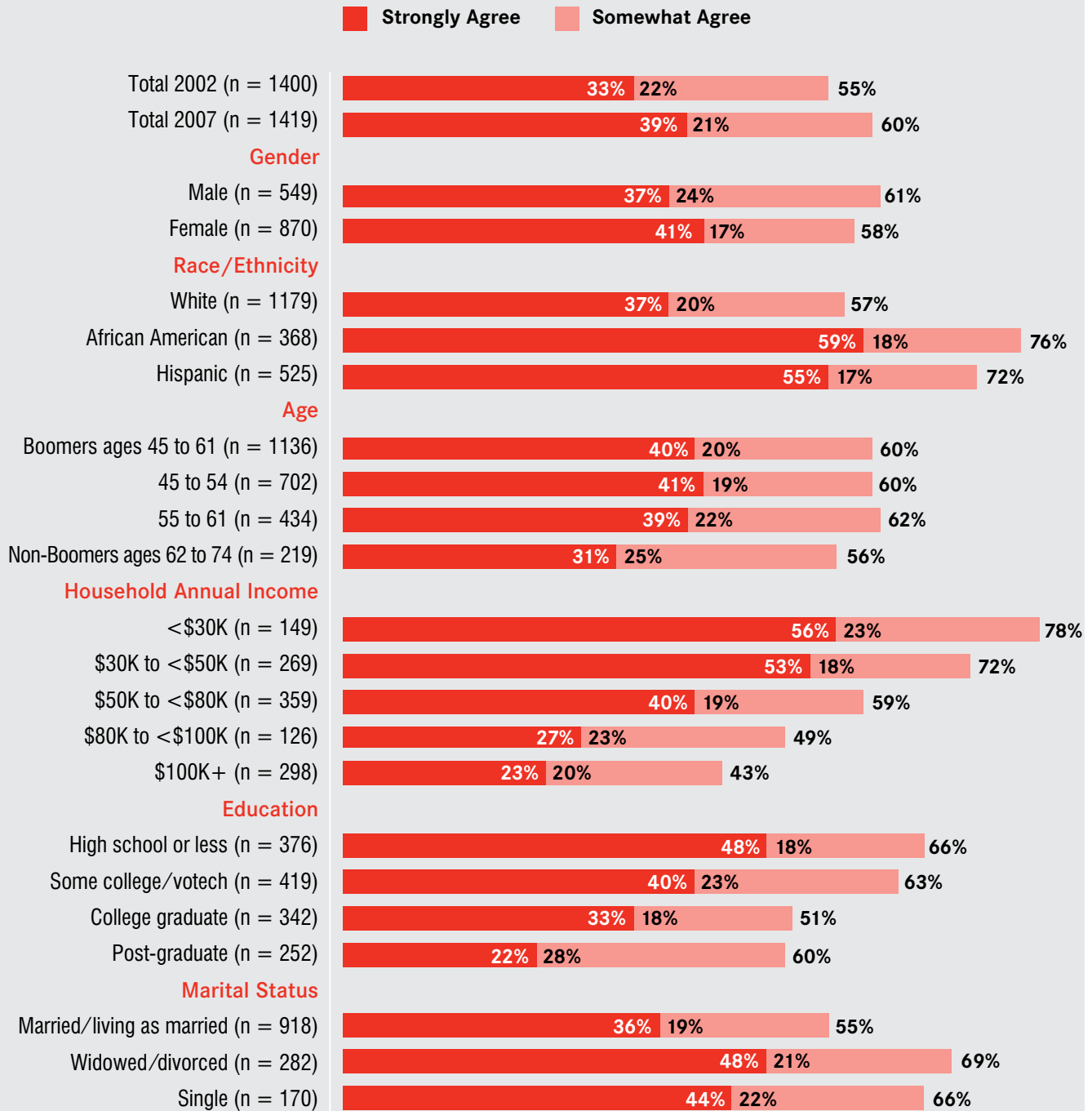
Older workers particularly likely to mention enjoyment as a major reason for working are those who:

- » Feel work is important to their self-esteem
- » Use their skills/talents a lot in their work
- » Are employed in executive/professional or other white-collar positions
- » Are self-employed

The propensity to cite enjoyment as a major reason for working does not vary significantly by age, sex, or income. Furthermore, it varies only slightly by education, as college graduates are only slightly more likely than non-graduates to mention enjoyment as a major reason for working. These findings suggest that, except for occupation type, factors other than demographics determine how much older workers like their job.

Figure 2: Workers Who Work Only Because They Need the Money

Percentage of workers strongly and somewhat agreeing with the statement, "The only reason I continue to work is because I need the money."



Base: Respondents who are working part-time, full-time, or self-employed

Q13. "Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement: 'The only reason I continue to work is because I need the money.'"

Table 2: Social and Psychological Reasons for Working

Percentage of workers who consider the following reasons a **major factor** in their decision to be working right now or looking for work right now.

| | | Enjoy the job/enjoy working | It makes me feel useful | To be able to interact with people | Gives me something to do/keeps me busy |
|---|--------|-----------------------------|-------------------------|------------------------------------|--|
| | (n) | % | % | % | % |
| Total 2002 | (1500) | 76 | 66 | - | - |
| Total 2007 | (1500) | 70 | 52 | 46 | 38 |
| Sex | | | | | |
| Male | (592) | 69 | 49 | 41 | 39 |
| Female | (908) | 71 | 55 | 51 | 37 |
| Race/Ethnicity | | | | | |
| White | (1237) | 69 | 50 | 45 | 35 |
| African American | (421) | 71 | 64 | 54 | 53 |
| Hispanic | (601) | 85 | 68 | 65 | 67 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1202) | 69 | 53 | 44 | 37 |
| 45 to 54 | (746) | 68 | 52 | 44 | 36 |
| 55 to 61 | (456) | 70 | 53 | 43 | 39 |
| Non-Boomers ages 62 to 74 | (230) | 72 | 48 | 54 | 43 |
| Household Annual Income | | | | | |
| Under \$30K | (185) | 70 | 53 | 52 | 49 |
| \$30K to <\$50K | (285) | 62 | 51 | 41 | 44 |
| \$50K to <\$80K | (368) | 69 | 51 | 48 | 36 |
| \$80K to <\$100K | (132) | 71 | 51 | 37 | 27 |
| \$100K or more | (303) | 75 | 50 | 43 | 35 |
| Employment | | | | | |
| Full-time | (990) | 67 | 52 | 43 | 36 |
| Part-time | (211) | 72 | 52 | 54 | 42 |
| Self-employed | (218) | 78 | 54 | 49 | 40 |
| Looking for work | (81) | 80 | 53 | 53 | 51 |
| Occupation Type | | | | | |
| Blue-collar | (362) | 64 | 50 | 43 | 42 |
| White-collar | (396) | 70 | 52 | 48 | 35 |
| Executive/professional | (591) | 72 | 52 | 43 | 34 |
| Use of Skills at Job | | | | | |
| A lot | (990) | 76 | 57 | 49 | 39 |
| Somewhat | (300) | 57 | 46 | 38 | 35 |
| Little/none | (127) | 44 | 31 | 32 | 27 |
| Self-esteem | | | | | |
| Work is very important to self-esteem | (700) | 81 | 66 | 56 | 50 |
| Work is somewhat important to self-esteem | (543) | 63 | 47 | 40 | 31 |
| Work is not too/not at all important to self-esteem | (256) | 51 | 26 | 28 | 21 |
| Main Reason for Working | | | | | |
| Current financial need | (946) | 63 | 49 | 40 | 33 |
| Future financial security | (175) | 65 | 48 | 44 | 41 |
| Psychological/social fulfillment | (326) | 91 | 62 | 65 | 53 |

Base: Total. Multiple responses allowed.

Q4a/b. "First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work."

Work Contributes to the Sense of Feeling Useful and Offers Social Rewards

Other intangible motivations for working include the sense of feeling useful (mentioned as a major reason for working by 52%), interacting with other people (46%), and that work “gives me something to do, keeps me busy” (38%).

“It makes me feel useful” is a more prominent reason for working among older workers who use their skills at work and those for whom working is an important component of their self-esteem than for workers who do not use their skills in their job or those whose self-esteem is not tied to their work, respectively.

“Interacting with other people” is more often cited as a reason for continuing to work by workers ages 62 to 74 than by their younger counterparts. It is also more often mentioned by women and by part-time workers than by men and full-time workers, respectively. Working for social interaction also appears to be tied to the degree to which work influences self-esteem. For example, those who say that working is important to their self-esteem are more likely than those whose work is less important to their self-esteem to mention the desire for human interactions as a major reason for working.

Having “something to do, keeps me busy” is more often a reason for working among lower-income workers (compared with higher-income workers), those with less education (vs. those with more education), and those in blue-collar positions (vs. executives/professional workers). Those for whom self-esteem is strongly tied to working are more likely to say that they work to keep busy than are those whose self-esteem is less tied to working. Similar differences exist between workers whose jobs take advantage of their skills compared to those whose jobs do not.

Many Older Workers Still Have Much They Want to Accomplish

The survey results also contain other clues that older workers have work-related goals beyond meeting financial needs. One example is the large number of respondents who report that they have a lot more to accomplish in their work. Specifically, nearly three-quarters of older workers (74%, down from 79% in 2002) agree that “there is a lot I still plan to accomplish in my work,” with roughly two in five (41%) *strongly agreeing* with that statement (Figure 3, page 28). The desire for further accomplishment at work is expressed most strongly by workers who have not yet reached age 62, but it also represents the sentiments of a majority of workers ages 62 and older. Similarly, it describes boomers (77%) more than their older “non-boomer” counterparts (62%). Desire for further accomplishment at work is also more evident among those with higher incomes, those with more education, and those in executive or professional occupations. This desire is also more applicable to those who say that working is important to their self-esteem than to those for whom work is not important to their self-esteem.

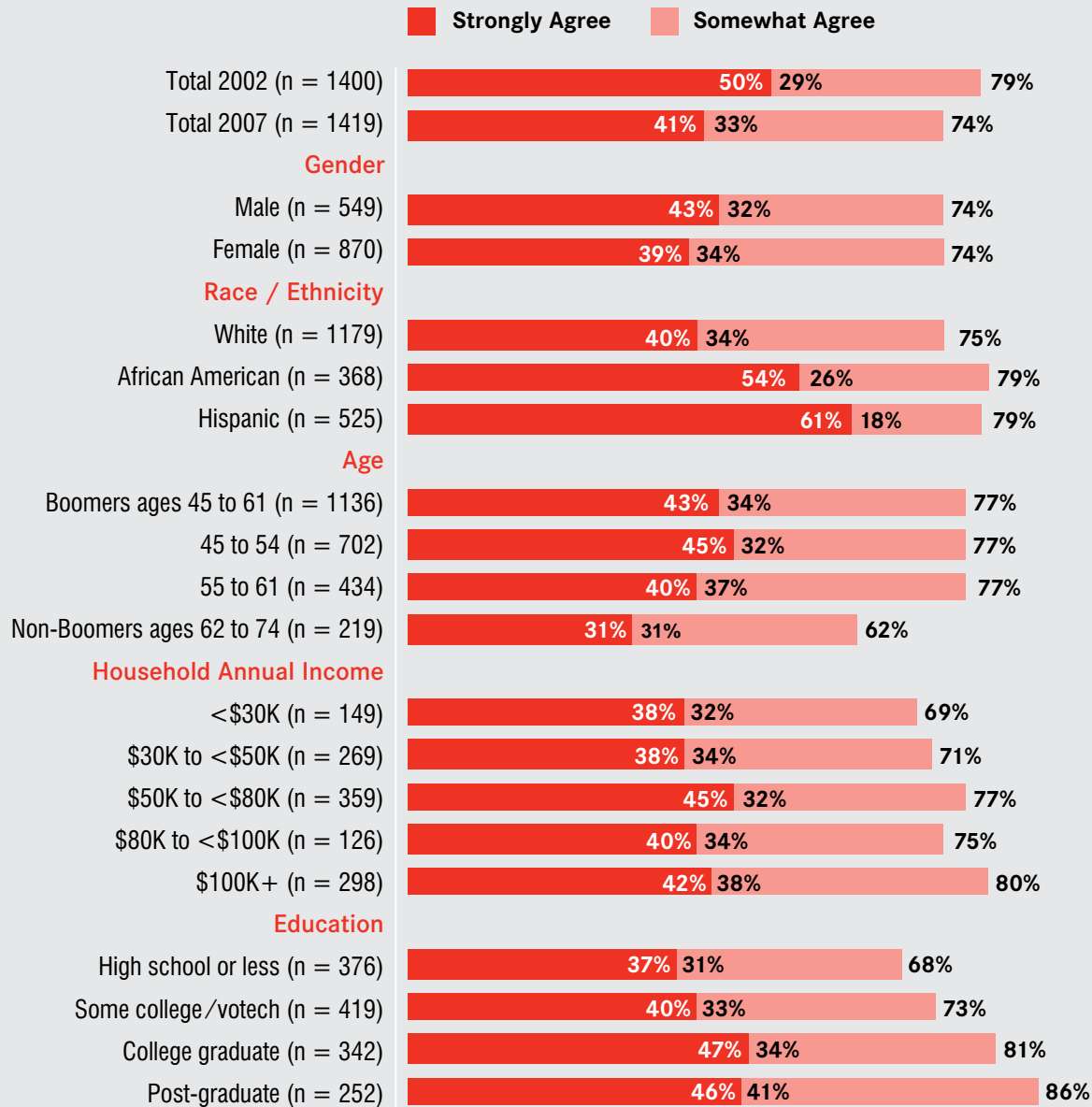
The vast majority of older workers (81%) also feel that they continue to grow in their job. This is true for the majority of workers in all education and income levels and occupation types, but is particularly the case for workers in the highest-income category (\$100,000 or more), those with a college education, executives and professionals as well as workers in other white collar jobs, and the self-employed.

Work Affects Self-Identity and Bolsters Self-Esteem

Self-definition is another intangible that helps explain why many older workers choose to work. Specifically, 77 percent agree that “my job is an important part of who I am” (Figure 4, page 30).

Figure 3: Workers Who Have More They Want to Accomplish in Their Work

Percentage of workers who strongly agree or somewhat agree with the statement, "There is a lot I still plan to accomplish in my work."



Base: Respondents who are working part-time, full-time, or self-employed

Q13 "Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement: 'There is a lot I still plan to accomplish in my work.'"

Working figures prominently in most older workers' identity, especially those whose jobs allow them to use their skills a lot. For example, 85 percent of those who feel that their job enables them to use their skills a lot agree that their job is an important part of who they are, compared to only 67 percent of workers who use their skills only somewhat on the job and fewer than half (45%) of those who use their skills very little or not at all. Work also figures a bit more prominently in the identity of older workers with higher levels of education and income, those in executive/professional positions, and the self-employed.

Not only is work important to many older workers' self-identity, but it also affects their self-esteem. In fact, for a very high proportion of older workers, working is either very important (47%) or somewhat important (35%) to their self-esteem (Figure 5, page 31). Not surprisingly, those for whom work is very important to their self-esteem are more likely to agree that their work is also an important part of who they are (89%), compared to those whose work is only somewhat important to their self-esteem (79%) or not important to their self-esteem (44%).

Clearly, the great importance of work to older workers' sense of self-worth and broader identity implies that many would suffer psychologically if they stopped working.

Working for a Financially Secure Future

The third category of reasons for working relate to future financial needs—saving for retirement, qualifying for Social Security benefits, and fulfilling pension requirements. While these needs undoubtedly are related to money, they represent future needs rather than the immediate needs examined in the previous section.

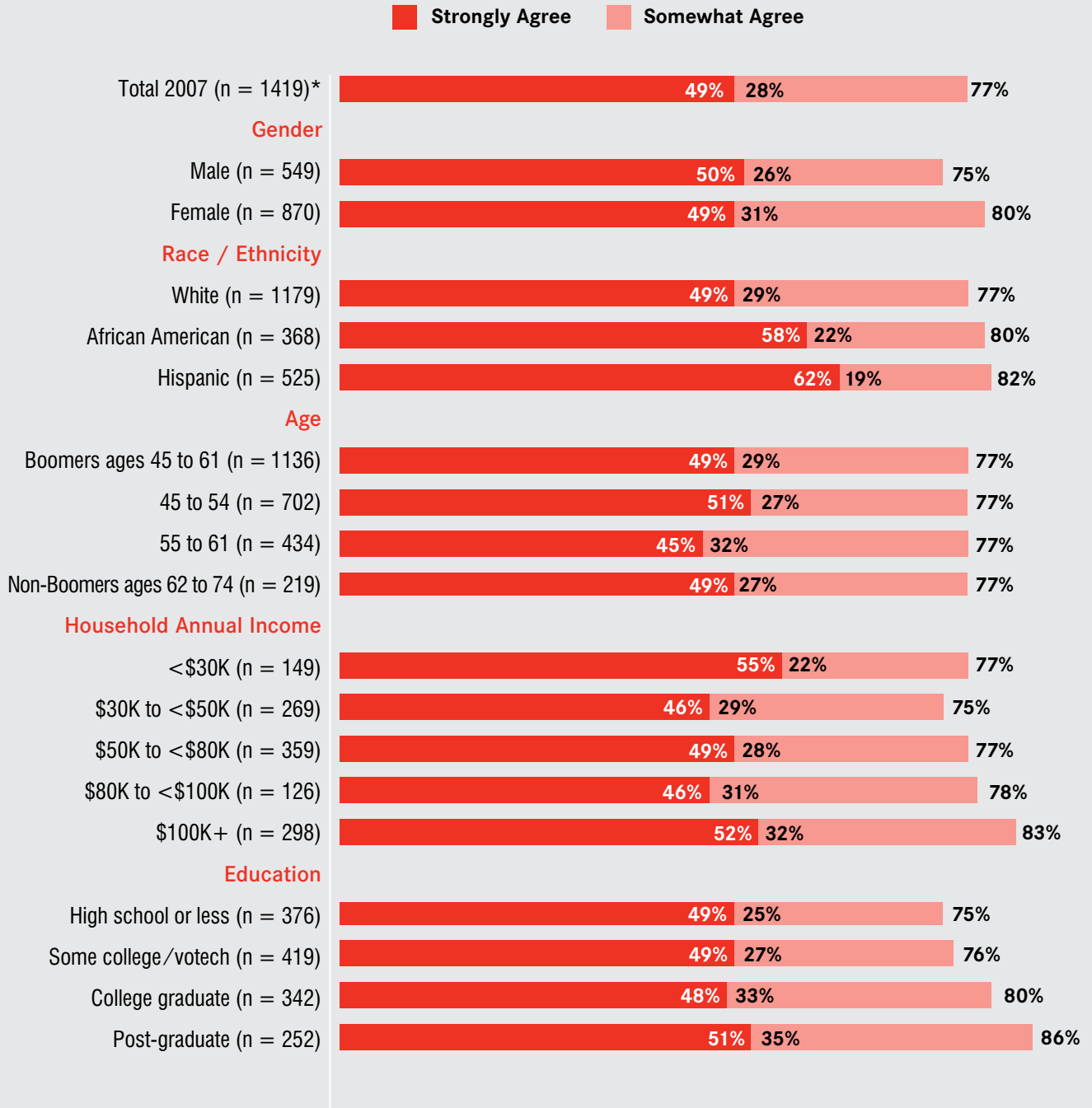
Of the 11 reasons for working presented in the survey, the third most frequently mentioned major reason is saving more for retirement (64%). Fulfilling pension requirements motivates a smaller number of older workers (41%), probably, in part, because few workers today are eligible for traditional employer-provided pensions of the defined-benefit variety. About the same proportion of older workers (42%) mention qualifying for Social Security as a major reason for working (Table 3, page 32).

Income level does not seem to affect the importance of saving more for retirement, as between 60 percent and 65 percent of workers in each household income group state that it is a major reason that they are working. Baby boomers (66%) are more likely to cite saving more for retirement as a major reason for working than are the non-baby boomers (49%). This is not surprising as the non-baby boomers in the survey are by definition older than the boomers and have had more time to accumulate savings and qualify for pension benefits. In fact, 38 percent of non-baby boomers say that they have retired from a job in the past even though they continue to work. In contrast, only 10 percent of baby boomers say that they have retired from a job. Similarly, boomers are more likely than the older non-boomers to identify qualifying for Social Security benefits and fulfilling pension requirements as major factors in their decision to be working.

Some of the differences between full-time and part-time workers' motivations for working appear related to the fact that part-time workers are much more likely than full-time workers to be ages 62 and older and to have already retired from a job. For example, those employed full-time are more likely than part-time workers to mention "saving more for retirement" as a major reason for working (70%

Figure 4: Workers Who Say Their Job Is an Important Part of Who They Are

Percentage of workers strongly and somewhat agreeing with the statement, “My job is an important part of who I am.”



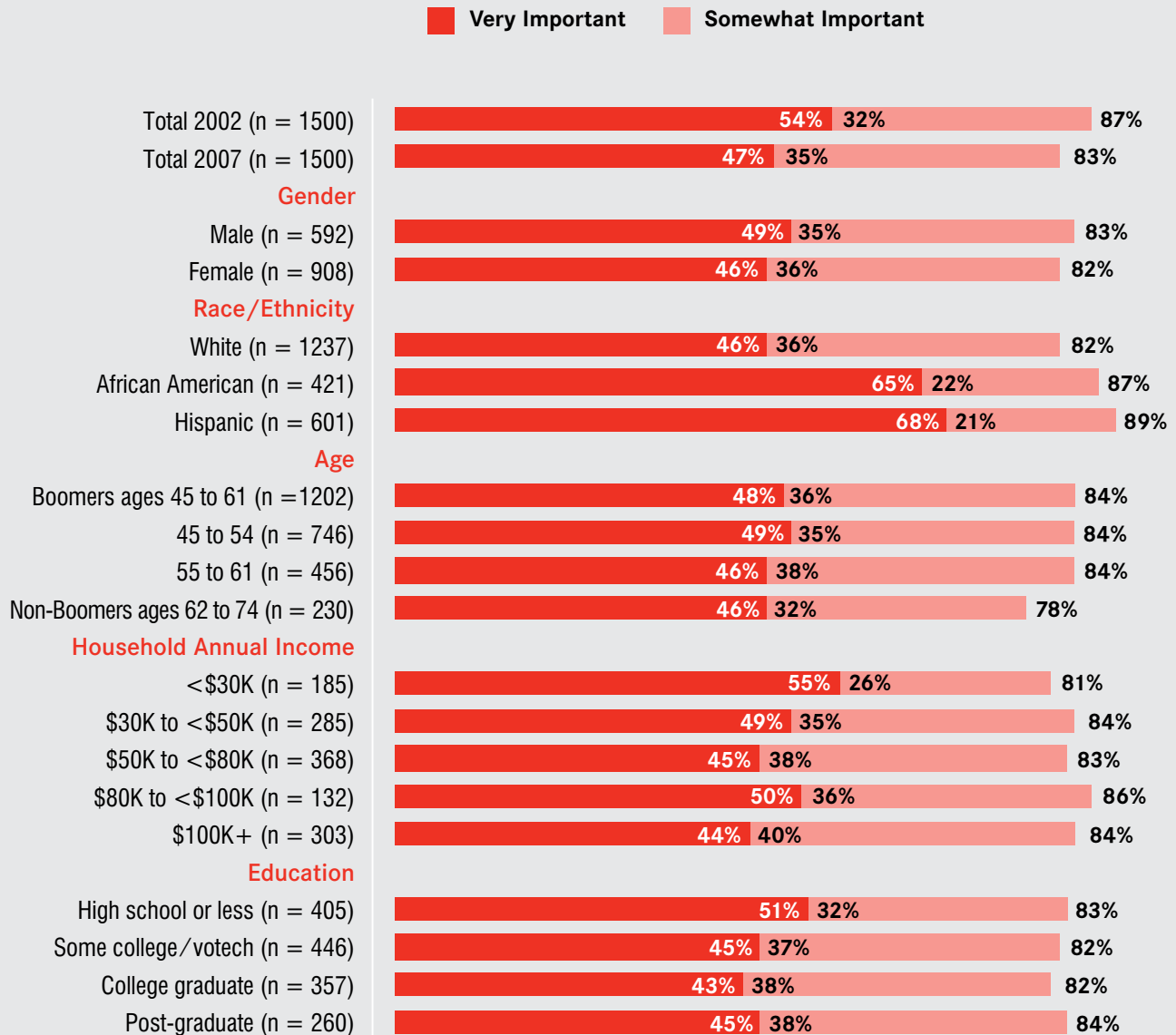
Base: Respondents who are working part-time, full-time, or self-employed

Q13. “Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement: ‘My job is an important part of who I am.’”

*This question was not asked in 2002.

Figure 5: Workers Who Say Work Is Important to Their Self-Esteem

Percentage of workers who say that work is very or somewhat important to their self-esteem.



Base: Total

Q23. "How important is working to your self-esteem? Would you say very important, somewhat important, not too important, or not at all important?"

Table 3: Reasons for Working Related to Having a Financially Secure Future

Percentage of workers who consider the following things a **major factor** in their decision to be working right now or looking for work right now.

| | | To save more for retirement | To qualify for Social Security | To fulfill pension requirements |
|---|--------|-----------------------------|--------------------------------|---------------------------------|
| | (n) | % | % | % |
| Total 2002 | (1500) | 67 | 48 | 49 |
| Total 2007 | (1500) | 64 | 42 | 41 |
| Sex | | | | |
| Male | (592) | 65 | 41 | 42 |
| Female | (908) | 63 | 43 | 41 |
| Race/Ethnicity | | | | |
| White | (1237) | 64 | 41 | 40 |
| African American | (421) | 73 | 61 | 59 |
| Hispanic | (601) | 77 | 62 | 68 |
| Age | | | | |
| Boomers ages 45 to 61 | (1202) | 66 | 44 | 43 |
| 45 to 54 | (746) | 68 | 43 | 44 |
| 55 to 61 | (456) | 64 | 44 | 43 |
| Non-Boomers ages 62 to 74 | (230) | 49 | 34 | 29 |
| Household Annual Income | | | | |
| Under \$30K | (185) | 60 | 44 | 32 |
| \$30K to <\$50K | (285) | 65 | 54 | 46 |
| \$50K to <\$80K | (368) | 63 | 43 | 46 |
| \$80K to <\$100K | (132) | 62 | 32 | 38 |
| \$100K or more | (303) | 65 | 31 | 38 |
| Employment | | | | |
| Full-time | (990) | 70 | 46 | 49 |
| Part-time | (211) | 42 | 32 | 25 |
| Self-employed | (218) | 57 | 33 | 23 |
| Looking for work | (81) | 63 | 39 | 28 |
| Occupation Type | | | | |
| Blue-collar | (362) | 65 | 50 | 44 |
| White-collar | (396) | 62 | 42 | 41 |
| Executive/professional | (591) | 65 | 37 | 42 |
| Use of Skills at Job | | | | |
| A lot | (990) | 66 | 42 | 43 |
| Somewhat | (300) | 63 | 48 | 43 |
| Little/none | (127) | 54 | 36 | 30 |
| Self-esteem | | | | |
| Work is very important to self-esteem | (700) | 70 | 48 | 47 |
| Work is somewhat important to self-esteem | (543) | 60 | 39 | 34 |
| Work is not too/not at all important to self-esteem | (256) | 56 | 33 | 39 |
| Main Reason for Working | | | | |
| Current financial need | (946) | 69 | 45 | 46 |
| Future financial security | (175) | 86 | 56 | 61 |
| Psychological/social fulfillment | (326) | 41 | 27 | 19 |

Base: Total

Q4a/b. "First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work."

vs. 42%). Full-time employees are also more likely than part-time workers to cite fulfilling pension requirements (49% vs. 25%) and qualifying for Social Security (46% vs. 32%) as major reasons for working. Qualifying for Social Security is also of greater concern to blue-collar workers and those with lower incomes—segments that are likely to be more dependent on Social Security in retirement—than to their counterparts in executive-professional occupations and those with higher incomes.

Money Tops the List of Single Most Important Reasons for Working

The results summarized in the previous sections indicate that current financial need—and within that category, need for money—is mentioned most often as a major reason for working when older workers are allowed to name multiple reasons for working. As in 2002 and as detailed in this section, “need the money” also tops the list of reasons for working when respondents are forced to pick *only one major* reason for working.

Specifically, more than one third (37%) of older workers identify “need the money” when instructed to select *only one* major reason for working (Figure 6, page 34). Furthermore, over half (54%) say it is either their one major reason or their second major reason for working (Figure 7, page 35). In fact, three of the five most frequently selected *most important single reasons* for working relate to current financial need—need the money (37%), need

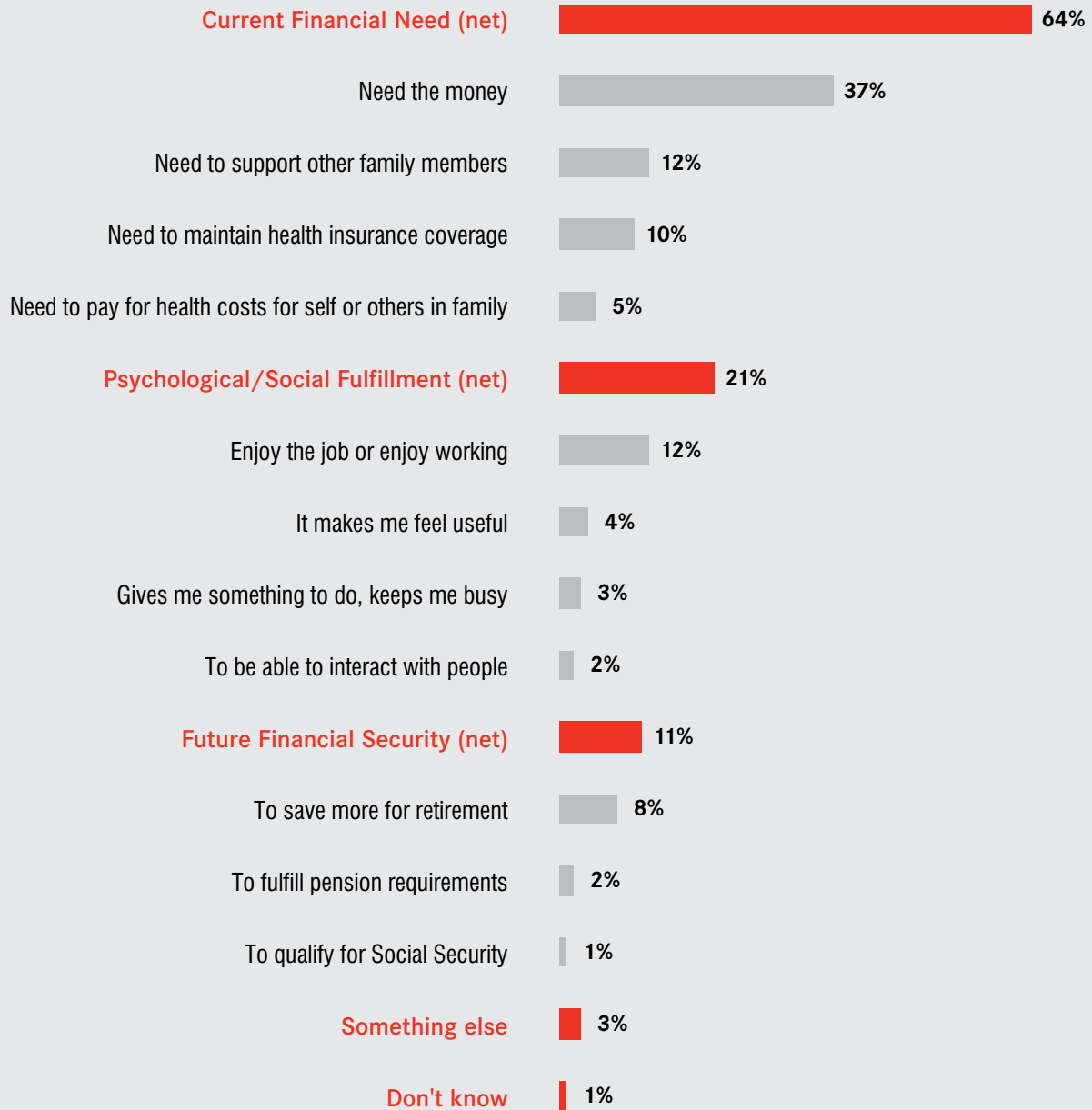
to support other family members (12%), and need to maintain health insurance (10%)—and another, saving for retirement (8%), relates to future financial security. Only one of the top five *most important single reasons* is non-financial—working for enjoyment (12%). These five reasons account for the single most important reasons for working cited by more than three quarters (78%) of all older workers.

Reasons related to current financial need account for nearly two-thirds of the single most important reasons reported, while social and psychological motivations account for about one-fifth of the single most important reasons. Future financial security-related reasons were named as a single most important reason by about one in every nine older workers.

Reasons for Working: 2002 vs. 2007

When compared to 2002, the proportion of older workers in 2007 who mention need for money as a major reason for working remained constant (76% in both years). However, 2007 yielded modest declines in the percentage of workers who named two of the remaining top four major reasons for working. Specifically, fewer workers in 2007 than in 2002 mention working for enjoyment (70% in 2007 vs. 76% in 2002) and a smaller percentage also mention need to maintain health insurance (61% vs. 66%) (Tables 1 and 2, pages 22 and 26).

Figure 6: Most Important Single Reason for Working

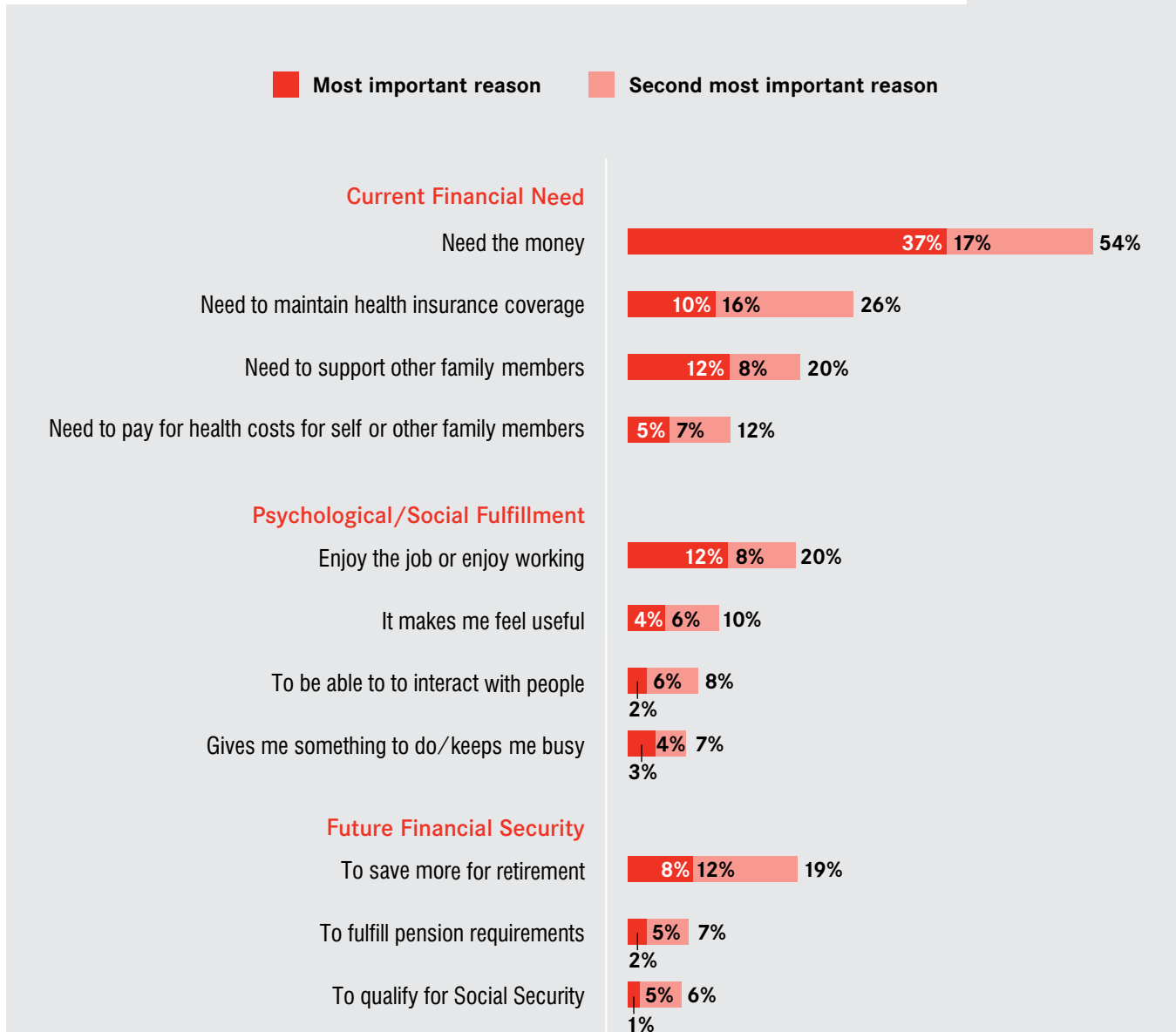


Base: Total (n = 1500)

Q4ab/bb. "Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be working/looking for work right now?"

Note: The individual percentages in this chart may not appear to add up to the net percentages due to rounding.

Figure 7: Most Important Reason and Second Most Important Reason for Working



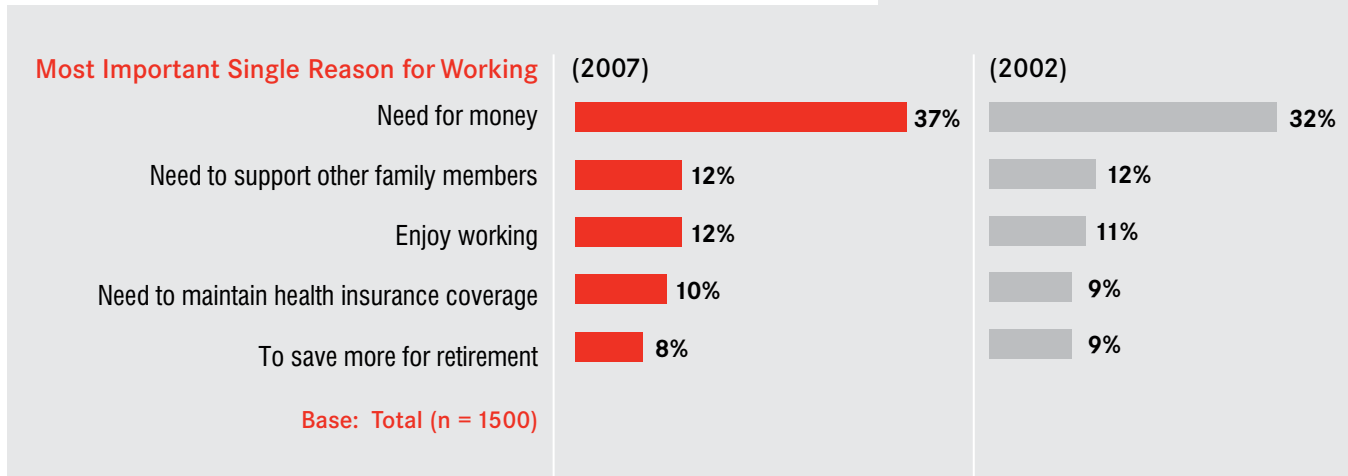
Base: Total (n=1500)

Q4ab/bb. "Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be working/looking for work right now?"

Q4ad/bd. "And, of the same list of issues we talked about, what would you say is the SECOND major factor in your decision to be working/looking for work right now?"

Note: The individual percentages in this chart may not appear to add up to the net percentages due to rounding.

Figure 8: Most Important Reasons for Working: 2002 and 2007



Other reasons for working, including qualifying for Social Security and fulfilling pension requirements, also received fewer mentions in 2007 than in 2002 (Table 3, page 32). These declines could reflect the fact that, even though both the 2002 and 2007 surveys were of workers ages 45 to 74, the 2007 sample skews somewhat older than the 2002 sample and, consequently, workers in the 2007 sample have had additional time, on average, to satisfy those needs.³³ The decline in the proportion who point to the need to fulfill pension requirements may also reflect the diminishing pool of workers who are eligible for traditional employer-funded pensions that provide payments after a lengthy period of service.

The most precipitous drop in major reasons for working was in the item “It makes me feel useful,” which was mentioned by 66 percent of older workers

in 2002 compared to just 52 percent in 2007.

Although the cause of this decline is unknown, it may reflect the addition to the 2007 survey of a new item—“gives me something to do, keeps me busy”—which workers may interpret as related to “makes me feel useful.”³⁴

A higher proportion of older workers in 2007 mention need for income as the *single most important* reason for working compared to 2002 (37% in 2007 vs. 32% in 2002; Figure 8). For the remaining commonly selected *most important single* reasons for working, the proportions selecting each in 2002 and 2007 are similar. The rank order of the top five *single most important* reasons for working in 2002 and 2007 remain identical.

³³ The aging of the U.S. workforce is a likely reason that the 2007 sample skews older than the 2002 sample. Specifically, in 2002, 39% of U.S. workers ages 45 and older were at least age 55; however, by 2007, this figure was 43%. (Sources: Bureau of Labor Statistics [BLS]. 2007 data was downloaded from the Civilian Labor Force 2007-2016 Projections page of the BLS web site at <http://www.bls.gov/emp/emplab1.htm> [February 2008]. 2002 data was taken from Toossi, Mitra. “Labor Force Projections to 2012: The Graying of the U.S. Workforce.” *Monthly Labor Review*, February 2004: p. 48.) Similarly, the proportion of the 2007 survey sample in the 55 and older age group increased: While 37 percent of the 2002 sample was ages 55 to 74, 45 percent of the 2007 sample is in this age group.

³⁴ Curiously, five of the nine reasons for working addressed in both the 2007 and 2002 surveys were mentioned less often in 2007 as a major reason for working; none was mentioned more often. Two new items were added to the list of reasons in 2007, replacing 2002 reasons which were dropped. These changes may explain some part of the declines. One of the new items in particular (“it gives me something to do, keeps me busy”) appears to overlap with the item “it makes me feel useful”—and might help account for the sharp drop in the 2007 mentions of “it makes me feel useful.” For example, the proportion of 2007 respondents who identified *at least one* of these two similar items as a major reason for working was 62 percent, which was much closer to the 66 percent of 2002 respondents who selected “makes me feel useful.”

IV. Work-Related Challenges Facing Older Workers

This chapter examines some of the key challenges that older workers face in the first decade of the 21st century. Older workers encounter a variety of obstacles in pursuing their work objectives and occupational goals. Some of these challenges emanate from their employer and immediate work situation, the labor market, and the broader economy. Other challenges, which may impinge on their work and job, originate at home and in their personal lives. This chapter takes up the former category of challenges, while the home and personal life challenges that can affect work are deferred until Chapter VI. One additional challenge not addressed here—the issue of age-based discrimination in hiring and at work—deserves separate treatment and is reserved for Chapter VII.

Perceived Job Security Improves Modestly Compared to 2002, but One-Fifth of Older Workers Remain Concerned

Overall, as a group, 45- to 74-year-old workers are slightly more confident about their job security in 2007 than they were in 2002. Approximately eight in ten (81%) older workers in 2007 report that it is unlikely that their job will be eliminated within the next year, compared to 77 percent in 2002 (Figure 9, page 38). Men (83% in 2007 vs. 76% in 2002) are more likely than women (79% in 2007 vs. 78% in 2002) to express an increased sense of job security.

Despite these more favorable perceptions, nearly one in five older workers (19%) feel that it is either very likely (6%) or somewhat likely (13%) that their job will be eliminated within the next year.³⁵ The comparable 2002 figures are 7 percent very likely and 16 percent somewhat likely.

The most likely reason for the increased sense of job security could be the relatively high overall employment rate in 2007. In the period of 2002 when the survey was conducted, the unemployment rate averaged 5.8%.³⁶ In contrast, the unemployment

rate stood at 4.5% when the survey was conducted in 2007. It seems reasonable that the improved perceptions of job security among older workers might be at least partly due to improvement in the broader job market.

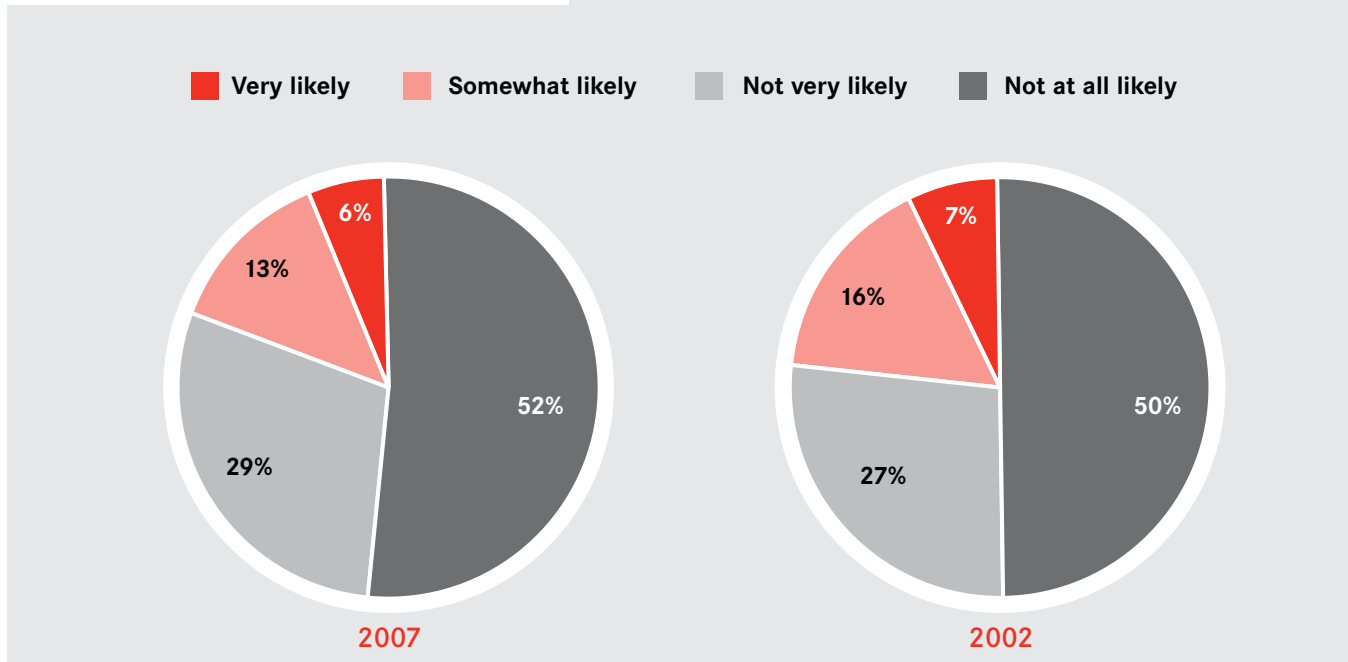
Concerns about Job Security Declined the Most for Blue-Collar Workers

Of the three occupation types, blue-collar workers exhibited the sharpest decline in concerns about their job security. Specifically, the proportion of blue-collar workers who believe that their job could be eliminated within the next year fell from 29 percent in 2002 to 21 percent in 2007. For other workers (white-collar workers and executives and professionals), the proportion who express concerns that their job could be eliminated fell by smaller amounts from 2002 to 2007.

In fact, today's blue-collar workers (21%) are only slightly more likely than executives and professionals (16%) to be concerned about job elimination within the next year and are no more likely than other white-collar workers (19%) to express this concern (Figure 10, page 39).

³⁵ The wording of certain survey questions, including the job security question, was altered slightly for self-employed respondents. For the job security question, self-employed respondents (who represented 14% of all respondents) were asked, "How likely is it that you will have to give up working for yourself within the next year?"

³⁶ The unemployment rates shown above are the seasonally adjusted rates for workers ages 16+ provided by the U.S. Bureau of Labor Statistics (www.bls.gov/cps/cpsatabs.htm) and are for the periods in which the survey was fielded (May to June 2002 and April to May 2007). The reader is reminded that this survey took place before the slowdown in the economy that began in the second half of 2007 and continued into 2008.

Figure 9: Likelihood of Job Elimination

Base: Respondents who are working full time, part time, or are self-employed. (2007 n = 1419, 2002 n = 1400)

Q19a. "How likely is it that your job could be eliminated within the next year?"

Q19b. "How likely is it that you will have to give up working for yourself within the next year?"

2002 wording for Q19b: "How likely is it that you will lose your work through your self-employment within the next year?"

Lower-Income Workers Are Still the Most Concerned about Job Elimination

Concerns about job security are more prevalent in lower-income households than in higher-income households. For example, while about three in ten (31%) older workers with an annual household income of less than \$30,000 say their job could be eliminated within the next year, this concern was expressed by just one in four (24%) workers with incomes between \$30,000 and \$50,000 and even fewer (14%) workers with incomes of \$50,000 or more. A similar pattern applies to educational attainment: Those with less education remain more threatened by job loss.

Macro Economic Forces Blamed

When older workers wary of potential job loss are asked to explain why they think their job could be eliminated, the reasons most often cited relate to the perception of a weak economy (12% of workers who

think their job could be eliminated) and business slowdown (11%). In 2002, older workers concerned about job elimination most frequently attributed their concerns to the same two reasons but at higher levels: weak economy (26%) and a slowdown in business (18%).

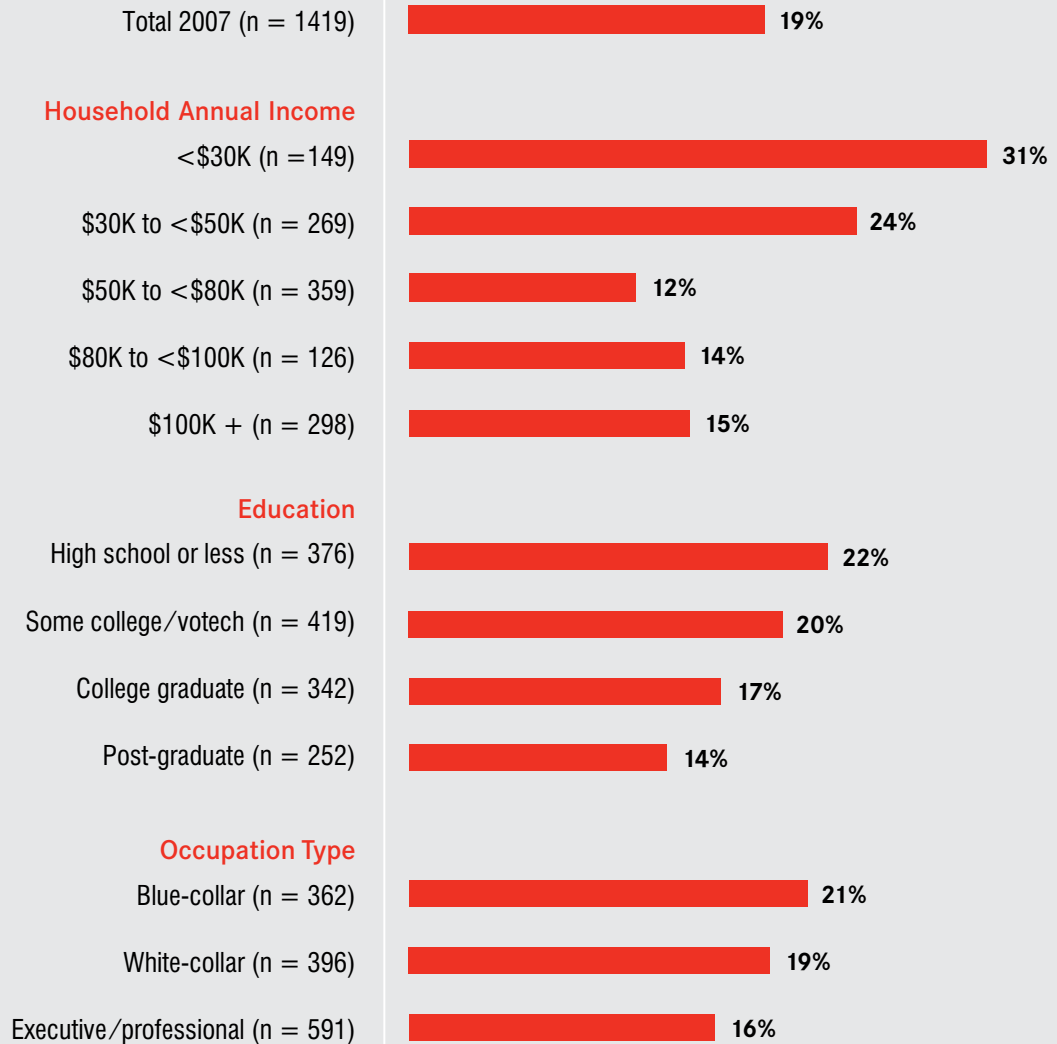
Other explanations given in 2007 for the possibility of job eliminations within the next year include expected closing of a business or factory (8%), cost cutting (7%), and no further need for the type of work (7%).

Older Workers Are Slightly More Optimistic Now about the Prospects for Re-Employment after Job Loss

A work-career challenge closely related to job elimination is the time it takes to become re-employed in the event of such a job loss. The 2007 survey suggests that older workers today are slightly

Figure 10: Percent of Older Workers Who Say Their Job Is Likely to Be Eliminated

Percentage of workers who say that it is very or somewhat likely that their job could be eliminated within the next year.

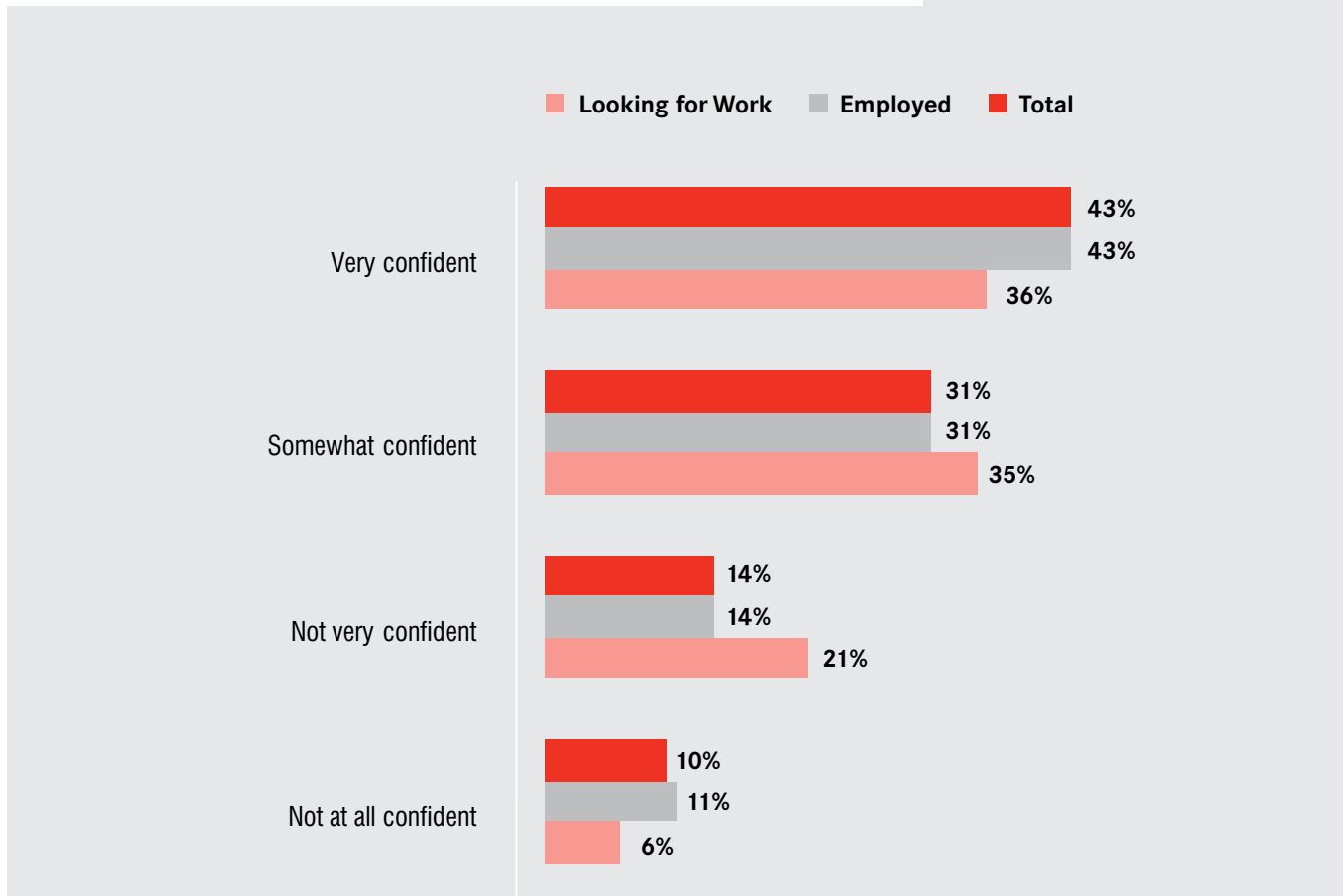


Base: Respondents who are working full time, part time, or are self-employed.

Q19a. "How likely is it that your job could be eliminated within the next year?"

Q19b. "How likely is it that you will have to give up working for yourself within the next year?"

Figure 11: Confidence in Finding Employment After Job Elimination



Base: Total n=1500, Employed n=1419, Unemployed n=81

Q21a. If employed: "If your job were eliminated tomorrow, how confident are you that you could get another job right away without having to move or take a cut in pay?"

Q21b. If unemployed and looking for work: "How confident are you that you will get another job soon without having to move or take a cut in pay?"

more confident in their ability to find a new job "right away without having to move or take a cut in pay" than they were in 2002: 43 percent say they are very confident that they could soon get another job compared to 38 percent who thought so in 2002. This change, while small, is in a favorable direction.³⁷

Nearly three-fourths of older workers feel somewhat or very confident in their ability to find work in a short time, should their job be eliminated (Figure 11). However, nearly one-quarter (24%) are not confident

that they could secure employment in a short time after losing their job, including one in ten (10%) who are not at all confident and one in every seven (14%) who are not very confident.

Not surprisingly, workers who think that their current job could be eliminated are less confident in their ability to find new work quickly in the event of job loss (39% not confident) than those workers who feel that it is unlikely that their job will be eliminated in the next year (21% not confident).

³⁷ The difference between *total* confidence in the two years (very confident plus somewhat confident)—74% in 2007 vs. 71% in 2002—is not statistically significant.

How confident older workers are about securing a new job soon after job loss (without having to take a pay cut or move) also varies based on their reasons for working, how important working is to their self-esteem, and how much their talents and skills are used on the job. For example, older workers who work mainly to feel useful or for enjoyment, those who use their talents and skills a lot on the job, and those who feel work is very important to their self-esteem are more likely to be *very confident* in landing a job relatively soon after job loss than are those who work mainly for current financial need, those who use their skills only somewhat on the job, and those for whom work is less important to their self-esteem.

Blue-collar workers and executive-professional workers express similar levels of confidence in their ability to secure re-employment relatively quickly after job loss (78% of blue collar workers are confident vs. 75% of executives and professionals). Both groups are more likely than other white-collar workers (68%) to express such confidence.

“Age” Is Most Often Cited Cause of Low Confidence in Re-Employment

When asked to name the main reason for their lack of confidence in their ability to find new work quickly after a job loss, older workers who indicate a lack of confidence most frequently cite their age (36%). In addition, just over three in ten (31%) mention a tight labor market or the economy, and approximately one in four mention either their highly specialized skills (12%) or their high salary (12%).

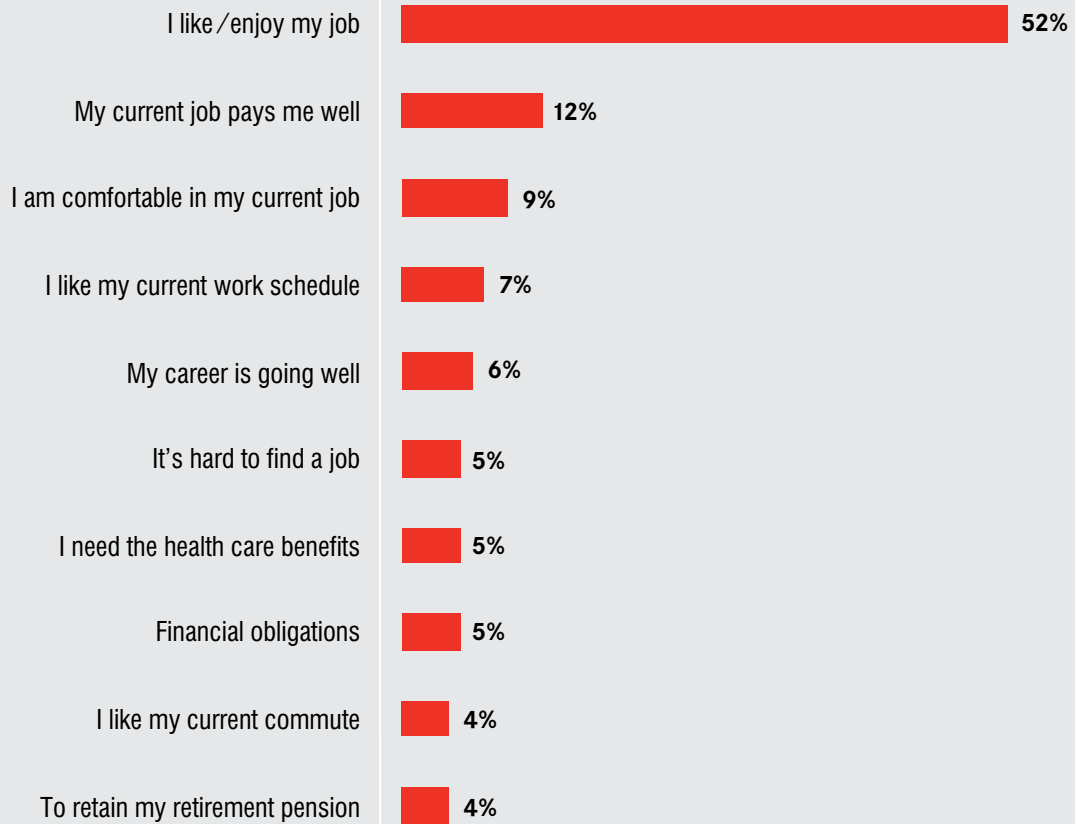
Workers Who Have Not Changed Jobs Recently Are Content

More than seven in ten (71%) 45- to 74-year-old workers have been in their current job (or have been self-employed) more than five years. When asked to name the “biggest reason” why they haven’t changed jobs recently, workers who have not changed jobs within the past five years overwhelmingly cite reasons related to satisfaction with their present job (Figure 12, page 42). For example, just over half (52%) attribute their tenure in their current job to the fact that they simply like their job. Others point to the fact that their current job pays well (12%), a sense of comfort in their current job (9%), satisfaction with their work schedule (7%), and the perception that their career is going well (6%). These reasons and sentiments—all indicating satisfaction or contentment—are the most often stated reasons for not having changed jobs. Smaller numbers of workers attribute their tenure in their current jobs to constraints or circumstances that make it difficult for them to change jobs, such as “hard to find a job/tight job market” (5%), need healthcare benefits (5%), financial obligations (5%), and family responsibilities (2%). Only a few mentioned skill limitations (2%) or age constraints (3%).³⁸

These data imply that most older workers who have not changed jobs recently have chosen to remain in their current position due to satisfaction with their present job rather than due to a perception of limited alternatives. The pattern of responses given in 2002 was similar, with the majority attributing their tenure in their current job to job satisfaction and very few citing constraints that prevented them from changing jobs.

³⁸ Although respondents were asked to identify their “biggest reason” for not having changed jobs recently, more than one answer per respondent was accepted and recorded in the cases in which respondents gave more than one answer.

Figure 12: Top 10 Reasons for Remaining in Current Job



Base: Employed respondents who have worked in their current jobs for more than five years (n = 1029)

Q18. "What is the biggest reason why you haven't changed jobs recently?" (open ended) Multiple responses allowed.

Other Challenges Older Workers Encounter

Beyond the unsettling prospect of job loss and consequent uncertainties of re-employment, older workers face other challenges and unmet goals:

- » Almost two-thirds say they are looking for better ways to balance work and personal life;
- » Close to one-third say that their current job allows them to use their skills only somewhat, a little, or not at all;
- » Approximately one-quarter say they have trouble keeping up with the new technology their job requires, and close to three in ten feel they should not have to learn new skills; and
- » Nearly one-fifth feel they are not continuing to grow in their work.

Many Older Workers Seek a Better Balance of Work and Personal Life

Balance between work and personal life is a major issue that affects many workers of all ages—not just older workers—and one that this report takes up in greater depth in Chapter VI. It is listed here for completeness because it may be considered a summary measure of the various personal life challenges to be reviewed later. Nearly two-thirds (65%) of older workers say they are “looking for ways to better balance work with my personal life” (Table 4, page 44). The desire for better work/life balance is expressed by a slightly larger proportion of boomers (67%) than workers ages 62 to 74 (56%). Not surprisingly, it is more likely to be a sentiment of those who have caregiving responsibilities for a parent or other adult and/or those whose main reason for working is “need to support other family members” than of workers who do not mention such responsibilities. The challenge of finding a suitable

balance between work life and personal life affects all other segments of older workers relatively equally.

Some Segments Feel Their Skills and Talents are Under-Utilized

According to research conducted by the Society for Human Resource Management (SHRM), the vast majority of U.S. workers view opportunities to use their skills and abilities as important to their job satisfaction.³⁹ However, 31 percent of older workers in our survey feel that their current jobs do not make full use of their skills and talents, which is similar to the share of workers expressing this view in 2002 (Table 5, page 45). The self-employed feel that their talents are utilized the most; part-time workers, the least. Reported utilization of one’s skills is also higher among workers with longer current job tenure than among those with shorter tenure. Workers with higher incomes and more education are more likely than those with lower incomes and less education to say that their work fully utilizes their skills. Similarly, those for whom work is important to their self-esteem are more likely to report that their skills are fully utilized.

Challenges of Learning New Technology/Resistance to the Prospect of Learning New Skills

Although the majority of older workers feel that they can keep up with technology and are open to learning new skills, approximately one-quarter (26%) of older workers report that they have difficulty keeping up with the new technology required to do their job, and a similar proportion (29%) express resistance to learning new skills at this stage of their careers (Table 4, page 44). Challenges with technology and an unwillingness to learn new skills are more common among workers ages 62 and older than among baby boomers. Workers who have not been to college, those with lower incomes, and workers who lack confidence in their ability to find a new job if theirs is eliminated are also more apt than

³⁹ SHRM 2007 Job Satisfaction Report, pp. 33 and 34.

Table 4: Agreement with Statements About Work and Career

Percentage of workers who strongly agree or somewhat agree with the statement about work and career.

| | | I am looking for better ways to balance work with my personal life | At this stage of my work life I should not have to learn new skills | I have difficulty keeping up with the new technology required to do my job |
|---|--------|--|---|--|
| | (n) | % | % | % |
| Total 2002 | (1400) | 70 | 26 | 24 |
| Total 2007 | (1419) | 65 | 29 | 26 |
| Sex | | | | |
| Male | (549) | 67 | 34 | 26 |
| Female | (870) | 64 | 23 | 26 |
| Race/Ethnicity | | | | |
| White | (1179) | 66 | 29 | 25 |
| African American | (368) | 68 | 33 | 31 |
| Hispanic | (525) | 78 | 31 | 46 |
| Age | | | | |
| Boomers ages 45 to 61 | (1136) | 67 | 27 | 25 |
| 45 to 54 | (702) | 68 | 26 | 26 |
| 55 to 61 | (434) | 66 | 28 | 24 |
| Non-Boomers ages 62 to 74 | (219) | 56 | 40 | 31 |
| Household Annual Income | | | | |
| Under \$30K | (149) | 73 | 48 | 30 |
| \$30K to <\$50K | (269) | 69 | 34 | 31 |
| \$50K to <\$80K | (359) | 66 | 28 | 25 |
| \$80K to <\$100K | (126) | 58 | 25 | 24 |
| \$100K or more | (298) | 65 | 21 | 20 |
| Education | | | | |
| High school or less | (376) | 65 | 39 | 26 |
| Some college/votech | (419) | 66 | 26 | 28 |
| College graduate | (342) | 66 | 21 | 25 |
| Post-graduate | (252) | 67 | 21 | 23 |
| Employment | | | | |
| Full-time | (990) | 66 | 29 | 25 |
| Part-time | (211) | 60 | 35 | 22 |
| Self-employed | (218) | 70 | 23 | 33 |
| Occupation Type | | | | |
| Blue-collar | (362) | 66 | 43 | 26 |
| White-collar | (396) | 63 | 25 | 23 |
| Executive/professional | (591) | 68 | 21 | 27 |
| Self-esteem | | | | |
| Work is very important to self-esteem | (647) | 67 | 29 | 28 |
| Work is somewhat important to self-esteem | (526) | 65 | 30 | 27 |
| Work is not too/not at all important to self-esteem | (245) | 60 | 27 | 20 |
| Use of Skills at Job | | | | |
| A lot | (990) | 64 | 28 | 27 |
| Somewhat | (300) | 73 | 30 | 24 |
| Little/none | (127) | 57 | 34 | 24 |
| Main Reason for Working | | | | |
| Current financial need | (892) | 68 | 29 | 27 |
| Future financial security | (170) | 63 | 34 | 27 |
| Psychological/social fulfillment | (308) | 60 | 25 | 23 |

Base: Respondents who are working part time, full time, or self-employed

Q13. "Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement."

Table 5: Skill and Talent Under-Utilization

Percentage of workers who report that their current job allows them to use their skills and talents somewhat, only a little, or not at all.

| | | % whose current job utilizes skills and talents only somewhat, a little, or not at all |
|---|--------|--|
| | (n) | % |
| Total 2002 | (1400) | 29 |
| Total 2007 | (1419) | 31 |
| Sex | | |
| Male | (549) | 29 |
| Female | (870) | 33 |
| Race/Ethnicity | | |
| White | (1179) | 31 |
| African American | (368) | 28 |
| Hispanic | (525) | 39 |
| Age | | |
| Boomers ages 45 to 61 | (1136) | 31 |
| 45 to 54 | (702) | 33 |
| 55 to 61 | (434) | 29 |
| Non-Boomers ages 62 to 74 | (219) | 26 |
| Household Annual Income | | |
| Under \$30K | (149) | 46 |
| \$30K to <\$50K | (269) | 36 |
| \$50K to <\$80K | (359) | 30 |
| \$80K to <\$100K | (126) | 24 |
| \$100K or more | (298) | 21 |
| Education | | |
| High school or less | (376) | 35 |
| Some college/votech | (419) | 31 |
| College graduate | (342) | 29 |
| Post-graduate | (252) | 22 |
| Employment | | |
| Full-time | (990) | 32 |
| Part-time | (211) | 41 |
| Self-employed | (218) | 17 |
| Occupation Type | | |
| Blue-collar | (362) | 31 |
| White-collar | (396) | 40 |
| Executive/professional | (591) | 22 |
| Self-esteem | | |
| Work is very important to self-esteem | (647) | 22 |
| Work is somewhat important to self-esteem | (526) | 37 |
| Work is not too/not at all important to self-esteem | (245) | 44 |
| Main Reason for Working | | |
| Current financial need | (892) | 35 |
| Future financial security | (170) | 31 |
| Psychological/social fulfillment | (308) | 19 |

Base: Respondents who are working part time, full time, or are self-employed

Q16. "How much does your current job allow you to use your skills and talents? Would you say a lot, somewhat, only a little, or not at all?"

their counterparts to have difficulty keeping up with technology and/or learning new skills “at this stage of my work life.” Blue-collar workers are *no* more likely than other workers to report difficulty keeping up with technology but *are* less willing to learn new skills. Overall, there were no significant changes in these beliefs compared to 2002.

Some Fail to Experience Personal Growth

Although a large proportion of older workers feel they continue to grow in their work, the findings indicate a decline in this sentiment compared to 2002 (from 87% in 2002 to 81% in 2007) and a corresponding increase in the proportion who feel that they are not continuing to grow in their work (from 13% to 19%).

Older workers who have less formal education, lower incomes, and work in blue-collar positions are less likely than other workers to say they continue to grow in their work. As one might expect, this sentiment is also less common among workers who use their talents and skills infrequently on the job than among those who use their skills often. Similar differences exist between those who do not consider their work to be important to their self-esteem and those for whom work is important to their self-esteem.

Work-Related Challenges Facing Older Workers: Summarized

The findings presented in this section show that the majority of older workers feel secure in their jobs and express positive sentiments about their work, including a belief that they are continuing to grow in their work and that their job is an important part of their identity.

However, the findings also reaffirm that a significant share of older workers in 2007 face a variety of challenges and unmet needs, many of which are faced by all workers regardless of age. Some of these challenges, such as potential elimination of one’s job, carry clear and serious consequences for the workers affected although only a minority of older workers expresses concerns that this may happen to them. The good news is that somewhat smaller numbers than in 2002 report concerns that their job may be eliminated in the near future and about securing new employment should a job loss occur. But the decline in reported concerns about job elimination may be a temporary reflection of the relatively healthy economy at the time of the 2007 survey compared to the period of the 2002 survey.

More common challenges, such as the need for better work/life balance, might appear to be less serious than the potential elimination of one’s job but may have significant consequences for both employers and workers if they aren’t addressed.

One unmistakably favorable finding: Among older workers who have not changed jobs recently, most report that they have remained in their current job due to satisfaction with their job rather than due to perceived obstacles to finding a new job.

V. Essential Features of the Ideal Job

Although workers ages 45 to 74 are most likely to point to the need for income when asked for their single most important reason for working, they tend to mention the intangibles rather than pay or compensation when asked to describe their “ideal job.” Some of the most commonly cited features of the ideal job relate to the nature of the work, relationships in the workplace, and the work environment (Figure 13, page 48). For example, when workers were asked to indicate whether each of 19 job-related features was an “absolutely essential” component of their ideal job, “competitive pay” “ranks” only 7th highest in the proportion of workers who selected it.⁴⁰ Another financial characteristic, such as “health care benefits or insurance,” elicits just as many responses as “flexible schedule,” with each tying for 10th and 11th place. Two other financial characteristics, “good pension benefits,” and “a 401(k) retirement plan” rank 13th and 15th, respectively, based on the percentage of workers who selected each feature. Clearly, when workers visualize their ideal job, non-financial characteristics come to mind most frequently: characteristics such as friendly and respectful relationships, satisfying work, and opportunities for growth and development.

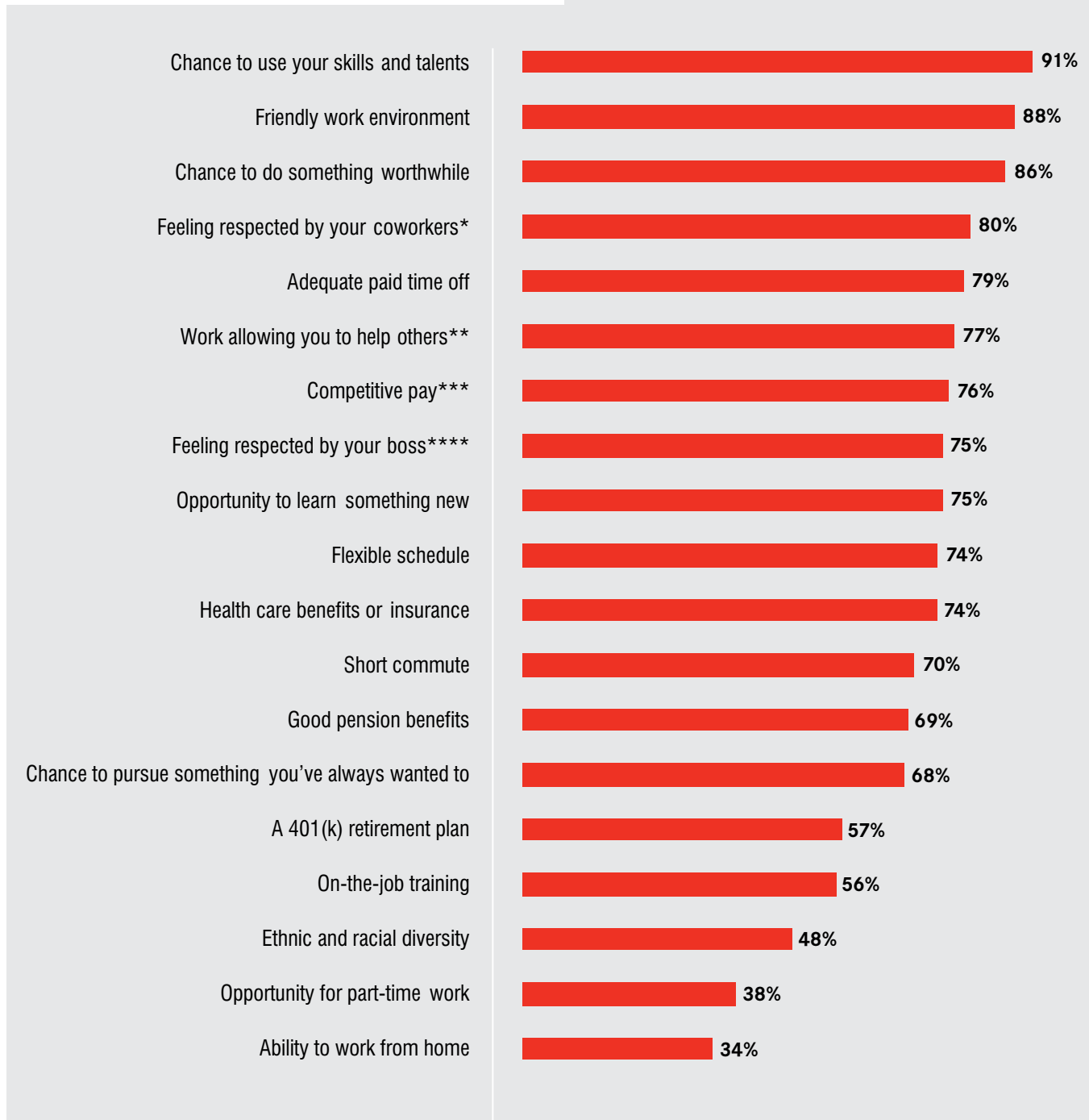
Overall, 14 elements are mentioned by two-thirds or more of 45- to 74-year-old workers as absolutely essential features of their ideal job. (The complete list, displayed in order of the percentage of workers selecting each item as “absolutely essential,” is shown in Figure 13, page 48.)

Do older workers’ ideal job characteristics in 2007 differ from those selected in 2002? In fact, the pattern of rankings in 2002 and 2007 indicates much more continuity than change (Table 6, page 49). One item, “competitive pay,” did move up in the rankings, from 16th highest to 7th highest, but that shift is likely due to different question wording. (The analogous 2002 survey item was “pays a lot of money.”)

Several other job features, including those listed below, declined slightly in rank from 2002 to 2007 (based on the percent of older workers choosing it):

- » “Opportunity to learn something new” fell from being the 5th most frequently selected job feature in 2002 to being tied for 8th and 9th place in 2007;
- » “Health care benefits/insurance” fell from being tied for 8th and 9th place in 2002 to being tied for 10th and 11th place in 2007;
- » “Good pension benefits” fell from earning a 3-way tie for 10th to 12th place in 2002 to receiving the 13th highest number of mentions in 2007; and
- » “On-the-job training” declined from 14th place in 2002 to 16th in 2007.

⁴⁰ The 2007 to 2002 comparisons of the essential components of an “ideal job” are presented as relative rankings rather than as the percentage of respondents who selected each component in the two years. Although survey respondents did not rank order the items themselves, we assigned a rank to each item by ordering the items based on the percentage of respondents that identified each item as a component of his/her ideal job. The item that was selected by the highest percentage of respondents in 2007 was considered to be ranked #1, the item selected by the second highest percentage of respondents was considered to be ranked #2, etc. We then created relative rankings of the 2002 responses using this same method. We use these relative rankings when presenting the 2007 to 2002 comparison due to a suspicion that this set of questions was not administered in exactly the same way in both surveys (2002, 2007), which could cause artificial differences in the percentages, invalidating the comparisons between the two years. Any difference in method that might have occurred should not affect relative rankings.

Figure 13: Elements of Older Workers' Ideal Job

Base: Total (n = 1500)

Q7. "Now I'd like you to think about your IDEAL job... For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?"

*2002 wording was "You feel respected by your coworkers."

**2002 wording was "Work allows you to help others."

***2002 wording was "Pays a lot of money."

****2002 wording was "You feel respected by your boss."

Table 6: Rankings of Ideal Job Elements: 2007 vs. 2002

Ranking of essential elements of ideal job (based on % of workers who selected that element) and change in rank from 2002 to 2007. (Rank 1 = selected by highest % of workers, Rank 19 = selected by lowest % of workers)

| | 2007 Rank | 2002 Rank | Change |
|---|-----------|-----------|--------|
| Workplace Culture | | | |
| Friendly work environment | 2 | 1–2 | -0.5 |
| Feeling respected by your co-workers* | 4 | 4 | – |
| Feeling respected by your boss** | 8–9 | 8–9 | – |
| Ethnic and racial diversity | 17 | 17 | – |
| Personal and Professional Development | | | |
| Chance to use your skills and talents | 1 | 1–2 | +0.5 |
| Chance to do something worthwhile | 3 | 3 | – |
| Work allowing you to help others*** | 6 | 6–7 | +0.5 |
| Opportunity to learn something new | 8–9 | 5 | -3.5 |
| Chance to pursue something you've always wanted to do | 14 | 13 | -1 |
| On-the-job training | 16 | 14 | -2 |
| Flexible/Convenient Working Arrangements | | | |
| Adequate paid time off | 5 | 6–7 | +1.5 |
| Flexible schedule | 10–11 | 10–12 | +0.5 |
| Short commute | 12 | 10–12 | -1 |
| Opportunity for part-time work | 18 | 18 | – |
| Ability to work from home | 19 | 19 | – |
| Financial Benefits | | | |
| Competitive pay**** | 7 | 16 | +9 |
| Health care benefits or insurance | 10–11 | 8–9 | -2.0 |
| Good pension benefits | 13 | 10–12 | -2 |
| A 401 (k) retirement plan | 15 | 15 | – |

Note: Rankings shown as a range of two or more ranks rather than a single rank represent items that tied with one or more other items in terms of the percentage of respondents who selected the item.

*2002 wording was: "You feel respected by your coworkers."

**2002 wording was: "You feel respected by your boss."

***2002 wording was: "Work allows you to help others."

****2002 wording was: "Pays a lot of money."

The practical significance of these changes between 2002 and 2007 is small and should not be over-interpreted, especially since no consistent themes are evident in the changes. As shown in Table 6 (page 49), all other changes are even more modest (a difference of roughly one rank or less in either direction).

In general, older workers today seek the same qualities and features in their work as they did five years ago. Most of all, they want a job that allows them to use and develop their abilities, a friendly and respectful working environment, and work that is meaningful and helpful to others. Financial benefits such as competitive pay and flexibility such as adequate paid time off are also part of the mix.

The relative importance of each of the 19 job features is further illustrated in the following table and subsequent discussion, which group the job features into one of four different categories: workplace culture, personal and professional development, flexible and convenient working arrangements, and financial benefits.

Workplace Culture: Friendliness and Respect Rank High

A friendly work environment and feeling respected by one's supervisor and co-workers are among the characteristics most often associated with the ideal job.

Nearly All Desire a Friendly Work Environment

Having a friendly work environment is deemed absolutely essential in an ideal job by a very large proportion of older workers (88%), ranking very close to the top of the list for nearly all subgroups. While this element is important to a large share of workers in all subgroups, a moderately higher proportion of women (92%) than men (84%) consider it an essential feature of their ideal job (Table 7, page 51).

Workers Want Respect from Superiors and Especially from Their Peers

As with the desire for a friendly work environment, the desire for respect from co-workers and superiors is more likely to be expressed by women than by men. Workers who are not college graduates are also more likely than college graduates to stress respect.

The desire for respect also varies based on how important work is to a person's self-esteem. For example, those older workers for whom work is important to self-esteem are more likely than those for whom work is not important to self-esteem to identify respect as an essential component of their ideal job. It seems natural that those whose sense of self-worth is tied to their work would want to feel respected in the workplace more so than others.

Overall, feeling respected by one's co-workers, which was identified as essential by 80 percent of older workers in 2007 (the 4th highest ranking among the 19 items), is even more desired than being respected by one's boss (75%).

Ethnic and racial diversity, another item related to workplace culture, is not perceived to be as essential. Fewer than half (48%) of workers ages 45 to 74 identify it as essential in an ideal job.⁴¹

⁴¹ Although African Americans and Hispanics are more likely than whites to identify ethnic and racial diversity as essential in an ideal job, they are also more likely than whites to identify many other components as essential. For all three race/ethnic groups, ethnic and racial diversity "ranks" (based on the percent of respondents who selected it) among the lowest of the 19 job features in importance, achieving the 16th highest ranking out of 19 items among Hispanics and African Americans compared to just one rank lower—17th—for whites.

Table 7: Ideal Job–Workplace Culture

Percentage of workers who said the following are absolutely essential parts of their ideal job.

| | | Friendly work environment | Feeling respected by your coworkers | Feeling respected by your boss | Ethnic and racial diversity |
|---------------------------------------|--------|---------------------------|-------------------------------------|--------------------------------|-----------------------------|
| | (n) | % | % | % | % |
| Total 2007 | (1500) | 88 | 80 | 75 | 48 |
| Sex | | | | | |
| Male | (592) | 84 | 76 | 68 | 43 |
| Female | (908) | 92 | 84 | 83 | 52 |
| Race/Ethnicity | | | | | |
| White | (1237) | 87 | 79 | 73 | 46 |
| African American | (421) | 91 | 82 | 85 | 59 |
| Hispanic | (601) | 93 | 89 | 90 | 57 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1202) | 89 | 80 | 77 | 50 |
| 45 to 54 | (746) | 90 | 81 | 79 | 52 |
| 55 to 61 | (456) | 87 | 78 | 75 | 48 |
| Non-Boomers ages 62 to 74 | (230) | 85 | 83 | 70 | 40 |
| Education | | | | | |
| High school or less | (405) | 89 | 84 | 80 | 50 |
| Some college/votech | (446) | 91 | 80 | 79 | 52 |
| College graduate | (357) | 84 | 75 | 70 | 41 |
| Post-graduate | (260) | 83 | 75 | 64 | 46 |
| Employment | | | | | |
| Full-time | (990) | 88 | 81 | 78 | 51 |
| Part-time | (211) | 92 | 86 | 83 | 48 |
| Self-employed | (218) | 84 | 66 | 52 | 35 |
| Looking for work | (81) | 89 | 87 | 81 | 43 |
| Self Esteem | | | | | |
| Work is very important to self-esteem | (700) | 91 | 88 | 82 | 53 |
| Work is somewhat important | (543) | 88 | 77 | 71 | 47 |
| Work is not too/not at all important | (256) | 79 | 65 | 64 | 36 |
| Use of Skills at Job | | | | | |
| A lot | (990) | 88 | 80 | 74 | 48 |
| Somewhat | (300) | 89 | 80 | 81 | 49 |
| Little/none | (127) | 81 | 71 | 71 | 46 |

Base: Total

Q7. "Now I'd like you to think about your IDEAL job..."

For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?"

Development: A Chance to Use Your Skills and Talents Is Most Essential in an Ideal Job

The second category of job characteristics, which emphasizes personal and professional development, includes the job characteristic most often selected as absolutely essential to the ideal job. “Chance to use your skills and talents” was selected by more workers (91%) than any of the other 19 job characteristics (Figure 13, page 48). Although it is important to a large majority of boomers and non-boomers, the chance to utilize your skills is somewhat more important to boomers (92%), who are younger and may be in an earlier stage of their work life, than to non-boomers (83%), who are ages 62 and older (Table 8, page 53).

Most Older Workers Desire Opportunities for New Learning

While eliciting fewer mentions than a “chance to use your skills and talents,” an “opportunity to learn something new” is deemed an absolutely essential component of the ideal job by three-quarters of older workers. As with many of the other job features, an opportunity to learn something new is more often selected by workers for whom work contributes a lot to their self-esteem than by workers whose self-esteem is less tied to work.

On-the-job training, another job feature related to development, is considered essential by just over half (56%) of older workers. Those who are more likely than their counterparts in other segments to deem on-the-job training essential include workers with incomes under \$30,000 (compared to those with higher incomes) and those without a 4-year college degree (compared to those with college degrees or post-graduate education). Additionally, women, workers ages 45 to 61, and those whose jobs are very important to their self-esteem are also more likely to identify on-the-job training as essential than are men, workers ages 62+, and those whose jobs are less tied to their self-esteem. Unemployed older workers are particularly likely to consider it to be essential, which may suggest that job seekers view training as an important step to securing a desirable job.

Doing Something Worthwhile and Having a Job Where One Can Help Others are also Prime Motivators

Work that is considered “worthwhile” (86%) and that allows one “to help others” (77%) are two job qualities that are among the ones most often chosen as absolutely essential. As with the desire for respect, the importance of these attributes also varies based on how much one’s self-esteem is affected by one’s job. For example, workers whose jobs are important to their self-esteem are more likely than other workers to identify both of these job features as essential in an ideal job. The importance of helping others also varies by sex, with women more likely than men to view it as essential.

Flexibility and Convenience: The Desire for Work-Life Balance

“Adequate paid time off such as sick time or vacation time” is cited as absolutely essential in an ideal job by nearly four of every five older workers (79%; Table 9, page 54). It is the 5th most often selected ideal job feature overall and the most frequently selected in the flexibility and convenience category, which also includes flexible schedules, short commute, opportunity for part-time work, and the ability to work from home.

Although adequate paid time off is deemed essential by a majority of workers in most segments, its importance varies by sex, age, occupation type, and education. For example, women are more likely than men to regard it as essential. The proportion of 45- to 74-year-old workers who deem adequate paid time off to be essential declines with age. It is also named somewhat less often by executives and professionals (compared to other white collar and blue collar workers), and by workers with higher levels of education (compared to those with less education)—segments of the workforce who tend to have less highly structured jobs.

Having a flexible work schedule and a short daily commute are two other factors that also help relieve the competing demands of work, home, and family. A flexible work schedule is part of the ideal job

Table 8: Ideal Job–Personal and Professional Development

Percentage of workers who said the following are absolutely essential parts of their ideal job.

| | | Chance to use your skills and talents | Chance to do something worthwhile | Work allowing you to help others* | Opportunity to learn something new | Chance to pursue something you've always wanted to do | On-the-job training |
|---|--------|---------------------------------------|-----------------------------------|-----------------------------------|------------------------------------|---|---------------------|
| | (n) | % | % | % | % | % | % |
| Total 2007 | (1500) | 91 | 86 | 77 | 75 | 68 | 56 |
| Sex | | | | | | | |
| Male | (592) | 91 | 84 | 71 | 73 | 70 | 51 |
| Female | (908) | 91 | 88 | 83 | 77 | 66 | 62 |
| Race/Ethnicity | | | | | | | |
| White | (1237) | 91 | 85 | 75 | 74 | 67 | 53 |
| African American | (421) | 93 | 90 | 88 | 86 | 79 | 77 |
| Hispanic | (601) | 94 | 89 | 89 | 84 | 81 | 78 |
| Age | | | | | | | |
| Boomers ages 45 to 61 | (1202) | 92 | 86 | 78 | 76 | 71 | 59 |
| 45 to 54 | (746) | 92 | 87 | 79 | 78 | 75 | 61 |
| 55 to 61 | (456) | 93 | 84 | 76 | 73 | 65 | 54 |
| Non-Boomers 62 to 74 | (230) | 83 | 86 | 75 | 68 | 51 | 43 |
| Education | | | | | | | |
| High school or less | (405) | 88 | 85 | 75 | 75 | 64 | 67 |
| Some college/votech | (446) | 90 | 87 | 77 | 74 | 68 | 60 |
| College graduate | (357) | 96 | 87 | 78 | 75 | 72 | 43 |
| Post-graduate | (260) | 92 | 89 | 77 | 73 | 74 | 38 |
| Self-esteem | | | | | | | |
| Work is very important to self-esteem | (700) | 94 | 92 | 83 | 81 | 74 | 63 |
| Work is somewhat important to self-esteem | (543) | 91 | 84 | 75 | 73 | 65 | 52 |
| Work is not too/not at all important to self-esteem | (256) | 81 | 71 | 62 | 60 | 58 | 46 |
| Use of Skills at Job | | | | | | | |
| A lot | (990) | 94 | 89 | 79 | 77 | 70 | 55 |
| Somewhat | (300) | 89 | 84 | 74 | 71 | 66 | 58 |
| Little/none | (127) | 76 | 69 | 65 | 65 | 57 | 45 |

Base: Total

Q7. "Now I'd like you to think about your IDEAL job..."

For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?"

Table 9: Ideal Job–Flexible/Convenient Working Arrangements

Percentage of workers who said the following are absolutely essential parts of their ideal job.

| | | Adequate paid time off | Flexible schedule | Short commute | Opportunity for part-time work | Ability to work from home |
|--------------------------------|--------|---------------------------|----------------------|---------------|-----------------------------------|------------------------------|
| | (n) | % | % | % | % | % |
| Total 2007 | (1500) | 79 | 74 | 70 | 38 | 34 |
| Sex | | | | | | |
| Male | (592) | 76 | 71 | 65 | 28 | 31 |
| Female | (908) | 83 | 78 | 76 | 49 | 36 |
| Race/Ethnicity | | | | | | |
| White | (1237) | 78 | 73 | 69 | 37 | 32 |
| African American | (421) | 88 | 82 | 76 | 46 | 44 |
| Hispanic | (601) | 88 | 80 | 79 | 50 | 40 |
| Age | | | | | | |
| Boomers ages 45 to 61 | (1202) | 82 | 74 | 71 | 35 | 34 |
| 45 to 54 | (746) | 84 | 74 | 71 | 34 | 33 |
| 55 to 61 | (456) | 79 | 75 | 71 | 38 | 34 |
| Non-Boomers 62 to 74 | (230) | 64 | 76 | 68 | 48 | 33 |
| Household Annual Income | | | | | | |
| Under \$30K | (185) | 79 | 80 | 77 | 50 | 30 |
| \$30K to <\$50K | (285) | 82 | 77 | 75 | 46 | 36 |
| \$50K to <\$80K | (368) | 83 | 70 | 67 | 32 | 31 |
| \$80K to <\$100K | (132) | 85 | 71 | 68 | 26 | 28 |
| \$100K or more | (303) | 72 | 71 | 67 | 30 | 35 |
| Education | | | | | | |
| High school or less | (405) | 84 | 75 | 73 | 39 | 30 |
| Some college/votech | (446) | 81 | 73 | 76 | 39 | 37 |
| College graduate | (357) | 76 | 75 | 63 | 36 | 34 |
| Post-graduate | (260) | 70 | 70 | 62 | 31 | 35 |
| Employment | | | | | | |
| Full-time | (990) | 86 | 69 | 70 | 27 | 28 |
| Part-time | (211) | 73 | 85 | 79 | 77 | 27 |
| Self-employed | (218) | 52 | 87 | 66 | 42 | 62 |
| Looking for work | (81) | 73 | 75 | 68 | 61 | 46 |
| Occupation Type | | | | | | |
| Blue-collar | (362) | 85 | 75 | 76 | 37 | 28 |
| White-collar | (396) | 82 | 76 | 72 | 43 | 31 |
| Executive/professional | (591) | 74 | 73 | 65 | 29 | 38 |

Base: Total

Q7. "Now I'd like you to think about your IDEAL job..."

For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?"

description for nearly three-quarters (74%) of older workers. A short commute is named by seven of every ten. Both are more often deemed absolutely essential by women than by men. Having a flexible schedule is particularly important to the self-employed and part-time workers. Part-time workers also value a short commute more than other workers do.

The two remaining items in the flexibility and convenience category are considered to be essential by significantly fewer workers. Specifically, just under two in five (38%) view the “opportunity for part-time work” as essential, and one in three (34%) identify the “ability to work from home” as essential. As might be expected, those who currently work part-time as well as those who are unemployed are more likely than those who are currently employed and working full-time to consider the opportunity for part-time work to be essential. The ability to work from home is more likely to be viewed as essential by the self-employed and the unemployed than by other workers.

Financial Benefits: Competitive Pay, Health Insurance, and Retirement Plans Are Part of the Ideal Job Description for Most

Lastly, and not to be forgotten, are the financial benefits. Three of the four benefits in this category are deemed absolutely essential by at least two-thirds of workers ages 45 to 74: “competitive pay” (76%), “health care benefits or insurance” (74%), and “good pension benefits” (69%; Table 10, page 56). The fourth, “a 401(k) retirement plan,” is considered absolutely essential by just under six in ten (57%).

Competitive Pay

Competitive pay is mentioned less often by older workers in executive and professional positions (compared with other white-collar and blue-collar workers)—possibly because executive-professional workers are already likely to be well compensated and, perhaps, take this element for granted. Competitive pay also declines in importance

with increasing age (and decreasing time until full retirement), which may reflect the fact that older segments have had more time to accumulate financial assets and their need for income from working might be somewhat diminished due to other income sources such as pensions, retirement savings, and Social Security. Full-time workers are more likely to identify competitive pay as essential in the “ideal job” compared to the self-employed and part-time workers (who are each less likely than full-time workers to identify the need for money as a major reason for working). The importance of competitive pay does not vary significantly by sex or by annual household income.

Health Benefits

Health benefits are less likely to be considered essential by workers ages 62 to 74 (compared with workers ages 45 to 61), presumably because the 62 to 74-year-old group includes many workers ages 65+ who qualify for Medicare. Health benefits are also less often regarded as absolutely essential by part-time workers (compared with full-time workers), which probably reflects the fact that part-time workers ages 45 to 74 are on average older than full-time workers in this age group and are, consequently, more likely to be eligible for Medicare.⁴² Additionally, workers who have not been to college tend to name health benefits as an essential component of the ideal job more often than workers who *have* been to college, which may suggest that workers with less formal education are more likely to currently hold jobs without health benefits and view these benefits as essential to helping them cover health costs and/or address unmet health care needs.

Pension Benefits and a 401(k)

Nearly seven in ten (69%) workers ages 45 to 74 identify “good pension benefits” as essential in an ideal job. As with competitive pay and health benefits, good pension benefits are also mentioned less often by older workers who work part-time or are

⁴² Presumably due to their eligibility for Medicare, workers ages 65 to 74 are less likely than workers ages 45 to 64 to consider health benefits to be absolutely essential in their ideal job. Roughly one half (52%) of workers ages 65 to 74 report that health benefits are essential, compared to approximately three in four (76%) workers ages 45 to 64.

Table 10: Ideal Job–Financial Benefits

Percentage of workers who said the following are absolutely essential parts of their ideal job.

| | | Competitive pay | Health care benefits or insurance | Good pension benefits | A 401(k) retirement plan |
|----------------------------------|--------|-----------------|-----------------------------------|-----------------------|--------------------------|
| | (n) | % | % | % | % |
| Total 2007 | (1500) | 76 | 74 | 69 | 57 |
| Sex | | | | | |
| Male | (592) | 76 | 75 | 67 | 55 |
| Female | (908) | 77 | 73 | 71 | 60 |
| Race/Ethnicity | | | | | |
| White | (1237) | 76 | 73 | 67 | 56 |
| African American | (421) | 84 | 86 | 83 | 65 |
| Hispanic | (601) | 83 | 85 | 85 | 76 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1202) | 79 | 77 | 72 | 60 |
| 45 to 54 | (746) | 81 | 79 | 74 | 64 |
| 55 to 61 | (456) | 74 | 73 | 68 | 52 |
| Non-Boomers ages 62 to 74 | (230) | 65 | 60 | 54 | 41 |
| Household Annual Income | | | | | |
| Under \$30K | (185) | 75 | 71 | 73 | 50 |
| \$30K to <\$50K | (285) | 77 | 78 | 73 | 59 |
| \$50K to <\$80K | (368) | 82 | 80 | 74 | 58 |
| \$80K to <\$100K | (132) | 76 | 75 | 73 | 62 |
| \$100K or more | (303) | 77 | 67 | 58 | 58 |
| Education | | | | | |
| High school or less | (405) | 81 | 80 | 75 | 63 |
| Some college/votech | (446) | 79 | 71 | 70 | 57 |
| College graduate | (357) | 72 | 70 | 65 | 56 |
| Post-graduate | (260) | 70 | 68 | 59 | 42 |
| Employment | | | | | |
| Full-time | (990) | 80 | 82 | 77 | 65 |
| Part-time | (211) | 67 | 54 | 55 | 41 |
| Self-employed | (218) | 63 | 56 | 45 | 35 |
| Looking for work | (81) | 86 | 64 | 70 | 50 |
| Main Reason for Working | | | | | |
| Current financial need | (946) | 81 | 82 | 75 | 63 |
| Future financial security | (175) | 85 | 78 | 82 | 67 |
| Psychological/social fulfillment | (326) | 59 | 46 | 48 | 37 |
| Occupation Type | | | | | |
| Blue-collar | (362) | 79 | 79 | 72 | 58 |
| White-collar | (396) | 80 | 75 | 72 | 62 |
| Executive/professional | (591) | 72 | 70 | 64 | 53 |

Base: Total

Q7. "Now I'd like you to think about your IDEAL job..."

For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?"

self-employed than by full-time workers. All three of these benefits are also less often named by workers 65 and older (compared with workers ages 45 to 64) and by workers with more education (compared with workers who have less formal education). Similarly, executive-professional workers and workers in the very highest income stratum (\$100,000+) are less likely than those in other white-collar and blue-collar occupations and their lower income counterparts to name good pension benefits as essential in an ideal job. It might be that the former groups either do not need pension benefits as much because they can rely upon other resources, or they might take this source of future income for granted.

A 401(k) retirement plan, which is a type of pension benefit, is considered to be essential in an ideal job by slightly more than half (57%) of 45- to 74-year-old workers. Those who are less likely than other workers to identify a 401(k) plan as essential include many of the same segments of workers who are less

likely to view good pension benefits as essential: part-time and self-employed workers, workers ages 62+, and those with the highest education levels (post-graduate). As noted above, these workers who attach less importance to a 401(k) plan may already have other sources of retirement income.

Not surprisingly, workers ages 45 to 74 whose single most important reason for working relates to current financial need or future financial security are more likely than those whose main reason for working relates to psychological/social fulfillment to identify these financial benefits as absolutely essential components of their ideal job.

One job characteristic that was not asked about in the survey, but which might be useful to add in future studies, is “opportunities for advancement.” As indicated by findings discussed earlier in the report, many older workers view their work as a vehicle for continued growth and accomplishment.

VI. Life Challenges Facing Older Workers

As reported earlier in the review of work-related challenges, nearly two out of every three workers ages 45 to 74 are trying to find a better way to balance work and personal life (Table 4, page 44). One reason is the conflicting obligations to work and family that many older workers face. While dedicated to their job, many have simultaneous responsibilities for the care of other people—usually children, a spouse, or parent, but sometimes a grandchild, other relative, or a friend.

Responsibility of Caring for Others

Over half (52%) of all older workers have at least one person for whom they are responsible for providing care—a responsibility that is more common among boomers (55%) than among older non-boomers (40%; Table 11, page 59). Overall, about one-quarter (26%) of 45- to 74-year-old workers currently care for one or more children, and nearly one in five (18%) provide care for a spouse. As one might expect, these proportions are quite different for boomers and for non-boomers, who are at least age 62. For example, close to one in four (24%) non-boomers care for a spouse, compared to just 17 percent of boomers.

Fully one in every seven (14%) older workers faces the responsibility of caring for *both* a child and an adult—a challenge that is also more likely to apply to boomers than to non-boomers. Fifteen percent of baby boomers are caught in the middle, compared to just 9 percent of older non-boomers. As members of the aptly named “sandwich generation,” they are squeezed between attending to the needs of their children (or, in some cases, their grandchildren) *and* their parents (or other adults). At a time when many boomers are reaching a peak in their careers and may be looking ahead to their own retirement, the additional challenges of caregiving (which may include financial support) can be formidable.

Major Life Events and Changes

Having to take care of others is not the only life challenge that workers ages 45 to 74 may face. Other events and circumstances may also require workers to seek a more comfortable balance between the demands of work and personal life. To determine the

incidence of such major occurrences among older workers, respondents were asked whether they had experienced any of 17 different types of major life events and changes within the past five years.

Deaths, Personal Illness, and Mid-Life Crises

Losing a relative or close friend through death can be one of life’s most traumatic experiences. In addition to being one of the more difficult life challenges faced by older workers, it is also the most common. During the past five years, nearly two in three (63%) older workers suffered the loss of at least one relative or close friend (Table 12, page 60). The incidence of losing a close friend or relative is very similar across the three age segments. Having a *spouse or partner* die—an undeniably life-wrenching event, which affected 1 in 20 older workers within the past five years—is more prevalent with increasing age, having affected just 3 percent of 45- to 54- year-olds, 6 percent of 55 to 61-year-olds, and fully 10 percent of workers ages 62 to 74.

Nearly one in five (19%) older workers has survived a major illness in the last five years, which, again, is an occurrence more common among workers ages 62 to 74 (27%) than among their younger counterparts (18% of workers ages 45 to 54 and 17% of those ages 55 to 61).

A “mid-life crisis,” experienced by one in six (17%) older workers, can mean many different things. Sometimes trivialized as foolish or insignificant, serious mid-life crises can cause genuine distress. As might be expected, workers ages 45 to 54 (those who are in the period of life that many would consider

Table 11: Responsibility for the Care of Other People

Percentage of workers who say they are responsible for the care of the following.

| | Total (n = 1500) | Boomers (ages 45 to 61) (n = 1202) | Non-Boomers (ages 62 to 74) (n = 230) |
|--------------------------|---------------------|---------------------------------------|--|
| | % | % | % |
| A child | 26 | 30 | 9 |
| A spouse* | 18 | 17 | 24 |
| A parent | 16 | 17 | 10 |
| A grandchild | 8 | 8 | 11 |
| An in-law | 5 | 6 | 5 |
| A friend | 5 | 5 | 3 |
| Other adult relative | 5 | 5 | 3 |
| Any person (Net) | 52 | 55 | 40 |
| Any adult** | 36 | 37 | 34 |
| A child or grandchild*** | 30 | 33 | 15 |
| A child + an adult**** | 14 | 15 | 9 |

Base: Total

QD6. Are you responsible for caring for any of the following?

*In order to be consistent with the percentages in the rest of the table, the “a spouse” row displays the percentage of all respondents, regardless of marital status, who care for a spouse. However, only married respondents were asked whether they care for a spouse. Among married respondents, the percentages who care for a spouse are 28% of all married respondents, 26% of married boomers, and 40% of married non-boomers.

**The “any adult” row displays the percentage of respondents who indicated that they are caring for at least one of the following: “spouse,” “parent,” “in-law,” “friend,” or “other adult relative.”

***The “child or grandchild” row displays the percentage of respondents who indicated that they are caring for a child and/or a grandchild.

****The “child + adult” row displays the percentage of respondents who indicated that they are caring for a “child” and/or “grandchild” AND at least one of the following: “spouse,” “parent,” “in-law,” “friend,” or “other adult relative.”

Table 12: Major Life Events and Changes–Family/Personal

Percentage of workers who said they had personally experienced these changes or events in the past five years.

| | | Having a close relative or friend die | Surviving a major illness | Experiencing a mid-life crisis | Having a spouse or partner die |
|--------------------------------|--------|--|------------------------------|-----------------------------------|-----------------------------------|
| | (n) | % | % | % | % |
| Total 2002 | (1500) | - | 21 | 23 | 7 |
| Total 2007 | (1500) | 63 | 19 | 17 | 5 |
| Sex | | | | | |
| Male | (592) | 62 | 18 | 17 | 5 |
| Female | (908) | 63 | 19 | 17 | 6 |
| Race/Ethnicity | | | | | |
| White | (1237) | 62 | 18 | 15 | 5 |
| African American | (421) | 77 | 21 | 28 | 11 |
| Hispanic | (601) | 68 | 26 | 29 | 9 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1202) | 63 | 18 | 18 | 4 |
| 45 to 54 | (746) | 61 | 18 | 21 | 3 |
| 55 to 61 | (456) | 65 | 17 | 13 | 6 |
| Non-Boomers ages 62 to 74 | (230) | 63 | 27 | 10 | 10 |
| Household Annual Income | | | | | |
| Under \$30K | (185) | 63 | 23 | 24 | 10 |
| \$30K to <\$50K | (285) | 69 | 27 | 22 | 7 |
| \$50K to <\$80K | (368) | 61 | 18 | 20 | 3 |
| \$80K to <\$100K | (132) | 58 | 8 | 13 | 4 |
| \$100K or more | (303) | 64 | 16 | 11 | 1 |
| Education | | | | | |
| High school or less | (405) | 66 | 19 | 18 | 7 |
| Some college/votech | (446) | 62 | 24 | 18 | 2 |
| College graduate | (357) | 58 | 15 | 16 | 4 |
| Post graduate | (260) | 62 | 16 | 11 | 5 |
| Employment | | | | | |
| Full-time | (990) | 64 | 18 | 16 | 5 |
| Part-time | (211) | 60 | 20 | 18 | 9 |
| Self-employed | (218) | 57 | 11 | 17 | 4 |
| Looking for work | (81) | 61 | 40 | 29 | 5 |
| Occupation Type | | | | | |
| Blue-collar | (362) | 61 | 21 | 20 | 6 |
| White-collar | (396) | 64 | 17 | 13 | 4 |
| Executive/professional | (591) | 63 | 16 | 15 | 4 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

“middle age”) are more likely to report having had a mid-life crisis during the past five years than are their older counterparts. Despite the stereotype that such crises mostly affect men, it is a recent life event reported by equal proportions of older male and female workers.

Financial Problems

Financial losses, in addition to being emotionally difficult, can also impact one’s work directly and indirectly. Nearly one-quarter of older workers (24%) have experienced “serious financial problems” within the past five years (Table 13, page 62). As one might expect, the incidence of serious financial problems increases significantly and steadily as household income declines, having affected fewer than one in ten (9%) workers with annual household incomes of \$100,000 and over, but more than half (54%) of workers in households earning less than \$30,000.

Other financial problems experienced by 45- to 74-year-old workers within the past five years include losing health benefits or having one’s health benefits severely reduced (reported by 23% of older workers), and losing one’s pension benefits or having them severely reduced (reported by 12%). These events, too, are more likely to have affected workers with lower incomes than those with higher incomes. Workers who have been at their current job for five years or less are more likely than workers with greater tenure to have experienced these losses within the past five years, which suggests that such losses may often be associated with a job change or loss of a job. Male workers were more likely than female workers to report a loss or significant reduction of pension benefits within this time period—possibly because, compared to older women, older men are more likely to have pension benefits to lose.⁴³

Compared to those who are currently employed, workers who are unemployed and looking for work are particularly likely to have experienced financial challenges within the past five years. For example, over half (55%) of those who are unemployed lost a job within the past five years, nearly half (46%) report a loss or significant reduction of health benefits during the same time period, and a disproportionate number (21%) either lost pension benefits or saw their pension benefits severely reduced. Consistent with these reports, over half (54%) of the unemployed indicate that they have experienced serious financial problems within this time frame. While unemployed job seekers are not a particularly large segment of the 45- to 74-year-old workforce (6%), the fact that so many of them have experienced major financial losses within the recent past suggests that many may be looking for work due to serious financial need rather than simply to occupy their time or for other discretionary reasons.

Job Loss and Career Change

Nearly one in five (19%) workers ages 45 to 74 lost their job in the past five years—an event that can clearly have financial implications, but one which also often causes emotional stress and loss of self-esteem (Table 14, page 63). Job loss was more prevalent among 45- to 54-year-olds (22%) than among those ages 55 to 61 (17%) and workers 62 and older (12%). The likelihood of having lost a job within the past five years is highly correlated with household income. For example, it affected approximately two in five (41%) older workers in the lowest income stratum (below \$30,000), as compared with only about one in five (19%) with household incomes of \$30,000 to under \$80,000, and only 12 percent of workers with incomes of \$80,000 or more. The degree to which job loss led to these

⁴³ Ken McDonnell, “Retirement Annuity and Employment-Based Pension Income, Among Individuals Ages 50 and Over: 2006” *EBRI Notes* (January 2008), Employee Benefit Research Institute. This analysis of the U.S. Census Bureau’s March 2007 Current Population Survey reveals that men ages 50+ were more likely than women ages 50+ to receive annuity and/or pension income in 2006. Furthermore, among those who received annuity and/or pension income in 2006, men received a higher average benefit than did women. However, the paper also points out that the “gender gap” in retirement plan participation has narrowed in recent years as today’s younger women are spending more time in the workforce than their older counterparts.

Table 13: Major Life Events and Changes—Financial

Percentage of workers who said they had personally experienced these changes or events in the past five years.

| | | Experiencing serious financial problems | Losing your health benefits or having your health benefits significantly reduced | Losing your pension or having your pension benefits significantly reduced |
|--------------------------------|--------|---|---|--|
| | (n) | % | % | % |
| Total 2002* | (1500) | - | - | - |
| Total 2007 | (1500) | 24 | 23 | 12 |
| Sex | | | | |
| Male | (592) | 23 | 22 | 14 |
| Female | (908) | 26 | 24 | 10 |
| Race/Ethnicity | | | | |
| White | (1237) | 21 | 21 | 12 |
| African American | (421) | 50 | 30 | 18 |
| Hispanic | (601) | 30 | 28 | 11 |
| Age | | | | |
| Boomers ages 45 to 61 | (1202) | 26 | 25 | 13 |
| 45 to 54 | (746) | 27 | 27 | 14 |
| 55 to 61 | (456) | 23 | 20 | 10 |
| Non-Boomers ages 62 to 74 | (230) | 21 | 15 | 8 |
| Household Annual Income | | | | |
| Under \$30K | (185) | 54 | 39 | 17 |
| \$30K to <\$50K | (285) | 34 | 29 | 12 |
| \$50K to <\$80K | (368) | 22 | 22 | 13 |
| \$80K to <\$100K | (132) | 11 | 15 | 9 |
| \$100K or more | (303) | 9 | 13 | 9 |
| Education | | | | |
| High school or less | (405) | 27 | 25 | 13 |
| Some college/votech | (446) | 27 | 22 | 12 |
| College graduate | (357) | 22 | 23 | 13 |
| Post graduate | (260) | 13 | 16 | 10 |
| Employment | | | | |
| Full-time | (990) | 21 | 19 | 12 |
| Part-time | (211) | 29 | 31 | 10 |
| Self-employed | (218) | 24 | 25 | 13 |
| Looking for work | (81) | 54 | 46 | 21 |
| Occupation Type | | | | |
| Blue-collar | (362) | 28 | 26 | 13 |
| White-collar | (396) | 24 | 20 | 12 |
| Executive/professional | (591) | 17 | 17 | 10 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

*The 2002 survey did not include these financial events.

Table 14: Major Life Events and Changes–Work and Career

Percentage of workers who said they had personally experienced these changes or events in the past five years.

| | | Making a major career change | Losing your job | Retiring from a job |
|--------------------------------|--------|------------------------------|-----------------|---------------------|
| | (n) | % | % | % |
| Total 2002* | (1500) | 26 | 19 | - |
| Total 2007 | (1500) | 25 | 19 | 10 |
| Sex | | | | |
| Male | (592) | 27 | 20 | 12 |
| Female | (908) | 22 | 17 | 8 |
| Race/Ethnicity | | | | |
| White | (1237) | 24 | 18 | 9 |
| African American | (421) | 25 | 26 | 8 |
| Hispanic | (601) | 32 | 25 | 12 |
| Age | | | | |
| Boomers ages 45 to 61 | (1202) | 26 | 20 | 8 |
| 45 to 54 | (746) | 30 | 22 | 7 |
| 55 to 61 | (456) | 20 | 17 | 10 |
| Non-Boomers ages 62 to 74 | (230) | 18 | 12 | 22 |
| Household Annual Income | | | | |
| Under \$30K | (185) | 37 | 41 | 17 |
| \$30K to <\$50K | (285) | 29 | 20 | 13 |
| \$50K to <\$80K | (368) | 23 | 18 | 8 |
| \$80K to <\$100K | (132) | 17 | 13 | 5 |
| \$100K or more | (303) | 22 | 11 | 11 |
| Education | | | | |
| High school or less | (405) | 25 | 19 | 10 |
| Some college/votech | (446) | 23 | 20 | 8 |
| College graduate | (357) | 26 | 20 | 12 |
| Post graduate | (260) | 25 | 14 | 9 |
| Employment | | | | |
| Full-time | (990) | 21 | 15 | 6 |
| Part-time | (211) | 27 | 24 | 23 |
| Self-employed | (218) | 27 | 18 | 16 |
| Looking for work | (81) | 52 | 55 | 16 |
| Occupation Type | | | | |
| Blue-collar | (362) | 25 | 22 | 11 |
| White-collar | (396) | 24 | 17 | 10 |
| Executive/professional | (591) | 20 | 12 | 9 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

*The 2002 survey did not address "retiring from a job."

workers' relatively low incomes or is more common among those that already have lower incomes is unclear; however, the association between job loss and lower income may reflect both dynamics. The incidence of job loss within the past five years also varies by occupation type: Twenty-one percent of blue-collar workers report having lost their jobs in the last five years compared to only 12 percent of those in the executive/professional category and 17 percent of other white-collar workers.

One-quarter (25%) of 45- to 74-year-old workers have made a major career change within the past five years. Many of these career changes appear to have been related to job loss rather than initiated at the worker's discretion. For example, three in five (60%) of those reporting a job loss in the past five years also made a major career change, while only 16 percent of those *not* reporting a job loss began a different career. Of all the career changers in the past five years, almost half (46%) suffered a job loss during the same time period. Career changers tend to be younger, on average, than those who have not changed careers within the past five years. However, what really distinguishes career changers, as would be expected, is their shorter tenure with their current employer, which, unfortunately, often means fewer or lower benefits.

Marriage, Divorce, and Empty Nest-hood

Marriage is typically a happy life event; divorce is usually not. Nevertheless, both types of marital changes can be disruptive to job and career. Six percent of older workers were newly married in the five years preceding the survey, while almost the same proportion (7%) went through a divorce (Table 15, page 65). Interestingly, unemployed people currently looking for work (19%) are noticeably more likely than other workers (7%) to have experienced a divorce in the past five years. For some job seekers, divorce may be one of the reasons that they are currently looking for work.

Having one's last child move out of the house, which can also be an emotionally difficult experience, was experienced by one in five (21%) 45- to 74-year-old workers within the past five years. Boomers are more

likely than workers 62 to 74 (24% vs. 7%) to report having experienced such a transition.

Taking on New Family Responsibilities

The beginning of this section documented that substantial numbers of workers ages 45 to 74 currently have responsibility for the care of others (mostly, other family members). For how many older workers are such responsibilities a relatively recent phenomenon? We asked all older workers to tell us whether any of the following caregiving-related responsibilities had emerged for them within the past five years (the proportion of all older workers who have taken on each type in the past five years is shown in parentheses below and in Table 16, page 66):

- » Becoming responsible for the care of a parent or adult relative other than one's spouse (28%);
- » Having an adult child move back home (18%);
- » Beginning to take care of a spouse or a partner on a regular basis (12%);
- » Providing child care or daycare to a grandchild on a regular basis (12%).

As shown above, assuming the responsibility of caring for a parent or other adult relative (not one's spouse) is the most common type of new caregiving challenge that has presented itself to 45- to 74-year-old workers within the past five years. Workers who are more likely to have taken on such responsibility within the past five years include those who are self-employed (compared with other employed workers) and those in executive-professional positions (compared with other white-collar and blue-collar workers). Additionally, workers 62 and older are slightly more likely than those ages 45 to 61 to have taken on this responsibility.

Having an adult child move back home within the past five years affected 45- to 54- year olds the most and the 62+ age group the least. Although one might expect assuming responsibility for the care of a spouse or partner to be more common among the

Table 15: Major Life Events and Changes—New Marital and Household Status

Percentage of workers who said they had personally experienced these changes or events in the past five years.

| | | Having your last child move out of the house | Getting a divorce | Getting married |
|--------------------------------|--------|---|-------------------|-----------------|
| | (n) | % | % | % |
| Total 2002 | (1500) | 26 | 11 | 8 |
| Total 2007 | (1500) | 21 | 7 | 6 |
| Sex | | | | |
| Male | (592) | 18 | 8 | 7 |
| Female | (908) | 24 | 6 | 5 |
| Race/Ethnicity | | | | |
| White | (1237) | 20 | 7 | 6 |
| African American | (421) | 23 | 16 | 10 |
| Hispanic | (601) | 29 | 9 | 11 |
| Age | | | | |
| Boomers ages 45 to 61 | (1202) | 24 | 8 | 6 |
| 45 to 54 | (746) | 23 | 8 | 7 |
| 55 to 61 | (456) | 25 | 9 | 5 |
| Non-Boomers ages 62 to 74 | (230) | 7 | 4 | 5 |
| Household Annual Income | | | | |
| Under \$30K | (185) | 10 | 9 | 7 |
| \$30K to <\$50K | (285) | 23 | 10 | 7 |
| \$50K to <\$80K | (368) | 23 | 8 | 5 |
| \$80K to <\$100K | (132) | 20 | 6 | 4 |
| \$100K or more | (303) | 25 | 5 | 7 |
| Education | | | | |
| High school or less | (405) | 22 | 8 | 6 |
| Some college/votech | (446) | 21 | 6 | 6 |
| College graduate | (357) | 21 | 9 | 4 |
| Post graduate | (260) | 17 | 7 | 9 |
| Employment | | | | |
| Full-time | (990) | 23 | 7 | 5 |
| Part-time | (211) | 17 | 3 | 4 |
| Self-employed | (218) | 17 | 6 | 5 |
| Looking for work | (81) | 11 | 19 | 17 |
| Occupation Type | | | | |
| Blue-collar | (362) | 19 | 5 | 5 |
| White-collar | (396) | 23 | 5 | 4 |
| Executive/professional | (591) | 21 | 8 | 6 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

Table 16: Major Life Events and Changes—Assuming Responsibility for the Care of Others

Percentage of workers who said they had personally experienced these changes or event in the past five years.

| | | Becoming responsible for the care of a parent or an adult relative other than a spouse or partner | Having an adult child move back home | Providing child care or daycare to a grandchild on a regular basis | Beginning to take care of a spouse or partner on a regular basis |
|--------------------------------|--------|--|---|---|---|
| | (n) | % | % | % | |
| Total 2002* | (1500) | 31 | 23 | 16 | - |
| Total 2007 | (1500) | 28 | 18 | 12 | 12 |
| Sex | | | | | |
| Male | (592) | 27 | 16 | 11 | 14 |
| Female | (908) | 29 | 21 | 13 | 10 |
| Race/Ethnicity | | | | | |
| White | (1237) | 28 | 16 | 9 | 11 |
| African American | (421) | 30 | 28 | 23 | 23 |
| Hispanic | (601) | 38 | 29 | 29 | 31 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1202) | 30 | 20 | 12 | 11 |
| 45 to 54 | (746) | 27 | 22 | 12 | 14 |
| 55 to 61 | (456) | 34 | 16 | 12 | 8 |
| Non-Boomers 62 to 74 | (230) | 22 | 11 | 11 | 13 |
| Household Annual Income | | | | | |
| Under \$30K | (185) | 32 | 16 | 14 | 21 |
| \$30K to <\$50K | (285) | 29 | 17 | 17 | 18 |
| \$50K to <\$80K | (368) | 26 | 20 | 10 | 8 |
| \$80K to <\$100K | (132) | 28 | 17 | 7 | 7 |
| \$100K or more | (303) | 28 | 23 | 12 | 7 |
| Education | | | | | |
| High school or less | (405) | 27 | 22 | 14 | 17 |
| Some college/votech | (446) | 30 | 20 | 15 | 10 |
| College graduate | (357) | 24 | 13 | 7 | 7 |
| Post graduate | (260) | 33 | 12 | 8 | 9 |
| Employment | | | | | |
| Full-time | (990) | 27 | 19 | 10 | 11 |
| Part-time | (211) | 20 | 15 | 12 | 18 |
| Self-employed | (218) | 39 | 19 | 16 | 11 |
| Looking for work | (81) | 31 | 19 | 16 | 16 |
| Occupation Type | | | | | |
| Blue-collar | (362) | 24 | 19 | 14 | 15 |
| White-collar | (396) | 23 | 20 | 11 | 11 |
| Executive/professional | (591) | 34 | 17 | 10 | 9 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

*The 2002 survey did not address "beginning to take care of a spouse or partner."

oldest of the 45- to 74-year-old workers, this event exhibits little variation by age, as does providing childcare or daycare to a grandchild.

Taking on the responsibility for the care of a spouse or partner is more prevalent among workers with household incomes below \$50,000 than among workers living in higher income households, who may be more able to afford to pay others for those services.

How Many of These Life Events/Changes Have Older Workers Faced?

Of the 17 major life events or changes examined in this section, 16 are assumed to be stress-inducing challenges that have mostly negative effects. 9 percent of workers ages 45 to 74 are fortunate to have not faced any of these 16 challenging life events or changes within the past five years.⁴⁴ Most (55%) experienced one to three of them; more than one third (37%) experienced four or more of these challenges. The average number of such challenges

faced by older workers within the past five years is 3.1; however, this number declines somewhat with increasing age (3.4 for workers ages 45 to 54; 3.0 for the 55 to 61 age group; and 2.7 for those ages 62 to 74; Figure 14, page 69). The average number of life challenges also decreases with increasing household income and is especially high within the lowest household income stratum (under \$30,000). On average, male and female workers experienced a similar number of life challenges within the past five years.

Balancing work and personal life can be challenging in the best of times. These findings demonstrate that most older workers have experienced complicating financial or family-related circumstances within the recent past, which can make it even more difficult to reconcile the competing demands of work and personal life. The particularly high number of life challenges experienced by lower-income workers suggests that achieving such work-life balance is likely to be especially difficult for them.

⁴⁴ Marriage is excluded from the above count of life events/changes and average calculations because it is assumed to be a discretionary event with mostly positive consequences. The remaining 16 life events are assumed to be, on average, stress inducing, negative events that have mostly detrimental effects.

VII. Age Discrimination in the Workplace

The release of this report comes shortly after the 40th anniversary of the Age Discrimination in Employment Act (ADEA) of 1967, which is intended to protect individuals who are 40 years of age or older from employment discrimination based on age. The law's protections apply to employees and job applicants. Under the ADEA, which is enforced by the U.S. Equal Employment Opportunity Commission (EEOC), it is unlawful to discriminate against a person because of his/her age with respect to any term, condition, or privilege of employment—including, but not limited to, hiring, firing, promotion, layoff, compensation, benefits, job assignments, and training.⁴⁵ Some exceptions exist for certain “bona fide” positions such as airline pilots, where public safety overrides age, and also for employers with fewer than 20 employees.

The incidence of age discrimination is difficult to measure precisely; however, evidence points to its existence, including a recent study that suggests that employers are more likely to respond to resumes from younger job seekers than to those from older job seekers with the same qualifications.⁴⁶ Additionally, thousands of age bias complaints are filed with the EEOC each year by individuals who believe that they have been a victim of age discrimination.

In fact, the number of age complaints filed with the EEOC in 2007 was the highest since 2003, but it was still lower than the number filed in 2002 (the year of the previous AARP survey).⁴⁷ This decline in age complaints from 2002 to 2007 may reflect the relatively low average unemployment rate for 2007 compared to 2002. Generally, as unemployment rises, perceptions of age discrimination, if not actual occurrences, tend to rise. For example, the number

of age bias complaints filed with the EEOC increased from 1999 to 2002 as unemployment rose during that time period. However, the number of complaints declined from 2002 to 2006 as unemployment declined. The latest increase in 2007 may reflect the rising unemployment in the second half of 2007.⁴⁸

Perceptions of Age Discrimination

A comparison of the perceptions of age discrimination measured in the 2002 and 2007 surveys reveals a decline in perceived discrimination, which is consistent with the drop in annual EEOC filings over this time period. Specifically, in the 2002 survey, two in three (67%) older workers ages 45 to 74 indicated that they believe that age discrimination exists in the workplace compared to 60 percent in 2007, representing a statistically significant decline (Figure 15, page 70). The more robust economy in 2007 might at least partly account for the more favorable shift.

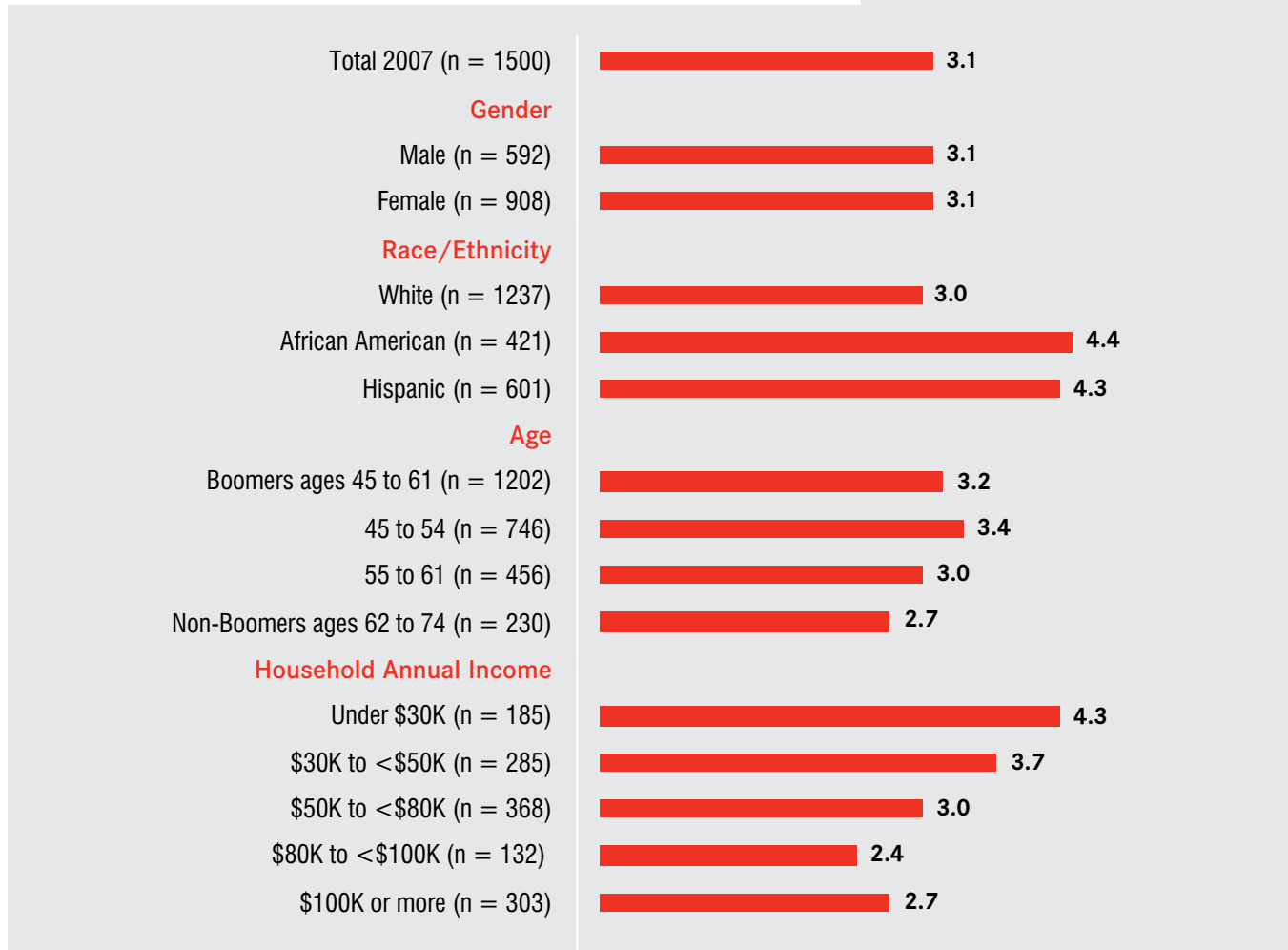
⁴⁵ U.S. Equal Employment Opportunity Commission website: www.eeoc.gov/facts/age.html.

⁴⁶ Lahey, J. (2005). *Do Older Workers Face Discrimination?* (An Issue in Brief, Number 33). Chestnut Hill, MA: Boston College, Center for Retirement Research.

⁴⁷ The EEOC reports that 19,103 age discrimination charges were filed in FY 2007, which is 15% higher than the 16,548 age discrimination charges filed in FY 2006, but still lower than the 19,921 charges filed in 2002. The number of charges involving age discrimination includes those filed not only under ADEA but those filed concurrently under Title VII, ADA and/or EPA (<http://www.eeoc.gov/stats/adea.html>).

⁴⁸ U.S. Bureau of Labor Statistics' seasonally adjusted monthly unemployment rates indicate that the 2007 monthly unemployment rates were lower than, or on par with, the 2006 rates from January through August but surpassed the 2006 unemployment rates for September through December. (Source: Labor Force Statistics from the Current Population Survey: http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?series_id=LNS14000000 (March 24, 2008)).

Figure 14: Average Number of Life Challenges in Past Five Years*

**Base: Total**

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

*Marriage is excluded from the average calculations shown above because it is assumed to be a discretionary event with mostly positive consequences. The remaining 16 events included in Question 10 are assumed to be, on average, stress inducing, negative events that have mostly detrimental effects.

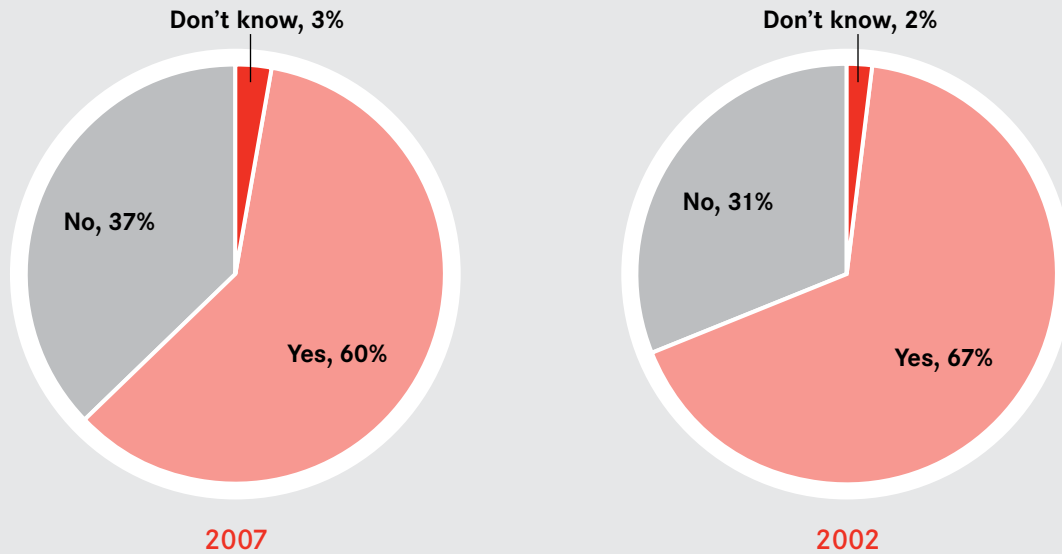
Overall, as noted above, three of every five older workers believe that age discrimination in the workplace currently exists, slightly more than one in three (37%) do not believe that it exists, and the rest say that they do not know.

Among 2007 workers who believe that workplace age discrimination is real, just under half (45%) think it is very common, and about the same percentage (49%) say it is somewhat common.⁴⁹ Only 5 percent

of those who think that age discrimination is real believe it to be not too common, and the rest are not sure. Fifty-seven percent of older workers with the lowest incomes (under \$30,000) who believe that age discrimination exists feel that it is "very common"—a higher percentage than among workers with higher incomes. Similarly among workers who believe that workplace age discrimination exists, those whose jobs do not utilize their skills are particularly likely (61%) to believe that such discrimination is

⁴⁹ This corresponds to 27% and 29% of *all* workers who perceive age discrimination to be "very common" and "somewhat common," respectively.

Figure 15: Percent of Workers Who Believe Age Discrimination Exists in the Workplace



Base: Total (n = 1500)

Q28a. “Based on what you have seen or experienced, do you think workers face age discrimination in the workplace today?”

“very common” compared to those whose skills are utilized a lot (43%). Women too are more likely than men to view workplace age discrimination as very common (49% vs. 40%).

Who Is Most Likely to Think That Age Discrimination Exists?

Perceptions of the existence of age discrimination are fairly constant across different demographic segments of older workers. Nevertheless, women (64%), older boomers ages 55 to 61 (64%), and the most highly educated workers—those with post-graduate schooling (66%)—are somewhat more likely than their counterparts to feel that age discrimination exists in the workplace (Figure 16, page 71). The corresponding figures reflecting the share of their counterparts who believe that age discrimination exists are respectively: 56% of men,

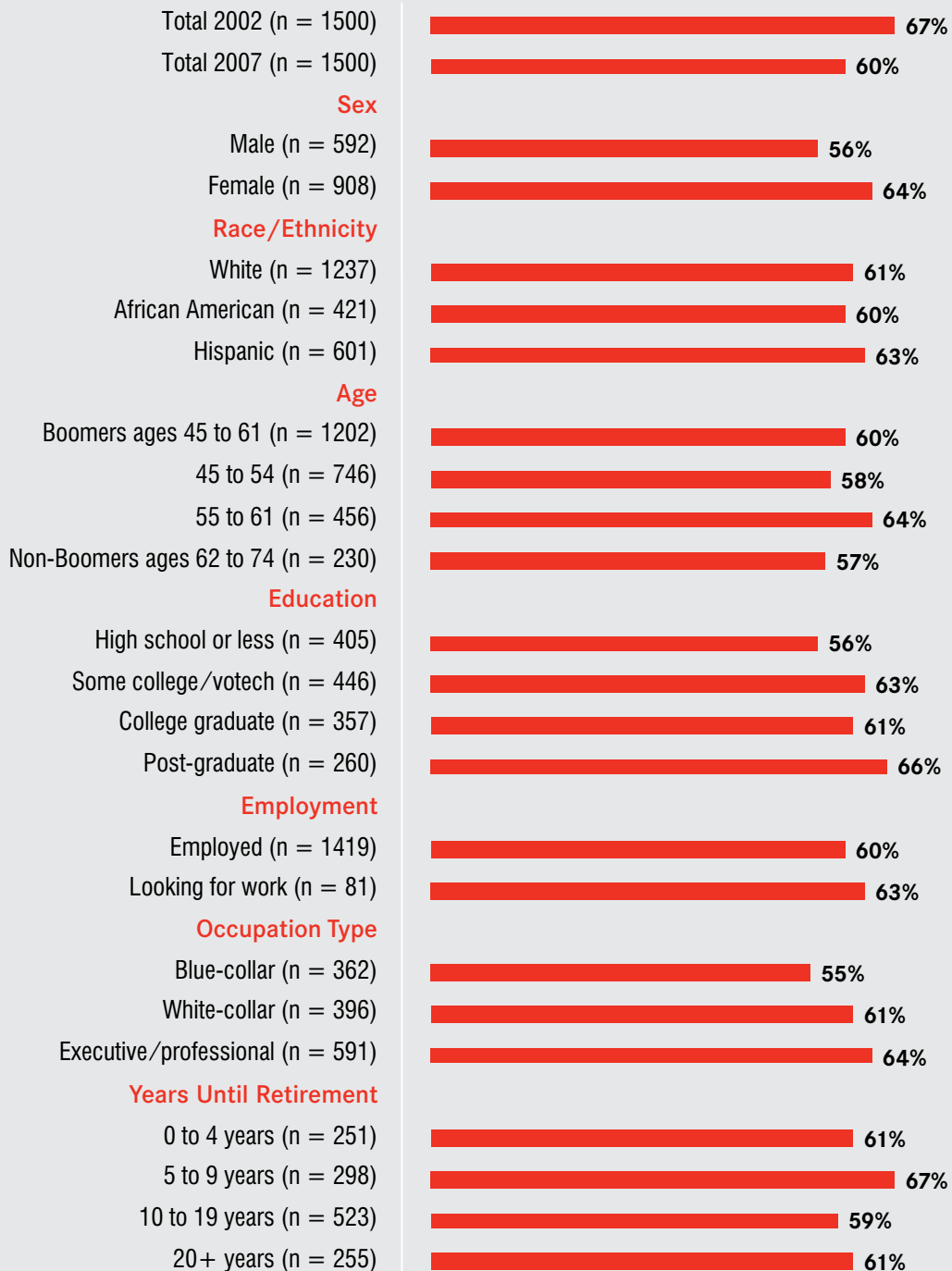
58% of younger boomers ages 45 to 54, and 57% of non-boomers ages 62 to 74, and 56% of workers who have no formal education beyond high school.

Perceptions of ageism also vary by level of confidence concerning the prospects for securing employment in the event of a job loss: Nearly seven in ten (69%) of those who are not confident about finding new work if they lose their job believe that age discrimination exists in the workplace (compared with 58% of workers who are confident about finding new work).

Most Think That the Potential for Age Discrimination Begins at 50

Most older workers who believe that age discrimination is real think it begins when workers are in their 50s (52%) (Table 17, page 72). However,

Figure 16: Perceptions of Age Discrimination in the Workplace (by Demographics)



Base: Total

Q28a. "Based on what you have seen or experienced, do you think workers face age discrimination in the workplace today?"

one-quarter (25%) say it starts when workers are only in their 40s and a very small share (4%) believe that it affects workers as young as their 30s. Most of the rest (16%) believe that such discrimination does not begin until workers reach their 60s or older (2%). Perceptions of when age discrimination begins vary by respondent's age and income.

Workers ages 45 to 61 are more likely than those ages 62 and older to feel that age discrimination begins at an earlier age (in workers' 40s). Those with the lowest household incomes (\$30,000 or less) are also more likely than those with higher incomes to believe age discrimination begins in a worker's 40s.

Table 17: At What Age Does Work-Related Age Discrimination Begin?

Percentage of workers who said these were the ages at which workers begin to face age discrimination. Only one response per respondent permitted.

| | | Decade of Life in Which Age Discrimination Is Perceived to Begin | | | | |
|--------------------------------|--------|--|-----|-----|-----|-----|
| | | 30s | 40s | 50s | 60s | 70s |
| | (n) | % | % | % | % | % |
| Total 2002 | (1013) | 3 | 23 | 56 | 14 | 2 |
| Total 2007 | (914) | 4 | 25 | 52 | 16 | 2 |
| Sex | | | | | | |
| Male | (345) | 5 | 25 | 54 | 14 | 1 |
| Female | (569) | 4 | 25 | 51 | 17 | 3 |
| Race/Ethnicity | | | | | | |
| White | (770) | 4 | 26 | 53 | 15 | 2 |
| African American | (270) | 10 | 21 | 33 | 28 | 3 |
| Hispanic | (385) | 9 | 24 | 46 | 15 | 6 |
| Age | | | | | | |
| Boomers ages 45 to 61 | (728) | 5 | 26 | 52 | 14 | 2 |
| 45 to 54 | (434) | 5 | 29 | 50 | 14 | 2 |
| 55 to 61 | (294) | 5 | 22 | 56 | 14 | 1 |
| Non-Boomers ages 62 to 74 | (142) | 2 | 14 | 49 | 30 | 4 |
| Household Annual Income | | | | | | |
| Under \$30K | (114) | 8 | 34 | 40 | 14 | 2 |
| \$30K to <\$50K | (181) | 6 | 24 | 53 | 15 | 2 |
| \$50K to <\$80K | (224) | 3 | 21 | 54 | 17 | 2 |
| \$80K to <\$100K | (89) | 1 | 25 | 51 | 18 | 5 |
| \$100K or more | (182) | 1 | 25 | 58 | 15 | 1 |
| Education | | | | | | |
| High school or less | (228) | 5 | 23 | 50 | 17 | 3 |
| Some college/votech | (286) | 4 | 29 | 44 | 20 | 2 |
| College graduate | (211) | 2 | 26 | 59 | 12 | 1 |
| Post-graduate | (172) | 4 | 19 | 63 | 13 | 1 |

Base: Respondents who think workers face age discrimination in the workplace today

Q28b. "At what age do you think workers begin to face age discrimination? Would you say in their 30s, 40s, 50s, 60s, 70s, or older?"

How Does Age Discrimination Compare With Other Forms of Differential Treatment?

When asked to indicate whether they believe that they are treated differently from other workers due to their age, education, gender, race/ethnicity, religion, or sexual orientation, the majority of older workers report that they are treated no differently as a result of these factors (Figure 17, page 74). However, they indicate that their age is the factor most likely to cause employers to treat them worse than other workers (Table 18, page 75). Altogether, just over one in ten (13%) think that their employer treats them worse because of their age. Surprisingly, workers in the oldest segment (ages 62 to 74) are more likely than their younger counterparts to think that they are treated better due to their age (Table 19, page 76). Overall, workers ages 45 to 74 are more likely to say that they are treated worse (13%) due to their age than to say that they are treated better (7%). Other than age, gender is the only other characteristic that more workers say leads to worse treatment than to better treatment—and the difference between the share of workers who perceive worse treatment due to their gender and those who perceive better treatment is very small (1 percentage point).⁵⁰

Among the income categories, only workers in the highest income group (\$100,000+) are more likely to say that they have been treated better (10%) than worse (7%) due to their age.

Of the other four characteristics examined, two (religion and race/ethnicity) are equally likely to be perceived as a cause of better treatment as they are to be perceived as a cause of worse treatment, and one (sexual orientation) is slightly more likely to be perceived as having a positive impact on treatment than a negative impact.⁵¹

Education, however, is much more likely to be viewed as eliciting favorable treatment than unfavorable treatment. In fact, workers ages 45 to 74 are three times more likely to think their employer treats them *better* because of their education than to think their employer treats them worse (25% vs. 8%). While the proportion of older workers who say they are treated better due to their education is particularly high among college graduates and post-graduates, even those workers without a college education are more likely to name education as a cause of favorable treatment than a cause of unfavorable treatment. This tendency to view education as more of a positive than a negative applies to workers from all education levels except those who have not graduated from high school.

Age Discrimination in the Past Five Years

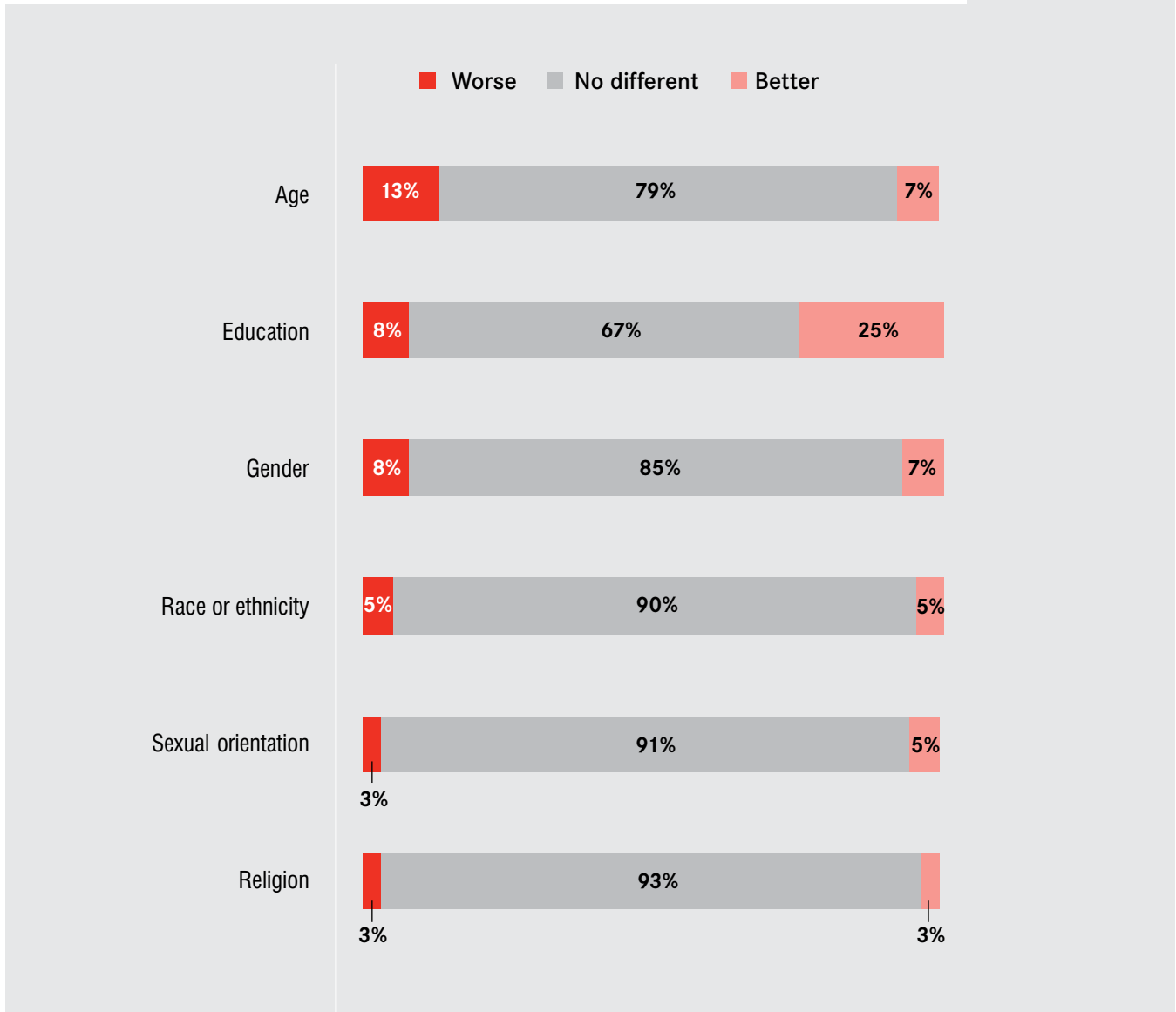
Thirteen percent of older workers say they have experienced some form of age discrimination during the past five years—either not getting hired for a job (9%); being passed over for a promotion (5%); being laid off, fired, or forced out of a job (4%); being denied access to training or personal development (3%); or being passed up for a raise (3%) (Figure 18, page 77).⁵²

⁵⁰ Men are more likely to say that their gender elicits better treatment (9%) than worse treatment (4%); the rest (87%) see no difference or are not sure whether their gender elicits better or worse treatment. Women are more likely to say that they are treated worse (11%) due to their gender than better (5%); the rest (84%) see no difference or are not sure.

⁵¹ With regard to differential treatment based on race/ethnicity, African Americans are a notable exception: 16% report being treated worse, while 6% say they are treated better due to their race/ethnicity.

⁵² The reader is reminded that results reviewed in this section are based on perceptions of discrimination rather than proven cases. Respondents could mention more than one form of suspected age discrimination.

Figure 17: Perceptions of How Age and Other Factors Affect Employer Treatment



Base: Respondents who are working part-time or full-time or are looking for work (n = 1282)

Q29. "Thinking about how you are personally treated in the workplace, would you say the following generally cause YOUR EMPLOYER to treat you better, worse, or no differently than other workers?"

Table 18: Perceptions of Worse Treatment by Employers Because of One's...

Percentage of workers who said [attribute] causes them to be treated worse than other workers.

| | | Age | Education | Sex | Race/Ethnicity |
|---------------------------|---------|-----|-----------|-----|----------------|
| | (n) | % | % | % | % |
| Total 2002 | (1282)* | 12 | 7 | 7 | 5 |
| Total 2007 | (1282) | 13 | 8 | 8 | 5 |
| Sex | | | | | |
| Male | (491) | 13 | 7 | 4 | 6 |
| Female | (791) | 12 | 8 | 11 | 4 |
| Race/Ethnicity | | | | | |
| White | (1049) | 13 | 9 | 7 | 4 |
| African American | (386) | 8 | 8 | 5 | 16 |
| Hispanic | (530) | 14 | 7 | 8 | 12 |
| Age | | | | | |
| Boomers ages 45 to 61 | (1041) | 12 | 8 | 7 | 5 |
| 45 to 54 | (653) | 12 | 9 | 8 | 6 |
| 55 to 61 | (388) | 13 | 5 | 6 | 4 |
| Non-Boomers ages 62 to 74 | (188) | 14 | 7 | 6 | 5 |
| Education | | | | | |
| High school or less | (358) | 10 | 10 | 5 | 5 |
| Some college/votech | (391) | 15 | 11 | 9 | 6 |
| College graduate | (296) | 16 | 3 | 10 | 3 |
| Post-graduate | (214) | 10 | 2 | 7 | 8 |
| Employment | | | | | |
| Full-time | (990) | 10 | 8 | 7 | 5 |
| Part-time | (211) | 12 | 5 | 8 | 2 |
| Looking for work | (81) | 36 | 11 | 15 | 19 |

Base: Respondents who are working part-time, full-time, or looking for employment

Q29. "Thinking about how you are personally treated in the workplace, would you say the following generally cause YOUR EMPLOYER to treat you better, worse, or no differently than other workers?"

*Note: In 2002, this question was originally asked of all respondents, including those who were self-employed. However, the self-employed respondents have been removed from the 2002 base for the purpose of comparing the 2002 findings to the 2007 findings.

Table 19: Perceptions of Differential Employer Treatment Due to Age

Percentage who said they are treated better, worse, or no differently than other workers.

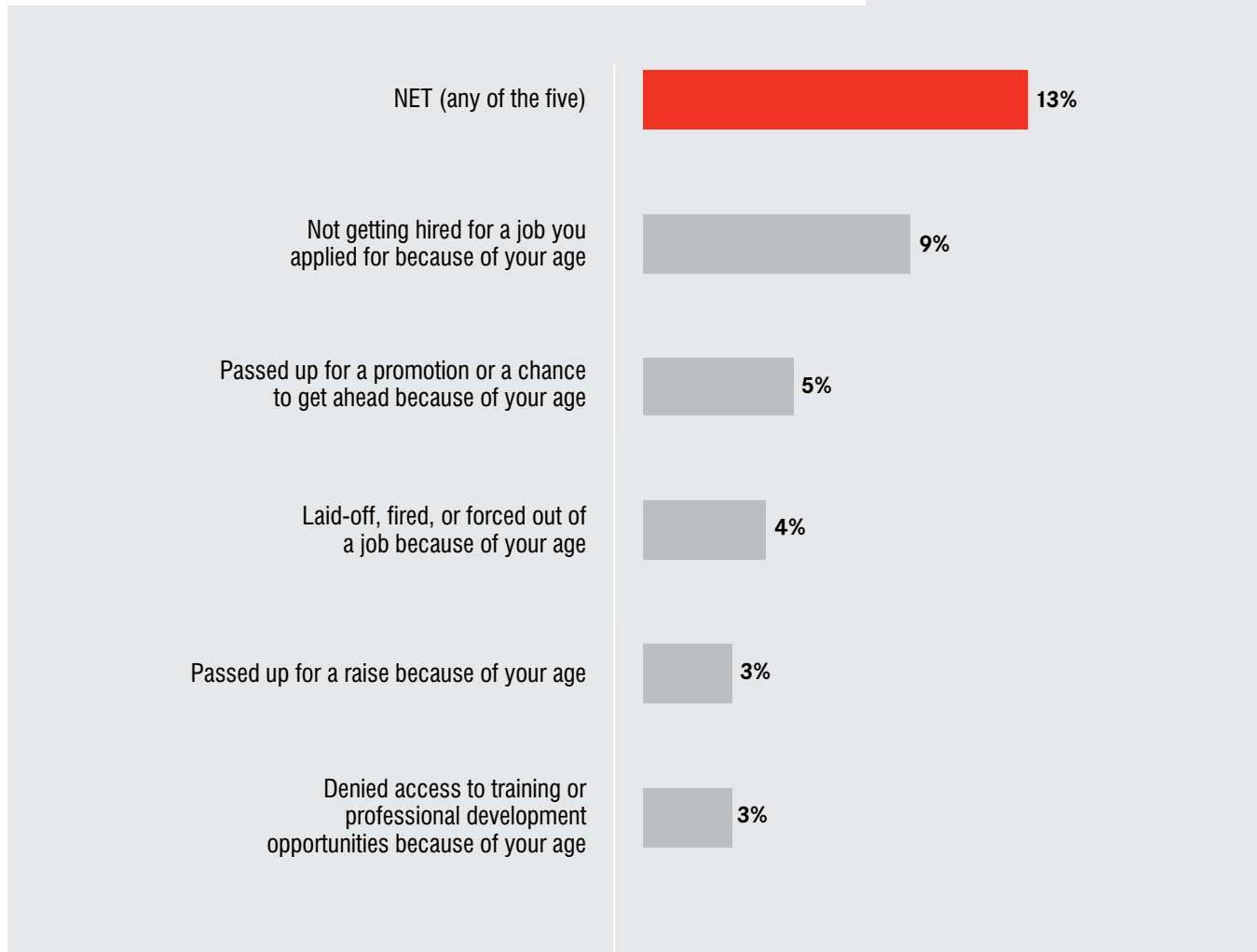
| | | Better | Worse | No Different |
|---|---------|--------|-------|--------------|
| | (n) | % | % | % |
| Total 2002 | (1282)* | 8 | 12 | 79 |
| Total 2007 | (1282) | 7 | 13 | 79 |
| Sex | | | | |
| Male | (491) | 9 | 13 | 77 |
| Female | (791) | 6 | 12 | 82 |
| Race/Ethnicity | | | | |
| White | (1049) | 7 | 13 | 79 |
| African American | (386) | 11 | 8 | 80 |
| Hispanic | (530) | 10 | 14 | 75 |
| Age | | | | |
| Boomers ages 45 to 61 | (1041) | 6 | 12 | 81 |
| 45 to 54 | (653) | 6 | 12 | 82 |
| 55 to 61 | (388) | 6 | 13 | 80 |
| Non-Boomers ages 62 to 74 | (188) | 13 | 14 | 73 |
| Household Annual Income | | | | |
| Under \$30K | (167) | 7 | 21 | 73 |
| \$30K to <\$50K | (245) | 7 | 10 | 81 |
| \$50K to <\$80K | (323) | 7 | 12 | 80 |
| \$80K to <\$100K | (119) | 6 | 15 | 79 |
| \$100K or more | (236) | 10 | 7 | 82 |
| Education | | | | |
| High school or less | (358) | 6 | 10 | 84 |
| Some college/votech | (391) | 11 | 15 | 72 |
| College graduate | (296) | 8 | 16 | 75 |
| Post-graduate | (214) | 4 | 10 | 86 |
| Employment | | | | |
| Full-time | (990) | 8 | 10 | 81 |
| Part-time | (211) | 6 | 12 | 82 |
| Looking for work | (81) | 4 | 36 | 58 |
| Main Reason for Working | | | | |
| Current financial need | (828) | 6 | 14 | 79 |
| Future financial security | (161) | 7 | 11 | 82 |
| Psychological/social fulfillment | (253) | 11 | 7 | 82 |
| Confident Will Find Another Job | | | | |
| Very/somewhat | (911) | 8 | 10 | 81 |
| Not very/not at all | (349) | 7 | 19 | 74 |
| Likelihood of Job Being Eliminated | | | | |
| Very/somewhat | (228) | 6 | 16 | 79 |
| Not very/not at all | (967) | 8 | 10 | 81 |

Base: Respondents who are working part-time, full-time, or looking for employment

Q29a. "Thinking about how you are personally treated in the workplace, would you say YOUR AGE generally causes YOUR EMPLOYER to treat you better, worse, or no differently than other workers?"

*Note: In 2002, this question was asked of all respondents, including those who were self-employed. However, the self-employed respondents have been removed from the 2002 base in this table for the purpose of comparing the 2002 findings to the 2007 findings.

Figure 18: Percent of Workers Age 45 to 74 Who Have Experienced Various Types of Age Discrimination in the Last Five Years



Base: Total (n = 1500)

Q30b. "Which of the following has happened to you AT WORK in the PAST FIVE YEARS?" Multiple responses allowed.

More Common among the Unemployed, Low-Income Workers, and More Educated Workers

The tendency of older workers to report having experienced some form of age discrimination during the past five years varies significantly by employment status, household income, and education level. The variations by employment status and income are predictable and unsurprising. The differences by education level might strike some readers as counter-intuitive.

Those who are currently unemployed and looking for work are three times as likely as employed workers to say that they have experienced age discrimination in the past five years (36% vs. 12%). Similarly, older workers with household incomes of \$30,000 or less are twice as likely as those with higher household incomes (26% vs. 13%) to have experienced some form of work-related age discrimination in the past five years. The incidence of discriminatory treatment is similar across all income levels above \$30,000 (Table 20, page 79).

Because those with the least income are more likely than those with higher incomes to report experiencing age discrimination, one might expect that older workers with the least education would be more likely than better-educated workers to report such experiences. In fact, the data exhibit the opposite pattern: Workers without any college education are less likely than college graduates and post-graduates to say they have been discriminated against within the past five years because of their age (9% vs. 19% and 17%, respectively). It could be that workers with higher levels of formal education are more keenly sensitive to differential treatment.

Women and Men Are Equally Likely to Be Targets of Age Discrimination

Even though more women than men believe that job-related discrimination based on age exists, and

also that it is very common, older female workers are *not* any more likely than their male counterparts to report that they themselves have been the target of such discrimination within the past five years. This applies for reports of *any* form of job-related age discrimination as well as for each of the five specific types (Table 20, page 79).

Age Discrimination Also Varies with Skill Utilization and Job Tenure

The likelihood of 45- to 74-year-old workers to report experiences with age discrimination during the past five years also appears to be associated with certain job-related characteristics. For example, older workers who use their talents and skills only somewhat, only a little, or not at all are twice as likely to have experienced age discrimination than older workers who use their talents and skills a lot on the job (19% vs. 9%). Also, those who have been in their current job five years or less are nearly three times more likely to have experienced age discrimination within the past five years than those who have been with their employer more than five years (23% vs. 8%).

Not Getting the Job

Once older workers are displaced, it often becomes more difficult for them to re-enter traditional employment. For example, data collected by the U.S. Bureau of Labor Statistics shows that older workers who lose their jobs take longer, on average, to find another job than do younger workers.⁵³ Although the reasons for this are not always clear, they may reflect employer preference for younger workers (discussed earlier in this section) and, in some cases, employer fears of age discrimination lawsuits at a later date.⁵⁴ This is not to say that the longer time that it takes older workers to find jobs after displacement is always a result of discrimination. For example, some older workers may be more selective in their job search than younger workers due to a greater interest in remaining in the particular line of work

⁵³ Rix, S. (2008). Update on the Aged 55+ Worker: 2007. AARP Public Policy Institute.

⁵⁴ Lahey, J. (2007). *Do Older Workers Face Discrimination?* (An Issue in Brief, Number 33). Chestnut Hills, MA: Boston College, Center for Retirement Research.

Table 20: Personal Experiences with Various Forms of Age Discrimination in Past Five Years

Percentage of workers who said these specific discriminatory things had happened to them at work in the past five years.

| | | Experienced any of these in the past 5 years (Net) | Not getting hired for a job you applied for | Passed up for a promotion or a chance to get ahead | Laid-off, fired, or forced out of a job | Passed up for a raise | Denied access to training or professional development |
|--------------------------------|--------|--|---|--|---|-----------------------|---|
| | (n) | % | % | % | % | % | % |
| Total 2002* | (1500) | - | - | - | - | - | - |
| Total 2007 | (1500) | 13 | 9 | 5 | 4 | 3 | 3 |
| Sex | | | | | | | |
| Male | (592) | 14 | 10 | 5 | 4 | 3 | 4 |
| Female | (908) | 13 | 8 | 5 | 3 | 3 | 3 |
| Race/Ethnicity | | | | | | | |
| White | (1237) | 14 | 9 | 5 | 3 | 3 | 3 |
| African American | (421) | 10 | 7 | 4 | 4 | 3 | 2 |
| Hispanic | (601) | 16 | 9 | 7 | 4 | 4 | 6 |
| Age | | | | | | | |
| Boomers ages 45 to 61 | (1202) | 14 | 9 | 5 | 3 | 3 | 3 |
| 45 to 54 | (746) | 13 | 8 | 5 | 3 | 2 | 3 |
| 55 to 61 | (456) | 16 | 11 | 6 | 4 | 4 | 4 |
| Non-Boomers 62 to 74 | (230) | 14 | 9 | 5 | 5 | 5 | 4 |
| Household Annual Income | | | | | | | |
| Under \$30K | (185) | 26 | 22 | 5 | 12 | 7 | 4 |
| \$30K to <\$50K | (285) | 14 | 7 | 7 | 3 | 2 | 4 |
| \$50K to <\$80K | (368) | 14 | 8 | 6 | 2 | 3 | 5 |
| \$80K to <\$100K | (132) | 14 | 8 | 4 | 3 | 4 | 3 |
| \$100K or more | (303) | 12 | 9 | 6 | 4 | 3 | 3 |
| Education | | | | | | | |
| High school or less | (405) | 9 | 7 | 3 | 2 | 1 | 2 |
| Some college/votech | (446) | 15 | 8 | 6 | 5 | 4 | 5 |
| College graduate | (357) | 19 | 13 | 7 | 4 | 4 | 4 |
| Post-graduate | (260) | 17 | 13 | 7 | 6 | 5 | 5 |
| Employment | | | | | | | |
| Full-time | (990) | 11 | 7 | 5 | 2 | 2 | 3 |
| Part-time | (211) | 16 | 10 | 5 | 6 | 3 | 5 |
| Self-employed | (218) | 12 | 10 | 4 | 5 | 3 | 3 |
| Looking for work | (81) | 36 | 27 | 11 | 15 | 11 | 9 |
| Occupation Type | | | | | | | |
| Blue-collar | (362) | 10 | 6 | 4 | 4 | 3 | 4 |
| White-collar | (396) | 15 | 10 | 6 | 3 | 3 | 3 |
| Executive/professional | (591) | 12 | 7 | 5 | 2 | 3 | 2 |
| Use of Skills at Job | | | | | | | |
| A lot | (990) | 9 | 5 | 3 | 2 | 2 | 2 |
| Somewhat | (300) | 18 | 12 | 8 | 5 | 3 | 5 |
| Little/none | (127) | 21 | 13 | 11 | 5 | 4 | 5 |

Base: Total

Q30b. "Please tell me whether each of the following has happened to you AT WORK in the PAST FIVE YEARS?"

*The 2002 survey did not include this question.

in which they have accumulated years of expertise or in obtaining a job that pays wages commensurate with their prior position.

Older workers who are most likely to say they did not get hired for a job they applied for during the past five years due to their age are more likely to be:

- » Those with a household annual income of less than \$30,000 (22%) compared to those with a household annual income of \$30,000 or higher (8%);
- » Those looking for work (27%) compared to the currently employed (8%);
- » College graduates or higher (13%) compared with those who have not graduated from college (7%); and
- » Those who use their skills only somewhat or less on the job (13%) compared with those who use their skills a lot on the job (5%).

Not Getting Advancement Opportunities

The findings suggest that the degree to which older workers use their skills on the job is related to whether they feel that they have been passed up for advancement opportunities as a result of their age. Older workers who use their skills somewhat or less often on the job are three times as likely as those who use their skills a lot to say they have been passed over for a promotion or a chance to get ahead because of age within the past five years (9% vs. 3%).

Not Getting a Raise

Older workers who are currently looking for a job and those with lower household incomes (under \$30,000) are among those who most often report having been passed over for a raise within this five-year period. Eleven percent of unemployed job seekers (vs. 3% of the currently employed) say they did not get a raise because of their age. Seven percent of workers with household incomes under \$30,000 (vs. 3% of those with higher incomes) say the same.

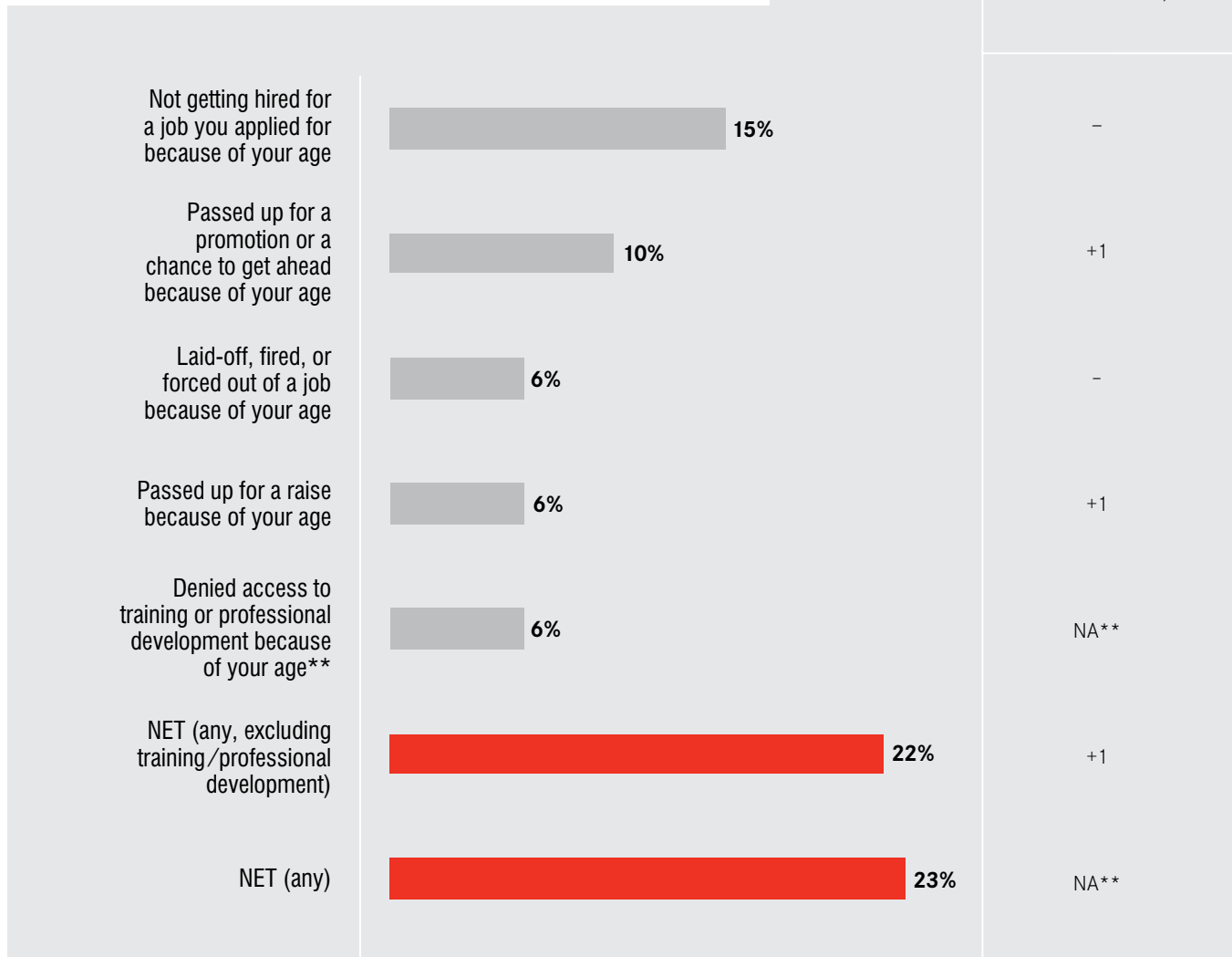
Being Laid Off, Fired, or Forced Out

Those currently looking for work and part-time workers are more likely to have lost a job involuntarily in the past five years: 15 percent and 6 percent, respectively, as compared with 2 percent of the full-time employed. Older workers with at least some college education are *more likely* to report such an involuntary job loss (4%) than workers with no college education (2%). Furthermore, workers with the lowest annual household incomes (12% of those with incomes below \$30,000) are four times as likely as those with higher incomes (3% of those with incomes above \$30,000) to have been laid off, fired or forced out in the past five years because of age. Lastly, the likelihood of having experienced involuntary job loss within the past five years also varies with the degree to which skills are used in one's current job: Only two percent of older workers who use their skills a lot report that they have lost their jobs within the past five years, compared to five percent of workers whose job allows them to use their skills and talents only somewhat, a little or not at all. This may reflect a tendency of some displaced workers to settle for jobs that do not utilize their skills rather than enduring longer unemployment or may suggest that workers whose jobs require fewer skills are deemed less valuable and more vulnerable to termination.

Being Denied Access to Training and Development

As with most of the other forms of age discrimination, those looking for work are more likely to have been denied access to training within the past five years due to age than those currently employed. Specifically, 9 percent of job seekers report having been denied access to training or professional development opportunities because of their age, compared to only 3 percent of currently employed older workers. The same is true for those in jobs that do not utilize their skills and talents (5% have been denied access to training vs. 2% of workers whose jobs utilize their skills a lot).

Figure 19: Percent of Workers Who Have Ever Experienced Various Forms of Age Discrimination



Base: Total (n = 1500)

Q30. "Please tell me whether each of the following has EVER happened to you at work." Multiple responses allowed.

*"Change since 2002" column displays the difference (in percentage points) between the percentage of respondents who mentioned each item in 2007 compared to 2002.

**The 2002 survey did not include the training/professional development item. Therefore, the 2002 "net" percent of workers who experienced any discrimination includes one less form of discrimination than the 2007 net. When the 2007 net is calculated based on only the four forms of age discrimination included in the 2002 survey, the resulting net percent of 2007 respondents who experienced any of the four forms of discrimination is 22%.

Age Discrimination Experienced at Any Time During One's Working Years

As might be expected, a larger share of 45- to 74-year-old workers report that they have ever experienced these forms of age discrimination than report such experiences within just the past five years. However, regardless of whether they are

referring to their entire work life or just the past five years, workers identify not getting hired due to age as the most common type of discrimination. Of the five types of age discrimination, the two that are most likely to have affected older workers over the course of their work lives include not getting hired for the job because of age (15%) and being passed

Table 21: Personal Experiences with Various Forms of Age Discrimination Ever

Percentage of workers who said these specific discriminatory things had ever happened to them at work.

| | | <i>Ever Experienced any (Net)</i> | <i>Not getting hired for a job you applied for</i> | <i>Passed up for a promotion or a chance to get ahead</i> | <i>Laid-off, fired, or forced out of a job</i> | <i>Passed up for a raise</i> | <i>Denied access to training or professional development*</i> |
|--------------------------------|--------|-----------------------------------|--|---|--|------------------------------|---|
| | (n) | % | % | % | % | % | % |
| Total 2002 | (1500) | 21* | 15 | 9 | 6 | 5 | - |
| Total 2007 | (1500) | 23* | 15 | 10 | 6 | 6 | 6 |
| Sex | | | | | | | |
| Male | (592) | 25 | 17 | 10 | 7 | 6 | 7 |
| Female | (908) | 22 | 13 | 9 | 5 | 6 | 5 |
| Race/Ethnicity | | | | | | | |
| White | (1237) | 24 | 16 | 9 | 7 | 6 | 6 |
| African American | (421) | 17 | 10 | 10 | 5 | 4 | 6 |
| Hispanic | (601) | 27 | 17 | 11 | 8 | 8 | 8 |
| Age | | | | | | | |
| Boomers ages 45 to 61 | (1202) | 23 | 15 | 9 | 6 | 6 | 5 |
| 45 to 54 | (746) | 22 | 15 | 9 | 6 | 5 | 5 |
| 55 to 61 | (456) | 24 | 17 | 11 | 7 | 6 | 6 |
| Non-Boomers 62 to 74 | (230) | 26 | 16 | 11 | 7 | 10 | 8 |
| Household Annual Income | | | | | | | |
| Under \$30K | (185) | 43 | 34 | 15 | 13 | 13 | 11 |
| \$30K to <\$50K | (285) | 23 | 13 | 10 | 6 | 6 | 6 |
| \$50K to <\$80K | (368) | 26 | 16 | 11 | 5 | 7 | 8 |
| \$80K to <\$100K | (132) | 17 | 10 | 7 | 5 | 7 | 4 |
| \$100K or more | (303) | 19 | 14 | 10 | 6 | 4 | 5 |
| Education | | | | | | | |
| High school or less | (405) | 19 | 13 | 7 | 4 | 3 | 4 |
| Some college/votech | (446) | 27 | 16 | 13 | 8 | 9 | 8 |
| College graduate | (357) | 25 | 17 | 11 | 6 | 6 | 7 |
| Post-graduate | (260) | 29 | 20 | 13 | 10 | 10 | 7 |
| Employment | | | | | | | |
| Full-time | (990) | 21 | 13 | 9 | 4 | 5 | 5 |
| Part-time | (211) | 29 | 20 | 10 | 8 | 5 | 7 |
| Self-employed | (218) | 20 | 13 | 10 | 8 | 6 | 6 |
| Looking for work | (81) | 43 | 35 | 18 | 20 | 16 | 11 |
| Occupation Type | | | | | | | |
| Blue-collar | (362) | 20 | 12 | 7 | 7 | 5 | 6 |
| White-collar | (396) | 26 | 18 | 12 | 4 | 7 | 7 |
| Executive/professional | (591) | 21 | 12 | 10 | 4 | 5 | 4 |
| Use of Skills at Job | | | | | | | |
| A lot | (990) | 18 | 11 | 7 | 4 | 5 | 4 |
| Somewhat | (300) | 30 | 21 | 12 | 7 | 6 | 9 |
| Little/none | (127) | 39 | 18 | 17 | 11 | 8 | 12 |

Base: Total (n = 1500)

Q30. "Please tell me whether each of the following has EVER happened to you at work?"

*The 2002 survey did not include the training/professional development item. Therefore, the 2002 "net" percent of workers who experienced any discrimination includes one less form of discrimination than the 2007 net. If the 2007 net had been calculated based on only the four forms of age discrimination included in the 2002 survey, then the resulting net percent of 2007 respondents who experienced any of the four forms of discrimination would be 22%.

up for a promotion or chance to get ahead because of age (10%; Figure 19, page 81). Being laid off, fired, or forced out because of age happened to 6 percent at some point, as did being passed up for a raise, and being denied access to training or professional development opportunities.

Those with the lowest incomes (less than \$30,000) are most likely to report having ever experienced each of the five forms of job-related age discrimination (Table 21, page 82). Workers with no college education are *less likely* than better-educated workers to report ever having been a victim of workplace discrimination. These patterns are similar to what was reported above with regard to experiencing discrimination within the past five years.

Part-time workers more often than full-time workers say they have not been hired and that they have lost their job because of age. Unemployed workers currently looking for a job report that they have been a victim of each of the five types of age discrimination at some time in their working life more often than employed workers do.

Age Discrimination Reported by Older Workers in 2007 vs. 2002

The good news, which as discussed earlier may reflect improvements in the economy between the time of the 2002 and 2007 surveys, is that the proportion of 45- to 74-year-old workers who believe that job-related age discrimination exists fell slightly between 2002 and 2007. Additionally, the share of older workers in 2007 who report that they themselves have ever been victims of age discrimination is statistically equivalent to the share who reported such experiences in 2002. Although these findings are based on worker perceptions only, they suggest that age discrimination is no more prevalent overall in 2007 than in 2002 and may have decreased slightly. This is not to say, however, that age discrimination is not a continuing problem, which can be particularly serious for certain segments of the older workforce, especially those who are unemployed and looking for work.⁵⁵

⁵⁵ Because the 2002 study did not ask specifically about the various forms of age discrimination personally experienced within the past five years, comparisons between the two surveys with regard to the share of workers who have experienced such discrimination in the past five years cannot be made. If any recent changes have occurred in the incidence of the various forms of discrimination, they would be more likely to have been captured by comparing responses to questions related to the past five years.

VIII. Plans for Retirement

This study indicates that the majority of older workers plan to work for pay during their retirement, though mainly on a part-time basis. How many of these workers who are now 45 to 74 years of age will actually work during “retirement” remains to be seen.

The retirement plans of today’s workers have been affected by a range of factors, including not only the decline of traditional pensions and increasing life expectancies but also changes in laws that have removed barriers to remaining in the workforce at later ages and created economic incentives for older workers to continue working. One key legislative change occurred in 1986, when Congress amended the ADEA to remove the mandatory retirement age applying to many workers. Additionally, three years earlier, in 1983, the Social Security Act of 1935 was amended to gradually increase the eligibility age for full Social Security retirement benefits from 65 to 67. As a consequence, baby boomers born from 1946 through 1959 must wait until age 66 before becoming eligible to receive full Social Security retirement benefits and younger baby boomers born after 1959 must wait until 67 years of age. A more recent piece of federal legislation—the Senior Citizens’ Freedom to Work Act of 2000—has also strengthened the economic incentive for workers to delay full retirement by allowing workers above the age of eligibility for full Social Security retirement benefits to earn unlimited income without losing Social Security benefits.

In addition to changes in national policy, most older workers today tend to be healthier and are living longer than their parents’ generation, giving many the option of working longer, if they so desire. But improvements in health and in medical care, paradoxically, also create a different type of incentive for workers to continue working. Although older workers, as a group, are healthier than in the past, nearly all of them will still need to have medical coverage, and those costs have been increasing at a rate sharply outpacing inflation. Also, they will need health benefits for a longer time, since longevity has increased.

The declining prevalence of retiree health benefits coupled with the rising costs of health care may also form a strong incentive for workers to continue their employment to at least the age of 65 in order to retain their employee health benefits until they become eligible for Medicare.

One final motivator, much discussed of late, is the inadequate financial means of many older workers to support their retirement. Although the various studies on how well prepared workers are for retirement differ in their conclusions, it appears likely that large numbers (particularly those with lower incomes) simply have not saved enough or will have no other resources to supplement what they can expect to receive from Social Security.⁵⁶

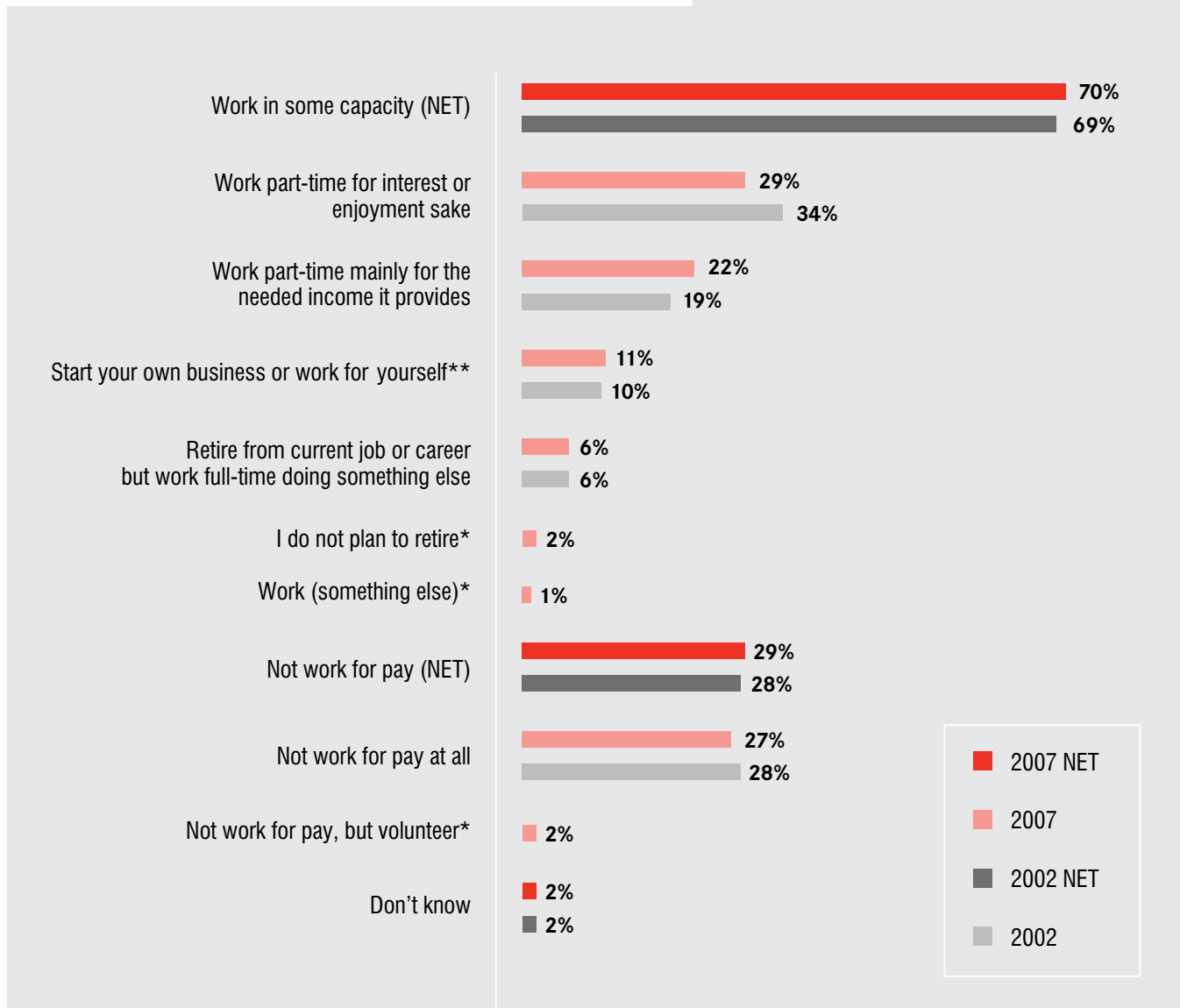
Most Intend to Work During Retirement

Seven of every ten older workers (70%) plan to work for pay during their retirement, which is statistically equivalent to the 69 percent who responded similarly in 2002 (Figure 20, page 85). The proportion of workers ages 45 to 74 who say they plan to work at least part-time does not vary by age.

Altogether, approximately half (51%) of older workers plan to work during retirement on a part-time basis, either working mainly for enjoyment (29%) or working mainly for income (22%). Another one in nine (11%) plan to start their own business or work for themselves in retirement. Six percent of all older workers plan to retire from their current job but work full-time doing something else, and 2 percent say that they are not planning to retire at all.

⁵⁶ Congressional Budget Office, *Baby Boomers’ Retirement Prospects: An Overview*, November 2003.

Figure 20: Workers' Plans for Retirement, 2007 vs. 2002



Base: Total (n = 1500)

Q25. "Which of the following, if any, best represents what you plan to do during your retirement?"

*Responses marked with an asterisk were not read to respondents but were offered spontaneously by some respondents. For 2007, spontaneous responses are shown separately and are also included in the "net" figures for each category. In 2002, spontaneous responses were not recorded separately.

**2002 wording was "Start your own business or go into business for yourself."

Who Is Most Likely to Continue Working into Retirement?

The following older workers are more likely than their demographic counterparts to say they plan to work for pay during their retirement years (Table 22, page 87):

- » Men (73% of men vs. 66% of women), and
- » Older workers with household annual incomes of less than \$80,000 (75% vs. 64% of those with household annual incomes of \$80,000 or more).

In addition, older workers whose work is very important to their self-esteem are somewhat more likely to say they intend to continue working during retirement (76%) than those for whom work is only somewhat important to their self-esteem (69%) and significantly more likely than workers whose jobs are not important to their self-esteem (55%).

Working Part-Time for Enjoyment

About three in ten (29%) older workers plan to continue working into retirement on a part-time basis mainly for the enjoyment of working. Workers with a post-graduate education are more likely than less-educated workers to express such plans to work part-time mainly for enjoyment. Similarly, those with annual household incomes of at least \$80,000 are more likely than those with lower incomes to fall into this category.

Working Part-Time for Financial Need

More than one in five (22%) workers plan on working part-time in retirement mainly for the money. Not surprisingly, workers with lower household incomes are more likely than those with higher incomes to fall into this category. Socio-economically, respondents who plan to work part-time mainly for the money are mirror opposites of those who plan to work part-time mainly for enjoyment. They are more likely to have no formal education beyond high school, and less likely to have annual incomes above \$80,000. Compared to workers who plan to work in retirement for enjoyment, they are also less likely to be in executive/professional positions and are more likely to be in blue-collar occupations.

Self-Employment

Eleven percent of older workers anticipate starting a business or otherwise working for themselves in retirement. Expectations of becoming self-employed in retirement are substantially higher among those who are currently unemployed (Table 23, page 88). For example, more than one in five (22%) unemployed job seekers report that they plan to start a business or work for themselves in retirement, compared to only one in ten (10%) currently employed workers. Additionally, boomers are more likely than the older non-boomers to expect to work for themselves in retirement (12% vs. 6%).

Workers Expect to Work During Retirement for a Variety of Reasons

When those who say they intend to continue working into their retirement were asked why they plan to continue working, the most common response concerned money (27%; Figure 21, page 89). Over one-third (36%) mention some financial reason for working, including to support themselves or their family or to qualify for medical benefits—in addition to the above-mentioned simple references to needing money. About one in five who plan to continue working attributed their plans to the fact that they “want to work” or the fact that they “enjoy working” (21%). About the same number (20%) say they want “to have something interesting to do.”

Fewer than 10 percent mentioned wanting to work in retirement in order “to stay physically active” (8%), “to stay productive” (8%), or “to stay mentally active” (7%). Other reasons were mentioned by even fewer respondents.

These findings reveal that older workers plan on working during retirement for a variety of reasons—financial need, enjoyment, to occupy their time, and others. Although the most common explanation given for expecting to work has to do with earning money, financial reasons explain the motivations of only a little more than one-third of workers expecting to work into their retirement years.

Table 22: Retirement Plans by Demographic Subgroups

Percentage of workers who said the following best represents what they plan to do during retirement.
Only one response per respondent permitted.

| | | Plan to work (net)* | Part-time for interest/ enjoyment | Part-time mainly for income | Start your own business | Retire, but work full- time doing something else | Not work for pay (net) |
|--------------------------------|--------|------------------------|---|-----------------------------------|-------------------------------|--|---------------------------|
| | (n) | % | % | % | % | % | % |
| Total 2002 | (1500) | 69 | 34 | 19 | 10 | 6 | 28 |
| Total 2007 | (1500) | 70 | 29 | 22 | 11 | 6 | 29 |
| Sex | | | | | | | |
| Male | (592) | 73 | 31 | 21 | 11 | 8 | 25 |
| Female | (908) | 66 | 28 | 22 | 10 | 4 | 32 |
| Race/Ethnicity | | | | | | | |
| White | (1237) | 68 | 31 | 22 | 10 | 4 | 30 |
| African American | (421) | 79 | 29 | 21 | 16 | 11 | 19 |
| Hispanic | (601) | 75 | 24 | 20 | 20 | 7 | 23 |
| Age | | | | | | | |
| Boomers ages 45 to 61 | (1202) | 70 | 29 | 21 | 12 | 6 | 28 |
| 45 to 54 | (746) | 71 | 29 | 22 | 12 | 6 | 28 |
| 55 to 61 | (456) | 69 | 30 | 21 | 11 | 5 | 28 |
| Non-Boomers 62 to 74 | (230) | 68 | 33 | 22 | 6 | 4 | 30 |
| Household Annual Income | | | | | | | |
| Under \$30K | (185) | 74 | 25 | 28 | 12 | 5 | 23 |
| \$30K to <\$50K | (285) | 75 | 25 | 27 | 11 | 10 | 24 |
| \$50K to <\$80K | (368) | 74 | 30 | 26 | 10 | 6 | 24 |
| \$80K to <\$100K | (132) | 67 | 40 | 13 | 9 | 4 | 31 |
| \$100K or more | (303) | 62 | 34 | 11 | 11 | 5 | 36 |
| Education | | | | | | | |
| High school or less | (405) | 70 | 25 | 29 | 9 | 6 | 28 |
| Some college/votech | (446) | 68 | 31 | 19 | 11 | 5 | 31 |
| College graduate | (357) | 68 | 30 | 17 | 14 | 5 | 29 |
| Post-graduate | (260) | 75 | 40 | 13 | 13 | 6 | 24 |

Base: Total

Q25. "Which of the following, if any, best represents what you plan to do during your retirement?"

2002 wording: "Which of the following, if any, do you plan to do during your retirement?"

*Net for "plan to work in retirement" includes a small percentage of respondents who either stated that they do not plan to retire at all or stated that they plan to work in retirement in a manner that does not fit into one of the above categories.

Table 23: Retirement Plans by Characteristics of Current Employment

Percentage of workers who said the following best represents what they plan to do during retirement.
Only one response per respondent permitted.

| | | Plan to work (net)* | Part-time for interest/ enjoyment | Part-time mainly for income | Start your own business | Retire, but work full- time doing something else | Not work for pay (net) |
|-------------------------------------|--------|------------------------|---|-----------------------------------|----------------------------|--|---------------------------|
| | (n) | % | % | % | % | % | % |
| Total 2002 | (1500) | 69 | 34 | 19 | 10 | 6 | 28 |
| Total 2007 | (1500) | 70 | 29 | 22 | 11 | 6 | 29 |
| Employment | | | | | | | |
| Full-time | (990) | 69 | 30 | 22 | 10 | 6 | 30 |
| Part-time | (211) | 66 | 28 | 21 | 9 | 5 | 32 |
| Self-employed | (218) | 74 | 33 | 20 | 12 | 4 | 22 |
| Looking for work | (81) | 72 | 18 | 21 | 22 | 8 | 22 |
| Use of Skills at Job | | | | | | | |
| A lot | (990) | 68 | 32 | 19 | 9 | 5 | 30 |
| Somewhat | (300) | 76 | 27 | 31 | 11 | 6 | 24 |
| Little/none | (127) | 67 | 23 | 19 | 15 | 8 | 33 |
| Occupation Type | | | | | | | |
| Blue-collar | (362) | 67 | 26 | 24 | 8 | 6 | 32 |
| White-collar | (396) | 70 | 31 | 25 | 11 | 2 | 28 |
| Executive/ professional | (591) | 71 | 33 | 17 | 11 | 8 | 27 |
| Main Reason for Working | | | | | | | |
| Current financial need | (946) | 70 | 27 | 27 | 10 | 5 | 28 |
| Future financial security | (175) | 65 | 22 | 22 | 11 | 8 | 32 |
| Psychological/social fulfillment | (326) | 70 | 43 | 8 | 10 | 6 | 29 |

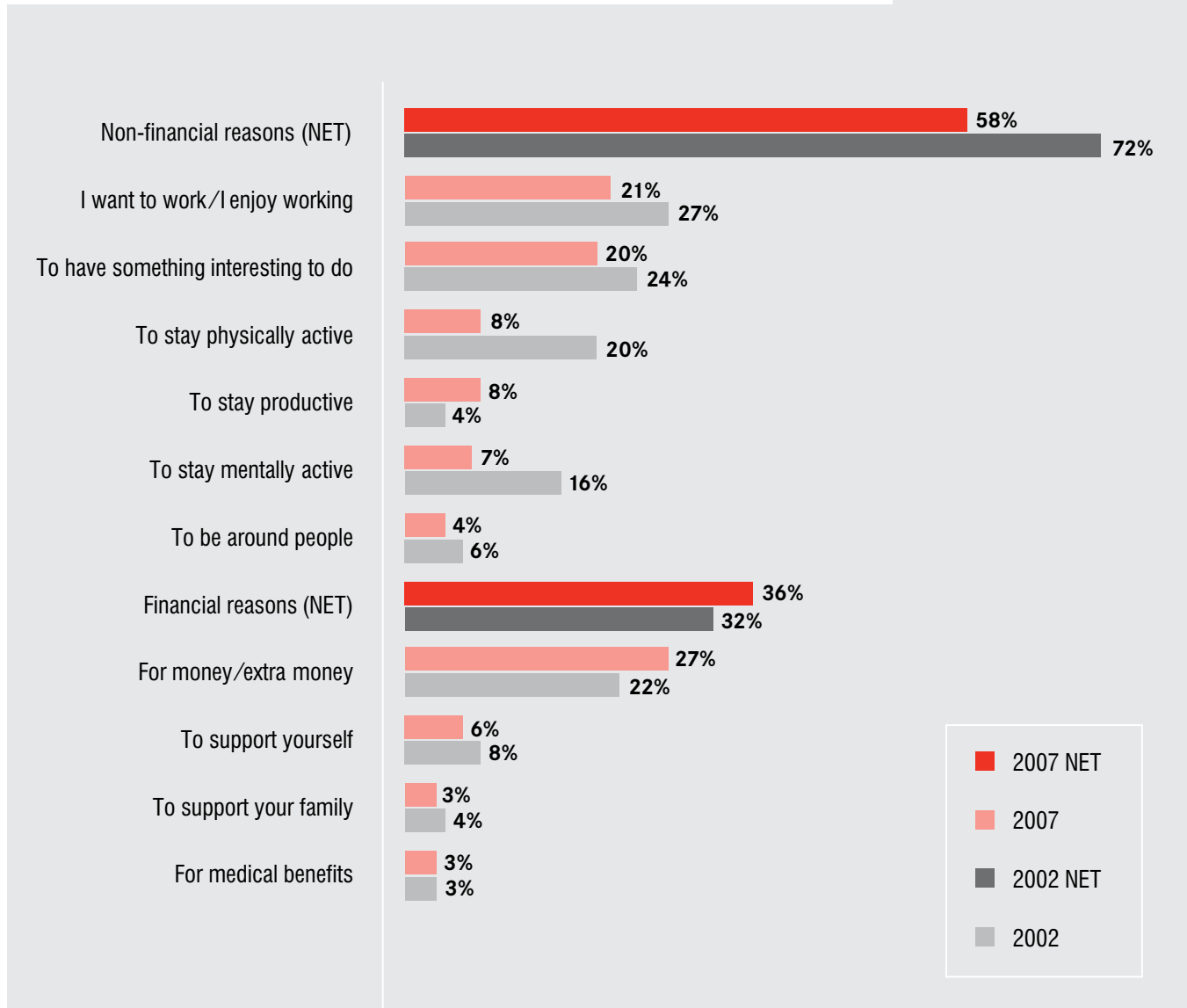
Base: Total

Q25. "Which of the following, if any, best represents what you plan to do during your retirement?"

2002 wording: "Which of the following, if any, do you plan to do during your retirement?"

*Net for "plan to work" includes a small percentage of respondents who either stated that they do not plan to retire at all or stated that they plan to work in retirement in a manner that does not fit into one of the above categories.

Figure 21: Top 10 Reasons Older Workers Plan to Work During Retirement



Base: Respondents planning to work in some capacity during retirement (2007 n = 1028; 2002 n = 1036)

Q26. "Why do you plan to work during retirement?" (OPEN-ENDED QUESTION) Multiple responses allowed.

Reasons for Planning to Work in Retirement Have Shifted Somewhat—Toward Need for Money and Staying Productive

Although working for enjoyment remains one of the top three reasons for planning to work in retirement, the percentage of older workers who mention working for enjoyment has declined (dropping from 27% in 2002 to 21% in 2007; Figure 21, page 89). Other motives for working in retirement that elicited fewer mentions in 2007 include the desire to stay physically active and mentally active (dropping from 20% to 8%, and from 16% to 7%, respectively). A less commonly mentioned reason—to be around people—also exhibited a statistically significant decline (from 6% to 4%).

The following reasons for expecting to work in retirement were mentioned by more workers in 2007 than in 2002: General references to the need for money were mentioned by only 22 percent of workers in 2002 but by 27 percent of workers in 2007. (The proportion of workers mentioning other financial reasons—to support oneself, to support one's family, to qualify for medical benefits—exhibited no statistically significant changes from 2002 to 2007.) Additionally, the desire to stay productive jumped from being mentioned by 4 percent of workers in 2002 to 8 percent in 2007. Thus, the only two reasons for considering work in retirement that were mentioned more often in 2007 than in 2002 are the desire for additional money and the desire to stay productive.

It may be that the media attention given to the large number of baby boomers who are approaching retirement age with inadequate nest eggs has led more older workers to the realization that they will need to work in retirement for supplemental income. Moreover, these fears might be heightened by recent media coverage questioning the reliability of Social Security and Medicare benefits as the number of beneficiaries grows due to the aging of the baby boomers and longer life expectancies.

(Less clear is what might account for the decline in mentions of the physical and mental health advantages of working.)

Government Forecasts That Labor Force Participation of the 65+ Population Will Increase

Labor force projections published by the U.S. Bureau of Labor Statistics (BLS) in 2007 suggest that many baby boomers as well as a sizable share of the cohort immediately preceding the boomers will remain in the workforce well into their late 60s and into their 70s. The expected labor force participation rate for people ages 65 to 74 is predicted to increase from just under one in four (23.6%) in 2006 to nearly three in ten (29.5%) in 2016. For workers 75 and older, participation is expected to increase too, from 6.4% to 10.5%.⁵⁷ This government analysis references many of the same factors referred to earlier to explain these projections:

- » An increase in the age at which retirees can receive full Social Security benefits and a decrease in the benefits for early retirement;
- » The fact that individuals are healthier and living longer than in the past;
- » The shift from traditional, defined benefit pensions, which guaranteed income in retirement, to defined contribution plans, which place more responsibility for retirement savings on the worker; and
- » The increasing costs of health insurance and the corresponding decline in employer-provided retiree health benefits.

The BLS report also lists one additional cause: Older workers today have more formal education than did older workers in the past. Such higher education levels often are associated with higher participation in the labor force.

⁵⁷ Toossi, p. 33.

Table 24: Top 3 Reasons for Working During Retirement by Demographic Subgroups

Percentage of workers who said these were the reasons they plan to work during retirement.
Up to five responses per respondent permitted.

| | | For money/extra money | I want to/enjoy working | To have something interesting to do |
|--------------------------------|--------|-----------------------|-------------------------|-------------------------------------|
| | (n) | % | % | % |
| Total 2002 | (1036) | 22 | 27 | 24 |
| Total 2007 | (1028) | 27 | 21 | 20 |
| Sex | | | | |
| Male | (424) | 26 | 23 | 24 |
| Female | (604) | 29 | 19 | 16 |
| Race/Ethnicity | | | | |
| White | (829) | 29 | 22 | 22 |
| African American | (328) | 22 | 24 | 18 |
| Hispanic | (438) | 15 | 24 | 12 |
| Age | | | | |
| Boomers ages 45 to 61 | (837) | 28 | 20 | 21 |
| 45 to 54 | (522) | 27 | 19 | 20 |
| 55 to 61 | (315) | 29 | 21 | 21 |
| Non-Boomers 62 to 74 | (148) | 29 | 29 | 21 |
| Household Annual Income | | | | |
| Under \$30K | (138) | 30 | 18 | 13 |
| \$30K to <\$50K | (215) | 37 | 19 | 16 |
| \$50K to <\$80K | (264) | 32 | 17 | 22 |
| \$80K to <\$100K | (85) | 18 | 17 | 32 |
| \$100K or more | (185) | 20 | 29 | 26 |
| Education | | | | |
| High school or less | (284) | 29 | 16 | 21 |
| Some college/votech | (299) | 29 | 23 | 19 |
| College graduate | (235) | 27 | 24 | 17 |
| Post-graduate | (189) | 23 | 29 | 28 |

Base: Respondents who plan to work during retirement

Q26. "Why do you plan to work during retirement?" (OPEN-ENDED QUESTION) Multiple responses allowed.

Table 25: Top 3 Reasons for Working During Retirement by Employment Characteristics

Percentage of workers who said these were the reasons they plan to work during retirement.
Up to five responses per respondent permitted.

| | | For money/ extra money | I want to/enjoy working | To have something interesting to do |
|----------------------------------|--------|---------------------------|----------------------------|--|
| | (n) | % | % | % |
| Total 2007 | (1028) | 27 | 21 | 20 |
| Employment | | | | |
| Full-time | (675) | 27 | 18 | 22 |
| Part-time | (135) | 32 | 20 | 19 |
| Self-employed | (158) | 24 | 34 | 17 |
| Looking for work | (60) | 27 | 26 | 16 |
| Use of Skills at Job | | | | |
| A lot | (658) | 22 | 24 | 23 |
| Somewhat | (224) | 37 | 16 | 16 |
| Little/None | (85) | 41 | 10 | 16 |
| Occupation Type | | | | |
| Blue-collar | (243) | 34 | 19 | 18 |
| White-collar | (268) | 29 | 22 | 21 |
| Executive/professional | (408) | 24 | 22 | 23 |
| Main Reason for Working | | | | |
| Current financial need | (672) | 35 | 16 | 19 |
| Future financial security | (106) | 20 | 14 | 26 |
| Psychological/social fulfillment | (215) | 10 | 39 | 24 |

Base: Respondents who plan to work during retirement

Q26. "Why do you plan to work during retirement?" (OPEN-ENDED QUESTION) Multiple responses allowed.

How Will Employers Respond?

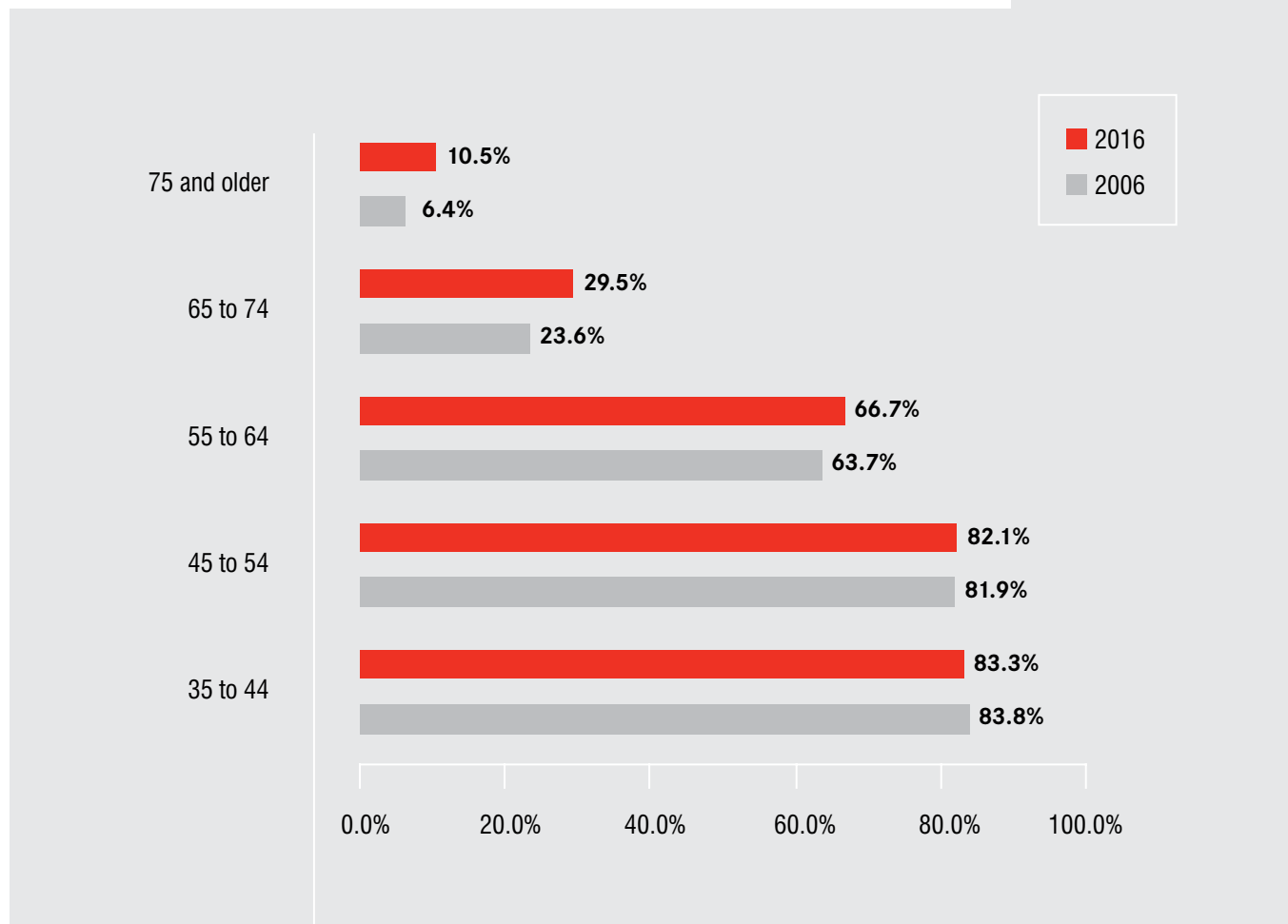
This survey, as well as many others, suggests that large numbers of older workers *plan* to work during their retirement years. Moreover, the likelihood of higher labor force participation at older ages is further supported by government projections. However, whether or not workers do in fact work into retirement will depend, in part, on the extent to which employers provide the reduced hours and other alternative working arrangements that many older workers desire.

Those older workers who plan to be employed by a new employer after retiring from their current career, or those who expect to remain with their existing employer but with a reduced schedule, may face certain hurdles such as difficulty finding another employer who will hire them or reluctance by their existing employer to retain them on the part-time basis which many prefer. For example, according to one study published by The Boston College Center for Retirement Research that examined how employers responded to resumes

submitted for entry-level jobs, employers tend to choose younger workers over older workers in the hiring process.⁵⁸ Another study suggests that some employers may be reluctant to create opportunities for a “significant number” of their older employees to remain on the job past the company’s traditional retirement age, but that willingness to retain older workers varies by whether the firm views such a retention strategy as profitable. The study determined that employers receptive to retaining older workers include organizations that expect job growth, that value older worker’s institutional knowledge, and those that have a relatively high percentage of workers ages 50+.⁵⁹

This section of *Staying Ahead of the Curve* identified one potential impediment to the assimilation of post-retirement workers—the need of employers to adjust to older workers’ expectations for job flexibility, especially for reduced hours, as most want to work part-time in retirement. At present, flexible working arrangements that facilitate transitions from full-time work to part-time work, such as phased retirement arrangements and job-sharing, are not widely available in many companies. However, as more baby boomers approach their retirement years, firms not now inclined toward offering such arrangements will likely need to adjust their expectations and policies in this regard if they are to avoid labor shortages.

Figure 22: Projected Change in Labor Force Participation Rates 2006 to 2016



Source: Mitra Toossi, “Labor Force Projections to 2016: More Workers in Their Golden Years,” *Monthly Labor Review* (November, 2007), 33–52.

⁵⁸ Lahey.

⁵⁹ A. D. Eschtruth, S. A. Sass, and J. Aubry, *Employers Lukewarm about Retaining Older Workers* (A Brief, Series 10), Boston College, Center for Retirement Research, Chestnut Hills, MA, 2007.

IX. Differences Across Racial/Ethnic Groups: Whites, African Americans, Hispanics

The U.S. Hispanic and African American populations are growing faster than the white population. From mid-2005 to mid-2006, the Hispanic population ages 16 and older jumped by 3.4 percent and the African American population increased by 1.3 percent, while the white population grew by only 0.3 percent.⁶⁰ Consequently, both of these minority groups, African Americans and especially Hispanics, are expected to constitute larger proportions of the workforce in the years ahead. For example, although Hispanics age 16 and older represented 13.7 percent of the U.S. workforce in 2007, they are expected to account for 16.4 percent of U.S. workers in 2016. African American workers will also make up an increasing share of the U.S. workforce, growing from 11.4 percent of the workforce in 2006 to 12.3 percent in 2016. In contrast, the share of the workforce represented by whites will decline from 69.1 percent to 64.6 percent during the same ten-year time period.⁶¹

Hispanics and African Americans are, on average, younger than the non-Hispanic white population. However, Hispanics and African Americans already constitute a significant portion of today's age 45+ workforce, and that presence will increase over time as much of the growth in Hispanic and African American workers will occur in the 45+ age group. For example, from 2007 to 2016, the number of Hispanic workers ages 45 and older is expected to increase by 55 percent and the number of African American workers ages 45 and older is expected to rise by 24 percent whereas white workers ages 45+ will increase by only 9 percent.⁶²

The extent to which the work-related experiences, attitudes, and expectations of today's older workforce persists into the future will depend, in part, on the degree to which the views of tomorrow's older minority workers resemble or differ from those of today's older workers.

Thus far, *Staying Ahead of the Curve 2007* has examined the views of 45- to 74-year-old workers generally without reference to race or ethnicity. This section focuses on the racial and ethnic differences—how older workers in the two largest minority groups of the United States differ from whites and from each other in work-related experiences, preferences, and plans. Many of the findings identified and presented earlier for the overall older worker population also apply to African Americans and Hispanics as well as to whites.⁶³ But on other dimensions, the minority groups are unique. It is these contrasts that will be highlighted here.

In order to facilitate a comparison among African American workers, Hispanic workers, and whites, this nationally representative survey of 45- to 74-year-old workers included oversamples of African American workers and Hispanic workers to yield a total of 421 older African American workers and 601 older Hispanic workers.

⁶⁰ U.S. Census Bureau, "Minority Population Tops 100 Million" (May 17, 2007); online: <http://www.census.gov/Press-Release/www/releases/archives/population/010048.html>.

⁶¹ Toossi, pp. 44 to 45.

⁶² Projections for Hispanic and African American workers ages 45 and older were downloaded from the Civilian Labor Force 2007 to 2016 Projections page of the BLS web site at <http://www.bls.gov/emp/emplab1.htm> (February 2008).

⁶³ Respondents in the survey self-identified as white, African American, or Hispanic. In this study, "white" refers to non-Hispanic white. Blacks who indicated that they are of Hispanic or Latino origin or descent are classified as Hispanic (not African American) in this study's analysis.

Contrasting Demographic and Employment Profiles

While all three racial/ethnic groups of 45- to 74-year-old workers contain a fairly balanced distribution of men and women, white and Hispanic older workers are more heavily male (53% and 52%, respectively) than African American older workers (only 45% male). In terms of age, African American and Hispanic workers are younger (60% and 63%, respectively, are 45 to 54 years of age; and 11% and 10% are 62 to 74, compared to 52% of whites who are ages 45 to 54 and 16% who are 62 to 74).

Levels of education and income are lower, on average, for both minority groups than they are for whites. African American older workers are less likely to be currently married or living as married than are whites; Hispanics are the least likely to be single. Almost half of older Hispanic workers (48%) were born outside the United States, compared to just 8 percent of African Americans and 3 percent of whites, which suggests that older Hispanic workers may be more likely than their African American and white counterparts to encounter communication barriers in the job market resulting from a lack of proficiency in the English language.⁶⁴

The three older worker groups also differ in terms of employment characteristics such as their employment status, occupation, and tenure in their current job. African Americans (10%) and especially Hispanics (14%) are more likely to be currently unemployed and looking for work than are whites (5%). They are also less likely to work in executive/professional positions (27% and 20% respectively for African Americans and Hispanics vs. 37% for whites) and more likely to have blue-collar jobs

(31% and 42% vs. 27% for whites). Average tenure in their current job is only slightly lower than it is for whites (12 years for African Americans and Hispanics compared to 14 years for whites).⁶⁵

The complete demographic and employment profiles of the respondents are located in Appendix A. Readers should keep in mind the differences between the three groups' demographic and employment profiles during the subsequent presentation of differences in their work-related experiences, preferences, and plans. Although this section comments on probable drivers of observed differences among the groups, conclusive testing to determine the causes of the differences is beyond the scope of the study.

45- to 74-Year-Old Minority Workers Specify More Reasons for Working and Emphasize Financial Need

Perhaps the most striking observation about the differences in the major reasons for working named by the three groups is the sheer number of minority workers that cite each reason. African Americans and especially Hispanics are more likely than whites to regard each of the eleven different reasons probed as a major reason for working.⁶⁶ This strong pattern probably partly reflects substantive contrasts—older African American and Hispanic workers may very well have more reasons for working—but it may also partly reflect cultural differences in response tendency.⁶⁷

Because of differences in socio-economic status, it is not surprising that financial need is mentioned more often by African Americans and Hispanics than by whites, including working to pay for

⁶⁴ More than half (322, or 54%) of the 601 Hispanic respondents to this survey chose to complete the telephone interview in Spanish.

⁶⁵ Average number of hours worked per week and average expected number of years of work before retirement are not significantly different across the three racial/ethnic groups.

⁶⁶ The differences between Hispanics and whites are large enough to reach statistical significance for each of the 11 reasons. The differences between African Americans and whites reach statistical significance for 10 of the 11 reasons; the remaining reason elicited more responses from African Americans than from whites but not enough more to represent a significant difference.

⁶⁷ See, for example, Jerold G. Bachman and O'Malley, P.M., "Yea-Saying, Nay-Saying, and Going to Extremes: Black-White Differences in Response Styles," *Public Opinion Quarterly* Vol. 48, No. 2 (Summer, 1984), 491 to 509 and G. Marin, Gamba, R.J. and Marin, B.V. (1992) "Extreme Response Style and Acquiescence among Hispanics," *Journal of Cross-Cultural Psychology* 23 (4), 498 to 509.

health costs for self or other family members (Figure 23, page 97). The latter reason for working also differentiates the two groups of older minority workers, as it is identified as a major reason for working by eight in ten (81%) Hispanics compared with two thirds (67%) of African Americans. The greater tendency of Hispanics to cite the need to cover health costs for themselves or their families may reflect the relatively large intact families that are more common among Hispanics than the other two groups. Consistent with this potential explanation, two-thirds of Hispanics also cite the need to support other family members as a major reason for working, compared to only 54 percent of African Americans and 44 percent of whites.

The greater financial need of older minority workers is further underscored by their greater agreement with the statement, “The only reason I continue to work is because I need the money”—with which 76 percent of African Americans and 72 percent of Hispanics concurred compared to just 57 percent of whites. However, as noted above, Hispanics and African Americans were more likely than whites to name each of the listed reasons—the financial ones and the non-financial ones—as major factors in their decision to work.

Working because one enjoys the job particularly characterizes Hispanic workers. “Enjoy the job/enjoy working” was not only the major reason for working most often mentioned by Hispanics, but it was also named by Hispanics more often than by any other group (85%). In contrast, enjoyment was cited by just seven in ten (71%) African Americans, making it the 4th most often mentioned major reason among African Americans. For whites, it was the second most often selected major reason, named by just under seven in ten (69%). Two other reasons mentioned more often by Hispanic workers than by their African American and white counterparts

include working because it “gives me something to do” (67% of Hispanics, 53% of African Americans, and only 35% of older white workers), and working “to be able to interact with people” (65% of Hispanics, 54% of African Americans, and only 45% of older white workers).

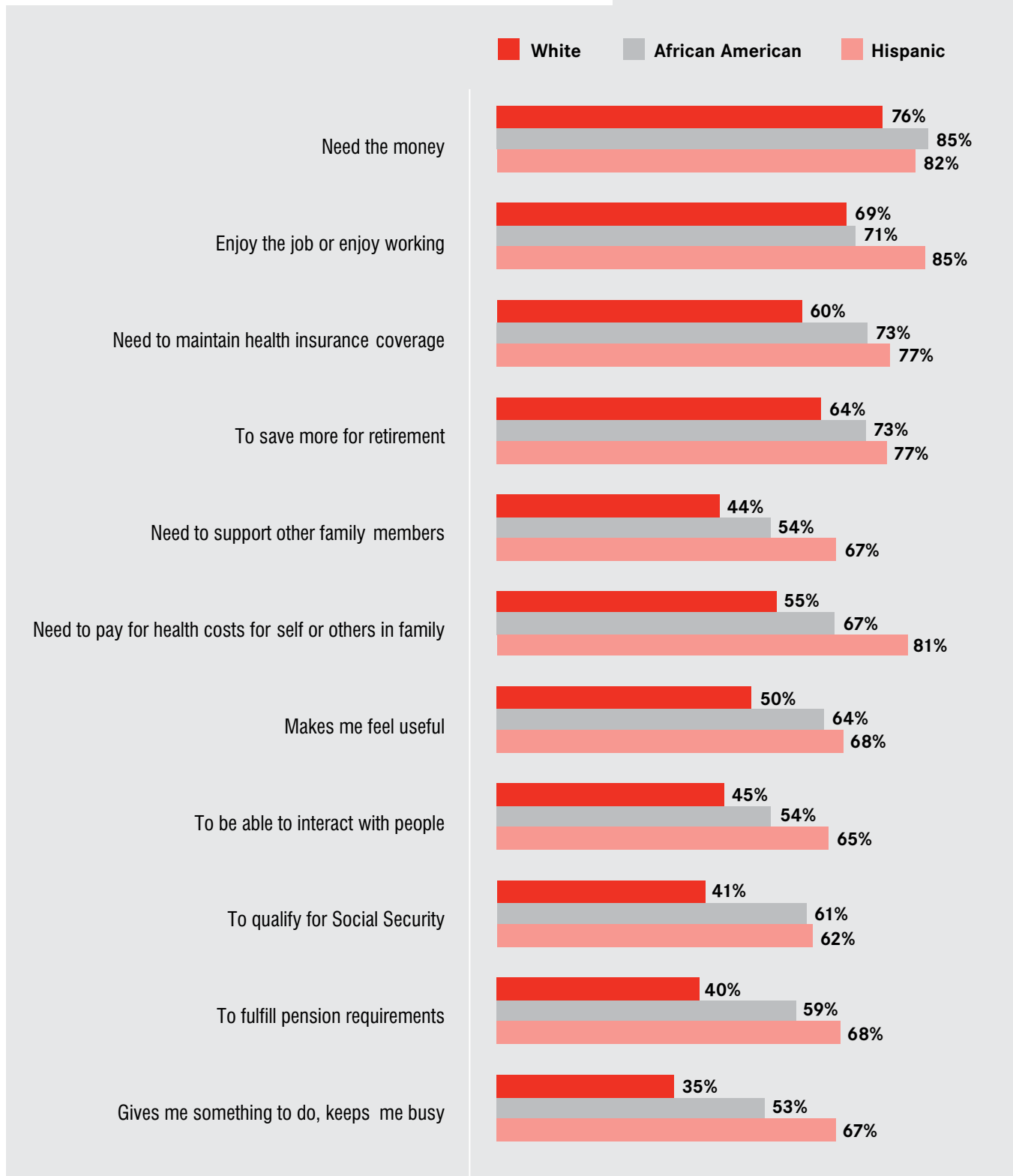
Both Minority Groups and Whites View Money as the Single Most Important Reason for Working

For all three groups (whites, African Americans, and Hispanics), “need the money” is the most frequently named single most important reason for working (Figure 24, page 99). “Need to support other family members” is a much closer second choice among Hispanics (23%) compared to African Americans (15%), while this reason is mentioned less often by whites (10%) as the single most important reason for working.

As discussed earlier, “enjoy working” was selected as a major reason for working by more Hispanics than African Americans and whites. However, it was picked as the single most important reason for working by only 7 percent of Hispanics, less frequently than among whites (12%) and slightly less often than by African Americans (10%). These findings suggest that Hispanics may be particularly likely to enjoy their work but that most view something other than enjoyment as their main reason for working.

“Need the money” was selected by whites more often in 2007 (39%) than in 2002 (32%) as the single most important reason for working, although the share of Hispanics and African Americans who mentioned it exhibited no significant changes over the same time period. The proportion of African Americans who identified “saving for retirement” as their single most important reason for working declined from 11 percent in 2002 to 5 percent in 2007 but did not change among Hispanics or whites.

Figure 23: Major Reasons for Working, by Race/Ethnicity



Base: Total Whites (n = 1237), Total African Americans (n = 421), Total Hispanics (n = 601)

Q4a/b. "First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work."

Combining the most important and the second most important reasons for working indicates that five main motivations for working predominate, although the relative frequency with which each is mentioned differs slightly across the three racial/ethnic groups. These five main motivations include the need for money, to maintain health insurance and to pay for health care, to save for retirement, for enjoyment, and to support family members.

By far, “need the money” is mentioned most often by all three groups although it does not appear quite as often among Hispanics’ top two most important reasons for working as among those of African Americans and whites. Other than the need for money, the remaining top motivations affecting the decision to work (based on the percentage of workers naming each factor as either their first or second most important reason for working) vary somewhat across the groups:

- » “Need to support other family members” receives the second highest number of mentions among Hispanics and African Americans, and fifth among whites.
- » “Need to maintain health insurance” is third highest among African Americans and Hispanics, and second highest among whites. Another issue related to health care needs, the “need to pay for health costs for self or family,” elicits the fourth highest number of mentions among African Americans and Hispanics, and is sixth among whites.
- » “To save more for retirement” is sixth (in terms of number of mentions) among African Americans, tied for fifth and sixth most mentions among Hispanics, and tied for third and fourth among whites.

- » “Enjoy the job/Enjoy working” is fifth among African Americans, seventh among Hispanics, and tied for third and fourth most mentions among whites.⁶⁸

In short, for all three racial/ethnic groups, at least four of the five most important motivations for working are economic in nature. Compared to whites, Hispanics and African Americans place a greater emphasis on supporting other family members. Whites place a greater emphasis than the other two groups on enjoying the work.

Work-Related Challenges Facing Minority Workers

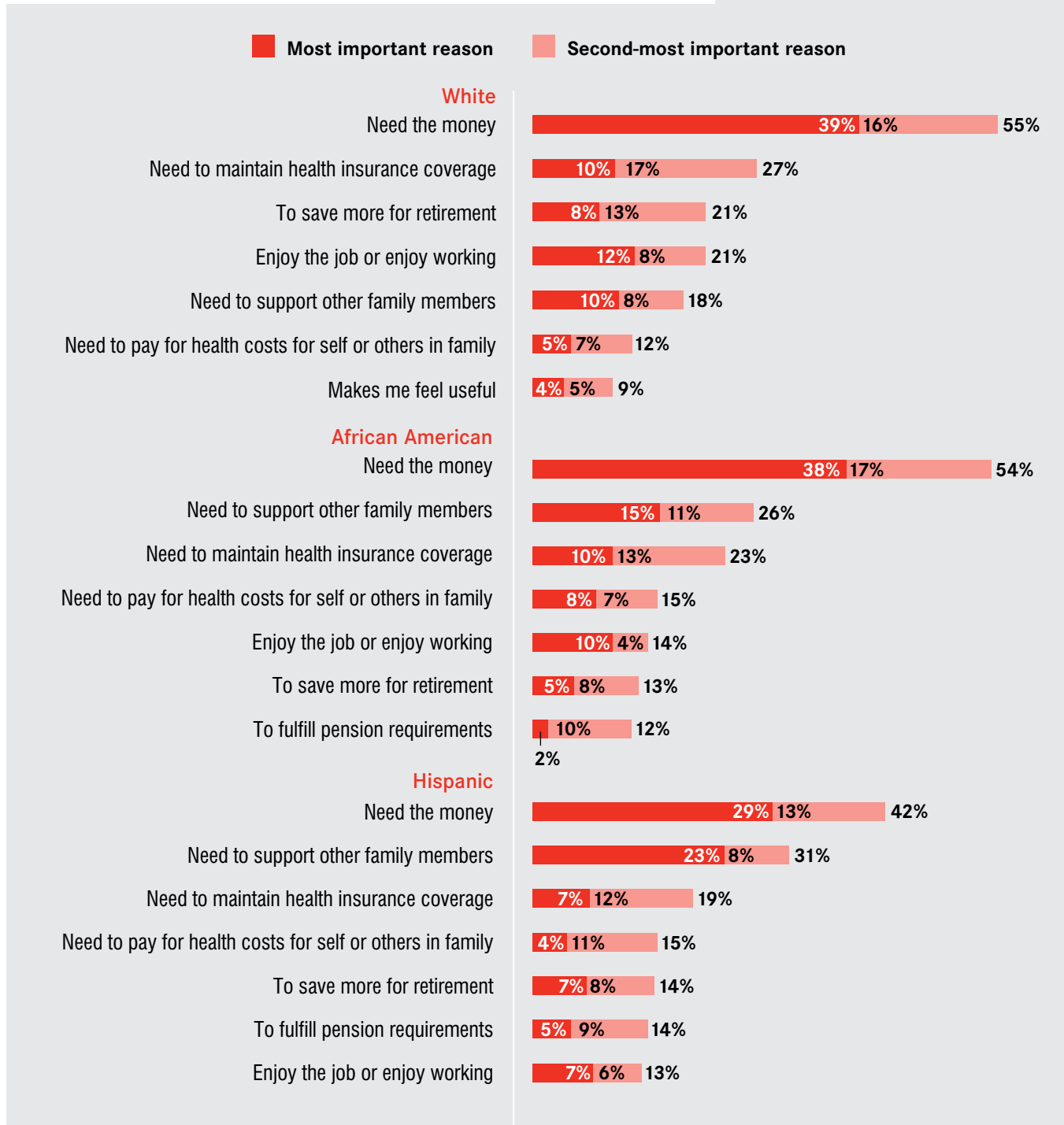
African American Workers Are More Concerned About Losing Their Job but More Confident about Getting a Replacement Position

African Americans are more likely to believe that their job will be eliminated in the next year than are whites (Figure 25, page 100). Approximately one in four (26%) African American older workers think that it is very likely or somewhat likely that they could lose their job compared to fewer than one in five (18%) whites, with Hispanics falling in between (22%). Older workers in each of the three race/ethnic groups who think that their job may be eliminated tend to cite similar reasons related to the local or broader economy.

Although more African Americans than other older workers fear near-term job elimination, African Americans as a group are more confident about becoming re-employed should such a loss occur: More than eight in ten (82%) are very or somewhat confident in their ability to get a replacement job right away without having to move or take a cut in pay, compared to just over seven in ten (72%) white and Hispanic workers. African American workers’ confidence in their ability to find a new job quickly has increased since 2002, when it stood at 73 percent.

⁶⁸ “Fulfilling pension requirements” actually elicited more mentions by Hispanics than “enjoy the job/enjoy working” (14% vs. 13%), but it is not listed above because it is not among the top six reasons for working among the total sample.

Figure 24: Most Important Reasons for Working, by Race/Ethnicity*



Base: Total Whites (n = 1237), Total African Americans (n = 421), Total Hispanics (n = 601)

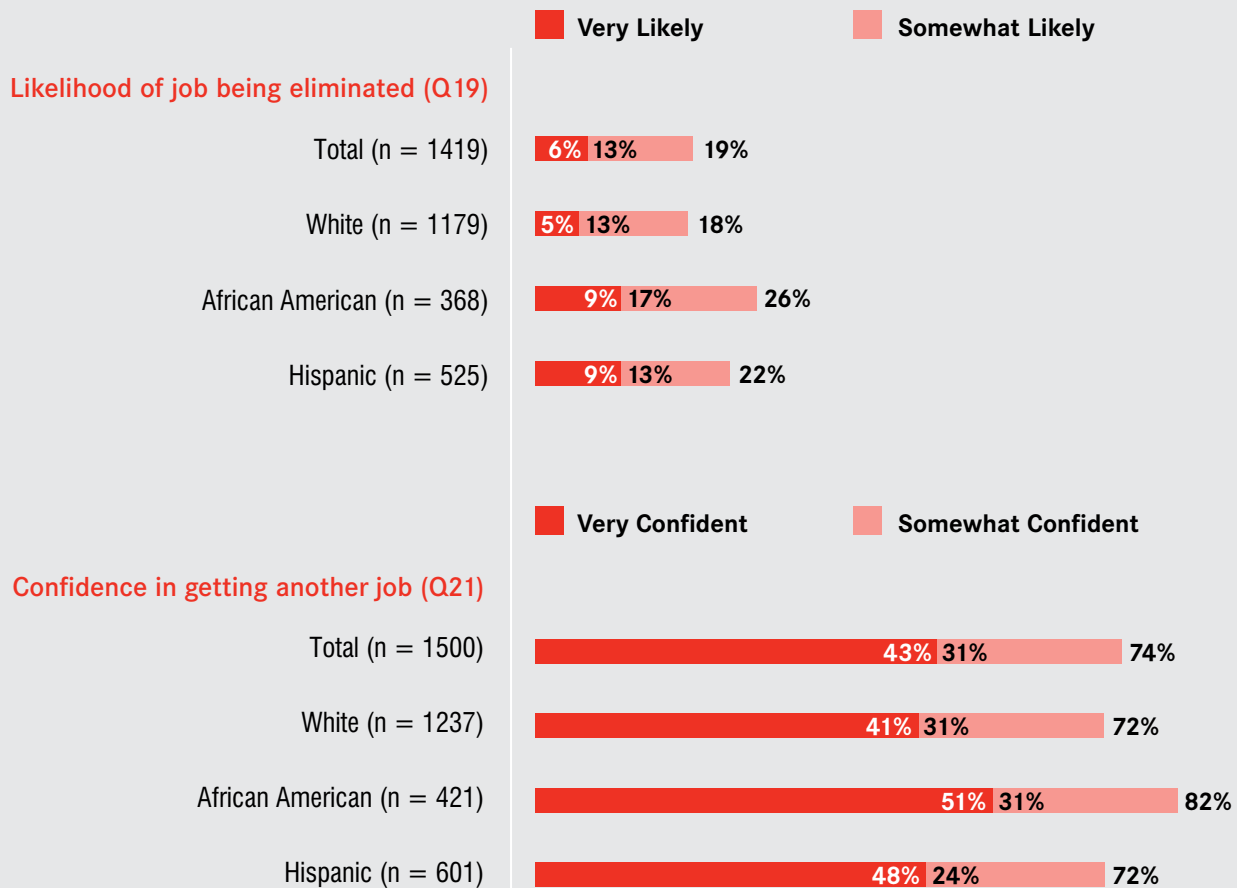
Q4ab/b. "Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be working/looking for work right now?"

Q4ad/bd. "And, of the same list of issues we talked about, what would you say is the SECOND major factor in your decision to be working/looking for work right now?"

*For each race/ethnic group, chart shows the seven factors that were named most frequently as either the *single most important* reason for working or the *second most important* reason for working. Due to rounding, percentages for the single most important reason and second most important reason may not appear to add up to the total.

Figure 25: Likelihood of Job Elimination and Confidence in Getting Another Job, By Race/Ethnicity

Percentage of workers who say that their job is very or somewhat likely to be eliminated and percentage of workers who say they are very or somewhat confident they could get another job right away.



Base for Q19: Respondents who are working full-time, part-time, or are self-employed.

Q19a. "How likely is it that your job could be eliminated within the next year?"

Q19b (self-employed). "How likely is it that you will have to give up working for yourself within the next year?"

Base for Q21: Total

Q21a (employed). "If your job were eliminated tomorrow, how confident are you that you could get another job right away without having to move or take a cut in pay?"

Q21b (unemployed). "How confident are you that you will get another job soon without having to move or take a cut in pay?"

Hispanics Are More Concerned That Their Prospects for Re-Employment Would Be Hampered by Technical and Communication Skills; Both Minorities Struggle to Keep Up with Changing Technology

Older Hispanic workers who lack confidence in their chances of securing re-employment quickly after a job elimination—28 percent of Hispanics—attribute their low confidence to a variety of issues. Like their white and African American counterparts, Hispanic workers cite the economy and their age most often. However, Hispanics are more likely than the other two race/ethnic groups to cite inadequate computer skills (11% of Hispanics vs. 4% of African Americans and 3% of whites) and language or communication skills (11% of Hispanics vs. 0% of African Americans and 1% of whites).

Other evidence from the survey reinforces this finding related to Hispanics' concerns about computer skills. For example, nearly half (46%) of older Hispanic workers say they have difficulty keeping up with technology compared to just one in four (25%) whites and about three in ten (31%) African American workers (Figure 26, page 103). Although African American workers are less likely than Hispanics to mention such difficulties, the share of African American workers expressing difficulty with technology has increased since 2002 when just under two in ten (19%) cited this challenge. Although mastering workplace technology is a particularly common challenge among Hispanic workers, it is clearly a growing concern for African Americans as well.

African American Workers Who Haven't Changed Jobs Recently Are Less Likely to Attribute Tenure to Enjoying Their Jobs

Employed older African American workers who have been in their current job longer than five years are less likely than other workers to attribute their lack of mobility to enjoying their job (41% of African American workers vs. 49% of Hispanic workers and 52% of whites). They are slightly *more* likely than whites and Hispanics to refer to "financial obligations."

Older Hispanic Workers Are More Likely to Seek Work-Life Balance

Possibly because Hispanics have larger intact families and due to their strong cultural emphasis on family, Hispanics are more likely to report that they are looking for better ways to balance work with personal life (78%) than are whites (66%) and African Americans (68%).

Essential Features of the Ideal Job Are Similar for the Three Race/Ethnicity Groups

Hispanic, African American, and white older workers generally share the same priorities when it comes to features considered to be absolutely essential elements of their ideal job. "Having a chance to use your skills and talents" is the element most frequently identified as essential by each of the three groups. Nearly as important in terms of proportion of mentions are "a friendly work environment," which comes in second, and having "the chance to do something worthwhile," which is "ranked" either third or fourth by each group.⁶⁹ The two minority groups depart from whites in ranking "healthcare benefits or insurance" and "good pension benefits" slightly higher than whites do, and they rank

⁶⁹ As in the discussion of the elements of the "ideal job" presented earlier in the report, this section also uses the term "rank" to refer to the relative percentage of respondents that identified each attribute as an essential component of the ideal job. The respondents themselves did *not* rank the components. Therefore, within each race/ethnicity group, we assigned a rank of 1 to the attribute that was selected by the largest percentage of respondents in that race/ethnicity group, 2 to the attribute that was selected by the second highest percentage of respondents in that race/ethnicity group, etc.

“competitive pay” slightly lower than white workers do. “Feeling respected by your boss” is ranked higher by Hispanics than by whites and African Americans, and “feeling respected by your co-workers” is ranked relatively lower by African Americans than it is by the other two groups.

As with the major reasons given for working, the two minority groups are more likely than whites to identify many of the features as absolutely essential components of their ideal job. Again, it is unclear how much of this finding reflects substantive differences—differences in the way minority groups and whites envision their “ideal job”—and how much reflects differential response tendencies, such as a tendency of these minorities to be more likely to acquiesce to items presented in a survey (in this situation, a greater inclination to answer “yes” when asked if the features are absolutely essential components of their ideal job).⁷⁰

There were few notable differences in relative “rank” in 2007 and 2002. For African Americans, respect from co-workers dropped from 8th to 12th highest in the proportion of workers identifying it as absolutely essential (although still chosen by 82% in 2007). Opportunity to learn something new dropped from 5th to 10th for Hispanics (although still chosen by 84% in 2007).

“Feeling respected by your boss” moved up in Hispanic worker rankings from 9th to 3rd highest in 2007 (even though this ideal job element was chosen by approximately nine in ten Hispanics in both years). There are no clear explanations for these shifts in the relative proportion of workers deeming each job attribute essential. However, the contrasts between the 2002 and 2007 findings are minor compared to the similarities in the relative rankings of each job component.

Older Minority Workers Face Extra Challenges

Older minority workers are more likely to report challenging life circumstances and events than their white counterparts. This applies in multiple realms—family responsibilities, challenging personal and family events, and financial difficulties. On some of the indicators, the contrasts are sharp, suggesting that older Hispanic and African American workers may encounter markedly greater obstacles than whites do.

Greater Family Responsibilities

Hispanic and African American workers appear to have more caregiving responsibilities than do older white workers. This appears to stem in part from the fact that members of the two minority groups are more likely than whites to have children living with them (43% of Hispanics and 37% of African Americans vs. 25% of whites). However, in addition to reporting more responsibility for the care of children and grandchildren, Hispanics and African Americans are also more likely than whites to report having responsibility for the care of a spouse. Hispanic workers, in addition, are more likely than white workers to be responsible for the care of a parent. African American workers are also more likely than whites to report responsibility for the care of another adult relative other than a parent or spouse.

In the past five years, more Hispanics (31%) and African Americans (23%) than whites (11%) have assumed responsibility for the care of a spouse or partner on a regular basis (Table 26, page 104). The same is true for providing regular child care or daycare for a grandchild: 29% of Hispanics and 23% of African Americans but only 9% of whites have started providing such care with the past five years. And, older Hispanic workers are more likely than others to have taken on care of a parent or other adult relative (38% for Hispanics vs. 30% for African Americans and 28% for whites).

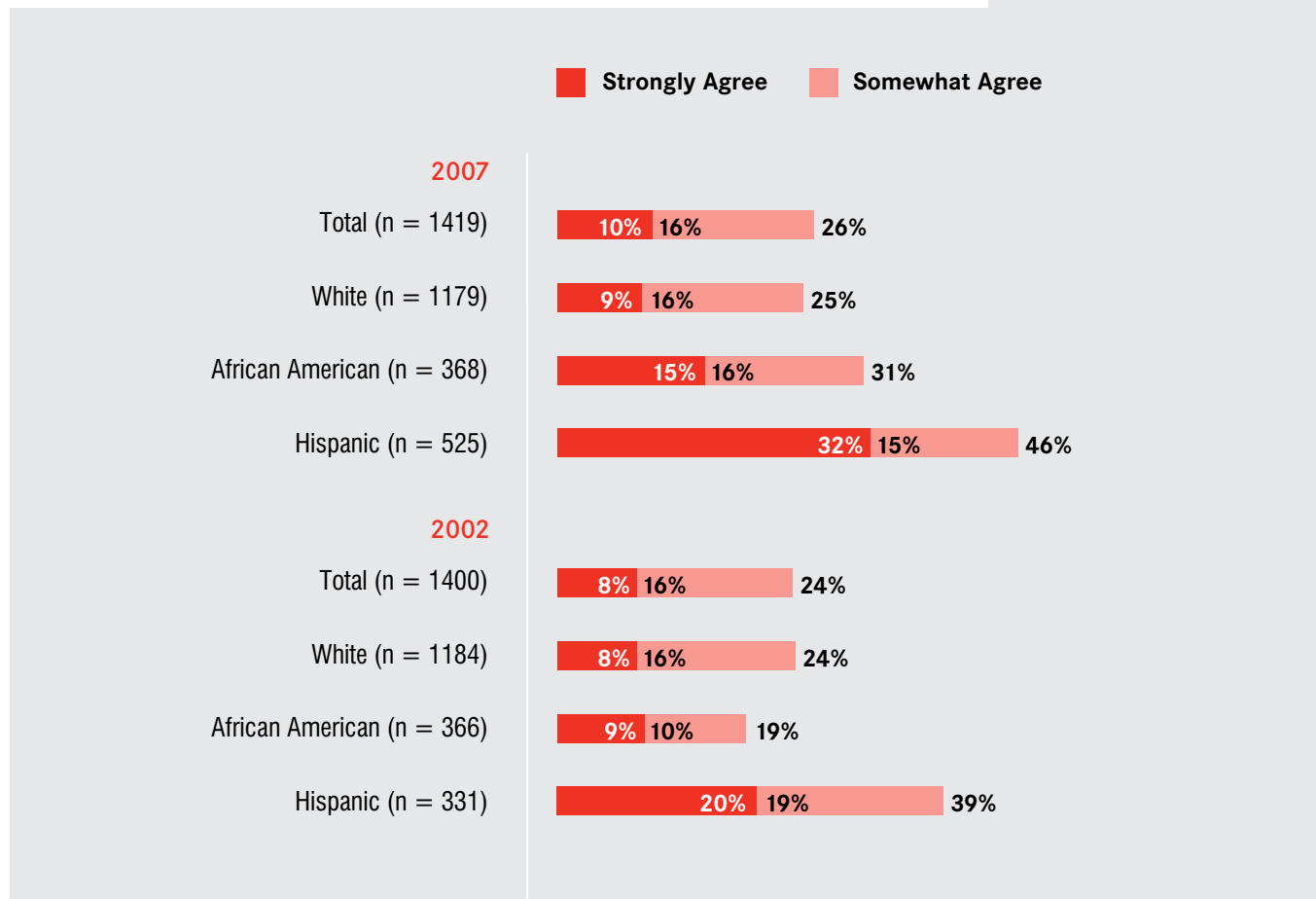
⁷⁰ As noted in Chapter V, the tendency to regard features as essential was also higher in general (for all three race/ethnicity groups) in 2002 than in 2007—possibly due to differences in the way these items were administered in the two surveys.

Older minority workers also have experienced more potentially stressful and disruptive family-related changes in the last five years such as having an adult child move back home, having their last child move out of the house, and getting married or divorced. Together, these findings strongly suggest that older Hispanic and African American workers, on average, bear a greater burden when it comes to caregiving and family responsibilities than do older white workers.

Illnesses, Deaths, and Mid-Life Crises

Over one-quarter of Hispanics (26%) report having survived a major illness in the past five years, compared to 21% of African Americans and 18% of whites. African Americans, on the other hand, are more likely than other workers to have experienced the loss of a close relative or friend (77% vs. 68% for Hispanics and 62% for whites). Both minorities are nearly twice as likely as whites to have experienced a mid-life crisis within the past five years (28% of African Americans and 29% of Hispanics vs. 15% of whites).

Figure 26: Difficulty Keeping Up With New Technology, by Race/Ethnicity



Base: Respondents who are working part-time, full-time, or self-employed

Q13. "Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement: 'I have difficulty keeping up with all the new technology required to do my job.'"

Financial Distress/Loss

Serious financial problems have affected fully half (50%) of older African American workers in the past five years, three of every ten (30%) Hispanic workers, but fewer whites (21%). Respondents in the two minority groups are more likely than whites to have lost health benefits or had them significantly reduced (30% of African Americans, 28% of Hispanics vs. 21% of older white workers). Additionally, African Americans are more likely than other workers to report a loss of—or severe reduction in—pension benefits (18% of African Americans vs. 12% of whites and 11% of Hispanics).

More African Americans and Hispanics also lost their jobs in the past five years (26% of African Americans and 25% of Hispanics vs. 18% of whites). Nearly one-third of older Hispanic workers (32%) say they made a major career change during this period; the proportion of African Americans and whites who changed careers is somewhat lower (25% of African Americans and 24% of whites).

Table 26: Life Experiences in Past Five Years by Race/Ethnicity

Percentage of workers who said they had personally experienced these changes or event in the past five years.

| | Total 2007 (n=1500) | White (n=1237) | African American (n=421) | Hispanic (n=601) |
|--|------------------------|-------------------|-----------------------------|---------------------|
| | % | % | % | % |
| Having a close relative or friend die | 63 | 62 | 77 | 68 |
| Becoming responsible for the care of a parent or an adult relative other than spouse/partner | 28 | 28 | 30 | 38 |
| Making a major career change | 25 | 24 | 25 | 32 |
| Experiencing SERIOUS financial problems | 24 | 21 | 50 | 30 |
| Losing your health benefits or having your health benefits significantly reduced | 23 | 21 | 30 | 28 |
| Having your last child move out of the house | 21 | 20 | 23 | 29 |
| Losing your job | 19 | 18 | 26 | 25 |
| Surviving a major illness | 19 | 18 | 21 | 26 |
| Having an adult child move back home | 18 | 16 | 28 | 29 |
| Experiencing a midlife crisis | 17 | 15 | 28 | 29 |
| Losing your pension or having your pension benefits significantly reduced | 12 | 12 | 18 | 11 |
| Beginning to take care of a spouse or a partner on a regular basis | 12 | 11 | 23 | 31 |
| Providing child care or daycare to a grandchild on a regular basis | 12 | 9 | 23 | 29 |
| Retiring from a job | 10 | 9 | 8 | 12 |
| Getting a divorce | 7 | 7 | 16 | 9 |
| Getting married | 6 | 6 | 10 | 11 |
| Having a spouse or partner die | 5 | 5 | 11 | 9 |

Base: Total

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

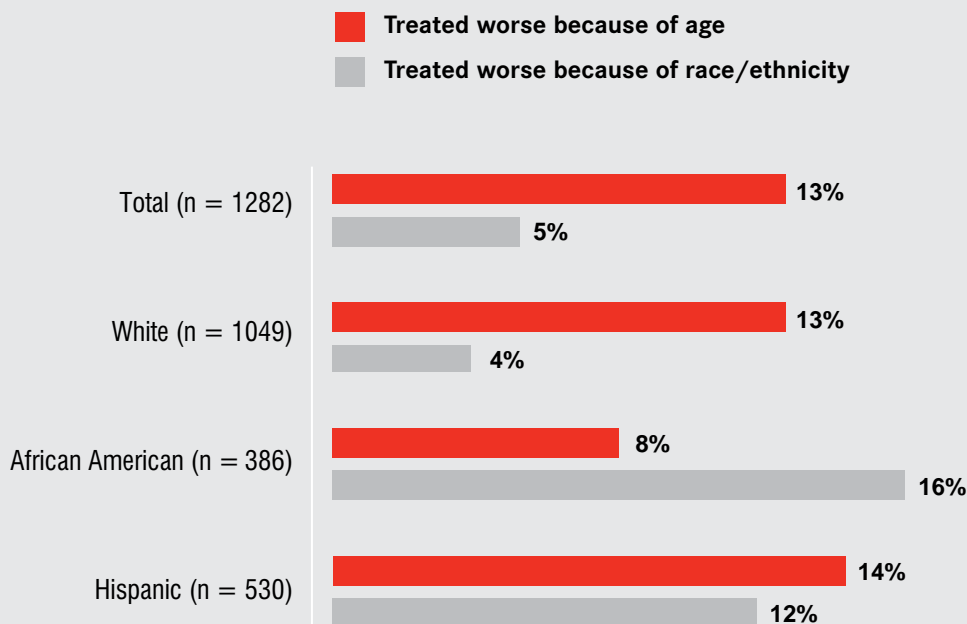
Fewer in All Groups Now Perceive Age Discrimination Exists/Hispanics More Than Whites Believe It Is Common

Compared to 2002, fewer workers in all three groups believe that workers today face age discrimination. The percentage of African Americans who believe age discrimination exists in the workplace dropped from 72 percent to 60 percent, while the percentage of whites sharing this belief dropped from 66 percent to 61 percent, and the decline among Hispanics was from 69 percent to 63 percent. Among older workers who think that age discrimination in the workplace does, in fact, exist, African Americans and Hispanics are more likely than whites to believe it is very common (55% of African Americans and 53% of Hispanics vs. 42% of whites).

African American Workers Are Particularly Likely to Perceive Racial Discrimination

African American workers are twice as likely to say that they have personally been the victims of workplace discrimination on the basis of their race or ethnicity than because of their age: 16 percent say their employer treats them worse than other workers due to their race, but only 8 percent say they are treated worse due to their age (Figure 27). Furthermore, the proportion of older African American workers who believe that their race elicits worse treatment (16%) is more than twice the proportion who believe that their race elicits better treatment (6%).

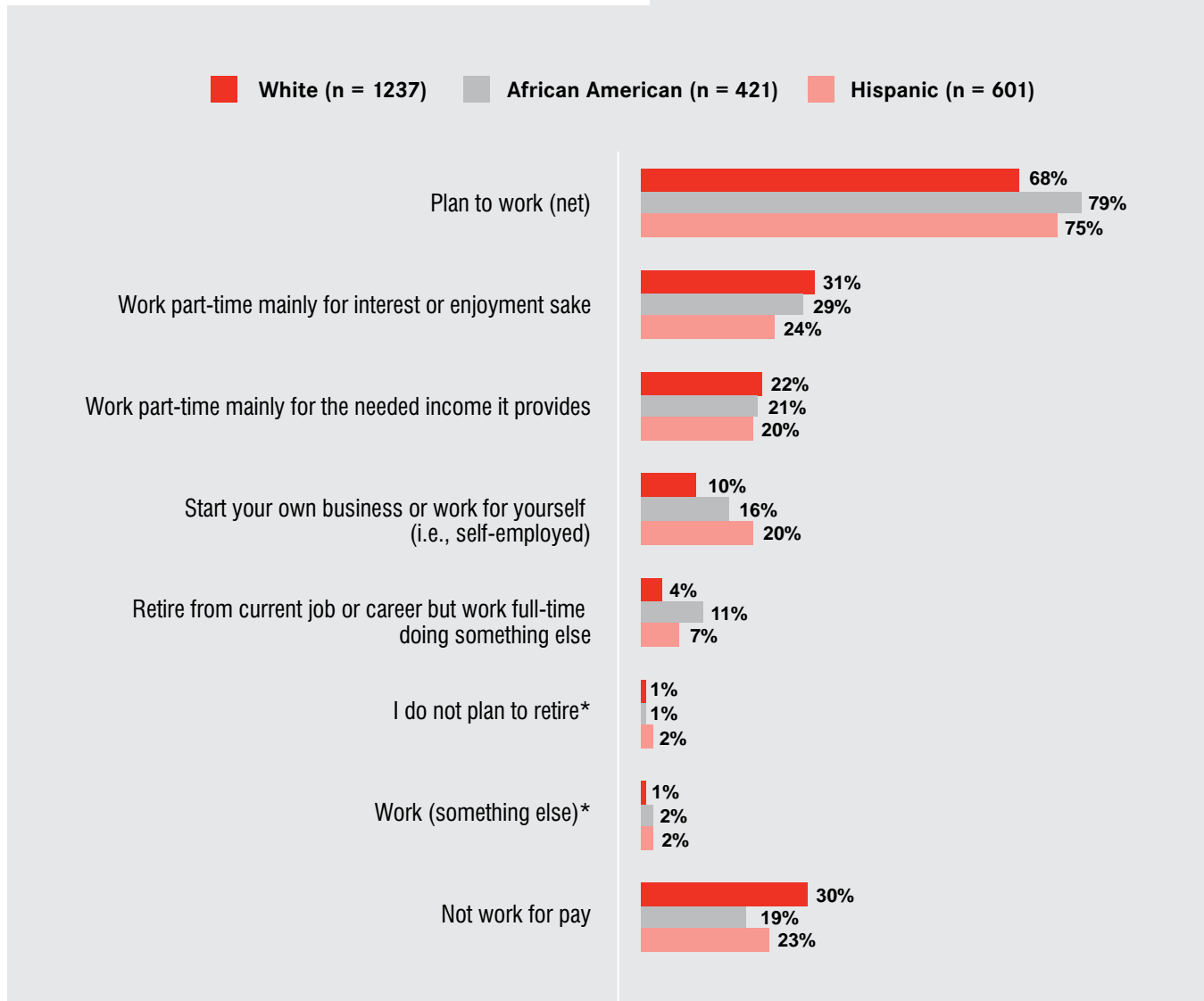
Figure 27: Personal Experiences with Workplace Discrimination Based on Age and Race/Ethnicity



Base: Respondents who are working part-time or full-time or are looking for work

Q29. "Thinking about how you are personally treated in the workplace, would you say the following generally cause YOUR EMPLOYER to treat you better, worse, or no differently than other workers?"

Figure 28: Plans for Retirement by Race/Ethnicity

**Base: Total**

Q25. "Which of the following, if any, best represents what you plan to do during your retirement?"

*These responses were not read to respondents but were offered spontaneously by some respondents.

Although a sizable share of older Hispanic workers (12%) thinks that their race/ethnicity leads employers to treat them worse than other workers, a statistically identical share of Hispanics (10%) report that their race/ethnicity leads to better treatment. Clearly, Hispanics who feel that their race/ethnicity affects how employers treat them are divided between those who view their race/ethnicity as an

advantage in the workplace and those who view it as a barrier. Compared to both African Americans and Hispanics, whites perceive their race/ethnicity to be much less of a factor. For example, only 9 percent of white workers believe that their race/ethnicity affects how they are treated, with 5 percent feeling that it leads to better treatment and 4 percent reporting that it leads to worse treatment.

Perceptions of Age Discrimination Vary By Race/Ethnicity

For older white and Hispanic workers, enduring worse treatment because of their *age* is the most common type of workplace discrimination, reported by 14 percent of Hispanics and 13 percent of whites. However, almost as many in each group (10% of Hispanics and 7% of whites) feel that their age leads to *better* treatment.

Overall, slightly more older white and Hispanic workers perceive worse treatment due to age than perceive better treatment due to age. In contrast, older African American workers are more likely to believe that their age elicits better treatment than to believe that it results in worse treatment.

When asked if they have personally experienced certain types of age-related discrimination *within the past five years*, white, Hispanic, and African American workers report similar incidences of such events. When asked if they have experienced such discrimination *ever* over the course of their career, reported rates of discrimination are again similar across the three groups with one exception: Whites (16%) and Hispanics (17%) are more likely than African Americans (10%) to say that they have not been hired at some point in their life because of their age.

Plans for Retirement Fewer Whites Than Minorities Plan to Work in Retirement

More older African American workers (79%) than white workers (68%) intend to work for pay during retirement (Figure 28, page 106). Among older Hispanic workers, 75 percent have such expectations.

African Americans and Hispanics Are Entrepreneurially Minded

Older minority workers are more likely than white workers to plan to work for themselves in retirement. For example, 16 percent of African Americans and 20 percent of Hispanics compared to only 10 percent of white workers intend to start a business or work for themselves in retirement.

Motivations for Working During Retirement Differ Too

When asked why they plan to work in retirement, older Hispanic workers are far more likely than African Americans and whites to say they plan to work “to support themselves” (20% of Hispanics vs. 6% of whites and 5% of African American workers). Whites are most likely to attribute their plans to continue working to a desire or need for money (29% of whites vs. 22% of African Americans and 15% of Hispanics). White workers’ next most common reasons for planning to work during retirement, mentioned by 22 percent each, are “to have something interesting to do” and “enjoy working.” “To have something interesting to do” is mentioned less often by Hispanics (12%) and somewhat less often by African American workers (18%). Hispanics (24%) and African Americans (24%) are just as likely as whites to mention “enjoy working.”

Racial/Ethnic Differences in Perspective

This chapter has identified many differences among older African American, Hispanic and white workers as well as some similarities. Some of the contrasting experiences, perceptions, and aspirations are most likely due to racial or ethnic differences per se rather than merely due to underlying socio-economic differences among the groups. When all other demographic and employment attributes of the three groups are held constant, some of the observed differences will most likely persist. Other descriptive differences across the three groups in work-related beliefs and experiences, however, are likely to diminish or vanish for workers with similar socio-economic characteristics. Because the older African American, Hispanic, and white worker populations have somewhat different profiles with respect to age, sex, marital and family circumstances, English language proficiency, employment, and other attributes, it is difficult to isolate the drivers of the differences in experiences, perceptions, and plans. But, regardless of the reasons for the differences, the data presented leave little doubt that older African American, Hispanic, and white workers constitute mutually distinctive segments of the 45- to 74-year-old workforce.

X. A Closer Look at Hispanic Workers

As the fastest growing population in the U.S., Hispanics are becoming an increasingly large percentage of the workforce. This growth is already affecting the make-up of the pool of 45- to 74-year-old workers, and the trend is likely to continue in the decades ahead. For this reason, this section of the report examines older Hispanic workers in depth to learn whether they are largely homogenous in their work-related experiences, perceptions, and future plans, or if subgroups differ noticeably from one another.

As shown in the demographic and employment profiles of the survey respondents in Appendix A, the distinguishing characteristics of 45- to 74-year-old Hispanic workers, as a group, include their relatively low education and income levels (compared to non-Hispanic workers), higher concentration in blue-collar jobs and lower presence in executive/professional positions, lower average tenures at their present job, and a lower current rate of employment. Older Hispanic workers are also, of course, more likely than African Americans and whites to have been born outside the U.S.

This section focuses on only Hispanics, taking a closer look at the Hispanic workers in our survey to examine the differences and similarities between subgroups within the older Hispanic workforce. To that end, this section focuses primarily on differences between Hispanic males and females, those in different age segments, those in different socio-economic subgroups (education, income, occupation type), and those born in the U.S. compared with those born in other countries. Overall contrasts between Hispanic workers, African American workers, and white workers are covered in the previous section (Chapter IX).

Employment Characteristic Differences

To set the stage for this in-depth look at 45- to 74-year-old Hispanic workers, this section begins with a list of the key ways in which the employment characteristics of certain segments of the older Hispanic workforce differ from one another:

1. Women are more likely to be employed part-time than men; overall, women average 38 hours of work per week and men average 43 hours per week;
2. Full-time workers average 42 hours per week; part-time workers average 27 hours per week (Figure 29, page 111);
3. Of older Hispanic workers with annual household incomes under \$30,000, only half are employed full-time, which is far fewer than those with higher incomes;
4. Hispanics born outside the U.S.—almost half of the older Hispanic worker population—are somewhat less likely than U.S.-born Hispanic workers to be employed in full-time jobs (Table 27, page 109). Foreign-born workers also have lower household incomes than other Hispanic workers (median household income of \$33,100 vs. \$57,800 for native-born Hispanics). The median *individual* annual incomes of native-born and foreign-born Hispanic workers also differ and are \$49,400 and \$25,800, respectively.

Table 27: Profile of Older Hispanic Workers

| | Hispanics | | | |
|--|------------|------------|-----------|--------------|
| | Total 2002 | Total 2007 | U.S.-Born | Foreign-Born |
| | (n=400) | (n=601) | (n=234) | (n=363) |
| | % | % | % | % |
| Sex | | | | |
| Male | 55 | 52 | 50 | 54 |
| Female | 45 | 48 | 50 | 47 |
| Household Annual Income | | | | |
| Under \$30K | 38 | 28 | 17 | 41 |
| \$30K to <\$50K | 19 | 21 | 19 | 23 |
| \$50K to <\$80K | 13 | 20 | 28 | 11 |
| \$80K or more (NET)* | 15 | 21 | 26 | 15 |
| \$80K to <\$100K* | | 7 | 9 | 5 |
| \$100K or more* | | 14 | 17 | 10 |
| Median Household Annual Income** | \$34,000 | \$46,400 | \$57,800 | \$33,100 |
| Education | | | | |
| High school or less | 55 | 58 | 50 | 67 |
| Some college/votech | 19 | 20 | 24 | 17 |
| College graduate | 9 | 14 | 17 | 10 |
| Post-graduate | 5 | 7 | 10 | 4 |
| Employment | | | | |
| Total employed (NET) | 85 | 86 | 90 | 83 |
| Full-time | 59 | 66 | 72 | 59 |
| Part-time | 13 | 12 | 10 | 13 |
| Self-employed | 13 | 9 | 7 | 11 |
| Looking for work | 15 | 14 | 10 | 18 |
| Occupation Type | | | | |
| Blue-collar | 38 | 42 | 37 | 48 |
| White-collar | 22 | 22 | 24 | 20 |
| Executive/professional | 15 | 20 | 26 | 13 |
| Marital Status | | | | |
| Married/living as married | 66 | 71 | 68 | 75 |
| Single | 15 | 8 | 12 | 4 |
| Widowed/divorced | 11 | 17 | 20 | 14 |
| Tenure | | | | |
| Average number of years at current job | 12 | 12 | 14 | 9 |

Base: Total Hispanics.

*In the 2002 survey, the highest income category specified was \$80,000 or more.

**Median incomes were estimated based on the percentage of respondents who reported that their income fell into each of the above income categories.

Reasons for Working

When asked to identify the major reasons that they are in the workforce, Hispanic men tend to cite more major reasons than do women. For example, Hispanic men are more likely than women to cite reasons related to family economic support such as “need to support other family members” and “need to pay for health costs for self or others in family,” but they are also more likely than women to say they work because they like to work, because work keeps them busy, and because it makes them feel useful.

Hispanic workers in the older age category (age 55 to 74), some of whom are presumably already receiving Social Security checks and/or retirement pensions, are more likely than 45- to 54-year-olds to report that they are working because it keeps them busy and makes them feel useful. Workers in the 45 to 54 age bracket more often stress the need to support other family members than do those 55 and older.

Foreign-born Hispanics are more likely than the native born to name all 11 reasons as major reasons for working. A similar tendency to name more major reasons for working was apparent to a slightly lesser degree among Hispanics with less education and lower incomes (compared to their better-educated and higher-income counterparts). This may reflect a cultural tendency of less assimilated Hispanics and, to a certain extent, lower socio-economic segments to acquiesce in response to survey questioning.

The Most and Second Most Important Reasons for Working

When respondents are forced to select the single most important and next most important reasons for working, issues related to immediate financial security such as “need the money” and “need to support other family members” are the motivating factors that rise to the top. Foreign-born Hispanic workers are *less* likely than the native-born to identify “need the money” as a first or second most important reason for working, and they are *more* likely than

the native-born to emphasize family needs such as “support other family members” and “health care costs for self or others in family” (Table 28, page 112).

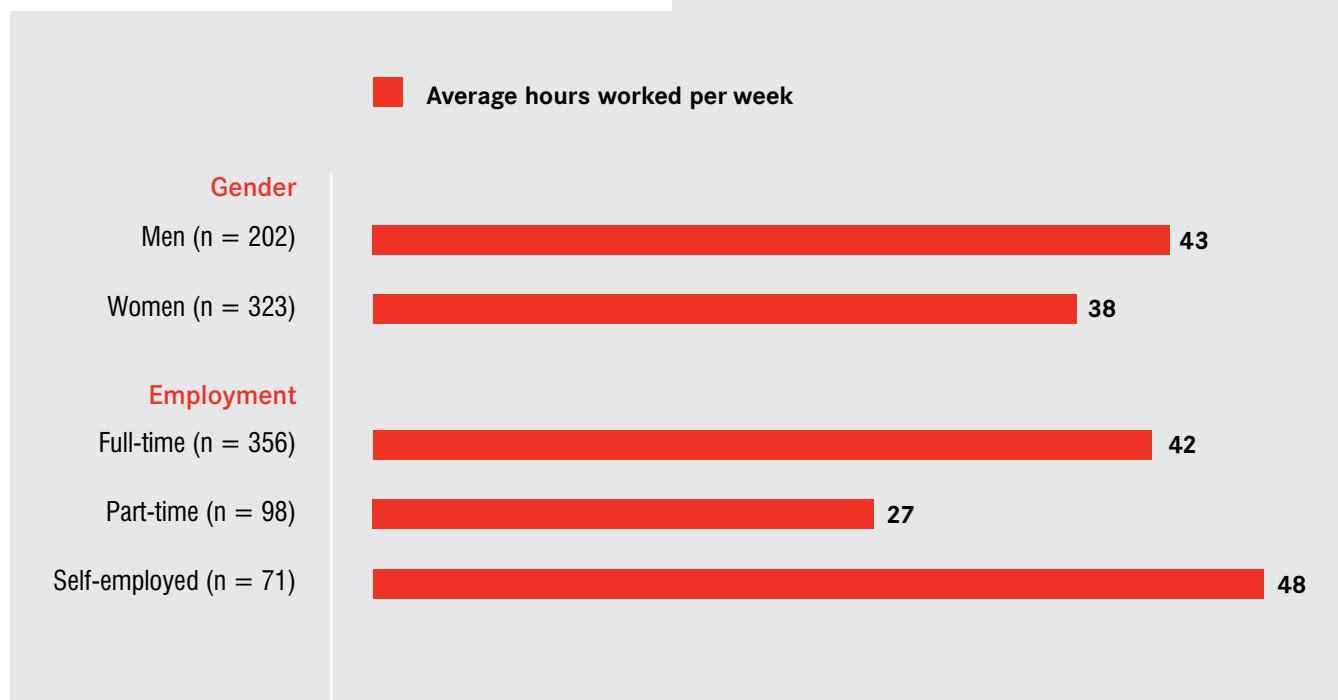
Hispanic women stress the need to maintain health insurance more often than men do when naming their two most important reasons for working. Maintenance of health insurance is also more prominently mentioned by workers with relatively high household incomes than by their lower-income counterparts, possibly because those with higher incomes are more likely to have such employer-based insurance.

Working “Only for the Money” Is More Common Among the Lower Socio-Economic Strata

Similar to older workers from lower socio-economic strata within the general population, older Hispanic workers in lower socio-economic categories (those with less formal education, lower household incomes, blue-collar jobs) are more likely than others to agree with the statement: “The only reason I continue to work is because I need the money.” For example, fully 90 percent of Hispanic workers with incomes under \$30,000 endorse that view, compared with just 75 percent of those with incomes of \$30,000 to under \$50,000 and 62 percent of those with incomes of \$50,000 or more.

Work-Related Challenges

Like other older workers, Hispanics who feel their job does not utilize their skills and talents are significantly more concerned than those whose skills are utilized that their job might be eliminated in the next year (33% vs. 14%). In fact, the degree to which workers feel that their skills are utilized is among only a few of the many factors examined in the survey that appear to influence perceived likelihood of job elimination. Workers in the higher age bracket (ages 55 to 74) and those in the lowest income bracket (less than \$30,000 per year) appear to be more concerned than those ages 45 to 54 and those with higher incomes about the possibility that their job could be eliminated.

Figure 29: Hours Worked by Hispanic Workers

Base: Hispanic respondents who are working part-time, full-time, or self-employed (excludes unemployed)

Q12. "About how many hours do you work during an average week?" (Chart shows the average number of hours worked per week.)

Men and Women Offer Differing Accounts of Their Employment Future

Male and female Hispanic workers who think that their job could be eliminated cite different types of reasons. Men tend to refer to slow business or the weak economy, whereas women are somewhat more likely to refer to the potential obsolescence of their skills—expressing concern that there is no longer a need for the type of work that they do—or to their individual job performance.⁷¹

Of Hispanic workers who think that their job could be eliminated, virtually none (only one percent) cite age as a reason.

Confidence in Finding New Work Varies Across Segments

Male workers, those with more education, workers with higher incomes, those in white-collar positions,

and workers who feel that their job utilizes their skills are more confident than other segments of the older Hispanic workforce that they would be able to find a new job quickly, if their job was eliminated. The contrasts in confidence levels expressed by certain segments are substantial. For example, 81 percent of Hispanic men but only 63 percent of women express confidence in their ability to find a new job. (In the general population, confidence does not vary significantly by sex.) More than eight in ten (85%) Hispanic college graduates but only 66 percent of Hispanics with a high school education or less feel confident about finding a replacement job. Similar differences exist by occupation type: 85 percent of white-collar workers are confident versus 68 percent of blue-collar workers.

⁷¹ This comparison of reasons given by men and women when explaining why their job may be eliminated is based on small sub-samples of men and women who think that their job may be eliminated. Although the differences between the explanations given by men and women appear strong, the differences are not statistically significant due to the small sizes of the sub-samples.

Age Is a Concern in Finding New Work

Older Hispanic workers who are not confident that they would be able to find a new job quickly (in the event that their current job is eliminated) most often attribute their lack of confidence to age or the economy (Figure 30, page 113). Sex again is a differentiator: The most common reason mentioned by men is the tight labor market or the economy (42% of men compared to 19% of women). In contrast, the most common reason provided by women is their age (47% of women compared to 23% of men).⁷²

Therefore, while virtually no Hispanic workers view age as a reason that their job could be eliminated, some—especially women—worry that age would be an obstacle in finding *new* work if they were to lose their current job. These results again suggest that Hispanic women are more likely to attribute adverse work-related events or circumstances to internal “causes” such as their age, while Hispanic men are more likely to point to external factors.

Table 28: Hispanics’ Most Important Reasons for Working*

*Percentage of workers who consider the following things the **most important** or **second most important** factor in their decision to be working right now or looking for work right now.*

| | | Need the money | Need to support other family members | Need to maintain health insurance coverage | Need to pay for health costs for self or others in family |
|--------------------------------|-------|----------------|--------------------------------------|--|---|
| | (n) | % | % | % | % |
| Total | (601) | 42 | 31 | 19 | 15 |
| Sex | | | | | |
| Male | (231) | 45 | 37 | 13 | 14 |
| Female | (370) | 39 | 24 | 25 | 16 |
| Place of Birth | | | | | |
| U.S.-born | (234) | 49 | 22 | 23 | 11 |
| Foreign-born | (363) | 34 | 40 | 15 | 18 |
| Household Annual Income | | | | | |
| Under \$30K | (246) | 41 | 36 | 14 | 17 |
| \$30K to <\$50K | (134) | 44 | 29 | 19 | 27 |
| \$50K+ | (162) | 46 | 26 | 26 | 9 |
| Education | | | | | |
| High school or less | (349) | 36 | 32 | 22 | 18 |
| Some college/votech | (123) | 43 | 22 | 11 | 5 |
| College graduate or more | (120) | 59 | 31 | 19 | 17 |

Base: Total Hispanic

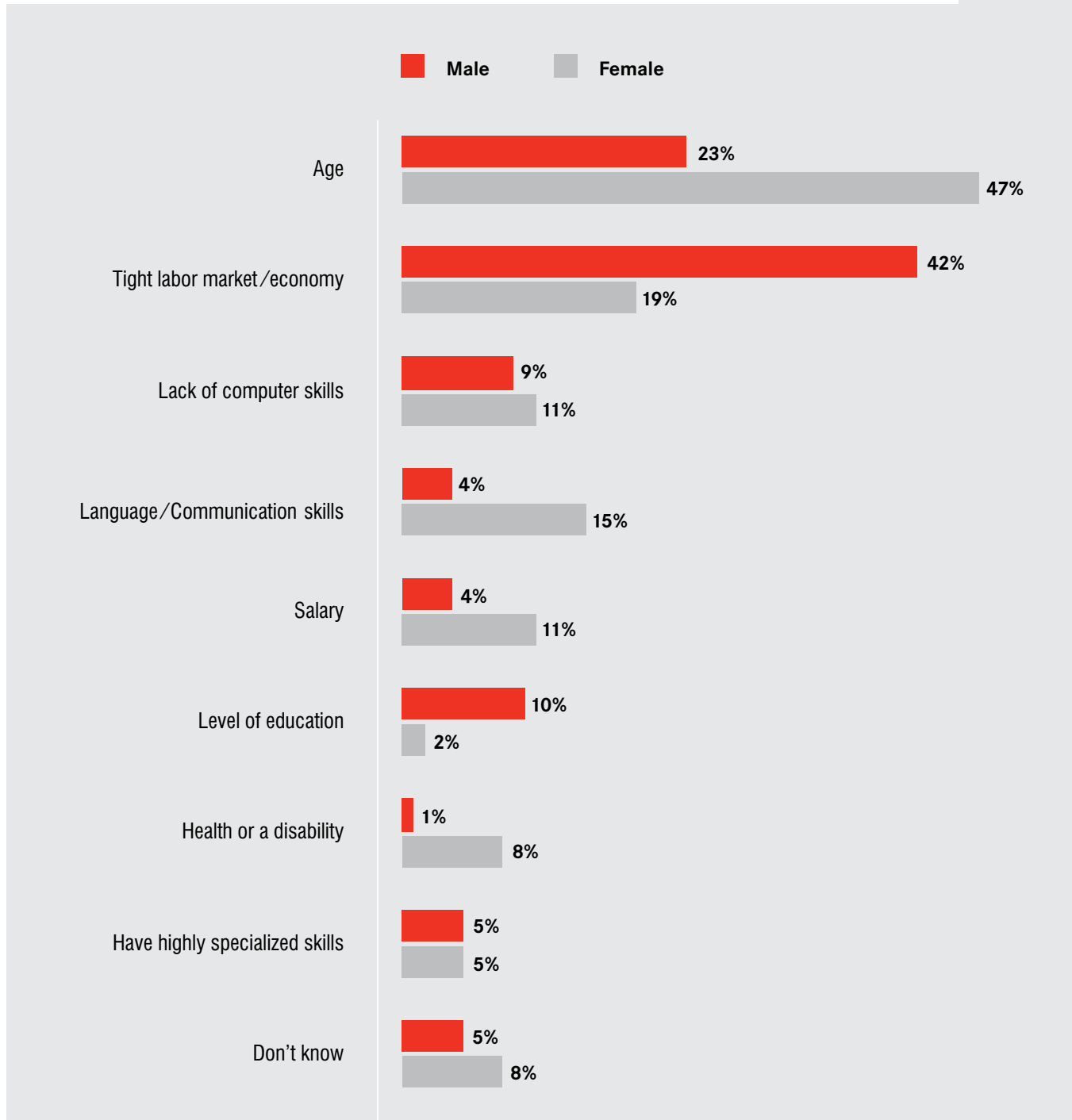
*Table shows the four factors that were named most frequently as either the most important single reason for working or the second most important reason for working.

Q4ab/bb. “Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be working/looking for work right now?”

Q4ad/bd. “And, of the same list of issues we talked about, what would you say is the SECOND major factor in your decision to be working/looking for work right now?”

⁷² This comparison of reasons given by men and women when explaining why they are not confident in their ability to find another job is based on small sub-samples of men and women who expressed a lack of confidence in their ability to find a new job quickly if their job were eliminated. For this reason, although the differences between the explanations given by men and women appear strong, the differences are not statistically significant due to the small sizes of the sub-samples. (Interestingly, although Hispanic women were more likely than men to cite age, the average age of Hispanic women and men respondents was the same at the time of the survey—53.)

Figure 30: Hispanics' Reasons For Lack of Confidence in Ability to Get a Replacement Job*



Base: Hispanics who are not very or not at all confident that they could get another job right away (if their current job was eliminated) without having to move or take a cut in pay (n = 59 men, 132 women)

Q22a. If employed: "What are the main reasons why you are not confident that you would be able to get another job right away if the job you have now were eliminated?"

Q22b. If unemployed: "What are the main reasons why you are not confident that you will be able to get another job soon?" (open ended; multiple responses allowed).

*Chart shows all responses mentioned by 5 percent or more of respondents. Results for men should be interpreted with caution due to small base. Differences between men and women are not statistically significant.

Utilization of Job Skills

The degree to which older Hispanic workers feel that they use their skills and talents on the job varies considerably across segments of the older Hispanic workforce. For example, twice as many foreign-born workers as native-born workers say that their current job allows them to use their skills and talents only a little or not at all (20% vs. 10%).

Women, too, are less likely to hold jobs that fully utilize their skills and talents: 19 percent say their job utilizes their skill only somewhat or less compared to 10 percent of men. (In the general older worker population, there is no difference between men and women workers.) Not surprisingly, utilization of skills increases with income. Only 7 percent of Hispanics with household incomes of \$50,000 or more report that their job does not fully utilize their skills and talents compared to 18 percent of older workers with lower incomes.

One of the consequences of under-utilization of job skills is a worker's sense of professional progress or development: Those working in jobs that utilize their skills a lot are more likely to agree with the statement "I am continuing to grow in my work" (91% vs. 73% among those whose jobs do not use their skills a lot).

New Workplace Technology Has Differential Impacts

Problems keeping up with new technology are more likely to be experienced by foreign-born Hispanic workers, blue-collar workers, and those with lower incomes and less education (even more so than among lower socio-economic status groups in the overall workforce). In addition, older Hispanic workers with a high school education or less are more likely than those with at least some college education to feel that they should not have to learn new skills at the current stage of their work life (43% vs. 16%). Other Hispanic workers who are more likely to express reluctance to learning new skills include lower-income workers, those in the older age group (55+), and foreign-born workers.

Hispanic Men Are Particularly Likely to Seek Better Work-Life Balance

The degree of interest in achieving better work-life balance is another factor that distinguishes the segments of older Hispanic workers from one another. Hispanic men express this desire more often than Hispanic women (86% vs. 69%)—a contrast which does not exist in the general population (Figure 31, page 115). It may be that the paternalism embedded in the culture creates additional stress for Hispanic men, who may feel an extra sense of family responsibility beyond what exists in the broader U.S. society.

Balancing work and personal life is also particularly likely to be a desire of foreign-born Hispanic workers, those with the least education, and those with the lowest incomes.

Essential Features of the Ideal Job

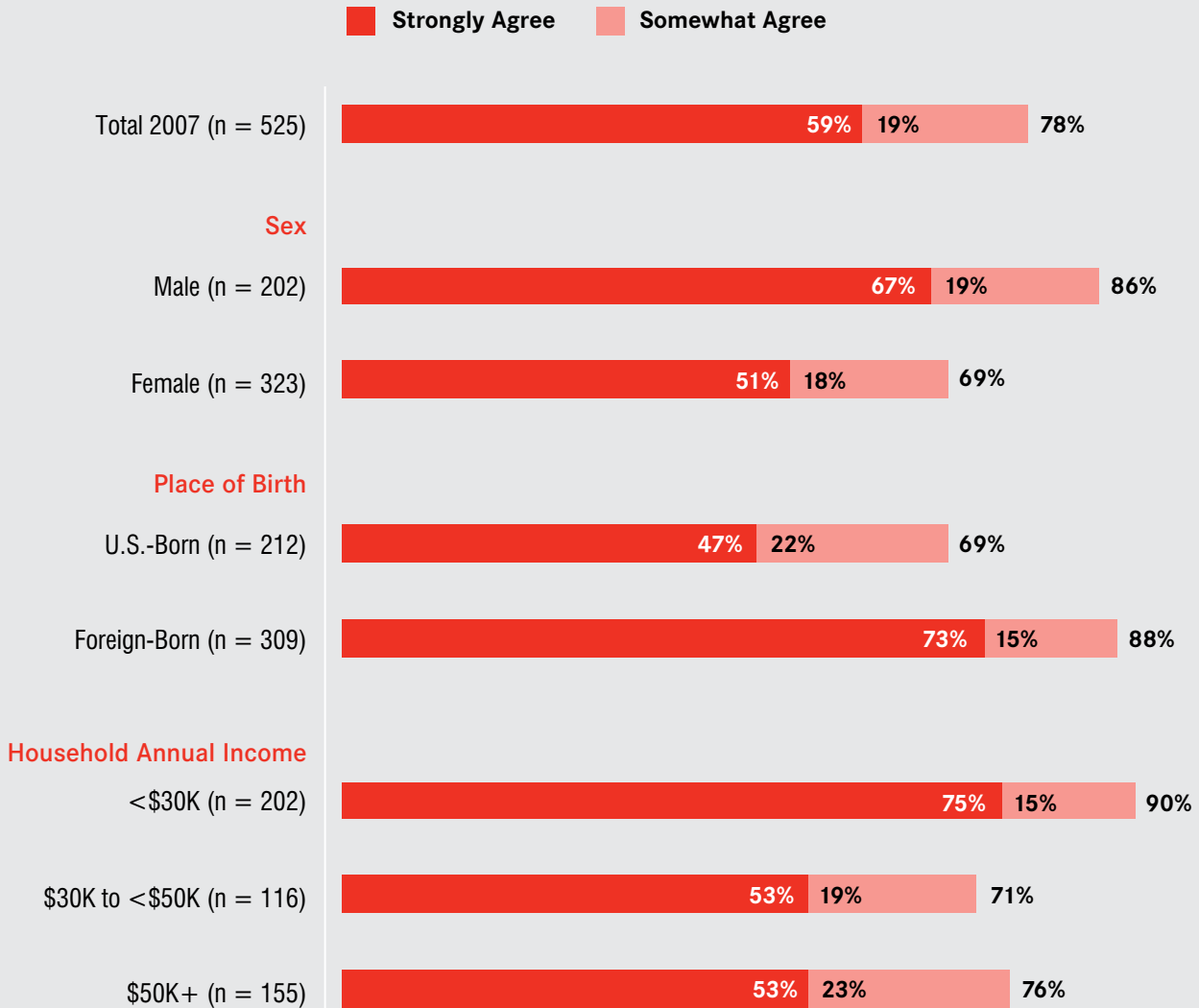
When asked to identify which of 19 attributes are absolutely essential parts of their ideal job, male and female Hispanic workers differ significantly in their opinions about the importance of just three: Females are *more* likely than males to choose "opportunity for part-time work" (58% vs. 43%)—possibly because they are more likely than men to be working part-time. Additionally, females are *less likely* than males, though still very likely, to select "chance to use your skills and talents" (90% vs. 98%) and "competitive pay" (75% vs. 91%). (On these last two items, older men and women workers in the general population do not differ.)

Foreign-born and native-born Hispanic workers differ in the importance that they attach to 10 of the 19 job features. In each case, foreign-born workers identify the attribute as essential more often than do native-born workers, which may reflect a culturally determined response inclination more than substantive differences between those segments.

Hispanic workers from lower socio-economic statuses (those having less education and/or lower incomes) also are more likely than those in higher socio-economic strata to identify many of the

Figure 31: Many Hispanics Say That They Are Looking for Ways to Better Balance Work with Personal Life

Percentage of Hispanic workers strongly and somewhat agreeing with the statement, "I am looking for ways to better balance work with my personal life."



Base: Hispanic respondents who are working part-time, full-time, or self-employed

Q13. "Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement: 'I am looking for ways to better balance work with my personal life.'"

job features as absolutely essential. For example, workers with no college education are more likely than those with more education to identify eight of the job features as essential; and workers with incomes of less than \$30,000 are more likely than those with higher incomes to select 10 of the job features as essential. None of the 19 job characteristics is regarded as absolutely essential more often by college graduates (vs. those with less education) or by workers with incomes of at least \$50,000 (vs. those with lower incomes). Among the job features eliciting responses that vary based on income is “opportunity to learn something new,” selected by nearly all of workers with household incomes under \$30,000 (96%) compared to 80 percent of workers with higher incomes. This might suggest a special openness to professional growth among low-income Hispanic workers.

Three contrasts appear between Hispanic workers ages 45 to 54 and those who are 55+: As might be predicted, the younger group is less interested than the older group in working from home and in working part-time; and, they are more interested in jobs offering adequate paid time off such as sick leave or vacation time.

Life Challenges

In the past five years, foreign-born Hispanic workers ages 45 to 74 are more likely than native-born workers to have begun caring for a spouse or partner on a regular basis and to have provided child care or daycare for a grandchild on a regular basis. Foreign-born workers are also more likely to have seen their last child move out of the house, but *less* likely than the native-born to have had an adult child move back home. Foreign-born workers are also more likely than native-born workers to have gotten married in the past five years. Several of these differences between foreign-born and native-born workers represent potentially stressful life events, which may indicate that foreign-born workers have faced more stress in their personal life in the past five years than have native-born workers.

Those with Less Education and Income Face More Challenges

Assuming regular care of a spouse/partner is more likely to have affected older Hispanic workers with the least education and the lowest incomes. Like other older workers with lower incomes, lower-income Hispanics are also more apt than those with greater financial resources to have encountered other life challenges during the past five years such as the following:

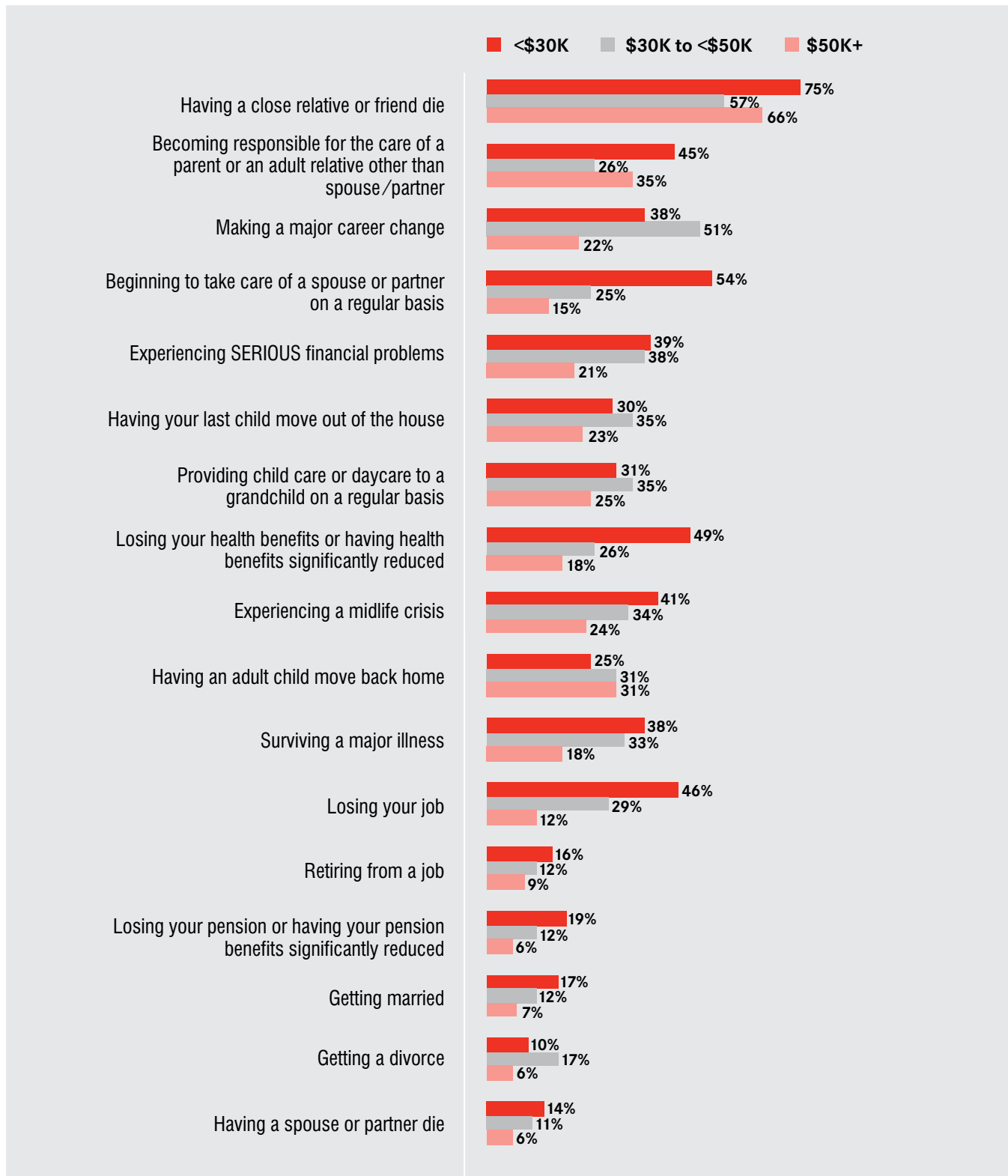
- » surviving a major illness,
- » having a close friend or relative die,
- » having a mid-life crisis,
- » experiencing serious financial problems,
- » losing a job,
- » losing health benefits or having them significantly reduced,
- » losing pension benefits or having them significantly reduced, and
- » becoming responsible for caring for a parent or other adult relative (Figure 32, page 117).

Age and Other Forms of Discrimination Beliefs about Age Discrimination Vary By Age and Sex

Foreign-born Hispanic workers appear more likely than U.S.-born workers to believe that age discrimination exists in the workplace. Among those who believe age discrimination exists, as in the general older worker population, Hispanic women are more likely than men to believe that workplace age discrimination *is very common*.

As is the case with non-Hispanics, Hispanic workers are somewhat more likely to believe that their age elicits worse treatment (14%) from their employers than to believe that it elicits better treatment (10%). Interestingly, foreign-born Hispanics (16%) are

Figure 32: Life Events/Changes Experienced in the Past Five Years, by Hispanic Income Segment



Base: Total Hispanics within each household income group. (<\$30,000: n = 246; \$30,000 to \$50,000: n = 134; \$50,000+: n = 162)

Q10. "I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have personally experienced IN THE PAST 5 YEARS. Please respond by answering either "yes" or "no" as I read each item to you."

Table 29: Hispanics' Experiences with Various Forms of Age Discrimination Ever

Percentage of Hispanic workers who report that the following specific discriminatory things have ever happened to them at work.

| | Hispanic | | | |
|---|------------|------------|-----------|---------------|
| | Total 2002 | Total 2007 | U.S.-Born | Foreign- Born |
| | (n = 400) | (n = 601) | (n = 234) | (n = 363) |
| | % | % | % | % |
| Passed up for a promotion or a chance to get ahead because of your age | 15 | 11 | 11 | 12 |
| Not getting hired for a job you applied for because of your age | 14 | 17 | 17 | 17 |
| Laid-off, fired, or forced out of a job because of your age | 9 | 8 | 3 | 13 |
| Passed up for a raise because of your age | 9 | 8 | 8 | 8 |
| Denied access to training or professional development opportunities because of your age | – | 8 | 7 | 10 |

Base: Total Hispanic

Q30. "Please tell me whether each of the following has EVER happened to you at work?"

significantly more likely than U.S.-born Hispanics (5%) to think that they receive *better* treatment due to their age. In fact, foreign-born Hispanics are just as likely to view age as a cause of better treatment (16%) as they are to consider it a cause of worse treatment (16%).

Perceptions of Ethnic Discrimination Depend on Level of Education

Roughly equal numbers of Hispanic workers believe that their race/ethnicity elicits better treatment from their employer as believe that it elicits worse treatment. However, the likelihood of Hispanics to believe that their race/ethnicity leads to better or worse treatment varies by education and occupation type. Those with the least education are more likely to feel that their race/ethnicity leads to better treatment (11%) than to believe that it leads to worse treatment (6%; Figure 33, page 119). College graduates are more likely to view it as a cause of worse treatment (28%) than better treatment (15%). Executives and professionals also are more likely to view their Hispanic ethnicity as a disadvantage (in terms of treatment by their employer) than an advantage.

Most Vulnerable Workers Lose Jobs More Often Because of Their Age

Foreign-born workers and workers with low household incomes report a higher incidence than native-born workers and those with higher incomes of having been laid-off, fired, or forced out of a job due to their age at some point during their working years. For example, 13 percent of the foreign-born say this has happened to them compared to just 3 percent of native-born Hispanic workers (Table 29). Seventeen percent of workers with incomes below \$30,000 report such an occurrence compared to only 4 percent of workers with higher incomes.

Retirement Plans

Three-quarters of older Hispanic workers plan to work for pay (at least part-time) during retirement (Table 30, page 120). This is less true of executives/professionals (61%) and blue-collar workers (70%), compared to other white-collar workers (92%). Hispanic men and women are equally likely to expect to work in retirement—unlike in the general population, where fewer women than men have such expectations.

Compared with women, Hispanic men are more likely to plan to start a business or work for

themselves in retirement. Workers with relatively low household incomes (under \$30,000) are more likely than those with higher incomes (\$50,000+) to plan to work mainly for the income.

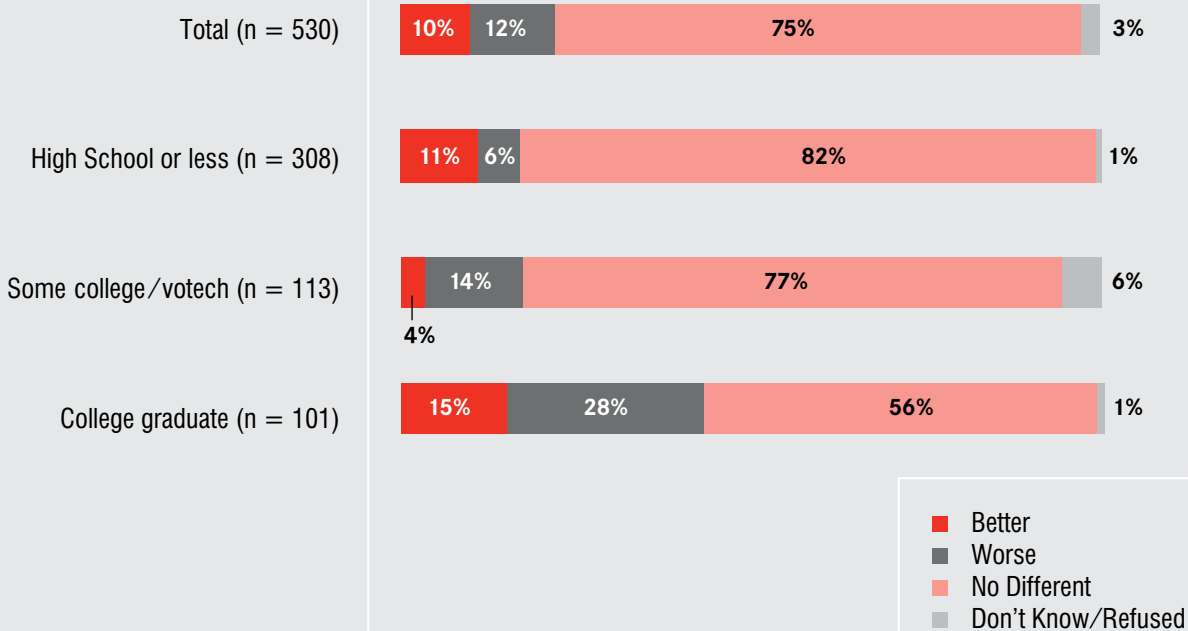
When Hispanic workers who expect to work in retirement are asked to explain the reasons for those expectations, foreign-born workers are more likely than native-born workers to say they will work in order to support themselves and also to stay physically active. Men who expect to work in retirement are more likely than women to attribute these expectations to the fact that they enjoy working, while women are more likely than men to cite a desire to be around people.

On average, 45- to 74-year-old Hispanic workers who expect to stop working at some point plan to work

another 12 years before stopping work completely, which is similar to the general population. Among Hispanic workers who are employed full-time or part-time, a majority (56%) plan to continue working for their current employer until they stop working, while 28 percent expect to change employers. Workers who feel that their current job does not utilize their skills well are more likely to say they will change employers before fully retiring than are those who say that their skills are utilized (41% vs. 19%). Similarly, white-collar workers not classified as executive/professionals (50% of whom expect to change employers) are more likely than blue-collar workers (20%) and those in executive or professional positions (26%) to expect to switch employers before stopping work completely.

Figure 33: Hispanics' Perceptions of Treatment Due to Race/Ethnicity (by Education Level)

Percent of Hispanic workers who report that their race/ethnicity causes their employer to treat them better, worse, or no different than other workers.



Base: Hispanic respondents who are working part-time or full-time or are looking for work (n=530)

Q29b. "Thinking about how you are personally treated in the workplace, would you say YOUR RACE OR ETHNICITY generally causes YOUR EMPLOYER to treat you better, worse, or no differently than other workers?"

Table 30: Retirement Plans of Hispanic Workers

Percentage of Hispanic workers age 45 to 74 who report that the following best represents what they plan to do during retirement. Only one response per respondent permitted.

| | Hispanic | | | |
|---|------------|------------|-----------|--------------|
| | Total 2002 | Total 2007 | U.S.-Born | Foreign-Born |
| | (n = 400) | (n = 601) | (n = 234) | (n = 363) |
| | % | % | % | % |
| Plan to work during retirement (net) * | 77 | 75 | 75 | 74 |
| Work part-time mainly for interest or enjoyment sake | 26 | 24 | 25 | 24 |
| Work part-time mainly for the needed income | 18 | 20 | 17 | 24 |
| Start your own business or work for yourself** | 22 | 20 | 20 | 19 |
| Retire from current job or career but work full-time doing something else | 12 | 7 | 8 | 6 |
| Do not plan to work at all | 19 | 23 | 22 | 23 |

Base: Total Hispanics (n = 601)

Q25. "Which of the following, if any, best represents what you plan to do during your retirement?"

*Net for "plan to work in retirement" includes a small percentage of respondents who either stated that they do not plan to retire at all or stated that they plan to work in retirement in a manner that does not fit into one of the above categories.

**2002 wording was "start your own business or go into business for yourself."

Conclusions

Hispanics constitute a unique sub-population of the 45- to 74-year-old workforce in the United States. Not only are they the fastest growing segment, but they differ from older workers in the general population in several important respects: Many are immigrants born outside the country; they vary in their English proficiency; they tend to have less education and lower incomes than older workers in the general population, on average; and they are also somewhat younger.

This chapter has documented that older Hispanic workers are not homogeneous in their work-related experiences, perceptions, and retirement plans. The analysis identified many contrasts between Hispanic men and women, between workers with different levels of education and income, and

especially between native-born and foreign-born older workers. Fewer differences were found by age, and those tended to be more muted. Some of the observed differences are undoubtedly shaped by cultural influences, which are more apparent in some segments of the older Hispanic workforce than in others. Other differences observed among Hispanic workers are similar to the differences observed among non-Hispanic workers and likely reflect the same socio-economic influences affecting the older workforce as a whole.

We can expect that the older U.S. labor force will continue to be influenced by this diverse ethnic group as the population of older Hispanic workers continues to grow in the years ahead.

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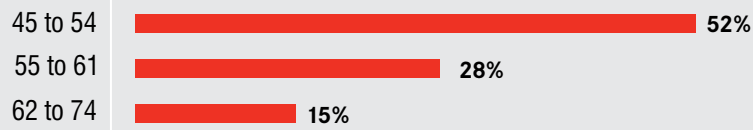
Appendix A: Respondent Profile

Demographic Profile of the Sample: Workers Age 45 to 74

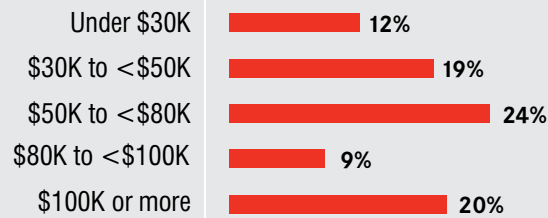
Gender



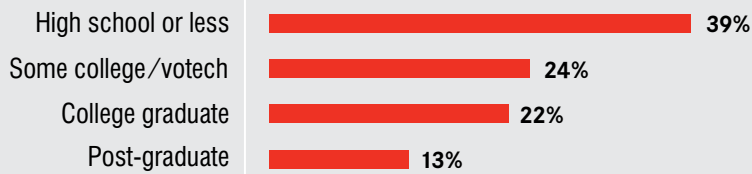
Age



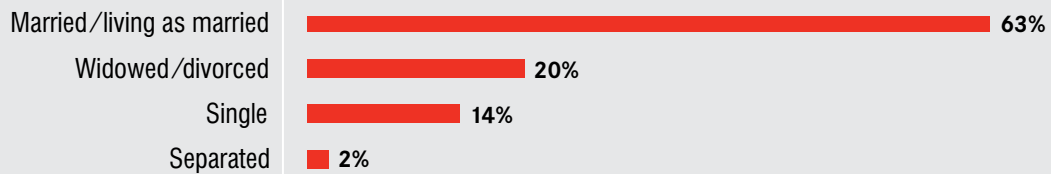
Household Annual Income*



Education



Marital Status



Base: Total (n = 1500)

*For each demographic variable, the percentage of respondents does not always add to 100% due to a small percentage of respondents who answered "don't know" or refused to answer. As is usually the case with questions about income, the percentage of respondents (16%) who refused to report their income was significantly higher than the percentage who refused to answer the other questions. For this reason, the sum of the percentages of respondents who reported having incomes in each of the above income categories is well below 100%.

Demographic Profile by Race/Ethnicity

| | Total 2002 | Total 2007 | White | African American | Hispanic |
|------------------------------------|------------|------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % | % |
| Sex | | | | | |
| Male | 53 | 52 | 53 | 45 | 52 |
| Female | 47 | 48 | 47 | 55 | 48 |
| Age | | | | | |
| 45 to 54 | 61 | 52 | 52 | 60 | 63 |
| 55 to 61 | 24 | 28 | 29 | 26 | 23 |
| 62 to 74 | 12 | 15 | 16 | 11 | 10 |
| Education | | | | | |
| High school or less | 35 | 39 | 40 | 46 | 58 |
| Some college/votech | 33 | 24 | 25 | 24 | 20 |
| College graduate | 18 | 22 | 22 | 21 | 14 |
| Post-graduate | 13 | 13 | 13 | 9 | 7 |
| Household Annual Income | | | | | |
| Under \$30,000 | 14 | 12 | 12 | 17 | 28 |
| \$30,000 to <\$50,000 | 22 | 19 | 19 | 25 | 21 |
| \$50,000 to <\$80,000 | 31 | 24 | 25 | 23 | 20 |
| \$80,000 or more (NET) | 19 | 29 | 30 | 23 | 21 |
| \$80,000 to <\$100,000* | | 9 | 9 | 7 | 7 |
| \$100,000 or more* | | 20 | 21 | 16 | 14 |
| Median Household Annual Income:** | \$53,400 | \$60,700 | \$61,600 | \$47,000 | \$46,400 |
| Median Individual Annual Income:** | \$39,400 | \$44,100 | \$44,200 | \$35,900 | \$36,500 |
| Marital status*** | | | | | |
| Married/living as married | 73 | 63 | 66 | 46 | 71 |
| Widowed/divorced | 14 | 20 | 19 | 28 | 17 |
| Single | 9 | 14 | 14 | 17 | 8 |

Base: Total

*In the 2002 survey, the highest income category specified was \$80,000 or more.

**Median incomes were estimated based on the percentage of respondents who reported that their income fell into each of the above income categories.

***Respondents who described their marital status as "separated" are not included in the above marital status categories.

Employment Profile by Race/Ethnicity

| | Total 2002 | Total 2007 | White | African American | Hispanic |
|---|------------|------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % | % |
| Employment | | | | | |
| Total employed (net) | 94 | 94 | 95 | 90 | 86 |
| Full-time | 67 | 67 | 67 | 68 | 66 |
| Part-time | 11 | 13 | 14 | 13 | 12 |
| Self-employed | 15 | 14 | 14 | 9 | 9 |
| Looking for work | 6 | 6 | 5 | 10 | 14 |
| Retirement Status* | | | | | |
| Never been retired and working | 83 | 85 | 86 | 86 | 89 |
| Retired but working | 15 | 14 | 14 | 12 | 11 |
| Occupation Type** | | | | | |
| Blue-collar | 24 | 26 | 27 | 31 | 42 |
| White-collar | 35 | 28 | 29 | 24 | 22 |
| Executive/professional | 28 | 36 | 37 | 27 | 20 |
| Average number of years at current job* | 16 | 14 | 14 | 12 | 12 |
| Average number of years before retirement | NA | 12 | 11 | 12 | 12 |
| Average number of hours worked per week* | 42 | 42 | 42 | 41 | 41 |

Base: The base for the above figures is total respondents except for items marked with asterisk(s).

*For "average number of years at current job," "average number of hours worked per week," and "retirement status," the base consists of only employed respondents. The bases for these items are as follows: 2002 n = 1400, 2007 n = 1419, White n = 1179, African American n = 368, Hispanic n = 525.

In 2002, the "retirement status" question was asked of all respondents, including unemployed respondents. Those unemployed respondents have been excluded from the base of the 2002 percentage shown above in order to facilitate comparison between the 2002 and 2007 data.

**Occupations classified as "blue collar" include skilled and semi-skilled labor, unskilled labor, and service and protective occupations. Occupations classified as "white collar" include technician/minor administrative, white collar/clerical (non-supervisory), and sales occupations. Occupations classified as "executive/professional" include executive/administrative/management jobs, top talent/major or lesser professional jobs, small business owners, and farmers. Percentages for each job category do not add to 100% due to the many respondents (15%) who refused to indicate their occupation. See Appendix C for a more detailed description of the types of occupations that are included in each occupation type category.

Appendix B: Annotated Questionnaire

Staying Ahead of the Curve

The AARP Work and Career Study

The following questionnaire is posted with FINAL weighted data based on total completes. Total general population completes (n = 1500); White, non-Hispanic (n = 1237); African American, non-Hispanic (n = 421); Hispanic (n = 601). Unweighted sample sizes are shown in parentheses. A “*” indicates less than 1%.

A12. Are you looking for a job, self-employed, employed part-time, or are you employed full-time? If you have more than one job, please think only about your main job when answering the questions in this survey.

| | Total Public | White | African American | Hispanic |
|---------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Full-time | 67 | 67 | 68 | 66 |
| 2. Part-time | 13 | 14 | 13 | 12 |
| 3. Self-employed | 14 | 14 | 9 | 9 |
| 4. Looking for employment | 6 | 5 | 10 | 14 |

4a. First, I'd like you to rate each of the following things in terms of their importance in your decision to be working right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working.

[FOR EACH ITEM, READ: Is [INSERT ITEM] a major factor, minor factor, or not a factor at all in your decision to be working?]

4b. First, I'd like you to rate each of the following things in terms of their importance in your decision to be looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to look for work.

[FOR EACH ITEM, READ: Is [INSERT ITEM] a major factor, minor factor, or not a factor at all in your decision to be looking for work?]

[RANDOMIZE ITEMS A to M]

| % Major Factor | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Need the money | 76 | 76 | 85 | 82 |
| b. To fulfill pension requirements | 41 | 40 | 59 | 68 |
| c. To qualify for Social Security | 42 | 41 | 61 | 62 |
| d. Enjoy the job or enjoy working | 70 | 69 | 71 | 85 |
| e. Need to support other family members | 46 | 44 | 54 | 67 |
| f. Need to pay for health costs for self or others in family | 56 | 55 | 67 | 81 |
| g. Omitted** | | | | |
| h. Omitted | | | | |
| i. It makes me feel useful | 52 | 50 | 64 | 68 |
| j. Need to maintain health insurance coverage | 61 | 60 | 73 | 77 |
| k. To save more for retirement | 64 | 64 | 73 | 77 |
| l. To be able to interact with people | 46 | 45 | 54 | 65 |
| m. Gives me something to do, keeps me busy | 38 | 35 | 53 | 67 |

**Items marked as "omitted" represent items (components of questions or entire questions) from the 2002 survey that were omitted from the 2007 survey.

4a/b. (Continued) First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work.

| % Minor Factor | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Need the money | 18 | 19 | 11 | 13 |
| b. To fulfill pension requirements | 25 | 26 | 19 | 15 |
| c. To qualify for Social Security | 29 | 30 | 24 | 14 |
| d. Enjoy the job or enjoy working | 21 | 21 | 24 | 11 |
| e. Need to support other family members | 24 | 25 | 22 | 16 |
| f. Need to pay for health costs for self or others in family | 21 | 22 | 15 | 9 |
| g. Omitted | | | | |
| h. Omitted | | | | |
| i. It makes me feel useful | 29 | 31 | 20 | 16 |
| j. Need to maintain health insurance coverage | 16 | 17 | 12 | 12 |
| k. To save more for retirement | 23 | 22 | 20 | 17 |
| l. To be able to interact with people | 36 | 37 | 32 | 18 |
| m. Gives me something to do, keeps me busy | 37 | 39 | 31 | 20 |

| % Not a factor at all | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Need the money | 6 | 6 | 4 | 5 |
| b. To fulfill pension requirements | 33 | 34 | 21 | 17 |
| c. To qualify for Social Security | 29 | 29 | 16 | 24 |
| d. Enjoy the job or enjoy working | 10 | 11 | 5 | 5 |
| e. Need to support other family members | 30 | 31 | 24 | 17 |
| f. Need to pay for health costs for self or others in family | 23 | 23 | 19 | 10 |
| g. Omitted | | | | |
| h. Omitted | | | | |
| i. It makes me feel useful | 19 | 19 | 15 | 15 |
| j. Need to maintain health insurance coverage | 23 | 23 | 15 | 11 |
| k. To save more for retirement | 13 | 13 | 7 | 6 |
| l. To be able to interact with people | 18 | 18 | 14 | 16 |
| m. Gives me something to do, keeps me busy | 25 | 26 | 16 | 12 |

4a/b. (Continued) First, I'd like you to rate each of the following things in terms of their importance in your decision to be working/looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working/looking for work.

| % Don't Know | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Need the money | * | — | — | * |
| b. To fulfill pension requirements | * | 1 | — | * |
| c. To qualify for Social Security | * | * | * | * |
| d. Enjoy the job or enjoy working | * | * | — | * |
| e. Need to support other family members | * | * | — | — |
| f. Need to pay for health costs for self or others in family | * | * | — | * |
| g. Omitted | | | | |
| h. Omitted | | | | |
| i. It makes me feel useful | * | * | * | * |
| j. Need to maintain health insurance coverage | * | * | — | * |
| k. To save more for retirement | * | * | * | — |
| l. To be able to interact with people | * | * | * | * |
| m. Gives me something to do, keeps me busy | * | — | — | 1 |

| % Refused | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Need the money | — | — | — | — |
| b. To fulfill pension requirements | — | — | — | — |
| c. To qualify for Social Security | * | * | — | * |
| d. Enjoy the job or enjoy working | — | — | — | — |
| e. Need to support other family members | * | * | — | * |
| f. Need to pay for health costs for self or others in family | — | — | — | — |
| g. Omitted | | | | |
| h. Omitted | | | | |
| i. It makes me feel useful | * | — | — | * |
| j. Need to maintain health insurance coverage | * | * | — | — |
| k. To save more for retirement | * | — | — | * |
| l. To be able to interact with people | — | — | — | — |
| m. Gives me something to do, keeps me busy | * | — | — | * |

4ab. Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be working right now?

4bb. Which of the things we just talked about is the ONE MAJOR FACTOR in your decision to be looking for work right now?

[DO NOT READ CODE LIST; RECORD ONE RESPONSE]

| | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Need the money | 37 | 39 | 38 | 29 |
| 2. To fulfill pension requirements | 2 | 2 | 2 | 5 |
| 3. To qualify for Social Security | 1 | 1 | 2 | 3 |
| 4. Enjoy the job or enjoy working | 12 | 12 | 10 | 7 |
| 5. Need to support other family members | 12 | 10 | 15 | 23 |
| 6. Need to pay for health costs for self or others in family | 5 | 5 | 8 | 4 |
| 7. Omitted | | | | |
| 8. Omitted | | | | |
| 9. It makes me feel useful | 4 | 4 | 2 | 5 |
| 10. Need to maintain health insurance coverage | 10 | 10 | 10 | 7 |
| 11. To save more for retirement | 8 | 8 | 5 | 7 |
| 12. To be able to interact with people | 2 | 2 | 1 | * |
| 13. Gives me something to do, keeps me busy | 3 | 3 | 3 | 3 |
| 14. Something else (not specified) | 3 | 2 | 3 | 7 |
| 98. Don't know [GO TO Q7] | 1 | * | 1 | 1 |
| 99. Refused [GO TO Q7] | * | * | 1 | * |

4ac/bc. Omitted

4ad. And, of the same list of issues we talked about, what would you say is the SECOND major factor in your decision to be working right now?

4bd. And, of the same list of issues we talked about, what would you say is the SECOND major factor in your decision to be looking for work right now?

(Based on those who provided one major factor why they are working or looking for work)

[READ CODE LIST ONLY IF NECESSARY; RECORD ONE RESPONSE]

| | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1490) | (n = 1231) | (n = 416) | (n = 584) |
| | % | % | % | % |
| 1. Need the money | 17 | 16 | 17 | 13 |
| 2. To fulfill pension requirements | 5 | 5 | 10 | 9 |
| 3. To qualify for Social Security | 5 | 5 | 6 | 6 |
| 4. Enjoy the job or enjoy working | 8 | 8 | 4 | 6 |
| 5. Need to support other family members | 8 | 8 | 11 | 8 |
| 6. Need to pay for health costs for self or others in family | 7 | 7 | 7 | 11 |
| 7. Omitted | | | | |
| 8. Omitted | | | | |
| 9. It makes me feel useful | 6 | 5 | 6 | 8 |
| 10. Need to maintain health insurance coverage | 16 | 17 | 13 | 12 |
| 11. To save more for retirement | 12 | 13 | 9 | 8 |
| 12. To be able to interact with people | 6 | 7 | 3 | 5 |
| 13. Gives me something to do, keeps me busy | 4 | 4 | 4 | 6 |
| 14. Something else (not specified) | 3 | 2 | 5 | 2 |
| 15. No second reason | 2 | 2 | 2 | 4 |
| 98. Don't know, not sure | 1 | 1 | 3 | 1 |
| 99. Refused | 1 | 1 | 1 | 1 |

4ae/be. Omitted

5. Omitted

6. Omitted

7. Now I'd like you to think about your IDEAL job... For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?

[FOR EACH ITEM, READ: Is [INSERT ITEM] an absolutely essential part of your ideal job?]

[READ IF NECESSARY: Still thinking about your IDEAL job.] [RANDOMIZE ITEMS A to S]

| % Yes | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. A flexible schedule | 74 | 73 | 82 | 80 |
| b. The ability to work from home | 34 | 32 | 44 | 40 |
| c. A short commute | 70 | 69 | 76 | 79 |
| d. On-the-job training | 56 | 53 | 77 | 78 |
| e. Good pension benefits | 69 | 67 | 83 | 85 |
| f. Opportunity for part-time work | 38 | 37 | 46 | 50 |
| g. A 401(k) retirement plan | 57 | 56 | 65 | 76 |
| h. Ethnic and racial diversity | 48 | 46 | 59 | 57 |
| i. Adequate paid time off such as sick time or vacation time | 79 | 78 | 88 | 88 |
| j. A friendly work environment | 88 | 87 | 91 | 93 |
| k. Feeling respected by your boss | 75 | 73 | 85 | 90 |
| l. Feeling respected by your coworkers | 80 | 79 | 82 | 89 |
| m. Work allowing you to help others | 77 | 75 | 88 | 89 |
| n. Healthcare benefits or insurance | 74 | 73 | 86 | 85 |
| o. The chance to do something worthwhile | 86 | 85 | 90 | 89 |
| p. Competitive pay | 76 | 76 | 84 | 83 |
| q. The opportunity to learn something new | 75 | 74 | 86 | 84 |
| r. Chance to use your skills and talents | 91 | 91 | 93 | 94 |
| s. Chance to pursue something you've always wanted to do | 68 | 67 | 79 | 81 |

7. (Continued) For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?

| % No | Total Public (n = 1500) | White (n = 1237) | African American (n = 421) | Hispanic (n = 601) |
|---|----------------------------|---------------------|----------------------------------|-----------------------|
| | % | % | % | % |
| a. A flexible schedule | 25 | 26 | 18 | 19 |
| b. The ability to work from home | 63 | 63 | 53 | 57 |
| c. A short commute | 26 | 27 | 22 | 16 |
| d. On-the-job training | 41 | 44 | 22 | 20 |
| e. Good pension benefits | 28 | 30 | 16 | 15 |
| f. Opportunity for part-time work | 59 | 60 | 51 | 47 |
| g. A 401(k) retirement plan | 39 | 41 | 30 | 20 |
| h. Ethnic and racial diversity | 46 | 48 | 36 | 34 |
| i. Adequate paid time off such as sick time or vacation time | 19 | 20 | 11 | 10 |
| j. A friendly work environment | 11 | 11 | 8 | 6 |
| k. Feeling respected by your boss | 19 | 21 | 12 | 9 |
| l. Feeling respected by your coworkers | 18 | 19 | 17 | 11 |
| m. Work allowing you to help others | 21 | 22 | 10 | 11 |
| n. Healthcare benefits or insurance | 24 | 25 | 13 | 15 |
| o. The chance to do something worthwhile | 13 | 14 | 10 | 8 |
| p. Competitive pay | 22 | 22 | 13 | 15 |
| q. The opportunity to learn something new | 23 | 24 | 14 | 15 |
| r. Chance to use your skills and talents | 8 | 9 | 5 | 6 |
| s. Chance to pursue something you've always wanted to do | 28 | 30 | 19 | 19 |

7. (Continued) For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?

| % Does not apply | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. A flexible schedule | 1 | 1 | 1 | 2 |
| b. The ability to work from home | 4 | 4 | 2 | 3 |
| c. A short commute | 3 | 4 | 1 | 3 |
| d. On-the-job training | 3 | 3 | 1 | 1 |
| e. Good pension benefits | 3 | 4 | * | * |
| f. Opportunity for part-time work | 4 | 4 | 3 | 3 |
| g. A 401(k) retirement plan | 3 | 3 | 5 | 2 |
| h. Ethnic and racial diversity | 6 | 6 | 2 | 6 |
| i. Adequate paid time off such as sick time or vacation time | 2 | 3 | 1 | 1 |
| j. A friendly work environment | 1 | 1 | 1 | 1 |
| k. Feeling respected by your boss | 5 | 6 | 3 | 2 |
| l. Feeling respected by your coworkers | 2 | 2 | 1 | * |
| m. Work allowing you to help others | 3 | 3 | * | 1 |
| n. Healthcare benefits or insurance | 2 | 2 | 1 | 1 |
| o. The chance to do something worthwhile | 1 | 1 | * | 2 |
| p. Competitive pay | 2 | 2 | 3 | 2 |
| q. The opportunity to learn something new | 2 | 2 | * | 1 |
| r. Chance to use your skills and talents | 1 | 1 | 2 | * |
| s. Chance to pursue something you've always wanted to do | 3 | 3 | 2 | * |

7. (Continued) For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?

| % Don't know | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. A flexible schedule | — | — | — | * |
| b. The ability to work from home | * | — | * | 1 |
| c. A short commute | * | * | 2 | 2 |
| d. On-the-job training | — | — | — | 1 |
| e. Good pension benefits | * | * | — | * |
| f. Opportunity for part-time work | — | — | — | * |
| g. A 401(k) retirement plan | 1 | * | 1 | 2 |
| h. Ethnic and racial diversity | 1 | 1 | 2 | 3 |
| i. Adequate paid time off such as sick time or vacation time | * | * | — | 1 |
| j. A friendly work environment | — | — | * | * |
| k. Feeling respected by your boss | * | * | — | — |
| l. Feeling respected by your coworkers | — | — | — | * |
| m. Work allowing you to help others | — | — | 1 | * |
| n. Healthcare benefits or insurance | — | — | — | — |
| o. The chance to do something worthwhile | * | * | — | * |
| p. Competitive pay | * | * | * | * |
| q. The opportunity to learn something new | — | — | — | — |
| r. Chance to use your skills and talents | — | — | — | * |
| s. Chance to pursue something you've always wanted to do | * | * | * | * |

7. (Continued) For you personally, which of the following things, if any, are absolutely essential parts of your IDEAL JOB?

| % Refused | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. A flexible schedule | — | — | — | — |
| b. The ability to work from home | — | — | — | — |
| c. A short commute | — | — | — | — |
| d. On-the-job training | * | — | — | * |
| e. Good pension benefits | — | — | — | — |
| f. Opportunity for part-time work | — | — | — | — |
| g. A 401(k) retirement plan | — | — | — | * |
| h. Ethnic and racial diversity | — | — | — | * |
| i. Adequate paid time off such as sick time or vacation time | — | — | — | * |
| j. A friendly work environment | — | — | — | — |
| k. Feeling respected by your boss | — | — | — | — |
| l. Feeling respected by your coworkers | — | — | — | — |
| m. Work allowing you to help others | — | — | — | — |
| n. Healthcare benefits or insurance | — | — | — | — |
| o. The chance to do something worthwhile | — | — | — | — |
| p. Competitive pay | — | — | — | — |
| q. The opportunity to learn something new | — | — | — | — |
| r. Chance to use your skills and talents | — | — | — | — |
| s. Chance to pursue something you've always wanted to do | — | — | — | — |

8. Omitted

9. Omitted

10. I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have ever personally experienced IN THE PAST 5 YEARS? Please respond by answering either “yes” or “no” as I read each item to you.

[FOR EACH ITEM, READ: In the past five years, have you experienced [INSERT ITEM]?]

[RANDOMIZE ITEMS A to Q; KEEP ITEMS L and K TOGETHER; L ALWAYS COMES BEFORE K]

| % Yes | Total Public (n = 1500) | White (n = 1237) | African American (n = 421) | Hispanic (n = 601) |
|--|----------------------------|---------------------|----------------------------------|-----------------------|
| | % | % | % | % |
| a. Getting a divorce | 7 | 7 | 16 | 9 |
| b. Getting married | 6 | 6 | 10 | 11 |
| c. Having your last child move out of the house | 21 | 20 | 23 | 29 |
| d. Having a spouse or partner die | 5 | 5 | 11 | 9 |
| e. Experiencing a mid-life crisis | 17 | 15 | 28 | 29 |
| f. Surviving a major illness | 19 | 18 | 21 | 26 |
| g. Making a major career change | 25 | 24 | 25 | 32 |
| h. Losing your job | 19 | 18 | 26 | 25 |
| i. Having an adult child move back home | 18 | 16 | 28 | 29 |
| j. Providing child care or daycare to a grandchild on a regular basis | 12 | 9 | 23 | 29 |
| k. Becoming responsible for the care of a parent or an adult relative other than a spouse or partner | 28 | 28 | 30 | 38 |
| l. Beginning to take care of a spouse or a partner on a regular basis | 12 | 11 | 23 | 31 |
| m. Retiring from a job | 10 | 9 | 8 | 12 |
| n. Experiencing serious financial problems | 24 | 21 | 50 | 30 |
| o. Losing your pension or having your pension benefits significantly reduced | 12 | 12 | 18 | 11 |
| p. Losing your health benefits or having your health benefits significantly reduced | 23 | 21 | 30 | 28 |
| q. Having a close relative or friend die | 63 | 62 | 77 | 68 |

10. (Continued) I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have ever personally experienced in the past 5 years? Please respond by answering either “yes” or “no” as I read each item to you.

| % No | Total Public (n = 1500) | White (n = 1237) | African American (n = 421) | Hispanic (n = 601) |
|--|----------------------------|---------------------|----------------------------------|-----------------------|
| | % | % | % | % |
| a. Getting a divorce | 93 | 93 | 84 | 91 |
| b. Getting married | 94 | 94 | 90 | 90 |
| c. Having your last child move out of the house | 79 | 80 | 77 | 70 |
| d. Having a spouse or partner die | 95 | 95 | 89 | 91 |
| e. Experiencing a mid-life crisis | 83 | 85 | 72 | 70 |
| f. Surviving a major illness | 81 | 82 | 79 | 74 |
| g. Making a major career change | 75 | 76 | 75 | 66 |
| h. Losing your job | 81 | 81 | 74 | 75 |
| i. Having an adult child move back home | 82 | 84 | 72 | 71 |
| j. Providing child care or daycare to a grandchild on a regular basis | 88 | 91 | 77 | 71 |
| k. Becoming responsible for the care of a parent or an adult relative other than a spouse or partner | 72 | 72 | 70 | 62 |
| l. Beginning to take care of a spouse or a partner on a regular basis | 88 | 89 | 77 | 69 |
| m. Retiring from a job | 90 | 91 | 91 | 88 |
| n. Experiencing serious financial problems | 75 | 79 | 50 | 70 |
| o. Losing your pension or having your pension benefits significantly reduced | 88 | 88 | 81 | 88 |
| p. Losing your health benefits or having your health benefits significantly reduced | 77 | 79 | 70 | 71 |
| q. Having a close relative or friend die | 37 | 38 | 23 | 32 |

10. (Continued) I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have ever personally experienced in the past 5 years? Please respond by answering either “yes” or “no” as I read each item to you.

| % Don't know | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Getting a divorce | * | * | — | — |
| b. Getting married | * | * | — | — |
| c. Having your last child move out of the house | — | — | — | 1 |
| d. Having a spouse or partner die | — | — | — | — |
| e. Experiencing a mid-life crisis | * | * | 1 | 2 |
| f. Surviving a major illness | * | * | * | — |
| g. Making a major career change | — | — | — | 1 |
| h. Losing your job | * | * | — | — |
| i. Having an adult child move back home | * | * | — | * |
| j. Providing child care or daycare to a grandchild on a regular basis | — | — | — | — |
| k. Becoming responsible for the care of a parent or an adult relative other than a spouse or partner | — | — | — | — |
| l. Beginning to take care of a spouse or a partner on a regular basis | — | — | — | * |
| m. Retiring from a job | * | — | 1 | * |
| n. Experiencing serious financial problems | * | * | * | — |
| o. Losing your pension or having your pension benefits significantly reduced | * | * | 1 | 1 |
| p. Losing your health benefits or having your health benefits significantly reduced | * | * | — | 2 |
| q. Having a close relative or friend die | — | — | — | — |

10. (Continued) I am now going to read you a list of major life changes or events. Please tell me which, if any, of these changes or events you have ever personally experienced in the past 5 years? Please respond by answering either “yes” or “no” as I read each item to you.

| % Refused | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Getting a divorce | * | * | — | — |
| b. Getting married | * | * | — | — |
| c. Having your last child move out of the house | * | * | — | — |
| d. Having a spouse or partner die | * | * | — | — |
| e. Experiencing a mid-life crisis | * | * | — | * |
| f. Surviving a major illness | * | * | — | — |
| g. Making a major career change | * | * | — | 1 |
| h. Losing your job | * | * | — | — |
| i. Having an adult child move back home | * | * | — | — |
| j. Providing child care or daycare to a grandchild on a regular basis | * | * | — | — |
| k. Becoming responsible for the care of a parent or an adult relative other than a spouse or partner | * | * | — | — |
| l. Beginning to take care of a spouse or a partner on a regular basis | * | * | — | — |
| m. Retiring from a job | * | * | — | — |
| n. Experiencing serious financial problems | * | * | — | — |
| o. Losing your pension or having your pension benefits significantly reduced | * | * | — | — |
| p. Losing your health benefits or having your health benefits significantly reduced | * | * | — | — |
| q. Having a close relative or friend die | * | * | — | — |

11. How would you describe your current work situation? [READ LIST]

(Based on those currently employed)

| | Total Public | White | African American | Hispanic |
|-----------------------------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| 1. Retired, but currently working | 14 | 14 | 12 | 11 |
| 2. Never been retired and working | 85 | 86 | 86 | 89 |
| 8. Don't know | 1 | 1 | 2 | 1 |
| 9. Refused | * | * | — | * |

11b. And do you work year-round or part of the year only, such as seasonal work?

(Based on those who are employed full-time or part-time)

| | Total Public | White | African American | Hispanic |
|-----------------------|--------------|-----------|------------------|-----------|
| | (n = 1201) | (n = 991) | (n = 333) | (n = 454) |
| | % | % | % | % |
| 1. Year-round | 93 | 93 | 91 | 90 |
| 2. Part year/seasonal | 7 | 7 | 9 | 9 |
| 8. Don't know | * | * | — | 1 |
| 9. Refused | * | * | — | — |

11c. And do you work full-time, part-time, or part of the year only, such as seasonal work?

(Based on those who are self-employed)

| | Total Public | White | African American | Hispanic |
|-----------------------|--------------|-----------|------------------|----------|
| | (n = 218) | (n = 188) | (n = 35) | (n = 71) |
| | % | % | % | % |
| 1. Full-time | 66 | 66 | 61 | 93 |
| 2. Part-time | 28 | 28 | 27 | 4 |
| 3. Part year/seasonal | 6 | 6 | 4 | 4 |
| 8. Don't know | 1 | — | 8 | * |
| 9. Refused | — | — | — | — |

12. About how many hours do you work during an average week?

(Based on those who are employed)

| | Total Public | White | African American | Hispanic |
|--------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| Less than 20 | 5 | 5 | 9 | 5 |
| 20 to 30 | 12 | 13 | 6 | 10 |
| 31 to 39 | 10 | 10 | 9 | 8 |
| 40 | 36 | 34 | 45 | 46 |
| 41 to 49 | 11 | 11 | 7 | 9 |
| 50 | 13 | 14 | 9 | 10 |
| More than 50 | 14 | 14 | 14 | 12 |
| Don't know | * | * | 1 | * |
| Refused | — | — | * | * |
| MEAN | 41.5 | 41.6 | 41.1 | 40.9 |

13. Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

(Based on those who are employed)

[FOR EACH ITEM, READ: How strongly do you agree or disagree with the statement [INSERT ITEM]?]

[RANDOMIZE ITEMS A to P]

| % Strongly Agree | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| a. I am continuing to grow in my work | 48 | 46 | 62 | 63 |
| b. There is a lot I still plan to accomplish in my work | 41 | 40 | 54 | 61 |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | 12 | 11 | 23 | 28 |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | 62 | 63 | 60 | 64 |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | 32 | 32 | 36 | 45 |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | 39 | 37 | 59 | 55 |
| l. I have difficulty keeping up with all the new technology required to do my job | 10 | 9 | 15 | 32 |
| m. At this stage of my work life I should not have to learn new skills | 15 | 15 | 22 | 19 |
| n. My job is an important part of who I am | 49 | 49 | 58 | 62 |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | 64 | 65 | 71 | 68 |
| p. I am looking for ways to better balance work with my personal life | 34 | 33 | 51 | 59 |

13. (Continued) Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

| % Somewhat Agree | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| a. I am continuing to grow in my work | 33 | 35 | 22 | 21 |
| b. There is a lot I still plan to accomplish in my work | 33 | 34 | 26 | 18 |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | 12 | 11 | 10 | 11 |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | 18 | 19 | 14 | 14 |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | 37 | 37 | 35 | 28 |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | 21 | 20 | 18 | 17 |
| l. I have difficulty keeping up with all the new technology required to do my job | 16 | 16 | 16 | 15 |
| m. At this stage of my work life I should not have to learn new skills | 14 | 14 | 11 | 12 |
| n. My job is an important part of who I am | 28 | 29 | 22 | 19 |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | 25 | 25 | 23 | 17 |
| p. I am looking for ways to better balance work with my personal life | 31 | 33 | 17 | 19 |

13. (Continued) Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

| % Somewhat Disagree | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| a. I am continuing to grow in my work | 10 | 10 | 8 | 9 |
| b. There is a lot I still plan to accomplish in my work | 13 | 13 | 12 | 12 |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | 20 | 20 | 16 | 18 |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | 9 | 9 | 9 | 4 |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | 17 | 17 | 18 | 14 |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | 17 | 18 | 9 | 14 |
| l. I have difficulty keeping up with all the new technology required to do my job | 25 | 27 | 21 | 13 |
| m. At this stage of my work life I should not have to learn new skills | 21 | 21 | 20 | 16 |
| n. My job is an important part of who I am | 11 | 12 | 11 | 5 |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | 6 | 6 | 3 | 5 |
| p. I am looking for ways to better balance work with my personal life | 17 | 17 | 15 | 8 |

13. (Continued) Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

| % Strongly Disagree | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| a. I am continuing to grow in my work | 9 | 9 | 8 | 6 |
| b. There is a lot I still plan to accomplish in my work | 13 | 13 | 8 | 9 |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | 55 | 57 | 48 | 42 |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | 10 | 9 | 14 | 17 |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | 13 | 14 | 11 | 13 |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | 23 | 25 | 14 | 15 |
| l. I have difficulty keeping up with all the new technology required to do my job | 48 | 49 | 48 | 39 |
| m. At this stage of my work life I should not have to learn new skills | 50 | 49 | 47 | 52 |
| n. My job is an important part of who I am | 11 | 11 | 9 | 13 |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | 5 | 4 | 2 | 10 |
| p. I am looking for ways to better balance work with my personal life | 17 | 17 | 17 | 14 |

13. (Continued) Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

| % Don't Know | Total Public (n = 1419) | White (n = 1179) | African American (n = 368) | Hispanic (n = 525) |
|---|----------------------------|---------------------|----------------------------------|-----------------------|
| | % | % | % | % |
| a. I am continuing to grow in my work | * | * | * | 1 |
| b. There is a lot I still plan to accomplish in my work | * | * | * | — |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | 1 | 1 | 2 | 1 |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | 1 | * | 3 | 1 |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | * | * | * | * |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | * | * | 1 | — |
| l. I have difficulty keeping up with all the new technology required to do my job | * | * | — | 2 |
| m. At this stage of my work life I should not have to learn new skills | * | * | * | 2 |
| n. My job is an important part of who I am | — | — | — | * |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | * | * | — | — |
| p. I am looking for ways to better balance work with my personal life | * | 1 | * | * |

13. (Continued) Now, I would like you to think about where you are in your work-life. I am going to read you some statements about working and your career. Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with each statement.

| % Refused | Total Public (n = 1419) | White (n = 1179) | African American (n = 368) | Hispanic (n = 525) |
|---|----------------------------|---------------------|----------------------------------|-----------------------|
| | % | % | % | % |
| a. I am continuing to grow in my work | * | — | — | * |
| b. There is a lot I still plan to accomplish in my work | — | — | — | — |
| c. I am planning to retire from my current job in the next few years to pursue an entirely different type of work | * | * | — | — |
| d. Omitted | | | | |
| e. Omitted | | | | |
| f. Omitted | | | | |
| g. I plan to stay at my current job until I am ready to fully retire from working | * | * | — | * |
| h. Omitted | | | | |
| i. I have accomplished most of my work or career goals | — | — | — | — |
| j. Omitted | | | | |
| k. The only reason I continue to work is because I need the money | — | — | — | — |
| l. I have difficulty keeping up with all the new technology required to do my job | * | — | — | 1 |
| m. At this stage of my work life I should not have to learn new skills | — | — | — | — |
| n. My job is an important part of who I am | — | — | — | * |
| o. [IF A12 = 1 OR 2, ASK: I am proud to work for the company that employs me] | * | * | — | * |
| p. I am looking for ways to better balance work with my personal life | * | * | — | — |

14. Omitted

15. Omitted

16. How much does your current job allow you to use your skills and talents? Would you say a lot, somewhat, only a little, or not at all?

(Based on those who are employed)

| | Total Public | White | African American | Hispanic |
|------------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| 4. A lot | 69 | 69 | 71 | 61 |
| 3. Somewhat | 22 | 22 | 20 | 25 |
| 2. Only a little | 6 | 6 | 6 | 10 |
| 1. Not at all | 3 | 3 | 3 | 5 |
| 8. Don't know | * | — | 1 | — |
| 9. Refused | * | * | — | — |

17. How many years have you been at your current job?
How many years have you been self-employed?

(Based on those who are employed)

[RANGE 0 to 60; IF EMPLOYED AT CURRENT JOB FOR LESS THAN ONE YEAR ENTER "0"]

| | Total Public | White | African American | Hispanic |
|--------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| Less than 1 | 5 | 4 | 7 | 6 |
| 1 to 5 | 25 | 24 | 23 | 33 |
| 6 to 10 | 19 | 20 | 23 | 18 |
| 11 to 15 | 14 | 14 | 18 | 10 |
| 16 to 20 | 12 | 11 | 12 | 12 |
| 21 to 25 | 9 | 9 | 6 | 11 |
| 26 to 30 | 9 | 10 | 7 | 8 |
| 31 to 35 | 4 | 5 | 1 | * |
| 36 to 40 | 2 | 2 | 1 | 1 |
| More than 40 | 2 | 1 | * | 1 |
| Don't know | * | * | 1 | — |
| Refused | * | — | * | * |

18. What is the biggest reason why you haven't changed jobs recently? [PROBE: What else?]

(Based on those who have been employed with their current employer 6 years or more)

[DO NOT READ LIST; ALLOW UP TO 5 RESPONSES]

[PROG: CODE 97 "NO SPECIFIC REASON" MUST BE EXCLUSIVE AND CANNOT BE USED IN COMBINATION WITH ANY OTHER CODE]

| | Total Public | White | African American | Hispanic |
|---|--------------|-----------|------------------|-----------|
| | (n = 1029) | (n = 862) | (n = 259) | (n = 316) |
| | % | % | % | % |
| 1. It's hard to find a job/The job market is tight | 5 | 6 | 4 | 6 |
| 2. I am too old to change jobs | 3 | 3 | 4 | 5 |
| 3. Family responsibilities (e.g. caring for children/parents) | 2 | 2 | 3 | 2 |
| 4. Financial obligations (e.g. bills, debts) | 5 | 4 | 7 | 3 |
| 5. I don't have the skills to do anything else | 2 | 2 | 1 | 3 |
| 6. I like/enjoy my job | 52 | 52 | 41 | 49 |
| 7. My career is going well | 6 | 5 | 6 | 5 |
| 8. My current job pays me well | 12 | 12 | 12 | 15 |
| 9. I like my current work schedule | 7 | 6 | 6 | 6 |
| 10. I like my current commute/ how far I need to travel to work | 4 | 4 | 5 | 3 |
| 11. I am comfortable in my current job | 9 | 9 | 10 | 7 |
| 12. I'm waiting to retire | 2 | 1 | 2 | 1 |
| 13. I need the healthcare benefits | 5 | 6 | 3 | 3 |
| 14. To retain my retirement pension | 4 | 4 | 3 | 1 |
| 15. All work is the same/there is little difference between one job and the next | — | — | * | * |
| 16. Discriminated against because of my age | * | * | * | * |
| 17. Enjoy the people I work with | 1 | 1 | 2 | * |
| 18. Benefits/good benefits (unspecified) | 2 | 1 | 2 | * |
| 19. Job fulfills current needs | * | * | * | — |
| 20. Stability/security | 1 | 1 | 1 | 2 |
| 21. Job uses my skills | 1 | 1 | 1 | * |
| 22. Don't want/need to change | 1 | 1 | 2 | 1 |
| 23. Convenience | 1 | 1 | * | * |
| 24. It's my/spouse's company | 2 | 2 | * | 1 |
| 96. Other [SPECIFY] | 5 | 5 | 8 | 8 |
| 97. No specific reason | 2 | 2 | 4 | 2 |
| 98. Don't know | 1 | 1 | 4 | 3 |
| 99. Refused | * | * | * | * |

19a. How likely is it that your job could be eliminated within the next year?

19b. How likely is it that you will have to give up working for yourself within the next year?

(Based on those who are employed)

| | Total Public | White | African American | Hispanic |
|----------------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| 4. Very likely | 6 | 5 | 9 | 9 |
| 3. Somewhat likely | 13 | 13 | 17 | 13 |
| 2. Not very likely | 29 | 28 | 29 | 27 |
| 1. Not at all likely | 52 | 54 | 42 | 51 |
| 8. Don't know | * | * | 3 | 1 |
| 9. Refused | — | — | — | * |

20a. Why do you feel your job is likely to be eliminated in the next year? [PROBE: What else?]

20b. Why do you feel that you will have to give up working for yourself in the next year?
[PROBE: What else?]

(Based on those who feel their current job is very or somewhat likely to be eliminated in the next year)

[DO NOT READ LIST; ALLOW UP TO 5 RESPONSES]

| | Total Public | White | African American | Hispanic |
|--|--------------|-----------|------------------|----------|
| | (n = 263) | (n = 213) | (n = 96) | (n = 95) |
| | % | % | % | % |
| 1. The weak economy | 12 | 13 | 7 | 12 |
| 2. Business is slow | 11 | 10 | 12 | 13 |
| 3. Business or factory is closing | 8 | 9 | 6 | 11 |
| 4. Merger or consolidation | 6 | 5 | 4 | 4 |
| 5. To cut costs | 7 | 7 | 6 | 3 |
| 6. My job performance/work | 3 | 3 | 3 | 5 |
| 7. There is no longer a need for the type of work I do | 7 | 8 | 10 | 18 |
| 8. Funding has been cut/lack of funding | — | — | * | — |
| 9. My age | 2 | 1 | 1 | 1 |
| 10. Change in management | 3 | 3 | 2 | * |
| 11. Downsizing/cutback/layoffs (reason unspecified) | 4 | 5 | 1 | * |
| 12. Personal/family changes | 2 | 2 | 2 | 4 |
| 13. My job/contract will end | 2 | 3 | 3 | 1 |
| 14. Changes are being made | 3 | 4 | 4 | * |
| 96. Other [SPECIFY] | 28 | 30 | 25 | 25 |
| 98. Don't know | 5 | 2 | 11 | 6 |
| 99. Refused | 3 | 3 | 5 | 2 |

21a. If your job were eliminated tomorrow, how confident are you that you could get another job right away without having to move or take a cut in pay?

21b. How confident are you that you will get another job soon without having to move or take a cut in pay?

| | Total Public | White | African American | Hispanic |
|--------------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 4. Very confident | 43 | 41 | 51 | 48 |
| 3. Somewhat confident | 31 | 31 | 31 | 24 |
| 2. Not very confident | 14 | 15 | 10 | 17 |
| 1. Not at all confident | 10 | 12 | 6 | 10 |
| 8. Don't know | 2 | 2 | 2 | 1 |
| 9. Refused | * | * | – | – |

22a. What are the main reasons why you are not confident that you would be able to get another job right away if the job you have now were eliminated? [PROBE: What else?]

22b. What are the main reasons why you are not confident that you will be able to get another job soon? [PROBE: What else?]

(Based on those who are not very or not at all confident that they could quickly get a new job without taking a cut in pay or moving)

[DO NOT READ LIST; ALLOW UP TO 5 RESPONSES]

| | Total Public | White | African American | Hispanic |
|---|--------------|-----------|------------------|-----------|
| | (n = 396) | (n = 346) | (n = 75) | (n = 191) |
| | % | % | % | % |
| 1. Tight labor market/economy | 31 | 32 | 25 | 27 |
| 2. Age | 36 | 36 | 32 | 38 |
| 3. Lack of computer skills | 4 | 3 | 4 | 11 |
| 4. Race or ethnicity | – | – | – | * |
| 5. Language/Communication skills | 1 | 1 | – | 11 |
| 6. Level of education | 5 | 5 | 2 | 5 |
| 7. Gender | – | – | – | – |
| 8. Health or a disability | 3 | 3 | 2 | 5 |
| 9. Have highly specialized skills | 12 | 13 | 9 | 5 |
| 10. Sexual orientation | 1 | – | 6 | – |
| 11. Salary | 12 | 11 | 22 | 9 |
| 12. Limited opportunities | 3 | 3 | 1 | 1 |
| 13. Limited skills | – | – | – | – |
| 14. Competitive industry | 2 | 2 | – | 1 |
| 15. [IF A 12 = 4, DISPLAY: Have been looking for a while] | – | – | – | 3 |
| 96. Other [SPECIFY] | 9 | 10 | 7 | 3 |
| 98. Don't know | 3 | 2 | 10 | 7 |
| 99. Refused | 1 | 1 | – | 2 |

23. How important is working to your self-esteem? Would you say very important, somewhat important, not too important, or not at all important?

| | Total Public | White | African American | Hispanic |
|-------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 4. Very important | 47 | 46 | 65 | 68 |
| 3. Somewhat important | 35 | 36 | 22 | 21 |
| 2. Not too important | 10 | 10 | 5 | 5 |
| 1. Not at all important | 8 | 8 | 7 | 6 |
| 8. Don't know | * | * | * | * |
| 9. Refused | — | — | — | — |

24. Omitted

25. Which of the following, if any, best represents what you plan to do during your retirement?

[READ IF NECESSARY: Please select one option that overall best describes what you plan to do during your retirement.]

[READ LIST; RECORD ONE RESPONSE; ONLY READ THE i.e. TEXT IF NECESSARY]

| | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Start your own business or work for yourself (i.e., self-employed) | 11 | 10 | 16 | 20 |
| 2. Work part-time mainly for the needed income it provides (i.e., being employed/working for somebody else) | 22 | 22 | 21 | 20 |
| 3. Work part-time mainly for interest or enjoyment sake (i.e., being employed/working for somebody else) | 29 | 31 | 29 | 24 |
| 4. Retire from current job or career but work full-time doing something else (i.e., being employed/working for somebody else) | 6 | 4 | 11 | 7 |
| 5. Not work for pay at all | 27 | 28 | 19 | 23 |
| 6. Not work for pay, but volunteer [DO NOT READ] | 2 | 2 | * | * |
| 7. I do not plan to retire [DO NOT READ] | 2 | 1 | 1 | 2 |
| 8. Work—Something else (DO NOT READ, DO NOT SPECIFY) | 1 | 1 | 2 | 2 |
| 98. Don't know | 2 | 2 | 2 | 3 |
| 99. Refused | * | * | — | * |

26. Why do you plan to work during retirement?

(Based on those who plan to work during retirement)

[DO NOT READ LIST; ALLOW UP TO 5 RESPONSES]

| | Total Public | White | African American | Hispanic |
|---|--------------|-----------|------------------|-----------|
| | (n = 1028) | (n = 829) | (n = 328) | (n = 438) |
| | % | % | % | % |
| 1. I want to work/I enjoy working | 21 | 22 | 24 | 24 |
| 2. To support yourself | 6 | 6 | 5 | 20 |
| 3. To support your family | 3 | 3 | 3 | 4 |
| 4. For medical benefits | 3 | 2 | 2 | 4 |
| 5. For extra money | 27 | 29 | 22 | 15 |
| 6. To pursue your dream job or career | 1 | 1 | * | 3 |
| 7. To stay physically active | 8 | 8 | 8 | 15 |
| 8. To stay mentally active | 7 | 7 | 7 | 8 |
| 9. To be around people | 4 | 4 | 5 | 5 |
| 10. To have something interesting to do | 20 | 22 | 18 | 12 |
| 11. To learn new things | 1 | 1 | * | 3 |
| 12. To pursue new interests | 1 | 1 | — | 1 |
| 13. To stay productive | 8 | 7 | 3 | 7 |
| 14. To help other people | 2 | 2 | 3 | * |
| 15. To accomplish something | 1 | 1 | * | 1 |
| 16. To do volunteer work | 1 | * | 2 | 2 |
| 96. Other [SPECIFY] | 6 | 3 | 12 | 4 |
| 98. Don't know | 3 | 3 | 6 | 3 |
| 99. Refused | 1 | 1 | 1 | — |

27. Omitted

28a. Based on what you have seen or experienced, do you think workers face age discrimination in the workplace?

| | Total Public | White | African American | Hispanic |
|---------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Yes | 60 | 61 | 60 | 63 |
| 2. No | 37 | 36 | 37 | 36 |
| 3. Don't know | 3 | 3 | 2 | 1 |
| 4. Refused | * | * | — | — |

28b. At what age do you think workers begin to face age discrimination? Would you say in their 30s, 40s, 50s, 60s, 70s, or older? [READ LIST; RECORD ONE RESPONSE]

(Based on those who feel workers face age discrimination in the workplace today)

| | Total Public | White | African American | Hispanic |
|---------------------|--------------|-----------|------------------|-----------|
| | (n = 914) | (n = 770) | (n = 270) | (n = 385) |
| | % | % | % | % |
| 30s | 4 | 4 | 10 | 9 |
| 40s | 25 | 26 | 21 | 24 |
| 50s | 52 | 53 | 33 | 46 |
| 60s | 16 | 15 | 28 | 15 |
| 70s or older | 2 | 2 | 3 | 6 |
| Don't know | 1 | * | 5 | 1 |
| Refused | * | * | * | — |

28c. And, how common, do you think, age discrimination against older workers is in the workplace today? Is it...

(Based on those who feel workers face age discrimination in the workplace today)

| | Total Public | White | African American | Hispanic |
|---------------------------|--------------|-----------|------------------|-----------|
| | (n = 914) | (n = 770) | (n = 270) | (n = 385) |
| | % | % | % | % |
| 1. Very common | 45 | 42 | 55 | 53 |
| 2. Somewhat common | 49 | 51 | 38 | 35 |
| 3. Not too common | 5 | 6 | 6 | 11 |
| 8. Don't know | 1 | 1 | 2 | 1 |
| 9. Refused | * | * | — | — |

29. Thinking about how you are personally treated in the workplace, would you say the following generally cause YOUR EMPLOYER to treat you better, worse, or no differently than other workers?

(Based on those who are employed full-time, part-time, or unemployed)

[FOR EACH ITEM, READ: Would you say [INSERT ITEM] generally causes your employer to treat you better, worse, or no differently than other workers?]

[IF A12 = 4 AND IF NECESSARY, SAY: Please think overall about your experiences in your previous job or jobs.]
[RANDOMIZE ITEMS A to F]

| % Better | Total Public | White | African American | Hispanic |
|----------------------------|--------------|------------|------------------|-----------|
| | (n = 1282) | (n = 1049) | (n = 386) | (n = 530) |
| | % | % | % | % |
| a. Your age | 7 | 7 | 11 | 10 |
| b. Your race or ethnicity | 5 | 5 | 6 | 10 |
| c. Your education | 25 | 25 | 21 | 26 |
| d. Your gender | 7 | 7 | 11 | 8 |
| e. Your religion | 3 | 3 | 8 | 6 |
| f. Your sexual orientation | 5 | 4 | 7 | 6 |

| % Worse | Total Public | White | African American | Hispanic |
|----------------------------|--------------|------------|------------------|-----------|
| | (n = 1282) | (n = 1049) | (n = 386) | (n = 530) |
| | % | % | % | % |
| a. Your age | 13 | 13 | 8 | 14 |
| b. Your race or ethnicity | 5 | 4 | 16 | 12 |
| c. Your education | 8 | 9 | 8 | 7 |
| d. Your gender | 8 | 7 | 5 | 8 |
| e. Your religion | 3 | 2 | 3 | 4 |
| f. Your sexual orientation | 3 | 3 | 4 | 4 |

29. (Continued) Thinking about how you are personally treated in the workplace, would you say the following generally cause YOUR EMPLOYER to treat you better, worse, or no differently than other workers?

| % No different | Total Public | White | African American | Hispanic |
|----------------------------|--------------|------------|------------------|-----------|
| | (n = 1282) | (n = 1049) | (n = 386) | (n = 530) |
| | % | % | % | % |
| a. Your age | 79 | 79 | 80 | 75 |
| b. Your race or ethnicity | 90 | 91 | 78 | 75 |
| c. Your education | 67 | 66 | 70 | 67 |
| d. Your gender | 85 | 85 | 83 | 81 |
| e. Your religion | 93 | 94 | 88 | 89 |
| f. Your sexual orientation | 91 | 92 | 88 | 85 |

| % Don't know | Total Public | White | African American | Hispanic |
|----------------------------|--------------|------------|------------------|-----------|
| | (n = 1282) | (n = 1049) | (n = 386) | (n = 530) |
| | % | % | % | % |
| a. Your age | 1 | 1 | 1 | 1 |
| b. Your race or ethnicity | * | * | 1 | 2 |
| c. Your education | 1 | * | 1 | 1 |
| d. Your gender | 1 | * | 1 | 3 |
| e. Your religion | 1 | 1 | * | * |
| f. Your sexual orientation | 1 | 1 | 1 | 5 |

| % Refused | Total Public | White | African American | Hispanic |
|----------------------------|--------------|------------|------------------|-----------|
| | (n = 1282) | (n = 1049) | (n = 386) | (n = 530) |
| | % | % | % | % |
| a. Your age | * | * | — | — |
| b. Your race or ethnicity | * | * | — | * |
| c. Your education | * | * | — | — |
| d. Your gender | * | * | * | * |
| e. Your religion | * | * | * | * |
| f. Your sexual orientation | * | * | * | * |

30. Please tell me whether each of the following has EVER happened to you at work.

[FOR EACH ITEM, READ: [INSERT ITEM]. Has this ever happened to you?]

[RANDOMIZE ITEMS A to E]

| % Yes | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | 6 | 6 | 4 | 8 |
| b. Passed up for a promotion or a chance to get ahead because of your age | 10 | 9 | 10 | 11 |
| c. Laid-off, fired, or forced out of a job because of your age | 6 | 7 | 5 | 8 |
| d. Not getting hired for a job you applied for because of your age | 15 | 16 | 10 | 17 |
| e. Denied access to training or professional development opportunities because of your age | 6 | 6 | 6 | 8 |

| % No | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | 94 | 94 | 96 | 92 |
| b. Passed up for a promotion or a chance to get ahead because of your age | 90 | 90 | 90 | 88 |
| c. Laid-off, fired, or forced out of a job because of your age | 94 | 94 | 95 | 92 |
| d. Not getting hired for a job you applied for because of your age | 84 | 82 | 88 | 83 |
| e. Denied access to training or professional development opportunities because of your age | 94 | 94 | 94 | 92 |

| % Don't know | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | * | * | * | — |
| b. Passed up for a promotion or a chance to get ahead because of your age | 1 | 1 | * | 1 |
| c. Laid-off, fired, or forced out of a job because of your age | * | * | — | * |
| d. Not getting hired for a job you applied for because of your age | 1 | 1 | 2 | 1 |
| e. Denied access to training or professional development opportunities because of your age | * | * | * | * |

30. (Continued) Please tell me whether each of the following has EVER happened to you at work.

| % Refused | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | — | — | — | — |
| b. Passed up for a promotion or a chance to get ahead because of your age | * | * | — | — |
| c. Laid-off, fired, or forced out of a job because of your age | — | — | — | — |
| d. Not getting hired for a job you applied for because of your age | * | * | * | — |
| e. Denied access to training or professional development opportunities because of your age | — | — | — | — |

30b. And, which of the following has happened to you at work in the PAST FIVE YEARS?
(Tables show percentages calculated using a base of respondents asked question)

[FOR EACH ITEM, READ: [INSERT ITEM]. In the past five years, has this happened to you at work?]

[RANDOMIZE ITEMS A to E]

| % Yes (of respondents asked question) | Total Public | White | African American | Hispanic |
|--|--------------|-------|------------------|----------|
| | % | % | % | % |
| a. Passed up for a raise because of your age (n = 90 Total Public, n = 74 White, n = 16 African American, n = 46 Hispanic) | 51 | 45 | 78 | 58 |
| b. Passed up for a promotion or a chance to get ahead because of your age (n = 144 Total Public, n = 112 White, n = 40 African American, n = 68 Hispanic) | 54 | 54 | 43 | 59 |
| c. Laid-off, fired, or forced out of a job because of your age (n = 94 Total Public, n = 78 White, n = 20 African American, n = 46 Hispanic) | 57 | 52 | 82 | 54 |
| d. Not getting hired for a job you applied for because of your age (n = 227 Total Public, n = 198 White, n = 43 African American, n = 100 Hispanic) | 58 | 56 | 67 | 53 |
| e. Denied access to training or professional development opportunities because of your age (n = 89 Total Public, n = 75 White, n = 25 African American, n = 50 Hispanic) | 54 | 56 | 36 | 72 |

30b. (Continued) And, which of the following has happened to you at work in the PAST FIVE YEARS?

| % No (of respondents asked question) | Total Public | White | African American | Hispanic |
|---|--------------|-------|------------------|----------|
| | % | % | % | % |
| a. Passed up for a raise because of your age (n = 90 Total Public, n = 74 White, n = 16 African American, n = 46 Hispanic) | 47 | 53 | 22 | 42 |
| b. Passed up for a promotion or a chance to get ahead because of your age (n = 144 Total Public, n = 112 White, n = 40 African American, n = 68 Hispanic) | 44 | 46 | 50 | 37 |
| c. Laid-off, fired, or forced out of a job because of your age (n = 94 Total Public, n = 78 White, n = 20 African American, n = 46 Hispanic) | 42 | 47 | 17 | 46 |
| d. Not getting hired for a job you applied for because of your age (n = 227 Total Public, n = 198 White, n = 43 African American, n = 100 Hispanic) | 41 | 42 | 33 | 47 |
| e. Denied access to training or professional development opportunities because of your age (n = 89 Total Public, n = 75 White, n = 25 African American, n = 50 Hispanic) | 44 | 41 | 64 | 27 |

| % Don't know (of respondents asked question) | Total Public | White | African American | Hispanic |
|---|--------------|-------|------------------|----------|
| | % | % | % | % |
| a. Passed up for a raise because of your age (n = 90 Total Public, n = 74 White, n = 16 African American, n = 46 Hispanic) | 1 | 1 | — | * |
| b. Passed up for a promotion or a chance to get ahead because of your age (n = 144 Total Public, n = 112 White, n = 40 African American, n = 68 Hispanic) | 1 | — | 8 | 3 |
| c. Laid-off, fired, or forced out of a job because of your age (n = 94 Total Public, n = 78 White, n = 20 African American, n = 46 Hispanic) | * | * | — | — |
| d. Not getting hired for a job you applied for because of your age (n = 227 Total Public, n = 198 White, n = 43 African American, n = 100 Hispanic) | 2 | 2 | — | — |
| e. Denied access to training or professional development opportunities because of your age (n = 89 Total Public, n = 75 White, n = 25 African American, n = 50 Hispanic) | 2 | 3 | — | 1 |

30b. (Continued) Please tell me whether each of the following has EVER happened to you at work.

| % Refused (of respondents asked question) | Total Public | White | African American | Hispanic |
|--|--------------|-------|------------------|----------|
| | % | % | % | % |
| a. Passed up for a raise because of your age (n = 90 Total Public, n = 74 White, n = 16 African American, n = 46 Hispanic) | 1 | 1 | – | – |
| b. Passed up for a promotion or a chance to get ahead because of your age (n = 144 Total Public, n = 112 White, n = 40 African American, n = 68 Hispanic) | – | – | – | – |
| c. Laid-off, fired, or forced out of a job because of your age (n = 94 Total Public, n = 78 White, n = 20 African American, n = 46 Hispanic) | – | – | – | – |
| d. Not getting hired for a job you applied for because of your age (n = 227 Total Public, n = 198 White, n = 43 African American, n = 100 Hispanic) | – | – | – | – |
| e. Denied access to training or professional development opportunities because of your age (n = 89 Total Public, n = 75 White, n = 25 African American, n = 50 Hispanic) | – | – | – | – |

30b. And, which of the following has happened to you at work in the PAST FIVE YEARS?
(Tables show percentages calculated using a base of all respondents)

[FOR EACH ITEM, READ: [INSERT ITEM]. In the past five years, has this happened to you at work?]

[RANDOMIZE ITEMS A to E]

| % Yes | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | 3 | 3 | 3 | 4 |
| b. Passed up for a promotion or a chance to get ahead because of your age | 5 | 5 | 4 | 7 |
| c. Laid-off, fired, or forced out of a job because of your age | 4 | 3 | 4 | 4 |
| d. Not getting hired for a job you applied for because of your age | 9 | 9 | 7 | 9 |
| e. Denied access to training or professional development opportunities because of your age | 3 | 3 | 2 | 6 |

30b. (Continued) And, which of the following has happened to you at work in the PAST FIVE YEARS?

| % No (also includes No [has never happened] who were not asked Q30b) | Total Public | White | African American | Hispanic |
|---|--------------|------------|---------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | 96 | 97 | 97 | 96 |
| b. Passed up for a promotion or a chance to get ahead because of your age | 94 | 94 | 95 | 92 |
| c. Laid-off, fired, or forced out of a job because of your age | 96 | 97 | 96 | 96 |
| d. Not getting hired for a job you applied for because of your age | 90 | 89 | 91 | 90 |
| e. Denied access to training or professional development opportunities because of your age | 96 | 96 | 98 | 94 |

| % Don't know (also includes DK from Q30, who were not asked Q30b) | Total Public | White | African American | Hispanic |
|---|--------------|------------|---------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | * | * | * | * |
| b. Passed up for a promotion or a chance to get ahead because of your age | 1 | 1 | 1 | 1 |
| c. Laid-off, fired, or forced out of a job because of your age | * | * | — | * |
| d. Not getting hired for a job you applied for because of your age | 2 | 2 | 2 | 1 |
| e. Denied access to training or professional development opportunities because of your age | * | * | * | * |

| % Refused (also includes REF from Q30, who were not asked Q30b) | Total Public | White | African American | Hispanic |
|---|--------------|------------|---------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. Passed up for a raise because of your age | * | * | — | — |
| b. Passed up for a promotion or a chance to get ahead because of your age | * | * | — | — |
| c. Laid-off, fired, or forced out of a job because of your age | — | — | — | — |
| d. Not getting hired for a job you applied for because of your age | * | * | * | — |
| e. Denied access to training or professional development opportunities because of your age | — | — | — | — |

Now I have a few final questions for classification purposes only...

D1. What year were you born? [RANGE 1933 to 1962]

| | Total Public | White | African American | Hispanic |
|----------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 45 to 49 | 24 | 23 | 34 | 32 |
| 50 to 54 | 28 | 29 | 27 | 31 |
| 55 to 59 | 21 | 21 | 20 | 18 |
| 60 to 64 | 14 | 15 | 10 | 9 |
| 65 + | 9 | 10 | 7 | 6 |
| Refused | 4 | 3 | 3 | 4 |

D1a. Are you or is any member of your household a member of AARP?

| | Total Public | White | African American | Hispanic |
|---------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Yes | 39 | 40 | 34 | 17 |
| 2. No | 60 | 59 | 64 | 81 |
| 8. Don't know | 1 | 1 | 2 | 2 |
| 9. Refused | 1 | * | — | * |

D2. Are you... [READ LIST]?

| | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Single, never married | 14 | 14 | 17 | 8 |
| 2. Married | 59 | 61 | 41 | 62 |
| 3. Living as married or with a partner | 4 | 4 | 5 | 9 |
| 4. Separated | 2 | 2 | 8 | 4 |
| 5. Divorced | 16 | 15 | 24 | 14 |
| 6. Widowed | 4 | 4 | 4 | 3 |
| 8. Don't know | * | * | 1 | — |
| 9. Refused | 1 | * | — | * |

D3. Are you a parent or have you ever been a parent?

| | Total Public | White | African American | Hispanic |
|---------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Yes | 79 | 78 | 92 | 90 |
| 2. No | 20 | 22 | 8 | 10 |
| 8. Don't know | * | * | — | — |
| 9. Refused | 1 | * | — | * |

D3b_a. Do you have any children currently living with you who are under the age of 21?

(Based on those who have ever been a parent)

| | Total Public | White | African American | Hispanic |
|---------------|--------------|-----------|------------------|-----------|
| | (n = 1188) | (n = 969) | (n = 365) | (n = 536) |
| | % | % | % | % |
| 1. Yes | 33 | 32 | 41 | 48 |
| 2. No | 67 | 68 | 58 | 52 |
| 8. Don't know | * | * | — | — |
| 9. Refused | * | — | 1 | * |

D3b_b. Do you have any children currently living with you who are under the age of 18?

(Based on those who have a child at home under the age of 21)

| | Total Public | White | African American | Hispanic |
|---------------|--------------|-----------|------------------|-----------|
| | (n = 387) | (n = 305) | (n = 127) | (n = 243) |
| | % | % | % | % |
| 1. Yes | 72 | 73 | 71 | 76 |
| 2. No | 28 | 27 | 29 | 24 |
| 8. Don't know | — | — | — | * |
| 9. Refused | — | — | — | — |

D4. Omitted

D5. Omitted

D6. Are you responsible for caring for any of the following...?

[READ AND RANDOMIZE ITEMS A to G]

| | Total Public | White | African American | Hispanic |
|----------------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| a. A parent | 16 | 15 | 16 | 23 |
| b. A spouse [ASK IF D2 = 2 OR 3] | 28 | 26 | 37 | 42 |
| c. A child | 26 | 24 | 44 | 45 |
| d. A grandchild | 8 | 6 | 23 | 17 |
| e. An In-law | 5 | 5 | 11 | 9 |
| f. A friend | 5 | 4 | 4 | 5 |
| g. Another adult relative | 5 | 4 | 9 | 6 |

D7. What was the highest level of education that you completed?

[DO NOT READ LIST; RECORD ONE RESPONSE]

| | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Grade school, grades 1 to 8 | 1 | 1 | 2 | 16 |
| 2. Some high school, grades 9 to 11 | 4 | 4 | 6 | 12 |
| 3. High school graduate, grade 12 | 34 | 35 | 39 | 30 |
| 4. Vocational or trade school | 3 | 3 | 2 | 4 |
| 5. Associate degree, some college, 13 to 15 | 21 | 21 | 22 | 16 |
| 6. Bachelors degree, 4yr. College graduate, 16 | 22 | 22 | 21 | 14 |
| 7. Post graduate, 17 | 13 | 13 | 9 | 7 |
| 8. Don't know | * | * | 1 | 1 |
| 9. Refused | 2 | * | * | * |

D8. What is your current job or occupation exactly? [PROBE FOR SPECIFIC OCCUPATION, PREFERABLY A JOB TITLE] [RECORD VERBATIM]

| | Total Public | White | African American | Hispanic |
|---|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| Executive/Administrative/Management | 12 | 13 | 7 | 7 |
| Top Talent/Major or lesser professional | 20 | 20 | 18 | 13 |
| Owner–small retail store/business | 2 | 3 | 2 | * |
| Farmer | 1 | 1 | – | 1 |
| Technician/Minor administrative | 9 | 9 | 12 | 9 |
| White collar/clerical (non–supervisory) | 10 | 10 | 7 | 6 |
| Salesman | 9 | 10 | 5 | 7 |
| Skilled and semi–skilled labor | 11 | 11 | 10 | 15 |
| Unskilled labor | 3 | 3 | 5 | 6 |
| Service and protective workers | 13 | 13 | 16 | 20 |
| Other | 2 | 1 | 4 | 1 |
| Don't know | * | * | – | – |
| Refused/not employed | 9 | 6 | 14 | 15 |

D9. Omitted

D10a. Omitted

D10b. Omitted

D10c. How many employees in total work for ...[(IF A12 = 1 OR 2, READ: you current employer) (IF A12 = 3, READ: your company)] in all locations in the United States? Please exclude nonpermanent workers, such as temporary or contract workers.

(Based on those who are employed)

[IF NEEDED, SAY: Just your best estimate is fine.]

[READ CATEGORIES ONLY IF NECESSARY]

| | Total Public | White | African American | Hispanic |
|-------------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| 1. Fewer than 10 | 20 | 22 | 14 | 14 |
| 2. 10 to 19 | 5 | 5 | 9 | 7 |
| 3. 20 to 49 | 9 | 8 | 7 | 11 |
| 4. 50 to 99 | 5 | 5 | 6 | 6 |
| 5. 100 to 499 | 11 | 11 | 12 | 13 |
| 6. 500 to 999 | 5 | 5 | 4 | 5 |
| 7. 1,000 to 9,999 | 15 | 16 | 11 | 10 |
| 8. 10,000 or more | 19 | 19 | 16 | 19 |
| 98. Don't know | 8 | 8 | 21 | 16 |
| 99. Refused | 2 | * | 1 | 1 |

D10d. How many more years do you plan to work in general before you retire and stop working completely?

[IF NEEDED, SAY: Your best guess is fine.]

[RANGE 0 to 60] [IF PLAN TO WORK FOR LESS THAN ONE YEAR, ENTER "0"]

| | Total Public | White | African American | Hispanic |
|--|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 0 | 3 | 3 | 3 | 4 |
| 1 to 4 | 13 | 14 | 11 | 17 |
| 5 to 9 | 20 | 20 | 18 | 16 |
| 10 to 14 | 21 | 23 | 18 | 14 |
| 15 to 19 | 14 | 14 | 14 | 16 |
| 20 + | 18 | 18 | 18 | 18 |
| Never expect to retire/stop working completely | 4 | 3 | 5 | 4 |
| Don't know | 5 | 5 | 13 | 10 |
| Refused | 2 | * | 1 | 1 |
| Average number of years (mean) | 12 | 11 | 12 | 12 |

D10e. Do you expect to... [READ LIST]*(Based on those who are employed full-time or part-time)*

| | Total Public | White | African American | Hispanic |
|---|--------------|-----------|------------------|-----------|
| | (n = 1201) | (n = 991) | (n = 333) | (n = 454) |
| | % | % | % | % |
| 1. Continue working for your current employer until you stop working for pay completely | 66 | 69 | 56 | 56 |
| 2. Change employers before you stop working for pay completely | 22 | 21 | 30 | 28 |
| 3. Something else [DO NOT READ] | 2 | 2 | 2 | 5 |
| 4. Never expect to stop working for pay completely [DO NOT READ] | 5 | 5 | 8 | 7 |
| 8. Don't know | 3 | 3 | 4 | 3 |
| 9. Refused | 2 | * | 1 | * |

D11. Were you born in the United States?

| | Total Public | White | African American | Hispanic |
|---------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Yes | 93 | 97 | 91 | 52 |
| 2. No | 5 | 3 | 8 | 48 |
| 8. Don't know | — | — | — | — |
| 9. Refused | 2 | — | 1 | 1 |

D12. Are you of Hispanic or Latino origin or descent?

| | Total Public | White | African American | Hispanic |
|---------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Yes | 5 | — | — | 100 |
| 2. No | 92 | 100 | 100 | — |
| 8. Don't know | * | * | — | — |
| 9. Refused | 3 | * | — | — |

D13. What do you consider to be your race – are you... [READ LIST]

| | Total Public | White | African American | Hispanic |
|------------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. White | 83 | 100 | * | 35 |
| 2. African American or black | 8 | – | 100 | 6 |
| 3. Asian or Pacific Islander | 2 | * | * | 2 |
| 4. Native American | 1 | – | – | – |
| 5. Something else? [SPECIFY] | 5 | – | * | 55 |
| 8. Don't know | * | – | – | 1 |
| 9. Refused | 3 | – | – | 2 |

D14. Which of the following categories best describes the combined annual income of all members of your household, before taxes, including wages or salary, pensions, and all other sources? Please stop me when I read the correct category.

| | Total Public | White | African American | Hispanic |
|--------------------------------------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Under \$20,000 | 5 | 5 | 7 | 15 |
| 2. \$20,000 to just under \$30,000 | 7 | 7 | 9 | 13 |
| 3. \$30,000 to just under \$40,000 | 9 | 9 | 14 | 9 |
| 4. \$40,000 to just under \$50,000 | 11 | 11 | 12 | 12 |
| 5. \$50,000 to just under \$60,000 | 10 | 11 | 10 | 7 |
| 6. \$60,000 to just under \$70,000 | 8 | 8 | 8 | 7 |
| 7. \$70,000 to just under \$80,000 | 6 | 7 | 6 | 6 |
| 8. \$80,000 to just under \$100,000 | 9 | 9 | 7 | 7 |
| 9. \$100,000 to just under \$150,000 | 11 | 11 | 8 | 7 |
| 10. \$150,000 or more | 9 | 10 | 8 | 7 |
| 98. Don't know | 3 | 2 | 5 | 4 |
| 99. Refused | 14 | 12 | 7 | 7 |

D15. Now please tell me which of the following categories best describes your before-tax individual annual income FROM WORKING, excluding pensions and any other sources of income? Please stop me when I read the correct category.

(Based on those who are employed)

| | Total Public | White | African American | Hispanic |
|--------------------------------------|--------------|------------|------------------|-----------|
| | (n = 1419) | (n = 1179) | (n = 368) | (n = 525) |
| | % | % | % | % |
| 1. Under \$20,000 | 11 | 12 | 14 | 22 |
| 2. \$20,000 to just under \$30,000 | 11 | 11 | 13 | 12 |
| 3. \$30,000 to just under \$40,000 | 13 | 13 | 16 | 14 |
| 4. \$40,000 to just under \$50,000 | 12 | 13 | 8 | 6 |
| 5. \$50,000 to just under \$60,000 | 9 | 9 | 9 | 8 |
| 6. \$60,000 to just under \$70,000 | 8 | 7 | 6 | 9 |
| 7. \$70,000 to just under \$80,000 | 4 | 4 | 7 | 2 |
| 8. \$80,000 to just under \$100,000 | 5 | 5 | 4 | 4 |
| 9. \$100,000 to just under \$150,000 | 5 | 5 | 5 | 6 |
| 10. \$150,000 or more | 3 | 4 | 4 | 3 |
| 98. Don't know | 4 | 3 | 5 | 3 |
| 99. Refused | 16 | 14 | 10 | 11 |

D16. [INTERVIEWER: RECORD SEX BY OBSERVATION FOR ALL RESPONDENTS]

| | Total Public | White | African American | Hispanic |
|-----------|--------------|------------|------------------|-----------|
| | (n = 1500) | (n = 1237) | (n = 421) | (n = 601) |
| | % | % | % | % |
| 1. Male | 52 | 53 | 45 | 52 |
| 2. Female | 48 | 47 | 55 | 48 |

Appendix C: Methodology Report

Sampling Frame

The sampling frame consisted of all blocks of telephone numbers with at least one listed residential telephone number. A block of telephone numbers consisted of 100 numbers having the same first eight digits. The survey employed the GENESYS sampling system that includes the telephone number database.

GENESYS randomly generates representative single-stage samples of telephone numbers. It generates each random telephone number by randomly selecting a block known to contain at least one listed residential telephone number and then randomly generating the two final digits to complete the number. The advantage of beginning with blocks containing a known residential number is that

Using the GENESYS system avoided using a cluster design. It took advantage of known information about demographic characteristics for small areas defined by area code and telephone exchanges to increase the efficiency of sampling low incidence groups. Synovate, with the help of Marketing Systems Group, compiled area code and exchange combinations along with key population statistics updated from the 2000 U.S. Census. All area codes/ combinations were assigned to strata.

Fourteen strata were defined and compiled by ethnic/racial, geographic and urban/nonurban requirements.

The priority of assignment to strata definition was Hispanic, African American, and finally Region.

| Ethnic/Racial Area Code & Exchanges | | | | | | General Population Area Code & Exchanges By Region and Urban/Nonurban Designation | | | | | | | |
|-------------------------------------|---------------------------------|---------------------------|------------------------------|---------------------------------|---------------------------|--|-----------|----------|-----------|-------|-----------|-------|-----------|
| African American | | | Hispanic | | | East | | Mid West | | South | | West | |
| High incidence 80 to 100% | Moderate incidence 30 to 79% | Low incidence 5 to 29% | High incidence 80 to 100% | Moderate incidence 30 to 79% | Low incidence 5 to 29% | Urban | Non-Urban | Urban | Non-Urban | Urban | Non-Urban | Urban | Non-Urban |

it avoids generating numbers in blocks that are assigned exclusively to businesses or are unassigned. The resulting sample of telephone numbers represents all households in the U.S. with telephones, both listed and unlisted, without bias and with the efficiency of a single-stage sample.

The sampling frame was stratified to meet the goals of the sampling plan. The strata were constructed such that the resulting sample would:

- » Provide a nationally representative statistical sample of the U.S. households with adults age 45 to 74 who are employed or currently seeking employment, and
- » Provide sufficient representation of key demographic subgroups including African Americans and Hispanic households.

Final Sample

The final, obtained sample consisted of 1500 respondents in the nationally representative sample of 45- to 74-year-old workers (including those looking for work) plus additional, over-samples of African Americans and Hispanics to total 421 African American workers and 600 Hispanics workers 45 to 74 years of age.

Respondent Eligibility

To be eligible to participate in the study, the respondent had to be age 45 years to 74 years of age and either currently employed or currently seeking employment. If the household had more than one adult aged 18 or older, the qualified adult with the most recent birthday was selected for the interview.

Screening for Race/Ethnicity

In this report, respondents are classified into a single race/ethnicity. Respondents were asked two questions to determine their race/ethnicity classification:

“Are you of Hispanic or Latino origin or descent?” and

“What do you consider to be your race... Are you... White, African American or black, Asian, Native American or something else?” Multiple responses were allowed.

Anyone responding “yes” to the Hispanic/Latino question was classified as Hispanic, regardless of race. Only non-Hispanic respondents were classified as African American or white based on their response to the question about their race. Any respondents who indicated that they were both white and African American were classified as African Americans.

Telephone Data Collection

Interviewing began on April 13, 2007, and continued through May 21, 2007. Interviews were conducted between 9 a.m. and 9 p.m. on Monday through Friday, between 10 a.m. and 9:00 p.m. on Saturdays, and between 11 a.m. and 9:00 p.m. on Sundays (all times local).

Interviewers were monitored for quality and provided with guidance and correction when necessary. In addition, project management reports were generated by computer on a daily basis in order to track sample disposition and production rates.

Synovate’s Computer Assisted Telephone Interviewing (CATI) system was used for data collection. Questionnaires were programmed into the system, and telephone interviewers read questions as they were logically fed in predetermined order from the computer to a viewing screen. The answers were

sent back to the computer through the keyboard. This system reduced interviewer (non-random) error, such as not adhering to skip patterns, thus enhancing the quality of the data.

Interviewing was conducted in both English and Spanish, at the respondent’s preference.

Questionnaire Design

The initial draft of the survey instrument was provided by AARP and was largely based upon previous administrations of a similar research project. Pilot testing of the instrument was done during the first two nights of the field period to assure that all aspects of the survey instrument and protocol were working as designed. This involved trained interviewers and the fully developed survey instrument programmed into CATI. The pre-test involved an RDD sampling frame from the general population. With some minor modification, the questionnaire, sample, and procedures were deemed to be working as designed, allowing the full data collection effort to proceed.

A copy of the final questionnaire appears in the Appendix.

Definition of occupation/ job type categories

Respondents were asked to identify their occupation, and the responses were organized into various categories (see page 174.)

Sample Weights

The sample design involved 14 strata. Synovate used the GENESYS Sampling System to segment the U.S. population into strata using its demographic capabilities.

| Occupation Type | Job type | Examples |
|------------------------|---|--|
| Blue-collar | Skilled and semi-skilled labor | Construction trades |
| | | Machine operators, assemblers and inspectors |
| | | Manufacturing industries |
| | | Transportation and material moving occupations |
| | | Motor vehicle operators |
| | Unskilled labor | Handlers, equipment cleaners, helpers and laborers |
| | | Construction laborers |
| | Service and protective workers | Child care workers |
| | | Firefighting and fire prevention occupations |
| | | Police and detectives |
| | | Waiters and waitresses |
| | | Cooks |
| | | Janitors and cleaners |
| White-collar | Technician/minor administrative | Clinical laboratory technologists and technicians |
| | | Dental hygienists |
| | | Air traffic controllers |
| | | Science technologists and technicians |
| | | Programmers |
| | White-collar/clerical (non-supervisory) | Secretaries |
| | | Hotel clerks |
| | | Bookkeepers and accounting and auditing clerks |
| | | Postal clerks |
| | | Bank tellers |
| | | Administrative support occupations |
| | | Marketing and sales occupations |
| | Sales | Insurance sales occupations |
| | | Real estate sales occupations |
| | | Sales representatives |
| | | General manager and other top executives |
| Executive/professional | Executive/administrative/management | Financial managers |
| | | Construction managers |
| | | Accountants and auditors |
| | | Engineers |
| | Top talent/major or lesser professional | Computer scientists |
| | | Economists |
| | | Social workers |
| | | Lawyers and judges |
| | | Teachers |
| | | Registered nurses |
| | | Musicians |
| | Owner—small retail store/business | Self explanatory |
| | Farmers | Self explanatory |

The table below provides the relative proportion of households within each stratum.

| Telephone Block Incidence Levels | High Concentration African American Strata | | | | High Concentration Hispanic Strata | | | |
|----------------------------------|--|---------|-----------------------|---------------------|------------------------------------|---------|-----------------------|---------------------|
| | Total Households | | Anticipated Incidence | Sample Distribution | Total Households | | Anticipated Incidence | Sample Distribution |
| | Households (Millions) | Percent | | | Households (Millions) | Percent | | |
| 5 to 29 Percent | 39.4 | 75.1% | 13.4% | 5.2% | 43.9 | 74.5% | 28.6% | 4.0% |
| 30 to 79 Percent | 11.7 | 22.3% | 47.7% | 46.9% | 13.6 | 23.1% | 46.6% | 35.9% |
| 80 to 100 Percent | 1.3 | 2.5% | 88.0% | 47.9% | 1.4 | 2.4% | 50.0% | 60.1% |

Weighted and Unweighted Distributions on Variables Used In Post-Stratification Weighting Adjustment

Documentation of the weights used in this procedure is found below.

| | General Public Sample | | | African American Sample | | | Hispanic Sample | | |
|---------------------------|-----------------------|----------|------------------------|-------------------------|----------|------------------------|-----------------|----------|------------------------|
| | Unweighted | Weighted | Census: March 2006 CPS | Unweighted | Weighted | Census: March 2006 CPS | Unweighted | Weighted | Census: March 2006 CPS |
| Age within sex | | | | | | | | | |
| Male | | | | | | | | | |
| 45 to 54 yrs | 21.9 | 30.6 | 30.0 | 20.9 | 29.4 | 29.9 | 22.1 | 36.5 | 36.2 |
| 55 to 64 yrs | 13.9 | 17.3 | 17.8 | 15.2 | 12.9 | 13.1 | 14.5 | 15.8 | 16.0 |
| 65 to 74 yrs | 3.7 | 4.5 | 4.6 | 2.4 | 3.1 | 2.9 | 1.8 | 2.4 | 3.8 |
| Female | | | | | | | | | |
| 45 to 54 yrs | 34.3 | 27.8 | 27.7 | 31.4 | 35.5 | 34.0 | 35.3 | 29.2 | 28.4 |
| 55 to 64 yrs | 21.2 | 16.1 | 16.3 | 24.5 | 15.9 | 16.9 | 23.5 | 13.3 | 12.9 |
| 65 to 74 yrs | 5.1 | 3.7 | 3.6 | 5.7 | 3.4 | 3.2 | 2.8 | 2.7 | 2.7 |
| Education | | | | | | | | | |
| H.S. grad or less | 27.4 | 39.8 | 40.0 | 34.4 | 49.6 | 49.3 | 58.7 | 63.4 | 64.0 |
| Some/ College Grad | 54.9 | 47.0 | 47.0 | 54.6 | 42.3 | 42.7 | 34.9 | 30.8 | 30.2 |
| Post Grad | 17.7 | 13.2 | 13.0 | 10.9 | 8.0 | 8.0 | 6.3 | 5.8 | 5.7 |
| Region | | | | | | | | | |
| Northeast | 19.1 | 19.5 | 19.5 | 15.9 | 17.8 | 17.8 | 6.2 | 15.2 | 15.2 |
| Midwest | 28.3 | 23.5 | 23.5 | 23.0 | 17.6 | 17.6 | 5.2 | 7.4 | 7.4 |
| South | 32.7 | 35.0 | 35.0 | 53.4 | 55.4 | 55.4 | 46.3 | 36.3 | 36.3 |
| West | 19.9 | 22.0 | 22.0 | 7.6 | 9.2 | 9.2 | 42.4 | 41.4 | 41.1 |



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