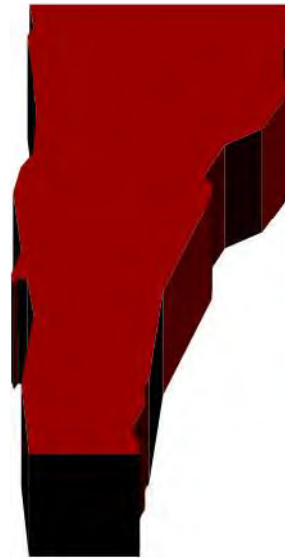




AARP WORKFORCE PROFILES:

Selected Characteristics of U.S. Workers and Non-Workers Age 40+

Vermont





BACKGROUND

Undoubtedly, the aging of the 77 million baby boomers – those individuals born between 1946 and 1964 – has impacted the U.S. workforce over the past decade and according to the Bureau of Labor Statistics (BLS), this aging cohort will continue to impact the labor force over the next decade as well. Currently, there are over 144 million individuals in the U.S. age 40 and older, and among them, over 76 million are working.¹ The BLS further projects that in 2020, the 55+ age group will total 97.8 million and will make up over one-quarter (28.7%) of the resident population and will increase their share of the labor force by 38 percent.^{2,3} Moreover, while the participation rate of workers age 65 and older has steadily increased since 1990, their participation rate since the start of the recession has considerably surpassed that of workers aged 55-64.⁴ By 2020, civilian labor force participation rate for this age group is projected to be 22.6 percent.⁵ And the BLS notes that not until 2020, when the older baby boomers begin to exit the workforce, will the U.S. labor force begin to experience a downturn in numbers.

The AARP Workforce Profiles tool is an electronic and interactive update of the 2005 publication, *AARP State Profiles of Workers 45+*. Like the earlier publication, this tool is designed to provide specific information about the 40+ workforce nationally and in each state for AARP staff as well as others who work or share an interest in the enhancement of the older U.S. workforce. This tool is intended to provide the user with a broad understanding of this population in order to plan and implement programs related to mature workers.

This tool provides information about age 40+ workers within each state, such as the number of hours worked per week, in which industries they work, how many work in the private or public sector, and how they get to work. In addition, the user can view demographic characteristics of workers *and non-workers* with respect to health insurance coverage, income, education, disability status, race, gender, and grandparent status.

Variables such as **type of health coverage** and **source of income** are not available in this hard-copy report but **can be viewed on the interactive online tool**: <http://www.aarp.org/workforceprofiles>. Data were gathered from the 2009-2011 American Community Survey (ACS) Public Use Micro Sample (PUMS), which is taken from the U.S. Census Bureau data. Data for Puerto Rico are provided from the U.S. Census Bureau's Puerto Rico Community Survey (PRCS) 2009-2011.⁶ No data are available for the U.S. Virgin Islands from the U.S. Census Bureau.

ABOUT THE U.S. CENSUS AMERICAN COMMUNITY SURVEY

The data behind this tool comes from the Census Bureau's American Community Survey (ACS). The ACS is an ongoing survey that samples a small percentage of the population every year in the United States and Puerto Rico – rather than from the whole population like the decennial census. Foremost, data from the ACS determines how federal and state funds are distributed each year to states and local communities but the data are available for public use for a variety of purposes. **All ACS data are survey estimates** and not exact numbers and proportions in a point in time. The data are available in 1, 3, and 5-year period estimates so data are combined to produce 12 months, 36 months or 60 months of data.

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1. U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2012
 2. Toossi, M. Labor Force Projections to 2020: A More Slowly Growing Workforce, see Table 1, p. 44
 3. Ibid, Toossi, p. 45
 4. Rix, S. The Employment Situation, October 2012: Relatively Little Change for Older Workers, p. 6
 5. Ibid, Toossi. p. 50
 6. Please go to http://www.census.gov/acs/www/about_the_survey/puerto_rico_community



The American Community Survey Public Use Microdata Sample, or PUMS, is a data set of un-tabulated records of individual people or housing units produced by the Census Bureau. As with all Census information, PUMS files are available to the public and allow users access to inexpensive data for custom tables, regression analysis, or modeling applications not available with the pre-tabulated ACS data.

- ♦ For more information about the American Community Survey, go to http://www.census.gov/acs/www/guidance_for_data_users/guidance_main/
- ♦ For more information about PUMS, go to http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/
- ♦ To learn more about how the ACS differs from other labor statistics, go to <http://www.census.gov/hhes/www/laborfor/laborguidance092209.html>

GUIDE TO INTERPRETING TABLES

In order to improve the precision of the estimates at the state level, particularly for smaller or less populated states, the 3-year 2009-2011 ACS PUMS data was used for this analysis. As a result, the data presented here technically represent *average values over the three year period*. The National un-weighted sample for the U.S. population age 40+ in this dataset is 4,727,802. Sample size and margins of error remain an issue for some subgroups and caution must be used when making inferences in these cases. Simply put, the margin of error describes how far a sample's results stray from the true value of an entire population. The smaller the margin of error, the greater likelihood the sample is representative of the population.

Given that the ACS is a survey of a sample of people drawn from the larger population, smaller states like Wyoming or Delaware are likely to yield small samples of the U.S. population, and therefore yield a smaller number of respondents and larger margins of error within subgroups such as the number of workers age 50+ with no health coverage. On the other hand, more populated states like California are likely to yield greater numbers of respondents and smaller margins of error within subgroups, making inferences to the larger state population more reliable. This tool does not provide a way for users to test for significance between estimates, so use caution when comparing geographies as differences may not be meaningful.

Cautionary notes are also included throughout the tool in cases where the unweighted sample size for a particular state is less than 1,000. The margin of error for a sample of 1,000 at the 95% confidence interval is +/- 3.1 percent.

DEFINITIONS

For purposes of this tool, employment-related terms are defined as follows:

- ♦ **workers/employed:** includes those working as paid employees, working for profit in own business or profession, on their farm, or for 15 hours or more unpaid on family farm or in family business; also includes those on active duty in U.S. Armed Forces (part of ACS "labor force" definition).
- ♦ **non-workers:** includes the unemployed and those not in the labor force (i.e., both of the categories below).
- ♦ **unemployed:** includes those *not* working as a paid employee, and those actively looking for work and available to start a job.
- ♦ **not in the labor force:** includes students, homemakers, retired workers, seasonal workers interviewed in an off season who were not looking for work, institutionalized people, or those doing unpaid family work for less than 15 hours per week.

For more information on ACS employment definitions please go to http://www.census.gov/people/laborforce/about/acs_employ.html.

AARP WORKFORCE PROFILES: Selected Characteristics of U.S. Workers and Non-Workers Age 40+



Vermont PROFILE

Selected Characteristics of U.S. Workers and Non-Workers Age 40+ by Age Group

	40+ Workers					40+ Non-Workers					Total Population	
	40 to 49	50 to 64	65+	Total		40 to 49	50 to 64	65+	Total			
Gender	%	%	%	Count	%	%	%	%	Count	%	Count	%
Male	50.4%	50.4%	58.2%	103,120	51.1%	42.6%	46.3%	40.8%	54,167	42.6%	157,287	47.8%
Female	49.6%	49.6%	41.8%	98,805	48.9%	57.4%	53.7%	59.2%	73,050	57.4%	171,855	52.2%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%
Education	%	%	%	Count	%	%	%	%	Count	%	Count	%
None	0.2%	0.4%	0.4%	666	0.3%	1.3%	1.0%	0.9%	1,281	1.0%	1,947	0.6%
Some preschool - 6th grade	0.0%	0.2%	0.2%	285	0.1%	2.2%	1.2%	1.2%	1,670	1.3%	1,955	0.6%
7th-12th grade	4.6%	4.1%	8.5%	9,348	4.6%	16.3%	9.4%	17.1%	18,838	14.8%	28,186	8.6%
High school graduate	30.3%	29.7%	27.0%	59,929	29.7%	34.4%	35.4%	35.3%	44,794	35.2%	104,723	31.8%
Some college /Associate	29.3%	25.2%	23.8%	53,811	26.6%	26.7%	24.7%	19.1%	27,624	21.7%	81,435	24.7%
College graduate/post graduate	35.6%	40.5%	40.2%	77,886	38.6%	19.2%	28.2%	26.4%	33,010	25.9%	110,896	33.7%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%
Income	%	%	%	Count	%	%	%	%	Count	%	Count	%
Less than \$25,000	23.8%	24.6%	30.3%	50,055	24.8%	86.9%	73.7%	68.3%	92,053	72.4%	142,108	43.2%
\$25,000 to \$49,999	41.1%	36.4%	38.8%	77,545	38.4%	10.1%	17.6%	20.5%	23,267	18.3%	100,812	30.6%
\$50,000 to \$99,999	28.2%	30.5%	19.1%	57,738	28.6%	2.8%	6.6%	7.9%	8,724	6.9%	66,462	20.2%
\$100,000 to \$249,999	5.7%	7.2%	9.6%	13,811	6.8%	0.1%	2.0%	3.2%	3,098	2.4%	16,909	5.1%
\$250,000 or more	1.2%	1.4%	2.2%	2,776	1.4%	0.1%	0.0%	0.1%	75	0.1%	2,851	0.9%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample 2009-2011



Vermont PROFILE

Selected Characteristics of U.S. Workers and Non-Workers Age 40+ by Age Group

	40+ Workers					40+ Non-Workers					Total Population	
	40 to 49	50 to 64	65+	Total		40 to 49	50 to 64	65+	Total			
Race	%	%	%	Count	%	%	%	%	Count	%	Count	%
Caucasian/White	95.1%	97.4%	99.5%	195,238	96.7%	93.2%	95.6%	97.8%	122,805	96.5%	318,043	96.6%
African American/Black	0.5%	0.4%	0.1%	780	0.4%	1.1%	0.6%	0.2%	548	0.4%	1,328	0.4%
Asian/Pacific Islander	1.5%	0.6%	0.1%	1,819	0.9%	1.5%	0.6%	0.6%	959	0.8%	2,778	0.8%
Hispanic any race	1.3%	0.8%	0.1%	1,871	0.9%	1.8%	0.6%	0.7%	1,027	0.8%	2,898	0.9%
American Indian/Alaska Native	0.2%	0.3%	0.1%	470	0.2%	0.2%	0.2%	0.4%	416	0.3%	886	0.3%
Other/two or more races	1.3%	0.7%	0.1%	1,747	0.9%	2.1%	2.3%	0.4%	1,462	1.1%	3,209	1.0%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%
Grandparent Status	%	%	%	Count	%	%	%	%	Count	%	Count	%
No grandchildren in the home	98.2%	97.4%	98.0%	197,456	97.8%	96.8%	97.2%	98.5%	124,533	97.9%	321,989	97.8%
Responsible for grandchildren	0.7%	1.1%	0.2%	1,768	0.9%	1.5%	1.3%	0.2%	905	0.7%	2,673	0.8%
Not responsible for grandchildren	1.1%	1.4%	1.8%	2,701	1.3%	1.7%	1.5%	1.3%	1,779	1.4%	4,480	1.4%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%
Disability Status	%	%	%	Count	%	%	%	%	Count	%	Count	%
With a disability	5.1%	7.7%	18.2%	15,420	7.6%	36.2%	34.7%	41.1%	49,190	38.7%	64,610	19.6%
Without a disability	94.9%	92.3%	81.8%	186,505	92.4%	63.8%	65.3%	58.9%	78,027	61.3%	264,532	80.4%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%
Health Coverage	%	%	%	Count	%	%	%	%	Count	%	Count	%
Yes	90.4%	93.6%	99.6%	187,615	92.9%	89.4%	91.6%	100.0%	122,325	96.2%	309,940	94.2%
No	9.6%	6.4%	0.4%	14,310	7.1%	10.6%	8.4%	0.0%	4,892	3.8%	19,202	5.8%
Group Total	100.0%	100.0%	100.0%	201,925	100.0%	100.0%	100.0%	100.0%	127,217	100.0%	329,142	100.0%

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample 2009-2011

AARP WORKFORCE PROFILES: Selected Characteristics of U.S. Workers and Non-Workers Age 40+

Vermont PROFILE

Selected Characteristics of U.S. Workers Age 40+ by Age Group



	40+ Workers							
	Age 40 to 49		Age 50 to 64		Age 65+		Total	
Number of Hours Worked Per Week	Count	%	Count	%	Count	%	Count	%
1 – 19 hours	3,019	3.9%	5,897	5.5%	4,702	26.7%	13,618	6.7%
20 – 39 hours	14,904	19.2%	24,364	22.8%	5,797	32.9%	45,065	22.3%
40+ hours	59,678	76.9%	76,468	71.6%	7,096	40.3%	143,242	70.9%
Group Total	77,601	100.0%	106,729	100.0%	17,595	100.0%	201,925	100.0%
Class of Worker	Count	%	Count	%	Count	%	Count	%
Private, for-profit	43,078	55.5%	49,961	46.8%	6,458	36.7%	99,497	49.3%
Private, not-for-profit	10,024	12.9%	16,270	15.2%	3,498	19.9%	29,792	14.8%
Government	13,074	16.8%	18,925	17.7%	2,425	13.8%	34,424	17.0%
Self-employed	11,185	14.4%	21,239	19.9%	5,161	29.3%	37,585	18.6%
Working without pay in family business or farm	240	0.3%	334	0.3%	53	0.3%	627	0.3%
Group Total	77,601	100.0%	106,729	100.0%	17,595	100.0%	201,925	100.0%
Industry	Count	%	Count	%	Count	%	Count	%
Agriculture	1,830	2.4%	2,806	2.6%	682	3.9%	5,318	2.6%
Mining	62	0.1%	185	0.2%	0	0.0%	247	0.1%
Utilities	901	1.2%	1,036	1.0%	0	0.0%	1,937	1.0%
Construction	6,232	8.0%	7,474	7.0%	897	5.1%	14,603	7.2%
Manufacturing	10,135	13.1%	12,643	11.8%	1,357	7.7%	24,135	12.0%
Wholesale	1,797	2.3%	2,961	2.8%	540	3.1%	5,298	2.6%
Retail	7,599	9.8%	10,758	10.1%	2,250	12.8%	20,607	10.2%
Transportation	2,103	2.7%	3,847	3.6%	517	2.9%	6,467	3.2%
Information	1,374	1.8%	1,812	1.7%	431	2.4%	3,617	1.8%
Finance, Insurance, Real Estate	4,990	6.4%	5,277	4.9%	1,095	6.2%	11,362	5.6%
Professional and Scientific Services	5,824	7.5%	8,035	7.5%	1,591	9.0%	15,450	7.7%
Educational, Health, and Social Services	20,160	26.0%	33,937	31.8%	3,751	21.3%	57,848	28.6%
Arts, Entertainment, Recreation, Accommodation, Food Services	9,705	12.5%	11,210	10.5%	3,432	19.5%	24,347	12.1%
Public Administration	4,559	5.9%	4,740	4.4%	1,052	6.0%	10,351	5.1%
Military	330	0.4%	8	0.0%	0	0.0%	338	0.2%
Group Total	77,601	100.0%	106,729	100.0%	17,595	100.0%	201,925	100.0%

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample 2009-2011

AARP WORKFORCE PROFILES: Selected Characteristics of U.S. Workers and Non-Workers Age 40+

Vermont PROFILE

Selected Characteristics of U.S. Workers Age 40+ by Age Group



	40+ Workers							
	Age 40 to 49		Age 50 to 64		Age 65+		Total	
Transportation to Work	Count	%	Count	%	Count	%	Count	%
Car, truck, or van	67,120	86.5%	88,239	82.7%	13,097	74.4%	168,456	83.4%
Bus or trolley bus	363	0.5%	619	0.6%	142	0.8%	1,124	0.6%
Streetcar or trolley car (carro publico in Puerto Rico)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Subway or elevated train	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Railroad	61	0.1%	23	0.0%	0	0.0%	84	0.0%
Ferryboat	0	0.0%	54	0.1%	0	0.0%	54	0.0%
Taxicab	51	0.1%	189	0.2%	27	0.2%	267	0.1%
Motorcycle	246	0.3%	254	0.2%	0	0.0%	500	0.2%
Bicycle	656	0.8%	481	0.5%	17	0.1%	1,154	0.6%
Walked	2,462	3.2%	4,347	4.1%	879	5.0%	7,688	3.8%
Worked at home	4,900	6.3%	8,875	8.3%	2,659	15.1%	16,434	8.1%
Other method	240	0.3%	399	0.4%	100	0.6%	739	0.4%
N/A (not a worker--not in the labor force)	1,502	1.9%	3,249	3.0%	674	3.8%	5,425	2.7%
Group Total	77,601	100.0%	106,729	100.0%	17,595	100.0%	201,925	100.0%

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample 2009-2011

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Employment Status for Americans Age 50+ by Gender

	Employed				Unemployed				Not in Labor Force				Total		
	Male	Female	Total		Male	Female	Total		Male	Female	Total		Male	Female	Total
	%	%	Count	%	%	%	Count	%	%	%	Count	%	Count	Count	Count
Vermont	57.8%	48.9%	124,324	53.1%	3.4%	2.0%	6,186	2.6%	38.8%	49.2%	103,715	44.3%	110,808	123,417	234,225
National	49.9%	39.7%	44,215,316	44.4%	4.5%	2.9%	3,646,383	3.7%	45.6%	57.4%	51,661,199	51.9%	46,102,018	53,420,880	99,522,898

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample 2009-2011

ADDITIONAL RESOURCES

AARP Public Policy Institute, Economic Security
AARP Research and Statistics, Economic Security and Work
AARP State Profiles of Workers 45+ (2005)
American Community Survey
American Community Survey, Public Use Microdata Sample (PUMS)
American Community Survey Questionnaire
Bureau of Labor Statistics
Bureau of Labor Statistics, Economy at a Glance
Center for Retirement Research at Boston College
Kaiser Family Foundation, Demographics and the Economy
U.S. Census Bureau Current Population Survey
U.S. Census Bureau Local Employment Dynamics
U.S. Department of Labor
U.S. Department of Labor COBRA Continuation Coverage
U.S. Department of Labor Services by Location
U.S. Census Bureau Local Employment Dynamics, Community Economic Development

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For questions or comments regarding the tool or the data, please contact Jennifer H. Sauer at workforceprofiles@aarp.org or (202) 434-6207. For more information on older worker issues and AARP programs, please contact Rosa Maymi at rmaymi@aarp.org or (202) 434-3906. For more information on the U.S. Census American Community Survey, please go to <http://www.census.gov/acs/www/>.

AARP is a nonprofit, nonpartisan organization with a membership 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 35.1 million readers; AARP Bulletin, the go-to news source for AARP's millions of members and Americans 50+; AARP VIVA, 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. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.



Locate the interactive **AARP Workforce Profiles** at <http://www.aarp.org/workforceprofiles>
and other AARP research at <http://www.aarp.org/research>