Fact Sheet

Older Workers: More Likely to Work Part Time

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Part-time employment, defined in this Fact Sheet as working fewer than 35 hours per week in all jobs combined, typically increases with age.

Workers ages 65 and older are more than twice as likely as their younger counterparts to work part time. In 2014, 39 percent of workers ages 65 and older worked part time, compared with 14 percent of workers ages 50 to 64 and 13 percent of workers ages 25 to 49.

The percentage of workers ages 50 to 64 employed part time has remained fairly constant over the past 2 decades. In contrast, part-time work among those 65 and older fell from a high of 55 percent in 1995 to 39 percent in 2014.

Reasons for Working Part Time Vary by Age

At younger ages, workers are most likely to work part time for "economic reasons" (e.g., slack working conditions or inability to find full-time work) or because of personal or family obligations. In 2014, 65 percent of part-time workers ages 25 to 49 and 47 percent of part-time workers ages 50 to 64 were part time mainly for these reasons (exhibit 1).

The full-time work week for some workers is fewer than 35 hours. The percentage of workers who listed this reason for part-time status ranged from 15 percent of workers ages 65 and older to a high of 22 percent of workers ages 50 to 64.

Fifty-seven percent of workers ages 65 and older say that retirement or the Social Security limit on earnings (the retirement earnings test) is the reason they work part time. Of this 57 percent, most are likely part time because of retirement, since only a minority—those exactly age 65—are subject to the earnings test.

To get a better sense of the reasons for part-time work among those eligible for Social Security retirement benefits (age 62 and older) and potentially affected by the Social Security limit on earnings, we looked at workers between the ages of 62 and 65 (exhibit 1, last bar). Forty percent of part-time workers ages 62 to 65 said they were employed part time because of retirement or the Social Security earning limit, substantially fewer than among those ages 65 and older.
Part-Time Work Is More Common among Women and White Non-Hispanics Ages 65 and Older

Exhibit 2 shows that, even though women are more likely than men to work part time across age groups, differences by sex diminish with increasing age. Among workers ages 25 to 49, women are almost three times more likely to work part time than men (20 percent versus 7 percent, respectively). In contrast, women ages 50 to 64 are slightly more than twice as likely as their male counterparts to work part time (20 percent versus 8 percent, respectively).

For workers ages 65 and older, white non-Hispanics are the most likely of all the race/ethnic groups to work part time; Hispanics are the least likely. Part-time status for workers ages 25 to 49 and 50 to 64 does not appear to differ by race or ethnicity.

Top Occupational Categories of Part-Time Workers

The two top occupational categories of part-time workers ages 50 and older are service and professional (exhibit 3); the top two occupational categories of full-time workers ages 50 and older are professional and management, business, and financial. Older part-time workers are twice as likely as their full-time counterparts to be service workers (24 percent versus 12 percent, respectively).7

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EXHIBIT 1
Reasons for Part-Time Work by Age, 2014*

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ages 25 to 49</th>
<th>Ages 50 to 64</th>
<th>Age 65+</th>
<th>Ages 62 to 65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>7%</td>
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<td>9%</td>
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<tr>
<td>Female</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White Non-Hispanic</td>
<td>13%</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Black Non-Hispanic</td>
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<td>13%</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Other Non-Hispanic</td>
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<td>14%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>13%</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
</tr>
</tbody>
</table>


*Refers to civilian workers. Workers are considered part time if they usually worked 1 to 34 hours per week. Hours are based on the usual number of hours worked from all jobs; only workers who usually worked at least 1 hour are included.

Note: Some workers, such as airline pilots, work fewer than 35 hours per week for their full-time work. Economic reasons pertain to slack work/business conditions, inability to find part-time work, and seasonal work. Obligations include childcare and other personal and family obligations. Other reasons for working part time include health/medical limitations and school/training.

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EXHIBIT 2
Part-Time Status of Workers by Age and Demographic Characteristics in 2014*

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*See exhibit 1 for description of universe of part-time workers in this Fact Sheet.

** Hispanic refers to people who are Hispanic, Spanish, or Latino; other non-Hispanics include Pacific Islanders, American Indians, Alaska Natives, and different racial combinations.
Tabulations of the percentages of part-time workers were essentially the same whether for all jobs combined or just for main job because relatively few Americans work more than one job.


We examine data starting from 1994 because 1994 was the first year that the Current Population Survey asked respondents about the number of hours usually worked per week.

The Current Population Survey defines part-time work as working less than 35 hours per week; however, some jobs are considered full time even though workers work less than 35 hours.

The Current Population Survey, the data source used for this calculation, does not distinguish between retirement and the Social Security earnings limit, treating these two reasons as one category.

The Social Security Administration will reduce benefits of workers who have not reached their full retirement age if their earnings exceed a certain threshold. In general, this reduction in a worker’s retirement benefits is temporary; amounts withheld because of the Social Security earnings limit are repaid to the worker over the worker’s life beginning at full retirement age.


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**EXHIBIT 3**
Top Four Occupational Categories of Part-Time and Full-Time Workers Ages 50-Plus, 2014*

![Graph showing top four occupational categories of part-time and full-time workers ages 50-Plus, 2014.](graph)

*See exhibit 1 for description of universe of part-time workers in this Fact Sheet.

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