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Methodology

• 3,900 respondents, including
  – 903 African American/Black
  – 1,036 Hispanic/Latino
  – 520 LGBT (Lesbian, Gay, Bisexual, Transgender)
• Online probability panel
  – Ages 45+
  – Working or looking for work
• Fielded September 2017
• Weighted to Current Population Survey benchmarks
Understanding the Chartbook

• Chartbook includes general population data only
• The term “older worker” is used throughout to explain sample respondents—ages 45+ and in the workforce
• More information about the survey may be found in the appendices, including:
  – Full questions, all response categories, and corresponding data
  – Data for subpopulations: Non-Hispanic Whites, Non-Hispanic African Americans/Blacks, Hispanics/Latinos, and LGBT
  – Full methodology report
• Appendices are located at the following website: aarp.org/ValueofExperience
Classifying Work
Employment Status

Nearly three-quarters of older workers (73%) work 35 hours per week or more for pay. An additional 21 percent work less than 35 hours per week, while 5 percent are unemployed and looking for work.

Q1. Which of the following best describes your current employment status? If you work more than one job, please select the appropriate response based on the total hours you work.

Base: Total qualified respondents; n=3,900.
Weekly Hours

When the responses are further broken down, one-third of those employed work 40 hours per week and an additional third work more than 40 hours per week.

Total number of hours worked per week

Q8. In total across all jobs, how many hours per week do you usually work?
Base: Employed respondents; n=3,601.
Preference for Full-Time Work

Approximately one-quarter of employed older workers who do not work full time would prefer to work 35 or more hours per week.

Q9. Would you prefer to be working 35 hours per week or more on a regular basis?
Base: Employed less than 35 hours per week; n=924.
Almost one-third of the unemployed have been out of work for three or more years. More than two-thirds (68%) are considered long-term unemployed—out of work for six months or more.

Length of time unemployed

Q2. How long have you been unemployed? Base: Unemployed; n=291.
Number of Jobs

The large majority of employed respondents work a single job (88%).

Q3. Are you working at more than 1 job?
Base: Employed respondents; n=3,609.
Job Characteristics

Most employed older workers work for an employer (83%), while 16 percent work for themselves as a business owner or are self-employed in some other way.

Q4a/b. Do you work for yourself or for someone else? / In your main job, do you work for yourself or for someone else? Your “main job” refers to the job or way in which you make the most money.
Base: Employed respondents; n=3,601.
Temporary Work Is Uncommon

Only 6 percent of older workers consider their job temporary. Of those, about half would prefer a permanent job.

Q5a/b. Is your current job a temporary job or a permanent job? / Is your main job a temporary job or a permanent job?
Base: Employed respondents; n=3,601.

Q5c. Would you prefer a permanent job?
Base: Workers in temporary jobs; n=300.

Constancy of (main) job

Preference for permanent job

- Temporary job
- Permanent job

93% 6%

48% 51%

Would prefer a permanent job
Would not prefer a permanent job
Job Loss in the Past Five Years

More than one in ten older workers (13%) have lost a job at some point in the past five years.

Q10. Have you lost a job at any point in the past five years?  
Base: Total respondents; n=3,900.
More than one in ten older workers (13%) report that they are retired but working or looking for work.
Retirement Income

Older workers may receive retirement income of some sort but are still working or looking for work. Of those workers who are already receiving retirement income, most commonly older workers report receiving Social Security retirement benefits (13%), followed by a pension from an employer (8%).

Types of retirement income payments

- **13%** Social Security retirement
- **8%** pension from employer
- **4%** IRA
- **3%** other retirement payments
- **3%** 401(k)/403(b)
- **2%** pension for US veterans

Q7. Are you currently receiving payments from any of the following types of pension plans or retirement plans based on your own work history?

Base: Total respondents; n=3,900.
Reasons for Working
Reasons for Working

Older workers indicate that finances are the most important reasons for working or looking for work. "Need the money" (87%) and "To save more for retirement" (84%) are most commonly selected, followed by reasons related to fulfillment, such as "Enjoy the job or enjoy working" (83%) and "It makes me feel useful" (77%).

Q11a/b. Please rate each of the following items in terms of their importance in your decision to be working/looking for work right now. Base: Total respondents; n=3,900. Multiple responses allowed.
Most Important Reason for Working

Although overall fulfillment-related reasons rank high on the list of reasons for working, the most important reason for working is clearly the need for money (42%).

Most important reason for working

- **42%** need the money
- **12%** need to support other family members
- **10%** enjoy the job or enjoy working
- **10%** to save more money for retirement
- **9%** need to maintain or get health insurance coverage through a job
- **6%** gives me something to do, keeps me busy
- **4%** to become eligible for payment from a pension or other retirement plan, such as a 401(K)
- **4%** to work long enough to qualify for Social Security
- **4%** it makes me feel useful
- **2%** to be able to interact with people

Q11aa/bb. Which of the reasons is the MOST IMPORTANT FACTOR in your decision to be working/looking for work right now? Base: Respondents who selected at least one somewhat or very important factor for working; n=3,871. One response allowed.
Required Job Characteristics

When considering a new job, competitive pay remains the top characteristic (83%). A chance to use the worker’s skills and talents is the second most-selected characteristic (78%).

Required job characteristic for accepting a (new) job

- 83% competitive pay
- 78% chance to use my skills and talents
- 75% an easy commute
- 74% paid time off (i.e. sick leave or vacation leave)
- 69% health care benefits or insurance
- 66% a flexible schedule
- 61% job is full time
- 60% 401(k) retirement plan
- 54% pension benefits
- 49% on the job training
- 46% opportunity for promotion
- 42% opportunity to phase into retirement
- 37% the ability to work from home
- 27% job is part time

Q12a/b. Which of the following job characteristics, if any, would you require before accepting a new job?
Base: Total respondents; n=3,900. Multiple responses allowed.
## Required Workplace Culture Characteristics

**Workplace culture characteristics refer to the work environment, while job characteristics (previous slide) refer to characteristics or benefits of the individual worker’s job.** Older workers are looking for an accepting workplace environment. Most commonly selected required workplace culture characteristics include a boss who treats you with respect (93%), a friendly work environment (91%) and coworkers who treat you with respect (90%).

### Required workplace culture characteristics for accepting a (new) job

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A boss that treats you with respect</td>
<td>93%</td>
</tr>
<tr>
<td>A friendly work environment</td>
<td>91%</td>
</tr>
<tr>
<td>Coworkers that treat you with respect</td>
<td>90%</td>
</tr>
<tr>
<td>An organization with good values and mission</td>
<td>85%</td>
</tr>
<tr>
<td>Work that is meaningful</td>
<td>83%</td>
</tr>
<tr>
<td>A workplace free from discrimination</td>
<td>83%</td>
</tr>
<tr>
<td>A workplace that values different perspectives and opinions</td>
<td>79%</td>
</tr>
<tr>
<td>A work environment that embraces diversity and values workers...</td>
<td>73%</td>
</tr>
<tr>
<td>The opportunity to learn something new</td>
<td>68%</td>
</tr>
<tr>
<td>The opportunity to work with people of different generations</td>
<td>52%</td>
</tr>
<tr>
<td>An organization with good values and mission</td>
<td>83%</td>
</tr>
<tr>
<td>Work that is meaningful</td>
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<td>68%</td>
</tr>
<tr>
<td>The opportunity to work with people of different generations</td>
<td>52%</td>
</tr>
</tbody>
</table>

Q13a/b. And which of the following workplace culture characteristics would you **require** before accepting a new job?  
Base: Total respondents; n=3,900. Multiple responses allowed.
Most Important Job or Workplace Culture Characteristic

While many of the work environment characteristics appeal highly to older workers, when forced to choose the single most critical characteristic in accepting a new job, competitive pay tops the list for about one-quarter of older workers (24%). The only other benefit required by more than 10 percent of older workers is healthcare benefits or insurance (17%).

Most important characteristics for accepting a (new) job

- 24% competitive pay
- 17% healthcare benefits or insurance
- 7% chance to use my skills and talents
- 7% job is full time
- 7% work that is meaningful
- 5% a boss that treats you with respect
- 5% a friendly work environment
- 4% a work environment that embraces diversity and values workers
- 4% an organization with good values and mission
- 4% job is part time

Q14a/b. Which of the job characteristics or workplace culture characteristics selected in the two previous questions is the MOST IMPORTANT characteristic to you when considering accepting a (NEW) job? Base: Respondents who selected a job or workplace culture characteristic as a requirement in Q12a/b or Q13a/b; n=3,842. Chart contains only the top 10 most important characteristics. Other characteristics selected as most important include: 401(k) retirement plan (3%), Paid time off (3%), Opportunity to gradually phase into retirement (2%), Pension benefits (2%), A workplace free from discrimination (1%), A workplace that values different perspectives and opinions (1%), Coworkers that treat you with respect (1%), Opportunity for promotion (1%), The opportunity to learn something new (1%), On the job training (<.5%) and The opportunity to work with people of different generations (<.5%). One response allowed.
Impact of Caregiving on Work
Work Interruptions

About one in ten older workers have had to use all of their accrued leave (10%) or reduce the number of hours they work (9%) in the past five years in order to care for a family member. Three percent of older workers have had to quit their job. Since this survey sampled individuals in the workforce, those older workers who have had to completely leave the workforce to care for an adult family member are not captured here. Those who are currently unemployed were more likely than those who are employed to have had to quit a job in the past five years (9% vs. 2%) and to have had to reduce the number of hours they worked (15% vs 9%).

Interruptions in working due to caregiving

- 10% use all of your accrued sick and/or vacation leave
- 9% reduce the number of hours worked at your job(s)
- 7% take a temporary leave from your job
- 3% quit your job

Q15. In the past five years, have you had to do any of the following in order to care for an adult family member?
Base: Total respondents; n=3,900.
Duration of Work Interruption

Work interruptions typically last less than six months. Nearly seven in ten workers (68%) who took leave from their job or quit their job for caregiving were out for less than six months; nearly six in ten (58%) worked reduced hours for less than six months.

Length of time out on leave from job or not working for caregiving

Q16a. You indicated that you quit your job or took temporary leave from your job within the past five years to care for an adult family member. How long were you not working?
Base: Respondents who indicated that they took a temporary leave or quit their job; n=390.

Length of time working reduced hours for caregiving

Q16b. You indicated that you had to reduce your hours worked within the past five years to care for an adult family member. For how long did you work reduced hours?
Base: Respondents who indicated that they reduced the number of hours they worked; n=437.
Nearly four in ten (37%) older workers who had taken leave or quit their job to provide care to a family member report that it was either somewhat or very difficult to return to work.

Ease of returning to work after interruption for caregiving

- Very easy: 13%
- Somewhat easy: 24%
- Somewhat difficult: 19%
- Very difficult: 43%

Q16c. How easy or difficult was it for you to find a job or return to work after caregiving?
Base: Respondents who indicated that they took a temporary leave or quit their job; n=390.
### Expectations for Caregiving in the Future

About one in ten older workers (11%) expect that they may need to take a temporary leave or quit their job to care for an adult family member in the next five years.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>11%</td>
<td>89%</td>
</tr>
</tbody>
</table>

May need to take leave for caregiving in the next five years

Q17. Over the next 5 years, do you anticipate that you may need to take temporary leave or quit your job to care for an adult family member?
Base: Total respondents; n=3,900.
Feelings About Work
Perceptions of Current or Recent Job

The vast majority of currently employed workers indicate that they are satisfied with their current jobs (43% very satisfied; 44% somewhat satisfied). Unsurprisingly, older workers who are unemployed but looking for work indicated less satisfaction with their most recent job. Only about one-quarter (26%) were very satisfied in this job while a higher number were somewhat satisfied (42%). Nearly three in ten unemployed workers (29%) were not very satisfied or not at all satisfied in their most recent job.

Job satisfaction by employment status

- Very satisfied: 43%
- Somewhat satisfied: 44%
- Not very satisfied: 10%
- Not at all satisfied: 2%

Q21a/b. Overall, how satisfied are you in your current/most recent job(s)? Base: Total respondents.
More than half (54%) of currently employed older workers feel that their current (or main) job allows them to use their skills and talents “a lot” and an additional third (34%) say “somewhat.” Only 2 percent say “not at all,” while an additional 9 percent say “only a little.”

Perception of how current job(s) use own skills and talents

- **54%** A lot
- **34%** Somewhat
- **9%** Only a little
- **2%** Not at all

Q20a/b. How much does your current/main job allow you to use your skills and talents? Base: Employed respondents; n=3,601.
Thoughts About Job and Career

Most currently employed older workers select that they plan to stay in their current job, they seek new opportunities and skill building and they continue to grow in their work as they get closer to retirement. These indicate a level of fulfillment and engagement related to their job.

Q19. Now, we would like you to think about where you are in your work life. For each statement, indicate if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.

Base: Employed respondents; n=3,609.
Job Tenure

Job tenure data split by employer type show that older workers who are not self-employed have longer tenure in their job than the self-employed. Over one-third of those who work for an employer have been in their current job more than 15 years. The self-employed tend to cluster in the lower-tenure bands of 2 years or less (32%) and 3-5 years (34%).

Job tenure by employer type

- **Working for employer (n=3,011)**
  - 2 years or less: 17%
  - 3-5 years: 16%
  - 6-10 years: 16%
  - 11-15 years: 14%
  - More than 15 years: 36%

- **Working for self (n=575)**
  - 2 years or less: 32%
  - 3-5 years: 34%
  - 6-10 years: 17%
  - 11-15 years: 12%
  - More than 15 years: 6%

Q22a/b/c. How many years have you been at your current/main job? How many years have you been working for yourself?

Base: Total employed.
Reasons for Long Job Tenure

When queried about why older workers have stayed in jobs six or more years, the most commonly selected reason was that they are comfortable in their job (93%). The following reasons were also selected by more than three-quarters of long-tenured workers: “I enjoy my job” (86%), “My current job pays me well” (83%) and “My career is going well” (76%). Workers employed by a traditional employer also selected ‘I like my company’ as a major or minor reason 82 percent of the time.

Why workers have not changed jobs in the past five years

Q23. For each of the following reasons, please indicate if it is a major reason, a minor reason, or not a reason at all why you haven’t changed jobs recently. Base: Respondents who have been at their current job 6+ years; n=2,364.
Concerns About Job Loss

Older workers are overall not too concerned that they will lose their job or have to stop working for themselves in the next year. Still, nearly two in ten (18%) say job loss is very or somewhat likely.

Q24a/b/c. How likely is it that you could lose your (main) job or your job could be eliminated within the next year? How likely is it that you will have to give up working for yourself within the next year? Base: Working one job for employer, working more than one job for an employer, or self employed; n=3,586.
Reasons for Job Loss Concerns

Among those older workers who feel that job loss is at least somewhat likely, top reasons include “The company is cutting costs” (63%), “The weak economy” (51%), “My salary is high relative to other employees” (39%), “Merger or consolidation/business bought by another company” (36%) and “Discrimination due to my age” (33%). Less common reasons are listed in the footnote.

Top five reasons for concerns about job loss

<table>
<thead>
<tr>
<th>Reason for Job Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>The company is cutting costs</td>
</tr>
<tr>
<td>The weak economy</td>
</tr>
<tr>
<td>My salary is high relative to other employees</td>
</tr>
<tr>
<td>Merger or consolidation/business bought by another company</td>
</tr>
<tr>
<td>Discrimination due to my age</td>
</tr>
</tbody>
</table>

Q25a/b/c. For each of the following reasons, please indicate if it is a major reason, a minor reason, or not a reason why you believe that you could [lose your (main) job or that your job is likely to be eliminated in the next year; you believe that you will have to give up working for yourself in the next year]?

Base: Think they may lose job/have to stop working for self in the next year; n=696. Remaining responses include: there is no longer a need for the type of work I do (Total-26%), Business or factory is closing (Total -24%), job is being replace by automation or technology (Total-22%), other (Total-12%), other type of discrimination (Total-6%).
Confidence in Finding a New Job

Employed older workers are relatively confident that they could find another job within three months without having to move or take a cut in pay, if they were to lose their current job. A quarter say they are very confident and an additional 38 percent are somewhat confident. Not surprisingly, unemployed older workers express significantly lower confidence. Only 14 percent are very confident that they will get another job within three months and just over a quarter (27%) are somewhat confident.

Confidence that worker could get another job within three months

Q26a/b/c. If you lost your (main) job or your job were eliminated tomorrow, how confident are you that you could get another job within three months without having to move or take a cut in pay? How confident are you that you will get another job within the next three months without having to move or take a cut in pay?

Base: Total respondents.
Reasons for Lack of Confidence

The most common reason that older workers lack confidence in finding a/another job is age discrimination. Nearly half (45%) indicate it is a major reason why they would not be able to find another job quickly, and another 31% cite it as a minor reason. Nearly as many cite that employers do not want to pay a salary appropriate for their experience or expertise.

Top reasons why workers think they could not get a/another job within three months

<table>
<thead>
<tr>
<th>Reason</th>
<th>Major</th>
<th>Minor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age discrimination</td>
<td>76%</td>
<td>31%</td>
</tr>
<tr>
<td>Employers do not want to pay a salary</td>
<td>74%</td>
<td>29%</td>
</tr>
<tr>
<td>Unfavorable job market/economy</td>
<td>70%</td>
<td>40%</td>
</tr>
<tr>
<td>Have highly specialized skills/am overqualified</td>
<td>47%</td>
<td>28%</td>
</tr>
<tr>
<td>I do not have enough education or training</td>
<td>41%</td>
<td>15%</td>
</tr>
<tr>
<td>Lack of computer skills</td>
<td>33%</td>
<td>9%</td>
</tr>
<tr>
<td>Discrimination based on being unemployed</td>
<td>33%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Q27a/b. Why are you not confident that you would/will be able to get another job within three months? Please indicate whether each of the following is a major reason, a minor reason, or not a reason?

Base: Answered not very or not at all confident that they could get a job within 3 months; n=3,892. Other responses selected include: discrimination based on race/ethnicity (16% total), discrimination based on gender (16%), discrimination based on disability (10%), discrimination based on sexual orientation (6%) and other (7%).
Training and Applying for Jobs
Recent Job Steps

One-third of older workers have updated their résumés in the past two years and about 3 in 10 have taken a training course or applied for a job.

Select job actions taken in the past 2 years

- Updated your resume: 34%
- Taken a training course: 30%
- Applied for a job: 28%
- Gone on a job interview: 21%
- Created a profile on LinkedIn: 19%
- Posted your résumé to an online job website: 18%
- Met with a headhunter: 6%
- Attended a job fair: 6%

Q28. In the past two years, have you taken any of the following job or career steps? Base: Total respondents; n=3,900.
Resume Sites

Older workers who uploaded their résumé to sites most commonly used one or more of three sites: Indeed, Monster/CareerBuilder, or LinkedIn.

Sites used to upload résumé

- **55%** Indeed
- **43%** Monster/CareerBuilder
- **39%** LinkedIn
- **20%** other
- **8%** Craigslist
- **4%** social media sites like Facebook or Twitter

Q28a. When you posted your résumé online, which site(s) did you use?
Base: Posted résumé in the past two years; n=864.
Among those who had received training in the past two years, the vast majority of older workers were trained for skills related to their current or most recent job. Training was most often paid for by the employer, but one-third paid for training themselves.

### Type of training taken

- **81%** skills related to your current or most recent job
- **30%** computer skills
- **17%** other type of training
- **8%** skills to get a different job
- **8%** skills to manage your job search, such as résumé help, understanding jobs resources, etc.

### Payer of training program

- **63%** your employer
- **34%** you
- **6%** government program
- **4%** other

Q28b. What type of training have you taken in the past 2 years?
Base: Took a training in the past 2 years; n=1,245.

Q28c. Who paid for this training?
Base: Took a training in the past 2 years; n=1,245.
Nontraditional Employment
Independent Work

Sixteen percent of employed older workers say their only or main job is as an independent worker (consultant, contractor, freelancer). About one in five unemployed older workers (21%) report that their last job was as an independent worker. This prevalence jumps to nearly half (45%) when they consider any of their jobs or ways they make money (Question 32), including secondary income and other independent work, sometimes known as “gig” work or “side hustle.”

Prevalence of independent work

- Employed—main job; n=3,601
- Looking—most recent job; n=291
- Independent in any job; n=3,892

Q29a/b/c/d. In your current/main/most recent job, are you an independent contractor, an independent consultant, or a freelancer? For any of your jobs, are you an independent contractor, an independent consultant, or a freelancer? Base: Total respondents.
Types of Independent Work

Forty-one percent of older workers engage in a wide range of independent work or independent income generation. Ten percent do some type of freelance or contract work, 5 percent teach others, 4 percent do home repair and 3 percent make or grow things to sell or provide home services. Although many options on type of work were specified, still 16 percent list some other type of work that they do for independent income generation, which speaks to the very diverse nature of independent work.

<table>
<thead>
<tr>
<th>Most common type of independent work</th>
</tr>
</thead>
<tbody>
<tr>
<td>doing freelance or contract work</td>
</tr>
<tr>
<td>teaching others</td>
</tr>
<tr>
<td>doing home repair, such as handyman, lawn care or snow removal</td>
</tr>
<tr>
<td>making or growing things you sell</td>
</tr>
<tr>
<td>providing home services, such as housecleaning or cooking</td>
</tr>
<tr>
<td>doing something else</td>
</tr>
</tbody>
</table>

Q32. Please check the box beside each of the ways that you independently earn money on a regular basis. Base: Total respondents; n=3,900. Other ways of making money independently include: Driving people in your own car, renting your home or a room in your home, making deliveries, direct sales, providing child care (each 2%), providing pet care, shopping for others, consulting, healthcare, real estate, and taking surveys (each 1%).
Web-Enabled Income Generation

Nearly one in five independent workers (18%) access their customers or connect with their work or contacts through a smartphone application or website.

Q32a. Do you get work or connect with customers through a smartphone application (“app”) or website?
Base: Respondents who identify themselves as making money independently in Q32; n=1,824.
Reasons for Independent Work

In considering why they work independently, nearly three-quarters of independent workers do it to make extra money and a similar percentage value the flexibility (72% very or somewhat important).

Q32b. How important was each of the following reasons in your decision to work independently?
Base: Respondents who report as independent contractors, consultants, freelancers, on-call workers, work through a temp agency, or make money performing any tasks listed in Q32; n=1,997.
Temporary Work

Currently employed workers rarely work through a ‘temp’ agency—only 2 percent. That percentage is higher for the unemployed, 8 percent.

Q30a/b/c. (In your main job) Do you work through a temporary help agency that pays you? In your most recent job, did you work through a temporary help agency that paid you?

Base: Total respondents.
On-Call Work

Currently employed workers rarely work as an “on-call” worker (5%). This number is significantly higher for those who are unemployed and looking for work (19%).

Q31a/b/c. Is your current /main job as an on-call worker?  Was your most recent job as an on-call worker?

Base: Total respondents.
Age Diversity in the Workforce
Boss or Supervisor Age

Overall, nearly half of older workers who are not self-employed have bosses who are younger than they are (46%), 28 percent have bosses around the same age, and one-quarter have bosses who are older than they are.

Q33a/b/c. Is your boss or immediate supervisor (in your main job)...? In your most recent job, was your boss or immediate supervisor...?
Base: Respondents who work for an employer (vs. self) in their current, main or most recent job; n=3,247.
Age of Colleagues

As expected, most older workers are in workplaces where at least half of their colleagues are younger.

Q34a/b/c. Thinking about the people you work with, how many of your colleagues (at your main job) are? In your most recent job, thinking about the people you worked with, how many of your colleagues were?

Base: Total respondents; n=3,900.
Work and Retirement
Finding a Job After Retirement

Of the 13 percent of older workers who say they have retired from a job, three-quarters (76%) say that it was either very or somewhat easy to find a job. It should be noted that, since the sample included only individuals still in the workforce, either working or looking for work, truly discouraged workers, for whom it was very difficult to find a job, may now be completely out of the workforce.

Ease of finding a job after retirement

- 45% Very easy
- 31% Somewhat easy
- 14% Somewhat difficult
- 9% Very difficult

Q18. After you retired, how easy or difficult was it for you to find a job?
Base: Retired respondents; 651.
Complete Versus Incomplete Retirement

Just over one in ten older workers expect that they will never retire and three in ten say they will completely exit the workforce and not work for pay at all once they retire. The remaining 58 percent expect they will work full time or work part time.

Q35. Which of the following, if any, best represents what you plan to do during your retirement?
Base: Not yet retired; n=3,217.
Work Plans and Employment Until Retirement

Among those workers who someday plan to retire, the majority of older workers plan to stay with their current employer until they stop working completely (58%). About one in five are not sure if they will leave their current employer, and 16% plan to change employers.

Job plans until retirement

- 58% work for current employer until you stop working for pay completely
- 20% don’t know
- 16% change employers before you stop working for pay completely
- 5% something else

D7. Do you expect to continue working for your current employer until you stop working for pay completely, change employers before you stop working for pay completely, or something else? Base: Employed and plan to someday retire; n=2,609.
Years Until Retirement

Older workers are fairly diverse in their expectations on how much longer they will work. More than one-quarter do not expect that they will ever fully leave the workforce. About the same percentage expect to retire in less than five years (24%), while about one in five say they will retire in six to 10 years and an additional 22% say 11 to 20 years.

Number of years until retirement

<table>
<thead>
<tr>
<th>Years Until Retirement</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5 years</td>
<td>24%</td>
</tr>
<tr>
<td>6-10 years</td>
<td>21%</td>
</tr>
<tr>
<td>11-20 years</td>
<td>22%</td>
</tr>
<tr>
<td>More than 20 years</td>
<td>4%</td>
</tr>
<tr>
<td>I do not ever expect to retire and stop working completely</td>
<td>27%</td>
</tr>
</tbody>
</table>

D6. How many more years do you expect to work in general before you retire and stop working completely? Your best guess is fine.
Base: Total respondents; n=3,900.
Volunteering and Starting a Business After Retirement

Among those older workers who have never retired, but plan to, nearly two-thirds say they will volunteer once they retire. Over one-quarter say they will start a business or earn money in some independent way. Of those who have retired, more than two in five (42%) have volunteered since they retired and about a quarter (23%) have started a business.

Plans for retirement

- Among those older workers who have never retired, but plan to, nearly two-thirds say they will volunteer once they retire.
- Over one-quarter say they will start a business or earn money in some independent way.
- Of those who have retired, more than two in five (42%) have volunteered since they retired and about a quarter (23%) have started a business.

Q37/a. After you retire, do you plan to do either of the following? Since you retired, have you done either of the following or do you plan to do either of the following?
Base: Retired or plan to retire.
Reasons for Work in Retirement

Most commonly, older workers who plan to work in retirement say they plan to do so "To stay mentally active (91% very or somewhat important) and "For extra money to buy things I want" (87%). Rounding out the top five are emotional or psychological reasons, such as they want to or enjoy working (83%), to have something interesting to do (83%) and to stay physically active (82%).

Q36. Please rate each of the following items in terms of their importance in your [plan to/decision to] work during retirement.

Base: Plan to or are currently working during retirement; n=2,519.
Age Discrimination in the Workplace
Experiences With Age Discrimination

About three in five older workers believe age discriminations exists in the workplace, based on what they have seen or experienced personally.

Q39. Based on what you have seen or experienced, do you think older workers face discrimination in the workplace today based on age?

Base: Total respondents; n=3,900.
How Common Is Age Discrimination?

Among respondents who have seen or experienced age discrimination in the workplace, 91 percent believe it is very or somewhat common and nearly two in five believe it is very common.

Q39b. And, how common, do you think, age discrimination against older workers is in the workplace today?
Base: Believe age discrimination exists; n=2,627.
When Age Discrimination Begins

More than half of older workers who believe age discrimination exists in the workplace indicate that it starts in the worker’s 50s. Nearly three in ten believe it starts in the worker’s 60s.

Decade of age when age discrimination begins

- 40s: 28%
- 50s: 54%
- 60s: 11%
- 70s or older: 3%
- Don’t know: 3%

Q39a. At what age do you think older workers begin to face age discrimination? Base: Believe age discrimination exists; n=2,627.
Experience With Select Discriminatory Actions

All respondents were asked about age discrimination as it related to specific workplace actions. Of those asked, 16 percent say they have experienced not getting hired for a job they applied for because of their age, 15 percent indicate that they have heard negative remarks related to their older age from a colleague and 12 percent perceive that they were passed up for a promotion or other chance to get ahead because of their age. Other specific actions were selected by less than 10 percent of respondents. Interestingly, 7 percent of people who said they had not seen or experienced age discrimination (Q39) indicated that at least one of these activities had happened to them.

Experience with specific age discriminatory practices

- 16% not getting hired for a job you applied for because of your age
- 15% heard negative remarks related to your older age from a colleague
- 12% passed up for a promotion or a chance to get ahead because of your age
- 9% heard negative remarks related to your older age from a supervisor
- 7% laid off, fired, or forced out of a job because of your age
- 7% denied access to training or professional development opportunities because of your age

Q40. Please tell me whether any of the following has happened to you at work since turning 40. Base: Total respondents; n=3,900.
Reporting Age Discrimination

While 61 percent of older workers have seen or experienced age discrimination, only 3 percent of the total sample of older workers have ever made an official complaint about any age discrimination that they have seen or experienced.

Made a formal complaint related to age discrimination

Q41. Have you ever made a complaint to a supervisor, Human Resources representative, another organization or government agency about age discrimination that you have seen or experienced in the workplace?
Base: Total respondents; n=3,900.
Providing Dates During Job Application

Being asked for one’s birthdate or graduation dates prior to hire is still a relatively common practice. Close to half (44%) of older workers who have applied for a job or gone on a job interview in the past two years have been asked about their birthdate or graduation date or some other age-related information.

Have been asked for a birthdate or graduation date when recently applying for jobs

Q42. In the past two years, have you been asked to provide your birthdate, graduation date(s), or any other age-related information during the application or interview process?
Base: Applied for a job or went on a job interview in the past two years; n=1,363.
Treatment by Employers Based on Age and Other Characteristics

For all characteristics below, most older workers indicate that they made no difference in how employers treat them. When looking at the frequencies for being treated worse by employers, age is the top characteristic—nearly double the next characteristic. Thirteen percent say that their employer has treated them worse based on age, followed by race/ethnicity (7%) and gender (6%).

Q43a/b. 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? Thinking about how you were treated in the workplace at your most recent job, would you say the following generally caused YOUR EMPLOYER to treat you better, worse, or no differently than other workers? Base: Working for an employer or looking; n=3,349.
Racial Discrimination

More than two in five older workers (44%) have seen or experienced racial discrimination in the workplace.

Have seen or experienced racial discrimination

- 44% Yes
- 55% No

Q38. Based on what you have seen or experienced, do you think workers face discrimination in the workplace today based on race or ethnicity?
Base: Total respondents; n=3,900.
Legal Treatment of Age Discrimination Relative to Other Protected Classes

Older workers indicate strong agreement with the idea that older workers should be protected from age discrimination in the same ways they are protected from discrimination based on other classes, such as race, sex, national origin or religion. About two-thirds strongly agree, while over 90 percent strongly or somewhat agree.

Agreement with protecting against age discrimination as we do for other types of discrimination

Q44. How strongly do you agree or disagree with the following statement: Older Americans should be protected from age discrimination just like they are protected from discrimination on the basis of race, sex, national origin or religion.

Base: Total respondents; n=3,900.
Older workers express strong support for strengthening our nation’s age discrimination laws. Again, over 90 percent strongly or somewhat agree that the laws should be stronger; with nearly six in ten strongly supporting such efforts.

Level of agreement with strengthening U.S. age discrimination laws

- 59% Strongly support
- 32% Slightly support
- 5% Slightly oppose
- 2% Strongly oppose

Q45. How strongly would you support or oppose efforts to strengthen the nation’s age discrimination laws?
Base: Total respondents; n=3,900.
Demographics
Source: Administrative panel data; Total respondents; n=3,900.
Gender

Source: Administrative panel data; Total respondents; n=3,900.
Marital Status

- Married: 71%
- Widowed: 3%
- Divorced: 12%
- Separated: 2%
- Never married: 9%
- Living with partner: 3%

Source: Administrative panel data; Total respondents; n=3,900.
Race and Ethnicity

Source: Administrative panel data; Total respondents; n=3,900.
D9. Were you born in the United States?
Base: Total Respondents; n=3,900.
Educational Attainment

Source: Administrative panel data; Total respondents; n=3,900.
D10. Which of the following categories best describes the combined annual income of ALL family members in your household, before taxes, including wages or salary, pensions and all other sources?

D11. 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?
DsA/b/c. (For your main job) How many employees in total work for your current employer/ your company in all locations in the United States? How many employees in total worked for your most recent employer in all locations in the United States?

Base: Total respondents; n=3,877.
AARP Membership

D1. Are you or is any member of your household a member of AARP?
Base: Total respondents; n=3,900.
D2. Are you a parent?
Base: Total respondents; n=3,900.
Children in the Home

D2a. Do you have any children currently living with you who are...?
Base: Total respondents; n=3,900.

Ages of children living with respondent

- Under the age of 18: 23%
- Ages 18-21: 14%
- Age 22 or older: 22%
## Caring Responsibilities

Respondent responsible for caring for...

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>child</td>
<td>29%</td>
</tr>
<tr>
<td>a spouse or partner</td>
<td>24%</td>
</tr>
<tr>
<td>a parent</td>
<td>7%</td>
</tr>
<tr>
<td>a grandchild</td>
<td>4%</td>
</tr>
<tr>
<td>another child</td>
<td>3%</td>
</tr>
<tr>
<td>an in-law</td>
<td>2%</td>
</tr>
<tr>
<td>another adult relative</td>
<td>2%</td>
</tr>
<tr>
<td>a friend</td>
<td>1%</td>
</tr>
</tbody>
</table>

*D3. Are you responsible for caring for any of the following? Base: Total respondents; n=3,900.*
Health Limitations for Work

Health problems that could limit work

- Yes: 15%
- No: 85%

D8. Do you currently have any health problems that might prevent you from working as long as you want or need to work?
Base: Total respondents; n=3,900
Work Location

D4. Do you work most of the time from your home or at a location outside your home? Base: Employed respondents; n=3,609.
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This research was designed and executed by AARP Research