



# AARP WORKFORCE PROFILES:

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

**National**





## 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.<sup>1</sup> 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.<sup>2,3</sup> 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.<sup>4</sup> By 2020, civilian labor force participation rate for this age group is projected to be 22.6 percent.<sup>5</sup> 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.<sup>6</sup> 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](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/](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/](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](http://www.census.gov/people/laborforce/about/acs_employ.html).

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



## National 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	52.5%	51.5%	55.4%	40,395,031	52.2%	40.1%	43.0%	41.0%	27,341,061	41.5%	67,736,092	47.3%
Female	47.5%	48.5%	44.6%	36,918,444	47.8%	59.9%	57.0%	59.0%	38,549,229	58.5%	75,467,673	52.7%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%
Education	%	%	%	Count	%	%	%	%	Count	%	Count	%
None	0.7%	0.8%	1.1%	618,391	0.8%	2.2%	2.2%	2.6%	1,575,996	2.4%	2,194,387	1.5%
Some preschool - 6th grade	2.0%	1.7%	1.8%	1,440,929	1.9%	3.3%	3.4%	4.3%	2,516,995	3.8%	3,957,924	2.8%
7th-12th grade	6.6%	5.8%	8.9%	4,922,295	6.4%	16.9%	13.6%	17.2%	10,544,131	16.0%	15,466,426	10.8%
High school graduate	26.5%	26.9%	28.5%	20,746,292	26.8%	32.9%	32.6%	35.3%	22,439,907	34.1%	43,186,199	30.2%
Some college /Associate	31.0%	31.0%	26.5%	23,708,663	30.7%	27.5%	28.5%	21.5%	16,267,097	24.7%	39,975,760	27.9%
College graduate/post graduate	33.2%	33.8%	33.1%	25,876,905	33.5%	17.3%	19.7%	19.2%	12,546,164	19.0%	38,423,069	26.8%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%
Income	%	%	%	Count	%	%	%	%	Count	%	Count	%
Less than \$25,000	27.0%	25.5%	25.9%	20,219,742	26.2%	89.1%	78.1%	69.2%	49,553,309	75.2%	69,773,051	48.7%
\$25,000 to \$49,999	32.7%	32.1%	34.7%	25,169,873	32.6%	7.2%	13.6%	20.6%	10,699,893	16.2%	35,869,766	25.0%
\$50,000 to \$99,999	28.6%	29.5%	25.2%	22,256,028	28.8%	2.8%	6.2%	7.5%	4,191,929	6.4%	26,447,957	18.5%
\$100,000 to \$249,999	9.7%	10.5%	11.1%	7,878,214	10.2%	0.8%	1.9%	2.4%	1,280,479	1.9%	9,158,693	6.4%
\$250,000 or more	2.0%	2.4%	3.1%	1,789,618	2.3%	0.1%	0.2%	0.3%	164,680	0.2%	1,954,298	1.4%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%

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



## National 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	67.0%	75.2%	80.8%	55,761,926	72.1%	59.4%	69.6%	79.7%	48,284,134	73.3%	104,046,060	72.7%
African American/Black	11.2%	9.5%	7.8%	7,806,849	10.1%	16.3%	13.6%	8.5%	7,487,663	11.4%	15,294,512	10.7%
Asian/Pacific Islander	5.5%	4.6%	3.7%	3,790,632	4.9%	4.8%	4.0%	3.5%	2,568,292	3.9%	6,358,924	4.4%
Hispanic any race	14.4%	9.2%	6.4%	8,670,086	11.2%	16.7%	10.5%	7.0%	6,382,459	9.7%	15,052,545	10.5%
American Indian/Alaska Native	0.5%	0.5%	0.4%	390,654	0.5%	1.0%	0.8%	0.4%	422,114	0.6%	812,768	0.6%
Other/two or more races	1.3%	1.0%	0.9%	893,328	1.2%	1.7%	1.4%	0.8%	745,628	1.1%	1,638,956	1.1%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%
Grandparent Status	%	%	%	Count	%	%	%	%	Count	%	Count	%
No grandchildren in the home	97.4%	95.0%	95.2%	74,232,539	96.0%	96.1%	92.5%	95.1%	62,233,857	94.5%	136,466,396	95.3%
Responsible for grandchildren	1.3%	2.3%	1.8%	1,421,319	1.8%	2.0%	2.9%	1.1%	1,197,234	1.8%	2,618,553	1.8%
Not responsible for grandchildren	1.3%	2.8%	3.0%	1,659,617	2.1%	1.9%	4.6%	3.8%	2,459,199	3.7%	4,118,816	2.9%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%
Disability Status	%	%	%	Count	%	%	%	%	Count	%	Count	%
With a disability	4.8%	7.9%	16.6%	5,606,849	7.3%	26.8%	34.2%	42.6%	24,648,460	37.4%	30,255,309	21.1%
Without a disability	95.2%	92.1%	83.4%	71,706,626	92.7%	73.2%	65.8%	57.4%	41,241,830	62.6%	112,948,456	78.9%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	100.0%
Health Coverage	%	%	%	Count	%	%	%	%	Count	%	Count	%
Yes	85.2%	89.3%	98.7%	68,214,040	88.2%	67.1%	80.5%	99.1%	58,050,517	88.1%	126,264,557	88.2%
No	14.8%	10.7%	1.3%	9,099,435	11.8%	32.9%	19.5%	0.9%	7,839,773	11.9%	16,939,208	11.8%
<b>Group Total</b>	100.0%	100.0%	100.0%	77,313,475	100.0%	100.0%	100.0%	100.0%	65,890,290	100.0%	143,203,765	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+

## National 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	1,114,180	3.4%	1,706,167	4.5%	1,194,087	19.8%	4,014,434	5.2%
20 – 39 hours	5,914,559	17.9%	7,584,876	19.9%	2,048,848	34.0%	15,548,283	20.1%
40+ hours	26,069,420	78.8%	28,896,322	75.7%	2,785,016	46.2%	57,750,758	74.7%
<b>Group Total</b>	33,098,159	100.0%	38,187,365	100.0%	6,027,951	100.0%	77,313,475	100.0%
Class of Worker	Count	%	Count	%	Count	%	Count	%
Private, for-profit	21,329,565	64.4%	22,191,039	58.1%	3,078,326	51.1%	46,598,930	60.3%
Private, not-for-profit	2,525,382	7.6%	3,524,235	9.2%	688,804	11.4%	6,738,421	8.7%
Government	5,506,751	16.6%	7,252,622	19.0%	909,677	15.1%	13,669,050	17.7%
Self-employed	3,693,183	11.2%	5,163,873	13.5%	1,331,222	22.1%	10,188,278	13.2%
Working without pay in family business or farm	43,278	0.1%	55,596	0.1%	19,922	0.3%	118,796	0.2%
<b>Group Total</b>	33,098,159	100.0%	38,187,365	100.0%	6,027,951	100.0%	77,313,475	100.0%
Industry	Count	%	Count	%	Count	%	Count	%
Agriculture	414,583	1.3%	540,805	1.4%	160,033	2.7%	1,115,421	1.4%
Mining	164,444	0.5%	215,622	0.6%	19,803	0.3%	399,869	0.5%
Utilities	330,849	1.0%	464,965	1.2%	28,845	0.5%	824,659	1.1%
Construction	2,361,609	7.1%	2,264,070	5.9%	241,510	4.0%	4,867,189	6.3%
Manufacturing	4,144,895	12.5%	4,700,910	12.3%	437,536	7.3%	9,283,341	12.0%
Wholesale	1,050,603	3.2%	1,187,522	3.1%	188,046	3.1%	2,426,171	3.1%
Retail	3,088,584	9.3%	3,663,860	9.6%	813,957	13.5%	7,566,401	9.8%
Transportation	1,602,773	4.8%	1,935,406	5.1%	247,753	4.1%	3,785,932	4.9%
Information	735,098	2.2%	743,441	1.9%	95,031	1.6%	1,573,570	2.0%
Finance, Insurance, Real Estate	2,344,919	7.1%	2,636,091	6.9%	480,582	8.0%	5,461,592	7.1%
Professional and Scientific Services	3,606,252	10.9%	3,831,049	10.0%	715,931	11.9%	8,153,232	10.5%
Educational, Health, and Social Services	7,529,179	22.7%	9,873,553	25.9%	1,454,707	24.1%	18,857,439	24.4%
Arts, Entertainment, Recreation, Accommodation, Food Services	3,657,231	11.0%	3,832,364	10.0%	875,190	14.5%	8,364,785	10.8%
Public Administration	1,929,659	5.8%	2,273,186	6.0%	269,027	4.5%	4,471,872	5.8%
Military	137,481	0.4%	24,521	0.1%	0	0.0%	162,002	0.2%
<b>Group Total</b>	33,098,159	100.0%	38,187,365	100.0%	6,027,951	100.0%	77,313,475	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+

## National 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	28,363,151	85.7%	32,482,413	85.1%	4,849,966	80.5%	65,695,530	85.0%
Bus or trolley bus	732,272	2.2%	816,044	2.1%	118,255	2.0%	1,666,571	2.2%
Streetcar or trolley car (carro publico in Puerto Rico)	16,302	0.0%	19,623	0.1%	2,227	0.0%	38,152	0.0%
Subway or elevated train	476,590	1.4%	483,056	1.3%	56,247	0.9%	1,015,893	1.3%
Railroad	200,373	0.6%	216,847	0.6%	26,786	0.4%	444,006	0.6%
Ferryboat	10,007	0.0%	12,206	0.0%	1,141	0.0%	23,354	0.0%
Taxicab	33,195	0.1%	38,634	0.1%	7,976	0.1%	79,805	0.1%
Motorcycle	71,640	0.2%	84,043	0.2%	6,327	0.1%	162,010	0.2%
Bicycle	133,680	0.4%	128,528	0.3%	13,276	0.2%	275,484	0.4%
Walked	623,387	1.9%	761,490	2.0%	167,074	2.8%	1,551,951	2.0%
Worked at home	1,497,299	4.5%	1,978,375	5.2%	546,623	9.1%	4,022,297	5.2%
Other method	255,372	0.8%	269,331	0.7%	44,128	0.7%	568,831	0.7%
N/A (not a worker--not in the labor force)	684,891	2.1%	896,775	2.3%	187,925	3.1%	1,769,591	2.3%
<b>Group Total</b>	<b>33,098,159</b>	<b>100.0%</b>	<b>38,187,365</b>	<b>100.0%</b>	<b>6,027,951</b>	<b>100.0%</b>	<b>77,313,475</b>	<b>100.0%</b>

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

## National PROFILE

### 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
<b>National</b>	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](mailto: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](mailto: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>