

STAYING AHEAD OF THE CURVE 2013: THE AARP WORK AND CAREER STUDY

Older Workers in an Uneasy Job Market

January 2014





STAYING AHEAD OF THE CURVE 2013: THE AARP WORK AND CAREER STUDY

Older Workers in an Uneasy Job Market

Copyright © 2014


AARP Research

601 E Street NW

Washington, DC 20049

<http://www.aarp.org/research/>

Reprinting with Permission



AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The 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. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

Acknowledgements

GfK Roper collected the data for this study through a telephone survey and wrote the report in consultation with AARP. Rebecca Perron of AARP's Research Center managed the project for AARP. The following AARP staff members provided input to the report and questionnaire design: Sara Rix, Edna Kane-Williams, Rocky Egusquiza, Marisol Thomer, Dave Nathan, Mary Liz Burns, Kelley Coates-Carter, Debbie Banda, Jean Setzfand, Gary Koenig, Brian Bullock, Emily Allen, Debbie Chalfie, Cristina Martin-Firvida, and S. Kathi Brown. Lona Choi-Allum and Jeffrey Love also reviewed drafts and Jennifer Leslie formatted the report. For more information about this report, contact Rebecca Perron at rperron@aarp.org. All media inquiries about this report should be directed to AARP's Media Relations Department at 202-434-2560.

TABLE OF CONTENTS

SURVEY HIGHLIGHTS	6
INTRODUCTION.....	10
HARDER TIMES, MORE CHALLENGES	12
THE WORKFORCE LOSES OLDER WORKERS.....	12
CONFIDENCE IN JOB SEARCH PLUMMETS.....	20
A LOOK AT THE 40-HOUR WORK WEEK	23
PLANS FOR RETIREMENT.....	24
WHY FUTURE RETIREES PLAN TO WORK IN RETIREMENT	26
THE LONG-TERM UNEMPLOYED	27
MORE SEE AGE DISCRIMINATION	28
GROWING PERCEPTION: ON-THE-JOB TREATMENT IS WORSE	31
CAREGIVING AND JOB LOSS MAY BE ENTWINED.....	36
MEETING THE CHALLENGES.....	39
NEED FOR MONEY STILL TOP REASON TO WORK.....	39
PENSION CONTINUES TO SLIP AS IMPETUS TO WORK.....	42
HEALTH COVERAGE CONTINUES AS A FACTOR IN DESIRE TO WORK.....	42
FEELING USEFUL REBOUNDS AS REASON FOR WORKING	44
GROWING IN THEIR WORK	46
SEEKING EMPLOYMENT OFF- AND ON-LINE.....	52
VIEWS OF IDEAL JOB REFLECT SHIFT TO PART-TIME	54
CONCLUSION.....	59
APPENDIX I – RESPONDENT PROFILE.....	61
APPENDIX II – ANNOTATED QUESTIONNAIRE.....	64
APPENDIX III – METHODOLOGY.....	97

List of Tables

Table 1: Current Employment Status	13
Table 2: Working in Retirement Holding Steady.....	14
Table 3: One in Four Experienced a Job Loss	15
Table 4: One in Four See Potential for Elimination of Their Job	17
Table 5: Economy Seen as Leading Reason for Possible Job Elimination	19
Table 6: Current Health Problems Might Prevent a Preferred Retirement Date	19
Table 7: Confidence in Ability to Find a New Job Has Fallen	21
Table 8: Economy and Discrimination are Top Reasons for Lack of Confidence in Landing a New Job	22
Table 9: Plan to Start Own Business in Retirement	25
Table 10: Two in Three See Age Discrimination in Workplace	28
Table 11: Most Believe Workplace Age Discrimination Kicks in When Workers Are in Their 50s	30
Table 12: Worker Background Not Seen as a Consideration for Employer's Treatment of Employees	31
Table 13: Potential for Key Personal Characteristics to Lead to Worse Treatment by Employer	32
Table 14: Race/Ethnicity Impacts Negative Outcomes Attributed to Age Discrimination	35
Table 15: Care Responsibilities	37
Table 16: Caregiving Responsibilities and Job Disruption	38
Table 17: Money and Enjoyment Leading Factors in Decision to Be Working or Looking for Work	41
Table 18: Benefits Are Key Factors in Decision to Be Working or Looking for Work.....	43
Table 19: Feeling Useful and Keeps Me Busy Gain in Importance since 2007	44
Table 20: Connection to One's Job and Future Plans	47
Table 21: Additional Feelings Related to Working: Goal Attainment, Need for Money, Technology, and Skill Development	48
Table 22: Essential Characteristics of Ideal Job Vary by Race	56
Table 23: Essential Characteristics of Ideal Job Vary by Employment Status	58
Table 24: Demographic Profile of the Sample	61
Table 25: Demographic Profile by Year and by Race/Ethnicity.....	62
Table 26: Employment Profile by Year and by Race/Ethnicity.....	63

List of Figures

Figure 1

Average Weekly Hours Worked Is Falling..... 23

Figure 2

Workers' Plans for Retirement 24

Figure 3

Top Reasons for Planning to Work in Retirement..... 26

Figure 4

One in Four Job Seekers Has Been Unemployed for at Least 3 Years..... 27

Figure 5

Negative Outcomes Attributed to Age Discrimination For All Workers 33

Figure 6

Negative Outcomes Attributed to Age Discrimination For the Unemployed..... 34

Figure 7

Reasons for Working/Looking for Work 40

Figure 8

Benefits Are a Major Reason for Retiring..... 45

Figure 9

Use of Skills in Current Job Holding Steady..... 49

Figure 10

Average Number of Years at Current Job 50

Figure 11

Enjoyment Chief Reason for Not Changing Jobs 51

Figure 12

Today's Older Worker Would Network to Find a Job, but also Use Online Resources 53

Figure 13

Chance to Use Skill Set and Friendly Environment Most Essential Characteristics of Ideal Job 55

SURVEY HIGHLIGHTS

The goals of the *Staying Ahead of the Curve* research reports are to explore the experiences of older workers (ages 45-74), including their work-related wants and needs, plans for working in the future, what motivates them to work, views on age discrimination in the workplace, experiences with looking for jobs, and potential effects of caregiving on work. The current research consisting of a general sample of 1,502 workers ages 45-74, as well as Hispanic and African American oversamples, is an update of previous surveys conducted in 2007 and 2002, allowing for comparisons of findings over time. It should be noted that across the three *Staying Ahead of the Curve* surveys, the proportion of survey respondents ages 45-56 has been steadily declining while those ages 57-64 increased. This demographic change may impact some of the shifts in attitudes described in this research.

Two overall themes emerge from the *Staying Ahead of the Curve 2013* research: a shift toward part-time employment and an increase in the number of older workers looking for employment.

The State of Older Worker Employment

At the start of the second decade of the 21st century, whether for need or enjoyment, many workers ages 45 to 74 are staying on the job or want to stay on the job. The *Staying Ahead of the Curve 2013* research finds that, as the percentage of those ages 45-74 working full-time has dropped 11 points since the 2002 survey, the percentage working part-time has increased 5 points, and the percentage looking for work has increased 7 points. In other words, the employment landscape is changing for workers ages 45-74.

Looking toward their future, 7 in 10 experienced workers plan to work during retirement; this includes 29% who expect to work part-time for enjoyment, 23% who expect to work part-time for the income, 13% who say their work in retirement will be via starting a new business or working for themselves and 5% who expect to retire and work full-time in a new career.

Why Work?

In general, the goals of working can be grouped into three main motivations:

- *Current financial need* – including income to support a family, pay for health care and maintain health insurance.
- *Social and psychological fulfillment* –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.

Current financial need may be brought on by any number of factors, from personal or familial health care costs to being sandwiched between financially assisting aging parents and/or children who are not yet able to support themselves. Of 11 possible motivations, the one deemed most important is the need for money, named by 44%. This is up 7 points from 2007 and 12 points from 2002. No other factor is cited by more than 13% of older workers.

Social and psychological fulfillment reflects human nature, from being able to interact with other people, to feeling useful and enjoying one's work. With the economy weighing so heavily on people's minds, it is easy to downplay the personal satisfaction that workers derive from their work. In fact, the majority (87%) of employed older workers agree that they are continuing to grow in their work (up from 81% in 2007, returning to the level seen in 2002 – 87%), 54% strongly agree with this statement.

Another psychological factor plays strongly in the decision to work: many older workers see their job as an integral part of their identity, and increasingly so. Fully 83% agree that they work because their job is an important part of who they are. The salience of this sentiment is clear: the percentage strongly agreeing is up 6 points from 2007¹.

Future financial security is on the minds of many older workers. Two in three say that saving more for retirement is a major reason behind their decision to be working. Considerably fewer report that fulfilling pension requirements or qualifying for Social Security are major reasons for working or looking for work, though whether this is due to the general decline in pension availability or continued doubt about the long-term sustainability and availability of Social Security is unclear.

For older workers, a job is far more than a way to pay the bills. The companies that employ them may benefit from the knowledge that older workers view work as not only a method of meeting financial needs, but also social and psychological needs.

¹ This item was not asked in 2002.

The Ideal Employment Situation

These data show that money, enjoyment, and benefits come to the forefront when older workers are pressed to name their most important reasons for working or looking for work, but what do older workers want in an ideal job? When asked to determine whether each of 20 traits are essential to their “ideal job,” three characteristics dominate, each cited by about 9 in 10 older workers: a job that makes use of one’s skills and talents; a friendly work environment; and a chance to do something worthwhile.

Still, although it is not a top characteristic of the ideal job, competitive pay is the only one of 20 traits that is significantly higher in 2012 than in the initial *Staying Ahead of the Curve* survey in 2002. This reflects the “need for money” rationale given by those currently working, as well as those who plan to work in retirement.

With part-time work growing in prominence, it follows that the ideal job may include a focus on part-time employment. In fact, of the 20 job traits, “the opportunity for part-time work” registers the second largest percentage-point increase since 2007; 43% now cite this trait as essential to their ideal job. However, it should be recalled that the nation’s economy and older workers in 2007 were in more favorable circumstances. In 2002, also a time of economic difficulty, 53% said that the opportunity for part-time work was essential, significantly higher than in either 2007 or 2012.

The continued importance of these traits (using one’s skills and talents, friendly work environment, chance to do something worthwhile, and part-time work) reflects the mind-set and goals of older workers: work needs to meet current financial needs, meet social/psychological needs, and allow for future financial security.

Losing and Finding a Job in 2012

With 1 in 8 older workers unemployed and nearly 1 in 4 reporting that they have lost a job in the past 5 years, recent unemployment has been experienced by many workers ages 45-74. In addition, confidence in the coming year’s job opportunities has weakened: 24% say that in the next year it is likely they will lose their job, find it eliminated, or have to give up working for themselves. This is up 5 points since the relatively strong economy of 2007 and eliminates the improvement in job replacement confidence registered as the economy expanded mid-decade.

Further reflecting declining confidence, 61% of older workers say that, should their job be eliminated, they could get another one soon without having to move or take a cut in pay, down 13 points from 2007. Additionally, among those currently looking for a job, a fourth (26%) have been unemployed for 3 years or more.

So how would older workers approach the job search? Should they need to look for a job, older workers say that they would not limit themselves to traditional sources, such as newspaper want ads: about half (52%) say they would investigate job-related websites like LinkedIn and Monster.com to try to find a new job. Additionally, majorities say they would network with friends, family or acquaintances (65%) or contact employers directly (65%).

Caregiving: A Challenge for Older Workers

With the aging of the population and the expectations of older workers to work longer or work in retirement, caregiving issues in the workplace may become even more common. More than half of older workers in this wave of the *Staying Ahead of the Curve* study, 58%, say they are responsible for caring for someone they know, such as a parent, child, spouse or friend. This figure rises to 66% of those ages 45-56.

Unfortunately, caring for an adult family member can lead to job disruption. In the past five years, about one in five workers ages 45-74 have had to take leave from a job to care for an adult family member, with the responsibility falling a bit more on women, Hispanics, part-time workers, and those looking for work. Part-time workers and those looking for work may be in those positions *because* of caregiving responsibilities. And one in 25 report having had to quit their job to care for an adult family member in the past five years.

This issue is not going to disappear soon: one in five older workers say they may need to take leave from work in the next five years in order to provide care for an adult family member. More women than men expect to face this experience.

Discrimination: A Challenge for Older Workers

Age discrimination has been a consistent experience of older workers. Across all three waves of the survey, no fewer than three in five older workers reported having seen or experienced age discrimination in the workplace. Between 2002 and 2007, perceptions of ageism were seemingly less evident, reflected in the 7 point drop (from 67% to 60%) in the percentage who said they had seen or experienced such discrimination in the workplace. From 2007 to 2012, however, those findings have begun to reverse themselves: nearly two in three (64%) now say they have seen or experienced age discrimination.

In addition, nearly all workers ages 45-74 who have seen or experienced age discrimination think it is common in the workplace. Notably, the perceived onset of age discrimination has shifted somewhat older toward the 50-plus set, perhaps reflecting that this wave of *Staying Ahead of the Curve* respondents is older than the sample in previous years: the percentage who say that perceived age discrimination begins when workers are ages 50-59 is up 6 points from 2007, to 58%. More than other personal characteristics, age is tied to perceived ill treatment on the job. About 1 in 6 (16%) say age causes their employers to treat them “worse” (as opposed to “better” or “no different”). This is up 4 points from both 2007 and 2002 — and at least double the comparable figures who say they are treated worse because of their education, gender, race or ethnicity, sexual orientation, or religion. The 4-point gain, though modest, is the largest change registered for any listed trait across all three *Staying Ahead of the Curve* fieldings.

Finally, although most workers ages 45-74 have not personally experienced any of the six types of age or unemployment discrimination² – from “not getting hired for a job you applied for because you were unemployed” to being “laid-off, fired, or forced out of a job because of your age” – the fact that any employee has these or other negative experiences should be of concern.

² Asked of those unemployed, if they felt they had not received a job due to their unemployment status.

INTRODUCTION

Since 2007, when AARP conducted its last inquiry into the work and career status of older workers, the nation suffered its greatest economic shock since the Great Depression. Although older workers had experienced some positive changes between the 2002 and 2007 fieldings of the survey, such as fewer respondents looking for work and fewer reporting experiences with age discrimination, many gains were lost with the financial crisis of 2008. Nearly five years later, older workers reveal a host of diminished expectations as an anemic economy and a tight labor market continue to take their toll.

Staying Ahead of the Curve 2013: The AARP Work and Career Study is the third fielding in a series exploring the lives of labor-force participants ages 45 to 74 and the first in that series to be undertaken after the housing bubble burst. It finds older workers' confidence seriously compromised. Compared with the previous waves, in 2007 and 2002, full-time employment is sharply lower, more workers expect to lose their jobs in the coming year, and fewer think that they will be able to find comparable work any time soon. Many are experiencing long-term unemployment.

Despite their loss of confidence, the workers generally view these challenges with a degree of equanimity. But a growing minority views the challenges as more than the mere workings of a fair and balanced system. Age discrimination is increasingly mentioned — a picture that, for Hispanic and black workers already feeling some of the downturn's effects more keenly than their white counterparts, adds to rising perceptions of racial and ethnic discrimination in the workplace.

For some workers, the shift to part-time work is desirable — choosing to work during retirement, allowing them to try something different or to work for enjoyment rather than necessity. For others, a job loss may necessitate taking whatever jobs they can get, and/or piecing together multiple part-time arrangements to make ends meet, often resulting in wage cuts and the loss of needed benefits.

Money is not the only factor driving older workers' thoughts, feelings and, ultimately, actions. Despite the tough times — or more likely because of them — intangibles like the desire to be useful, the need for identity, and to work in a friendly environment, are all increasingly integral to workers' satisfaction. The need for income, it seems, is accompanied by a longing for meaning — a factor that employers and policy makers alike might note as the labor market grays.

The following findings for the *Staying Ahead of the Curve 2013: The AARP Work and Career Study* show how the needs and wants of older workers have changed over time, particularly how they view retirement, workplace discrimination, the job search, and caregiving. Additionally, the 2013 report provides a more detailed look at the self-employed.

Reader Notes:

- 1) In charts and tables, base sizes are unweighted, percentages and means are weighted.
- 2) In charts and tables, results are not displayed for subgroups with a base size of less than 100, indicated by a double asterisk (**).

3) All narrative differences or comparisons between subgroups within a survey year or across survey years are statistically significant at the .05 level unless specifically noted otherwise.

4) Throughout this report, when data are presented by race or ethnicity, Hispanics are anyone responding “yes” to the Hispanic/Latino question, regardless of race. 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.

5) For all tables that contain total data from 2012 as well as total sample data from 2002 and 2007, all other data rows, including age breaks, gender, race, employment status, etc, present 2012 data only.

6) Respondents who are classified as “looking for work” are unemployed. Although employed respondents may in fact be looking for another job while employed, all respondents who were employed at the time of the survey were classified as employed (either full-time, part-time, or self-employed).

HARDER TIMES, MORE CHALLENGES

Amid the economic downturn, a heightened sense of anxiety marks many older workers' perceptions of themselves and the job market. Workers, many of whom were widely said to be ill-prepared for retirement even before the Great Recession hit, are more likely than in the past to find themselves scrambling for the most rewarding jobs — and less confident that they can find a job similar to the one they have. Many say they can learn new technologies or skills to meet the needs of the new economy, but whether they get the chance remains to be seen as the best laid plans can be disrupted by unexpected challenges such as age discrimination or new caregiving responsibilities.

The Workforce Loses Older Workers

The 2002 *Staying Ahead of the Curve* survey found that 67% of workers ages 45 to 74 held full-time jobs, a figure that remained undiminished in 2007. By 2012, though, perhaps by virtue of a combination of a challenging economy and changes in desire to work a full-time job, the percentage with full-time jobs had decreased 11 points, to 56% — a decline mitigated only partly by an increase in the share with part-time positions (up 3 points, to 16%) (Table 1). As noted, this finding could be due to an older sample for the 2012 survey.

While few subgroups of older workers have maintained their level of full-time employment — double-digit percentage-point drops are seen for such employment nearly across the demographic board — fortunes have shifted more dramatically for some than others. For some older workers, this shift from full- to part-time employment may not be by choice and may result in significant difficulty; for others, such a shift may be a planned move from full- to part-time work obligations.

RACE³ Full-time employment among African Americans and among Hispanics has dropped 11 points from 2007.

Similar to whites and African Americans, Hispanics are more likely in 2012 than in either previous survey to say they are working part-time, with about 1 in 6 in all three groups now reporting such employment.

AGE In 2012, 35% of those ages 65-74 are part-time workers, far higher than among those 57-64 (19%) or 45-56 (12%).

Additionally, part-time employment has increased since 2002 in all age groups: among those 45-56 (from 9% to 12%), among those 57-64 (from 13% to 19%), and among those 65-74 (from 26% to 35%). Concurrently, full-time employment since the 2002 measurement has fallen from 73% to 60% among those 45-56 and from 63% to 53% among those 57-64; while dipping only slightly among those 65-74 (from 37% to 34%).

Across the three *Staying Ahead of the Curve* surveys, the proportion of survey respondents ages 45-56 has been declining (from 70% to 62%) while those ages 57-64 increased to 28% from 20% and those ages 65-74 held steady, from 7% to 8%. (Table 25)

³ In this report, respondents are classified into a single race/ethnicity. Respondents were asked two questions to determine their race/ethnicity classification:

- 1) "Are you of Hispanic or Latino origin or descent?" and
- 2) "What do you consider to be your race...Are you...White, African American or black, Asian, Native American or something else?" [Multiple responses allowed]

SEX The overall trend of falling full-time employment holds for both men and women. After remaining relatively steady between 2002 and 2007, the percentages of men and women employed full-time have dropped. The shares working part-time are somewhat lower than in 2002 and 2007 but not statistically significantly lower. Men continue to be more likely than women to hold full-time jobs (61% of men vs. 50% of women) while they work part-time at half the rate of their female counterparts (10% vs. 23%).

Table 1
Current Employment Status

		Full-time	Part-time	Self-employed	Looking for work
	(n)	%	%	%	%
Total 2002	1500	67	11	15	6
Total 2007	1500	67	13	14	6
Total 2012	1502	56	16	15	13
Sex					
Male	743	61	10	16	13
Female	759	50	23	14	13
Age					
45-56	796	60	12	14	14
57-64	460	53	19	16	12
65-74	202	34	35	19	13
45-49	280	57	13	14	15
50-59	713	61	13	14	12
60-74	465	43	26	18	13
Race					
White	1215	56	18	15	12
African American	402	57	16	11	16
Hispanic	410	55	18	13	14

A12. Are you currently 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.

While the overall workforce has more older workers looking for a job in 2012, the share of older workers working in retirement, sometimes by choice, or sometimes by necessity, is holding steady. Those who are working in retirement have previously retired from a job or career, yet returned to the workforce – either in a similar or completely new field. (Table 2)

AGE As would be expected given their higher age and, thus, their higher likelihood of having retired from a job, those employed in the 65-74 year old bracket are the most likely to have retired at some point in their working lives (54%); this was 33% in 2007 (during better economic times) and 55% in 2002 (also a leaner job market).

Table 2
Working in Retirement Holding Steady

<i>-among those employed</i>		Retired but currently working	Never been retired and working
	(n)	%	%
Total 2002	1400	15	83
Total 2007	1419	14	85
Total 2012	1315	14	85
Sex			
Male	651	17	82
Female	664	11	88
Age			
45-56	696	8	92
57-64	406	17	82
65-74	176	54	43
45-49	244	4	96
50-59	628	9	90
60-74	406	34	65
Race			
White	1083	14	85
African American	332	14	85
Hispanic	348	12	86
Employment Status			
Full-time	829	8	91
Part-time	255	33	66
Self-employed	231	15	84
Looking for work	NA	NA	NA

Q5. How would you describe your current work situation?

One in four (25%) older workers say that, over the past half-decade, they have lost a job, while the percentage looking for a job has, since the 2007 study, nearly doubled (to 13%, up 7 points). As might be expected, most (70%) of those looking for work have lost a job in the past five years, since the start of the last recession. (Table 3)

RACE Hispanics are among the most likely to report having lost a job in the past 5 years (30%). About 1 in 4 whites and African Americans say they have lost a job in the past five years. The percentages looking for a job have jumped among African Americans (16%, up from 10% in 2007) and whites (12%, up from 5% in 2007).

AGE More than one in four of those 45-56 report having lost a job in the past 5 years (27%). One in five of those 57-64 (21%) or 65-74 (21%) similarly have lost a job in the past 5 years.

Table 3
One in Four Experienced a Job Loss

	Lost job in past five years	
	(n)	%
Total 2002	NA	NA
Total 2007	NA	NA
Total 2012	1502	25
Sex		
Male	743	28
Female	759	21
Age		
45-56	796	27
57-64	460	21
65-74	202	21
45-49	280	31
50-59	713	24
60-74	465	20
Race		
White	1215	24
African American	402	26
Hispanic	410	30
Employment Status		
Full-time	829	16
Part-time	255	22
Self-employed	231	20
Looking for work	187	70

A13. Have you lost a job at any point in the past five years? (not asked in 2002 or 2007)

Older workers' confidence in the coming year's job opportunities has weakened. A substantial minority of those who are employed (24%) say that, in the next year, it is likely they will or could lose their job, find it eliminated, or have to give up working for themselves. That is up 5 points from 2007, entirely eliminating the improvement in confidence registered from 2002 to 2007. (Table 4)

Despite the increase in pessimism about a job loss in the coming year, 3 in 4 (74%) still say such an occurrence is not likely. But that group has shrunk by a sizable 7 points — a decline driven wholly by a precipitous falloff in the percentage who say such a loss is *not at all* likely (down 12 points, to 40%).

RACE Even as the pattern holds across demographic groups, African Americans stand out for their pessimism. While expectations improved between 2002 and 2007 among the group, a strikingly high 39% now say a coming-year job loss is likely, up 13 points from 2007.

Over half of African Americans (56%) say the loss of their job is either *not very* or *not at all* likely, down 15 points; and, most strikingly, only 27% say it is *not at all* likely, a figure down 15 points from 2007. The 15 point drop in the *not at all likely* sentiment among African Americans to 27% is a level that is 13 points lower than among whites (40%) and 9 points lower than among Hispanics (36%).

Table 4
One in Four See Potential for Elimination of Their Job

<i>-among those employed</i>		Very/Somewhat Likely	Not Very/Not at All Likely
	(n)	%	%
Total 2002	1400	23	77
Total 2007	1419	19	81
Total 2012	1315	24	74
Sex			
Male	651	24	74
Female	664	24	73
Age			
45-56	696	24	73
57-64	406	21	76
65-74	176	29	69
45-49	244	23	75
50-59	628	24	73
60-74	406	23	75
Race			
White	1083	23	75
African American	332	39	56
Hispanic	348	29	64
Employment Status			
Full-time	829	24	72
Part-time	255	33	66
Self-employed	231	11	88
Looking for work	NA	NA	NA

Q15a. How likely is it that you could lose your job or your job could be eliminated within the next year?

Q15b. How likely is it that you will have to give up working for yourself within the next year?

Low confidence in the labor market is no surprise, given the lagging economic recovery. Among those who think it is likely that their job will disappear in the next year, 27% cite the economy as a reason. Across a range of reasons, the weak economy registers the sharpest increase since 2007 (up 15 points, returning to the figure registered in the struggling post-9/11 economy of 2002) and is twice the figure recorded for either the second or third top reason: to cut costs (13%) or because business is slow (12%). (Table 5) All other possible reasons for the expected job loss are cited by percentages in single digits and include the following (those above 1%): there is no longer a need for the type of work I do (6%), business or factory is closing (4%), my health (3%), my age (3%), politics/the president (3%), lack of funding/bankruptcy (2%), government regulations (2%), poor manager/management (2%), employer is incompetent (2%), contract is up (2%), and downsizing (2%).

RACE The weak economy is the top reason for job loss across nearly all demographic groups, except for African Americans. Among African Americans, the economy (12%), slow business (15%), and bad health (11%) form a top tier of reasons, all cited by percentages in the low double digits. Health as a potential reason for job loss is more of a concern among African Americans (8%) than among whites (2%)⁴, a finding that is in line with any number of studies that show race to be a factor in health outcomes, such as stroke, cancer, asthma, obesity and diabetes.⁵

That said, with regard to future employment, when asked whether any current health problems might prevent their working as long as desired, similar proportions of African Americans (16%), Hispanics (17%), and whites (15%) answer in the affirmative. (Table 6)

⁴ The sample is relatively small (African Americans: n=118; Whites: n=254).

⁵ Asthma: CDC, 2012. National Health Interview Survey Data 2010. Table 4-1.
Cancer: CDC, 2012. Health United States, 2011. Table 47.
Diabetes: CDC, 2012. Summary Health Statistics for U.S. Adults: 2010. Table 8.
Obesity: CDC, 2012. Summary Health Statistics for U.S. Adults: 2010. Table 31.
Stroke: CDC, 2012. National Vital Statistics Report. Vol. 60, No. 3 Table 17.

Table 5
Economy Seen as Leading Reason for Possible Job Elimination

<i>-among those employed but feel job is likely to end in next year</i>		Weak economy	To cut costs	Business is slow	Merger or consolidation
	(n)	%	%	%	%
Total 2002	311	26	2	18	15
Total 2007	263	12	7	11	6
Total 2012	319	27	13	12	7
Sex					
Male	160	31	8	13	7
Female	159	21	17	12	7
Age					
45-56	170	29	12	14	8
57-64	90	**	**	**	**
65-74	49	**	**	**	**
45-49	55	**	**	**	**
50-59	155	28	13	15	7
60-74	99	**	**	**	**
Race					
White	254	30	13	12	9
African American	118	12	10	15	4
Hispanic	93	**	**	**	**
Employment Status					
Full-time	210	26	13	13	9
Part-time	85	**	**	**	**
Self-employed	24	**	**	**	**
Looking for work	NA	NA	NA	NA	NA

Q16a. Why do you feel your job is likely to be eliminated in the next year? [[PROBE:] What else?] (open end)

Q16b. Why do you feel that you will have to give up working for yourself in the next year? [[PROBE:] What else?] (open end)

Table 6
Current Health Problems Might Prevent a Preferred Retirement Date

		Yes
	(n)	%
White	1215	15
African American	402	16
Hispanic	410	17

D11. Do you currently have any health problems that might prevent you from working as long as you want or need to work?

Confidence in Job Search Plummet

Further reflecting declining confidence and the tight job market, fewer workers ages 45-74 are confident that, should their job be eliminated, they could get another one soon without having to move or take a cut in pay. The figure holding that opinion, 61%, is down 13 points from 2007 — a decline being driven by a decline in those *very* confident in getting a comparable job (28%, down 15 points). (Table 7)

The sharp drop in positive views is matched by a correspondingly sharp increase in negative views. Fully 37% are not confident they could find comparable work, up 13 points from 2007. Like the decrease in optimists, the increase in pessimists is being driven by those with the strongest assessments — those *not at all* confident in their ability to find comparable work (17%, up 7 points from 2007). This is another example of gains from 2002 to 2007 being erased by 2012. (Table 7)

RACE Throughout the three waves of the *Staying Ahead of the Curve* research, African Americans have expressed more faith in their ability to find a comparable job: 65% among the group are confident in their ability to do so, compared with 59% of whites and 54% of Hispanics⁶. Still, all three groups register double-digit percentage-point declines in positive sentiment from 2007, whereas there had been gains in job replacement confidence between the 2002 and 2007 readings.

When considering their employment situation, African Americans are especially likely to feel their job is likely to be eliminated, yet express considerable confidence in finding a job if their current one is lost. They are also concerned that health issues may lead them to lose a job, but are no more likely than others to say poor health will prevent them from working as long as they want or need to work.

AGE Compared to those 45-56 (64%), those 57-64 (56%) and those 65-74 (55%) are less certain about their ability to find another job soon without having to move or take a cut in pay should they lose their jobs. While confidence among all age groups has waned substantially, the situation is most dramatic among those 57-64 (down 16 points from 2007) and those 65-74 (down 17 points from 2007); confidence is down 11 points among those 45-56.

⁶ The difference between African Americans and Hispanics is statistically significant; the difference between African Americans and whites is not statistically significant but included for illustrative purposes.

Table 7
Confidence in Ability to Find a New Job Has Fallen

		Very/Somewhat Confident	Not Very/Not at All Confident
	(n)	%	%
Total 2002	1500	71	28
Total 2007	1500	74	24
Total 2012	1502	61	37
Sex			
Male	743	66	32
Female	759	56	41
Age			
45-56	796	64	34
57-64	460	56	41
65-74	202	55	39
45-49	280	63	36
50-59	713	63	35
60-74	465	55	41
Race			
White	1215	59	39
African American	402	65	32
Hispanic	410	54	43
Employment Status			
Full-time	829	63	35
Part-time	255	64	34
Self-employed	231	65	32
Looking for work	187	47	53

Q17. *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?*

As was the case with older workers who fear they could lose their job, 51% of those not confident that they could quickly get a comparable new job cite the tight labor market or bad economy as a reason. That figure is up 20 points from 2007 and up 12 points from 2002, even though the earliest survey was, like the current one, taken during tough times. (Table 8)

Apart from the economy, the next reasons given most often by older workers for lack of confidence in finding another job are age-related. As a deterrent to being hired, nearly one fifth mention outright “age discrimination” (16%) and one fifth mention other age-related issues (17%).⁷ (Table 8) A range of other reasons, on topics from racial discrimination to a lack of computer skills, are mentioned by percentages in the single digits.

⁷ 2012 is the first study in this series to split out “other age-related issues” from “age discrimination.” Prior to 2012, only “age” was captured. Recognizing that many different factors could fall into that response, we decided to sacrifice some comparability over time in the results on these questions in order to attain more specificity about reasons cited.

Table 8

Economy and Discrimination Are Top Reasons for Lack of Confidence in Landing a New Job

<i>-among those not confident they would get another job quickly</i>		Tight labor market/economy	Other age-related issues ⁸	Age discrimination ⁹
	(n)	%	%	%
Total 2002	427	39	NA	NA
Total 2007	396	31	NA	NA
Total 2012	561	51	17	16
Sex				
Male	249	52	14	14
Female	312	50	20	18
Age				
45-56	267	59	10	9
57-64	197	42	24	24
65-74	85	**	**	**
45-49	97	**	**	**
50-59	254	52	16	13
60-74	198	38	32	29
Race				
White	485	51	16	15
African American	121	47	14	16
Hispanic	170	49	16	20
Employment Status				
Full-time	311	52	16	15
Part-time	88	**	**	**
Self-employed	70	**	**	**
Looking for work	92	**	**	**

Q18. 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/will be able to get another job soon? *[[PROBE:] What else?]* (open end)

⁸ This includes other age-related issues that are *not* age discrimination

⁹ 2012 is the first measurement to split out “other age-related issues” from “age discrimination.” Prior to 2012, only “age” was captured. For this reason we are unable to compare to previous years.

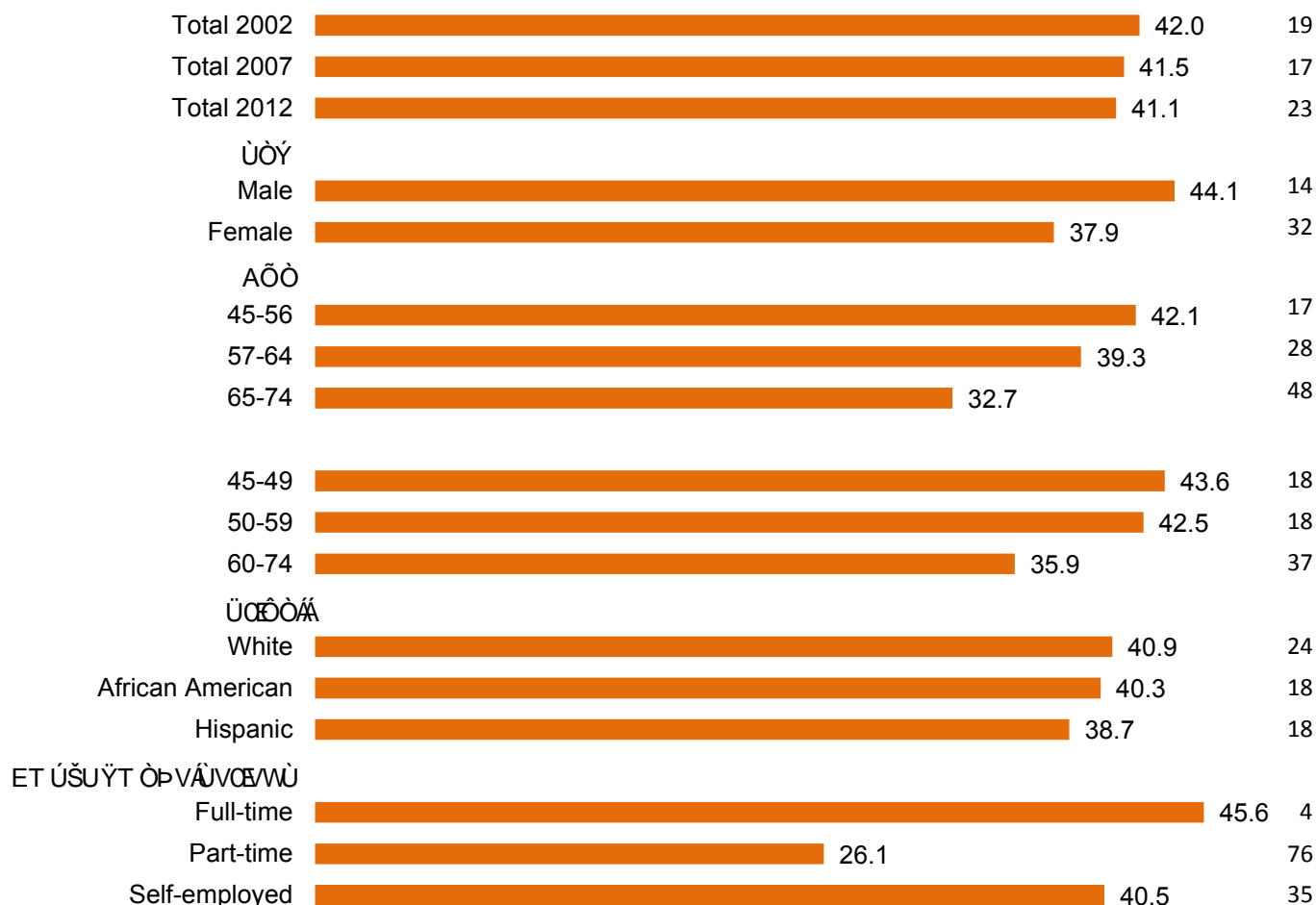
A Look at the 40-Hour Work Week

As previously indicated, part time work is on the increase among the *Staying Ahead of the Curve* population. This is also evident in reviewing the number of hours worked, as the percentage of employed workers who report working a 40-hour week is down 6 points (to 30%) and the percentage who work up to 30 hours per week showed a 6-point gain (to 23%) from 2007. (Figure 1)

AGE Almost half (48%) of those 65-74 work 30 or fewer hours, considerably higher than 28% of those 57-64 and 17% of those 45-56.

Figure 1
Average Weekly Hours Worked Is Falling

(among those employed) % working up
to 30 hours



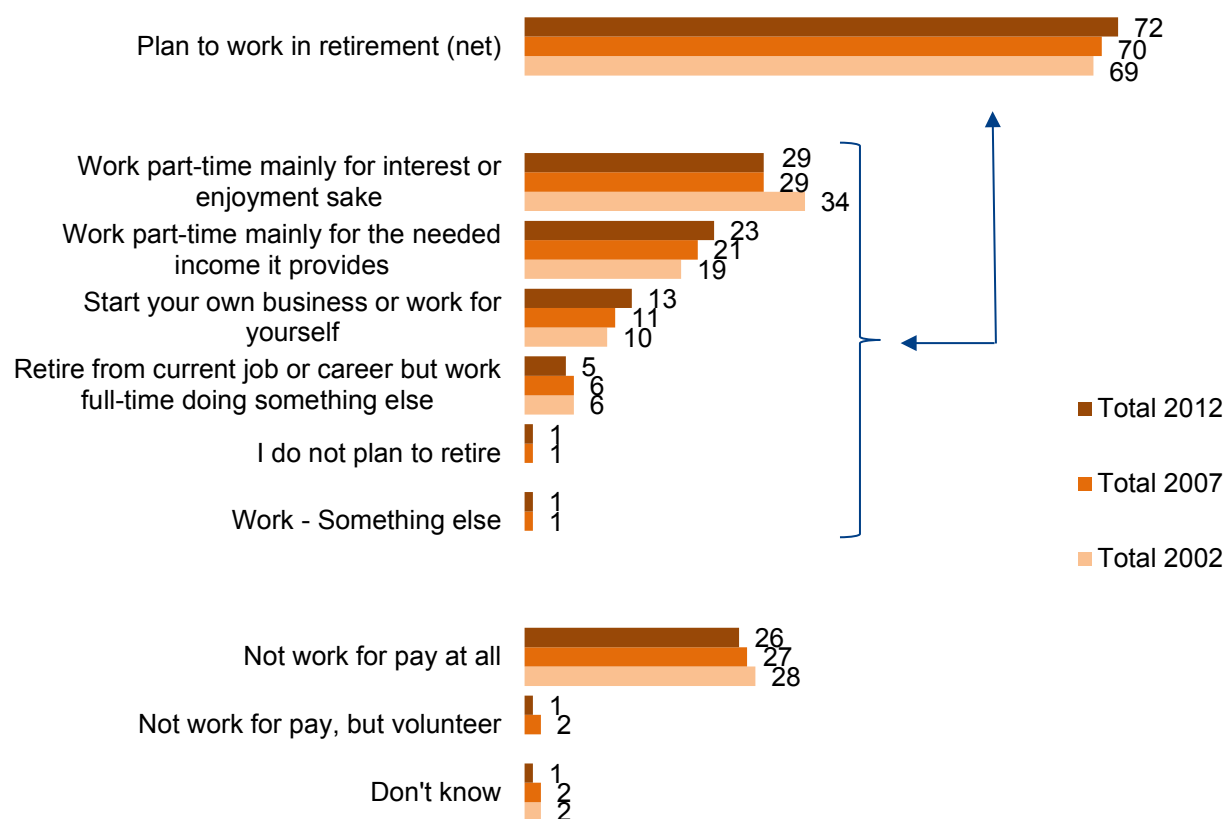
Q7. About how many hours do you work during an average week? (open end)

Plans for Retirement

The growth in part-time employment may be seen in workers' plans for retirement. Overall, more than 7 in 10 say they plan to work in retirement; this includes 29% who will work part-time for enjoyment and 23% who will work part-time for the income. The findings in 2012 compared to the 2002 *Staying Ahead of the Curve* survey show a movement toward part-time work for money and away from part-time work for fun. More than one in ten (13%) say they plan to work for themselves or start their own business, while fewer plan to work full-time in a new career (5%). (Figure 2)

Figure 2

Workers' Plans for Retirement



Q22. Which of the following, if any, best represents what you plan to do during your retirement?
In percent

RACE Interest in starting a business or being self-employed is consistently greater among African Americans and Hispanics than among whites. African Americans are most likely to say they plan to start a business (24% in 2012, compared to 18% for Hispanics and 11% for Whites). (Table 9)

Table 9
Plan to Start Own Business in Retirement

		Start you own business or work for yourself
	(n)	%
Race		
White		
2002	1245	8
2007	1209	9
2012	1215	11
African American		
2002	389	28
2007	421	16
2012	402	24
Hispanic		
2002	393	22
2007	601	19
2012	410	18

Q22. Which of the following, if any, best represents what you plan to do during your retirement?

Why Future Retirees Plan to Work in Retirement

As in 2002, want and need share top billing in 2012 when those who plan to work in retirement are asked for their reasons. As many say that they plan to work because they enjoy it (31%) as those that say they plan to work because they need extra money (30%). The trends, however, do not track similarly. While the share who wants to work for enjoyment fell sharply in 2007 before rebounding in 2012, the percentage who wants to work for extra money increased steadily so that this sentiment is much higher in 2012 than in 2002. (Figure 3)

Meanwhile, other reasons for working in retirement are less easily divided between desire and necessity. They include working to have something interesting to do (21%), to stay physically active (14%), to stay mentally active (11%), and to support oneself (10%).

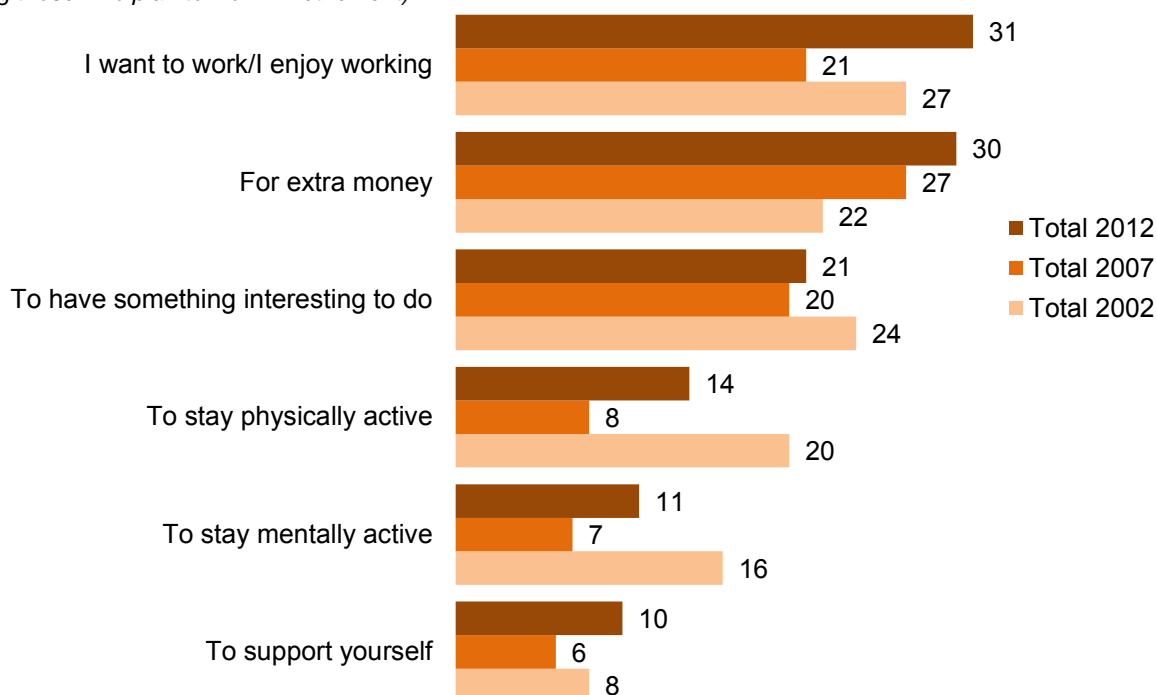
RACE All three groups identify the need for extra money and enjoyment as top reasons they plan to work during their retirement. Whites most often select extra money (31%) and working for enjoyment (31%); African Americans select working for enjoyment (26%) and extra money (25%); and Hispanics select extra money (18%), followed very closely by supporting themselves (17%) and enjoyment (17%). In addition, Hispanics (17%) and African Americans (11%) are more likely than whites (6%) to say that the desire to support their family (versus supporting themselves) will lead them to work in retirement.

Figure 3

Top Reasons for Planning to Work in Retirement

(named by 10% or more in 2012)

(among those who plan to work in retirement)



Q23. Why do you plan to work during retirement? (open end)

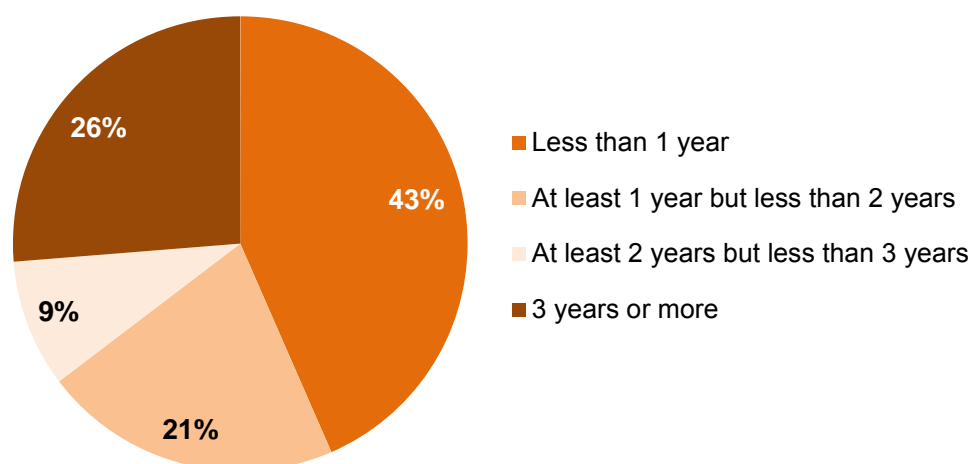
The Long-Term Unemployed

Having lost their jobs, many older workers face barriers to finding new ones that lead to longer periods of unemployment. Amid the economic downturn, more than half of those who are out of work say they have been looking for a job for at least a year — and half of that group for a remarkable three years. (Figure 4)

Figure 4

One in Four Job Seekers Has Been Unemployed for At Least 3 Years

(among those looking for a job, n=187)



Q17c. How long have you been unemployed?

The findings on long-term unemployment also suggest a link to caregiving. Those who care for children under age 18 at home are more likely than others to report unemployment of three years or more. This leads to the question of which comes first: the need for childcare which might lead someone to leave his or her job, or the loss of a job which might lead an unemployed person to instead take on childcare responsibilities. At the same time, those who are responsible for the care of an adult are neither more nor less likely than others to be unemployed for three years or more. Overall it appears that those at home caring for children are more likely to experience long-term unemployment than those caring for others.

More See Age Discrimination

After experiencing a drop between 2002 and 2007, observations of age discrimination have spiked in 2012. Nearly 2 in 3 (64%) now say they have seen or experienced age discrimination, nearly double the share who have not seen age discrimination in the workplace (34%). (Table 10) It should be recalled that 16% of those who are not confident that they could quickly find a new job if their current one was eliminated, cited age discrimination as the reason, which shows that issues related to age discrimination are on the minds of older workers. Nearly all workers ages 45-74 in both 2012 and 2007, who believe there is age discrimination in the workplace, say it is very or somewhat common.

Table 10
Two in Three See Age Discrimination in Workplace

	Yes	
	(n)	%
Total 2002	1500	67
Total 2007	1500	60
Total 2012	1502	64
Sex		
Male	743	57
Female	759	72
Age		
45-56	796	62
57-64	460	71
65-74	202	64
45-49	280	63
50-59	713	63
60-74	465	68
Race		
White	1215	63
African American	402	68
Hispanic	410	62
Employment Status		
Full-time	829	58
Part-time	255	69
Self-employed	231	71
Looking for work	187	77

Q24a *Based on what you have seen or experienced, do you think workers face age discrimination in the workplace today?*

The perceived age at which discrimination starts to be experienced in the workplace has shifted somewhat older across waves toward the 50-plus age group. Across the three waves of this survey, respondents who believe age discrimination in the workplace exists overwhelmingly say that workers begin to experience age discrimination in the workplace in their 50s, 60s, or 70s. However, the percentage who view it as beginning in these years increased 7 percent from 2007 to 2012. We see the largest upswing in the percent who say perceived age discrimination begins in the 50s: the proportion who say that age discrimination begins when workers are ages 50-59 is up 6 points from 2007, to 58%. This pattern may also reflect that the sample in the *Staying Ahead of the Curve* waves are older in 2012 than in 2002 or 2007: as more workers age into older groups, they may become more cognizant of ageism around them. (Table 11)

RACE Among whites and African Americans, the percentages who say discrimination starts in their 50s has risen in this wave over the last wave. But African Americans are more likely than whites to see discrimination at younger ages: 61% of whites say discrimination begins in their 50s, while 47% of African Americans hold this opinion.

AGE Those ages 45-56 are most likely to say discrimination begins among workers in their 40s; those 57-64 are the most likely to say discrimination begins in their 50s; and those 65-74 are the most likely to say discrimination begins in their 60s.

Table 11

Most Believe Workplace Age Discrimination Kicks In When Workers Are in Their 50s

<i>-among those who believe there is age discrimination in workplace</i>		<u>Age at which age discrimination starts</u>				<u>Frequency of age discrimination</u>		
		40s	50s	60s	70s	Very common	Somewhat common	Not too common
	(n)	%	%	%	%	%	%	%
Total 2002	1013	23	56	14	2	NA	NA	NA
Total 2007	914	25	52	16	2	45	49	5
Total 2012	994	19	58	17	2	47	45	6
Sex								
Male	441	19	60	14	3	46	44	9
Female	553	19	57	19	2	48	46	5
Age								
45-56	504	24	51	16	2	44	47	7
57-64	329	11	72	13	2	52	39	7
65-74	134	10	54	31	3	54	42	2
45-49	178	27	43	21	1	40	48	12
50-59	466	19	63	13	2	47	46	6
60-74	323	13	61	21	3	55	39	5
Race								
White	799	18	61	16	2	48	45	5
African American	267	25	47	13	3	56	35	8
Hispanic	255	23	49	16	6	54	32	13
Employment Status								
Full-time	506	19	61	16	2	45	47	7
Part-time	178	13	55	22	4	49	45	5
Self-employed	165	24	52	20	2	46	47	6
Looking for work	145	21	57	9	2	51	38	8

Q24b. At what age do you think workers begin to face age discrimination? Would you say in their 30s, 40s, 50s, 60s, 70s, or older?

Q24c. And, how common, do you think, age discrimination against older workers is in the workplace today?

Growing Perception: On-the-Job Treatment Is Worse

More than other individual characteristics, age is perceived by wage and salary workers to be tied to negative treatment on the job by employers. While sizable majorities say that a range of such characteristics, such as education, gender, or religion, do not affect how they are treated, 16% say age causes their employers to treat them “worse.” This percentage is up 4 points from both 2007 and 2002 — and at least double the comparable figures who say they are treated worse because of their education, sex, race or ethnicity, sexual orientation, or religion. The 4-point gain, though modest, is the largest change registered for any listed trait across all three waves. (Table 12)

Table 12

Worker Background Not Seen as a Consideration for Employer’s Treatment of Employees

<i>-among those working full-time, part-time, or looking for work</i>	Age	Education	Sex	Race/ Ethnicity	Religion	Sexual Orientation
(n)	%	%	%	%	%	%
2002	1282					
Better	8	23	8	5	4	6
Worse	12	7	7	5	2	5
No different	79	69	83	88	92	87
2007	1282					
Better	7	25	7	5	3	5
Worse	12	8	8	5	3	3
No different	79	66	85	90	93	91
2012	1271					
Better	8	26	6	5	4	3
Worse	16	8	8	6	2	3
No different	75	65	85	88	92	91

Q25. *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?*
 [FOR EACH ITEM, READ:] *Would you say [INSERT ITEM] generally causes your employer to treat you better, worse, or no differently than other workers?*

RACE Both African Americans (18%) and Hispanics (14%) are more likely than whites (3%) to say their race or ethnicity causes them to receive worse treatment on the job. Figures of similar size were recorded for African Americans in both previous readings, while those for Hispanics have grown larger over time.¹⁰ (Table 13)

SEX, EDUCATION Just as personal experience may be reflected in the responses among racial and ethnic groups, so too it seems to play into differing experiences by gender and education groups. Females (12%) are more likely than males (4%) to report worse treatment because of their sex, while those with less than a college education (11%) are more likely than college graduates (3%) to report worse treatment because of their educational level. (Table 13)

Table 13
Potential for Key Personal Characteristics to Lead to Worse Treatment by Employer

<i>-among those working full-time, part-time, or looking for work</i>		Age	Education	Sex	Race/ Ethnicity	Religion	Sexual Orientation
	(n)	%	%	%	%	%	%
Total 2002	1282	12	7	7	5	2	5
Total 2007	1282	12	8	8	5	3	3
Total 2012	1271	16	8	8	6	2	3
Sex							
Male	612	14	6	4	6	3	2
Female	659	17	11	12	7	2	5
Age							
45-56	687	14	10	8	8	2	4
57-64	384	18	6	7	3	2	2
65-74	166	18	3	5	6	2	2
45-49	241	15	11	10	8	3	5
50-59	613	15	8	8	6	2	4
60-74	383	17	5	6	3	3	2
Race							
White	1025	16	8	7	3	2	3
African American	357	15	10	11	18	6	9
Hispanic	355	17	10	9	14	5	7
Employment Status							
Full-time	829	12	7	7	5	2	3
Part-time	255	11	7	9	6	1	4
Self-employed	NA						
Looking for work	187	38	18	12	11	3	6

Q25. 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? [FOR EACH ITEM, READ:] Would you say [INSERT ITEM] generally causes your employer to treat you better, worse, or no differently than other workers? (Table shows % who said "worse.")

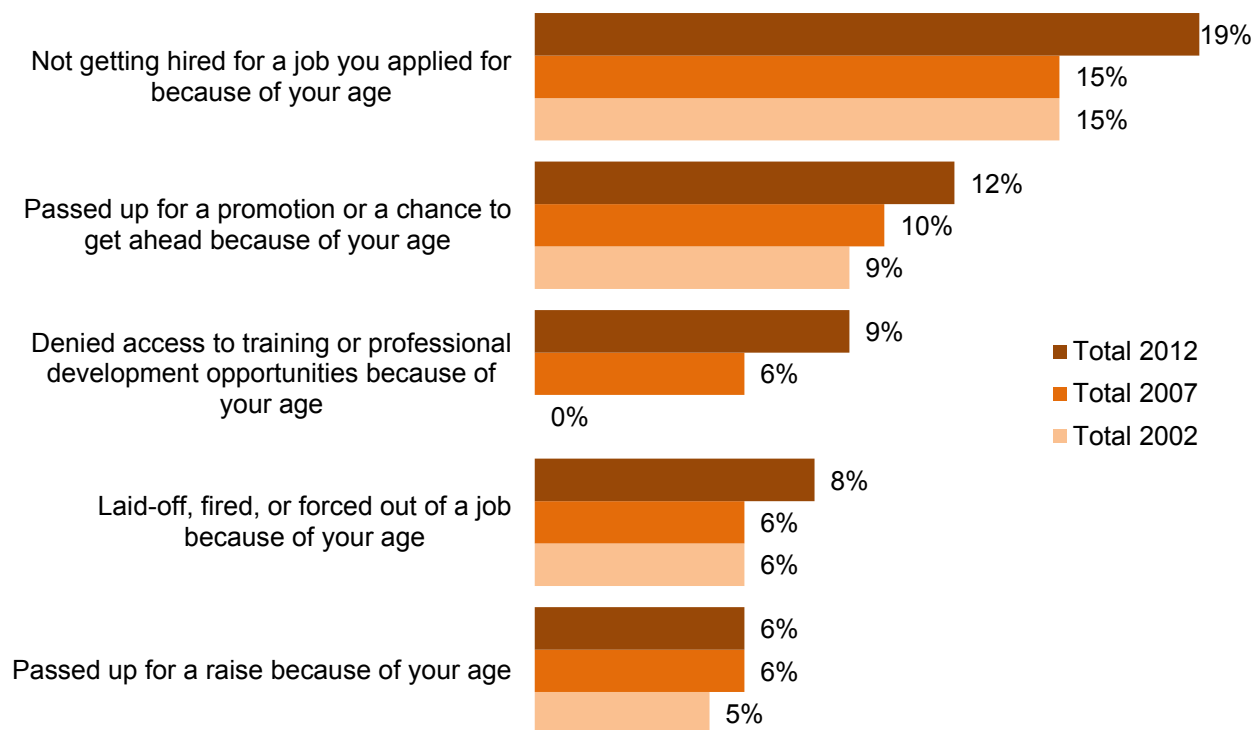
¹⁰ The increase among Hispanics is not statistically significant but is included to show direction of trend data.

Nearly 1 in five (19%) perceive that they were not hired for a job due to their age, and 12% say they were passed over for a promotion because of their age. As in the past, no more than 1 in 10 report being laid off, fired or forced out due to their age; being denied access to training or professional development opportunities because of their age; or being passed over for a raise because of their age. (Figure 5)

Figure 5

Negative Outcomes Attributed to Age Discrimination

For All Workers



Q26a. 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? Base: All respondents

About one quarter (26%) of older workers report that they have experienced at least one of the discriminatory practices, a figure that rises to nearly six in 10 (56%) among those currently looking for a job. Nearly half, 47%, of those looking for a job report that they were not hired for a job they applied for due to their age. (Figure 6)

Among those who say they have been subjected to these actions, most say the actions occurred in the past five years.

Those who are unemployed are more likely to report age discriminatory job practices, most notably 47% of the unemployed believe that they did not get hired for a job they applied for because of their age. (Figure 6)

Figure 6

**Negative Outcomes Attributed to Age Discrimination
For the Unemployed (n=187)**



*Q26a. 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?*

AGE Workers ages 60 or older are among the most likely to have experienced any of the five age-discriminatory practices highlighted below (32%).

RACE African Americans appear to have suffered the most when it comes to age discrimination in employment. Among this group of workers, the percentages who report having experienced age discrimination via not getting hired because of their age is up dramatically from 2007 (up 9 points, to 19%). (Table 14)

SEX Gender differences were not common among these perceived negative actions. However, men were more likely than women to report that they were passed up for a raise because of age (8% versus 4%).

Table 14
Race/Ethnicity Impacts Negative Outcomes Attributed to Age Discrimination

		White		African American		Hispanic	
		(n)	%	(n)	%	(n)	%
Not getting hired for a job you applied for because of your age	2002	1259	14	404	16	400	14
	2007	1238	16	421	10	601	17
	2012	1215	19	402	19	410	14
Passed up for a promotion or a chance to get ahead because of your age	2002	1259	8	404	9	400	15
	2007	1238	9	421	9	601	11
	2012	1215	11	402	13	410	10
Laid-off, fired, or forced out of a job because of your age	2002	1259	6	404	9	400	9
	2007	1238	6	421	5	601	8
	2012	1215	8	402	10	410	11
Denied access to training or professional development opportunities because of age	2002	1259	na	404	na	400	na
	2007	1238	6	421	6	601	8
	2012	1215	8	402	9	410	10
Passed up for a raise because of your age	2002	1259	4	404	6	400	9
	2007	1238	6	421	4	601	8
	2012	1215	6	402	11	410	9

Q26a. 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?

Caregiving and Job Loss May Be Entwined

One of the many duties people have apart from work is caring for others. Nearly three in five older workers say they are responsible for caring for someone personally, such as a parent, child, spouse or friend. And up to a quarter of older workers have children living with them. These caregiving responsibilities can have implications for the employment of older workers. (Table 15)

AGE, RACE, SEX Responsibility for caring for another person is higher among younger than older workers and higher among African Americans and Hispanics than whites; half of married Hispanics say they are responsible for care of their spouse. In addition, having children living at home is higher among Hispanics than whites. These trends support the earlier finding that more African Americans and Hispanics than whites plan to work in retirement to support their family (though none of these groups cites this as the primary reason to work in retirement).

Contrary to expectations, more males than females say they have the responsibility for caring for another person (63% versus 53%). As this pattern was seen in previous *Staying Ahead of the Curve* research, it may be a result of the question wording, which does not differentiate, for example, providing care for someone in ailing health from providing care for someone financially. This latter definition may be the force driving the much higher proportion of males than females who report caring for a spouse.

Table 15
Care Responsibilities

		Any (net)	Parent	Spouse (if married)	Child	Children at home**		
	(n)	%	%	%	%	Under 18	18-21	22+
Total 2002*	1500	NA	12	26	NA	NA		
Total 2007	1500	52	16	28	26	NA		
Total 2012	1502	58	11	38	32	28	14	18
Sex								
Male	743	63	10	52	34	28	14	18
Female	759	53	12	22	29	27	14	18
Age								
45-56	796	66	13	38	44	39	18	19
57-64	460	46	8	37	11	10	8	17
65-74	202	47	7	45	5	5	2	18
45-49	280	75	15	41	55	56	21	14
50-59	713	59	12	38	32	25	15	21
60-74	465	43	7	37	7	7	3	14
Race								
White	1215	57	10	36	29	27	12	18
African American	402	67	16	46	34	25	17	26
Hispanic	410	68	21	52	42	38	32	33
Employment Status								
Full-time	829	58	10	43	33	30	14	18
Part-time	255	56	13	25	29	24	14	18
Self-employed	231	60	9	36	33	25	17	18
Looking for work	187	62	19	42	26	27	9	18

D4. Are you responsible for caring for any of the following...?

* change in response options: child was not asked as part of this question prior to 2007.

D3c. Do you have any children currently living with you who are (select all that apply)?

** based on those who are parents or guardians.

For some older workers, caring for an adult family member leads to job disruption. In the past five years, about 1 in 5 have taken leave from a job to care for an adult family member, with the responsibility falling a bit more on females, Hispanics, part-time workers, and those who are unemployed. One in 12 African Americans report having had to quit a job to care for an adult family member in the past five years. (Table 16)

Looking toward the future, 1 in 5 older workers say they may need to take leave from work in order to provide care for an adult family member. More women than men expect to face this in the next five years.

Table 16
Caregiving Responsibilities and Job Disruption

		Have Taken Leave to Care for Adult Family Member in Past 5 Years	Have Quit Job to Care for Adult Family Member in Past 5 Years	May Need to Take Leave from Job to Care for Adult Family Member in Next 5 Years
	(n)	%	%	%
Total 2002	NA	NA	NA	NA
Total 2007	NA	NA	NA	NA
Total 2012	1502	17	4	21
Sex				
Male	743	14	2	16
Female	759	21	6	26
Age				
45-56	796	18	5	25
57-64	460	17	4	13
65-74	202	13	4	16
45-49	280	18	4	27
50-59	713	19	5	22
60-74	465	15	3	12
Race				
White	1215	16	4	21
African American	402	20	8	26
Hispanic	410	20	6	18
Employment Status				
Full-time	829	16	3	20
Part-time	255	22	3	24
Self-employed	231	13	4	21
Looking for work	187	22	12	22

Q3. In the past five years, have you...

Q4. Over the next 5 years, do you anticipate that you may need to take leave from your job to care for an adult family member?

MEETING THE CHALLENGES

Need for Money Still Top Reason to Work

The economic downturn appears to influence the reasons older workers give for working or looking for work. When asked which one of 11 possible motivations is the *most important*, 44% point to the need for money. That is up 7 points from 2007 and 12 points from 2002 — changes are more substantial than those registered for the other factors, none of which is cited by more than 13%. Overall, 68% selected the need for money or the other financial factors as *most important*. (Figure 7)

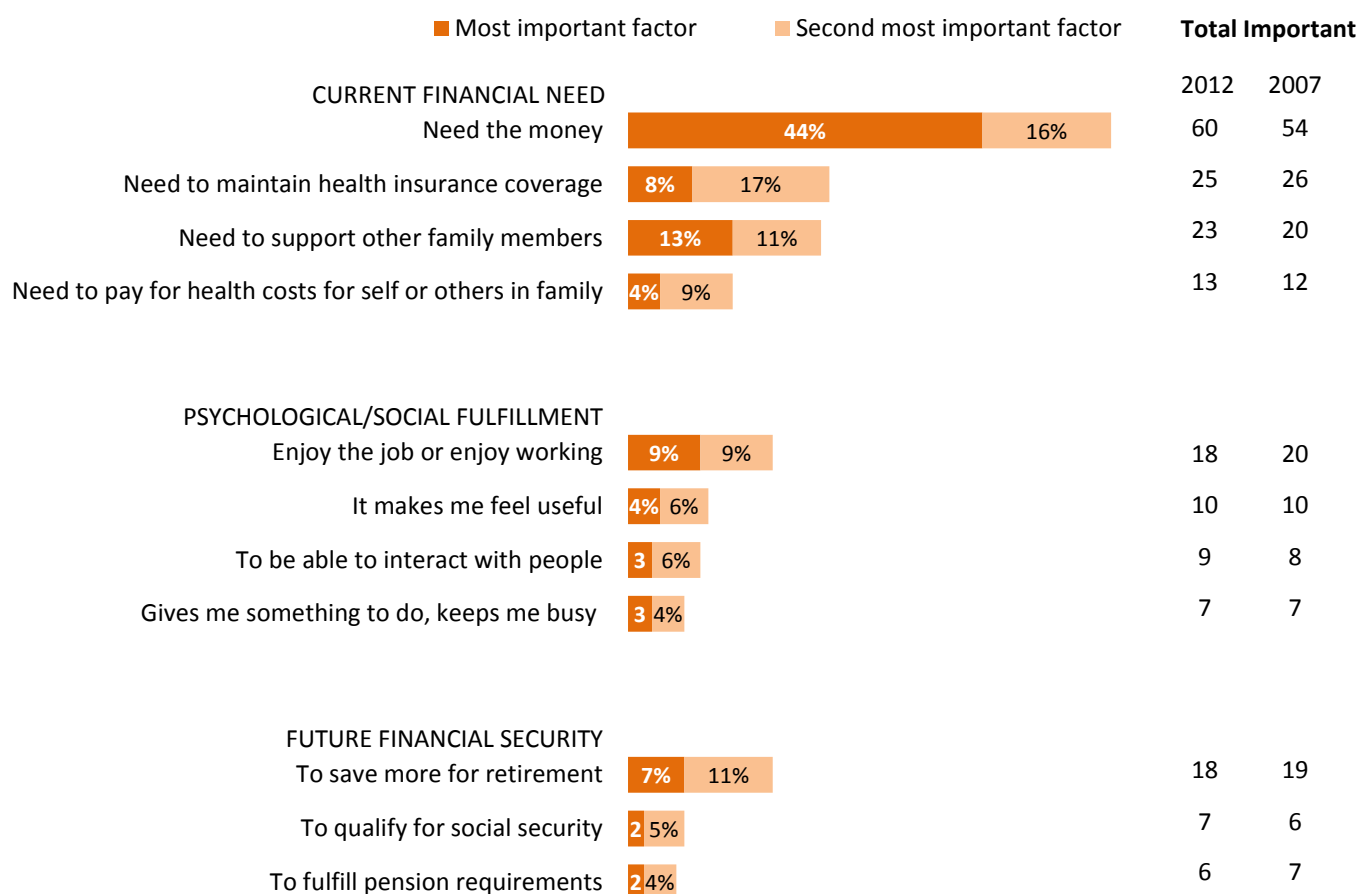
The other most important factors for working, a mix of the financial and psychological reasons described earlier, are, in descending order of mention, the need to support other family members (12%), enjoyment of the job (10%), the need to maintain health insurance coverage (9%), to save more for retirement (6%), to feel useful (5%), the need to pay health costs (4%), to stay busy (3%), to interact with people (3%), to qualify for Social Security (3%) and, finally, to fulfill pension requirements (2%).

AGE Among those 65-74, the need for money exceeds enjoyment of the job by 2 to 1. Indeed, 35% of those 65-74 cite a need for money as the most important factor in their decision to work, similar to 39% of those 57-64, but significantly lower than 47% of those 45-56 who say money is driving their decision to work.

Those ages 65-74, while still most likely to work because they need the money, are also focused on those psychological or enjoyment factors. Nearly one in five (19%) say the most important reason they work is because they enjoy the job, followed by gives me something to do (8%), and interacting with people, makes me feel useful, and to maintain health insurance, all selected as most important by 7 percent.

Figure 7

Reasons for Working/Looking for Work



Q1aa/bb. Which of the things we just talked about is the **MOST IMPORTANT FACTOR** in your decision to be working right now/to be looking for work right now?

Q1ad/bd. And, of the same list of issues we talked about, what would you say is the **SECOND** most important factor in your decision to be working right now/to be looking for work right now?

=1,502

When asked if these same motivations were major factors for working or looking for work (versus the most important factor), the need for income again resonates with workers age 45-74, as does job enjoyment. Saving for retirement places third.¹¹ (Table 17)

RACE The need for money is cited more often by African Americans and Hispanics than by whites. Likewise, working to save for retirement is named more often as a reason for working or looking for work by African Americans and Hispanics than by whites.

Table 17
Money and Enjoyment Leading Factors in Decision to Be Working or Looking for Work

<i>"Major factor" in decision to be working</i>		Need the money	Enjoy the job/enjoy working	Save more for retirement
	(n)	%	%	%
Total 2002	1500	76	76	67
Total 2007	1500	76	70	64
Total 2012	1502	82	71	67
Sex				
Male	743	81	70	67
Female	759	83	71	67
Age				
45-56	796	87	71	71
57-64	460	78	67	62
65-74	202	57	79	51
45-49	280	92	71	70
50-59	713	83	67	70
60-74	465	69	73	57
Race				
White	1215	80	69	64
African American	402	87	68	76
Hispanic	410	88	76	76
Employment Status				
Full-time	829	86	68	74
Part-time	255	71	69	56
Self-employed	231	74	80	56
Looking for work	187	84	70	63

Q1a/b. 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/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 be working.

¹¹ Respondents were asked if a list of factors was a major factor, minor factor, or no factor at all in their decision to be working. From the list of factors they deemed major or minor, they were also asked which was the *most important* factor.

Pension Continues to Slip as Impetus to Work

With defined-benefit plans becoming more scarce, it is not surprising that fulfilling pension eligibility requirements registers last among the 11 other major factors in the decision to work. For example, just 37% cite qualifying for pensions as a “major factor” for working or looking for work (down since 2007 and 2002). (Table 18) Indeed, 38% explicitly state that a pension is “not a factor at all” in the decision to be working, up 5 points from 2007 and 10 points from 2002.

RACE Compared with African Americans and Hispanics, whites are less likely to cite most of the given reasons as major factors in their decision to work. But the gap between whites and the others is especially wide and the drop especially steep when it comes to pensions: only 33% of whites cite them as a major factor for working, 27 points less than the comparable figure among African Americans (60%) and 32 points below the figure for Hispanics (65%). The decline among whites — 7 points since 2007 and 15 since 2002 — is largely driving the overall drop in the percentage naming pension benefits as a factor in the decision to work or look for work.

Health Coverage Continues as a Factor in Desire to Work

Healthcare remains an important motivation to remaining on the job. (Table 18) As in 2007, three in five older workers cite as major factors the need to maintain insurance coverage (61%) or the need to pay for health costs (59%) — less than the figure saying they work to save more for retirement (67%) but distinctly more than the percentages who cite the need to support other family members (51%), to be able to interact with people (44%) and to qualify for Social Security (43%).

Those with lower levels of income are more likely to cite maintaining health insurance and paying for health costs as major motivations for working. So too are those who are responsible for caring for an adult, whether he or she is an elderly parent or a son or daughter ages 22 or older. Indeed, among those with a young adult son or daughter — who may be seeking a first job of their own that provides health insurance, a situation that the new health care law addresses — nearly 7 in 10 say that maintaining insurance coverage or paying health costs is a major factor in their decision to be working or looking for work.

Table 18**Benefits Are Key Factors in Decision to Be Working or Looking for Work**

<i>“Major factor” in decision to be working</i>		To fulfill pension requirements	Need to maintain health insurance coverage
	(n)	%	%
Total 2002	1500	49	65
Total 2007	1500	41	61
Total 2012	1502	37	61
Sex			
Male	743	37	61
Female	759	38	61
Age			
45-56	796	41	64
57-64	460	34	61
65-74	202	19	37
45-49	280	36	60
50-59	713	42	64
60-74	465	27	55
Race			
White	1215	33	58
African American	402	60	75
Hispanic	410	65	77
Employment Status			
Full-time	829	46	73
Part-time	255	28	44
Self-employed	231	17	37
Looking for work	187	37	55

Q1a/b. 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/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 be working.

Feeling Useful Rebounds as Reason for Working

Notwithstanding the need for money to meet one's needs in society today, psychological motivations largely divorced from the economy play an important role in older workers' deliberations about working as well. Top among them — cited as a major factor by 71% — is enjoyment of the job. Aside from money (named by 82%), job enjoyment rates as the only factor designated as “major” by at least seven in ten workers. (Table 19)

Beyond pure enjoyment, feeling useful (up 8 points, to 60%), is another factor within the psychological realm cited as “major” significantly more often in 2012 than in 2007. While the percentage who name feeling useful as a major reason for working or looking for work still falls short of the 66% registered in 2002, the increase in 2012 represents a clear rebound after the double-digit percentage-point drop recorded in 2007.

Table 19
Feeling Useful and Keeps Me Busy Gain in Importance since 2007

<i>“Major factor” in decision to be working</i>		Makes me feel useful	Gives me something to do, keeps me busy
	(n)	%	%
Total 2002	1500	66	NA
Total 2007	1500	52	38
Total 2012	1502	60	42
Sex			
Male	743	60	43
Female	759	59	40
Age			
45-56	796	60	41
57-64	460	56	39
65-74	202	67	51
45-49	280	58	37
50-59	713	60	43
60-74	465	58	42
Race			
White	1215	57	38
African American	402	64	55
Hispanic	410	75	65
Employment Status			
Full-time	829	58	38
Part-time	255	63	46
Self-employed	231	59	43
Looking for work	187	64	49

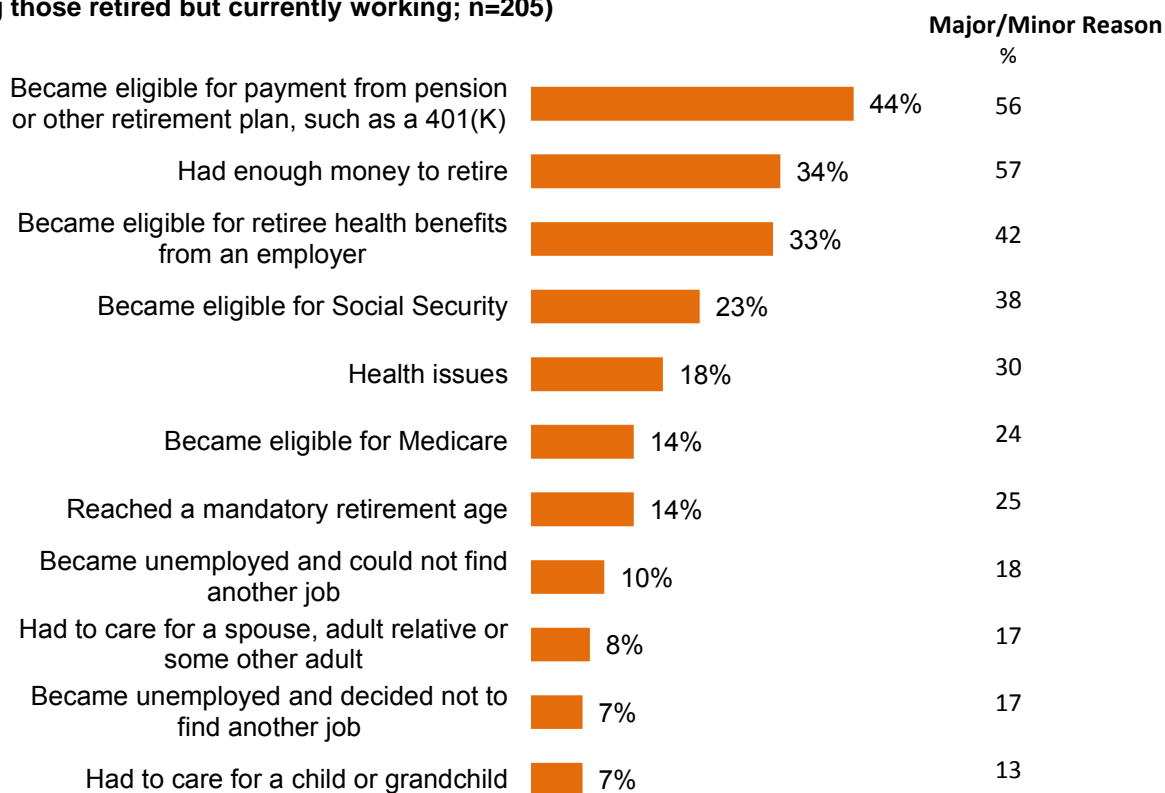
Q1a/b. First, I'd like you to rate each of the following things in terms of their importance in your decision to be working right now/to be looking for work right now. For each item, please tell me if it is a major factor, or a minor factor, or no factor at all in your decision to be working.

Among those retired but still working, eligibility for benefits in general dominates a list of reasons for having initially retired. Of 11 such reasons, three of the top five focus on benefits — including, collecting a pension (cited as a major reason by 44% of those who are retired), becoming eligible for retiree health coverage (33%), and becoming eligible for Social Security (23%). (Figure 8)

Fewer than 1 in 10 state that caring for an adult (8%) or caring for a child (5%) were major reasons that they initially retired. However, as the *Staying Ahead of the Curve* research focuses on Americans 45-74 who are working or looking for work, it may inadvertently exclude those who have left the workforce to perform caregiving duties and, thus, caregiving as a reason for retirement may be underrepresented. (Figure 8)

Figure 8
Benefits Are a Major Reason for Retiring

(among those retired but currently working; n=205)



Q8. *Of the reasons I am now going to read to you, would you say each was a major reason, minor reason, or not a reason at all that you initially retired?*

Growing in Their Work

With the economy weighing so heavily on people's minds, it is easy to downplay the personal satisfaction that workers old and young derive from the work they do. Still, the majority of employed older workers say that they are continuing to grow in their work (87%, up from 81% in 2007 and returning to the level seen in 2002 – 87%), with a slim majority of 54% strongly agreeing. Indeed, the strongly agree figure has risen by 6 points since 2007 after declining by 7 points since 2002. (Table 20)

Older workers also see their work as an integral part of their identity, and increasingly so. Fully 83% agree (57% strongly agree) they work because their job is an important part of who they are. The salience of this sentiment is clear: the percentage strongly agreeing with it is up 8 points overall since 2007¹² — and 9 points among Hispanics, 71% of whom see their identity as tied to their work, compared to 61% of African Americans and 55% of whites. (Table 20)

The percentage of employed older workers who strongly agree that they still plan to accomplish a lot at work is up 7 points since 2007, recovering much of the 9 point decline seen between the first two waves of the *Staying Ahead of the Curve* research. (Table 20)

AGE When rating their agreement with a number of sentiments related to their jobs and careers, younger workers (ages 45-56) express the greatest agreement that they are still growing in their work (90%) and that they have a lot to still accomplish in their work (85%), which may not be surprising, given their shorter time in the workforce. Older workers (ages 65-74) express the greatest agreement that they will stay at their current job until retirement (94%), though continuing to grow in their work (83%) and seeing their job as an important part of who they are (83%) also elicit high agreement.

¹² This item was not asked in 2002.

Table 20
Connection to One's Job and Future Plans

<i>-among those employed strongly/somewhat agree</i>		I am continuing to grow in my work	There is a lot I still plan to accomplish in my work	I plan to stay at my current job until I am ready to fully retire from working	My job is an important part of who I am
	(n)	%	%	%	%
Total 2002	1400	87	79	79	NA
Total 2007	1419	81	74	80	77
Total 2012	1315	87	79	82	83
Sex					
Male	651	86	80	83	83
Female	664	87	78	80	84
Age					
45-56	696	90	86	78	86
57-64	406	80	67	86	79
65-74	176	83	69	94	84
45-49	244	89	86	77	82
50-59	628	87	80	79	85
60-74	406	83	69	91	82
Race					
White	1083	85	77	83	83
African American	332	82	82	73	83
Hispanic	348	81	78	74	84
Employment Status					
Full-time	829	88	81	83	83
Part-time	255	79	67	76	79
Self-employed	231	88	85	83	89
Looking for work	NA	NA	NA	NA	NA

Q11. 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.

In contrast with the majorities who strongly agree that they are continuing to grow in their work and have a lot left to accomplish, the percentages strongly agreeing with statements that they have achieved their career goals or having to learn new skills are generally smaller. Only 37% and 32%, respectively, say they continue to work solely for the money or that they have accomplished their career goals. Even fewer strongly agree that they have difficulty with new technology (9%) or feel they should not have to learn new skills at this stage of their working life (12%).

When strongly and somewhat agree responses are combined, there has been an increase since 2002 in both those saying they have accomplished most of their work or career goals (71% in 2012) and those who only work for the money (60% in 2012). (Table 21) The increase in those agreeing that they have achieved their career goals may reflect a demographic shift to older, more experienced workers in or nearing retirement since the 2002 *Staying Ahead of the Curve* research.

Table 21

Additional Feelings Related to Working: Goal Attainment, Need for Money, Technology, and Skill Development

<i>-among those employed strongly/somewhat agree</i>		I have accomplished most of my work or career goals	The only reason I continue to work is because I need the money	I have difficulty keeping up with all the new technology required to do my job	At this stage of my work life I should not have to learn new skills
	(n)	%	%	%	%
Total 2002	1400	66	55	24	26
Total 2007	1419	69	60	26	29
Total 2012	1315	71	60	25	25
Sex					
Male	651	70	61	26	26
Female	664	72	59	24	24
Age					
45-56	696	65	62	24	18
57-64	406	76	57	28	30
65-74	176	89	50	28	30
45-49	244	60	62	19	15
50-59	628	69	63	27	22
60-74	406	84	52	28	31
Race					
White	1083	71	58	24	11
African American	332	62	76	28	32
Hispanic	348	62	77	47	36
Employment Status					
Full-time	829	71	61	23	20
Part-time	255	72	63	29	27
Self-employed	231	69	51	28	26
Looking for work	NA	NA	NA	NA	NA

Q11. 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.

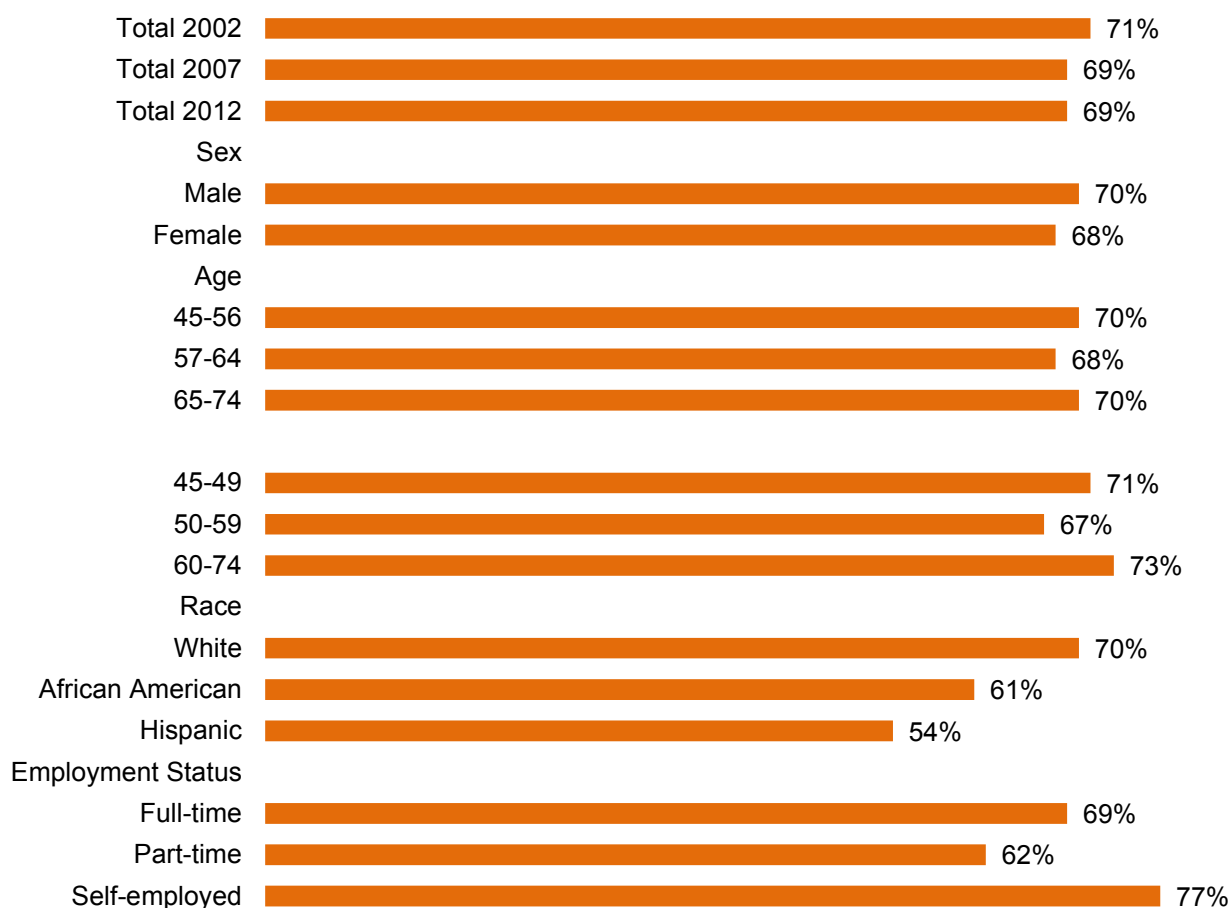
In fact, most older workers directly indicate that they are satisfied with the extent to which their jobs make use of their skills and talents. In all three *Staying Ahead of the Curve* measurements, about seven in ten workers say the attributes they've developed over time are used "a lot" (Figure 9) — and just 1 in 20 say their honed skills are used "only a little" or "not at all."

RACE Differences emerge among racial and ethnic groups on the use of skills and talents in current occupations. Only 54% of Hispanics say they use their skills and talents a lot. Among African Americans, this is 61%. In comparison, 70% of whites are able to use their skills and talents a lot, significantly higher than either African Americans or Hispanics. The corresponding percentages who say they use their skills only a little are 17% for Hispanics, 10% for African Americans and just 5% for whites.

Figure 9

Use of Skills in Current Job Holding Steady

(among those employed; use skills "a lot")



Q12. 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? (Chart shows % who said "a lot".)

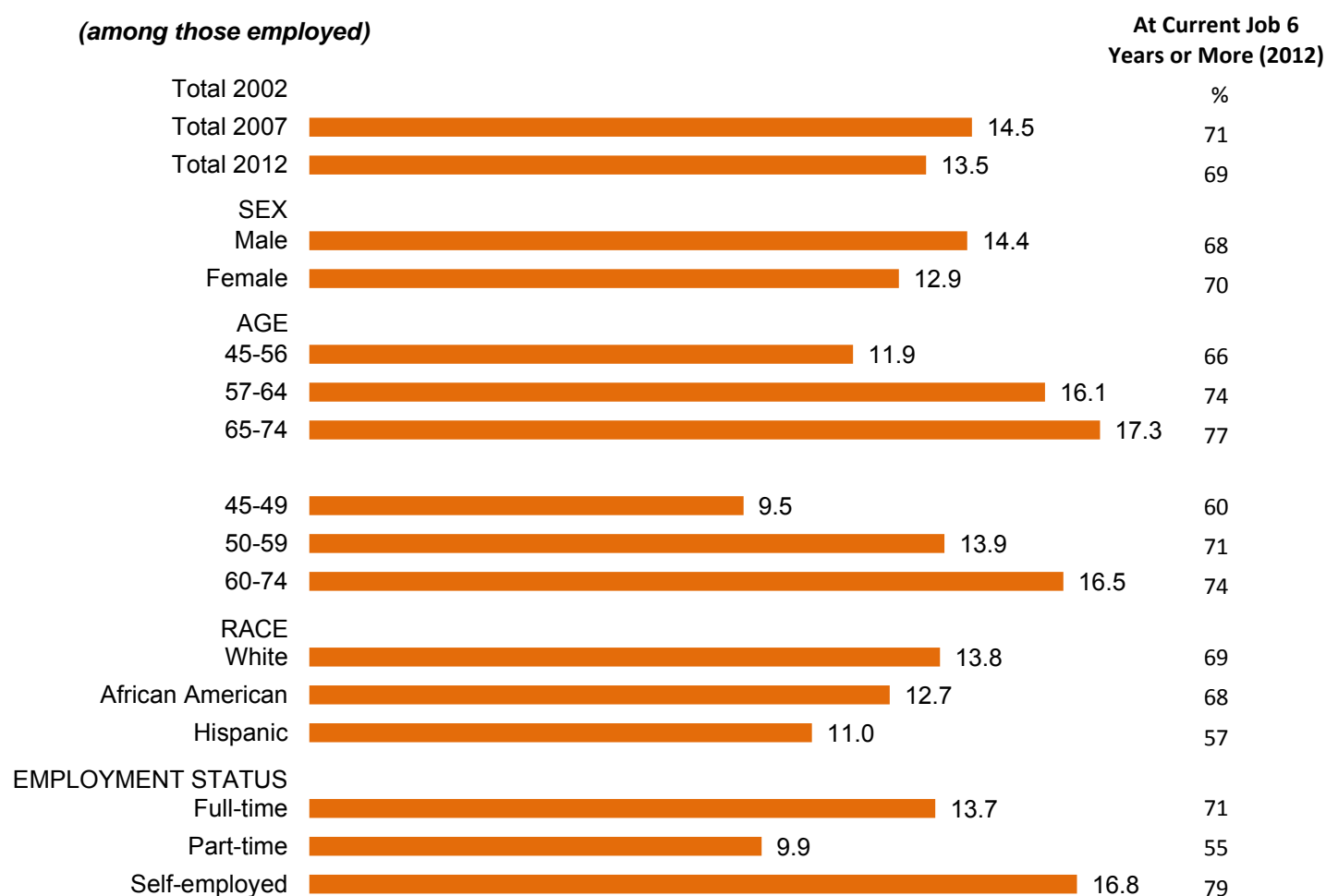
Despite the uncertainty associated with the current labor market, job tenure in 2012 has changed only a little from the level in 2007. Seven in ten older workers in the last two *Staying Ahead of the Curve* studies have been at their job for more than five years, while average job tenure decreased by a year. (Figure 10)

AGE Two in three (66%) of those 45-56 have been employed in their current job more than five years, compared to 74% among those 57-64 and 77% of those 65-74.

RACE Hispanics are less likely than whites or African Americans to have been in their job for more than five years. Less than three in five have been employed in the same job more than five years, compared with nearly seven in ten among both whites and African Americans.

Figure 10
Average Number of Years at Current Job

(among those employed)



Q13a. How many years have you been at your current job? (open end)

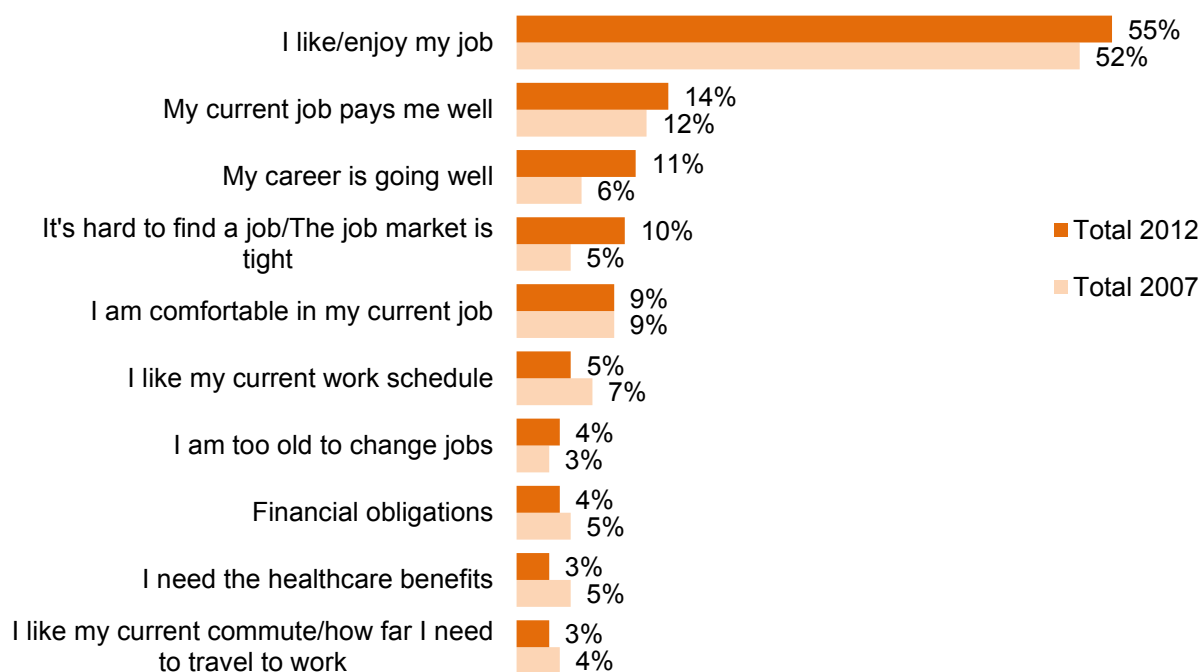
Q13b. How many years have you been self-employed? (open end)

NA

When those who have been at their jobs more than five years are asked why they haven't changed jobs, the most common answer – and the only one cited by a majority (55%) – is that they enjoy their job. Regardless of demographic group, enjoying the job is far and away the top reason given for long-term employment in the same job. It is cited particularly frequently by those ages 65-74 and those with a post-graduate degree. No other reason is cited by more than 14%, the share who mention that the job pays well. (Figure 11)

Figure 11
Enjoyment Chief Reason for Not Changing Jobs

(among those at current job 6+ years)



Q14. What is the biggest reason why you haven't changed jobs recently? *[[PROBE:] What else?]* (Open end)

Seeking Employment Off- and On-Line

Older workers are using both traditional and new job search methods. While majorities say they would or have used the traditional process of networking with friends, family or acquaintances (65%), contacting employers directly (65%), or looking at newspaper ads (online or offline) (54%), 52% say they would utilize job-related websites such as LinkedIn and Monster.com.

Additionally, substantial minorities look to previous employers (37%), unemployment agencies (36%), professional or trade organizations (36%), or job fairs (33%), as well as local job training programs (23%) and faith-based organizations (22%). (Figure 12)

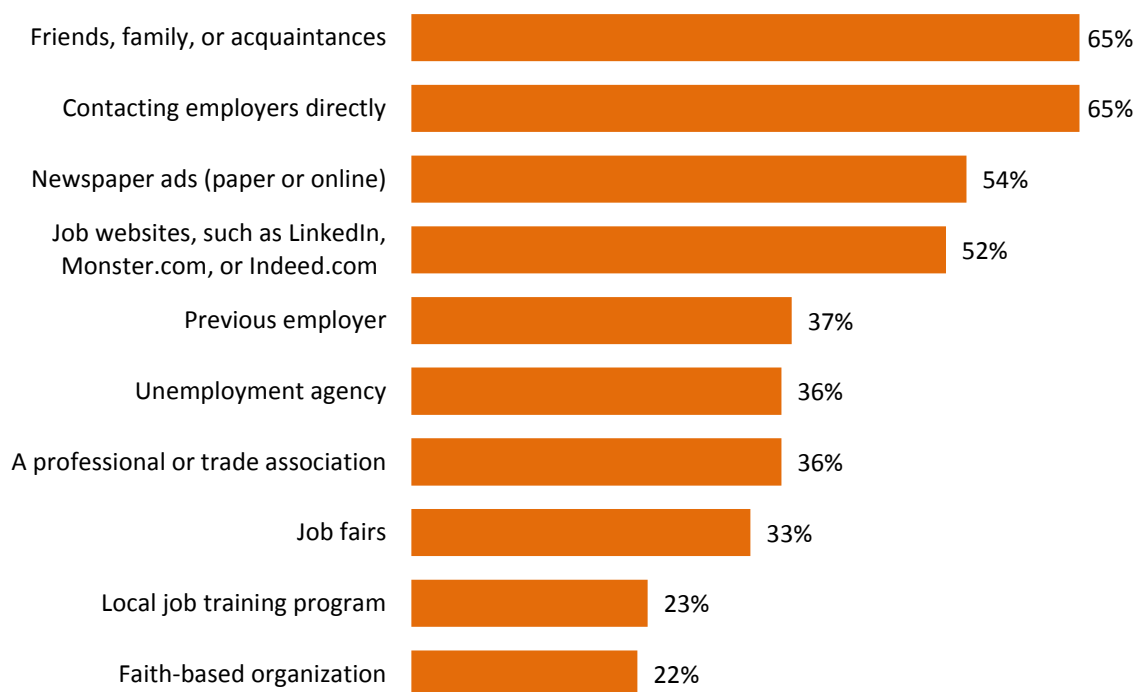
AGE Some evidence of a digital divide in job search approaches opens up when workers are in their late 50s: 38% of those 65-74 and 44% of those 57-64 look to job-related websites for their job search, far lower than the 57% of those 45-56 who would take this step. In fact, 45-56 year olds are more likely than 65-74 year olds to also consider traditional job search methods such as newspaper ads, unemployment agencies, job fairs, local job training programs and faith-based organizations.

RACE Racial and ethnic distinctions clearly differentiate older job-seekers. Hispanics are less likely to seek out most of the sources. African Americans, on the other hand, are more likely to favor job fairs and job training programs, while whites gravitate toward newspaper ads, contacting employers directly and networking with family and friends.

EDUCATION Education also has some bearing on the job search. Relative to those with less than a college degree, those with higher levels of education tend to look to professional associations – perhaps due to affiliations linked to their current job.

Figure 12

**Today's Older Worker Would Network to Find A Job,
but also Use Online Resources**



Q19a/b. If you were to look for a new job or career, which of the following sources would you use/have you used to try to find a job?

Views of Ideal Job Reflect Shift to Part-Time

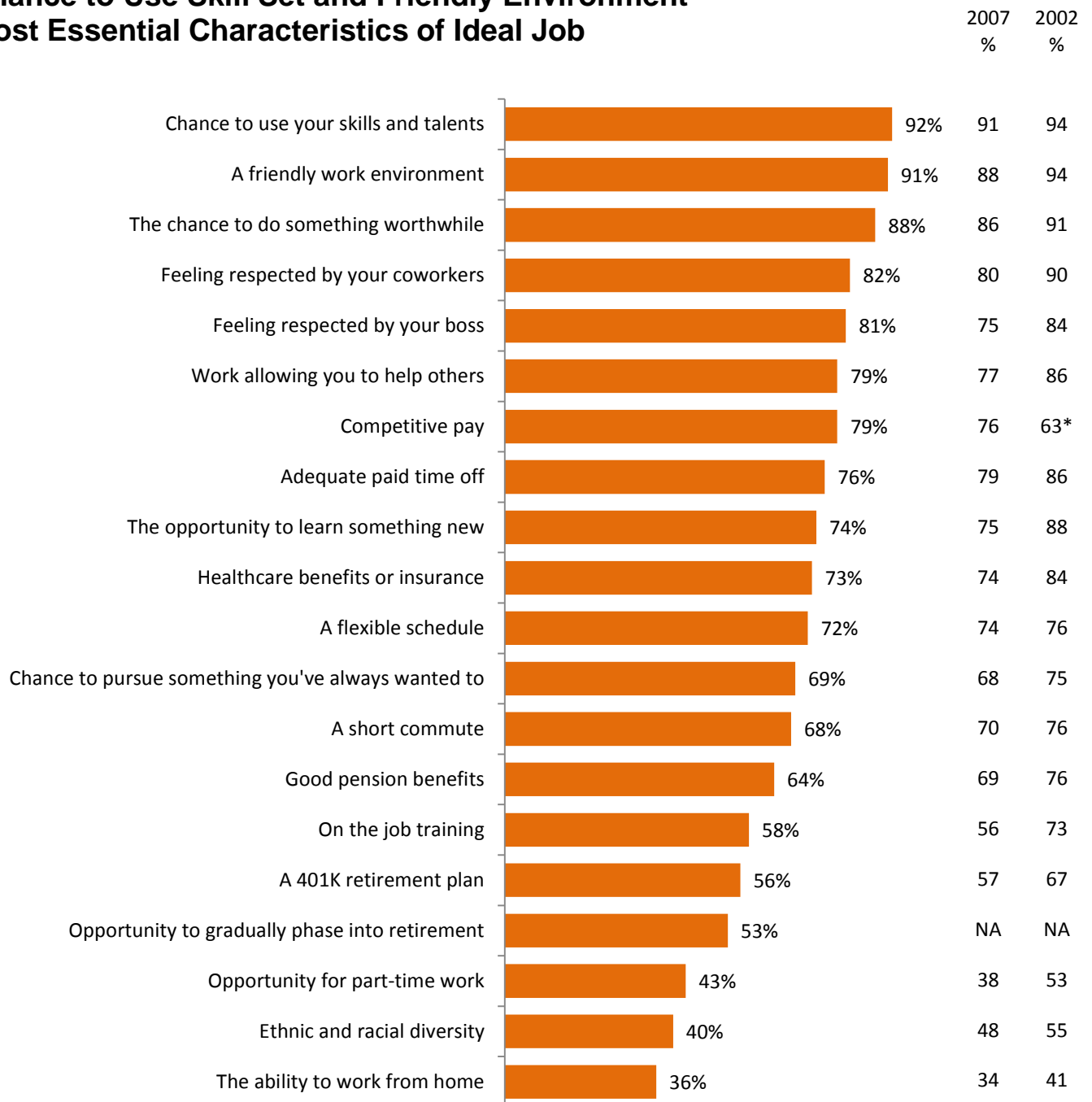
Of 20 possible traits that could be deemed essential to an ideal job, only two register an increase of at least five points since 2007: the opportunity for part-time work is up five points to 43%, while feeling respected by one's boss is up six points to 81%. (Figure 13)

Some characteristics are nearly universal in their desirability, named by four in five or more: the chance to use one's skills and talents (92%), a friendly work environment (91%), the chance to do something worthwhile (88%), feeling respected by co-workers (82%), and feeling respected by one's boss (81%). (Figure 13)

Other characteristics remain popular but are distinctly less so than in the past. Adequate paid time off, for one, is cited by 76%, but this is down 3 points from 2007 and down 10 points from 2002, while good pension benefits has fallen 5 points since 2007 and 12 points since 2002. (Figure 13)

Figure 13

Chance to Use Skill Set and Friendly Environment Most Essential Characteristics of Ideal Job



Q2. 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?

* In 2002, asked as "pays a lot of money"

RACE There are critical differences in the elements comprising the ideal job among racial and ethnic subgroups. Of the 20 characteristics of an ideal job, Hispanics and African Americans are more likely than whites to name 15 of them as essential. A similar pattern was seen in 2007. Whites are far less likely to cite workplace diversity as essential (36%), compared with 60% of African Americans and 61% of Hispanics. (Table 22)

Whites are also less likely to see pension benefits as essential. Specifically, three in five whites do so, compared with four in five African Americans and Hispanics. The figures for whites have dropped sharply — by 14 points since 2002, 6 points alone since 2007 — while they have hardly budged for African Americans and Hispanics. It should also be recalled that pensions, as a factor in the decision to be working, is lowest among whites. (Table 22)

There is a noticeable gap between the desire for an ideal job that allows a worker to use his or her skills and talents among African Americans (92%) and Hispanics (91%) and the extent to which these workers report that their current job allows them to use their skills and talents a lot (61% and 54%, respectively). The gap is a bit smaller among whites, for 92% name the use of skills and talents as a characteristic of an ideal job compared to 70% who report that their current job allows them to use their existing skills and talents a lot. (Table 22)

Table 22
Essential Characteristics of Ideal Job Vary by Race

	Total	White	African American	Hispanic
	(1502)	(1215)	(402)	(410)
	%	%	%	%
A friendly work environment	91	92	91	92
Chance to use your skills and talents	92	92	92	91
The chance to do something worthwhile	88	88	86	91
Feeling respected by your coworkers	82	82	80	90
Feeling respected by your boss	81	80	85	90
Work allowing you to help others	79	77	89	88
Competitive pay	79	78	86	88
Adequate paid time off such as sick time or vacation time	76	74	83	86
The opportunity to learn something new	74	72	86	84
A flexible schedule	72	70	80	83
A short commute	68	67	77	83
Healthcare benefits or insurance	73	71	84	88
Chance to pursue something you've always wanted to do	69	68	80	82
Good pension benefits	64	61	84	84
On the job training	58	54	78	76
A 401K retirement plan	56	53	75	73
Opportunity to gradually phase into retirement by reducing work hours over time	53	50	63	70
Opportunity for part-time work	43	42	51	61
Ethnic and racial diversity	40	36	60	61
The ability to work from home	36	34	48	55

Q2. 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?

EMPLOYMENT Depending on one's current employment situation, the ideal job can be very different things. Apart from the nearly universal desire for a friendly work environment and the chance to use skills and talents, full-time workers place a greater emphasis on benefits and pay while part-time workers place more importance on doing "worthwhile" work, as well as work benefiting others and feeling respected in the workplace (and working part-time). At the same time, self-employed workers place greater emphasis on having the chance to pursue something they've always wanted to do (and working from home), while those looking for work place greater stress on a short commute, competitive pay, and on-the-job training. (Table 23)

These patterns were generally seen in 2007 and 2002, although those currently unemployed and looking for work have revised their ideal set of job characteristics since 2002, this is especially true for the following ideal job characteristics¹³:

- the ability to work from home (-22 points, from 55% in 2002 to 33% in 2012)
- adequate paid time off (-17 points, from 89% in 2002 to 72% in 2012)
- good pension benefits (-16 points, from 77% in 2002 to 61% in 2012)
- ethnic and racial diversity (-15 points, from 47% in 2002 to 32% in 2012)
- the chance to pursue something they've always wanted to do (-13 points, from 81% in 2002 to 68% in 2012)
- healthcare benefits or insurance (-11 points , from 81% in 2002 to 70% in 2012).

¹³ All percentages in the list are based on respondents who are unemployed.

Table 23

Essential Characteristics of Ideal Job Vary by Employment Status

	Total	Full-time	Part-time	Self-employed	Looking for work
	(1502)	(829)	(255)	(231)	(187)
	%	%	%	%	%
A friendly work environment	91	91	94	91	91
Chance to use your skills and talents	92	93	90	93	91
The chance to do something worthwhile	88	88	94	88	85
Feeling respected by your coworkers	82	83	88	73	82
Feeling respected by your boss	81	83	91	59	83
Work allowing you to help others	79	79	87	76	76
Competitive pay	79	84	71	69	83
Adequate paid time off such as sick time or vacation time	76	84	69	56	72
The opportunity to learn something new	74	74	75	68	76
A flexible schedule	72	65	86	83	71
A short commute	68	64	77	67	80
Healthcare benefits or insurance	73	84	60	51	70
Chance to pursue something you've always wanted to do	69	69	65	76	68
Good pension benefits	64	74	53	41	61
On the job training	58	59	63	36	70
A 401K retirement plan	56	65	44	36	56
Opportunity to gradually phase into retirement by reducing work hours over time	53	50	57	58	50
Opportunity for part-time work	43	28	76	51	57
Ethnic and racial diversity	40	44	35	36	32
The ability to work from home	36	31	33	62	33

Q2. 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?

CONCLUSION

Over the three waves of *Staying Ahead of the Curve* we have seen fluctuations in many of the experiences of older workers, while others have remained stable. We have also seen how employment experiences and attitudes appear to change with changes in the economy. From 2002 to early 2007, a time of economic growth, older workers' experiences appeared to improve, yet some of those gains were erased by 2012, most likely a reflection of the lingering effects of the Great Recession that began in 2007.

Although all three cycles of *Staying Ahead of the Curve* focused on workers ages 45-74, the 2012 sample was a bit older than in previous years. This likely contributed to some observed changes, including a drop in full-time employment and slight increase in and desire for part-time work. In fact, 43 percent of the older workers say that the opportunity for part-time work is an essential job characteristic, a higher percentage than in 2007.

Caregiving can serve as a barrier to employment and result in job disruptions among those who are in the labor force, clearly supported by this *Staying Ahead of the Curve* data. Nearly one in five older workers report that they had to take leave from their job within the past five years to care for an adult family member and the same number say they expect to take leave from a job within the next five years. Findings such as these along with caregiving projections from other sources raise questions about the extent to which caregiving may undermine older workers' ability to achieve and maintain financial stability and prepare for retirement.

Age discrimination has remained a concern for older workers since the first wave of *Staying Ahead of the Curve*. Nearly two in three older workers believe that age discrimination exists in the workplace and those who believe so say that it is common. Some 16 percent perceive that employers treat them worse on the job because of their age, up from 12 percent in 2007.

Although *Staying Ahead of the Curve* data show that older workers face some barriers to achieving their ideal work environment, they also indicate that these workers are strongly connected to their jobs and/or careers. Their work is an important part of who they are. Nearly nine in ten say they are continuing to grow in their work and more than eight in ten say that their work is an important part of who they are. Furthermore, although the most common major reason for working is the need for money, enjoying the job is only slightly behind. Older workers find value in working that goes beyond mere financial implications.

Finally, many older workers expect that they will work at least part time once they do retire. Over seven in ten say they plan to work for pay in retirement, most commonly for enjoyment. Although the desire for extra money is a close second, having something interesting to do is selected by around 20 percent.

Despite barriers such as caregiving and age discrimination, older workers nonetheless continue to find value in their jobs or careers, according to the most recent *Staying Ahead of the Curve*. The findings about how older workers view work and retirement, their on-the-job experiences, and the factors that may foster or undermine continued employment may be of value to employers interested in retaining and recruiting older workers as part of their talent management strategies. They may suggest policies and programs on work hours and workplace flexibility, helping caregivers combine work and family life, tackling perceived discrimination, and encouraging later retirement. AARP provides numerous tools and resources to help older workers find, keep, and flourish in jobs and to support employers in their efforts to manage their increasingly diverse workforces, growing numbers of which are aging:

For older workers:

- www.aarp.org/workresources
- www.lifereimagined.org/work

For employers:

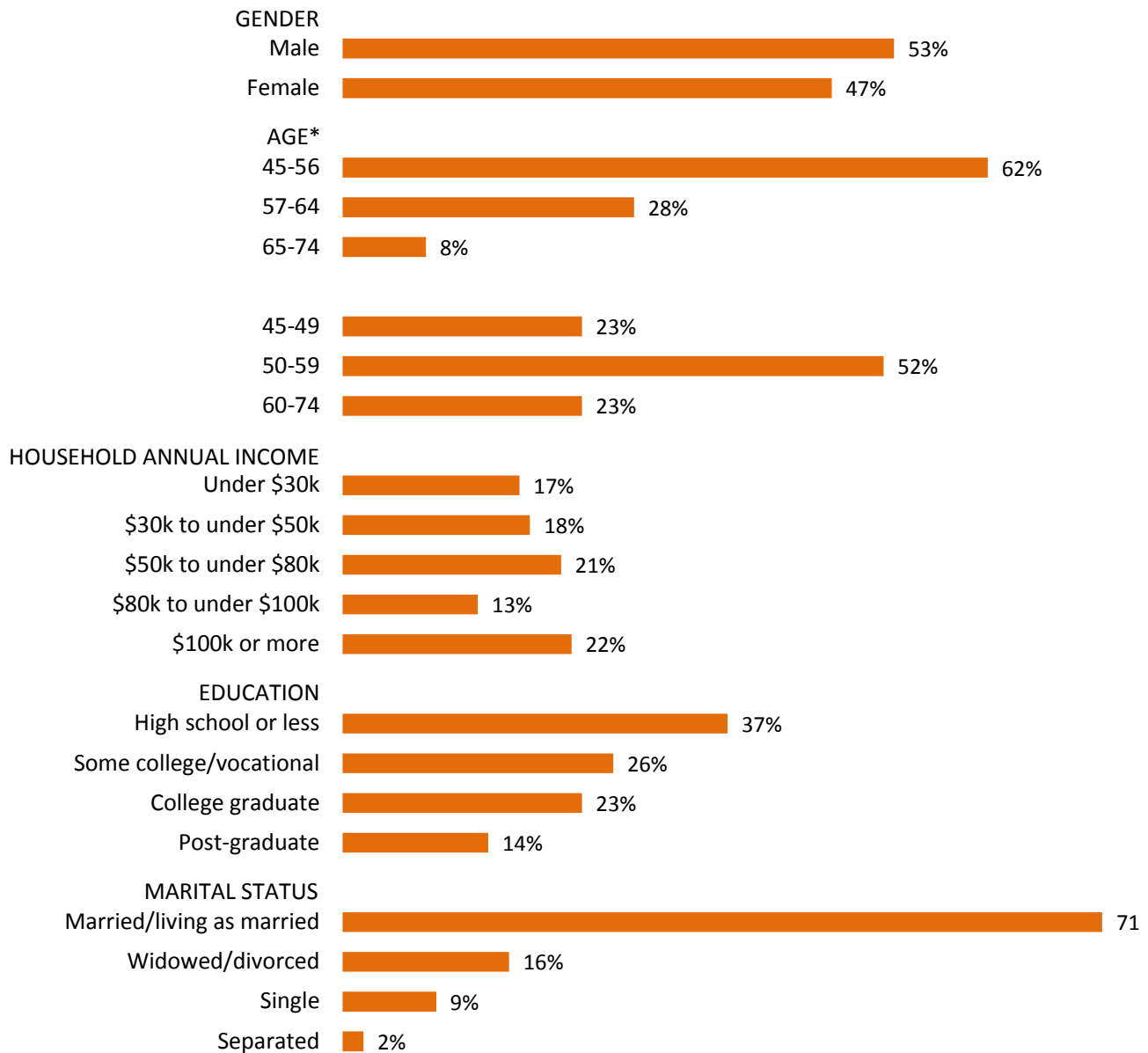
- AARP Employer Resource Center: www.aarp.org/employers
- ReACT Employer Resource, exploring best practices for caregiving: <http://www.aarp.org/react/react-employer-best-practices/>

APPENDIX I – RESPONDENT PROFILE

Table 24

Demographic Profile of the Sample:

Workers Age 45-74



Base: Total (n=1502)

** For each demographic variable, the percentage of respondents does not always add to 100% due to a small percentage of respondents who answer "don't know" or refused to answer.*

Table 25
Demographic Profile by Year and by Race/Ethnicity

	Total 2002 (1500)	Total 2007 (1500)	Total 2012 (1502)	White (1215)	African American (402)	Hispanic (410)
	%	%	%	%	%	%
Sex						
Male	53	52	53	53	47	55
Female	47	48	47	47	53	45
Age						
45-56	70	61	62	60	65	74
57-64	20	25	28	30	27	20
65-74	7	9	8	9	4	4
45-49	32	24	23	22	23	31
50-59	48	49	52	51	53	52
60-74	17	23	23	25	20	13
Education						
High school or less	35	39	37	35	40	59
Some college/vocational	33	24	26	26	28	18
College graduate	18	22	23	23	19	15
Post-graduate	13	13	14	15	10	9
Household Annual Income						
Under \$30,000	14	12	17	15	26	41
\$30,000 to under \$50,000	22	19	18	17	27	22
\$50,000 to under \$80,000	31	24	21	22	19	13
\$80,000 to under \$100,000*	19	9	13	14	11	7
\$100,000 or more		20	22	24	8	7
Median Household Annual Income**	\$48,400	\$55,700	\$58,000	\$63,100	\$38,200	\$28,200
Median Individual Annual Income**	\$34,500	\$39,100	\$40,600	\$41,100	\$35,200	\$19,400
Marital Status						
Married/living as married	73	63	73	75	53	67
Widowed/divorced	14	20	16	16	20	14
Single	9	14	9	8	20	11
Separated	2	2	2	1	4	4

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

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

Table 26
Employment Profile by Year and by Race/Ethnicity

	Total 2002	Total 2007	Total 2012	White	African American	Hispanic
	(1500)	(1500)	(1502)	(1215)	(402)	(410)
	%	%	%	%	%	%
Employment						
Total employed (net)	94	94	87	88	84	86
Full-time	67	67	56	56	57	55
Part-time	11	13	16	18	16	18
Self-employed	15	14	15	15	11	13
Looking for work	6	6	13	12	16	14
Retirement Status*						
Never been retired and working	83	85	85	85	85	86
Retired but working	15	14	14	14	14	12
Occupation Type**						
Blue collar	25	28	36	35	43	57
White collar	37	30	18	19	16	9
Executive/professional	30	38	42	44	33	26
Average number of years at current job/self-employed	NA	15	14	14	13	11
Average number of years before retirement	NA	12	12	11	12	12
Average number of hours worked per week	42	42	41	41	40	39

For "retirement status," "occupation," "average number of years at current job" and "average number of hours worked per week," the base consists only of employed respondents. The bases for these items are as follows: 2002 (n=1400), 2007 (n=1419), 2012 (n=1315), White (n=1083), African American (n=332), Hispanic (n=348).

* 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 to facilitate comparison over time.

** 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.

APPENDIX II – ANNOTATED QUESTIONNAIRE

AARP Multicultural Work and Career Study

NOTES: The following questionnaire is posted with FINAL weighted data based on total completes, unless otherwise noted.

Total general population completes are n=1502 in 2012.

Unweighted sample sizes are shown in parentheses.* = less than 0.5%; - = 0%.

^ is used to designate results that are not shown due to small base sizes (n<100).

Screenener

PROGRAMMER: ASK ALL

A12. Are you currently 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 (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Looking for a job	13	12	16	14
Self-employed	15	15	11	13
Part-time	16	18	16	18
Full-time	56	56	57	55
No, not employed	-	-	-	-
Refused [THANK AND TERMINATE]	-	-	-	-

A13. Have you lost a job at any point in the past five years?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	25	24	26	30
No	75	76	74	70
Don't know [DO NOT READ]	*	*	-	-
Refused [DO NOT READ]	-	-	-	*

Main Questionnaire

1a. 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?]

1b. 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-K]

<u>Major factor</u>		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
a.	Need the money	82	80	87	88
b.	To fulfill pension requirements	37	33	60	65
c.	To qualify for social security	43	40	60	68
d.	Enjoy the job or enjoy working	71	69	68	76
e.	Need to support other family members	51	50	56	73
f.	Need to pay for health costs for self or others in family	59	56	70	73
g.	It makes me feel useful	60	57	64	75
h.	Need to maintain health insurance coverage	61	58	75	77
i.	To save more for retirement	67	64	76	76
j.	To be able to interact with people	44	41	53	64
k.	Gives me something to do, keeps me busy	42	38	55	65
<u>Minor factor</u>		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
a.	Need the money	14	15	10	6
b.	To fulfill pension requirements	24	27	16	15
c.	To qualify for social security	28	29	20	14
d.	Enjoy the job or enjoy working	21	22	22	14
e.	Need to support other family members	23	23	23	13
f.	Need to pay for health costs for self or others in family	21	22	14	13
g.	It makes me feel useful	23	25	17	14
h.	Need to maintain health insurance coverage	16	17	13	9
i.	To save more for retirement	22	24	17	13
j.	To be able to interact with people	35	38	28	20
k.	Gives me something to do, keeps me busy	33	35	27	16

1a/1b (cont). 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.

Not a factor at all		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
a.	Need the money	4	5	3	5
b.	To fulfill pension requirements	38	39	23	17
c.	To qualify for social security	29	30	18	15
d.	Enjoy the job or enjoy working	8	8	8	7
e.	Need to support other family members	26	27	20	13
f.	Need to pay for health costs for self or others in family	20	21	16	13
g.	It makes me feel useful	17	18	18	10
h.	Need to maintain health insurance coverage	22	24	12	12
i.	To save more for retirement	11	12	7	10
j.	To be able to interact with people	21	21	18	14
k.	Gives me something to do, keeps me busy	25	27	17	17
Don't know		(n=1502)	(n=1215)	(n=402)	(n=410)
a.	Need the money	-	-	*	*
b.	To fulfill pension requirements	1	*	1	2
c.	To qualify for social security	1	*	2	1
d.	Enjoy the job or enjoy working	*	*	*	1
e.	Need to support other family members	*	*	-	*
f.	Need to pay for health costs for self or others in family	1	*	*	*
g.	It makes me feel useful	*	*	-	*
h.	Need to maintain health insurance coverage	1	1	-	*
i.	To save more for retirement	*	*	-	*
j.	To be able to interact with people	*	*	1	-
k.	Gives me something to do, keeps me busy	1	*	1	*
Refused		(n=1502)	(n=1215)	(n=402)	(n=410)
a.	Need the money	-	-	-	1
b.	To fulfill pension requirements	*	*	-	2
c.	To qualify for social security	*	*	*	1
d.	Enjoy the job or enjoy working	-	-	1	1
e.	Need to support other family members	*	*	*	1
f.	Need to pay for health costs for self or others in family	-	-	-	1
g.	It makes me feel useful	-	-	1	1
h.	Need to maintain health insurance coverage	*	*	-	1
i.	To save more for retirement	*	*	-	1
j.	To be able to interact with people	*	*	-	1
k.	Gives me something to do, keeps me busy	*	-	1	2

Q1ab. Which of the things we just talked about is the MOST IMPORTANT FACTOR in your decision to be working right now?

Q1bb. Which of the things we just talked about is the MOST IMPORTANT FACTOR in your decision to be *looking* for work right now?

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

		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
1.	Need the money	44	45	39	37
2.	To fulfill pension requirements	2	1	5	8
3.	To qualify for social security	2	2	4	4
4.	Enjoy the job or enjoy working	9	9	6	5
5.	Need to support other family members	13	12	16	18
6.	Need to pay for health costs for self or others in family	4	3	4	9
7.	It makes me feel useful	4	4	3	3
8.	Need to maintain health insurance coverage	8	9	12	5
9.	To save more for retirement	7	7	4	5
10.	To be able to interact with people	3	3	3	2
11.	Gives me something to do, keeps me busy	3	2	2	2
12.	Other	1	1	3	2
13.	No second reason	-	-	-	-
14.	Don't know	*	1	-	1
97.	Refused	*	*	*	-

Q1ad. And, of the same list of issues we talked about, what would you say is the SECOND most important factor in your decision to be working right now?

Q1bd. And, of the same list of issues we talked about, what would you say is the SECOND most important factor in your decision to be *looking* for work right now?

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

		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
1.	Need the money	16	15	23	14
2.	To fulfill pension requirements	4	4	5	9
3.	To qualify for social security	5	5	7	11
4.	Enjoy the job or enjoy working	9	9	5	7
5.	Need to support other family members	11	11	14	17
6.	Need to pay for health costs for self or others in family	9	9	10	10
7.	It makes me feel useful	6	6	5	5
8.	Need to maintain health insurance coverage	17	16	14	9
9.	To save more for retirement	11	10	8	8
10.	To be able to interact with people	6	6	2	3
11.	Gives me something to do, keeps me busy	4	4	3	3
12.	Other	1	1	3	2
13.	No second reason	1	1	*	1
14.	Don't know	1	1	1	1
15.	Refused	-	-	-	-

Q2. 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?

Yes		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
a.	A flexible schedule	72	70	80	83
b.	The ability to work from home	36	34	48	55
c.	A short commute	68	67	77	83
d.	On the job training	58	54	78	76
e.	Good pension benefits	64	61	84	84
f.	Opportunity for part-time work	43	42	51	61
g.	A 401k retirement plan	56	53	75	73
h.	Ethnic and racial diversity	40	36	60	61
i.	Adequate paid time off such as sick time or vacation time	76	74	83	86
j.	A friendly work environment	91	92	91	92
k.	Feeling respected by your boss	81	80	85	90
l.	Feeling respected by your co-workers	82	82	80	90
m.	Work allowing you to help others	79	77	89	88
n.	Healthcare benefits or insurance	73	71	84	88
o.	The chance to do something worthwhile	88	88	86	91
p.	Competitive pay	79	78	86	88
q.	The opportunity to learn something new	74	72	86	84
r.	Chance to use your skills and talents	92	92	92	91
s.	Chance to pursue something you've always wanted to do	69	68	80	82
t.	Opportunity to gradually phase into retirement by reducing work hours over time	53	50	63	70
No		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
a.	A flexible schedule	27	29	18	13
b.	The ability to work from home	62	64	50	40
c.	A short commute	30	32	20	13
d.	On the job training	40	44	20	19
e.	Good pension benefits	34	37	15	14
f.	Opportunity for part-time work	54	56	48	31
g.	A 401k retirement plan	42	45	23	19
h.	Ethnic and racial diversity	54	57	37	31
i.	Adequate paid time off such as sick time or vacation time	22	23	15	11
j.	A friendly work environment	8	8	9	6
k.	Feeling respected by your boss	16	17	13	9
l.	Feeling respected by your co-workers	17	17	17	9
m.	Work allowing you to help others	20	22	10	9
n.	Healthcare benefits or insurance	25	27	15	10
o.	The chance to do something worthwhile	11	12	13	5
p.	Competitive pay	19	20	13	9
q.	The opportunity to learn something new	25	27	14	13
r.	Chance to use your skills and talents	7	8	7	7
s.	Chance to pursue something you've always wanted to do	29	31	19	14
t.	Opportunity to gradually phase into retirement by reducing work hours over time	45	47	34	25

Q2 (continued). 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?

Does not apply		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
a.	A flexible schedule	1	1	1	2
b.	The ability to work from home	1	2	1	3
c.	A short commute	1	1	2	2
d.	On the job training	1	2	2	2
e.	Good pension benefits	2	2	*	1
f.	Opportunity for part-time work	2	2	1	5
g.	A 401k retirement plan	1	1	1	1
h.	Ethnic and racial diversity	4	4	2	2
i.	Adequate paid time off such as sick time or vacation time	2	2	1	2
j.	A friendly work environment	*	*	*	1
k.	Feeling respected by your boss	2	2	1	*
l.	Feeling respected by your co-workers	1	1	2	1
m.	Work allowing you to help others	1	1	1	*
n.	Healthcare benefits or insurance	1	1	1	1
o.	The chance to do something worthwhile	*	*	*	2
p.	Competitive pay	1	1	1	1
q.	The opportunity to learn something new	*	*	1	*
r.	Chance to use your skills and talents	1	1	1	*
s.	Chance to pursue something you've always wanted to do	1	1	1	2
t.	Opportunity to gradually phase into retirement by reducing work hours over time	2	2	2	2
Don't know		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
a.	A flexible schedule	*	-	1	1
b.	The ability to work from home	1	1	1	2
c.	A short commute	1	*	1	2
d.	On the job training	1	*	*	3
e.	Good pension benefits	*	*	1	2
f.	Opportunity for part-time work	1	*	*	2
g.	A 401k retirement plan	1	1	1	6
h.	Ethnic and racial diversity	2	1	1	6
i.	Adequate paid time off such as sick time or vacation time	*	*	-	1
j.	A friendly work environment	1	*	-	2
k.	Feeling respected by your boss	*	*	1	1
l.	Feeling respected by your co-workers	*	*	1	1
m.	Work allowing you to help others	*	*	-	2
n.	Healthcare benefits or insurance	*	*	-	1
o.	The chance to do something worthwhile	*	*	1	1
p.	Competitive pay	1	*	1	2
q.	The opportunity to learn something new	*	*	*	2
r.	Chance to use your skills and talents	*	*	-	2
s.	Chance to pursue something you've always wanted to do	*	*	*	2
t.	Opportunity to gradually phase into retirement by reducing work hours over time	*	*	*	1

Q2 (continued). 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?

Refused		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
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 401k 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 co-workers	-	-	-	-
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	-	-	-	-
t.	Opportunity to gradually phase into retirement by reducing work hours over time	*	*	-	1

PROGRAMMER: ASK ALL.

Q3. In the past five years, have you [INSERT ITEM]?

a. Had to take a leave from your job to care for an adult family member?	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	17	16	20	20
No	83	84	80	80
Don't know [DO NOT READ]	-	-	*	*
Refused [DO NOT READ]	-	-	-	-
b. Had to quit your job to care for an adult family member?	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	4	4	8	6
No	96	96	92	94
Don't know [DO NOT READ]	-	-	-	*
Refused [DO NOT READ]	-	-	-	-

Q3c. How long were you out of work?

	Total Public (n=273)	White (n=212)	African American (n=86)	Hispanic (n=85)
	%	%	%	%
Less than 6 months	65	71	^ 14	^
At least 6 months but less than one year	14	11	^	^
At least one year but less than 2 years	7	5	^	^
At least 2 years but less than 3 years	6	5	^	^
3 years or more	6	5	^	^
Refused	2	2	^	^

Q4. Over the next 5 years, do you anticipate that you may need to take leave from your job to care for an adult family member?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	21	21	26	18
No	73	75	67	75
Don't know [DO NOT READ]	6	5	7	7
Refused [DO NOT READ]	-	-	*	-

Q5. How would you describe your current work situation?

(Based on those currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Retired, but currently working	14	14	14	12
Never been retired and working	85	85	85	86
Don't know [DO NOT READ]	1	1	*	2
Refused [DO NOT READ]	*	*	*	*

Q6a. 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 (n=1084)	White (n=893)	African American (n=287)	Hispanic (n=293)
	%	%	%	%
Year-round	92	91	91	83
Part year/seasonal	8	8	8	15
Don't know [DO NOT READ]	*	*	1	2
Refused [DO NOT READ]	-	-	-	*

¹⁴ Insufficient (n<100) base size, result not shown.

Q6b. 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 (n=231)	White (n=190)	African American (n=45)	Hispanic (n=55)
	%	%	%	%
Full-time	62	63	^	^
Part-time	28	27	^	^
Part year/seasonal	8	8	^	^
Don't know [DO NOT READ]	2	3	^	^
Refused [DO NOT READ]	*	-	^	^

Q7. About how many hours do you work during an average week? (open ended)

(Based on those currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
0	*	*	*	1
1-19	6	7	8	6
20	6	6	4	2
21 to 30	10	11	7	9
31 to 39	8	7	12	14
40	30	29	38	46
41 to 49	10	10	9	7
50	11	11	9	5
More than 50	17	18	13	8
Don't know	1	1	1	2
Refused	*	*	-	-
MEAN	41.1	40.9	40.3	38.7

Q8. Of the reasons I am now going to read to you, would you say each was a major reason, minor reason, or not a reason at all that you initially retired? [RANDOMIZE ITEMS A-K.]

Major reason (Based on those who are retired)	Total Public (n=205)	White (n=174)	African American (n=50)	Hispanic (n=52)
	%	%	%	%
a. Became unemployed and decided not to find another job	7	4	^	^
b. Became unemployed and could not find another job	10	7	^	^
c. Had enough money to retire	34	31	^	^
d. Had to care for a spouse, adult relative or some other adult	8	7	^	^
e. Had to care for a child or grandchild	7	3	^	^
f. Reached a mandatory retirement age	14	10	^	^
g. Health issues	18	13	^	^
h. Became eligible for Social Security	23	20	^	^
i. Became eligible for payment from pension or other retirement plan, such as a 401(k)	44	41	^	^
j. Became eligible for retiree health benefits from an employer	31	30	^	^
k. Became eligible for Medicare	14	12	^	^

Q8. (continued) Of the reasons I am now going to read to you, would you say each was a major reason, minor reason, or not a reason at all that you initially retired?

Minor reason (Based on those who are retired)		Total Public (n=205)	White (n=174)	African American (n=50)	Hispanic (n=52)
		%	%	%	%
a.	Became unemployed and decided not to find another job	10	10	^	^
b.	Became unemployed and could not find another job	8	9	^	^
c.	Had enough money to retire	23	26	^	^
d.	Had to care for a spouse, adult relative or some other adult	9	9	^	^
e.	Had to care for a child or grandchild	6	7	^	^
f.	Reached a mandatory retirement age	11	13	^	^
g.	Health issues	11	12	^	^
h.	Became eligible for Social Security	15	17	^	^
i.	Became eligible for payment from pension or other retirement plan, such as a 401(k)	12	12	^	^
j.	Became eligible for retiree health benefits from an employer	12	10	^	^
k.	Became eligible for Medicare	10	12	^	^
Not a reason at all (Based on those who are retired)		(n=205) %	(n=174) %	(n=50) %	(n=52) %
a.	Became unemployed and decided not to find another job	81	84	^	^
b.	Became unemployed and could not find another job	81	83	^	^
c.	Had enough money to retire	41	40	^	^
d.	Had to care for a spouse, adult relative or some other adult	83	84	^	^
e.	Had to care for a child or grandchild	87	91	^	^
f.	Reached a mandatory retirement age	74	75	^	^
g.	Health issues	70	75	^	^
h.	Became eligible for Social Security	62	62	^	^
i.	Became eligible for payment from pension or other retirement plan, such as a 401(k)	43	45	^	^
j.	Became eligible for retiree health benefits from an employer	57	59	^	^
k.	Became eligible for Medicare	76	77	^	^
Don't know (Based on those who are retired)		(n=205) %	(n=174) %	(n=50) %	(n=52) %
a.	Became unemployed and decided not to find another job	1	2	^	^
b.	Became unemployed and could not find another job	*	1	^	^
c.	Had enough money to retire	2	2	^	^
d.	Had to care for a spouse, adult relative or some other adult	-	-	^	^
e.	Had to care for a child or grandchild	-	-	^	^
f.	Reached a mandatory retirement age	1	2	^	^
g.	Health issues	*	*	^	^
h.	Became eligible for Social Security	*	1	^	^
i.	Became eligible for payment from pension or other retirement plan, such as a 401(k)	1	1	^	^
j.	Became eligible for retiree health benefits from an employer	*	*	^	^
k.	Became eligible for Medicare	*	*	^	^

Q9. How long were you retired before you returned to work?

(Based on those who are retired)	Total Public (n=205)	White (n=174)	African American (n=50)	Hispanic (n=52)
	%	%	%	%
Less than 1 year	63	68	^	^
At least 1 year but less than 2 years	10	10	^	^
At least 2 years but less than-3 years	6	3	^	^
3 years or more	14	10	^	^
Don't know [DO NOT READ]	5	5	^	^
Refused [DO NOT READ]	3	3	^	^

Q10. After you retired and decided to return to work, how easy or difficult was it for you to find a job?

(Based on those who are retired)	Total Public (n=205)	White (n=174)	African American (n=50)	Hispanic (n=52)
	%	%	%	%
Very easy	60	62	^	^
Somewhat easy	15	15	^	^
Neither easy or difficult	4	5	^	^
Somewhat difficult	6	4	^	^
Very difficult	11	8	^	^
Don't know [DO NOT READ]	3	3	^	^
Refused [DO NOT READ]	3	3	^	^

Q11. 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.

[FOR EACH ITEM, READ: How strongly do you agree or disagree with the statement **[INSERT ITEM]?]**
[RANDOMIZE ITEMS A-K.]

Strongly agree (Based on those who are currently employed)		Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
		%	%	%	%
a.	I am continuing to grow in my work	54	51	61	58
b.	There is a lot I still plan to accomplish in my work	48	46	60	53
c.	I am planning to retire from my current job in the next few years to pursue an entirely different type of work	10	8	18	28
d.	I plan to stay at my current job until I am ready to fully retire from working	62	63	58	63
e.	I have accomplished most of my work or career goals	32	33	31	39
f.	The only reason I continue to work is because I need the money	37	35	55	66
g.	I have difficulty keeping up with all the new technology required to do my job	9	7	14	28
h.	At this stage of my work life I should not have to learn new skills	12	11	20	25
i.	My job is an important part of who I am	57	55	61	71
j.	[If A12 = 1 OR 2, ASK:] I am proud to work for the company that employs me	66	65	63	70
k.	I am looking for ways to better balance work with my personal life	34	33	47	60
Somewhat agree (Based on those who are currently employed)		(n=1315)	(n=1083)	(n=332)	(n=348)
		%	%	%	%
a.	I am continuing to grow in my work	33	34	20	23
b.	There is a lot I still plan to accomplish in my work	31	32	21	26
c.	I am planning to retire from my current job in the next few years to pursue an entirely different type of work	10	9	13	17
d.	I plan to stay at my current job until I am ready to fully retire from working	19	20	15	12
e.	I have accomplished most of my work or career goals	38	38	31	23
f.	The only reason I continue to work is because I need the money	23	23	21	11
g.	I have difficulty keeping up with all the new technology required to do my job	17	17	14	19
h.	At this stage of my work life I should not have to learn new skills	11	10	12	11
i.	My job is an important part of who I am	26	28	21	13
j.	[If A12 = 1 OR 2, ASK:] I am proud to work for the company that employs me	25	26	21	18
k.	I am looking for ways to better balance work with my personal life	28	28	21	15

Q11. (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 (Based on those who are currently employed)		Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
		%	%	%	%
a.	I am continuing to grow in my work	7	8	11	8
b.	There is a lot I still plan to accomplish in my work	10	11	11	12
c.	I am planning to retire from my current job in the next few years to pursue an entirely different type of work	17	18	19	16
d.	I plan to stay at my current job until I am ready to fully retire from working	8	7	12	11
e.	I have accomplished most of my work or career goals	16	17	14	22
f.	The only reason I continue to work is because I need the money	19	21	8	10
g.	I have difficulty keeping up with all the new technology required to do my job	21	22	23	16
h.	At this stage of my work life I should not have to learn new skills	22	23	18	17
i.	My job is an important part of who I am	9	9	8	7
j.	[If A12 = 1 OR 2, ASK:] I am proud to work for the company that employs me	4	4	7	3
k.	I am looking for ways to better balance work with my personal life	20	21	16	11
Strongly disagree (Based on those who are currently employed)		(n=1315) %	(n=1083) %	(n=332) %	(n=348) %
a.	I am continuing to grow in my work	6	6	8	8
b.	There is a lot I still plan to accomplish in my work	10	10	6	8
c.	I am planning to retire from my current job in the next few years to pursue an entirely different type of work	61	64	49	34
d.	I plan to stay at my current job until I am ready to fully retire from working	10	9	14	12
e.	I have accomplished most of my work or career goals	13	12	22	14
f.	The only reason I continue to work is because I need the money	21	21	15	11
g.	I have difficulty keeping up with all the new technology required to do my job	54	54	48	34
h.	At this stage of my work life I should not have to learn new skills	55	56	49	45
i.	My job is an important part of who I am	8	8	10	7
j.	[If A12 = 1 OR 2, ASK:] I am proud to work for the company that employs me	4	4	7	7
k.	I am looking for ways to better balance work with my personal life	17	17	16	12

Q11. (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 (Based on those who are currently employed)		Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
		%	%	%	%
a.	I am continuing to grow in my work	1	*	-	2
b.	There is a lot I still plan to accomplish in my work	1	1	1	1
c.	I am planning to retire from my current job in the next few years to pursue an entirely different type of work	2	2	1	4
d.	I plan to stay at my current job until I am ready to fully retire from working	1	1	1	2
e.	I have accomplished most of my work or career goals	*	*	1	1
f.	The only reason I continue to work is because I need the money	*	*	*	1
g.	I have difficulty keeping up with all the new technology required to do my job	*	-	1	1
h.	At this stage of my work life I should not have to learn new skills	*	*	1	1
i.	My job is an important part of who I am	*	*	-	1
j.	[If A12 = 1 OR 2, ASK:] I am proud to work for the company that employs me	1	1	1	1
k.	I am looking for ways to better balance work with my personal life	1	1	-	1

Q12. 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 currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
A lot	69	70	61	54
Somewhat	22	22	24	25
Only a little	6	5	10	17
Not at all	3	2	5	3
Don't know [DO NOT READ]	*	*	*	2
Refused [DO NOT READ]	-	-	-	-

Q13a. How many years have you been at your current job? (open ended)

Q13b. How many years have you been self-employed? (open ended)

[RANGE 0 to 60; If employed at current job for less than one year enter "0"]

(Based on those who are currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Less than 1	5	4	6	5
1 to 5	26	26	25	36
6 to 10	20	20	22	19
11 to 15	15	14	15	11
16 to 20	9	9	11	13
21 to 25	7	7	7	6
26 to 30	9	10	5	5
31 to 35	5	5	4	2
36 to 40	2	3	2	3
More than 40	1	1	1	1
Don't know/Refused	*	*	1	1
MEAN	13.5	13.8	12.7	11.0

[IF A12 = 1, 2, OR 3 AND Q13A OR Q13B = 6 - 60, ASK Q14]

Q14. What is the biggest reason why you haven't changed jobs recently? [[PROBE:] What else?](open ended)

NOTE: CODE 97 "NO SPECIFIC REASON" MUST BE EXCLUSIVE AND CANNOT BE USED IN COMBINATION WITH ANY OTHER CODE.

(Based on those who are currently employed with their employer for 6 years or more)		Total Public (n=926)	White (n=767)	African American (n=234)	Hispanic (n=216)
		%	%	%	%
1.	It's hard to find a job/The job market is tight	10	10	13	15
2.	I am too old to change jobs	4	3	8	7
3.	Family responsibilities (e.g., caring for children/parents)	2	2	4	5
4.	Financial obligations (e.g., bills, debts)	4	4	5	5
5.	I don't have the skills to do anything else	2	1	1	6
6.	I like/enjoy my job	55	55	43	45
7.	My career is going well	11	11	10	3
8.	My current job pays me well	14	14	16	17
9.	I like my current work schedule	5	5	4	7
10.	I like my current commute/how far I need to travel to work	3	3	2	1
11.	I am comfortable in my current job	9	9	4	5
12.	I'm waiting to retire	1	1	2	-
13.	I need the healthcare benefits	3	3	2	2
14.	To retain my retirement pension	2	2	1	-
15.	All work is the same/there is little difference between one job and the next	1	1	*	1
16.	Age discrimination (fears of it or actual experiences with it)	1	1	*	-
17.	Discrimination based on my race/ethnicity (fears of it or actual experiences with it)	-	-	*	-
18.	Have not felt the need to change	1	1	*	1
19.	To retain my vacation time/time off benefits	*	*	-	-
20.	I own/founded/am partner in the company	1	1	*	-
21.	Can work from home	*	*	*	-
22.	I like the people	*	*	1	1
23.	Service to the community/helping people/giving back	1	1	-	*
24.	No time to look	*	*	-	-
25.	Have security/no chance of layoff	*	*	-	1
26.	Chance of advancement/can change positions in company	*	*	1	-
27.	Going to school/company is paying for my schooling	*	*	*	-
28.	Current job is challenging	*	*	-	*
29.	Benefits/many benefits (unspecified)	*	*	-	-
30.	Good fit for job/only one that does this type of job	*	*	*	-
31.	Loyalty/have been at company/position for a long time	*	-	*	-
32.	Called to/allows me to work in ministry	*	-	1	-
96.	Other [SPECIFY]	1	1	-	1
97.	No specific reason	1	1	*	*
98.	Don't know, not sure	*	*	1	-
99.	Refused	*	*	-	-

Q15a. How likely is it that you could lose your job or your job could be eliminated within the next year?

Q15b. How likely is it that you will have to give up working for yourself within the next year?

(Based on those who are currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Very likely	7	6	15	10
Somewhat likely	17	16	24	18
Not very likely	34	36	29	29
Not at all likely	40	40	27	36
Don't know [DO NOT READ]	3	2	5	7
Refused [DO NOT READ]	*	-	*	-

Q16a. Why do you feel your job is likely to be eliminated in the next year? [[PROBE:] What else?](open ended)

Q16b. Why do you feel that you will have to give up working for yourself in the next year? [[PROBE:] What else?](open ended)

(Based on those who feel their current job is very or somewhat likely to be eliminated in the next year)		Total Public (n=319)	White (n=254)	African American (n=118)	Hispanic (n=93)
		%	%	%	%
1.	The weak economy	27	30	12	^
2.	Business is slow	12	12	15	^
3.	Business or factory is closing	4	4	4	^
4.	Merger or consolidation	7	9	4	^
5.	To cut costs	13	13	10	^
6.	My job performance/work	1	1	1	^
7.	There is no longer a need for the type of work I do	6	7	3	^
8.	My health	3	2	8	^
9.	My age/age discrimination	3	2	2	^
10.	My race or ethnicity/discrimination	-	-	-	^
11.	Lack of funding/went bankrupt	2	2	-	^
12.	Government regulations	2	2	-	^
13.	Healthcare reform	1	1	-	^
14.	Politics/President	3	3	2	^
15.	Attitude of people I work for/conflict in personality	-	-	2	^
16.	Poor/dislike boss/manager/management	2	2	*	^
17.	Employer is incompetent	2	1	-	^
18.	New management/owner	1	2	-	^
19.	Due to position I hold/position will be eliminated	*	*	1	^
20.	Company is unprofessional/has no integrity	1	1	*	^
21.	Outsourcing	1	2	*	^
22.	Downsizing/lay offs	2	2	3	^
23.	Company going in a different direction	1	1	-	^
24.	Small/family owned business	1	1	*	^
25.	Competitive workforce/companies	1	*	1	^
26.	Changes/changing market	1	1	1	^
27.	Patients/clients could die	1	1	-	^
28.	Depends on enrollment/loss of students	*	1	-	^
29.	Depends on environmental factors	-	-	3	^
30.	Job demands fluctuate/may have work one day & not the next	1	1	-	^
31.	Do not have the correct skill level for position/Can't keep up with technology	*	*	3	^
32.	Contract worker/contract is up/contract issues	2	2	4	^
33.	Retiring/going into retirement	1	1	1	^
34.	Anything could happen/uncertain about what may happen	1	2	2	^
35.	I am/will be quitting	1	*	1	^
36.	New employees/low man on the totem pole	*	*	-	^
37.	Need more income	1	1	-	^
38.	Need benefits/health benefits	*	1	*	^
96.	Other	5	4	11	^
97.	No specific reason	-	-	1	^
98.	Don't know	6	3	9	^
99.	Refused	1	2	1	^

Q17a. 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?

Q17b. How confident are you that you will get another job soon without having to move or take a cut in pay?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Very confident	28	26	30	26
Somewhat confident	33	33	35	28
Not very confident	19	21	18	20
Not at all confident	17	18	14	24
Don't know [DO NOT READ]	2	2	2	2
Refused [DO NOT READ]	*	*	1	1

Q17c. How long have you been unemployed?

(Based on those who are currently looking for work)	Total Public (n=187)	White (n=132)	African American (n=70)	Hispanic (n=62)
	%	%	%	%
Less than 1 year	43	46	^	^
At least 1 year but less than 2 years	21	20	^	^
At least 2 years but less than-3 years	9	11	^	^
3 years or more	26	23	^	^
Don't know [DO NOT READ]	*	-	^	^

Q18a. 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?] (open ended)

Q18b. What are the main reasons why you are not confident that you will be able to get another job soon? [[PROBE:] What else?](open ended) [DO NOT READ LIST; ACCEPT UP TO 5 RESPONSES]

(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)		Total Public (n=561)	White (n=485)	African American (n=121)	Hispanic (n=170)
		%	%	%	%
1.	Tight labor market/economy	51	51	47	49
2.	Age discrimination	16	15	16	20
3.	Age limitations (feelings that they are 'too old' or limited because of their age)	17	16	14	16
4.	Lack of computer skills	3	4	10	7
5.	Discrimination based on race or ethnicity	1	1	3	2
6.	Language/Communication skills	1	1	-	7
7.	Level of education	5	5	4	6
8.	Gender	*	*	1	-
9.	Health or a disability	3	3	2	*
10.	Have highly specialized skills	9	10	1	2
11.	Sexual orientation	*	-	-	1
12.	[IF A12 = 4, DISPLAY:] Have been looking for a while	2	2	*	*
13.	Politics/president	1	1	*	*
14.	Scheduling/flexibility in scheduling	*	1	-	-
15.	No jobs/companies are leaving/shutting down	1	1	-	-
16.	Commute/do not have vehicle	*	*	-	-
17.	Salary/salary requirements/cut in pay	5	6	1	*
18.	Have to move/do not want to move	2	2	6	1
19.	Would not look for another job	1	1	*	-
20.	Would retire	1	1	*	-
21.	Location/live in rural area	*	1	-	*
22.	Limited skills/Would need training	1	1	2	1
23.	Unique position/Not that many people do what I do	1	1	1	-
24.	Been at job/Position for a long time/Have years of experience	1	1	-	-
25.	Small town/Community	*	*	-	2
26.	Jobs outsourced/Only available in other countries	*	*	-	-
27.	Don't want to change jobs/Take a job I hate	*	*	-	1
28.	Flexibility/Need flexible schedule	*	*	-	-
29.	Work for State/Government/Public sector	*	*	*	-
30.	Poor/Different benefits/Would lose benefits/Pension, etc.	*	*	-	-
96.	Other [SPECIFY]	3	3	5	3
98.	Don't know, not sure	1	1	1	2
99.	Refused	*	*	-	-

Q19a. If you were to look for a new job or career, which of the following sources would you use to try to find a job?

Q19b. Which of the following sources have you used to try to find a job? RANDOMIZE ITEMS A-J
 [READ LIST, PAUSING VERY BRIEFLY BETWEEN EACH ITEM]
 [SELECT ALL THAT APPLY]

		Total Public (n=1499)	White (n=1212)	African American (n=402)	Hispanic (n=409)
		%	%	%	%
a.	Newspaper ads (paper or online)	54	53	48	29
b.	Unemployment agency	36	33	37	29
c.	Job fairs	33	30	39	23
d.	Faith-based organization	22	22	24	10
e.	Previous employer	37	36	35	19
f.	Job websites, such as Linked In, monster.com, or Indeed.com	52	50	50	31
g.	Local job training program	23	20	33	13
h.	Contacting employers directly	65	65	48	28
i.	Friends, family, or acquaintances	65	65	52	44
j.	A professional or trade association	36	35	34	14
	None [DO NOT READ]	2	2	1	5

[If A12 = 3, ASK Q20]

Q20. Did you become self-employed or start your own business due to experiencing a job loss?

(Based on those who are self-employed)	Total Public (n=231)	White (n=190)	African American (n=45)	Hispanic (n=55)
	%	%	%	%
Yes	33	29	^	^
No	67	71	^	^
Refused [DO NOT READ]	-	-	^	^

Q21. Did you make a profit from this business in 2011?

(Based on those who are self-employed)	Total Public (n=231)	White (n=190)	African American (n=45)	Hispanic (n=55)
	%	%	%	%
Yes	71	71	^	^
No	29	29	^	^
Refused [DO NOT READ]	*	*	^	^

PROGRAMMER: ASK ALL.

Q22. 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.]

		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
1.	Start your own business or work for yourself (i.e. self-employed)	13	11	24	18
2.	Work part-time mainly for the needed income it provides (i.e. being employed/working for somebody else)	23	24	22	31
3.	Work part-time mainly for interest or enjoyment sake (i.e. being employed/working for somebody else)	29	29	21	22
4.	Retire from current job or career but work full-time doing something else (i.e. being employed/working for somebody else)	5	4	8	13
5.	Not work for pay at all	26	28	22	10
6.	Not work for pay, but volunteer [DO NOT READ]	1	1	*	1
7.	I do not plan to retire [DO NOT READ]	1	1	1	2
8.	Work - Something else [DO NOT READ, DO NOT SPECIFY]	1	1	1	*
98.	Don't know	1	1	1	3
99.	Refused	-	-	-	*

PROGRAMMER: IF Q22 = 5, 6, 98, OR 99 GO TO Q24A. [IF Q22 = 1, 2, 3, 4, 7, OR 8, ASK Q23]

Q23. Why do you plan to work during retirement? (open ended)

(Based on those who plan to work during retirement)		Total Public (n=1087)	White (n=864)	African American (n=311)	Hispanic (n=342)
		%	%	%	%
1.	I want to work/I enjoy working	31	31	26	17
2.	To support yourself	10	11	15	17
3.	To support your family	7	6	11	17
4.	For medical benefits	3	4	2	5
5.	For extra money	30	31	25	18
6.	To pursue your dream job or career	2	1	3	2
7.	To stay physically active	14	14	14	15
8.	To stay mentally active	11	12	9	11
9.	To be around people	6	7	4	2
10.	To have something interesting to do	21	21	17	11
11.	To learn new things	1	1	2	-
12.	To pursue new interests	1	1	3	*
13.	To stay productive	4	4	4	4
14.	To help other people	2	2	3	1
15.	To accomplish something	2	2	1	*
16.	To live comfortable/Maintain style of living	*	*	*	-
17.	Do not want to work	*	-	*	*
18.	To be able to travel/take a trip/Paid vacations	*	*	2	-
19.	Too young for social security/Will work for SS benefits	*	*	-	-
20.	I am young/healthy	*	*	*	-
21.	Uncertain of future/Economic outlook of country	*	*	-	-
96.	Other	1	*	*	2
97.	Nothing	-	-	-	-
98.	Don't know	1	1	1	3
99.	Refused	*	-	-	1

Q24a. Based on what you have seen or experienced, do you think workers face age discrimination in the workplace today?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	64	63	68	62
No	31	32	29	36
Don't know	4	5	2	2
Refused	*	*	-	-

Q24b. At what age do you think workers begin to face age discrimination? Would you say in their 30s, 40s, 50s, 60s, 70's, or older? [READ LIST; RECORD ONE RESPONSE.]

(Based on those who feel workers face age discrimination in the workplace today)	Total Public (n=994)	White (n=799)	African American (n=267)	Hispanic (n=255)
	%	%	%	%
30s	3	2	8	4
40s	19	18	25	23
50s	58	61	47	49
60s	17	16	13	16
70s or older	2	2	3	6
Don't know	1	1	2	1
Refused	*	*	2	-

Q24c. 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 (n=994)	White (n=799)	African American (n=267)	Hispanic (n=255)
	%	%	%	%
Very common,	47	48	56	54
Somewhat common	45	45	35	32
Not too common	7	5	8	13
Don't know	1	1	2	2
Refused	-	-	-	-

Q25. 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?

[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.

Better (Based on those who are employed full-time, part-time, or unemployed)		Total Public (n=1271)	White (n=1025)	African American (n=357)	Hispanic (n=355)
		%	%	%	%
a.	Your age	8	7	11	12
b.	Your race or ethnicity	5	4	7	11
c.	Your education	26	25	19	26
d.	Your gender	6	5	8	9
e.	Your religion	4	4	5	9
f.	Your sexual orientation	3	2	6	8
Worse		(n=1271) %	(n=1025) %	(n=357) %	(n=355) %
a.	Your age	16	16	15	17
b.	Your race or ethnicity	6	3	18	14
c.	Your education	8	8	10	10
d.	Your gender	8	7	11	7
e.	Your religion	2	2	6	5
f.	Your sexual orientation	3	3	9	7
No different		(n=1271) %	(n=1025) %	(n=357) %	(n=355) %
a.	Your age	75	76	71	65
b.	Your race or ethnicity	88	92	72	71
c.	Your education	65	67	68	61
d.	Your gender	85	87	80	81
e.	Your religion	92	93	86	81
f.	Your sexual orientation	91	93	81	78
Don't know		(n=1271) %	(n=1025) %	(n=357) %	(n=355) %
a.	Your age	1	1	2	4
b.	Your race or ethnicity	1	1	2	3
c.	Your education	1	1	2	2
d.	Your gender	2	1	2	3
e.	Your religion	1	1	2	4
f.	Your sexual orientation	1	1	3	6
Refused		(n=1271) %	(n=1025) %	(n=357) %	(n=355) %
a.	Your age	*	-	1	1
b.	Your race or ethnicity	*	-	1	*
c.	Your education	*	*	-	*
d.	Your gender	*	*	-	*
e.	Your religion	*	*	1	*
f.	Your sexual orientation	1	*	-	1

Q26a. 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?] PROGRAMMER: RANDOMIZE ITEMS A-F.

Yes		Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
		%	%	%	%
a.	Passed up for a raise because of your age	6	6	11	9
b.	Passed up for a promotion or a chance to get ahead because of your age	12	11	13	10
c.	Laid-off, fired, or forced out of a job because of your age	8	8	10	11
d.	Not getting hired for a job you applied for because of your age	19	19	19	14
e.	Denied access to training or professional development opportunities because of your age	9	8	9	10
f.	Not getting hired for a job you applied for because you were unemployed	14	13	20	12
No		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
a.	Passed up for a raise because of your age	92	92	87	89
b.	Passed up for a promotion or a chance to get ahead because of your age	86	86	83	88
c.	Laid-off, fired, or forced out of a job because of your age	90	91	88	88
d.	Not getting hired for a job you applied for because of your age	78	77	76	82
e.	Denied access to training or professional development opportunities because of your age	90	91	89	89
f.	Not getting hired for a job you applied for because you were unemployed	81	82	76	85
Don't know		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
a.	Passed up for a raise because of your age	2	2	3	1
b.	Passed up for a promotion or a chance to get ahead because of your age	2	2	3	2
c.	Laid-off, fired, or forced out of a job because of your age	1	1	1	1
d.	Not getting hired for a job you applied for because of your age	3	3	4	3
e.	Denied access to training or professional development opportunities because of your age	1	1	2	1
f.	Not getting hired for a job you applied for because you were unemployed	5	5	4	3
Refused		(n=1502)	(n=1215)	(n=402)	(n=410)
		%	%	%	%
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	-	-	*	*
f.	Not getting hired for a job you applied for because you were unemployed	*	*	-	*

PROGRAMMER: IF ALL ITEMS A-F IN Q26A NOT EQUAL TO 1, GO TO INSTRUCTION BEFORE D1.

Q26b. And, which of the following has happened to you AT WORK in the PAST FIVE YEARS?

(Based on those ever experiencing situation at work)		Total Public	White	African American	Hispanic
		(n=varies)	(n=varies)	(n=varies)	(n=varies)
Yes		%	%	%	%
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	57	58	^	^
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	64	65	^	^
e.	Denied access to training or professional development opportunities because of your age	^	^	^	^
f.	Not getting hired for a job you applied for because you were unemployed	^	^	^	^
No		(n=varies)	(n=varies)	(n=varies)	(n=varies)
		%	%	%	%
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	41	40	^	^
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	34	33	^	^
e.	Denied access to training or professional development opportunities because of your age	^	^	^	^
f.	Not getting hired for a job you applied for because you were unemployed	^	^	^	^
Don't know		(n=varies)	(n=varies)	(n=varies)	(n=varies)
		%	%	%	%
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	2	^	^
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	^	^
e.	Denied access to training or professional development opportunities because of your age	^	^	^	^
f.	Not getting hired for a job you applied for because you were unemployed	^	^	^	^
Refused		(n=varies)	(n=varies)	(n=varies)	(n=varies)
		%	%	%	%
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	^	^	^	^
f.	Not getting hired for a job you applied for because you were unemployed	^	^	^	^

Q27a. Omitted

Q27b. Omitted

Demographics

Now I have a few final questions for classification purposes only...

D1. What year were you born? _____ [RANGE 1938 – 1967]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
45 to 49	23	22	23	31
50 to 59	52	51	53	52
60 to 69	21	23	19	13
70 to 74	2	2	1	2
Refused	2	1	4	2

D1A. Are you or is any member of your household a member of AARP?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	32	34	33	17
No	67	65	64	77
Don't know	2	1	2	6
Refused	*	-	2	*

D2. Are you ...? [READ LIST.]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Single, never married	9	8	20	11
Married	67	69	47	60
Living as married or with a partner	6	6	6	7
Separated	2	1	4	4
Divorced	13	12	15	10
Widowed	3	3	5	4
Don't know	-	-	*	*
Refused	*	*	2	4

D3a. Are you a parent or have you ever been a parent?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	84	83	85	81
No	16	17	12	16
Don't know	-	-	-	*
Refused	*	*	2	3

D3b. Are you a guardian or have you ever been a guardian?

(Based on those who have not been a parent)	Total Public (n=263)	White (n=219)	African American (n=61)	Hispanic (n=68)
	%	%	%	%
Yes	9	8	^	^
No	91	92	^	^
Don't know	-	-	^	^
Refused	-	-	^	^

D3c. Do you have any children currently living with you who are (select all that apply)...

Under the age of 18 (Based on those who are either a parent or a guardian)				
	Total Public (n=1256)	White (n=1012)	African American (n=346)	Hispanic (n=343)
	%	%	%	%
Yes	28	27	25	38
No	72	73	75	62
Age 18-21				
	(n=1256)	(n=1012)	(n=346)	(n=343)
	%	%	%	%
Yes	14	12	17	32
No	86	88	83	68
Age 22 or older				
	(n=1256)	(n=1012)	(n=346)	(n=343)
	%	%	%	%
Yes	18	18	26	33
No	82	82	74	67

D4. Are you responsible for caring for any of the following...?

[READ; ALWAYS READ ITEM G LAST] [RANDOMIZE ITEMS A-G]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
A parent	11	10	16	21
A spouse or partner [IF D2=2 OR D2=3]	38	36	46	52
Your child	32	29	34	42
A grandchild	8	6	19	13
An In-Law	6	5	4	13
A friend	3	3	7	7
Another adult relative	6	5	12	11

D5. What is the highest level of education that you have completed?

[DO NOT READ LIST; RECORD ONE RESPONSE.] [NOTE: SLIGHT CHANGES TO RESPONSE CATEGORIES FOR 2013]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
No schooling or grade school / elementary school (grades 1-8)	1	*	2	22
Some high school, did not graduate) (grades 9-11)	4	4	7	12
High school graduate (completed grade 12, graduated)	31	31	31	25
Vocational or trade school (no college)	3	3	4	3
Some college, or Associate degree(13 -15)	23	23	24	15
Bachelor's degree, 4 yr. college graduate, (16)	23	23	19	15
Post graduate, (17)	14	15	10	6
Don't know	-	-	-	*
Refused	1	*	2	2

D6. What is your current job or occupation exactly? (open ended)

[PROBE FOR SPECIFIC OCCUPATION, PREFERABLY A JOB TITLE] [RECORD VERBATIM]

(Based on those who are currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Executive/Administration/Managerial	14	14	9	10
Top Talent/Major or lesser professional	25	26	22	12
Owner-small retail store/business	2	2	1	1
Farmer	1	1	1	3
Technician/Minor administrative	7	7	7	2
White collar/Clerical (non-supervisory)	7	7	6	3
Salesman	5	5	2	4
Skilled and semi-skilled labor	22	21	22	30
Unskilled labor	5	5	7	16
Service and protective workers	10	10	15	11
Entertainment	2	1	1	1
Other	*	*	*	2
Nothing	*	*	-	*
Don't know	*	-	-	1
Refused	2	1	6	5

D7. Do you work most of the time from your home or at a location outside of your home?

(Based on those who are currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
From home	15	16	7	11
Location outside of home	83	83	90	86
Don't know	1	1	*	1
Refused	1	-	3	2

D8. How many employees in total work for [(IF A12 = 1 OR 2, READ: your 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.

[IF NEEDED, SAY: Just your best estimate is fine.] [READ CATEGORIES ONLY IF NECESSARY.]

(Based on those who are currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Fewer than 10	24	24	15	21
10-19	5	5	4	10
20-49	5	5	4	12
50-99	5	5	7	5
100-499	12	12	11	12
500-999	5	5	4	3
1,000-9,999	17	16	17	9
10,000 or more	15	15	15	12
Don't know	12	12	19	16
Refused	1	*	4	*

D9. How many more years do you plan to work in general before you retire and stop working completely? (open ended)

[IF NEEDED, SAY:] Your best guess is fine. [IF PLAN TO WORK FOR LESS THAN ONE YEAR, ENTER "0".]

[RANGE: 0-60]	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
0	2	2	2	3
1-5	23	24	21	22
6-10	23	24	24	18
11-15	16	15	16	14
16-20	13	13	13	7
21-25	4	4	3	3
26-30	3	3	1	3
More than 30 years	1	1	2	2
Never expect to retire/stop working completely	7	7	3	5
Don't know	8	7	11	19
Refused	1	*	4	3
MEAN	11.6	11.4	11.8	12.0

D10. Do you expect to ...

(Based on those who are currently employed full-time or part-time)	Total Public (n=1084)	White (n=893)	African American (n=287)	Hispanic (n=293)
	%	%	%	%
Continue working for your current employer until you stop working for pay completely	69	71	59	63
Change employers before you stop working for pay completely	19	18	25	18
Something else	1	1	1	5
Never expect to stop working for pay completely	6	5	4	7
Don't know	5	4	9	4
Refused	1	-	2	3

D11. Do you currently have any health problems that might prevent you from working as long as you want or need to work?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	16	15	16	17
No	83	84	81	79
Don't know	1	1	1	2
Refused	1	-	2	2

D12. Were you born in the United States?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	93	97	90	41
No	7	3	9	56
Don't know	*	*	*	1
Refused	1	-	2	2

D13. Are you of Hispanic or Latino origin or descent?

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Yes	6	-	3	100
No	93	100	97	-
Don't know	*	*	-	-
Refused	1	*	-	-

D14. What do you consider to be your race — are you...

[READ LIST; ACCEPT UP TO 3 RESPONSES]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
White	83	100	*	39
African American or black	9	-	100	5
Asian or Pacific Islander	1	-	*	*
Native American	1	-	*	*
Something else? [SPECIFY]	4	*	*	45
Don't know	*	-	-	4
Refused	1	-	-	6

D15. Which of the following categories best describes the combined annual income of ALL Family 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 (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Under \$20,000	10	8	15	18
\$20,000 to just under \$30,000	7	7	12	22
\$30,000 to just under \$40,000	9	8	16	14
\$40,000 to just under \$50,000	9	9	11	8
\$50,000 to just under \$60,000	8	8	8	6
\$60,000 to just under \$70,000	6	7	7	5
\$70,000 to just under \$80,000	6	7	4	2
\$80,000 to just under \$100,000	13	14	11	7
\$100,000 to just under \$150,000	12	14	6	4
\$150,000 or more	10	10	2	3
Don't know	2	1	3	4
Refused	8	7	7	6

D16. 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 currently employed)	Total Public (n=1315)	White (n=1083)	African American (n=332)	Hispanic (n=348)
	%	%	%	%
Under \$20,000	14	14	14	28
\$20,000 to just under \$30,000	14	14	18	27
\$30,000 to just under \$40,000	11	12	12	10
\$40,000 to just under \$50,000	9	9	12	5
\$50,000 to just under \$60,000	9	9	10	6
\$60,000 to just under \$70,000	6	6	5	2
\$70,000 to just under \$80,000	5	5	4	3
\$80,000 to just under \$100,000	6	6	7	2
\$100,000 to just under \$150,000	8	9	4	2
\$150,000 or more	6	6	3	3
Don't know	2	2	2	2
Refused	10	9	9	9

D17. [INTERVIEWER: RECORD GENDER BY OBSERVATION FOR ALL RESPONDENTS]

	Total Public (n=1502)	White (n=1215)	African American (n=402)	Hispanic (n=410)
	%	%	%	%
Male	53	53	47	55
Female	47	47	53	45

APPENDIX III – METHODOLOGY

Sampling Frame

Two sampling frames were utilized for this research. The sampling frame for the landline portion of this research was a random digit dialing system that includes all telephone households in the U.S. — both listed and unlisted. Targeted random digit dialing was used for the African American and Hispanic samples, this is, known demographic characteristics across five strata of area codes and telephone exchanges to increase the likelihood of finding these low incidence groups. Respondents were then screened for age to determine eligibility for the study.

The landline sampling frame was stratified to meet the goals of the sampling plan, that is, to provide a nationally representative sample of US households with adults age 45-74 who are currently employed or looking for employment, and to provide sufficient representation of key demographic subgroups including African American and Hispanic households. The priority of assignment to strata definition was first Hispanic, then African American.

Cell phone interviewing was included in the 2012 research, unlike the 2007 and 2002 research, due to the growth of cell-phone households. The sampling frame for the cell phone portion of this study was a list of known cell phone exchanges. These numbers were then dialed randomly. Respondents were then screened for age to determine eligibility for the study.

Final Sample

The final, obtained sample consisted of 1502 respondents in the nationally representative sample of 45-74 year-old workers (including those looking for work) plus additional, over-samples of African-Americans and Hispanics to total 402 African American workers and 410 Hispanics workers 45-74 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. In landline households, 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. In cellphone households, only the individual answering the phone would be screened for age eligibility.

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:

- 1) “Are you of Hispanic or Latino origin or descent?” and
- 2) “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 November 15, 2012 and continued through December 28, 2012. A Computer Assisted Telephone Interviewing (CATI) system was used for data collection.

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.

For the Hispanic oversample, 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 night 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.

Margin of Error

The margin of error due to sampling is +/- 3 percentage points for the 1502 nationally representative sample of workers age 45-74 who are employed or looking for employment. The margin of error for the 402 African American sample (national plus oversample) is +/- 6 percentage points. The margin of error for the 410 Hispanic sample (national plus oversample) is +/- 6 percentage points. Among subgroups of each of these populations, margin of error will be higher.

Sample Weights

For weighting of the national sample, the target population is Continental US adults age 45-74 in the labor force. We used the number of eligible adults as the pre-weight and weighted the data using iterative proportional fitting (raking) based on sex by age, education and region. The breaks used in 2012 are the same as the ones used in 2007.

For weighting of the African American sample, we used the number of eligible adults and strata as the pre-weight and weighted the data using iterative proportional fitting (raking) based on sex by age, education and region. The breaks used in 2012 are the same as the ones used in 2007.

For weighting of the Hispanic sample, we used the number of eligible adults and strata as the pre-weight and weighted the data using iterative proportional fitting (raking) based on sex by age, education and region. The breaks used in 2012 are the same as the ones used in 2007.

Proportions from interviewing were compared to and adjusted as necessary to reflect March 2012 Current Population Statistics (CPS) data.

Documentation of the weights used in this research is found below.

Weighted and Unweighted Distributions on Variables Used in Post-Stratification

	March, 2012 CPS Benchmark		Unweighted		Weighted	
	GP	GP %	GP	GP %	GP	GP %
SEXAGE	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male 45-54	18,280,540	27.9	328	21.84	419.0617	27.9
Male 55-64	12,627,868	19.2	297	19.77	288.3815	19.2
Male 65-74/DK/RF	3,585,611	5.5	118	7.86	82.6088	5.5
Female 45-54	16,600,185	25.3	323	21.5	380.0055	25.3
Female 55-64	11,817,034	18.0	308	20.51	270.359	18
Female 65-74/DK/RF	2,714,985	4.1	128	8.52	61.58344	4.1
EDUCATION	Frequency	Percent	Frequency	Percent	Frequency	Percent
HS grad or less/DK/RF	24,524,558	37.4	371	24.7	561.7472	37.4
Some college/College grad	31,911,997	48.6	877	58.39	729.9722	48.6
Post grad	9,179,669	14.0	254	16.91	210.2806	14
REGION	Frequency	Percent	Frequency	Percent	Frequency	Percent
Northeast	12,622,586	19.2	307	20.44	288.384	19.2
Midwest	14,624,946	22.3	397	26.43	334.946	22.3
South	23,927,272	36.5	497	33.09	548.23	36.5
West	14,441,421	22.0	301	20.04	330.44	22

Weighted and Unweighted Distributions on Variables Used in Post-Stratification (continued)

	March, 2012 CPS Benchmark		Unweighted		Weighted	
	AA	AA %	AA	AA %	AA	AA %
SEXAGE	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male 45-54	1,786,950	27.0	83	20.65	107.974	26.86
Male 55-64	1,040,157	15.7	58	14.43	64.22189	15.98
Male 65-74/DK/RF	247,296	3.7	19	4.73	15.2005	3.78
Female 45-54	2,025,832	30.6	110	27.36	120.9718	30.09
Female 55-64	1,252,956	18.9	105	26.12	76.69135	19.08
Female 65-74/DK/RF	275,129	4.1	27	6.72	16.94033	4.21
EDUCATION	Frequency	Percent	Frequency	Percent	Frequency	Percent
HS grad or less/DK/RF	2,860,260	43.2	132	32.84	172.17	42.83
Some college/College grad	3,135,607	47.3	214	53.23	190.8685	47.48
Post grad	632,451	9.5	56	13.93	38.96147	9.69
REGION	Frequency	Percent	Frequency	Percent	Frequency	Percent
Northeast	1,173,625	17.7	72	17.91	71.81964	17.87
Midwest	1,008,490	15.2	79	19.65	62.32821	15.5
South	3,906,514	59.0	227	56.47	237.5201	59.08
West	539,690	8.1	24	5.97	30.33198	7.55

	March, 2012 CPS Benchmark		Unweighted		Weighted	
	Hisp	Hisp %	Hisp	Hisp %	Hisp	Hisp %
SEXAGE	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male 45-54	2,479,283	35.0	112	27.32	146.4468	35.72
Male 55-64	1,139,322	16.1	60	14.63	65.38192	15.95
Male 65-74/DK/RF	207,165	2.9	24	5.85	12.27438	2.99
Female 45-54	2,061,942	29.1	110	26.83	114.7268	27.98
Female 55-64	980,781	13.9	68	16.59	58.25066	14.21
Female 65-74/DK/RF	210,272	3.0	36	8.78	12.91945	3.15
EDUCATION	Frequency	Percent	Frequency	Percent	Frequency	Percent
HS grad or less/DK/RF	4,411,495	62.3	199	48.54	251.4715	61.33
Some college/College grad	2,280,056	32.2	183	44.63	135.2686	32.99
Post grad	387,213	5.5	28	6.83	23.25991	5.67
REGION	Frequency	Percent	Frequency	Percent	Frequency	Percent
Northeast	1,058,309	15.0	45	10.98	58.01784	14.15
Midwest	517,904	7.3	15	3.66	27.56549	6.72
South	2,660,853	37.6	148	36.1	155.5142	37.93
West	2,841,699	40.1	202	49.27	168.9025	41.2