

# IOWA WORKFORCE SENIORS STUDY

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# EXECUTIVE SUMMARY

The 2005 Iowa State Plan for Workforce Development prioritized the need to create a strategic plan concerning the workforce participation of aging Iowans. Also in 2005, several organizations including Iowa Workforce Development, Iowa AARP and the Iowa Chambers of Commerce joined the Iowa Mature Worker Consortium. The Consortium has identified a number of goals that are intended to facilitate workforce participation among aging Iowans.

Concurrent with these efforts, the University of Iowa Center on Aging received a contract from Iowa Workforce Development to conduct a formal evaluation of labor force participation among Iowans over the age of 55. The primary goal of this evaluation, called the Iowa Workforce Seniors Study, was to describe the labor market involving aging Iowans across three counties. The three specific aims of this research were to: (a) examine the occupational structures and roles that were being filled by aging Iowans, (b) identify variables that relate to continued workforce participation among aging Iowans and (c) distinguish organizations that employ aging Iowans from those which do not.

The Iowa Workforce Seniors Study revealed that aging Iowans are changing the structure of workforce participation. Persons over 55 are taking on more part-time and seasonal jobs and the number of people, especially women, who remain in jobs or return to work after the age of 65 is increasing. Still, the particular occupations and roles filled by aging workers have remained consistent with previous generations. Aging Iowans are most likely to work in service occupations and assume roles that are less physically demanding, stressful and require added training. These roles include education, healthcare and technology—which also happen to be occupations with the greatest demand over the next 10 years.

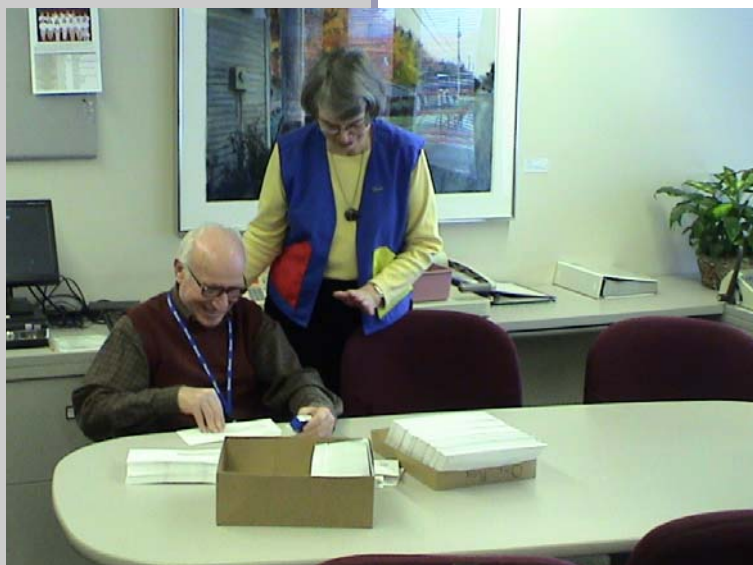
The Iowa Workforce Seniors Study also determined that workforce participation was strongly linked to health and income as well as certain attitudes and behaviors. Healthy Iowans with higher incomes were more likely to work. However, what makes aging Iowans differ from the rest of the labor force is that their workforce participation involves more than how much they are being paid. Many aging Iowans place considerable value on being engaged in something they enjoy doing and having flexible schedules. Their continued workforce participation may be linked with how much retirement planning they have completed.

The Iowa Workforce Seniors Study revealed that some organizations already employ a considerable number of aging Iowans, and some of these have made adjustments and accommodations that allow aging Iowans to remain in their jobs or return to the workforce. Still, the IWSS indicated that the majority of Iowa employers have not taken any deliberate steps towards meeting the needs and preferences of aging workers. Given that these findings are based only on those organizations that chose to participate in the study, we suspect the lack of targeted activity may be even greater. Policy makers and employers should be concerned about the potential lack of employer interest in activity targeting aging Iowans.

There are several agencies and organizations that already are involved with issues pertaining to the aging workforce. On one hand, several local offices of Iowa Workforce Development partner with other agencies and provide employment assistance and opportunities to aging lowans. On the other hand, state-wide initiatives have taken critical steps to improve and expand workforce opportunities across the state. While it is critical for individual organizations to develop an interest and formal response to their aging workers, these local and state partnerships are the best candidates to implement the following recommendations.

1. Create or amend state legislation and regulations that address priority issues pertaining to the aging workforce;
2. Develop public education campaigns that are targeted towards aging lowans;
3. Develop professional training campaigns targeted towards employers' humans resource managers;
4. Promote workplace adjustments and accommodations for aging lowans;
5. Increase formal linkages among public, non-profit and private employment assistance agencies, aging lowans, and employment organizations.

As more lowans grow older and vacate workforce positions, employers will be challenged to fill them. A comprehensive and coordinated effort to implement these recommendations may contribute to meeting labor force issues as well as providing older lowans a greater number of desirable workforce opportunities.



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The Iowa state economy has taken a turn for the better. Current figures show that exports have increased, farmland values have risen, most Iowans now live in their own homes, and average personal income has surpassed \$30,000.<sup>1</sup> The upturn is expected to continue for at least the next two years. Iowa Gross Domestic Product is projected to increase 3.5% annually, and net personal income should rise by 2% each year.<sup>2</sup> One explanation for this economic progress is that the state and the businesses therein increasingly have expanded into service, technology and other non-farming industries.<sup>2,3</sup>

During this upturn, the total number of jobs has increased as well. During the next two years, employment is expected to increase by almost 2% annually and unemployment is expected to remain under 5%. Looking further ahead over the next 10 years, the service industry is projected to experience the greatest growth in the number of job openings. More than 80,000 new jobs will be created in business, education, health and social services. The computer-based technology industry also will grow significantly and jobs in computer software, system support and database management are considered to be among the 'hottest.'<sup>4</sup>

The changing composition of Iowa's workforce presents several challenges. For example, if new jobs are largely offered in more urban areas,<sup>3</sup> some labor force participants may have to become more mobile in order to get to work. They either will have to commute or relocate to those areas where jobs are available.

Perhaps a bigger challenge concerns how all the positions will be filled. The healthcare service industry, in particular, defines this challenge as a crisis. In 2004, the Iowa Nursing Association<sup>5</sup> conducted a survey of more than 1,000 inpatient hospitals, long-term care facilities, home and community-based health programs, and outpatient clinics; and they estimated there may be as many as 6,000 vacancies for registered nurses, licensed practical nurses and non-licensed nursing support personnel each year for the next 5 to 10 years.

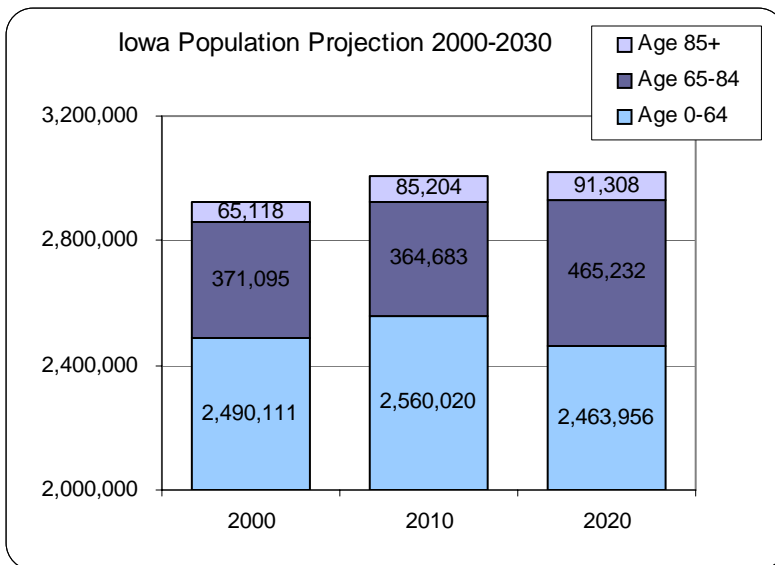
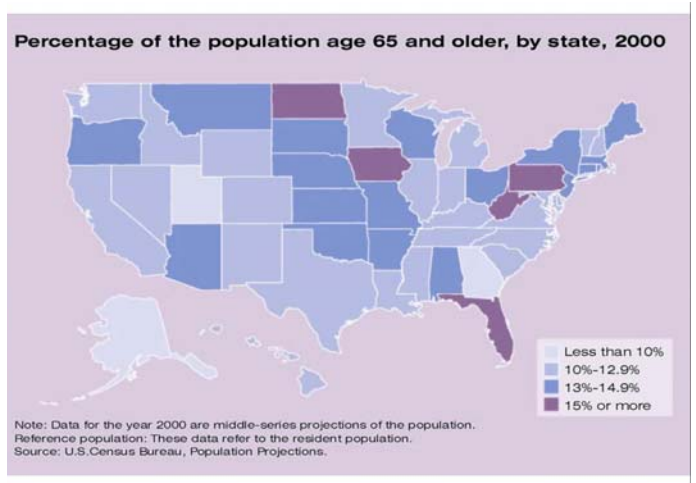
The challenge in filling these labor force positions has been related to two trends: a decreasing number of new workers and an increasing number of retiring workers. The decreasing number of new workers is reflected by the large number of young adults leaving the state rather than remaining and entering the labor force. The lack of labor force supply also has been tied to the relatively small number of individuals who are migrating into the state of Iowa. While more than one million people moved in or out of Iowa in the past decade, the state experienced a net increase of less than 10,000 immigrants. Indeed, the 2000 US Census portrayed the state of Iowa as standing apart for its lack of population growth.<sup>3</sup>

The problem with labor force supply also has been tied to the aging of the state population. As people age, they are more likely to leave the workforce. For example, while 81% of men and 70% of women are working at the age of 55, the proportions drop to 34% and 28% as people reach 65.<sup>6</sup> After the age of 65, workforce participation continues to drop below 20% and most working older adults are employed in part-time positions.<sup>7</sup> Therefore, as more Iowans grow older and vacate positions, employers will be challenged to fill them. This phenomenon is not necessarily unique to Iowa. Several analysts have contended that the aging of the American population will have a tremendous impact on the labor force. In the remainder of this report, we consider the intersection between the Iowa workforce and the growing population of Iowans over 55 years old.

## Iowa's Aging Population

Americans are living longer than ever before. Children who are born today can expect to live for an average of 78 years, members of the baby boom generation should expect to live another 30 years, and many persons who just entered their ninth decade of life should expect to enter their tenth. As individuals live longer, the population of older adults grows larger. The current population of older Americans is twice what it was in 1960, and it is expected to double again over the next 25 years. The age wave will become most apparent between 2010 and 2020 as the baby boomers reach and surpass their 65<sup>th</sup> birthdays. By the middle of the 21<sup>st</sup> century, older adults will outnumber children and youth for the first time in U.S. history.<sup>8</sup>

The aging population already has established itself across the state of Iowa. According to the 2000 U.S. Census, Iowans over 60 years old currently constitute 20% of the state population. Only Florida, North Dakota, Pennsylvania, and West Virginia have a higher proportion of aging citizens. In regard to the oldest old, Iowa ranks second and barely trails North Dakota in the percentage of citizens over the age of 85. Iowa's aging population is projected to increase by more than 55% over the next 20 years. By 2025, aging Iowans could represent nearly 1 out of every 4 citizens.



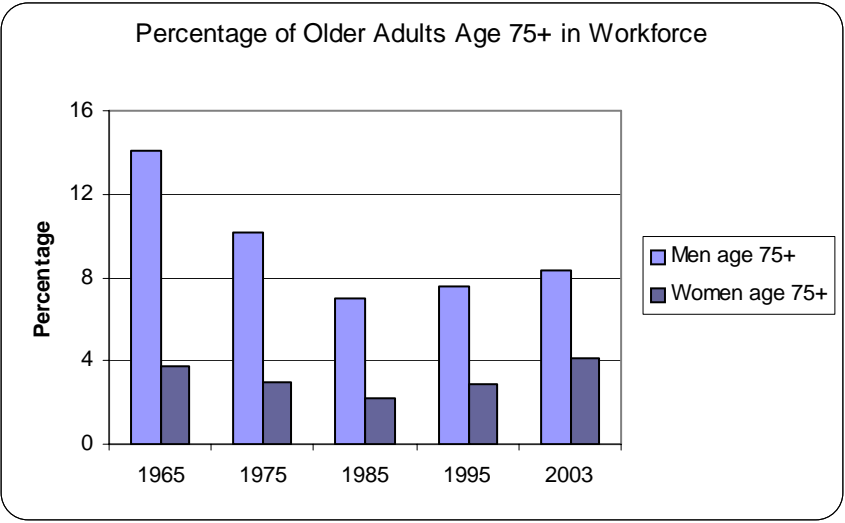
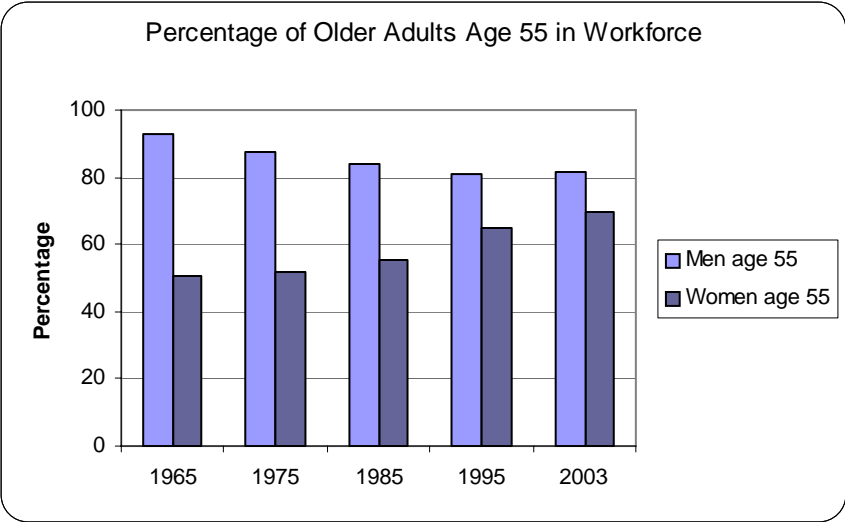
It is difficult to describe the typical aging Iowan. There is a mix of married couples, widows and widowers, and persons who have never been married. Women outnumber men, but this does not become so apparent until after the age of 80. Older Iowans are well educated comparatively, but some aging Iowans have not gone beyond a high school education. Most older Iowans live in their own homes and want to stay there as long as possible, but there are others who live in apartments or residential facilities. Some persons

have been here their whole lives while others have identified Iowa as a retirement destination and recently relocated. Most seniors are in good health but 1 out of every 5 persons has some trouble with a common activity like getting dressed or taking a bath. Some older adults live in poverty and others are challenged greatly to meet the costs of healthcare. Many more are concerned that they do not have sufficient resources to afford long-term care services.<sup>8</sup>

### Iowa's Aging Workforce

The percentage of persons age 55 or older who continue to work has remained remarkably steady over the last 20 years. Behind this somewhat basic point, however, significant trends have occurred. For example, men between the ages of 55 and 59 increasingly have retired from the workforce. In 1983, more than 85% of men who were between 55 and 59 years old participated in the workforce but the rate fell to less than 80% in 2003. Meanwhile workforce participation has increased among men over age 60. Most notably, the participation rate among men over 80 increased from 4.3 to 5.6% over the last 20 years. A change in workforce participation rates occurred among aging women as well. In 1983, 22% of women aged 55 and older were in the workforce, and 2.7% of women aged 75 and older worked. By 2003, the participation rate for all women over 55 reached 30% and 4.1% among those over 75.<sup>6</sup>

Currently, there are 693,000 Iowans who are over the age of 55 and these individuals comprise 14% of the state workforce. Of the 1.56 million working Iowans, approximately 10.2% are between the ages of 55 and 64 and slightly more than 3.6% are over 65. There are four industries in which persons over the age of 55 constitute more than 20% of the workforce (mining and quarrying, transit, real estate, education). Nearly 40,000 Iowans between the ages of 55 to 64 years old are employed in service occupations such as education, entertainment, and health. Healthcare workers constitute the largest particular type of service occupation for persons over 55 years old (20,000).<sup>6</sup>



The second largest industry for aging workers consists of wholesale and retail trade occupations. Another 20,000 aging lowans are employed in a manufacturing industry including chemical, food, industrial and plastics manufacturing. Nearly 10,000 aging lowans are employed in transportation and communication industries. Another 5,000 aging workers are employed in construction industry.

The number of workers over the age of 65 increased by more than 10% between 1999 and 2002; the number of older health care workers actually increased by more than 20% and reached a total of 4,530 during this period. This is the largest single occupation group for persons over 65 and also constitutes the most stable (as indicated by the lack of turnover among older employees). Over 2,600 older adults are working in business service occupations, the second largest category of workers over the age of 65.

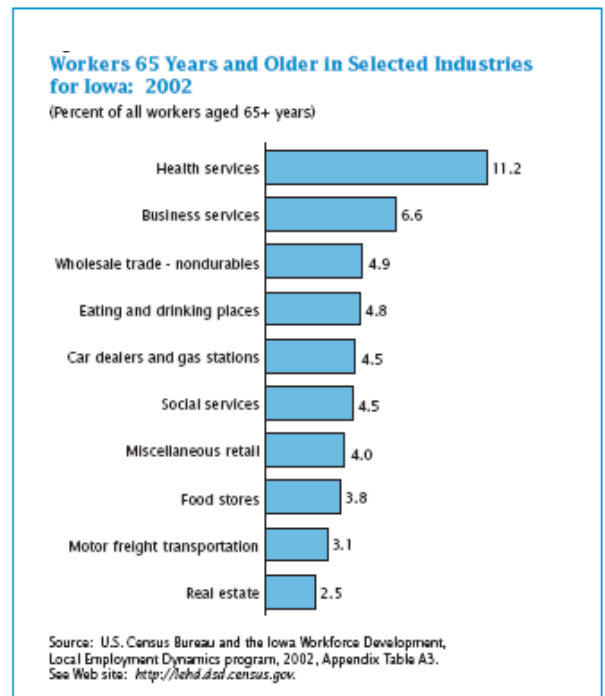
Across the 99 counties, aging lowans comprise anywhere between 10 and 25% of the total workforce population. The rates are highest among the more rural, farm-based counties where older adults represent a greater proportion of the entire population. These include counties such as Allamakee, Cass and Monona. The proportion of older workers is lower among the urban counties such as Dallas, Dubuque and Scott which happen to have comparatively fewer older residents.

In absolute terms, more than 40,000 aging lowans work in the greater Des Moines area.

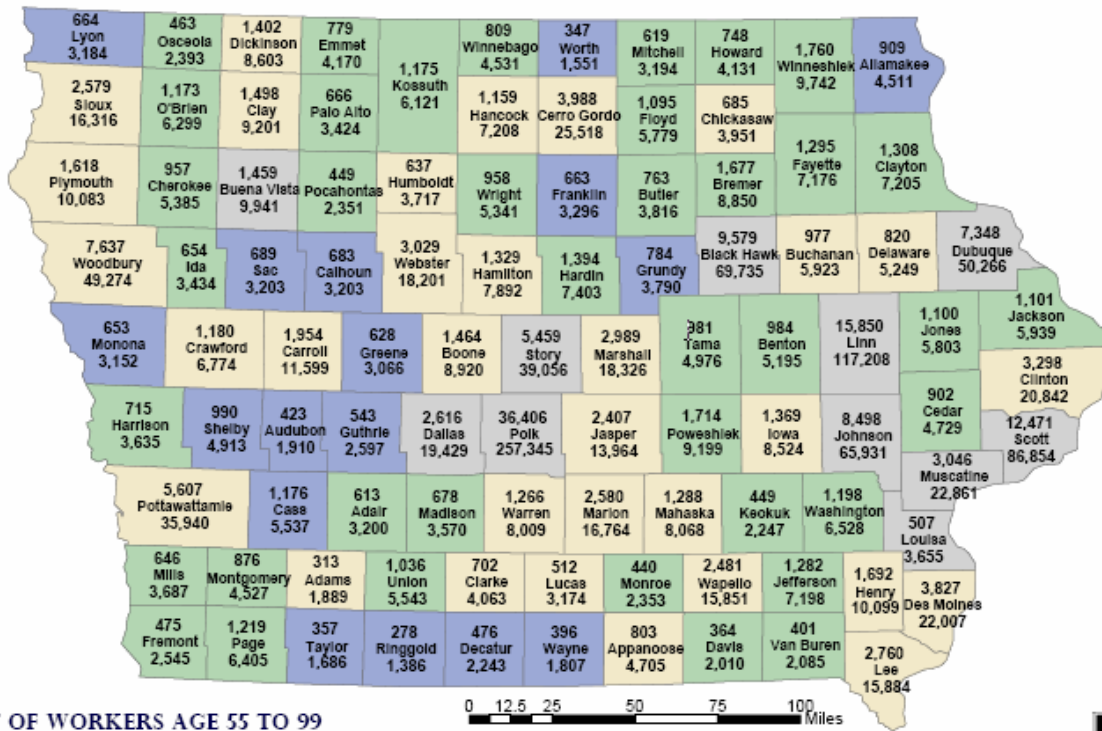
There are nearly 25,000 adults age 55 and over who are working in the area stretching from Iowa City to Cedar Rapids. In the majority of counties where the proportion of aging workers is higher, the absolute number of aging workforce participants rarely exceeds 1,000.

Between now and 2010, the greatest demand for workers over the age of 55 will be in technology and healthcare industries. Internet service providers and database processors are the occupational roles that have experienced the greatest amount of relative growth in the past year. Administrative, supportive services, nursing, and direct healthcare jobs have had the greatest absolute growth. Persons over 65 increasingly have been employed in food and drinking establishments as well.

The workforce demand for persons over 55 varies from one county to the next.<sup>9</sup> For example, in Dubuque County, employment growth for aging lowans largely occurred within the recreation and amusement industry; in Clinton County, employment growth was concentrated in furniture and plastics manufacturing; in Linn County, aging lowans were most likely to be hired within professional occupations. The somewhat irregular dispersion of labor force demands may have different implications for each community; and local planning and policy efforts should determine what these differences may mean to aging workers.



## WORKERS AGE 55 TO 99 AND TOTAL EMPLOYMENT BY COUNTY 2003 AVERAGE



POLICY &  
INFORMATION  
DIVISION

**Table 2.**  
**Top Ten Employers in Iowa Employing Workers 65 and Older by Rank: 1999 and 2002**

1999 rank	2002 rank	Industry	Number of workers 65 and older		Percent change, 1999-2002	Number of workers 14 and older, 2002
			1999	2002		
1	1	Health services . . . . .	3,751	4,529	20.7	122,887
2	2	Business services . . . . .	2,433	2,658	9.2	73,796
4	3	Wholesale trade—nondurables . . . . .	1,837	1,979	7.7	49,087
3	4	Eating and drinking places . . . . .	1,820	1,947	1.4	85,786
5	5	Car dealers and gas stations . . . . .	1,581	1,837	17.7	38,864
6	6	Social services . . . . .	1,526	1,799	17.9	36,555
8	7	Miscellaneous retail . . . . .	1,486	1,613	8.5	28,560
9	8	Food stores . . . . .	1,371	1,528	11.3	39,561
11	9	Motor freight transportation . . . . .	1,227	1,285	3.1	33,485
13	10	Real estate . . . . .	947	1,028	8.3	10,171

Source: U.S. Census Bureau and the Iowa Workforce Development, Local Employment Dynamics program, 2002, Appendix Tables A1 and A3. See Web site: <http://ahd.dcd.iowa.gov>.

## THE IOWA WORKFORCE SENIORS STUDY

These data provide a basic portrait of Iowa's aging workforce but leave several important questions unanswered. How exactly are aging Iowans changing their workforce participation? Are jobs being structured differently as people get older? Are aging employees redefining their roles or taking on new positions? What are the reasons why some people leave the workforce, what are reasons some people continue to work well after the age of 65, and why do some people come back to work after being retired?

What about the employers of persons over the age of 55? Are they making a concerted effort to retain or hire aging workers? What makes one kind of industry or occupation more appealing to aging workers than another? Perhaps most important, what can be done to improve and expand the workforce participation of aging Iowans?

There have been few coordinated and comprehensive responses to the challenges presented by the aging of Iowa's workforce. This lack of activity has come to a stop. The 2005 Iowa State Plan for Workforce Development<sup>10</sup> prioritized the need to create a strategic plan concerning the workforce participation of aging Iowans. Also in 2005, several organizations including Iowa Workforce Development, Iowa AARP and the Iowa Chambers of Commerce joined the Iowa Mature Worker Consortium.<sup>11</sup> The Consortium has identified a number of goals intended to facilitate workforce participation among aging Iowans.

Concurrent with these efforts, the University of Iowa Center on Aging received a contract from Iowa Workforce Development to conduct a formal evaluation of labor force participation among Iowans over the age of 55. The primary goal of this evaluation, called the Iowa Workforce Seniors Study, was to describe the labor market involving aging Iowans across three counties. The three specific aims of this research were to:

- (a) examine the occupational structures and roles that were being filled by two distinct groups of aging Iowans: the near old (55 to 64 years old) and the young old (65-74);
- (b) identify factors related to continued workforce participation among aging Iowans;
- (c) distinguish organizations that employ aging Iowans from those which do not.

This project offers several important pieces of information that can be used by policy makers and industry leaders. First, we obtained information on employment among two distinct age groups: persons who are approaching retirement and may wish to continue in the workforce or pursue a second career (generally 55-64 year olds), and those persons who have retired, and either have returned to the workforce in full or part-time positions or who are looking for suitable work opportunities (generally 65 years and older). Second, we compiled an inventory of organizations that currently employ aging workers, and illuminated the key characteristics that make these organizations different from those employing few or no aging employees. Last, we provided a set of recommendations that can be implemented within different labor markets across the State of Iowa.

### **Overview**

The Iowa Workforce Seniors Study (IWSS) was completed in three phases. First, we conducted a cross-sectional analysis of the labor force markets in Clinton, Dubuque and Washington Counties. This consisted of surveying registered voters over the age of 55 in each county, and collecting information about their current workforce participation as well as their attitudes about work and plans for retirement. We also examined the supply of employment opportunities for aging Iowans in each county by fielding surveys among businesses with more than 10 employees.

We purposefully selected these counties to account for possible differences in the labor markets from one distinct area of the state to another. Dubuque was selected as an urban county, Washington represented a rural county, and Clinton reflected an urban-rural mix with both small towns and farms. These counties also were selected because the three directors of the local Iowa Workforce Development (IWD) offices agreed to assist the research effort.

In the second phase, we conducted three focus groups with aging Iowans and three focus groups with human resource specialists. These discussions helped us to interpret the survey results, and also identify issues that were not featured in the survey response data.

In the third phase, we completed a statistical analysis of the structures and roles occupied by aging Iowans, tested the relationships among variables hypothesized to be related to workforce participation among aging Iowans, and examined the organizations that employed them. We concluded the research by defining a set of viable policy alternatives that could be pursued as a way to improve and expand workforce participation among aging Iowans.

### **Sample**

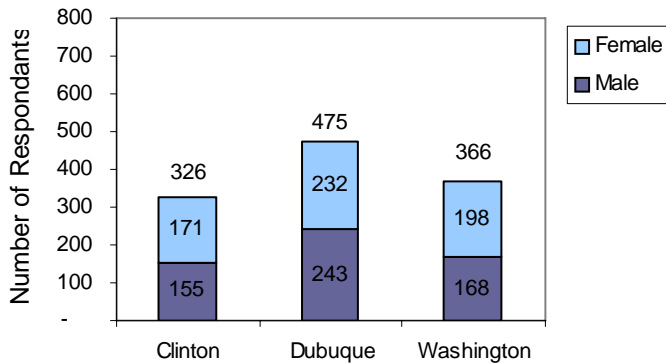
**Aging Iowans:** In August of 2004, the IWD provided the Center on Aging a randomly generated list of 2,400 registered voters over the age of 55 who lived in Clinton, Dubuque and Washington counties (sampling stratified by age and county). These individuals were mailed a 38 question survey about workforce participation. They also were mailed a cover letter that outlined the purposes of this study, and explained their rights and options as participants in a formal research study. Those who chose to participate provided their consent by returning the de-identified survey.

Altogether, 1,170 persons (48.8%) between the ages of 55 and 79 returned the surveys; 327 of these individuals were from Clinton County, 475 were from Dubuque and 368 were from Washington County.

The average age of the respondents was 64.3. Men represented 45.9% of the survey respondents. Just under 7% of the sample had less than a high-school education; 53% reported having a high school degree or its equivalency, 14% reported having completed some college or an associate's degree, and 26% reported having earned a bachelor's graduate or professional degree. Just over 45% of the respondents reported they were in excellent or very good health, and another 40% reported their health was good.

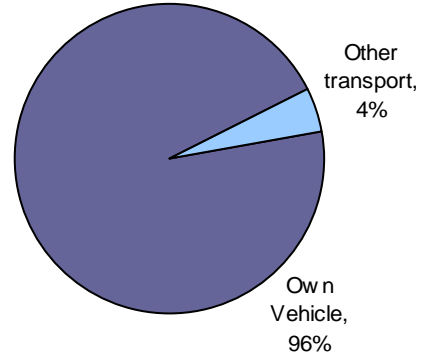
The following charts and graphs portray the aging individuals who participated in the IWSS Survey of Aging Iowans.

Age 65+ by Gender and County

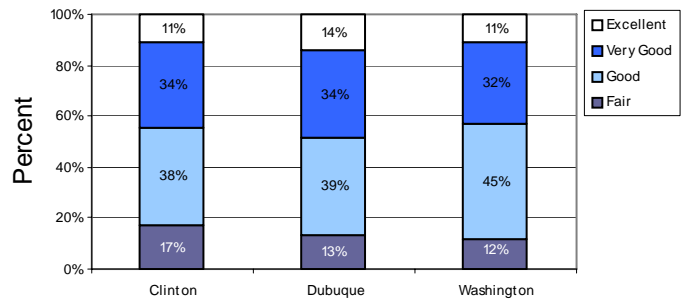


Average Age 64.3 years old  
 Std. Dev. 5.9 years  
 Range 55 to 79 years old

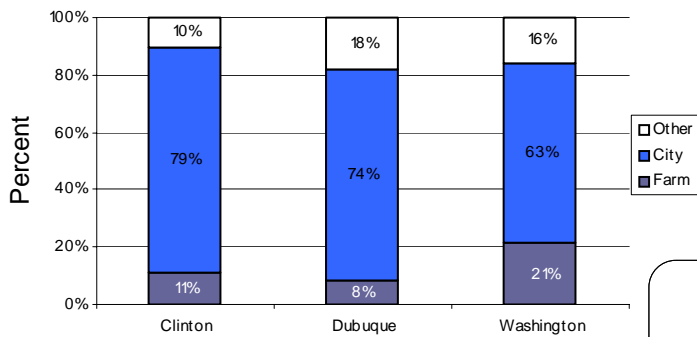
Means of Transportation for All Counties



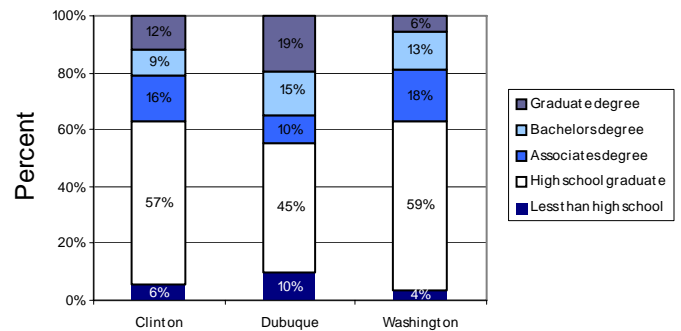
Self Reported Health Status by County



Place of Residence by County



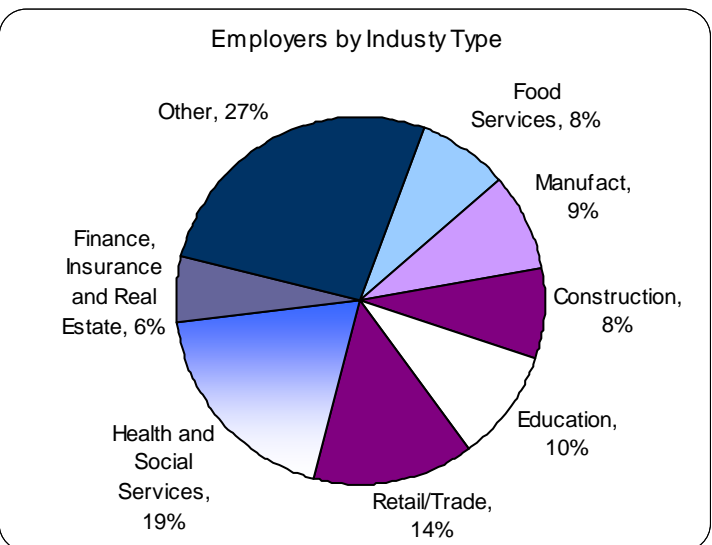
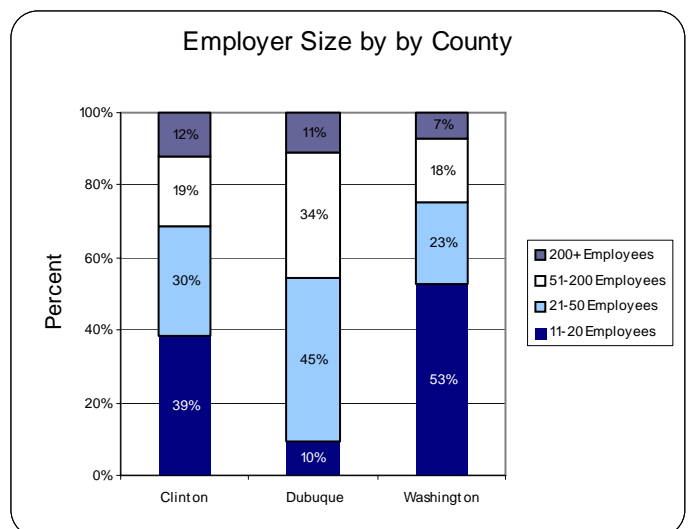
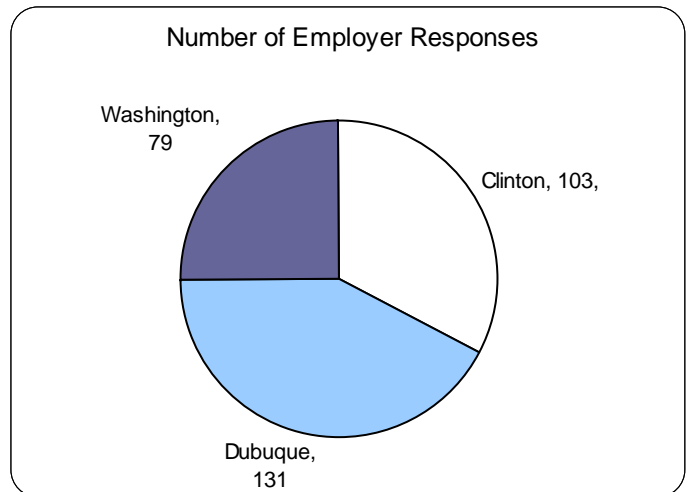
Education by County



**Employers:** In September of 2004, the IWD provided a random list of 1,200 organizations that employed 10 or more people in Clinton, Dubuque and Washington counties. The list did not include organizations from agriculture, mining, and construction industries because of their historically low number of aging workers (stratified sampling by industry and county). All designated human resources specialists within the individual organizations were mailed a 28 item survey. A cover letter that outlined their rights and options as participants in a formal research study was also mailed. Those who chose to participate provided their consent by returning the de-identified survey. Those organizations that did not respond to the initial survey mailing received a reminder six weeks later.

Altogether 313 (26%) organizations responded, 103 of these were from Clinton County, 131 were based in Dubuque County and 79 were based in Washington County. Clinton County had a mix of small and large firms, Dubuque County was represented mostly by firms with more than 20 employees, and 52.6% of the survey respondents from Washington County represented firms with fewer than 20 employees. Nearly 2 out every 3 organizations reported that their average employee has been with the firm for at least 5 years.

Among the 313 organizations, 18.8% represented healthcare and social service organizations and 14.2% were from wholesale or retail trade organizations. Other types of organizations included construction, education, food and beverage service, and manufacturing. More than 1 out of 4 organizations were defined as 'other.' Agricultural firms were more concentrated in Clinton and Washington counties; food service, healthcare and manufacturing firms were more concentrated in Clinton and Dubuque counties. Education firms were more common in Dubuque County.



**Focus Groups:** Three focus groups were conducted with older adults in December of 2004 and January of 2005. One group consisted of 5 aging lowans who currently were employed or actively looking for work, and using the services offered by a local IWD site. Another group consisted of 6 older adults who were working in part-time direct healthcare positions at a large, regional hospital. The third group included 4 residents from a continuing care retirement community. These individuals were selected to provide an over-representation of particular groups. The individuals were assured that their personal information would not be revealed in any manner and their individual responses would remain entirely anonymous.

Three focus groups were conducted with a total of 22 human resource representatives between January and March of 2005. These individuals were identified by the local IWD offices, and their contact information was released to the Center on Aging. Two of these focus groups were scheduled during the monthly meeting of local human resource directors. The individuals were assured that their personal and organizational information would not be revealed in any manner, and their individual responses would remain entirely anonymous.

### ***Data Collection***

**IWSS Survey of Aging lowans:** The 38 question survey consisted of multiple-choice, fill in the blank and short answer formats, and collected individual background data information on current workforce status, attitudes about work, and plans for retirement. For example, 13 survey questions focused on the individual's economic, education, health, housing, income and functional status as correlates to workforce participation. The surveys were developed in coordination with directors of the three local Iowa IWD offices and then approved by IWD in Des Moines. The IWSS Survey of Aging lowans is featured in Appendix 1.

**IWSS Employer Survey:** The 28 question survey consisted of multiple-choice, fill in the blank and short answer formats, and collected organizational background information as well as data on the employment of aging workers. The survey also queried about organizational attitudes and specific actions taken towards aging workers. For example, five survey questions collected data on the organization's size, industry, and location as indicators of workforce participation among aging lowans. The surveys were developed in coordination with the directors of the three local Iowa IWD offices and then approved by IWD in Des Moines. The IWSS Employer Survey is featured in Appendix 1.

**Focus Groups:** Each focus group was presented with four discussion points. The participants initially were asked to describe their experiences as aging workers or as organizations that employ aging workers. The focus group members then were asked to discuss particular issues highlighted in the survey responses. The next type of question focused on what could be done to improve the situation for aging lowans and the organizations that employ them. Finally, all focus group participants were encouraged to provide any additional information or insight that might be relevant to this study. The focus group sessions were tape recorded and written narratives were recorded by an observer from the Center on Aging. The sessions lasted between 75 and 90 minutes.

## **Measures**

Measures were constructed from the survey data. Using the IWSS Survey of Aging lowans, we created two outcome measures of workforce participation and 27 measures that were thought to be related to workforce participation. The independent variables were organized as four factors representing: (a) individual characteristics, (b) occupational characteristics, (c) individual attitudes about work, and (d) retirement planning.

Using the IWSS Employer Surveys, we created an outcome measure reflecting the employment of aging workers and 13 measures reflecting three factors that were thought to be related to the employment of aging lowans. These factors represented: (a) organizational characteristics, (b) employers' attitudes about aging workers, and (c) programming efforts related to aging workers.

The following is a more detailed discussion of the measurements developed from the IWSS Survey of Aging lowans and the IWSS Employer Survey.

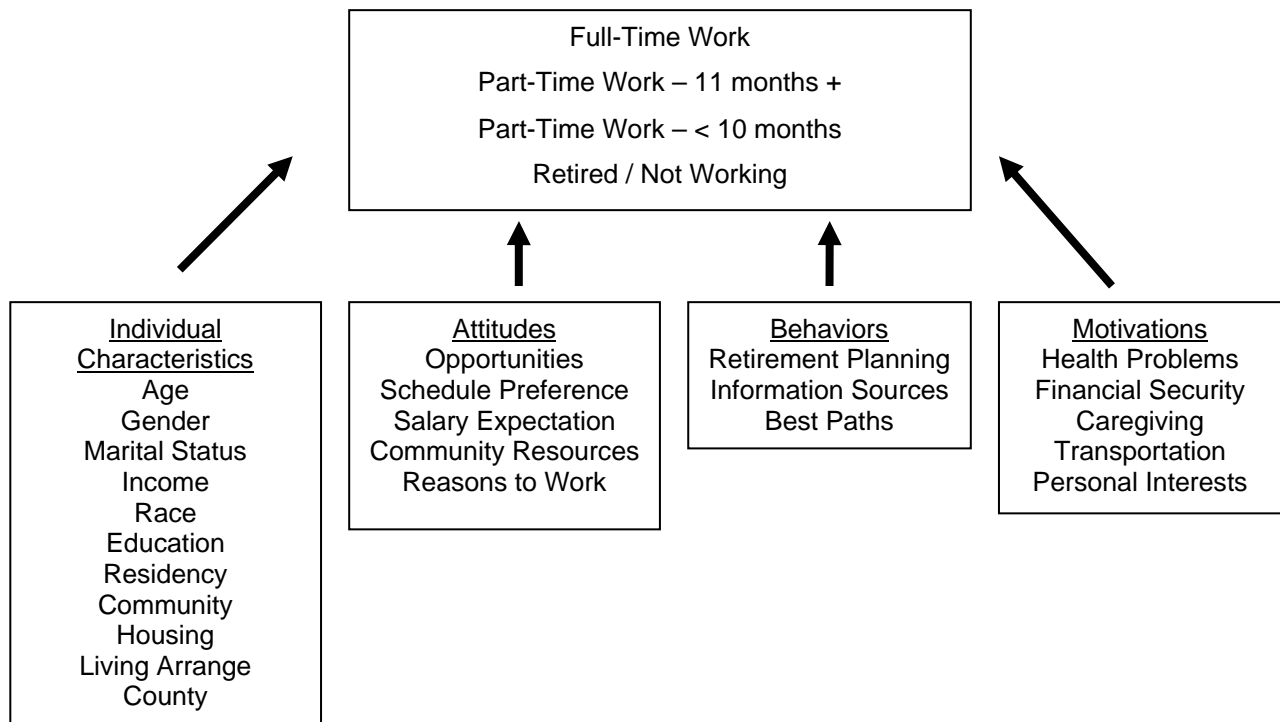
**Workforce Participation among Aging lowans:** Survey respondents answered three questions that defined their current employment status. These responses were used to sort the aging individuals into two categories: employed and not employed. Responses were also used to distinguish aging lowans who worked full-time, part-time most of the year, and part-time on a seasonal or contractual basis.

**Individual Characteristics of Aging Workers:** The survey responses provided data to construct 13 measures of individual characteristics that may relate to the individual's employment status. These include age, gender, marital status, income level, education level, housing situation, and health status.

**Occupational Characteristics:** The survey respondents provided data on the occupations and roles they currently or previously held, as these were thought to be associated with the workforce participation of aging individuals. Using the Bureau of Labor Statistics occupational classification system, the individuals selected 1 of 9 occupations, and identified 1 out of 12 different types of roles.

**Individual Attitudes:** The survey respondents provided information concerning their attitudes about work. In all, the information was used to construct 7 measures. Three of these were ratings (1-5) of perceived availability of work opportunities, preferences concerning scheduling, and salary expectations. Four measures reflected individual expectations concerning the continuation of work or the return to work, the expected amount (in years) of continued workforce involvement, and the reasons for leaving the workforce.

**Individual Planning:** The survey respondents provided information concerning their planning efforts for retirement which was used to construct 5 measures. These included whether or not they received any formal assistance with retirement planning, a rating of the availability of information and educational opportunities about retirement, and what was considered to be the best source of information for retirement planning.

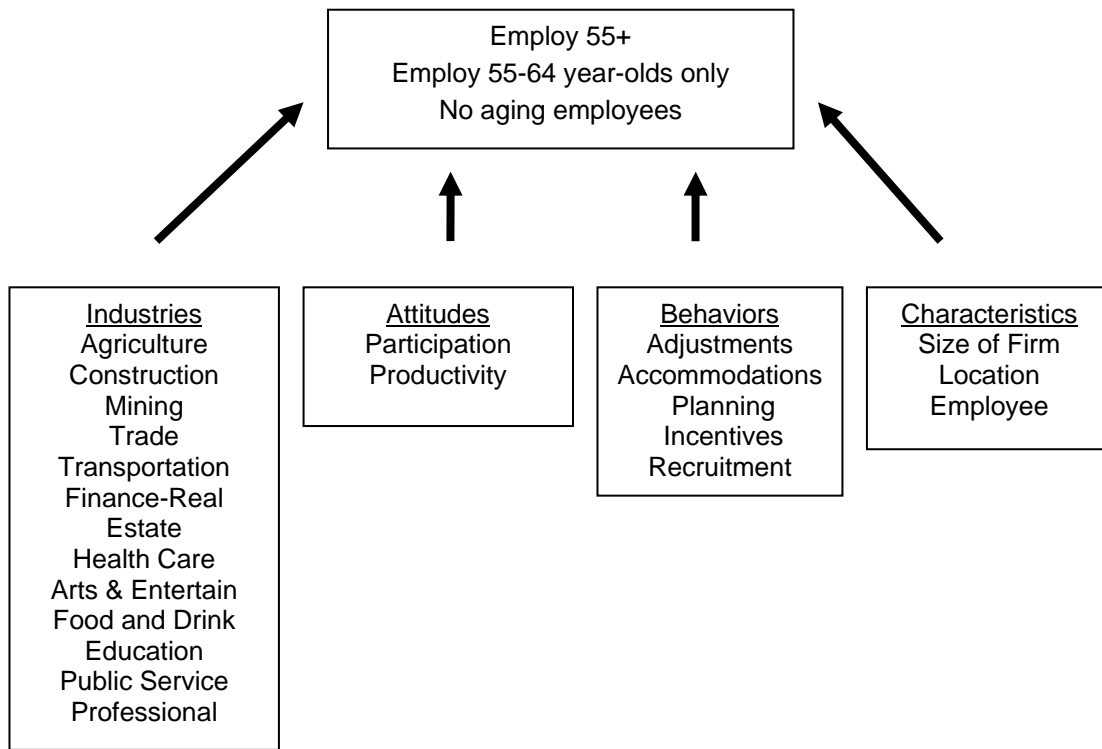


**Employment of Aging lowans:** The IWSS Employer Surveys collected data from the organizations that reflected the total number and percentage of aging employees. These data were used to sort the employers into three categories: those who employed persons between 55 and 64 as well as over 65, organizations that employed persons between 55 and 64 but not over 65, and those that employed no aging lowans over the age of 55.

**Employer Characteristics:** The survey respondents provided data on the key characteristics of their organizations, as these were thought to be associated with the number of aging employees. Using the Bureau of Labor Statistics industry and occupation classification system, the respondents reported that their organization belonged to 1 out of 13 industries, and then selected the occupations and roles that were filled by aging lowans.

**Employer Attitudes about Aging Workers:** The survey respondents provided information about organizational attitudes concerning aging employees. This information was used to construct two measures about why employers thought aging persons remained in the workplace and the perceived productivity and quality of aging workers.

**Employer Actions Targeted towards Aging Workers:** The survey respondents also provided information about employer efforts targeted toward retaining aging workers or assisting them with retirement planning. One measure captured efforts to accommodate aging workers, another concerned retirement planning, a third focused on incentives to retire, and the fourth measure focused on recruitment efforts specific to older lowans.



### ***Analysis***

This analysis was separated into two sections. The first section focused on the workforce participation of aging lowans and the second section concerned the employers of aging lowans. Each section consisted of three parts: (a) descriptive statistics on all variables; (b) univariate logistic regressions of the outcome variables on each predictor variable and the application of a multivariate logistic regression model of workforce participation, and (c) a qualitative analysis of the focus group responses. Prior to conducting the analysis, research assistants cross-checked all entered data for accuracy. Missing items that constituted less than 5% of any single variable response were treated as random.

The descriptive statistics provided: (a) means, standard deviations, and ranges for continuous data and basic frequency information for categorical and dichotomous data; (b) distributions of the data; and (c) an examination of the data for outliers and skewed distributions.

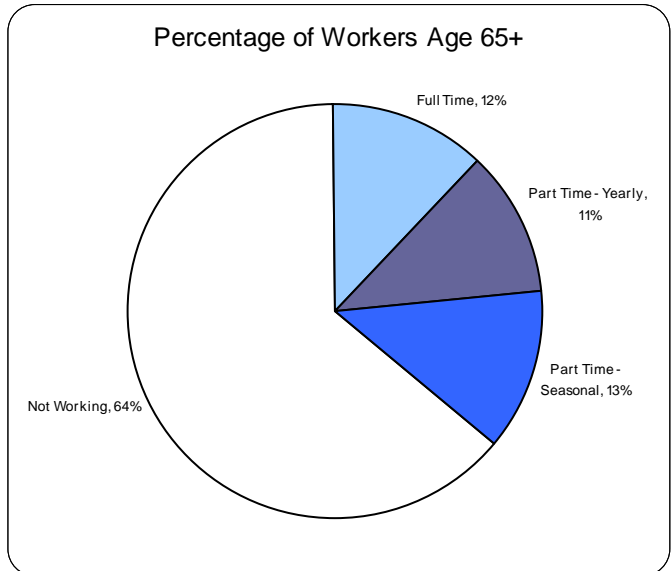
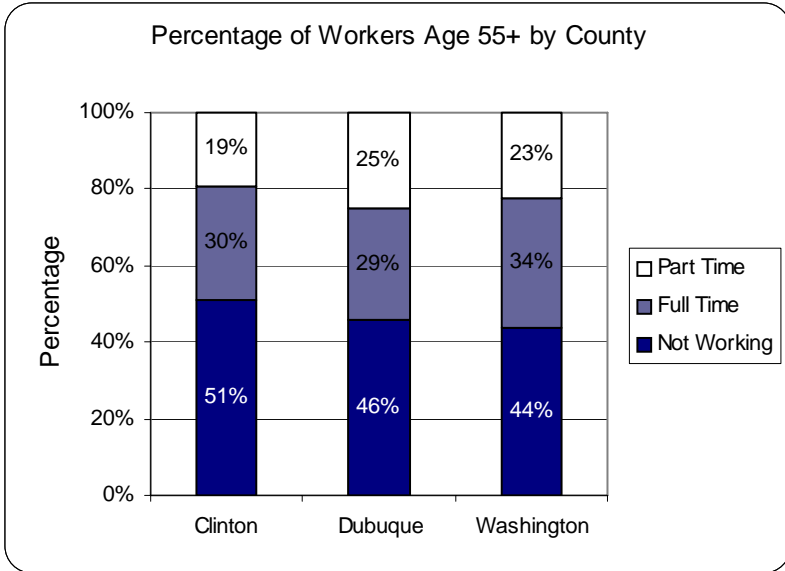
For the second part of the analysis, univariate logistic regressions were conducted to establish the association between individual predictor variables and the outcomes. In an effort to establish a parsimonious model that depicted the most critical influences of workforce participation among aging lowans, a backward mapping technique using the univariate regression data was executed on four different outcomes pertaining to workforce participation.

The focus group responses were summarized into thematic areas and novel insights were noted as well. This qualitative information enhanced the authenticity and credibility of the quantitative analyses.

### The Aging Workforce

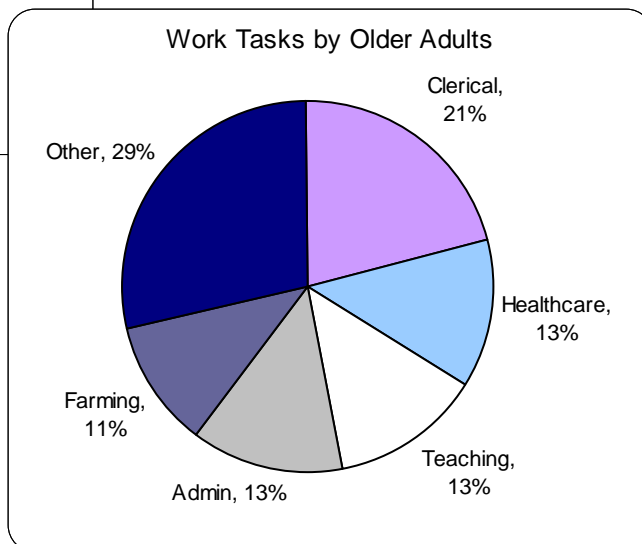
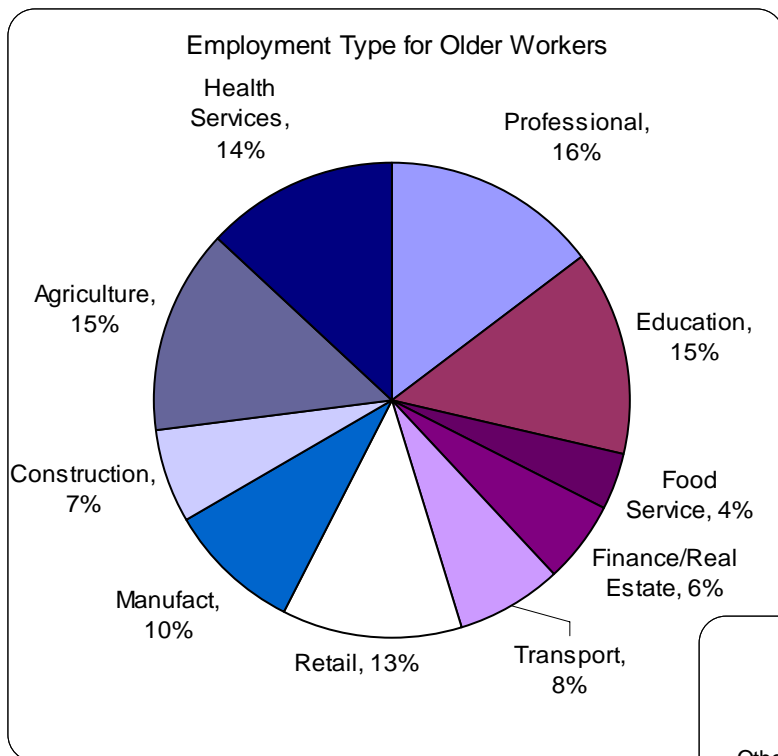
Of the individuals who completed the surveys, 635 (54.8%) reported that they were being paid to work. The workforce participation rates slightly varied across the three counties. In Clinton, 48.9% were being paid to work while that number rose to 54.2% and 56.4% in Johnson and Washington Counties.

Then, based on the number of hours worked each week, the aging workforce was separated into full-time and part-time participants. We found that 57.6% of aging persons were working in full-time positions (defined as working 35+ hours per week over the course of the year). Among the part-time workers, 47.7% worked in part-time positions at least 11 months each year and 52.3% worked in a seasonal, or contractual position for 10 months or less. These rates changed as people aged. Only 1 out of 3 persons over the age of 65 reported that they were being paid to work. Among those over 65 being paid to work, 2 out of every 3 working older adults were employed in a part-time position.



In terms of occupations, most of these aging workers indicated that they worked in a service industry: 15% worked in education related occupations, 14% were employed in healthcare settings, and 4% worked in food service and drinking places. Only education related positions were more common in one county (Dubuque) in comparison to the others. 16% of the sample did professional work, 13% worked in retail, 10% of the sample was working in the manufacturing industry and 7% was employed in construction. 15% of the workforce participants held positions in agriculture or mining. Most of these individuals worked in rural Washington County. It is worth noting that more than 20% of the survey respondents selected 'other' to describe their occupation.

In describing the work that they do, the most common roles were administration, clerical work, farming, healthcare, and teaching. Farmers were more common in Washington County and teachers were more common in Dubuque County. Of the respondents nearly 30% selected 'other' to describe the type of work that they do.

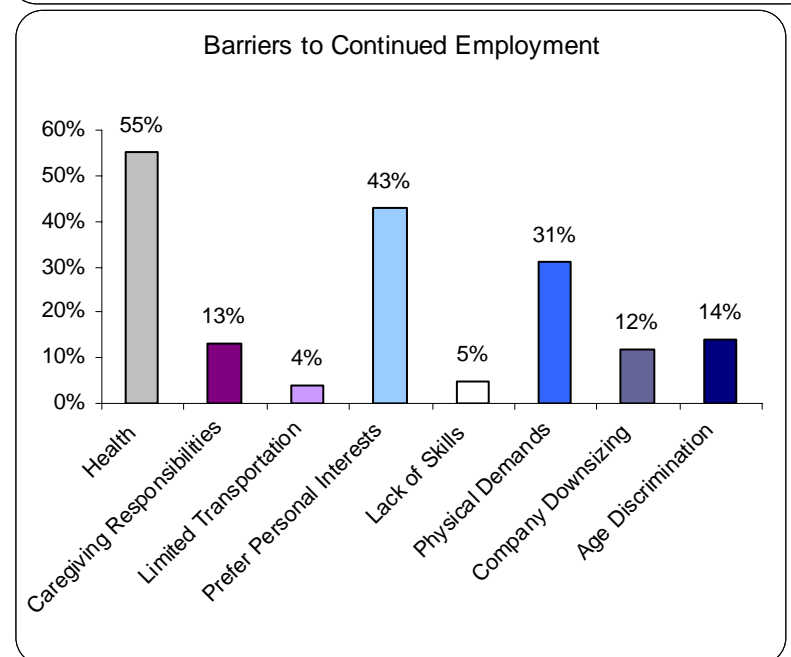
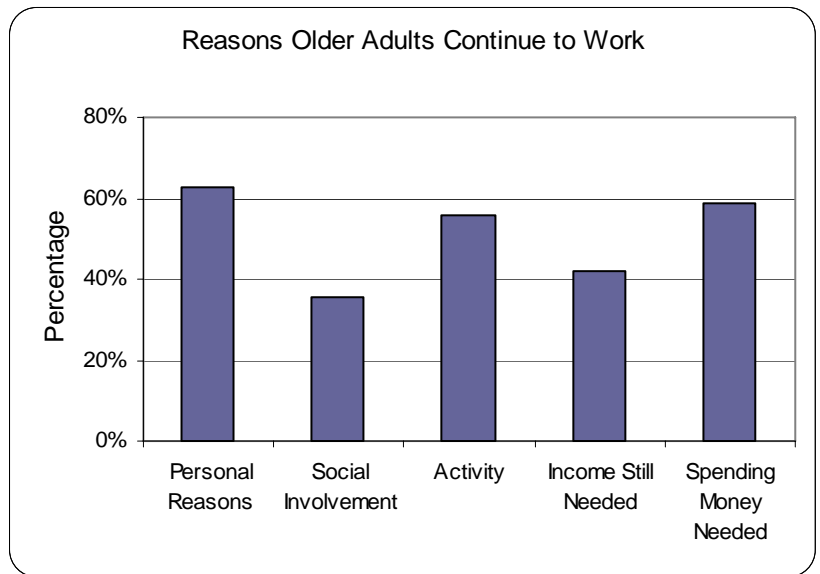


**Individual Attitudes about Work.** Personal interest and financial need were the two most common reasons individuals gave for continuing to participate in the workforce. Persons from Dubuque were more likely to work for personal or social reasons while they were less likely to work for financial reasons. Among current workforce participants, 17% indicated that they expected to remain in the workforce for at least another 10 years. Only 46% reported they planned to retire in the next 5 years.

When asked to identify barriers to continued workforce participation, the survey respondents indicated that increased personal health problems and the physical demands of their job would be the primary reasons for leaving their current position. In addition, having to care for a loved one was a more common reason to leave the workforce than not being afforded flexible or decrease hours, not having the skills necessary to perform the job, or not having adequate transport to and from the workplace. Survey respondents in Clinton County were less likely to leave the workplace for personal reasons and were more likely to think they might be subject to age discrimination and forced to leave the workplace.

Among survey respondents who currently were retired, 37% reported that they would return to work if the option were available. The need for additional income and health benefits were the most common reasons for returning to work, but a substantial number of individuals reported they would return to work for personal fulfillment, social interaction and to learn new things. Respondents from Dubuque were more likely to return to work for personal or social reasons.

In terms of the perceived availability of workforce opportunities, 46% of the survey sample indicated that they agreed or strongly agreed with the statement that there were enough opportunities for work while 31% disagreed and strongly disagreed with this statement. 80% of the respondents agreed or strongly agreed with the statements that a flexible work schedule was important, 68% agreed or strongly agreed that being paid adequately was important. Less than 5% of the survey respondents disagreed or strongly disagreed with these statements.

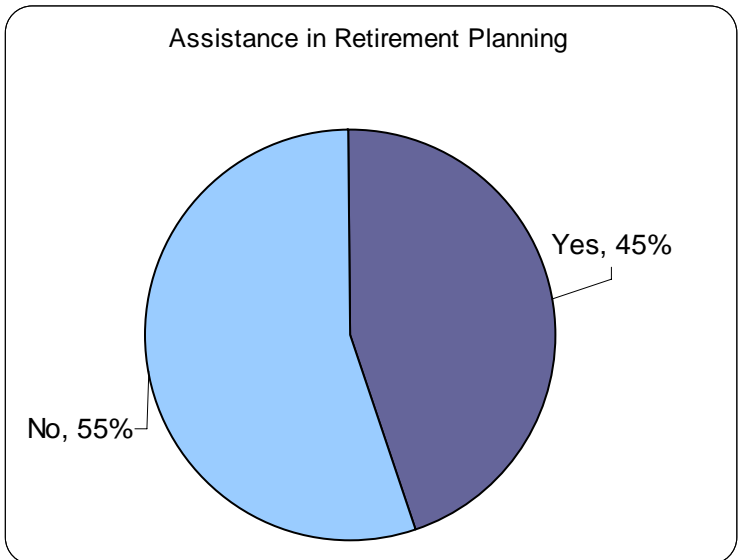
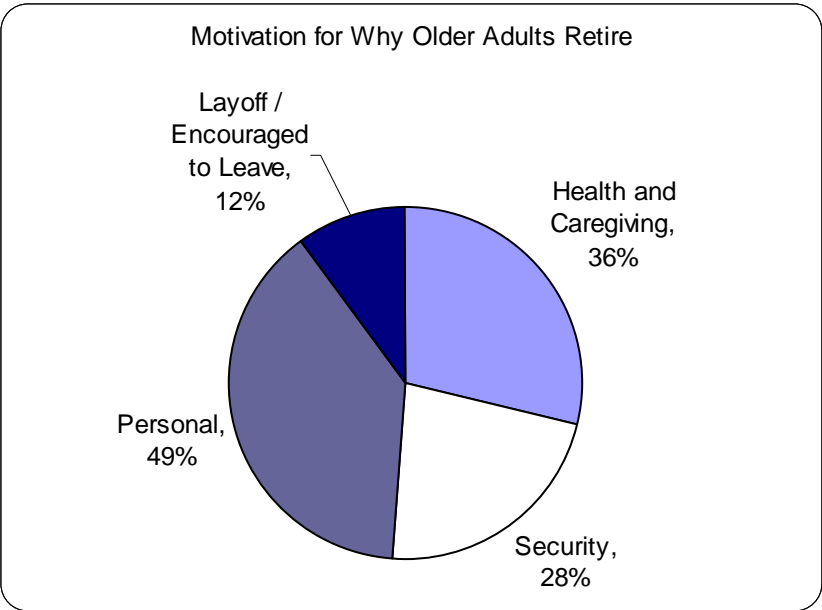


**Retirement Planning**

The most common reason why survey respondents already had retired or planned to retire involved personal preferences such as spending more time with family or traveling. Persons from Dubuque were more likely to retire for personal preferences than those from Clinton and Washington Counties. Health problems or needing to provide care for someone was cited as the second most common reason for retirement. The third most common reason was the individual reached a point of financial security. Problems with transportation or not having adequate skills were cited by less than 3% of the respondents. However, downsizing, layoffs, being asked to leave or age discrimination were reasons cited by at least 10% of the respondents, and these reasons were more common among persons from Clinton County.

The majority of aging lo-wans did not receive any formal assistance and relied on themselves to conduct retirement planning. Following on this, only one out of every two survey respondents strongly agreed or agreed with the statement that there are enough resources in the community to learn about retirement.

In terms of formal planning activities, 45% reported that they received some sort of assistance from their employers' human resources personnel; individuals from Clinton County were less likely to receive any type of assistance than the respondents from Dubuque and Washington Counties. The two most common sources of retirement information were (a) employer human resources representatives and (b) friends. Some older adults relied on AARP as an information resource and only a few went to their local senior center or public library to learn about retirement. Among these different resources, talking to friends was considered to be the most helpful.



### **Variables Associated with Workforce Participation**

Several individual-level characteristics were associated with workforce participation after the age of 55. These included age, education, gender, health status, and income. Younger people, men and those with higher levels of education, health and income all were more likely to remain in the workforce after age 55. The individuals' place of residence was not related to workforce participation among persons age 55 and older. Whether a person lived in Clinton, Dubuque, or Washington County had no relationship with their workforce participation; there also was no relationships between workforce participation and living in a city, town, farm or unincorporated area.

In regard to attitudes about work, the perception of work opportunities was strongly linked to participation. Persons who thought there were a sufficient number of opportunities were more likely to work.

Persons who valued retirement as a time to pursue personal interests were more likely to participate in the labor force as were those whose primary reason for retirement was a decline in health. Downsizing and layoffs did explain why a significant number of aging persons were no longer working but a sense of financial security was not related to workforce participation.

### **Different Levels of Workforce Participation.**

Given the number of aging workers in part-time positions, we examined relationships between three levels of work force participation and the individual characteristics, attitudes, and planning activities. The results indicated several of the same individual-level characteristics were associated with varied levels of workforce participation after the age of 55. These included age, education, gender, health status and annual income. Lack of transportation affected persons working in part-time positions who were under the age of 65. Caregiving responsibilities also affected persons under 65 who worked in part-time positions.

Throughout the responses involving attitudes about work, the value assigned to having a flexible schedule was related to part-time workforce participation. Different levels of workforce participation were also related to an individual's perceptions about health status and organizational lay-offs and downsizing. Part-time workforce participation for persons over 65 was not linked to whether or not they lived in Iowa for more than 10 months each year.

### **Workforce Participation among those over 65.**

Because a person's age was such a primary influence on workforce participation, we tested relationships among the explanatory variables and the workforce participation of persons over the age of 65.

The results indicated that several of the same individual-level characteristics were associated with workforce participation. These included age, education, gender, health status and annual income. However, whether or not someone was widowed, single, married or divorced had no relationship with working past the age of 65. The lack of transportation did not affect persons work participation after the age of 65. The amount of exercise completed each week by someone over the age of 65 had no relationship with work status.

In regard to attitudes about work, the importance of salary was not linked to work participation after the age of 65. Having a flexible schedule was associated with working past the age of 65. Workforce participation also was related to an individual's perceptions about health status and organizational lay-offs and downsizing.

Persons over 55 who received assistance with retirement planning actually were more likely to participate in the labor force but this effect did not persist for persons after 65. Persons over 65 who worked were more likely to indicate that their community provided a sufficient number of retirement options.

**Explanatory Models of Workforce Participation Among Aging Iowans**

When these individual effects were considered simultaneously, only nine of the variables appeared to influence workforce participation after the age of 55. These included age, health, income and salary expectations. In regards to attitudes, workforce participation was related to an individual’s perceptions about their health status, pursuit of personal interests, organizational layoffs and downsizing.

We then tested how the variables would capture the differences among those who worked full time, part-time or not at all. Besides age, health, and income, gender also was associated with working full or part time. In other words, aging men and women were equally likely to work in part-time positions after the age of 55. The survey also revealed how the importance of salary was strongly linked to participation. Workforce participation also was related to an individual’s perceptions about their health status, pursuit of personal interests, and transportation limitations.

We also tested an explanatory model of workforce participation for those persons who were over the age of 65. Age and health status still were key influences on workforce participation, but a person’s annual income was not. Also, after the age of 65, perceptions about health, pursuit of personal interests and the availability of job opportunities corresponded with workforce participation but difficulties with transportation and lay-offs did not.

Finally, we tested an explanatory model of the different levels of workforce participation for those persons who are over the age of 65. Age and health status still were key influences on workforce participation. Also, after the age of 65, perceptions about health, pursuit of personal interests and the availability of job opportunities corresponded with workforce participation. In Table 1, we present the significance levels of the individual relationships between the independent variables and workforce participation (lower values are indicative of significant relationship).

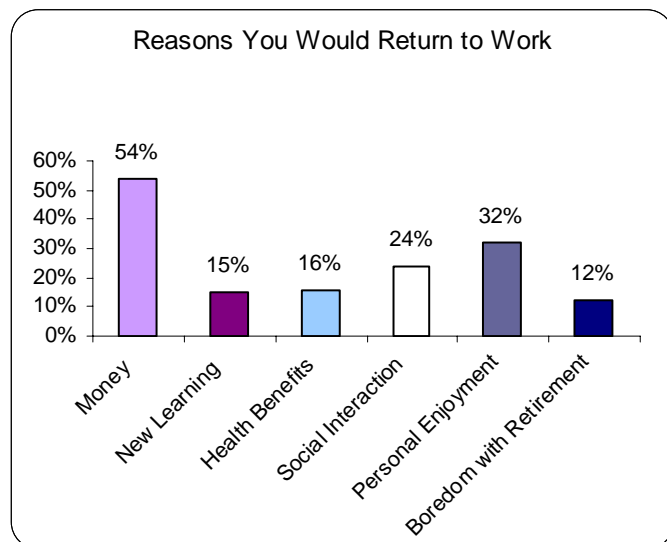
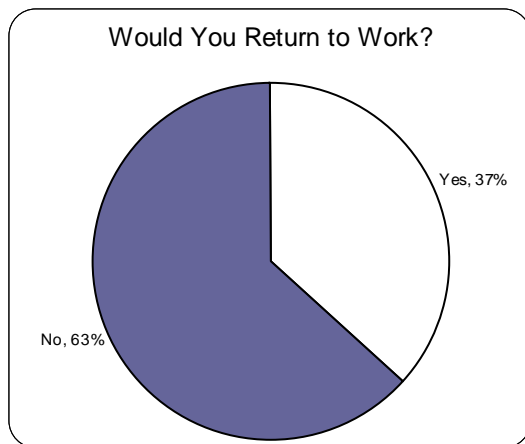


Table 1 - Single variables associated with older adults' work status by age group

Characteristics and Variables	55+ Work Status	65+ Work Status	55+ Intensity	65+ Intensity
<u>Individual Characteristics</u>				
County	0.1540	0.1483	0.1556	0.4296
Age	< 0.0001	0.0009	†	< 0.0001
Gender	0.0002	0.0006	< 0.0001	0.0011
Marital Status	< 0.0001	0.2351	0.0002	0.4423
Income	< 0.0001	0.0026	< 0.0001	< 0.0001
Race	0.2208	0.1882	0.5508	0.5362
Education	< 0.0001	0.0185	< 0.0001	0.0020
Live in Iowa All Year	< 0.0001	0.0279	0.0002	0.0757
Type of Community Lived In	0.4096	0.7370	0.8204	0.7772
Type of Home Lived In	0.0062	0.5936	0.0097	0.4537
Living Arrangement	0.4303	0.4916	0.8228	0.5986
Health Status	< 0.0001	< 0.0001	< 0.0001	< 0.0001
Mode of Transportation	0.0001	0.0975	0.0004	0.1791
Exercise Status	0.0001	0.0563	< 0.0001	0.0615
<u>Individual Attitudes</u>				
Work Opportunities	0.0001	< 0.0001	< 0.0001	< 0.0001
Scheduling Preferences	0.1303	0.0389	0.0008	0.0051
Salary Expectations	< 0.0001	0.8090	< 0.0001	0.8437
Resources in Community	0.5313	0.0583	0.6555	0.0219
<u>Individual Planning</u>				
Receive Assistance w/ Plans	0.0066*	0.7699	0.0053*	0.8777
Helpful Retirement Info				
<u>Motivation for Retirement:</u>				
Health problems/Disability	0.0419	0.9119	0.1034	0.9627
Reached Financial Security	0.8919	0.2446	0.5482	0.4297
Caregiving Responsibilities	0.1529	0.2505	0.0597	0.2618
Transportations Limits	0.0180	0.6271	0.0387	0.9996
Pursue Personal Interests	< 0.0001	0.0004	< 0.0001	0.0003
Lack of Skills	0.6068	0.7993	0.7971	0.9993
Downsized/Lay offs	0.0014	0.0262	0.0070	0.0946
Encouraged to Leave	0.8887	0.9828	0.0361	0.6732
Workplace Discrimination	0.9041	0.7543	0.9720	0.9647
Other	< 0.0001	0.0221	0.0001	0.0608

### **Focus Groups with Aging Iowans**

The focus group participants who held full-time or part-time positions reported that they occupied a variety of roles, and continued to work for financial and personal reasons. Some of these individuals stated that their employers had accommodated their preferences and provided them with part-time or less physically demanding roles as they got older. A few individuals reported that they now work as substitutes or are 'on-call' as needed.

When asked about retirement planning, the focus group participants suggested that they received little if any formal assistance from their employers. At best, employers' human resource staff provided guidance with the financial aspects of leaving the workplace and entering retirement (e.g., pension and vacation payout schedules). Focus group participants indicated that they were left to their own once they left the workforce.

When asked about returning to work, focus group participants indicated that they would be willing to fill a variety of roles and were willing to complete any necessary training to qualify for the job. However, many individuals indicated that they would be less willing to go through training that was not offered by the employer. They were not likely to pay for their own training and were not likely to complete a general training program if no position was tied to it.

Some of the aging workforce participants reported that the most effective way to find work was through personal referrals such as a neighbor or friend. The group members were consistent in their attitudes that newspaper and other forms of job advertising were less effective. When probed further, the focus group members suggested that some older adults may be fearful about applying for a job. They indicated that older adults may face some sort of age-based discrimination when they physically appeared for an interview (i.e., "they can see I am much older than the other applicants"). Focus groups also feared that the job would not suit their preferences or require them to work in undesirable roles or situations (e.g., fast food service). The aversions about looking for a job may explain why many aging Iowans feel that the most effective way to find a job is through someone they know. Some focus group participants reported on how finding a job would be easier if they could review a list that presented a variety of work opportunities that were suitable for older persons.

## **The Employers of Aging Iowans**

Among the survey respondents, 84% of the organizations employed an aging Iowan. The average number of employees between the ages of 55 and 64 was 6.0 persons and the average number of employees over 65 was 1.4 persons. Among these organizations, 50% employed persons between the ages of 55 and 64, while the remaining employed person between 55 and 64 as well as those over the age of 65.

Among the organizations that employed 55 to 64 year-olds, 76% of these individuals worked full-time and, among those that employed persons 65 and older, 74% of these worked in full-time positions. The most common roles included administration, clerical and laborers. In Dubuque County, aging Iowans were more likely to be employed as administrators, direct healthcare workers and in professional roles. In Washington County, aging Iowans were more likely to be employed in farm occupations and were less likely to be employed in sales positions.

Among the employers of aging Iowans, 51% reported that they recently had hired persons 55 or older (persons who were returning to work, pursuing a second career, or switched jobs after age 55). The most common roles for these individuals included administration, clerical, direct healthcare, and laborers. Clerical roles were more common in Washington County while direct healthcare roles were less common than the other two counties. Professional roles were more common in Dubuque County.

### **Employer Attitudes about Aging Workers:**

The employers indicated that they thought aging Iowans left the workforce for personal reasons or because of health problems. Only 8% thought the primary reason why persons left the workforce was because of layoffs, 6% indicated that aging workers left because they lacked the necessary skills, and only 1% reported that transportation problems were the primary reason why persons left the workforce. These patterns persisted when employers were asked to explain why persons who returned to work would leave the workforce. These patterns also were consistent across the three counties.

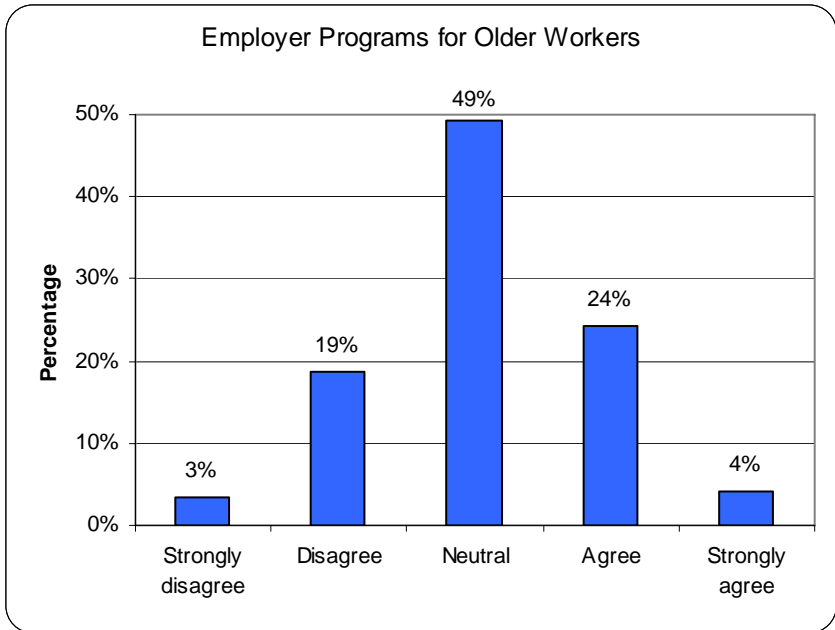
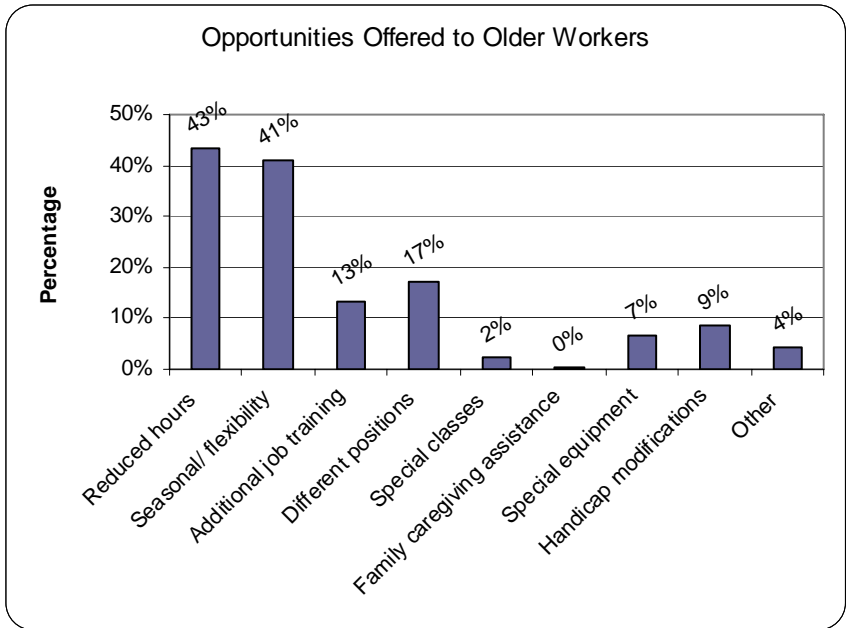
When asked in a different manner, the employers indicated that the stressful or difficult nature of work was a primary reason why persons left the workforce. The second most common reason why people left was because the job involved working undesirable hours or shifts. The lack of adequate healthcare benefits also was a reason employers thought aging Iowans would not continue to work, although both of these reasons were cited less frequently among respondents from Washington County. 75.7% of the survey respondents agreed or strongly agreed with the statement that part-time and flexible employees are as productive as full-time employees.

### **Employer Actions Targeted towards Aging Workers:**

More than 40% of the employers offered reduced hours and flexible scheduling opportunities to aging workers, 17% offered aging workers different positions, and 13% provided additional training to assist aging workers in meeting the requirements of a new position. Only 8.6% of the organizations provided workplace modifications for aging workers. Less than 1.0% facilitated assistance with family caregiving needs. Offering reduced hours, flexible schedules, new positions and workplace accommodations and adaptations was more common among employers in Dubuque.

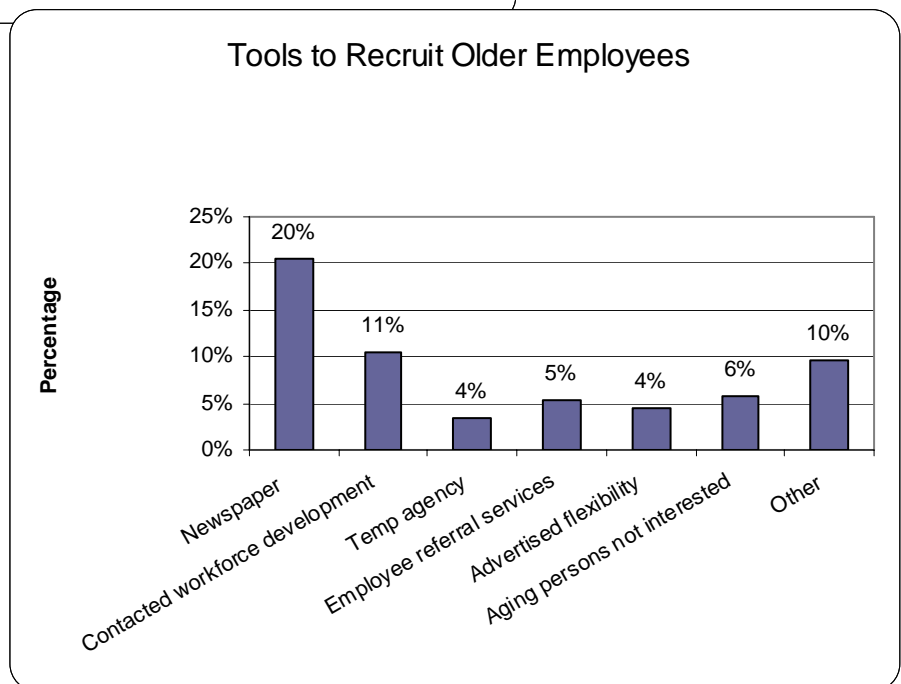
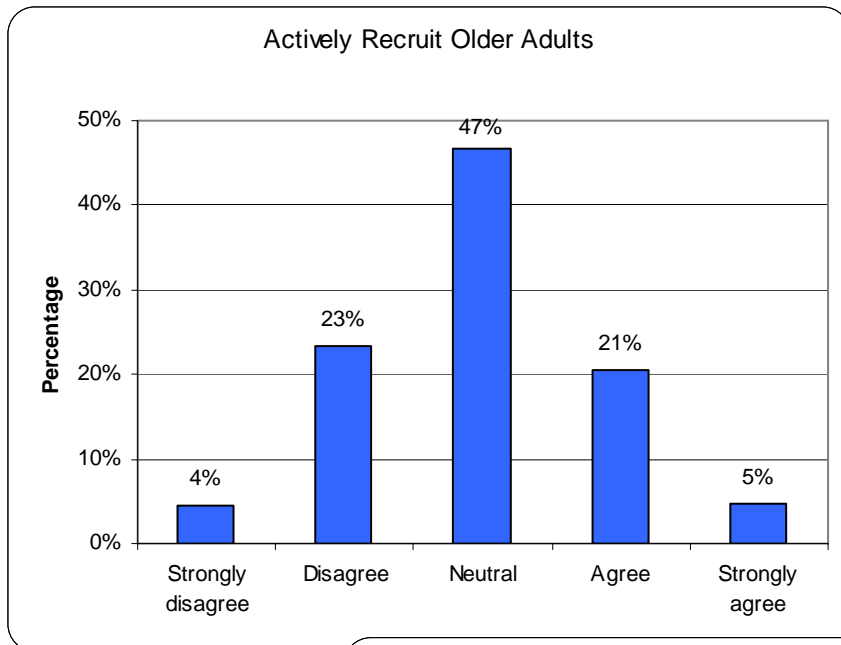
42.8% of the employers provided pensions, and 30.7% offered vacation pay outs as retirement incentives. Less than 10% offered some sort of formal employee retirement assistance program or counseling service. Vacation pay-outs and financial planning seminars were more common among the firms in Dubuque County. Assistance and counseling were less common among those organizations that employed aging lowans who had “returned to work.”

28.4% agreed or strongly agreed with the statement that their organization offered programs or services to help older employees remain in the workforce, and 43.8% agreed or strongly agreed that they offered programs and services concerning retirement planning. These statements were more common among employers in Du-  
 buque.



Only 1 out of 4 organizations actively tried to recruit aging workers. Placing an ad in the local newspaper and contacting the local workforce development office were the two most common methods used to recruit aging workers. Employers in Washington County were less likely to collaborate with the local IWD office or another employment referral agency.

When asked to identify the type of information that their organizations would find most useful in regard to retaining or hiring aging workers, at least 1 out of 5 employers selected the following: (a) the benefits of using older workers, (b) how to recruit aging workers, (c) how to develop a salary and benefits package that is most appropriate for aging workers, and (d) how to offer reduced and flexible scheduling to aging workers.



**Variables Associated with Employment of Older Iowans**

The employers were sorted into two groups: those that employed persons aged 55 to 64, and those that employed persons 55 to 64 as well as those over age 65. These organizations then were differentiated by three organizational characteristics: the type of organization, the organization’s geographic location, and the total number of employees. Healthcare organizations were more likely to employ persons over the age of 65, as were firms based in Dubuque County, and firms with a larger number of employees. Among the other variables reflecting attitudes about aging workers and actions taken on their behalf, an employer’s effort to retain aging workers was related to having employees who were over the age of 65. Given the relatively small number of significant variables, an explanatory model of organizational employment of aging Iowans was not tested. Table 2 features the variables associated with workforce participation.

Table 2 Multivariable Logistic Regression Results: Whether or Not Older Adults Work

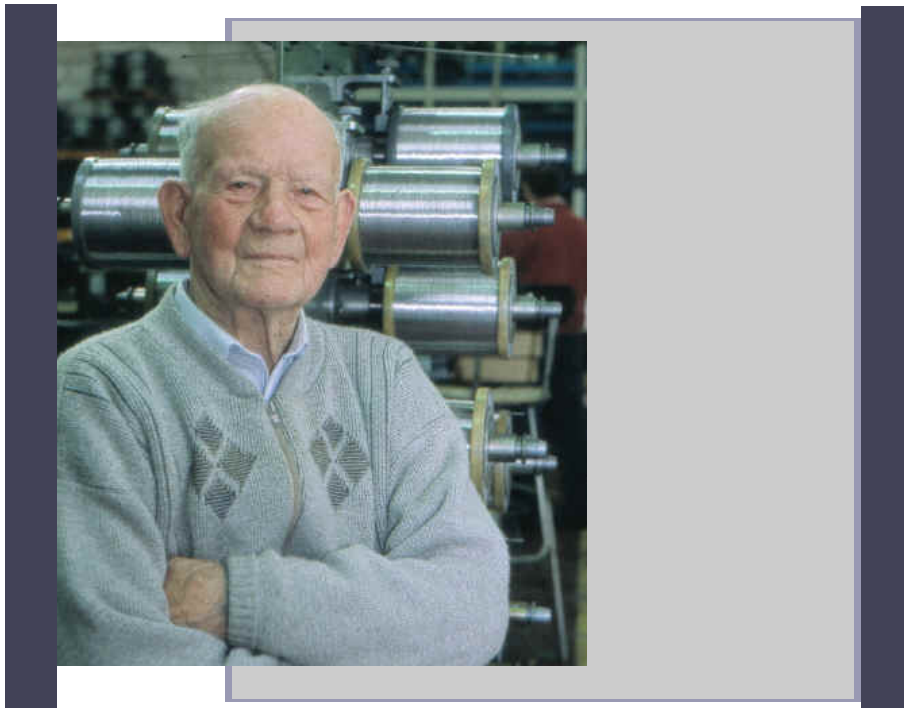
Characteristics and Variables	55+ Work Status	65+ Work Status
<u>Individual Characteristics</u>		
Age	< 0.0001	0.0309
Gender		0.0023
Income	0.0084	
Live in Iowa All Year	0.0001	0.0054
Health Status	< 0.0001	< 0.0001
Exercise Status	0.0354	
<u>Individual Attitudes</u>		
Work Opportunities		0.0037
Salary Expectations	0.0362	
<u>Motivation for Retirement:</u>		
Health problems/Disability	0.0357	0.0055
Transportations Limits	0.0108	
Pursue Personal Interests	0.0002	0.0038
Downsized/Lay-offs	0.0142	
Other	0.0058	

### **Employer Focus Groups**

The human resource representatives who participated in the focus groups confirmed that their organizations do employ aging lowans, and consider them to be exemplary employees. There were few concerns that aging lowans could not meet job expectations or lacked the necessary training to participate in the workforce.

The focus groups did raise several notable points. The first concerned how employers accommodate aging workers so they will remain in the workplace. The focus group participants agreed that providing flexible schedules or part-time positions was appealing to aging workers but this was not always an easy task for human resource personnel. On one hand, it increased the effort that was required to assure adequate job coverage. On the other hand, such flexible arrangements sometime conflicted with labor union policies. The focus group members suggested that large firms were more capable of meeting the unique scheduling preferences of aging workers. They also suggested that efforts should be directed towards supporting those human resource agents who work within smaller firms.

Following on this, the focus group members suggested that IWD and locally based employment and referral agencies would serve a great role in helping smaller firms address issues concerning the aging workforce. These agencies could assist with job recruitment and developing benefit packages—as many aging workers are most concerned with maintaining adequate health insurance coverage. Indeed, the focus group participants suggested that some aging workers remain in the workplace or pursue a second career just so that they can have health insurance coverage. They also suggested that providing this particular benefit to the aging workforce may become more difficult as employers increasingly rely on outsourcing, independent contractors and non-permanent employees. How this potential conflict can be resolved stands out as a primary concern to the focus group participants.

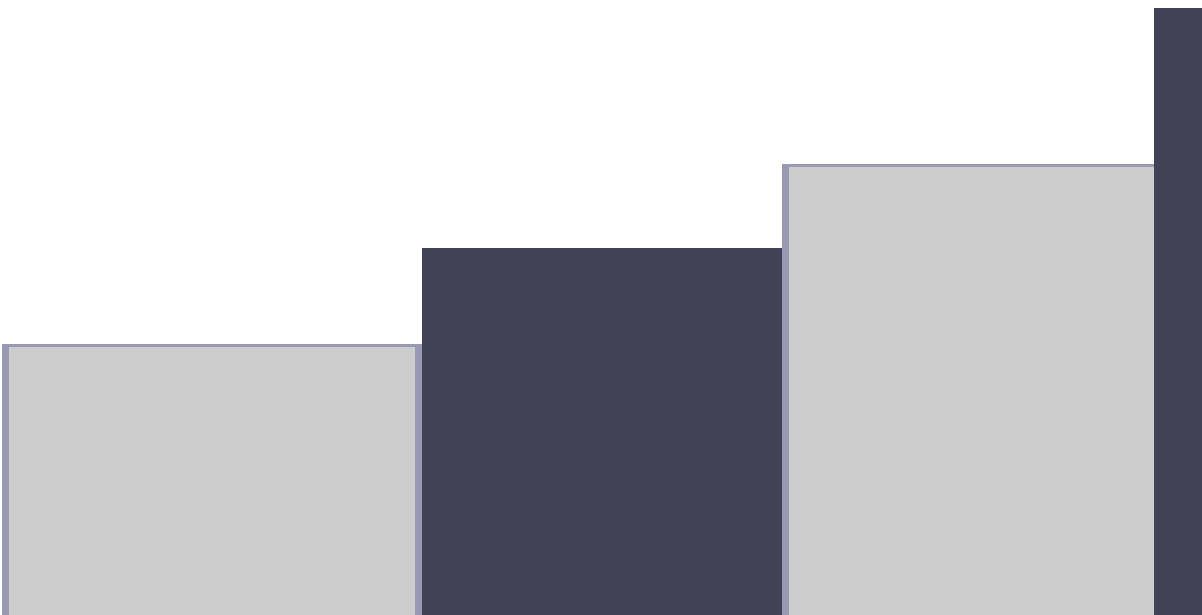


# D I S C U S S I O N

The IWSS revealed that lowans are changing the definition of workforce participation after the age of 55, and employers have taken variable responses to the phenomenon of population aging. We organized the discussion of these results into seven thematic categories, and the discussion specifically is meant to address the three objectives of the IWSS:

- (a) to examine the occupational structures and roles that were being filled by two distinct groups of aging lowans: the near old (55 to 64 years old) and the young old (65-74);
- (b) to identify variables that relate to continued workforce participation among aging lowans; and
- (c) to distinguish organizations that employ aging lowans from those which do not.

In the first section, we describe how aging lowans have changed the structures and roles of workforce engagement and the next section focuses on the variables that are associated with workforce participation. We then consider how these findings are relevant to policy makers, program administrators, employment organizations and aging lowans. The discussion considers directions that each of these groups might pursue in an effort to improve and expand the workforce participation of aging lowans. At the end of this section, a set of five detailed recommendations is presented.



## The New Aging

The current generation of aging lowans is changing the definition about what it means to grow older, and this includes changing the definition about workforce participation. While a greater proportion of the previous generation worked past the age of 55 and fewer ever considered themselves to be retired, the current generation of aging lowans has refuted the either/or option between full-time work and retirement. The majority of persons between 55 and 64 are still working full-time but there is an increasing number of men in this age group who have moved into part-time positions (i.e., bridge jobs) or have retired from the workforce completely. Alternatively, an increasing number of women over 55 have stayed in or returned to the labor force in full and part-time positions. This increased workforce participation of women over the age of 65 was remarkable.

These workplace changes were confirmed by the employers who participated in the IWSS. More than 4 out of 5 organizations employed someone over the age of 55, and nearly 2 out of 5 employed someone over 65. Moreover, nearly 2 out of 5 organizations recently offered a position to someone who returned to work after the age of 55, and 1 out of every 5 organizations employed an aging lowan in a part-time or seasonal position. These results are consistent with labor force participation trends that have been reported elsewhere.<sup>12,13,14</sup>

What makes the IWSS findings stand apart is that the patterns extend to smaller firms located outside of designated metropolitan market areas. The typical firm included in this study had fewer than 50 employees, and the average number of employees between the ages of 55 and 64 was just above five and the average number for workers over 65 was slightly more than one.

It is less clear if the current generation of aging lowans has redefined the occupations and work roles that typically are filled by aging workers. Like the previous generation, the majority of aging lowans are employed in occupations largely involving service delivery: education, healthcare, and professional services; and they occupy roles that are administrative, clerical, or involved with direct healthcare.

The types of occupations and roles may remain constant from one generation to the next because aging workers are more likely to leave jobs that are physically demanding, stressful, or require them to improve their skills significantly. In contrast, aging workers remain in jobs or fill jobs that meet their particular needs and preferences for less physically demanding and less stressful work.<sup>15,16</sup> Less than 1 out of 6 IWSS survey respondents indicated that their current job was physically demanding (although they reported leaving jobs that were physically demanding), and even fewer indicated that they needed additional skill development or training to continue in their current position. The employers confirmed that most aging lowans work in positions that did not require a high amount of physical labor or skill development.

In some respects this is terrific news. The types of occupations and roles that are expected to have the greatest demand over the next 10 to 15 years also are those that appear to be most suitable for aging workers. Moreover, the current generation of aging workers already has developed a certain amount of technological proficiency and may not need the sorts of training efforts that have been applied to the previous generations of older workers.<sup>16</sup> In some sense, Iowa's aging workforce is well-prepared to meet labor force needs.

Still, nearly 1 out of every 4 survey respondents reported that their employment could not be defined adequately by the 12 occupational categories or the 9 roles that were listed on the surveys. This may be related to a limitation in the survey design (i.e., space limitations precluded listing every occupational category and role) or a response error among the survey respondents (e.g., respondent did not think categories adequately described her occupation or role). However, it does raise the possibility that some members of the current generation of aging lowans are employed in occupations and roles that are not adequately represented by standard labor force categorizations. For example, there may be a substantial number of aging workers who are self-employed and engaged in a variety of activities that are not easily defined by a single occupational category or role.<sup>17</sup> How many aging lowans are working in non-traditional occupations and roles should be explored further.

### **Ties that Bind**

Workforce participation, full-time or part-time for persons under or over 65, was associated with several individual characteristics including age, education, health status and income. As persons grow older, they are less likely to engage in any amount of work, and men are more likely to work than women. People with higher levels of education, health and income are more likely to work. When these characteristics are compared, a person's age and health status are the strongest determinants of workforce participation: as people grow older and/or became less healthy, they are more likely to leave the workforce. The IWSS findings are consistent with several other studies that included nationally representative samples of aging Americans.<sup>18,19,20</sup>

In addition, the IWSS revealed that some individual characteristics, including a person's marital status, means of transportation, and frequency of exercise, become more or less important after the age of 65. Although these individual effects did not surpass the impact of age and health, the findings are worth mentioning because they suggest that the type of person likely to work part-time past the age of 65 is somewhat different than workforce participants in general. The employers confirmed the primary reason aging employees left the workforce was because of personal pursuits or a decline in their health, and they also supported the notion that persons in part-time positions or over the age of 65 were different than the labor force in general.

The survey results also indicated that workforce participation related to individual attitudes and behaviors. It was not surprising to find that workforce participation at any age and at any level (i.e., full or part time) was related to an individual's perception about their health and their perception about opportunities for work. People who considered themselves healthy and had plenty of options were more likely to work. In contrast, persons who planned to pursue personal interests during their retirement actually were more likely to stay in the workforce. There also was no association between an individual's sense of financial security and workforce participation. These findings suggest that healthy, older persons are not necessarily going to leave the workforce to pursue leisure or because they have achieved financial security. To some degree, aging individuals may place more value on continued workforce participation relative to leisure and financial gain. All this adds up to the conclusion that aging lowans who continue in the workforce or return to the workforce are different than expected. Policy makers and employers should build on this notion to create further opportunities.

## What Can Be Done, Really?

The conclusion that workforce participation among aging Iowans largely is determined by their health is neither novel nor controversial. Moreover, any suggestion that employers should make scheduling adjustments and workplace accommodations as a way to retain or attract aging employees, including those with declining health, certainly should not be seen as revolutionary. Indeed, several efforts already have been developed that support workforce participation for aging persons.

Some organizations encourage aging employees to adjust their schedules from full-time to part-time or seasonal positions as a way to decrease demands and mitigate the effects of declining health. Other companies encourage aging employees to adjust their occupational roles so that they are involved in less stressful, less physically demanding roles.<sup>21,22</sup> Under the federal American with Disabilities Act (ADA),<sup>23</sup> all organizations actually are expected to offer these sorts of schedules and role adjustments to persons with disabilities, and employers are encouraged to make workplace accommodations such as providing accessible walkways. While older workers should not necessarily be considered as persons qualified for disabilities, they certainly benefit from the implementation of these sorts of workplace adjustments and accommodations.<sup>24,25</sup>

However, adjustments and accommodations are not as common as might be expected within the state of Iowa. This is somewhat surprising. The ADA mandate is more than 15 years old and the benefits associated with making an effort to retain or hire aging workers are well-known.<sup>26,27</sup> In other words, the lack of adjustments and accommodations is surprising because employers have both a legal interest and economic incentive that would suggest otherwise.

Some of the focus group participants, especially those from smaller firms and non-service industries, cautioned that the ADA does not require them to make adjustments or accommodations for any worker if they proved too costly.<sup>23</sup> Following on this, some of the participants suggested that adjustments may be difficult to make because their firms are organized by shift scheduling, they may not have the human resource personnel to manage part-time and other types of flexible scheduling, and they may be constrained by labor union policies. Similar concerns were expressed about making workplace accommodations. The benefits of implementing a workplace accommodation for one or two aging workers may not exceed the costs.

Clearly, a critical issue is to determine just how much scheduling adjustment and workplace accommodations correspond with the retention or recruitment of aging workers. If declines in health status are not necessarily preventable and most aging persons reach a point where they no longer can work nor aspire to do so regardless of the adjustments and accommodations that have been made on their behalf, then employers should be cautious about over-extending these sorts of efforts.

Still, with more than a majority of aging workers indicating that physical demands and health problems were the primary reason for leaving the workforce and given the pervasive lack of employer activity, efforts to promote role and scheduling adjustments and workplace accommodations should be encouraged. Indeed, in 2002, the state of Iowa implemented an early retirement program that encourages full-time employees to leave their positions and take on less demanding part-time, contractual and consulting roles. It would be worth investigating how this program has fared and how much more can be done for aging Iowans who wish to remain in the workforce for as long as possible.

## **Does Money Matter?**

Persons with higher income are more likely to work past the age of 55. Although this seems counterintuitive, several researchers have made the same finding and have suggested that these individuals have greater economic incentives to continue working. They also tend to be more educated and healthy, and work in occupations and roles that are not as physically demanding or easily replaceable. They have less pressure to leave the workforce.<sup>18, 19, 20</sup>

Still, not all people with higher incomes remain in the workforce.<sup>12</sup> People with higher incomes who also have higher levels of wealth (measured as capital assets and expected retirement income like pensions) are not as strongly tied to workforce participation.

Some of these individuals retire well before the age of 60, others retire when pension and social security payouts began at ages 62 or 65. In contrast, people with higher incomes but lower levels of accumulated wealth are more likely to remain in the workforce. They continue to work because their income can be used to increase their retirement savings and they derive financial benefits from health insurance and other employer benefits.

As life expectancy continues to increase, many aging individuals are likely to resolve that the costs of retirement may be more than expected, especially out-of-pocket health costs.<sup>28</sup> As such, a greater number of aging individuals, even those with comparatively higher incomes, are likely to stay in the workplace or return to work. This particular trend already is apparent to employers, and they have reported that the continued employment of aging workers creates a predicament. Many employers already are being challenged to cover the health insurance costs of all their workers, but as more aging persons remain in the workplace, the risk-adjusted employer health insurance costs rise. Employers are challenged to pass these costs onto their employees who must balance the health insurance coverage with lower salaries.<sup>29</sup>

In response to this particular issue, the Strategic Planning Initiative for Older Californians called on state policy makers to increase options for health insurance coverage among aging workers. Employers should have an incentive to hire aging workers who primarily need health insurance benefits, and this may be done through an earned income tax credit program. Alternatively, state-sponsored supplemental health insurance programs help older adults whose job opportunities are limited to those occupational roles that typically do not provide such benefits.

## **Persons in Need**

One of the most critical IWSS findings pertains to the lack of workforce participation among persons with lower incomes and lower levels of wealth. These individuals are at the greatest risk to meet the costs of being retired especially in terms of being able to cover their own health care costs. These are the individuals most likely to become dependent on federal and state programs such as Medicaid or the assistance provided by adult children or philanthropy.<sup>30</sup>

On one hand, persons with lower incomes have more health problems which, in turn, may likely contribute to their early departure from the workforce. Persons with lower incomes also have less financial assets – explaining why a significant number of aging persons left the workforce because they did not have their own transportation.

Any efforts to make workplace adjustments or accommodations certainly are likely to have a significant effect on aging workers with lower incomes who may increasingly need to remain in the workforce to offset their lack of retirement savings.

The Senior Counseling and Service Employment Programs (SCSEP) are intended to provide opportunities for persons over 55 who have the greatest need for employment. These programs are implemented across the state of Iowa by the Department of Elder Affairs which partners in local communities with AARP, Experience Corps and Senior Services America. While there are more than 1,000 part-time employment positions currently being filled by persons who participated in the programs, the Department of Elder Affairs suggests the needs of aging Iowans are much greater. SCSEP serves less than 2% of all eligible participants.<sup>29</sup>

On the other hand, aging workers with lower incomes are more likely to fill occupations and roles that are not as highly valued and are substituted easily (i.e., minimal education required, low skill positions). These people are at greater risk to be removed from the workplace involuntarily. Indeed, some of the survey respondents and focus group participants confirmed that they had been laid-off from their jobs. Some went as far to suggest that their contributions were not valued by employers, and that age-discrimination may have contributed to their not being able to return to the workforce.

It is less clear what is being done to provide aging individuals who are laid off with viable alternatives. Arguably, many of them may not qualify for the SCSEP programs and many are not provided adequate career counseling, that leads to accompanying higher paying jobs. Perhaps more important, it is unclear just how extensive age-discrimination is across the state of Iowa. There is a lack of information concerning the activity of the state civil rights' agencies and public interest law firms specializing in these sorts of cases.

### **Proper Prior Planning**

Workforce participation among aging Iowans also relates to the amount of retirement planning and the perceived amount of retirement opportunities. Some may argue that retirement planning is a function of being well-educated and having a higher income, and the actual amount of planning, by itself, has little impact on workforce participation. However, others could argue that the effect of retirement planning may actually be quite significant for those with lower levels of education, income or wealth—just as college planning helps some families learn more about different post-secondary options and the ways to pay for them.<sup>31,32</sup>

Comprehensive retirement planning may help individuals estimate their expected annual income over the remainder of their lives and calculate the potential costs of being retired. Planning also can help individuals adjust their occupational roles or accommodate their particular needs so that they can remain in the workforce as long as necessary. Comprehensive retirement planning may include information about other ways aging individuals can remain engaged in the workforce by taking other career paths or learning new skills.

If retirement planning does constitute a direct effect on workforce participation, then the IWSS has identified a critical issue that warrants further attention. The majority of aging Iowans suggested that there was a lack of public information about retirement, and family and friends currently are considered to be the most valuable source

of information. Less than half received any sort of retirement counseling through their workplace, and the information was limited to matters concerning salary and benefit payouts.

The pervasive lack of retirement information was a common point of discussion among the focus groups. Some individuals reported that they were not prepared for retirement and there were few good sources of information about how they might find a bridge job, return to work, or learn about something else to do besides work. The human resource representatives agreed that their retirement counseling largely consisted of responding to those workers who sought information about salary and benefit payouts: working out a 401K or vacation payout schedule. The human resource personnel did not provide any more information such as how aging workers can remain in the workforce by assuming different roles or taking bridge jobs in other industries. Interestingly, the human resource representatives strongly endorsed any effort to expand their role in offering more comprehensive retirement counseling. These efforts need to go beyond the SCSEP programs which largely are targeted to the population of low income, minority individuals over the age of 55.

### **Returning to Work**

The demand for full-time and part-time work among older adults certainly will increase as baby boomers grow older. The older population in Iowa is expected to increase by more than 100,000 between now and 2020.<sup>8</sup> Holding all other assumptions constant, this suggests that the demand for work among aging Iowans should grow by more than 10% over the next 15 years.

There are at least two reasons to suggest that the demand for work should increase even more. First, our analyses indicated that persons who are over the age of 55 and have lower amounts of wealth will continue to work as a way to secure income or insurance benefits as they grow older. Second, the IWSS indicated that nearly 40% of those persons who defined themselves as being retired would return to work if the 'right' opportunity was available.

Whether or not there are enough jobs for aging Iowans does not seem to be a problem. We opened this report by suggesting that jobs in technology and services, especially healthcare services, would be in great supply in the next decade, and given the findings of the IWSS, these jobs would seem to be well suited to meet the occupation and role preferences among many aging Iowans.

However, after considering the results of the IWSS further, it seems that an adequate supply of jobs does not guarantee that they will be filled by aging Iowans. Aging Iowans may not stay in or return to the workforce just because jobs are available. Aging workers place considerable value on being able to work in part-time or seasonal roles, and they place more value on being engaged in something they enjoy doing. So, for many aging workers, jobs have to provide more than income. Further, news about job opportunities placed in newspapers, the primary mode of advertising, is not reaching the aged. This may explain why older adults who were not working were more likely to report that there was a lack of opportunities for them to work.

Yet adjusting occupational roles and providing workplace accommodations may not necessarily be sufficient either. A gap between aging workers and employment opportunities may persist because there is a lack of viable bridges connecting one to the

other. Not only do aging workers have different preferences regarding work, they also seem to engage in different job search strategies. For example, compared to younger workforce participants, aging workers (especially those who are returning to work) may not have interest or motivation to develop new skills or complete job training. They also are not as likely to search through job listings that are targeted to the workforce at-large, they are not as likely to contact employment offices, and they are not as likely to interview for a position if the organization has no history of employing older workers.<sup>33</sup>

When asked how they found a bridge job or a return to work job, some of the focus group participants indicated that they simply identified a particular organization in which they wanted to work and then made a direct inquiry. Others said that they were provided a referral through “word of mouth.” These findings suggest that employers may need to do more than just offer desirable occupations and roles, and provide schedule adjustments and workplace accommodations. Employers also must develop a unique strategy to identify aging workers in the first place.

Currently, only a minority of organizations make an active effort to recruit older adults through targeted advertising or by contacting an employment program or job referral service. Most organizations make no effort to tailor their job searches to aging workers. While some human resource focus group participants cautioned that such activities could be considered discriminatory, almost all of the organizations expressed an interest in receiving information that would help their recruitment efforts. More specifically, organizations identified a need for information about how to develop a marketing and recruitment strategy concerning aging workers. The organizations also indicated that they would partner with an employment agency or other organization as a way to identify potential workers without having to expend an organizational resource.

There are several exemplary partnerships between employers and public, non-profit and private employment agencies that have succeeded in building a bridge to older workers. At the national level, AARP has developed a web-based employment matching program. The state of Illinois has established a job clearinghouse that links aging persons with jobs intended to meet their general preferences. Across the state of Iowa, several of these partnerships are just beginning to flourish and should be supported. As these partnerships grow, they certainly can expect to assume a critical role in navigating the intersection between the labor force and Iowa’s aging population.

The IWSS revealed that aging lowans are changing the structure of workforce participation by taking on more part-time and seasonal jobs and increasing the number of people, especially women, who remain in jobs or return to work after the age of 65. Still, the particular occupations and roles filled by aging workers have remained consistent with previous generations. Aging lowans are most likely to work in service occupations and assume roles that are less physically demanding, less stressful and require no added training. These roles include education, healthcare and technology—which also happen to be occupations with the greatest demand over the next 10 years.

The IWSS also determined that workforce participation was linked strongly to health and income as well as certain attitudes and behaviors. Healthy lowans with higher incomes were more likely to work. However, what makes aging lowans differ from the rest of the labor force is that their workforce participation involves more than how much they are being paid. Many aging lowans place considerable value on being engaged in something they enjoy doing and their continued workforce participation may be linked with how much retirement planning they have completed.

The IWSS revealed that many organizations already employ a considerable number of aging lowans, and some have made adjustments and accommodations that allow aging lowans to remain in their jobs or return to the workforce. Still, the IWSS indicated that the majority of Iowa employers have not taken any deliberate steps towards meeting the needs and preferences of aging workers. Given that these findings are based only on those organizations that chose to participate in the study, we suspect the lack of targeted activity may be even greater. Policy makers and employers should be concerned about the potential lack of organizational interest and activity targeting aging lowans.

There are several agencies and organizations that already are involved with issues pertaining to the aging workforce. On one hand, several local offices of IWD partner with other agencies and provide employment assistance and opportunities to aging lowans. In Dubuque County, for instance, the IWD office established a successful partnership with the local Iowa AARP office. At the state level, the Iowa Consortium for Mature Workers has initiated a campaign to expand and improve workforce opportunities for aging lowans. While it is critical for individual organizations to develop an interest and formal response to their aging workers, these local and state partnerships should also make significant contributions to the expansion and improvement of workforce opportunities for aging lowans. Indeed, these partnerships are the best candidates to implement the following recommendations.

# RECOMMENDATIONS

1. Create or amend state legislation and regulations that address the following:
  - A. Increase financial and administrative support to all existing senior community service employment programs (SCSEP). Individual programs also should undergo a formal evaluation to determine how best to expand and increase their efforts;
  - B. Provide fiscal incentives for employers to retain and recruit aging employees. These could follow on the state employee early retirement incentive program or be defined as an earned tax credit for employers that make adjustments or accommodations for aging workers;
  - C. Provide health insurance benefits for aging workers whose employers may not offer supplemental benefits;
  - D. Increase protections of pension plans to minimize financial risks for retirees;
  - E. Support caregiver respite, transportation services and other efforts that can assist those aging employees who otherwise would have to leave the workforce prematurely;
  - F. Increase investigation of age-discrimination complaints;
  - G. Continue to support state and local partnerships designed to improve and expand workforce opportunities for aging lowans and implement the remaining recommendations (2-5).
  
2. Develop public education campaigns that are targeted towards aging lowans.
  - A. These efforts should focus on how increased life expectancies and increased health care costs may create a financial hardship for those individuals who retire from the workforce without sufficient retirement savings;
  - B. These programs should highlight the occupation roles that are most suitable for aging lowans;
  - C. Education efforts also should focus on the relationship between health and workforce involvement, and how aging lowans may offset declines in health by adjusting their work schedules or occupation roles, or by using workplace accommodations that allow them to continue in their current roles;
  - D. Promote the link between aging successfully and workforce participation, and encourage older adults to return to work and fill occupational roles that provide them personal as well as financial benefit.

3. Develop professional training campaigns targeted towards employers' human resource managers:
  - A. Educate employers about the role aging lowans may play in meeting labor demands, and illustrate how aging lowans are unique from the workforce population at-large;
  - B. Define how adjustments and accommodations for aging workers can constitute a cost-benefit to individual employers;
  - C. Formulate a more comprehensive approach to retirement counseling;
  - D. Provide employers a planning strategy concerning the retention or recruitment of aging workers, and educate them about state policies that create incentives to retain and recruit aging employees (see recommendation 1).
  
4. Promote workplace adjustments and accommodations for aging lowans.

Besides educating aging lowans and training employers, efforts should be targeted to support the employers who make such efforts to connect with aging workers (see recommendation 1).

  - A. Provide tax-based incentives to those employers who tailor occupational roles to aging workers so they are less physically demanding, stressful or dependent on the added training;
  - B. Provide tax-based incentives to support part-time and seasonal scheduling, and encourage employers to develop job share or on-call opportunities for aging workers;
  - C. Identify and finance universal, low-cost accommodations that correspond with retaining aging employees especially those with minor changes in health status;
  - D. Through a demonstration grant program, support the implementation of workplace accommodations that may be too costly to any individual employer organization.
  
5. Increase formal linkages among public, non-profit and private employment assistance agencies, aging lowans, and employment organizations
  - A. Employment agencies should develop education and training services tailored towards aging lowans, this includes comprehensive retirement counseling;
  - B. Employment agencies should encourage employers to develop opportunities that are well-matched to the unique preferences of aging workers;
  - C. Employment agencies should serve as more active links between aging workers and organizations that provide opportunities that are well matched with the preferences of aging lowans.
  - D. Employment agencies can fill the role of retirement counseling that may not be offered to aging lowans, particularly those from smaller firms.



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## Iowa Workforce Seniors Study

A research project conducted by the University of Iowa Center on Aging  
for Iowa Workforce Development

### Introduction

**The purpose of this survey is to learn about the work and retirement activities of aging Iowans** (i.e., persons who are at least 55 years old). Your answers are important. Your answers will help us complete a research analysis for Iowa Workforce Development. The analysis will help Iowa Workforce Development and aging Iowans learn more about work and retirement.

### Survey Directions

**This survey will take 10 to 15 minutes to complete.** Please answer the questions as best as you can. You do not have to answer every question. Try your best to answer as many as possible.

By returning the survey, you agree to let the Iowa Workforce Seniors Study compile your answers, and conduct an analysis of work and retirement opportunities for aging Iowans.

**Please note:** All of your answers will be kept confidential. Your answers will be entered into a secured electronic database which will be kept in a secured location at the University of Iowa. We will combine your answers with those provided by other respondents. This information will be used to develop planning and policy recommendations for Iowa Workforce Development.

**Do NOT put your name or address on this document.**

### Additional Information

If you have any questions,  
contact Julie Bobitt at the University of Iowa Center on Aging  
(319) 384-4222 or julie-bobitt@uiowa.edu

**Please return your survey in the enclosed envelope by May 31<sup>st</sup>**

**Thank you for taking the time to complete this survey.**

# Background Information

**1. What is your gender?**

- Male
- Female

**2. What is your marital status?**

- Single/Never Married
- Married
- Widowed
- Divorced
- Other \_\_\_\_\_

**3. In what year were you born?**

19\_\_\_\_\_

**4. What is your race?**

- Asian American, Pacific Islander
- African American
- Hispanic
- Caucasian

**5. Do you live in Iowa for the whole year?**

- Yes
- No

**IF YOU ANSWERED NO...**

**5a. How many months do you spend in another state?**

\_\_\_\_\_

**6. Which of the following best describes where you live?**

- On a farm
- In a rural, non-farming area
- Unincorporated, but adjacent to a town or city
- Within city limits of a town or city
- Other \_\_\_\_\_

**7. How would you rate your current health status? (Circle the best answer)**

- |      |      |      |           |           |
|------|------|------|-----------|-----------|
| 1    | 2    | 3    | 4         | 5         |
| Poor | Fair | Good | Very Good | Excellent |

**8. What is your zip code?**

\_\_\_\_\_

**9. Which of the following best describes your current housing situation?**

- Single Family Home
- Apartment
- Condominium
- Assisted Living Facility
- Continuing Care Retirement Community
- Skilled Nursing Facility
- Other \_\_\_\_\_

**10. Which of the following best describes your current living situation?**

- I live alone
- I live with a spouse/significant other
- I live with other family members (sibling, child, grandchildren, etc.)
- I live with non relatives (friends, roommates, etc.)
- Other \_\_\_\_\_

**11. What is the main form of transportation available to you?**

- Own vehicle
- Public transportation (city bus, community van, seats bus)
- Rely on others (family/friends)
- Non-motorized transportation (walking, biking, etc.)
- Other \_\_\_\_\_

**12. What is the highest level of education you have completed?**

- Less than high school
- High school graduate or equivalency
- Technical/Associate degree
- Bachelor degree
- Graduate or Professional degree (Master's, Doctorate, MD, JD, etc.)

**13. What is your current annual gross income?**

- Under \$11,999
- \$12,000 – \$19,999
- \$20,000 – \$29,999
- \$30,000 – \$39,000
- \$40,000 +

**14. How often do you exercise or engage in some sort of physical activity such as gardening or walking?**

- Most days of the week for at least 30 minutes
- Two to three times per week for 30 minutes
- Less than once per week
- I no longer exercise because of my health
- I do not exercise

## Work Status

**15. Are you currently being paid to work?** (Receiving money for any activity that you do)

Yes

No

**IF YOU ANSWERED YES...**

**16. What is your current working status?**

Full time (35 + hours per week for 11-12 months of the year)

Part time (under 35 hours per week for 11-12 months of the year)

Full time (35+ hours, 4-10 months of the year)

Part time (<35 hours, 4-10 months of the year)

Seasonal full time (35+ hours, 1-3 months of the year)

Seasonal part time (< 35 hours, 1-3 months of the year)

Other\_\_\_\_\_

**17. On average, how many hours per week do you work?**

Fewer than 5

6 – 10 hours

11 – 20 hours

21 – 35 hours

35 + hours

**18. Which of the following categories best describes your occupation?**

(check all that apply)

Agriculture, mining

Construction

Manufacturing

Wholesale-retail trade

Transportation/Warehousing

Finance, insurance, real estate

Arts, entertainment, recreation

Hotels and food services

Educational

Public-civic services

Professional, technical services

Health care and social assistance

Other\_\_\_\_\_

**19. What type of work do you do?** (check all that apply)

Clerical work

Stock supplies

Fundraising activities

Healthcare services

Teaching

Administration

Sales Representative

Craftsman

Farming/agriculture

Other\_\_\_\_\_

**20. Why do you continue to work?** (Mark all that apply)

- Personal Interest/Enjoyment
- Social Interaction
- Remain mentally/physically active
- Extra Income
- Financial Need
- Other\_\_\_\_\_

**21. How many more years do you plan on working?**

- 0-1 year
- 2-3 years
- 4-5 years
- 6-10 years
- 11+ years

**22. What do you perceive to be the barriers to your continued employment?** (Mark all that apply)

- Health problems or disability
- Caregiving/family responsibilities
- Transportation limitations make it hard to get to work
- Prefer to pursue personal interests (e.g. family, travel, etc...)
- Lack of skills/qualifications
- Lack of flexible hours
- Physical demands of work
- Downsizing/layoffs
- Age discrimination
- Other\_\_\_\_\_

**Retirement Activity**

**23. Do you consider yourself retired?** (Even if you work on a seasonal or part-time basis)

- Yes
- No

**IF YOU ANSWERED YES...**

**24. What do you do in retirement?** (Mark all that apply)

- Travel
- Watch TV
- Pursue leisure
- Hobbies
- Visit family
- Spend time with friends
- Other\_\_\_\_\_

**25. If you are not currently working would you go back to work if the option was available?**

- Yes
- No

**26. What would bring you back to work?** (Mark all that apply)

- Financial Need
- Learn new things
- Pursue a second career
- Need health benefits
- Social interaction
- Personal enjoyment
- Boredom with retirement
- Other\_\_\_\_\_

**27. Do you participate in any volunteer activity?**

- Yes
- No

**IF YOU ANSWERED YES...**

**28. Approximately how many hours per week do you volunteer?**

- Fewer than 5
- 6 – 10 hours
- 11 – 20 hours
- 21 – 35 hours
- 35 + hours

## Planning for Retirement

**“Whether or not you are still working or retired  
please answer the following questions...”**

**29. What is/was your motivation for retirement?** (Mark all that apply)

- Health problems or disability
- Reached financial security
- Caregiving/family responsibilities
- Transportation limitations made it hard to go to work
- Pursue personal interests (spend time with family, travel, volunteer, etc...)
- Lack of skills/qualifications
- Downsizing/layoffs
- Encouraged to leave
- Workplace discrimination
- Other\_\_\_\_\_

**30. Did or do you have assistance in planning for retirement?**

- Yes
- No

**IF YOU ANSWERED YES...**

**31. How did you learn more about retirement options?** (Mark all that apply)

- Information provided by local senior center
- Local library
- Talk with friends
- AARP
- Employer
- Self-Educated
- Other\_\_\_\_\_

**32. What did or do you find to be the most helpful at assisting you with retirement questions and/or concerns?**

- Information provided by local senior center
- Local library
- Talk with friends
- AARP
- Employer
- Other \_\_\_\_\_

**Ratings**  
Please read each statement and circle the best answer.

**33. There are enough opportunities for me to work in my community, if I wanted to or even if I had to.**

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

**34. Having a flexible work schedule is very important to me.**

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

**35. How much I am paid to work is very important to me.**

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

**36. There are enough opportunities for me to volunteer in my community.**

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

**37. I think that there are enough resources in my community for older adults to learn about retirement.**

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

**38. Please use this space to let us know anything else regarding work, volunteer, or retirement opportunities for older adults.**

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**Thank you for taking the time to complete this survey.**