



**JOHN J. HELDRICH  
CENTER FOR  
WORKFORCE  
DEVELOPMENT**

# **WORKTRENDS**

**AMERICANS' ATTITUDES ABOUT WORK, EMPLOYERS, AND GOVERNMENT**

## **The Joys and Disappointments of Older Part-time Workers**

by

Jessica Starace, MPP

Carl Van Horn, Ph.D.

Cliff Zukin, Ph.D.

September 2015

**RUTGERS**

Edward J. Bloustein School  
of Planning and Public Policy

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### BACKGROUND

The John J. Heldrich Center for Workforce Development at the Edward J. Bloustein School of Planning and Public Policy at Rutgers University is a research and policy organization devoted to strengthening New Jersey's and the nation's workforce during a time of global economic change. The Heldrich Center researches and puts to work strategies that increase workers' skills and employability, strengthen the ability of companies to compete, create jobs where they are needed, and improve the quality and performance of the workforce development system. Since 1997, the Heldrich Center has experienced rapid growth, working with federal and state government partners, Fortune 100 companies, and major foundations. The Center embodies its slogan "Solutions at Work" by teaming with partners and clients to translate cutting-edge research and analysis into practices and programs that companies, unions, schools, community-based organizations, and government officials can leverage to strengthen the nation's workforce. The Center's projects are grounded in a core set of research priorities:

- > Disability Employment
- > Education and Training
- > U.S. Labor Market and Industry
- > Unemployment and Reemployment
- > Work Trends
- > Workforce Policy and Practice

Since its inception, the Heldrich Center has sought to inform employers, union leaders, policymakers, community members, the media, and academic communities about critical workforce and education issues that relate to the emerging global economy. To better understand the public's attitudes about work, employers, and the government, and improve workplace practices and policy, the Heldrich Center produces the *Work Trends* surveys on a regular basis (the complete set of reports is available at [www.heldrich.rutgers.edu](http://www.heldrich.rutgers.edu)). The surveys poll the general public on critical workforce issues facing Americans and American businesses. The survey findings are promoted widely to the media and national constituencies. The series is co-directed by Carl E. Van Horn, Ph.D., Director of the Heldrich Center and Distinguished Professor at Rutgers University, and Cliff Zukin, Ph.D., Senior Faculty Fellow at the Heldrich Center and Professor of Public Policy and Political Science at Rutgers University.

*The Joys and Disappointments of Older Part-time Workers* continues to advance the goals of the *Work Trends* series to give American workers a voice in the national economic policy debates, and thereby provides policymakers and employers with reliable insights into how workers across the nation are judging and acting upon the realities of work and the workplace.

Research assistance on this report was provided by Brianna Keys of the Bloustein School. Robb C. Sewell edited and formatted the report.

## INTRODUCTION

The John J. Heldrich Center for Workforce Development's June 2015 *Work Trends* release, *A Tale of Two Workforces: The Benefits and Burdens of Working Part Time*, examined the demographics, opinions, and experiences of part-time workers in America, who number approximately 26 million, or about one in five (18%) of the non-agricultural sector of the labor force working less than 35 hours per week.<sup>1</sup> The report's findings showed profound differences between the realities of **voluntary** part-timers and **involuntary** part-timers. **Voluntary** part-timers, who make up 13.4% of the nation's workforce, choose to work less than 35 hours per week because these 19.6 million Americans are supplementing their household income, want more leisure time, or need to take care of family obligations. **Involuntary** part-timers, who make up 4.6% of the workforce or account for 6.5 million workers, work less than 35 hours per week because they cannot find a full-time job.<sup>2</sup>

This report, *The Joys and Disappointments of Older Part-Time Workers*, focuses on part-time workers in America, **age 50 and older** (hereafter 50+), and their experiences in the workplace.<sup>3</sup> Comparing the very different realities of those working part time on a voluntary basis to those working part time on an involuntary basis is at the center of this discussion. Part-timers age 50+ who prefer to work part time are very different in their work experiences, policy opinions, and economic situations from 50+ part-timers who prefer to work full time but cannot find a job of this type. Additionally, this report highlights the noteworthy similarities and differences between older and younger part-time workers.

## WHO ARE PART-TIME WORKERS AGE 50 AND OLDER?

Table 1 presents a demographic breakdown of part-time workers in the United States. The first column shows the composition of the U.S. population, based on data from the U.S. Census Bureau. The second column presents numbers for all part-time workers, based on data from the Heldrich Center's June 2015 survey of part-time workers. The third, fourth, and fifth columns show statistics for 50+ part-time workers, 50+ part-time involuntary workers, and 50+ part-time voluntary workers.

The older part-time worker tends to be white, non-Hispanic (77%). Eight in ten 50+ voluntary part-timers are non-Hispanic whites (80%), while slightly less 50+ involuntary part-timers (64%) share the same racial background. Differences are less apparent across education, gender, and marital status indicators. A majority of, or nearly 6 in 10 (59%), older workers who are involuntary part-timers earn less than \$50,000 annually, compared to less than 4 in 10 (37%) of 50+ voluntary part-timers. As expected, a wide margin (91%) of the 50+ sample say they, themselves, are the head of their households.

## THE PART-TIME JOB: WHY ARE THEY WORKING?

The U.S. Bureau of Labor Statistics (BLS) classifies part-time workers based on the main reason the part-timer believes that he/she

**TABLE 1. Who is the Part-time Worker?**

	United States <sup>4</sup> (U.S. Census)	All Part-time Workers (June 2015 Survey)	50+ Part-time Workers (June 2015 Survey)	50+ Part-time Involuntary Workers (June 2015 Survey)	50+ Part-time Voluntary Workers (June 2015 Survey)
<b>N</b>		944	489	217	272
<b>Race</b>					
White, Non-Hispanic	63%	68%	77%	64%	80%
Black, Non-Hispanic	12%	10%	8%	11%	7%
Hispanic	17%	14%	8%	17%	7%
Other/2+ Races	7%	8%	6%	9%	6%
<b>Education</b>					
Less than high school	12%	13%	10%	14%	9%
High school	30%	24%	28%	31%	28%
Some college	29%	37%	28%	30%	28%
Bachelor's degree or higher	29%	26%	33%	26%	35%
<b>Gender</b>					
Male	49%	35%	35%	43%	35%
Female	51%	65%	64%	57%	65%
<b>Household Income</b>					
Less than \$30K	29%	23%	24%	40%	21%
\$30K to \$50K	19%	17%	17%	19%	16%
\$50K to \$100K	30%	35%	32%	26%	24%
More than \$100K	22%	24%	28%	16%	31%
<b>Marital Status</b>					
Married/living with partner	49%*	53%	67%	59%	68%
Widowed/divorced/ separated	19%*	10%	21%	25%	20%
Never married	32%*	37%	12%	16%	11%
<b>Household Head</b>	50%	67%	91%	84%	92%

\* Figure represents Americans age 15 and older

works less than 35 hours per week. Voluntary workers choose to work part time, and workers are categorized as involuntary if they are doing so because they cannot find a full-time job. **Voluntary** part-timers age 50 and older make up more than 8 in 10 (83%) of all older part-timers in America, while 50+ **involuntary** part-timers comprise just below 2 in 10 (18%). Table 2 summarizes the employment categories of the groups of interest in this report. Adults 50 and older make up a considerable share of part-timers working for themselves: 2 in 10 (21%) are self-employed. With respect to the 50+ part-time worker, a group of interest is the older adults who have retired from full-time work but are currently employed in a part-time position.<sup>5</sup> Three in ten people age 50 and older in the sample (29%) say they are retired but now working for pay. A third (34%) of 50+ workers who work part-time hours voluntarily report the same. Just 3% of the group that must work part time to make ends meet, the 50+ involuntary part-timers, have retired from a full-time job.

As discussed in the Heldrich Center’s report, *A Tale of Two Workforces: The Benefits and Burdens of Working Part Time*, the BLS definition is used here to group workers into voluntary and involuntary groups, but survey respondents

**TABLE 2. Current Employment Status<sup>6</sup>**

	50+	50+ Involuntary	50+ Voluntary
Working as paid employee	51%	71%	46%
Working self-employed	21%	26%	20%
Retired but now working for pay	29%	3%	34%

were also asked to report whether they work part time because they need to, want to, or both. Four in ten 50+ workers (40%) say they are working part time because they want to, 3 in 10 say they are working part time because they need to (28%), and a similar number indicate both statements are a good description of their job situation (32%). This measure is also substantiated by the fact that roughly two-thirds (64%) of 50+ workers say they would be working part time even if they did not need to, compared to just one-third (36%) who say they would not be working part time if they did not need to do so.

When asked to think about the single **most important reason** why they are working part time, one-third (33%) of 50+ employees say they prefer working part time, 24% report that they are retired from full-time work, and 10% say that they either cannot find work or economic conditions are not favorable for them to find full-time work. Fifteen percent of older workers say the need to take care of their families or other personal responsibilities is the “main” reason they have a part-time job.

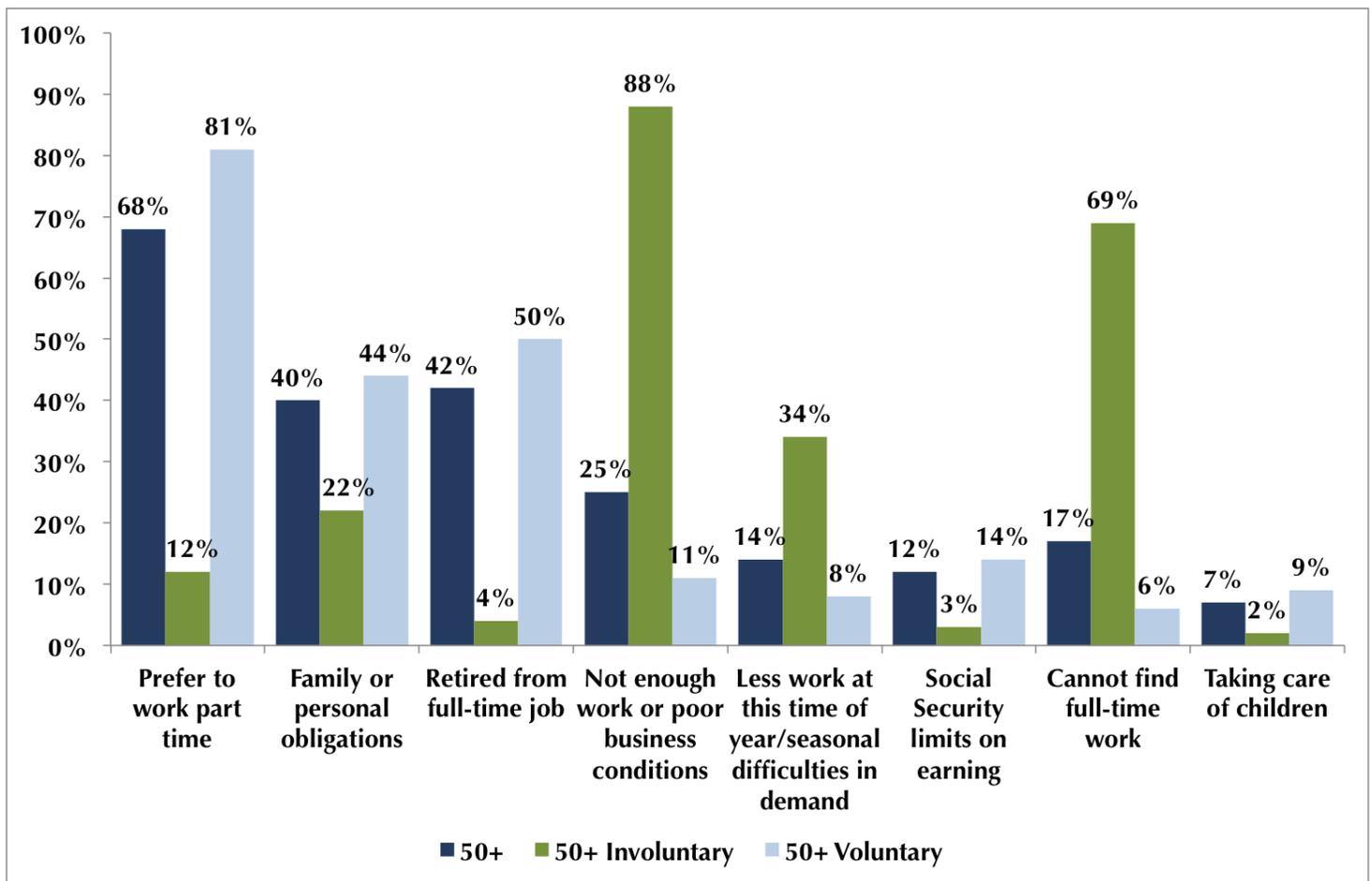
Table 3 summarizes what voluntary and involuntary part-time workers say is the “main” reason for their current job situation. Older involuntary workers indicate either their inability to find full-time work (50%) or a weak economy are to blame (42%). As expected, 4 in 10 (41%) 50+ voluntary part-timers say they prefer the part-time schedule, and more than one-quarter (29%) say they have retired from full-time work.

When 50+ part-timers were asked to think about **all** of the reasons that explain why they work less than 35 hours per week, shown in Figure 1, the differences between voluntary and involuntary workers are revealed.

**TABLE 3. What is the most important reason you are working part time?**

	50+ Involuntary	50+ Voluntary
Cannot find full-time work	50%	1%
Not enough work or poor business conditions	42%	3%
Less work at this time of year/ seasonal difficulties in demand	9%	2%
Prefer to work part time	-	41%
Retired from full-time job	-	29%
Family or personal obligations	-	18%
Social Security limits on earning	-	5%
Taking care of children	-	2%
Enrolled in school or training program	-	1%

**FIGURE 1. Why Part-time Work?**



An overwhelming majority (88%) of involuntary workers say poor business conditions are to blame, followed by a struggle to find a full-time position (69%), and seasonal work considerations (34%). A noteworthy number, almost one-quarter, say family obligations are part of the list of reasons (22%). Just 12% of this group say that they choose to work part time. This is in sharp contrast to voluntary workers, who say their preference to work part time (81%), retirement (50%), and family responsibilities (44%) are the basis for why they are not working full time.

## THE PART-TIME JOB: CHARACTERISTICS

The job characteristics of 50+ part-time workers in America include:

- > A large majority (70%) of 50+ part-timers have one job, while just about 3 in 10 (31%) report having two or more part-time jobs. Less than one-third (30%) of 50+ voluntary workers have multiple jobs, compared to a somewhat higher number (38%) of 50+ involuntary workers.
- > 50+ part-timers say they work an average of 24 hours per week. Voluntary part-timers are on the job for about 20 hours per week, on average, a sharp contrast from those working part time on an involuntary basis, who report that they clock in at more than 25 hours per week.
- > One in ten 50+ workers (11%) work from home, and slightly more (14%) say they combine working remotely with time in the workplace.

- > Nearly two-thirds (62%) of 50+ workers are paid on an hourly basis, and a quarter (24%) are compensated in other ways, including, but not limited to, stipends, bonuses, and working for themselves. Additionally, 14% are paid a salary.
- > Small differences are apparent between 50+ voluntary part-timers and 50+ involuntary part-timers, as those who choose to work part time are slightly more likely to earn a salary (16%) compared to involuntary part-timers (7%).
- > In general, 50+ part-timers paid on an hourly basis report that they earn just over \$1,100 a month, and 50+ salaried part-timers earn roughly \$840 per month. These figures are slightly higher for 50+ involuntary part-timers (about \$1,200 on an hourly basis and \$970 on a salaried basis) and lower for 50+ voluntary part-timers (about \$1,110 on an hourly basis and \$800 on a salaried basis), because voluntary older part-timers report working roughly five hours per week less than involuntary older part-timers. See Table 4 for a summary of salary numbers.

**TABLE 4. Median Monthly Compensation**

	50+	50+ Involuntary	50+ Voluntary
Salaried	\$838	\$967	\$800
Hourly	\$1,118	\$1,190	\$1,106

- > These reported salaries equate to about \$14,000 for 50+ involuntary part-timers.<sup>7</sup> The Federal Poverty Level calculated by the U.S. Department of Health and Human Services for 2014 was \$11,670 for a single-member household and \$15,730 for a two-person household.<sup>8</sup>

- > Of 50+ part-timers who are paid by the hour, almost three-quarters (74%) say their current wage is above the minimum wage in their respective state, with 1 in 10 (11%) reporting that they don't know.
- > Eight in ten (80%) 50+ part-timers are paid by check. There is no difference in these numbers for older Americans working on a voluntary or involuntary basis.

Older American part-timers, particularly those who choose to work part time, are not new to their places of employment. A large majority — 7 in 10 (69%) — of 50+ part-timers have worked in their current position for three years or more, with almost 5 in 10 (45%) reporting a tenure of at least five years (see Table 5). These numbers are similar to the situation of voluntary older workers. Half of that group (49%) have worked in their jobs for five years or more. This is compared to just one-quarter of involuntary older workers (27%) who have remained in the same position for a similar amount of time.

**TABLE 5. Tenure at Part-time Job**

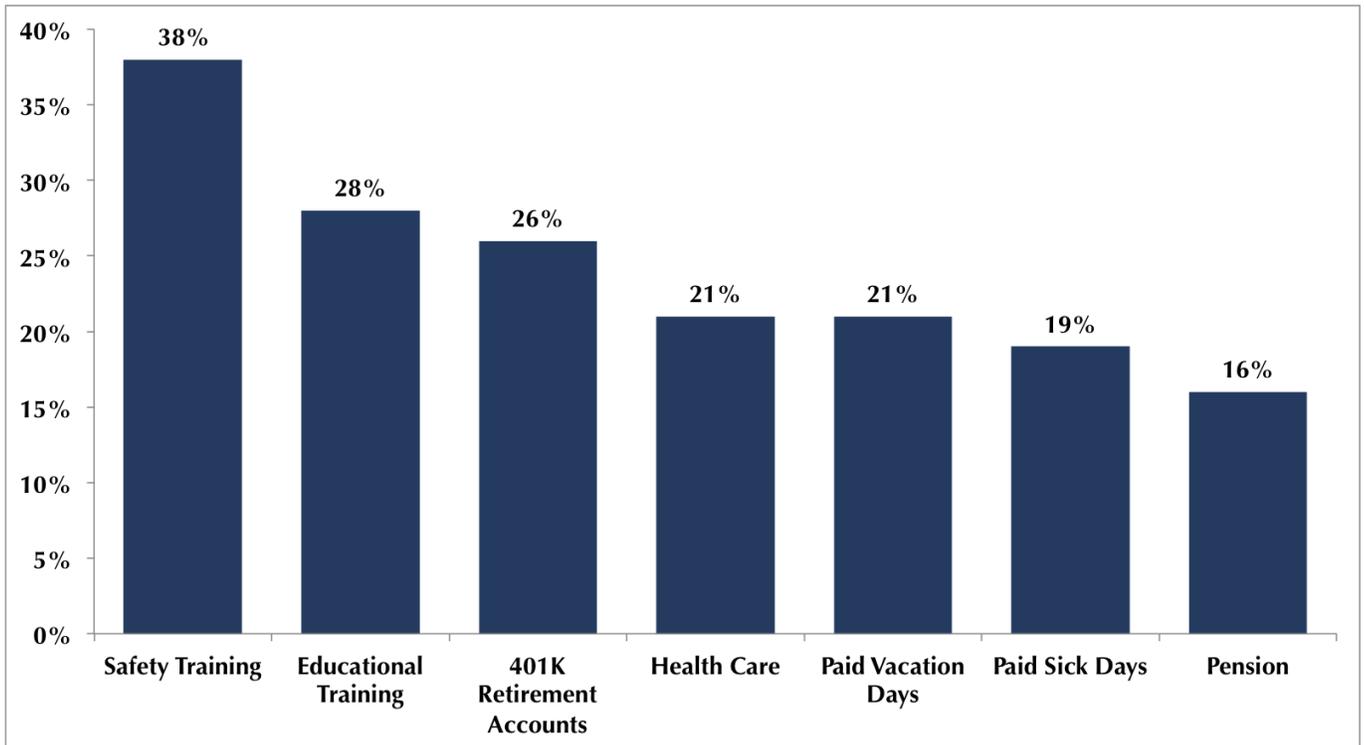
	50+	50+ Involuntary	50+ Voluntary
Less than 6 months	8%	10%	7%
7 months to a year	6%	14%	4%
1 to 2 years	17%	27%	15%
3 to 5 years	24%	23%	24%
More than 5 years	45%	27%	49%

The 50+ worker is likely to report that the part-time job they consider their “main” position is permanent: three-quarters of this group (73%), particularly the voluntary workers (75%), say that they believe the job could continue indefinitely.<sup>9</sup> A large number of involuntary older workers also say they are likely to be in a permanent situation — more than 6 in 10 (62%) of part-timers who want full-time work say they think they’re in it for the long haul.

Figure 2 shows the distribution of benefits held by the groups of part-time workers discussed in this report. Safety training is offered by employers to approximately 4 in 10 voluntary and involuntary part-time workers. About one-quarter of part-timers (26%) say they have 401K retirement accounts, and one-fifth (21%) report having health care coverage. Involuntary part-timers age 50 and older are the least likely to report having any benefits, including paid sick days (12%) and pension plans (9%).

In sharp contrast, 3 in 10 part-time workers say they would like to have their employers provide health care insurance (28%) and paid vacation days (28%), followed by 401K retirement plans (15%) and pension packages (14%). The focus on health care and paid vacation days is also apparent when considering differences between 50+ voluntary and involuntary workers: older Americans working part time on an involuntary basis are slightly more likely (36%) than voluntary workers (26%) to say that employer-provided health care insurance is high on their list of desired benefits. Not surprisingly, American part-timers are least likely to choose safety training as the benefit they desire. Just 3% of 50+ part-timers indicate this benefit as their highest priority, as outlined in Table 6.

**FIGURE 2. Age 50+ Part-timers and Benefits**



**TABLE 6. What ONE benefit would you most like to get?**

	50+	50+ Involuntary	50+ Voluntary
Paid vacation	28%	19%	30%
Health care	28%	36%	26%
401K	15%	15%	15%
Pension	14%	13%	15%
Paid sick time	7%	9%	6%
Education	6%	3%	6%
Safety training	3%	5%	2%

A frequent disadvantage associated with being an older worker in America, particularly those interested in obtaining full-time work, is that they are perceived as overqualified for the positions for which they apply. For part-timers, this appears to be an issue for just about one-quarter of the 50+ population (26%), a number

that is slightly higher for involuntary workers (35%) (see Table 7). About three-quarters (72%) say their qualifications align with their current part-time positions. Just under one-half (44%) of 50+ part-timers say there are specific educational criteria required for their jobs.

**TABLE 7. Do Qualifications Align with the Position?**

	50+	50+ Involuntary	50+ Voluntary
Overqualified	26%	35%	23%
Right qualifications	72%	58%	75%
Underqualified	2%	6%	1%

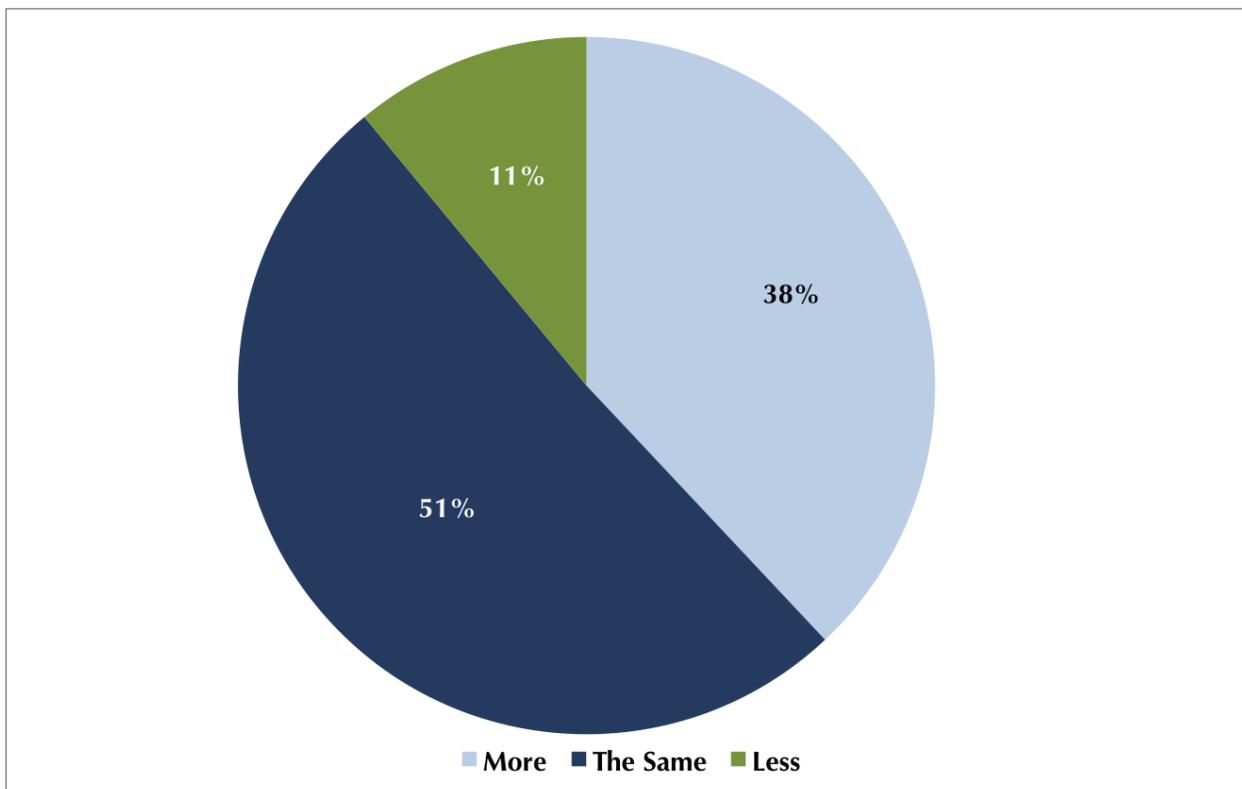
## THE JOB, COMPARED TO FULL-TIME WORKERS

American part-time workers age 50 and older are typically employed in firms where there are also full-time employees. In fact, 7 in 10 (70%) say at least half of employees in their workplace are working on a full-time basis. Figure 3 shows that, of part-timers who say that full- and part-timers do the same tasks in their places of work, almost 4 in 10 (38%) of 50+ part-timers say that full-timers do the same job they do, but are paid more. More than a quarter (28%) report that full-timers and part-timers do not have the same job tasks. Seven in ten (70%) older workers say part-time workers receive the same amount and type of information about how the company is run as full-time employees. Eight in ten (84%) 50+ part-timers report that they are treated the same as full-time workers by employers, other than wages. This is also true of

77% of 50+ involuntary part-timers and 85% of 50+ voluntary part-timers.

The story is not entirely bright for the older involuntary employee working amongst full-timers. Table 8 shows that 50+ involuntary part-timers are twice, or in some cases, three times more likely to say they need to make schedule adjustments, handle unwanted job assignments, and receive less respectful treatment than 50+ voluntary part-timers. Three in ten 50+ involuntary workers say they are more likely to be forced to go into work on weekends and holidays (30%), are given less favorable work schedules and less desirable job assignments (29% and 28%), and are treated with less respect by their supervisors (27%) compared to full-time workers. These figures are just over 1 in 10, overall, for 50+ voluntary part-timers.

**FIGURE 3. On an hourly/monthly basis, do full-time workers doing the same job that part-timers make more/the same/less than part-time workers?<sup>10</sup>**



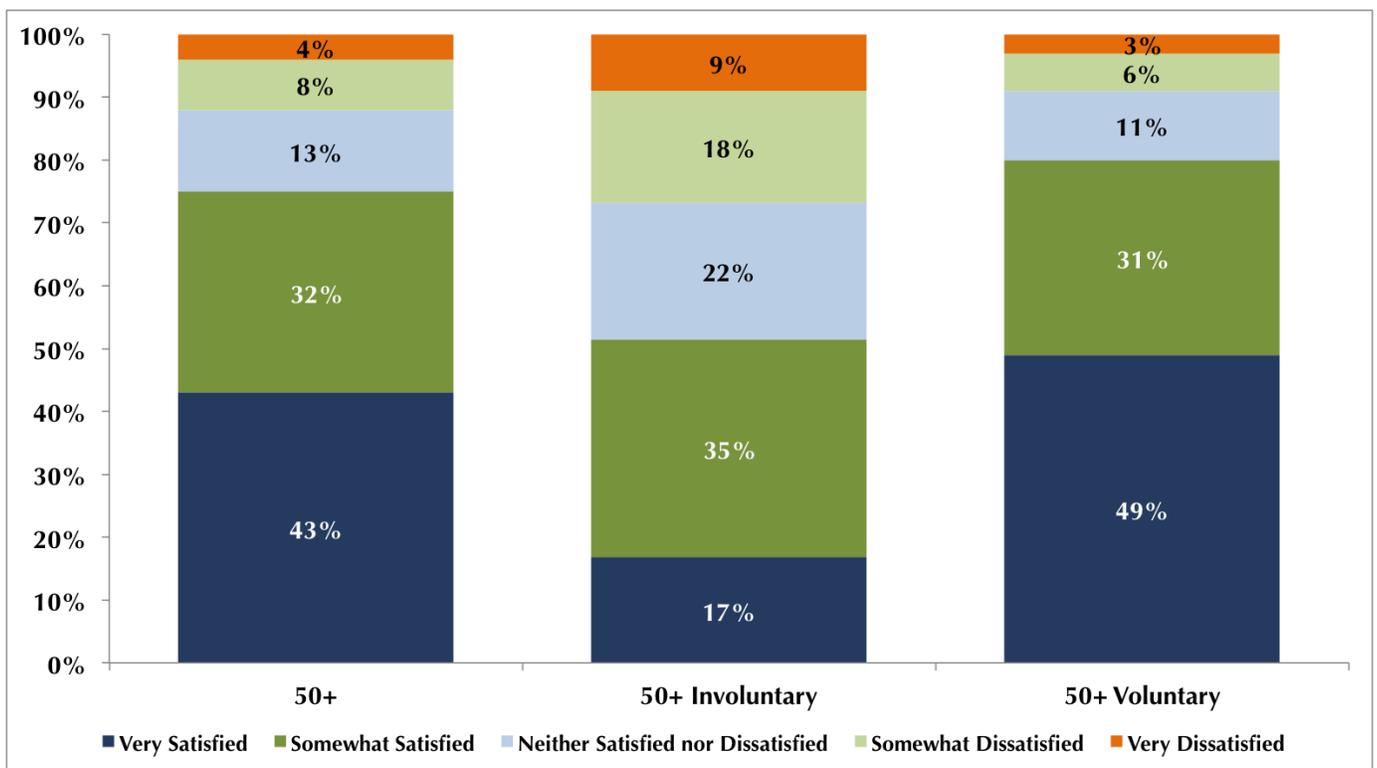
**TABLE 8. Compared to full-time workers at your job, have any of the following happened to you?**

	50+	50+ Involuntary	50+ Voluntary
More likely to be forced to work on weekends and holidays	16%	30%	13%
Given less favorable work schedules	15%	29%	12%
Treated with less respect by management/owner	13%	27%	10%
Given less desirable job assignments	12%	28%	9%
Treated less well by co-workers	8%	17%	7%
Fewer breaks or downtime	7%	18%	5%

## JOB SATISFACTION

While many voluntary part-time workers age 50 and older say they are rather satisfied with their jobs, views of involuntary part-time workers are very different. Figure 4 shows that just one-fifth (17%) of 50+ involuntary part-time workers report the highest level of satisfaction, compared to half (49%) of 50+ voluntary part-time workers. A quarter (27%) of 50+ involuntary part-time workers say they are dissatisfied, compared to less than 1 in 10 (9%) 50+ voluntary part-time workers. The sharpest contrasts are apparent when considering workers who say they are “very” satisfied compared to “somewhat” satisfied. Considering the differences between older workers at or close to retirement age compared to those ages 50 to 64, it is the oldest workers, those 65 years and older, who are the most satisfied of all age groups with their part-time positions — more than half (57%) say they are very satisfied. Far

**FIGURE 4. Job Satisfaction**



fewer than half say the same about their positions, including workers ages 50 to 64, where approval is rated highest by just 36% of this group.

## PART-TIMERS AND FULL-TIME WORK

Overall, one-third (32%) of workers age 50 and older say they want a full-time job, that is, a position where they work 35 hours per week or more: all **involuntary** part-time workers want full-time work, but even 18% of **voluntary** part-time workers would like to work full time.

Older workers who want a full-time job but try to get by with one or more part-time positions are, for the most part, doubtful their situations can improve. Almost two-thirds (64%) of 50+ involuntary part-timers say it is somewhat or very unlikely that they could work full time in their current workplace, as outlined in Table 9. A majority (56%) are at least somewhat pessimistic about the prospect of finding full-time work anywhere in the next year, as shown in

Table 10. It is important to note that 45% of involuntary older workers say they are at least somewhat optimistic they will get a full-time job in the next year.

The finding that older part-timers are pessimistic about their ability to find a full-time job in the coming months is no surprise given how long some of them have been without a job. In fact, long-term unemployment is a phenomenon particularly damning for older Americans that became apparent after the Great Recession. More than half (56%) of 50+ part-timers say that the last time they worked full time was more than five years ago (see Figure 5). This is split into voluntary older part-timers (60% who say it has been more than five years since having a full-time position) and involuntary older part-timers (39% who report the same). One-quarter (27%) of 50+ involuntary part-timers say it has been three to five years since they had a full-time job. This amounts to two-thirds of all 50+ involuntary part-timers (66%) who have been in the market for full-time work for three years or longer since they left their last full-time position.

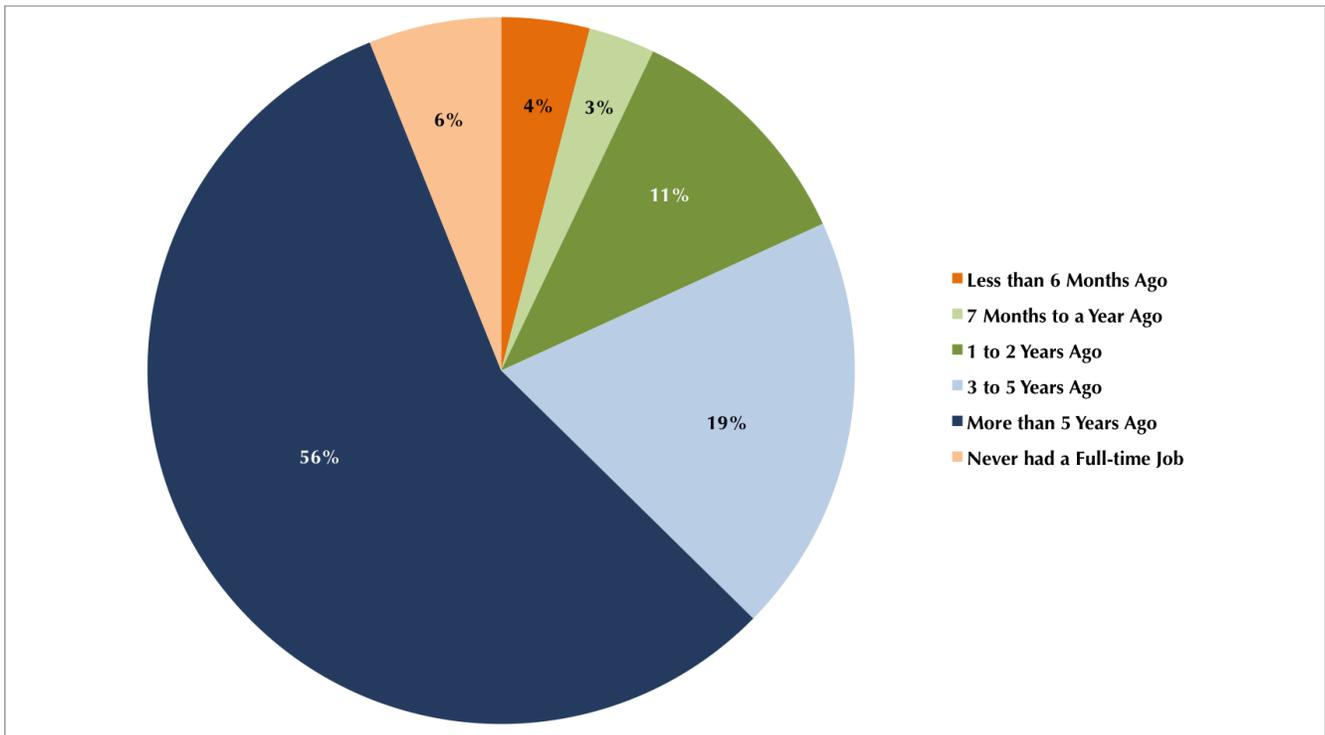
**TABLE 9. How likely is it that you would be able to get a full-time job where you work now?**

	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely
50+	18%	20%	22%	40%
50+ Involuntary	10%	26%	23%	41%

**TABLE 10. What is your current outlook on finding a full-time job in the next year?**

	Very Optimistic	Somewhat Optimistic	Somewhat Pessimistic	Very Pessimistic
50+	22%	25%	27%	25%
50+ Involuntary	12%	33%	29%	27%

**FIGURE 5. The Last Time 50+ Workers Had a Full-time Job**



And these jobs, for the most part, were permanent positions — 12% of 50+ workers say they worked at their last full-time job for two years or less but one-third, or 35%, worked for 3 to 10 years; one-fifth, or 16%, for 11 to 20 years; and one-third, or 37%, for 21 years or more. Involuntary part-timers age 50 and older are more likely to have worked in their last full-time jobs for less time than 50+ voluntary part-timers. About half (54%) of involuntary part-timers over 50 worked in their last full-time jobs for six years or longer, with the other half less than that. Three-quarters (75%) of voluntary part-timers over 50 worked in their last full-time jobs for six years or longer, with the remaining quarter of the group less than that.

## THE ADVANTAGES AND DISADVANTAGES OF PART-TIME WORK

The advantages of working on a part-time schedule are clear — schedule flexibility, time for leisure and family, and opportunities to explore career options. Table 11 shows the list of possible advantages associated with having a part-time job given to survey respondents, asking them to indicate whether they agree or disagree — and to what degree — a lot, some, a little, or not at all. About two-thirds of the 50+ group say they agree “some” or “a lot” with the following ideas:

**TABLE 11. Advantages of Part-time Work (percent who say they agree “a lot” or “some”)**

	50+	50+ Involuntary	50+ Voluntary
You’ve been able to set your own schedule	67%	46%	71%
You’ve been able to spend more time with friends and family	65%	50%	69%
You have more leisure time	65%	46%	69%
You have had the flexibility to quit whenever you want	63%	38%	68%
You’ve been able to experience different types of jobs and businesses	48%	50%	48%
You’ve been able to move locations more easily	29%	20%	31%
Part-time work has led to the possibility of a full-time job	27%	32%	26%

- > Part-timers have more control over their daily calendar (67%);
- > Part-time work allows them more leisure time (65%), including time to spend with friends and family (65%); and
- > Part-timers have the opportunity to leave the job if need be (63%).

part-timers, compared to over two-thirds (both at 69%) of voluntary workers.

- > Just over one-third (38%) of those working part time but in the market for a full-time job say they have the flexibility to quit whenever they want, a figure that nearly doubles for those working part time because they want to (68%).

When considering opinions of involuntary versus voluntary employees, several differences are clear that show these advantages are enjoyed far more by those who choose to work part time:

- > Less than half (46%) of involuntary workers say they can set their own schedules, compared to almost three-quarters (71%) of voluntary workers.
- > Spending time with friends and family (50%) and enjoying leisure time (46%) is reported by less than half of involuntary

Dramatic differences within the group of 50+ part-timers are evident between voluntary and involuntary workers when considering apparent disadvantages of part-time work, particularly when asking about what they anticipate in the coming years. While just one-third (33%) of 50+ workers say they agree “a lot” or “some” with the statement that having a part-time job makes it difficult to plan for the future, the same is true of one-quarter (24%) of 50+ voluntary part-timers but almost three-quarters (71%) of 50+ involuntary part-timers. Similarly, less than half (40%) of 50+ part-timers agree “a lot” or “some” that saving for retirement is harder as a part-time worker, but this number

amounts to three-quarters (75%) of older workers who work part time involuntarily. Less than one-third (32%) of part-timers working on a voluntary basis have the same opinion. Variation between the groups on these measures is summarized in Table 12.

## **THE LIFE OF A PART-TIMER AGE 50 AND OLDER: FINANCES**

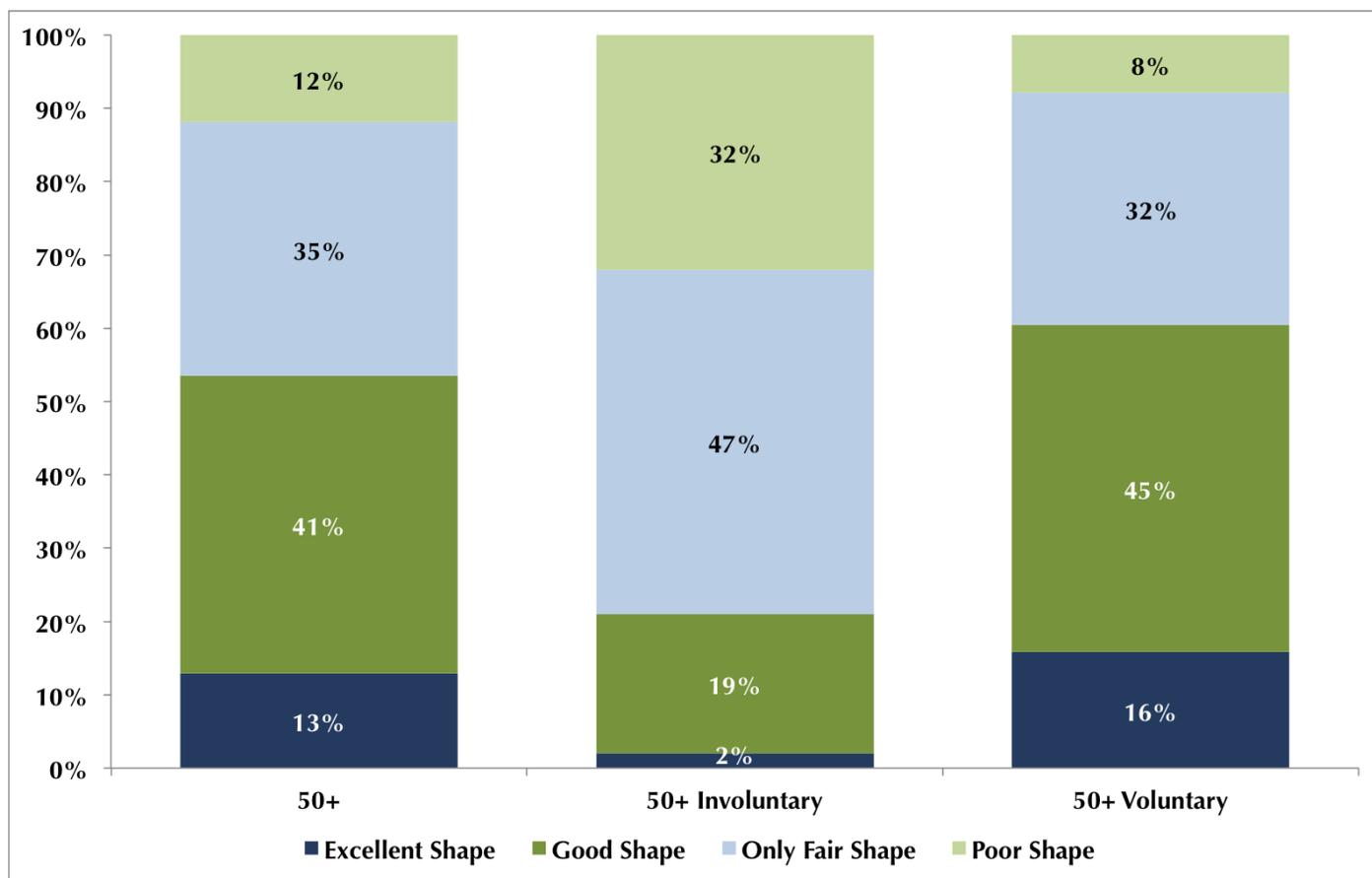
Older Americans typically face many challenging financial issues. Americans age 50 and older have greater obligations than younger workers, including helping their children, making mortgage payments, and planning for retirement. Equal parts of workers age 50 and older say they are in mostly good (41%) or only fair economic shape (35%), with a small number reporting excellent (13%) or poor (12%) economic situations.

Three-quarters (73%) of older part-timers say they have not faced financial hardships related to the fact that they are working less than 35 hours per week. Still, the difficulties are apparent when comparing those in need of full-time work but unable to find it, and those who choose to work part time. Figure 6 shows that a resounding 79% of 50+ involuntary part-timers report being in only fair or even poor personal fiscal shape, compared to only 40% of 50+ voluntary part-timers. Just 2% of involuntary part-timers over the age of 50 describe their personal financial situation as “excellent.” And, three 50+ involuntary part-timers indicate they have financial difficulties related to their work situations for every one voluntary part-time worker: 62% of part-timers in need of a full-time position report economic hardship in their households, compared to just 19% of part-timers working less than 35 hours per week because they choose to do so. Furthermore, one-third of older involuntary workers say there have been times in the past 12 months when

**TABLE 12. Disadvantages of Part-time Work (percent who say they agree “a lot” or “some”)**

	50+	50+ Involuntary	50+ Voluntary
It makes it difficult to save for retirement	40%	75%	32%
You earn less money that you need to support your family/get by	34%	72%	25%
It makes it hard to plan for the future	33%	71%	24%
It makes it difficult to pay bills or runs up credit card debt	27%	57%	21%
It makes it hard to schedule work and family obligations on a daily or weekly basis	22%	47%	17%
It may threaten your ability to qualify for Unemployment Insurance	20%	40%	15%
It makes it harder to look for a full-time job	16%	47%	10%
You worry about being laid off	15%	42%	10%

**FIGURE 6. Personal Financial Situation**



they could not afford some form of health care and/or medication they or a family member needed (37%), or food for themselves or their families (32%).

Given this gloomy reality, when asked what steps they may have taken to help make financial ends meet, older workers report they've done one or more of the items on the suggested list, described in Table 13:

- > About one-third of 50+ involuntary part-timers say they have taken on more credit card debt (37%) and sold their personal items (35%) to help them get by financially.

- > One-quarter have borrowed money from family or friends other than adult children (26%).

- > One-quarter have taken a job that they are overqualified for (25%).

This has led to roughly one-third (32%) of the group of older part-timers needing full-time work saying that their personal relationships have experienced stress as a result of their financial situations. When considering changes in spending, a majority says they have reduced spending in the following areas so much in the past two years that it has made a difference in their families' daily lives, shown in Table 14:

**TABLE 13. What’s Been Done to Make Ends Meet in the Past Two Years (percent who say “yes”)**

	50+	50+ Involuntary	50+ Voluntary
Increased credit card debt	19%	37%	15%
Experienced stress in family relationships or close friendships	15%	32%	11%
Sold some of your possessions	13%	35%	9%
Borrowed money from family or friends, other than adult children	10%	26%	7%
Taken a job you did not like	10%	23%	7%
Taken a job below your education or experience levels	9%	25%	6%
Missed a mortgage or rent payment	6%	15%	4%
Moved in with family or friends to save money	3%	5%	2%

**TABLE 14. Areas of Spending Reduced in the Past Two Years to the Degree that it has Made a Difference in Your Family’s Day-to-Day Life (percent who say “yes”)**

	50+	50+ Involuntary	50+ Voluntary
Entertainment	30%	64%	23%
Eating out	28%	57%	22%
Clothing	24%	59%	17%
Housing/home upkeep	17%	39%	12%
Food	14%	36%	10%
Transportation	13%	29%	9%
Health care	9%	23%	6%
Child care	1%	1%	1%

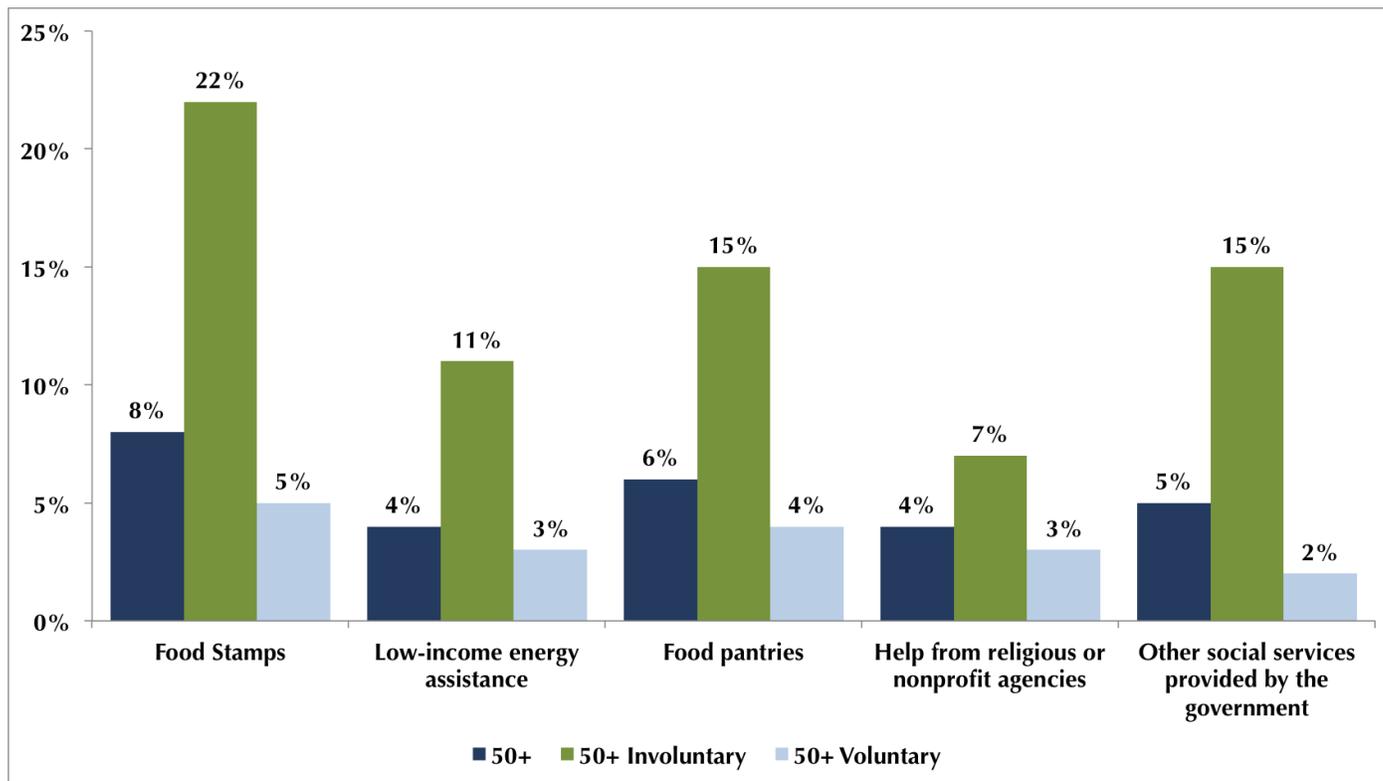
64% of 50+ involuntary part-timers indicate that entertainment has taken a hit, followed by clothing (59%) and dining at restaurants (57%). A considerable number also say that they are spending less on things related to their homes (39%) and food (36%).

Figure 7 shows that, for the most part, 50+ workers are not likely to turn to government and nonprofit resources for assistance in coping with their financial troubles. A significant number of the oldest involuntary part-timers, however, have drawn upon the public sector to help feed themselves and their families: about 2 in 10 (22%) of 50+ involuntary part-timers have used food stamps.

## FEELINGS OF 50+ PART-TIME WORKERS

For the typical American, stresses related to finances, family relationships, and physical health are all too common. These stresses are exacerbated for the aging worker, particularly those who are struggling to pay bills and hoping for full-time work to help cope with financial worries. The findings show that, generally speaking, part-timers age 50 and older are not very likely to say they are worried, sad, angry, or in physical pain on a daily basis, even for

**FIGURE 7. Please check off any of the following you have used in the past two years to help make ends meet (percent who say yes)**



those who can't find a full-time job but want one. Three in 10 (30%) of all 50+ part-timers say they were stressed for "a lot of the day yesterday." This number, however, is higher for 50+ involuntary workers (42%) but is less for 50+ voluntary workers (28%). Given that, about 3 in 10 (29%) of people age 50 and older working less than 35 hours per week because they can't get a full-time job say they worried "a lot" the previous day. A smaller number say they felt sad (17%) and 13% report that anger took its toll on much of their day.

And, following the trend, older part-timers are much more likely to report that they experience enjoyment and happiness if they are working on a voluntary basis, summarized in Tables 15 and 16. Almost two-thirds (61%) of 50+ voluntary workers say they felt enjoyment "during a lot of the day yesterday." This number is halved to just 33% for 50+ involuntary workers.

**TABLE 15. Positive Feelings - Enjoyment (percent who say they felt this way "a lot of the day yesterday")**

Age Group	Percent
50+	56%
50+ Involuntary	33%
50+ Voluntary	61%

**TABLE 16. Positive Feelings - Happiness (percent who say they felt this way "a lot of the day yesterday")**

Age Group	Percent
50+	47%
50+ Involuntary	30%
50+ Voluntary	50%

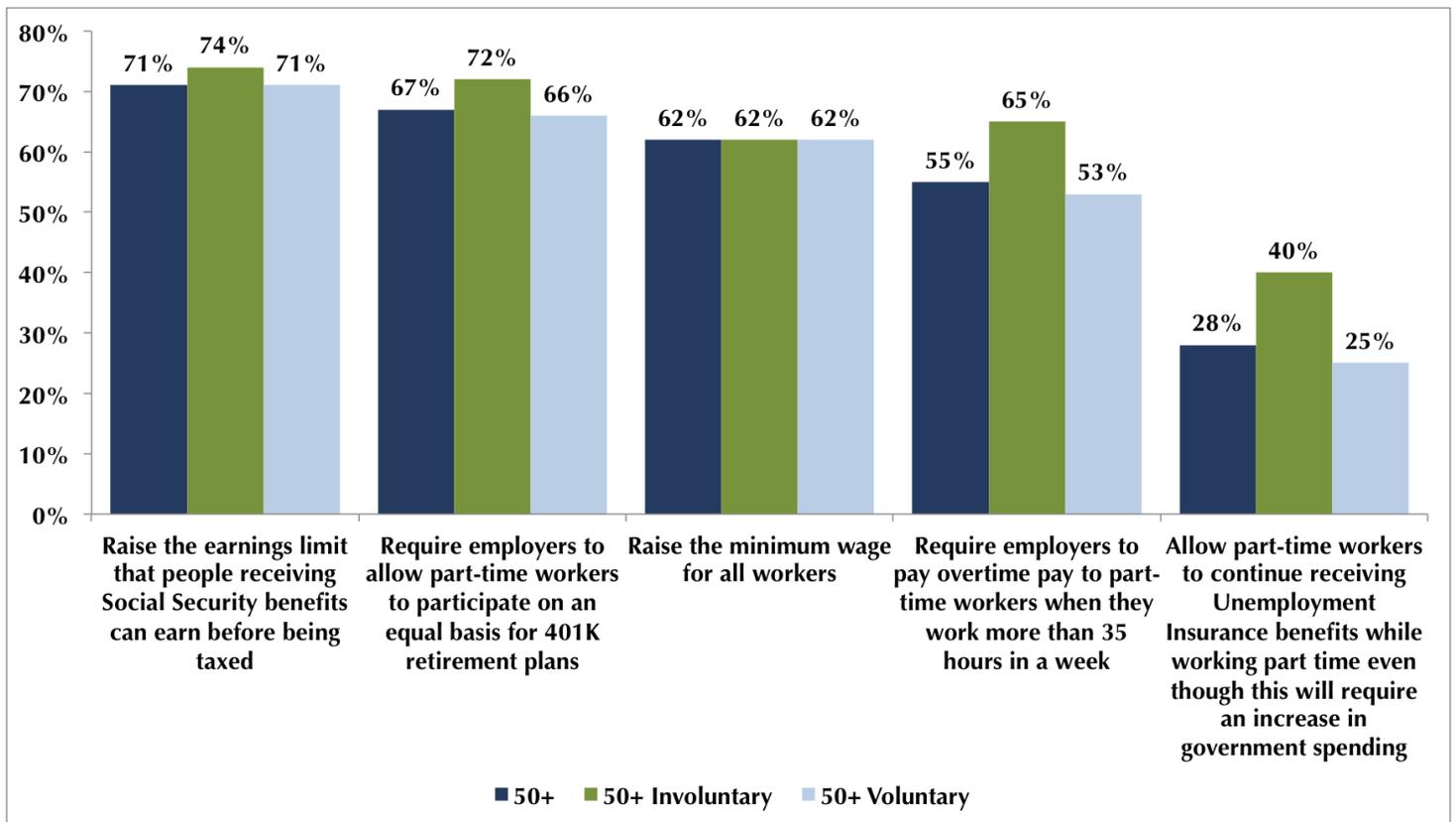
Similarly, 5 in 10 (50%) 50+ voluntary part-timers indicate that happiness could describe a good part of their day, compared to just 3 in 10 (30%) of 50+ involuntary part-timers.

## WHAT CAN BE DONE TO HELP?

Figure 8 outlines the percentage of 50+ part-timers who say they favor various policy proposals designed to help part-time workers like themselves, and Table 17 shows a summary of policy opinions held by 50+ part-timers.<sup>11</sup> For the most part, no true differences are apparent

between voluntary and involuntary part-timers over the age of 50. Older workers are most in favor of raising the pay limits that people receiving Social Security benefits can earn before being taxed. About 7 in 10 say the earnings limit for Social Security benefits should be increased (71%) and employers should allow part-timers to participate on an equal footing with full-time workers for 401K retirement plans (67%). A majority also say the minimum wage should be raised (62%) and overtime pay for part-timers putting in more than 35 hours per week should be required (55%). Less than 3 in 10 (28%) believe that part-timers should get Unemployment Insurance benefits while working less than full-time hours.

**FIGURE 8. What can be done to help part-time workers? (percent who favor)**



**TABLE 17. Policy Opinions**

	Percent who Support the Policy
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	71%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	67%
Raise the minimum wage for all workers	62%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours per week	55%
Allow part-time workers to continue receive Unemployment Insurance benefits while working part time even though an increase in government spending is required	28%

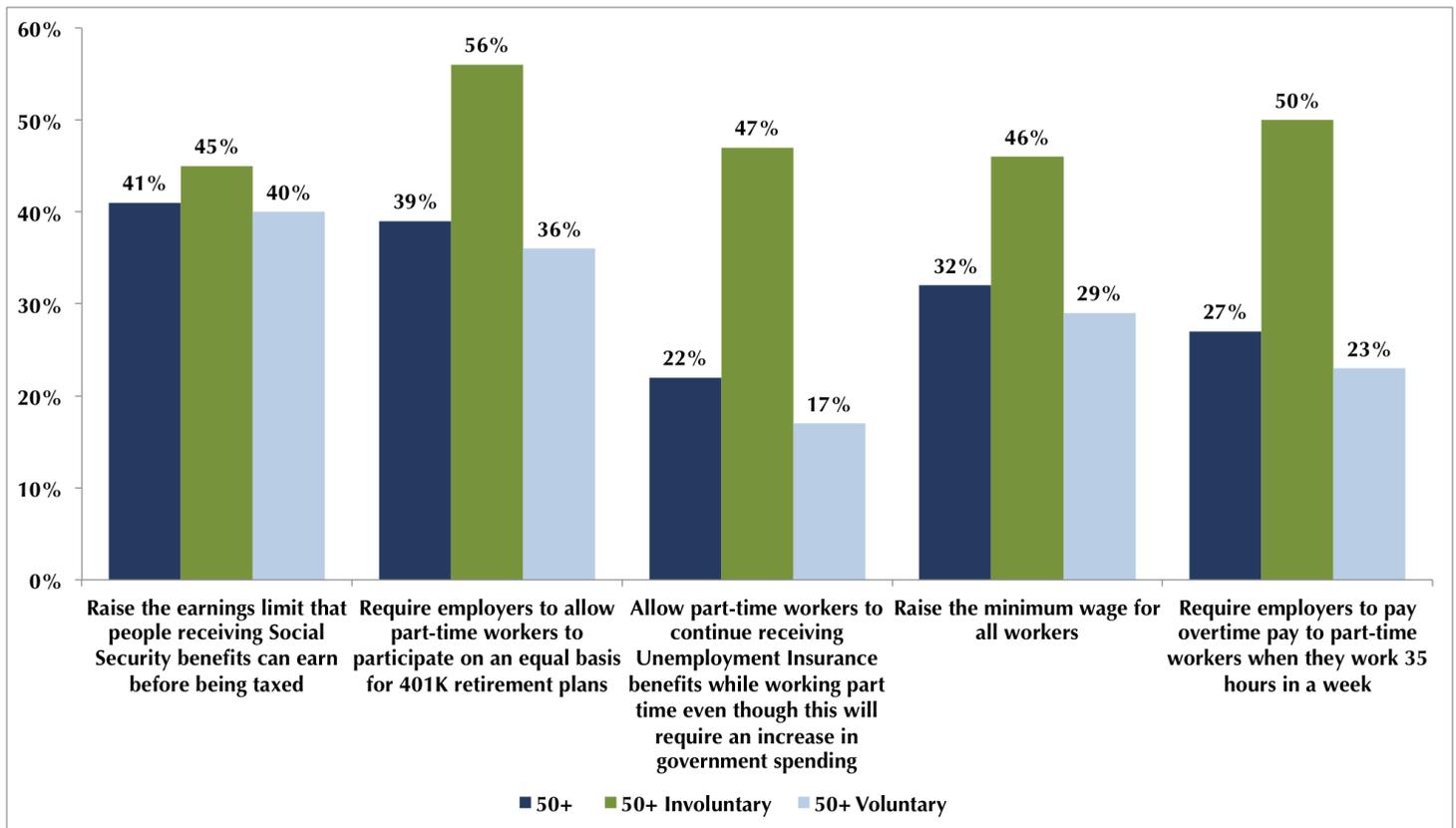
Figure 9 illustrates that just two proposals have earned majority support by the group of 50+ involuntary part-timers. The findings show that most part-timers are not convinced that these policy proposals will help ease their financial burdens and personal stresses related to working less than 35 hours per week. Given that, it is the involuntary part-time group that is more likely to think they would benefit, compared to voluntary part-timers. The plan agreed upon to be the most helpful for the entire 50+ population working part time is raising the earnings limit for those receiving Social Security for tax purposes (41%). More than half (56%) of involuntary older workers, however, say that participation on an equal basis in 401K retirement plans would be helpful, followed by a requirement to receive overtime pay (50%) and the ability to continue receiving unemployment benefits (47%).

## HOW YOUNGER PART-TIMERS COMPARE TO THE 50+

How the part-timer over the age of 50 is different or similar from younger part-time workers is an important topic to consider. Generally, the trend that involuntary part-time work is a unique, difficult reality compared to voluntary part-time work is evident across younger age groups much like the oldest part-time employees in the American workforce.

Table 18 provides a description of the demographics of part-timers under the age of 50. Younger part-timers are slightly less likely to be white, non-Hispanics (60% of 35- to 49-year-olds and 64% of 18- to 34-year-olds, compared to 77% of the 50+ group). Differences are less apparent across education, gender, and marital status indicators.

**FIGURE 9. Policy Proposals Helpful to Your Personal Situation (percent who say yes)**



### WHY ARE THEY WORKING?

Workers age 50 and older are more likely to say they are working part time because they want to compared to younger workers (40% vs. 22% for ages 35 to 49 and 29% for ages 18 to 34), but nearly equally as likely to say that they would be working part-time hours even if they didn't need to do so. About two-thirds (64%) of 50+ workers say they'd be working part time even if it wasn't a necessity, compared to the same number of 18- to 34-year-old workers (64%) and slightly fewer middle-aged workers (54%), with all others saying both statements describe their employment situations.

Specific reasons why younger part-timers are working less than 35 hours per week are similar to that of older part-timers, with the exception of retirement as an explanation, including family obligations, a preference to work part time, and the strength of the American economy. These numbers are also alike when considering Americans under age 50 who are classified as doing involuntary versus voluntary work.

### JOB CHARACTERISTICS

The characteristics of the jobs held by older American workers are not very different from the characteristics of jobs held by employees under age 50:

**TABLE 18. Age Comparisons (Demographics)**

	United States (U.S. Census)	Part-time Workers	50+	35-49	18-34	50+ Involuntary	50+ Voluntary	18-49 Involuntary	18-49 Voluntary
<b>N</b>		944	489	194	261	217	272	189	266
<b>Race</b>									
White, Non-Hispanic	63%	68%	77%	60%	64%	64%	80%	50%	67%
Black, Non-Hispanic	12%	10%	8%	10%	12%	11%	7%	17%	10%
Hispanic	17%	14%	8%	17%	17%	17%	7%	25%	14%
Other/2+ Races	7%	8%	6%	12%	7%	9%	6%	6%	9%
<b>Education</b>									
Less than high school	12%	13%	10%	15%	13%	14%	9%	18%	13%
High school	30%	24%	28%	26%	20%	31%	28%	33%	18%
Some college	29%	37%	28%	28%	48%	30%	28%	32%	46%
Bachelor's degree or higher	29%	26%	33%	30%	19%	26%	35%	18%	24%
<b>Gender</b>									
Male	49%	35%	35%	27%	37%	43%	36%	45%	30%
Female	51%	65%	64%	73%	63%	57%	65%	55%	70%
<b>Household Income</b>									
Less than \$30K	29%	23%	24%	25%	22%	40%	21%	41%	17%
\$30K to \$50K	19%	17%	17%	20%	16%	19%	16%	15%	18%
\$50K to \$100K	30%	35%	32%	34%	39%	26%	24%	34%	39%
More than \$100K	22%	24%	28%	22%	23%	16%	31%	10%	27%
<b>Marital Status</b>									
Married/living with partner	49%*	53%	67%	77%	33%	59%	68%	49%	46%
Widowed/divorced/separated	19%*	10%	21%	9%	2%	25%	20%	7%	3%
Never married	32%*	37%	12%	14%	64%	16%	11%	44%	51%
<b>Household Head</b>	50%	67%	91%	70%	45%	84%	92%	54%	52%

\* Figure represents Americans age 15 and older

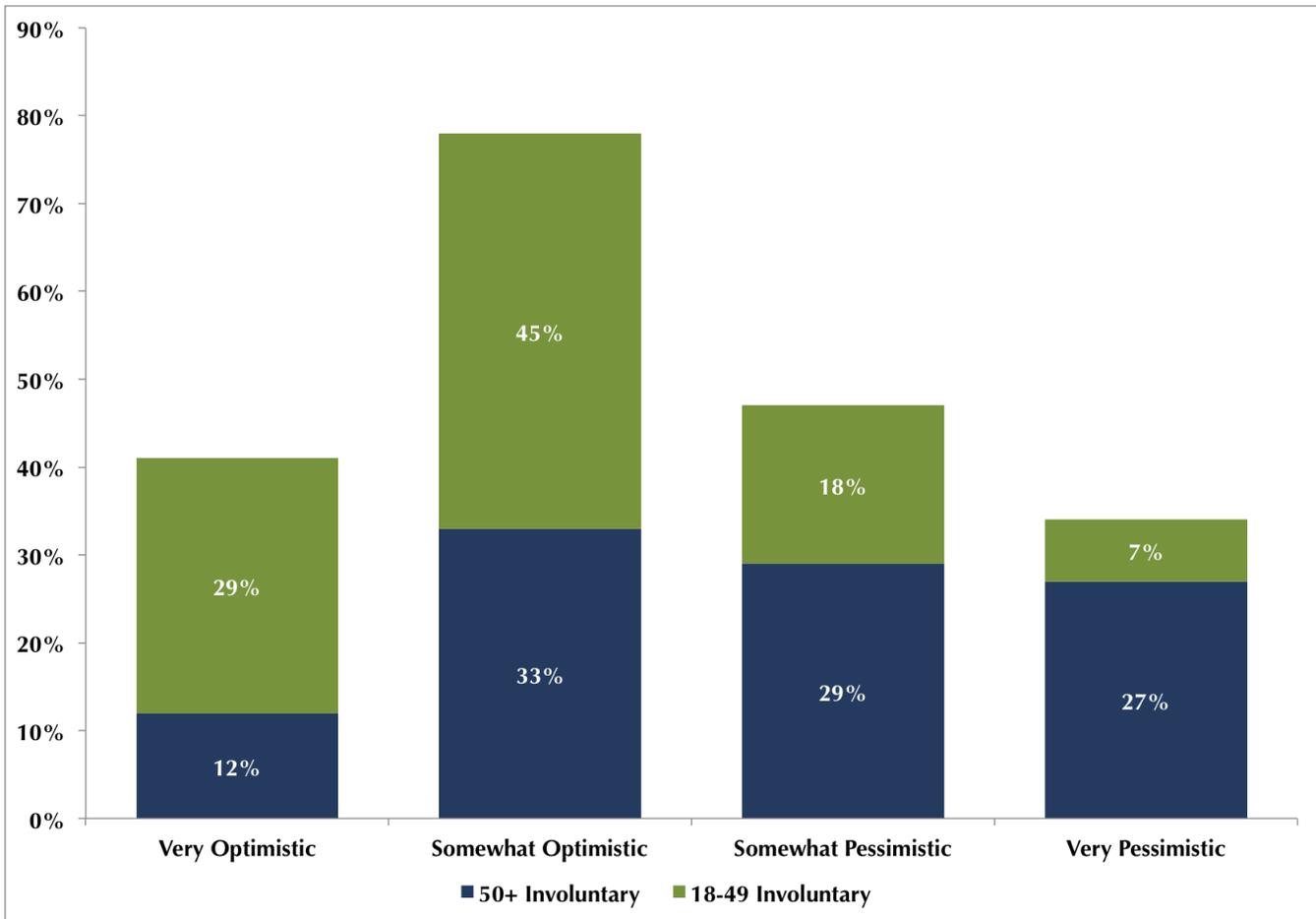
- > A majority of all age groups say they have one part-time job and are mostly on the clock in the workplace, as opposed to working remotely.
- > Middle-aged workers in their mid-thirties and forties report working about 30 hours per week, compared to 25 hours per week for the youngest and oldest cohorts in the workforce.
- > Older part-time workers are slightly more likely to work for themselves (21%) compared to younger workers (15% of 35- to 49-year-olds and 10% of 18- to 34-year-olds).<sup>12</sup>
- > Younger workers, particularly those 18- to 34-years-old, are also slightly more likely to say that their part-time job is temporary (25%) compared to workers ages 35 to 49 and 50+ (14% and 8%, respectively).
- > Akin to 50+ part-timers, younger age groups report that safety training is the benefit they are most likely to receive.
- > For the most part, as indicated by 50+ part-timers, younger workers report no better or worse treatment by supervisors compared to full-timers in their workplaces. The sharpest differences are apparent between involuntary and voluntary part-timers. For example, 35% of involuntary part-timers under the age of 50 report that they are given less favorable work schedules compared to their full-time colleagues. This number is half, or just 13%, of voluntary part-timers under the age of 50, who say the same.
- > Overall job satisfaction is highest for the 50+ part-time group (75%) compared to younger workers (69% for 35 to 49 and 72% for 18 to 34).
- > The purported advantages and disadvantages associated with part-time work do not reveal obvious differences across age groups, although the involuntary/voluntary contrasts are once again evident.

## **THE PATH TO FULL-TIME WORK**

Far more young part-timers say they want full-time work, compared to 50+ part-timers. Nearly two-thirds (64%) of the 18 to 34 age group want a full-time job, compared to more than half (55%) of workers ages 35 to 49 and just one-third (32%) of the oldest workers. Just about 2 in 10 (18%) of 50+ voluntary part-timers say they do want to work full time, far less than voluntary part-timers ages 18 to 49, of which nearly half (48%) want a full-time position.

Despite how much they may say they want their job situations to change, younger part-timers who work on an involuntary basis don't share the same grim outlook on finding full-time work as older workers. Just one-quarter (25%) of involuntary part-timers ages 18 to 49 are somewhat or very pessimistic that they can find a full-time job in the next year. This is compared to more than half, or 56%, of 50+ involuntary part-timers, as shown in Figure 10.

**FIGURE 10. Outlook on Finding a Full-time Job in the Next Year, Involuntary Part-timers**



## FINANCES AND FEELINGS UNDER AGE 50

Given the unique life circumstances of Americans under the age of 50, including raising families, attending school, building one’s credit, and taking care of other responsibilities, it’s no surprise that larger shares of these groups say they have faced financial hardship related to part-time work, compared to Americans over the age of 50. In general, however, one’s assessment of their personal financial situation is less important when considering age, and more important when considering whether part-time work is a choice or something they are forced to do to make ends meet.

Younger part-timers are more likely to say that they have borrowed money from family or friends, increased credit card debt, and sold their possessions to make ends meet, compared to older part-timers. And these workers have reduced their spending in all aspects of their lives, including food, clothing, entertainment, and health care. In the same way, involuntary part-timers ages 18 to 49 are the most likely group to say that they have sought social assistance with their finances, including food stamps.

Part-timers age 50 and older are no more worried, sad, angry, or in physical pain on a daily basis than younger people. In particular, half (53%) of the nation’s youngest part-timers say

stress characterized “a lot” of their day yesterday, compared to just one-third of part-timers ages 35 to 49 (32%) and over 50 (30%). Table 19 presents a summary of reported stress, broken down by age and type of part-time work.

**TABLE 19. Percent who Say they Felt Stress “A Lot of the Day Yesterday”**

Age Group	Percent
50+	30%
35-49	32%
18-34	53%
50+ Involuntary	42%
50+ Voluntary	28%
18-49 Involuntary	49%
18-49 Voluntary	46%

In general, younger and older part-timers are in agreement that policies increasing the minimum wage, requiring overtime pay, and involving part-timers in 401K retirement plans on an equal basis with their full-time colleagues, are favorable. Considerable majorities of younger part-timers tend to think the policies proposed to them would be to their advantage if implemented, compared to older part-timers.

## CONCLUSION

For the nation’s older workers, some of whom have been part of America’s workforce for decades, nearing retirement may mean leaving the world of full-time work, but time still spent in some form of employment. A sharp divide in the experiences and opinions of part-timers over the age of 50 is explained by whether a worker is on the job less than 35 hours per week by choice or not. Older involuntary part-timers have been out of work for longer, enjoy fewer advantages typically associated with part-time work, and report considerable financial difficulties for themselves and their families, compared to older voluntary part-timers in America. They are not optimistic that their situations will change in the near future, much less so than younger involuntary workers.

Americans working part time and nearing retirement support raising the earnings limit that people receiving Social Security benefits can earn before being taxed and requiring employers to allow them to participate on an equal basis with full-time workers for 401K retirement plans.

## ENDNOTES

1. U.S. Bureau of Labor, Bureau of Labor Statistics. *The Employment Situation, June 2015*, Table A-8. Retrieved from <http://www.bls.gov/news.release/emp-sit.nr0.htm>.
2. See U.S. Bureau of Labor, Bureau of Labor Statistics, *The Employment Situation, December 2007*, Table A-8. Retrieved from [http://www.bls.gov/news.release/archives/emp-sit\\_01042008.pdf](http://www.bls.gov/news.release/archives/emp-sit_01042008.pdf). See also U.S. Bureau of Labor, Bureau of Labor Statistics, *The Employment Situation, December 2010*, Table A-8. Retrieved from [http://www.bls.gov/news.release/archives/emp-sit\\_01072011.pdf](http://www.bls.gov/news.release/archives/emp-sit_01072011.pdf)
3. This report looks at the part-time worker in America who is age 50 and older. Any reference to “50+” “over 50,” “50 and older,” or “older than 50” should be interpreted as such.
4. Calculated using a base of U.S. population over the age of 18, which is 234,564,071 people.
5. An Associated Press-NORC Center for Public Affairs Research project sampled 1,024 adults age 50 and older in 2013 and found that “half of Americans ages 50 and older are working in some capacity or looking for work. Even among those 65 or over, 13% are working and not yet retired, 8% are working in retirement, and 3% are looking for work.” Benz, J., Sedensky, M., Tompson, T., & Agiesta, J. (2013). *Working longer: Older Americans’ attitudes on work and retirement*. Chicago: The Associated Press and NORC. Retrieved from <http://www.apnorc.org/projects/Pages/working-longer-older-americans-attitudes-on-work-and-retirement.aspx>
6. The numbers displayed in Table 2 are based on demographic sample questions not included in Appendix B.
7. The Heldrich Center used hourly wages to calculate annual income as a majority of part-timers reported that they are paid on an hourly basis.
8. Retrieved from <http://aspe.hhs.gov/poverty/14poverty.cfm#thresholds>
9. The Heldrich Center asked respondents to think of their “main” part-time job if they indicate they work in multiple part-time positions.
10. The numbers displayed in Figure 3 were repercentagized to eliminate the group that says full- and part-time workers do not have the same job tasks.
11. See Appendix B for the number of sample participants who indicate that they have “no opinion” compared to those who express opposition for each policy proposal.
12. The numbers discussed here are based on demographic sample questions not included in Appendix B.

## APPENDIX A. STUDY METHODOLOGY

*The Joys and Disappointments of Older Part-time Workers* was fielded March 25 to April 6, 2015 online with a national probability sample of 944 U.S. residents age 18 or older who have at least one part-time job, defined as less than 35 hours per week. The sample includes 623 respondents who are currently working part time as a paid employee, 233 respondents who are self-employed part time, and 98 respondents who are retired but working for pay. The sample includes 504 involuntary part-time workers and 440 voluntary part-time workers, which is an oversampling of involuntary workers. For this report, the group of interest is the 489 respondents age 50 and older who have at least one part-time job. The study has been weighted on type of worker (voluntary/involuntary) and various demographic categories such as age, gender, race/ethnicity, census region, education, primary language, and household income. Both the total sample and the voluntary and involuntary sub-samples are weighted to Bureau of Labor Statistics specifications.

All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population. The sampling error for 944 respondents is +/- 3.2 percentage points, at a 95% confidence interval. The sampling error for 489 respondents is +/- 4.4 percentage points, at a 95% confidence interval. The design effect for the sample is 1.65, making the effective sampling error +/- 5.7 for the subsample of 489 respondents over the age of 50. Thus, if 60% of 50+ respondents say that part-time work provides greater flexibility, the true figure would be between 54%

and 66% had all part-time workers been interviewed, rather than just a sample. Sampling error increases as the sample size decreases, so statements based on various population subgroups, such as separate figures reported for different ages or involuntary/voluntary classification, are subject to more error than are statements based on the total sample. Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording, or contextual effects.

The survey was calculated using GfK's web-enabled KnowledgePanel®, a probability-based panel designed to be representative of the U.S. population. Initially, participants are chosen scientifically by a random selection of residential addresses. Persons in selected households are then invited by telephone or by mail to participate in the web-enabled KnowledgePanel®. For those who agree to participate but do not already have Internet access, GfK provides at no cost a laptop and ISP connection. People who already have computers and Internet service are permitted to participate using their own equipment. Panelists then receive unique login information for accessing surveys online, and then are sent e-mails throughout each month inviting them to participate in research.

## APPENDIX B. TOPLINE SURVEY RESULTS

Knowledge Networks/GfK/online

N=194 (35-49 part-time workers)

Field dates: March 25 to April 6, 2015

N=261 (18-34 part-time workers)

N=944 (all part-time workers) - Total sample

Total percentages may not add up to 100% due to rounding

N=489 (all 50+ part-time workers)

\* = less than 1% reporting

N=272 (50+ voluntary part-time workers)

N=217 (50+ involuntary part-time workers)

Note: The sample size numbers referenced below each question (e.g., N=944) refer to the number of total sample respondents asked the question.

### S2. How many jobs are you now working?

N=944

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
1	70%	71%	63%	67%	65%	63%	82%
2	25%	24%	32%	27%	30%	31%	15%
3	4%	4%	4%	4%	4%	4%	3%
4 or more	2%	2%	2%	1%	2%	2%	1%
Total	101%	101%	101%	99%	100%	100%	101%

### Type of Worker:

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Single part-time job	70%	71%	63%	67%	65%	63%	82%
Multiple part-time job	15%	14%	20%	15%	13%	16%	13%
One full time, one part time	15%	15%	17%	18%	23%	21%	5%
Total	100%	100%	100%	100%	101%	100%	100%

**S4. How many hours a week do you normally work, on average?**

**N=941**

	<b>Median</b>
50+	24.00
Voluntary	20.30
Involuntary	25.61
18-34	25.00
35-49	29.50
50-64	25.00
65+	18.00

**S4a. And how many hours did you work LAST week — in the last 7 days?**

**N=940**

	<b>Median</b>
50+	24.00
Voluntary	20.00
Involuntary	27.40
18-34	24.00
35-49	30.00
50-64	25.00
65+	16.00

**PT0. Overall, how satisfied are you with your part-time job?**

**N=942**

	<b>50+</b>	<b>50+ Voluntary</b>	<b>50+ Involuntary</b>	<b>18-34</b>	<b>35-49</b>	<b>50-64</b>	<b>65+</b>
Very satisfied	43%	49%	17%	36%	23%	36%	57%
Somewhat satisfied	32%	31%	35%	36%	46%	38%	22%
Neither satisfied nor dissatisfied	13%	11%	22%	12%	15%	15%	8%
Somewhat dissatisfied	8%	6%	18%	13%	9%	8%	8%
Very dissatisfied	4%	3%	9%	3%	8%	4%	4%
Total	100%	100%	101%	100%	101%	101%	99%

**PT1. Thinking about your part-time job, which statement is more true:**

**N=935**

	<b>50+</b>	<b>50+ Voluntary</b>	<b>50+ Involuntary</b>	<b>18-34</b>	<b>35-49</b>	<b>50-64</b>	<b>65+</b>
I'm working part time because I want to	40%	46%	7%	29%	22%	33%	51%
I'm working part time because I need to	28%	24%	49%	36%	34%	32%	21%
Both	32%	30%	44%	35%	44%	35%	28%
Total	100%	100%	100%	100%	100%	100%	100%

**PT1a. Would you be working part time at any job if you did not need to?**

N=931

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	64%	67%	48%	64%	54%	58%	75%
No	36%	33%	52%	36%	46%	42%	25%
Total	100%	100%	100%	100%	100%	100%	100%

**WANT. Does a person want or need to have a part-time job?**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Want to	56%	61%	31%	47%	45%	49%	68%
Need to	44%	39%	70%	53%	55%	51%	33%
Total	100%	100%	101%	100%	100%	100%	101%

[Computed by combining PT1 and PT1a into binary variable]

**PT2. In your own words, what is the main reason you are working at your part-time job?**

[OPEN-END/TEXT BOX]

**PT4 & PT3. What is the most important reason you are working part time?**

**N=944**

	50+		50+ Voluntary		50+ Involuntary		18-34		35-49		50-64		65+	
	Main	All	Main	All	Main	All	Main	All	Main	All	Main	All	Main	All
Not enough work or poor business conditions	10%	25%	3%	11%	42%	88%	6%	27%	16%	38%	13%	32%	5%	11%
Cannot find full time work	10%	17%	1%	6%	50%	69%	15%	30%	13%	28%	13%	22%	3%	7%
Less work this time of year—seasonal difficulties in demand	4%	14%	2%	8%	9%	34%	4%	11%	6%	17%	4%	16%	2%	6%
Taking care of children	1%	7%	2%	9%	*	2%	13%	23%	18%	33%	2%	11%	*	1%
Family or personal obligations	15%	40%	18%	44%	*	22%	12%	51%	20%	60%	19%	44%	7%	31%
Enrolled in school or training program	1%	1%	1%	1%	*	*	39%	47%	4%	6%	1%	2%	*	*
Retired from full-time job	24%	42%	29%	50%	*	4%	*	1%	*	*	15%	25%	40%	73%
Social Security limits on earning	4%	12%	5%	14%	*	3%	*	1%	3%	5%	4%	9%	5%	18%
Prefer to work part time	33%	68%	41%	81%	*	12%	12%	42%	21%	49%	30%	63%	39%	80%
Total	102%	-	102%	-	101%	-	101%	-	101%	-	101%	-	101%	-

**[Note: PT3 asks respondents about all other reasons someone works part time, and the “All” column combines answers from PT4 and PT3]**

**PT5. Before your current part-time job(s), did you have: [IF DOV\_PT]=1 OR 3]**

**N=763**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
A full-time job	68%	68%	70%	28%	53%	62%	78%
No job	16%	16%	13%	27%	27%	20%	8%
A different part-time job(s)	16%	16%	17%	46%	20%	18%	14%
Total	100%	100%	101%	101%	100%	100%	100%

**PT5a. Did your current employer reduce your work hours from full to part time? [IF PT5=1]**

N=433

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	16%	13%	30%	28%	25%	20%	11%
No	84%	87%	70%	72%	75%	80%	89%
Total	100%	100%	100%	100%	100%	100%	100%

**PT6. Do you want a full-time job — 35 hours a week at one place?**

N=944

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	32%	18%	100%	64%	55%	45%	10%
No	68%	82%	0%	36%	46%	55%	90%
Total	100%	100%	100%	100%	101%	100%	100%

**BLSDEF. BLS defined involuntary vs. voluntary part-time workers.**

N=944

	50+	18-34	35-49	50-64	65+
Involuntary	18%	23%	32%	24%	6%
Voluntary	83%	77%	68%	76%	94%
Total	101%	100%	100%	100%	100%

**PT6a. How likely is it that you would be able to get a full-time job where you work now? [IF PT6=1]**

**N=615**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Very likely	18%	28%	10%	22%	24%	19%	10%
Somewhat likely	20%	12%	26%	31%	27%	21%	4%
Somewhat unlikely	22%	21%	23%	21%	21%	19%	44%
Very unlikely	40%	39%	41%	27%	27%	40%	42%
Total	100%	100%	100%	101%	99%	99%	100%

**PT6b. What is your current outlook on finding a full-time job in the next year? [IF PT6=1]**

**N=611**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Very optimistic	22%	35%	12%	33%	37%	23%	15%
Somewhat optimistic	25%	17%	33%	42%	31%	25%	28%
Somewhat pessimistic	27%	26%	29%	18%	22%	29%	14%
Very pessimistic	25%	23%	27%	6%	10%	23%	43%
Total	99%	101%	101%	99%	100%	100%	100%

**PT7. When is the last time you had a full-time job? [IF DOV\_PT]=1 OR 3]**

**N=763**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Less than 6 months ago	4%	4%	6%	10%	11%	6%	2%
7 months to a year ago	3%	3%	7%	13%	7%	5%	*
1 to 2 years ago	11%	10%	16%	12%	8%	11%	10%
3 to 5 years ago	19%	18%	27%	9%	14%	18%	21%
More than 5 years ago	56%	60%	39%	7%	57%	54%	60%
Never had a full-time job	6%	7%	5%	49%	4%	6%	7%
Total	99%	102%	100%	100%	101%	100%	100%

**PT7a. How long were you employed at your last full-time job? [IF PT7=1-5]**

**N=642**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Less than 6 months	2%	1%	4%	26%	7%	2%	1%
7 months to a year	1%	*	5%	15%	4%	1%	1%
1 to 2 years	9%	8%	16%	26%	22%	13%	3%
3 to 5 years	17%	17%	21%	25%	24%	23%	9%
6 to 10 years	18%	18%	21%	6%	33%	20%	15%
11 to 20 years	16%	16%	17%	2%	8%	18%	14%
21 to 30 years	20%	22%	10%	*	2%	12%	32%
Over 30 years	17%	19%	6%	*	*	10%	26%
Total	100%	101%	100%	100%	100%	99%	101%

**PT8. Do you do your [main] part-time job:**

**N=944**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
At home	11%	12%	11%	7%	6%	11%	13%
Away from home	73%	73%	74%	79%	76%	75%	71%
Both	14%	15%	14%	14%	17%	14%	16%
Total	98%	100%	99%	100%	99%	100%	100%

**PT9. How long have you been working at your part-time job?**

**N=944**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Less than 6 months	8%	7%	10%	24%	15%	9%	5%
7 months to a year	6%	4%	14%	19%	10%	7%	4%
1 to 2 years	17%	15%	27%	27%	22%	20%	12%
3 to 5 years	24%	24%	23%	21%	21%	24%	24%
More than 5 years	45%	49%	27%	10%	32%	40%	56%
Total	100%	99%	101%	101%	100%	100%	101%

**PT10. Which best describes the status of your [main] part-time job?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Temporary — The job will only last for a specified amount of time	8%	8%	9%	25%	14%	7%	11%
Permanent—The job could continue without a time limit	73%	75%	62%	55%	71%	73%	73%
Not sure whether temporary or permanent—Depends how it works out	19%	16%	30%	19%	16%	20%	16%
Total	100%	99%	101%	99%	101%	100%	100%

**PT11. How are you paid in your [main] part-time job?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Salary	14%	16%	7%	5%	17%	11%	19%
By the hour	62%	60%	73%	82%	71%	67%	53%
Self-employed/ stipend/bonus	24%	25%	20%	13%	12%	22%	28%
Total	100%	101%	100%	100%	100%	100%	100%

**PT11A. What was your salary from your part time job in the last month (not counting other household members)? [IF PT11= 1 OR 3]**

**N=281**

**MEDIAN: 900.00**

	<b>Median</b>
50+	838.08
50+ Voluntary	800.00
50+ Involuntary	966.89
18-34	795.00
35-49	900.00
50-64	900.00
65+	781.29

**PT11B1. How much do you make per hour at this job? [IF PT11 =2]**

**N=622**

**MEDIAN: 1,080 per month [Calculated: (PT11B1\*S4)\*4]**

	<b>Median</b>
50+	1,118.63
50+ Voluntary	1,105.74
50+ Involuntary	1,190.16
18-34	900.00
35-49	1,585.31
50-64	1,210.98
65+	1,017.60

**PT11B2. In your state is this wage...? [IF PT11 =2]**

**N=639**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Above minimum	74%	75%	71%	66%	74%	75%	72%
At minimum	11%	9%	19%	23%	12%	12%	9%
Below minimum	4%	4%	*	5%	2%	2%	8%
Don't Know	11%	11%	11%	5%	13%	11%	12%
Total	100%	99%	101%	99%	101%	100%	101%

**PT11B3. And are you mainly paid by: [IF PT11 =2]**

**N=636**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Cash	4%	4%	4%	4%	8%	5%	2%
Check	80%	80%	80%	74%	78%	82%	74%
Both	2%	2%	2%	5%	1%	2%	1%
Other	14%	14%	14%	17%	14%	11%	23%
Total	100%	100%	100%	100%	101%	100%	100%

**PT12. Did you use a staffing or temporary employment agency to get your current part-time job?**

**N=939**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	2%	1%	4%	5%	4%	2%	1%
No	99%	99%	96%	95%	96%	98%	99%
Total	101%	100%	100%	100%	100%	100%	100%

**PT13. Are there any educational qualifications necessary for your part-time job?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	44%	43%	48%	35%	39%	45%	43%
No	56%	57%	52%	65%	61%	56%	57%
Total	100%	100%	100%	100%	100%	101%	100%

**PT14. For your part-time job, would you say you are:**

N=940

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+	Job Requires Educational Qualifications	
								Yes	No
Overqualified	26%	23%	35%	29%	25%	28%	22%	23%	30%
Have the right qualifications	72%	75%	58%	65%	70%	70%	77%	76%	64%
Underqualified	2%	1%	6%	6%	6%	2%	2%	2%	6%
Total	100%	99%	99%	100%	101%	100%	101%	101%	100%

**WB1. Now, please think about yesterday, from the morning until the end of the day. Think about where you were, what you were doing, who you were with, and how you felt. Did you feel well-rested yesterday?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	67%	70%	53%	50%	61%	62%	76%
No	34%	31%	47%	50%	39%	38%	24%
Total	101%	101%	100%	100%	100%	100%	100%

**WB3. Did you experience the following feelings during A LOT OF THE DAY yesterday?**

**N=910**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Enjoyment	56%	61%	33%	51%	46%	52%	64%
Physical pain	22%	21%	30%	15%	32%	22%	23%
Worry	17%	14%	29%	26%	26%	20%	10%
Sadness	11%	10%	17%	17%	14%	14%	7%
Stress	30%	28%	42%	53%	32%	40%	14%
Anger	9%	8%	13%	15%	10%	11%	5%
Happiness	47%	50%	30%	59%	55%	43%	54%

**WB4. In the past seven days, on how many days did you exercise for 30 minutes or more?**

**N=934**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
0	32%	32%	33%	26%	26%	31%	34%
1	5%	4%	9%	14%	10%	5%	4%
2	15%	15%	12%	15%	11%	15%	15%
3	16%	16%	15%	15%	10%	15%	18%
4	8%	9%	7%	7%	21%	10%	5%
5	10%	10%	12%	14%	12%	9%	13%
6	6%	6%	2%	4%	5%	4%	8%
7	9%	8%	10%	7%	6%	11%	4%
Total	101%	100%	100%	102%	101%	100%	101%

**WB5. Did you eat healthy all day yesterday?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	56%	56%	58%	34%	49%	52%	64%
No	44%	44%	42%	66%	51%	48%	37%
Total	100%	100%	100%	100%	100%	100%	101%

**WB6. Have there been times in the past 12 months when you did not have enough money to buy food that you or your family needed?**

N=934

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	13%	8%	32%	22%	22%	17%	5%
No	87%	92%	68%	78%	78%	83%	95%
Total	100%	100%	100%	100%	100%	100%	100%

**WB7. Have there been times in the past 12 months when you did not have enough money to pay for health care and/or medicines that you or your family needed?**

N=940

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	19%	16%	37%	23%	20%	21%	16%
No	81%	84%	63%	77%	80%	79%	84%
Total	100%	100%	100%	100%	100%	100%	100%

**AD1. Part-time work is said to have a number of advantages and disadvantages. Thinking about your own personal experiences, how much do you agree with each of these advantages of part-time work. Please mark whether you agree with each statement a lot, some, just a little, or not at all.**

N=933

50+

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	19%	29%	24%	27%	99%
You've been able to set your own schedule	40%	27%	16%	18%	101%
Part-time work has led to the possibility of a full-time job	11%	16%	24%	50%	101%
You've been able to spend more time with friends and family	36%	29%	21%	15%	101%
You have more leisure time	37%	28%	19%	17%	101%
You have had the flexibility to quit whenever you want	36%	27%	15%	22%	100%
You've been able to move locations more easily	11%	18%	21%	50%	100%

**50+ Voluntary**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	19%	29%	25%	27%	100%
You've been able to set your own schedule	44%	27%	14%	16%	101%
Part-time work has led to the possibility of a full-time job	11%	15%	24%	50%	100%
You've been able to spend more time with friends and family	41%	28%	19%	13%	101%
You have more leisure time	42%	27%	18%	14%	101%
You have had the flexibility to quit whenever you want	40%	28%	15%	17%	100%
You've been able to move locations more easily	12%	19%	20%	49%	100%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

### 50+ Involuntary

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	19%	31%	20%	31%	101%
You've been able to set your own schedule	20%	26%	24%	31%	101%
Part-time work has led to the possibility of a full-time job	10%	22%	21%	47%	100%
You've been able to spend more time with friends and family	17%	33%	30%	21%	101%
You have more leisure time	14%	32%	23%	31%	100%
You have had the flexibility to quit whenever you want	15%	23%	16%	47%	101%
You've been able to move locations more easily	5%	15%	25%	55%	100%

### 18-34

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	15%	35%	30%	19%	99%
You've been able to set your own schedule	32%	34%	19%	15%	100%
Part-time work has led to the possibility of a full-time job	22%	26%	30%	23%	101%
You've been able to spend more time with friends and family	30%	33%	22%	16%	101%
You have more leisure time	31%	28%	21%	20%	100%
You have had the flexibility to quit whenever you want	28%	25%	29%	19%	101%
You've been able to move locations more easily	15%	16%	33%	37%	101%

**35-49**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	19%	28%	26%	26%	99%
You've been able to set your own schedule	28%	20%	20%	32%	100%
Part-time work has led to the possibility of a full-time job	15%	26%	25%	34%	100%
You've been able to spend more time with friends and family	29%	30%	24%	18%	101%
You have more leisure time	26%	18%	29%	27%	100%
You have had the flexibility to quit whenever you want	18%	24%	23%	36%	101%
You've been able to move locations more easily	8%	11%	33%	48%	100%

**50-64**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	17%	29%	25%	30%	101%
You've been able to set your own schedule	37%	26%	17%	20%	100%
Part-time work has led to the possibility of a full-time job	11%	17%	26%	47%	101%
You've been able to spend more time with friends and family	33%	28%	23%	16%	100%
You have more leisure time	33%	27%	22%	18%	100%
You have had the flexibility to quit whenever you want	29%	25%	18%	28%	100%
You've been able to move locations more easily	10%	18%	22%	51%	101%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

65+

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
You've been able to experience different types of jobs and businesses	24%	29%	24%	23%	100%
You've been able to set your own schedule	45%	27%	13%	15%	100%
Part-time work has led to the possibility of a full-time job	12%	15%	19%	54%	100%
You've been able to spend more time with friends and family	42%	29%	17%	13%	101%
You have more leisure time	45%	29%	13%	13%	100%
You have had the flexibility to quit whenever you want	48%	32%	9%	12%	101%
You've been able to move locations more easily	13%	18%	20%	49%	100%

**AD2. Thinking about your own personal experience, how much do you agree with each of these disadvantages of part-time work?**

N=928

50+

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	14%	19%	21%	46%	100%
You worry about being laid off	6%	9%	17%	68%	100%
It may threaten your ability to qualify for Unemployment Insurance	12%	8%	16%	64%	100%
It makes it harder to look for a full-time job	9%	7%	13%	71%	100%
You earn less money that you need to support your family/get by	17%	17%	19%	47%	100%
It makes it difficult to pay bills or runs up credit card debt	12%	15%	18%	55%	100%
It makes it hard to schedule work and family obligations on a daily or weekly basis	8%	14%	24%	54%	100%
It makes it difficult to save for retirement	26%	14%	18%	42%	100%

**50+ Voluntary**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	8%	16%	22%	54%	100%
You worry about being laid off	3%	7%	15%	75%	100%
It may threaten your ability to qualify for Unemployment Insurance	9%	6%	13%	71%	99%
It makes it harder to look for a full-time job	6%	4%	10%	80%	100%
You earn less money that you need to support your family/get by	11%	14%	19%	55%	99%
It makes it difficult to pay bills or runs up credit card debt	7%	14%	16%	64%	101%
It makes it hard to schedule work and family obligations on a daily or weekly basis	4%	13%	24%	60%	101%
It makes it difficult to save for retirement	19%	13%	18%	49%	99%

**50+ Involuntary**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	40%	31%	17%	12%	100%
You worry about being laid off	24%	18%	25%	33%	100%
It may threaten your ability to qualify for Unemployment Insurance	26%	14%	30%	30%	100%
It makes it harder to look for a full-time job	24%	23%	27%	26%	100%
You earn less money that you need to support your family/get by	42%	30%	20%	9%	101%
It makes it difficult to pay bills or runs up credit card debt	36%	21%	29%	14%	100%
It makes it hard to schedule work and family obligations on a daily or weekly basis	25%	22%	28%	25%	100%
It makes it difficult to save for retirement	58%	17%	15%	10%	100%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

### 18-34

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	21%	33%	16%	30%	100%
You worry about being laid off	13%	14%	16%	57%	100%
It may threaten your ability to qualify for Unemployment Insurance	7%	18%	18%	58%	101%
It makes it harder to look for a full-time job	11%	16%	26%	47%	100%
You earn less money that you need to support your family/get by	25%	25%	19%	32%	101%
It makes it difficult to pay bills or runs up credit card debt	22%	26%	17%	35%	100%
It makes it hard to schedule work and family obligations on a daily or weekly basis	14%	25%	23%	38%	100%
It makes it difficult to save for retirement	32%	23%	21%	24%	100%

### 35-49

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	26%	28%	17%	29%	100%
You worry about being laid off	9%	15%	24%	52%	100%
It may threaten your ability to qualify for Unemployment Insurance	16%	18%	26%	41%	101%
It makes it harder to look for a full-time job	10%	20%	25%	45%	100%
You earn less money that you need to support your family/get by	24%	26%	25%	25%	100%
It makes it difficult to pay bills or runs up credit card debt	17%	16%	25%	41%	99%
It makes it hard to schedule work and family obligations on a daily or weekly basis	16%	13%	24%	47%	100%
It makes it difficult to save for retirement	32%	24%	27%	17%	100%

**50-64**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	17%	23%	19%	42%	101%
You worry about being laid off	8%	11%	18%	64%	101%
It may threaten your ability to qualify for Unemployment Insurance	14%	9%	19%	58%	100%
It makes it harder to look for a full-time job	11%	9%	15%	66%	101%
You earn less money that you need to support your family/get by	21%	18%	20%	40%	99%
It makes it difficult to pay bills or runs up credit card debt	15%	17%	18%	50%	100%
It makes it hard to schedule work and family obligations on a daily or weekly basis	8%	16%	25%	50%	99%
It makes it difficult to save for retirement	31%	16%	19%	34%	100%

**65+**

	Agree a Lot	Agree Some	Agree a Little	Agree Not at All	Total
It makes it hard to plan for the future	9%	11%	25%	55%	100%
You worry about being laid off	4%	6%	15%	76%	101%
It may threaten your ability to qualify for Unemployment Insurance	8%	6%	12%	75%	101%
It makes it harder to look for a full-time job	5%	5%	11%	80%	101%
You earn less money that you need to support your family/get by	9%	13%	18%	61%	101%
It makes it difficult to pay bills or runs up credit card debt	6%	11%	19%	64%	100%
It makes it hard to schedule work and family obligations on a daily or weekly basis	6%	10%	22%	61%	99%
It makes it difficult to save for retirement	16%	11%	15%	58%	100%

**WE1. Still thinking about the part-time job where you spend the most hours. At your workplace, how many of the employees are part-time workers — which answer category best fits?**

**At your workplace how many of the employees are part-time workers — which answer category best fits? [IF S1=1 OR 3]**

**N=710**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
All	20%	20%	20%	10%	20%	19%	21%
About three-quarters	28%	28%	33%	41%	21%	33%	21%
About half	22%	22%	21%	27%	27%	21%	22%
About one-quarter	8%	7%	14%	10%	14%	9%	7%
Almost none	22%	24%	13%	12%	18%	18%	30%
Total	100%	101%	101%	100%	100%	100%	101%

**WE2. On an hourly/monthly basis, do full-time workers doing the same job that part-time workers make...? ( [IF WE1=2-5]**

**N=579**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
More	27%	25%	36%	29%	24%	24%	33%
The same	37%	38%	32%	34%	42%	40%	31%
Less	8%	9%	5%	10%	10%	6%	12%
Full- and part-time workers do not do the same job where you work	28%	28%	27%	27%	24%	30%	24%
Total	100%	100%	100%	100%	100%	100%	100%

**WE3. Leaving aside salary, wages, and benefits, does your employer treat you: [IF WE1=2-5]**

**N=580**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Better than full-time workers	4%	5%	1%	8%	5%	4%	5%
The same as full-time workers	84%	85%	77%	78%	74%	85%	81%
Worse than full-time workers	12%	10%	22%	14%	21%	11%	13%
Total	100%	100%	100%	100%	100%	100%	99%

**WE4. Do you receive the same amount and type of information about how your company is run as full-time employees? [IF WE1=2-5]**

**N=579**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	70%	70%	69%	65%	67%	72%	66%
No	30%	30%	31%	35%	33%	28%	34%
Total	100%	100%	100%	100%	100%	100%	100%

**WE5b. Compared to full-time workers at your job, have any of the following happened to you?**

**N=928**

**50+**

	Yes	No	Total
Given less favorable work schedules	15%	85%	100%
Given less desirable job assignments	12%	87%	99%
More likely to be forced to work on weekends and holidays	16%	84%	100%
Treated with less respect by management/owner	13%	87%	100%
Fewer breaks or downtime	7%	92%	99%
Treated less well by co-workers	8%	92%	100%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

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### 50+ Voluntary

	Yes	No	Total
Given less favorable work schedules	12%	88%	100%
Given less desirable job assignments	9%	91%	100%
More likely to be forced to work on weekends and holidays	13%	89%	102%
Treated with less respect by management/owner	10%	90%	100%
Fewer breaks or downtime	5%	95%	100%
Treated less well by co-workers	7%	93%	100%

### 50+ Involuntary

	Yes	No	Total
Given less favorable work schedules	29%	71%	100%
Given less desirable job assignments	28%	73%	101%
More likely to be forced to work on weekends and holidays	30%	71%	101%
Treated with less respect by management/owner	27%	73%	100%
Fewer breaks or downtime	18%	82%	100%
Treated less well by co-workers	17%	93%	100%

### 18-34

	Yes	No	Total
Given less favorable work schedules	19%	82%	101%
Given less desirable job assignments	20%	81%	101%
More likely to be forced to work on weekends and holidays	23%	76%	99%
Treated with less respect by management/owner	16%	84%	100%
Fewer breaks or downtime	15%	85%	100%
Treated less well by co-workers	11%	89%	100%

**35-49**

	Yes	No	Total
Given less favorable work schedules	19%	81%	100%
Given less desirable job assignments	23%	77%	100%
More likely to be forced to work on weekends and holidays	25%	76%	101%
Treated with less respect by management/owner	16%	84%	100%
Fewer breaks or downtime	18%	82%	100%
Treated less well by co-workers	15%	85%	100%

**50-64**

	Yes	No	Total
Given less favorable work schedules	16%	84%	100%
Given less desirable job assignments	14%	86%	100%
More likely to be forced to work on weekends and holidays	17%	84%	101%
Treated with less respect by management/owner	15%	85%	100%
Fewer breaks or downtime	9%	92%	101%
Treated less well by co-workers	9%	92%	101%

**65+**

	Yes	No	Total
Given less favorable work schedules	12%	87%	99%
Given less desirable job assignments	10%	90%	100%
More likely to be forced to work on weekends and holidays	15%	85%	100%
Treated with less respect by management/owner	10%	90%	100%
Fewer breaks or downtime	5%	95%	100%
Treated less well by co-workers	8%	92%	100%

**WE6A. Does your employer(s) offer any of these benefits to part-time workers?**

**N=923**

**50+**

	<b>Yes</b>	<b>No</b>	<b>Total</b>
Health care	21%	79%	100%
Pension	16%	84%	100%
401K retirement accounts	26%	74%	100%
Paid vacation days	21%	79%	100%
Paid sick days	19%	81%	100%
Educational training	28%	72%	100%
Safety training	38%	62%	100%

**50+ Voluntary**

	<b>Yes</b>	<b>No</b>	<b>Total</b>
Health care	21%	79%	100%
Pension	17%	83%	100%
401K retirement accounts	27%	73%	100%
Paid vacation days	22%	78%	100%
Paid sick days	21%	79%	100%
Educational training	30%	70%	100%
Safety training	39%	61%	100%

**50+ Involuntary**

	<b>Yes</b>	<b>No</b>	<b>Total</b>
Health care	21%	79%	100%
Pension	9%	91%	100%
401K retirement accounts	22%	78%	100%
Paid vacation days	20%	80%	100%
Paid sick days	12%	87%	99%
Educational training	20%	80%	100%
Safety training	37%	63%	100%

**18-34**

	Yes	No	Total
Health care	24%	76%	100%
Pension	12%	88%	100%
401K retirement accounts	20%	80%	100%
Paid vacation days	22%	78%	100%
Paid sick days	17%	83%	100%
Educational training	31%	69%	100%
Safety training	40%	60%	100%

**35-49**

	Yes	No	Total
Health care	33%	67%	100%
Pension	21%	79%	100%
401K retirement accounts	25%	75%	100%
Paid vacation days	31%	69%	100%
Paid sick days	22%	78%	100%
Educational training	31%	69%	100%
Safety training	43%	57%	100%

**50-64**

	Yes	No	Total
Health care	22%	78%	100%
Pension	17%	83%	100%
401K retirement accounts	27%	73%	100%
Paid vacation days	23%	77%	100%
Paid sick days	22%	78%	100%
Educational training	30%	71%	101%
Safety training	42%	58%	100%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

65+

	Yes	No	Total
Health care	18%	82%	100%
Pension	14%	86%	100%
401K retirement accounts	25%	75%	100%
Paid vacation days	19%	81%	100%
Paid sick days	15%	85%	100%
Educational training	25%	75%	100%
Safety training	32%	68%	100%

**WE7. Which ONE of the following benefits would you most like to get?**

**N=906**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Health care	28%	26%	36%	32%	33%	33%	18%
Pension	14%	15%	13%	4%	12%	14%	16%
401K retirement accounts	15%	15%	15%	17%	24%	15%	16%
Paid vacation days	28%	30%	19%	21%	14%	26%	32%
Paid sick days	7%	6%	9%	10%	11%	8%	5%
Educational training	6%	6%	3%	11%	4%	3%	10%
Safety training	3%	2%	5%	5%	2%	3%	3%
Total	101%	100%	100%	100%	100%	102%	100%

**PP1. Here are some ideas that are being considered by government officials to help part-time workers. First, please indicate if you support or oppose each in the lefthand columns, and then mark whether each would or would not be helpful to your personal situation.**

**N=902**

**50+**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	28%	42%	30%	100%
Raise the minimum wage for all workers	62%	22%	16%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	55%	21%	24%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	71%	9%	20%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	67%	9%	25%	101%

**50+ Voluntary**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	25%	45%	30%	100%
Raise the minimum wage for all workers	62%	20%	18%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	53%	22%	25%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	71%	9%	21%	101%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	66%	8%	27%	101%

**50+ Involuntary**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	40%	30%	30%	100%
Raise the minimum wage for all workers	62%	29%	8%	99%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	65%	18%	17%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	74%	11%	15%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	72%	13%	15%	100%

**18-34**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	25%	36%	39%	100%
Raise the minimum wage for all workers	56%	25%	19%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	62%	16%	22%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	37%	19%	45%	101%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	68%	9%	23%	100%

**35-49**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	31%	39%	30%	100%
Raise the minimum wage for all workers	63%	17%	20%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	50%	24%	26%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	50%	8%	42%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	72%	8%	19%	99%

**50-64**

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	32%	38%	30%	100%
Raise the minimum wage for all workers	65%	19%	16%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	57%	21%	22%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	70%	10%	20%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	69%	8%	24%	101%

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

65+

	Opinion About the Idea			Total
	Favor	Oppose	No Opinion	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	19%	50%	32%	101%
Raise the minimum wage for all workers	57%	27%	16%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	53%	20%	27%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	74%	7%	20%	101%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	64%	10%	26%	100%

N=728

50+

	Helpful to You		Total
	Yes	No	
Allow part-time workers to continue receiving unemployment benefits while working parttime even though this will require increased government spending	22%	79%	101%
Raise the minimum wage for all workers	32%	68%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	27%	73%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	41%	59%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	39%	61%	100%

**50+ Voluntary**

	Helpful to You		
	Yes	No	Total
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	17%	84%	101%
Raise the minimum wage for all workers	29%	71%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	23%	77%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	40%	60%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	36%	64%	100%

**50+ Involuntary**

	Helpful to You		
	Yes	No	Total
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	47%	53%	100%
Raise the minimum wage for all workers	46%	54%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	50%	50%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	45%	55%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	56%	44%	100%

18-34

	Helpful to You		Total
	Yes	No	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	41%	59%	100%
Raise the minimum wage for all workers	54%	46%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	61%	39%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	32%	68%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	64%	36%	100%

35-49

	Helpful to You		Total
	Yes	No	
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	30%	70%	100%
Raise the minimum wage for all workers	39%	61%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	47%	53%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	32%	68%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	52%	48%	100%

**50-64**

	Helpful to You		
	Yes	No	Total
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	25%	75%	100%
Raise the minimum wage for all workers	33%	67%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	31%	69%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	43%	57%	100%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	47%	54%	101%

**65+**

	Helpful to You		
	Yes	No	Total
Allow part-time workers to continue receiving unemployment benefits while working part time even though this will require increased government spending	15%	86%	101%
Raise the minimum wage for all workers	28%	72%	100%
Require employers to pay overtime pay to part-time workers when they work more than 35 hours in a week	21%	79%	100%
Raise the earnings limit that people receiving Social Security benefits can earn before being taxed	38%	63%	101%
Require employers to allow part-time workers to participate on an equal basis for 401K retirement plans	26%	74%	100%

**EC1. How would you rate your own personal financial situation?**

N=939

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Excellent shape	13%	16%	2%	3%	7%	11%	17%
Good shape	41%	45%	19%	44%	29%	38%	45%
Only fair shape	35%	32%	47%	38%	50%	36%	31%
Poor shape	12%	8%	32%	15%	14%	15%	6%
Total	101%	101%	100%	100%	100%	100%	99%

**EC2. Which statement comes closer to your situation, even if neither is exactly right?**

N=937

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
You often don't have enough money to make ends meet	26%	21%	53%	39%	37%	29%	21%
Paying the bills is generally not a problem for you	74%	80%	47%	61%	63%	71%	79%
Total	100%	101%	100%	100%	100%	100%	100%

**EC3. Have you faced any financial hardship for reasons relating to working part time over the past two years?**

N=937

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Yes	27%	19%	62%	45%	36%	31%	18%
No	73%	81%	39%	55%	64%	69%	82%
Total	100%	100%	101%	100%	100%	100%	100%

**EC4. Which of the following have you done?**
**N=916**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Sold some of your possessions to make ends meet	13%	9%	35%	19%	16%	18%	5%
Moved in with family or friends to save money	3%	2%	5%	13%	7%	4%	1%
Borrowed money from family or friends, other than adult children	10%	7%	26%	28%	21%	13%	6%
Missed a mortgage or rent payment	6%	4%	15%	8%	6%	8%	3%
Taken a job you did not like	10%	7%	23%	19%	13%	10%	10%
Taken a job below your education or experience levels	9%	6%	25%	15%	10%	10%	8%
Experienced stress in family relationships or close friendships	15%	11%	32%	28%	25%	18%	9%
Increased credit card debt	19%	15%	37%	27%	24%	22%	14%
No financial burden	64%	71%	29%	42%	53%	59%	72%

**[Note: This question was only asked of respondents if EC2=1 OR EC3=2, we have backcoded “no financial burden” into this question to give a comparative number]**

## THE JOYS AND DISAPPOINTMENTS OF OLDER PART-TIME WORKERS

**EC5. Please check off any of the areas where you have reduced spending in the past two years so much that it has made a difference in your family's day-to-day life:**

**N=916**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Food	14%	10%	36%	17%	26%	18%	8%
Clothing	24%	17%	59%	37%	34%	28%	16%
Entertainment	30%	23%	64%	41%	37%	35%	21%
Transportation	13%	9%	29%	17%	19%	14%	10%
Health care	9%	6%	23%	15%	13%	11%	5%
Eating out	28%	22%	57%	37%	34%	32%	21%
Housing/home upkeep	17%	12%	39%	18%	18%	19%	14%
Child care	1%	1%	1%	5%	4%	*	2%
No financial burden	64%	71%	29%	42%	53%	59%	72%

[Note: This question was only asked of respondents if EC2=1 OR EC3=2, we have backcoded "no financial burden" into this question to give a comparative number]

**EC5A. Please check off any of the following you have used in the past two years to help make ends meet.**

**N=684**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
Food Stamps (SNAP, WIC)	8%	5%	22%	13%	10%	10%	4%
Low-income energy assistance	4%	3%	11%	7%	8%	5%	4%
Food pantries	6%	4%	15%	11%	14%	7%	2%
Help from religious or nonprofit agencies	4%	3%	7%	9%	5%	6%	*
Other social services provided by the government	5%	2%	15%	9%	7%	6%	2%
No financial burden	64%	71%	29%	42%	53%	59%	72%

[Note: This question was only asked of respondents if EC2=1 OR EC3=2, we have backcoded "no financial burden" into this question to give a comparative number]

**MJ2. We are going to now ask you a few questions about working multiple jobs. Are all of your jobs?**

[If type of worker = Multiple part-time job or one full time, one part time]

N=341

	50+	50+ Voluntary	50+ Involuntary	Multiple Part Time	One Full Time, One Part Time	18-34	35-49	50-64	65+
Similar in terms of skill and education required	48%	49%	42%	52%	31%	33%	46%	43%	62%
Difference in terms of skill and education required	52%	51%	58%	48%	69%	67%	55%	57%	38%
Total	100%	100%	100%	100%	100%	100%	101%	100%	100%

**MJ3. What are the main challenges you have working multiple jobs? [OPEN-END/TEXT BOX]**

**MJ4. People who work more than one job often experience different problems than others. Please just note how much each of the following is a problem for you.**

[If type of worker = Multiple part-time job or one full time, one part time]

N=336

**50+ Multiple Job Part-Time Workers**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	13%	44%	43%	100%
Coordinating child care	3%	10%	87%	100%
Travel between jobs	5%	24%	72%	101%
Not enough sleep	18%	31%	51%	100%
Not enough time for family	20%	23%	57%	100%
Physical health problems	9%	20%	71%	100%
Mental health problems in family	2%	9%	89%	100%
Lack of social life	16%	26%	58%	100%
Wasted time/inconvenient downtime	10%	22%	68%	100%
Other [TEXT BOX] (n=120)	9%	2%	90%	101%

**50+ Voluntary Multiple Job Part-Time Workers**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	10%	44%	47%	101%
Coordinating child care	3%	10%	87%	100%
Travel between jobs	2%	20%	77%	99%
Not enough sleep	13%	29%	58%	100%
Not enough time for family	14%	22%	64%	100%
Physical health problems	7%	15%	78%	100%
Mental health problems in family	1%	5%	94%	100%
Lack of social life	11%	23%	65%	99%
Wasted time/inconvenient downtime	8%	19%	74%	101%
Other [TEXT BOX] (n=56)	7%	*	93%	100%

**50+ Involuntary Multiple Job Part-Time Workers**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	26%	45%	30%	101%
Coordinating child care	2%	11%	87%	100%
Travel between jobs	14%	36%	50%	100%
Not enough sleep	36%	37%	27%	100%
Not enough time for family	39%	28%	34%	101%
Physical health problems	21%	38%	42%	101%
Mental health problems in family	6%	23%	71%	100%
Lack of social life	35%	33%	32%	100%
Wasted time/inconvenient downtime	17%	35%	48%	100%
Other [TEXT BOX] (n=67)	14%	10%	77%	101%

**18-34 Multiple Job Part-Time Workers**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	25%	56%	19%	100%
Coordinating child care	11%	14%	75%	100%
Travel between jobs	18%	32%	51%	101%
Not enough sleep	40%	32%	28%	100%
Not enough time for family	38%	34%	29%	101%
Physical health problems	11%	22%	67%	100%
Mental health problems in family	4%	23%	73%	100%
Lack of social life	27%	38%	35%	100%
Wasted time/inconvenient downtime	21%	33%	46%	100%
Other [TEXT BOX] (n=67)	*	6%	94%	100%

**34-49 Multiple Job Part-Time Workers**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	14%	50%	36%	100%
Coordinating child care	1%	24%	75%	100%
Travel between jobs	6%	38%	56%	100%
Not enough sleep	18%	40%	42%	100%
Not enough time for family	28%	34%	37%	99%
Physical health problems	7%	35%	58%	100%
Mental health problems in family	2%	17%	81%	100%
Lack of social life	19%	38%	44%	101%
Wasted time/inconvenient downtime	18%	28%	55%	101%
Other [TEXT BOX] (n=67)	3%	13%	84%	100%

**50-64**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	11%	47%	42%	100%
Coordinating child care	1%	13%	86%	100%
Travel between jobs	5%	23%	73%	101%
Not enough sleep	17%	34%	49%	100%
Not enough time for family	21%	24%	55%	100%
Physical health problems	9%	21%	70%	100%
Mental health problems in family	2%	8%	90%	100%
Lack of social life	17%	25%	58%	100%
Wasted time/inconvenient downtime	9%	22%	69%	100%
Other [TEXT BOX] (n=67)	11%	2%	88%	101%

**65+**

	Major Problem	Minor Problem	Not a Problem	Total
Scheduling conflicts	23%	32%	46%	101%
Coordinating child care	10%	*	90%	100%
Travel between jobs	6%	26%	68%	100%
Not enough sleep	20%	18%	62%	100%
Not enough time for family	15%	19%	66%	100%
Physical health problems	9%	16%	75%	100%
Mental health problems in family	5%	12%	83%	100%
Lack of social life	15%	26%	60%	101%
Wasted time/inconvenient downtime	10%	24%	66%	100%
Other [TEXT BOX] (n=67)	*	3%	97%	100%

**OT3. Do you currently have health insurance?**

**N=936**

	50+	50+ Voluntary	50+ Involuntary	18-34	35-49	50-64	65+
No	9%	7%	21%	21%	21%	14%	*
Yes, from current employer	16%	16%	12%	19%	25%	21%	6%
Yes, from previous employer (COBRA, other)	7%	8%	2%	1%	*	8%	5%
Yes, from other family member	23%	23%	20%	38%	32%	31%	7%
Yes, Medicare or Medicaid	33%	34%	24%	15%	11%	11%	73%
Yes, other [TEXT BOX]	13%	12%	22%	6%	12%	16%	9%
Total	101%	100%	101%	100%	101%	101%	100%

**R1. What is the main reason you returned to the workforce after you retired from your main job?**

N=97

	All	50+ Voluntary	50+ Involuntary	18-34	50-64	65+
To support yourself or your family	9%	6%	40%	100%	5%	7%
To bring in some extra money	50%	51%	48%	*	55%	49%
For something interesting to do	43%	43%	12%	*	40%	44%
Total	102%	100%	100%	100%	100%	100%

**R2. Considering everything, what would be the ideal situation for you during retirement?**

N=97

	All	50+ Voluntary	50+ Involuntary	18-34	50-64	65+
Working full time	4%	3%	32%	*	10%	1%
Working part time	64%	64%	58%	100%	53%	68%
Not working at all outside the home	32%	33%	10%	*	37%	31%
Total	100%	100%	100%	100%	100%	100%

**R2A. How many hours a week would be ideal for you?**

N=61

	Median
All	20.00
Voluntary	20.00
Involuntary	*
18-34	2.00
50-64	16.00
65+	20.00

**R3. Are you eligible for full Social Security retirement benefits?**

N=96

	All	50+ Voluntary	50+ Involuntary	18-34	50-64	65+
Yes	73%	73%	64%	*	17%	92%
No	28%	27%	36%	100%	83%	8%
Total	101%	100%	100%	100%	100%	100%

**R4. When you reach the age at which you are eligible to receive full Social Security retirement benefits, what would you want to do?**

N=26

	All	50+ Voluntary	50+ Involuntary	18-34	50-64	65+
Continue working full time	6%	4%	-	*	5%	*
Continue working part time	64%	64%	-	100%	58%	80%
Stop working altogether	30%	32%	-	*	37%	20%
Total	100%	100%	-	100%	100%	100%



**JOHN J. HELDRICH CENTER FOR WORKFORCE DEVELOPMENT**

Edward J. Bloustein School of Planning and Public Policy

Rutgers, The State University of New Jersey

30 Livingston Avenue

New Brunswick, NJ 08901

848.932.4100

[www.heldrich.rutgers.edu](http://www.heldrich.rutgers.edu)