

Poll: Half of older workers put off retiring

By **MATT SEDENSKY**
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CHICAGO — There was a time when Tom Sadowski thought he'd stop working after turning 65 earlier this year. But he's put off retirement for at least five years — and now anticipates continuing to do some work afterward.

In an illuminating sign of changing times and revised visions of retirement, an Associated Press-NORC Center for Public Affairs Research poll released Monday finds older Americans like Sadowski not only are delaying their retirement plans, they're also embracing the fact that it won't necessarily mark a complete exit from the workforce.

Some 82 percent of workers 50 and older say it is at least somewhat likely they will work for pay in retirement. And 47 percent of them now expect to retire later than they previously thought — on average nearly three years beyond their estimate when they were 40. Men, racial minorities, parents of minor children, those earning less than \$50,000 a year and those without health insurance were more likely to put off their plans.

The recession claimed Sadowski's business and a chunk of his savings, and with four teenage daughters, the graphic designer from Sterling, Va., accepts the fact he won't retire for another five years or more.

"At this age, my dad had already been retired 10 years and moved to Florida," he said. "Times are different now for most people."

About three-quarters of respondents said they have given their retirement years some or a great deal of thought. When considering factors that are very or extremely important in their retirement decisions, 78 percent of workers cited financial needs, 75 percent said health, 68 percent their ability to do their job and 67 percent said their need for employer benefits such as health insurance.

"Many people had experienced a big downward movement in their 401k plans, so they're trying to make



Graphic designer Tom Sadowski, 65, who delayed his retirement, works from home in Sterling, Va. Older Americans appear to have accepted the reality of a retirement that comes later in life and no longer represents a complete exit from the work force.

up for that period of time when they lost money," said Olivia Mitchell, a retirement expert who teaches at the University of Pennsylvania.

The shift in retirement expectations coincides with a growing trend of later-life work. Labor force participation of seniors fell for a half-century after the advent of Social Security, but began picking up in the late 1990s. Older adults are now the fastest-growing segment of the American workforce;

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people 55 and up are forecast to make up one-fourth of the civilian labor force in 2020.

That growth has paralleled a rising interest in retirements that are far more active than the old stereotype of moving to Florida, never to work again. Among those who retired, 4 percent are looking for a job and 11 percent are already working again. Those still on the job showed far greater interest in continuing to work: Some 47 percent of employed survey respondents said they are very or extremely likely to do some work for pay in retirement and 35 percent said they are somewhat likely.

"The definition of retirement has changed," said Brad Glickman, a certified financial planner with a large number of baby-boomer clients in Chevy Chase, Md. "Now the question we ask our clients is, 'What's your job after retirement?'"

One such retiree who returned to the workforce is Clara Marion, 69, of Covington, La., a teacher who retired in 2000 and went back to work a year later. She retired again in 2007 but soon returned to part-time work because she needed the money.

When she first retired, she had about \$100,000 in savings, but she has used much of that up. Her pension isn't enough to pay her bills, and she isn't eligible for Social Security.

So she's back in a second-grade classroom, four days a week.

"I'd love to be sleeping in," she said, "but I will probably never retire."

Though Marion's finances are primarily what keep her working, she says she enjoys her work, in line with other survey respondents reporting exceptional job satisfaction. Nine out of 10 workers in the study said they are very or somewhat satisfied with their job.

Increased lifespans and a renewed idea of when old age begins are also fueling more work among older adults. Six in 10 people said they feel younger than their age; only 6 percent said they feel older. Respondents said the average person is old at about 72. One in 5 said it depends on the person.

Even so, one-third of retired survey respondents said they did not stop working by choice. The figures were higher within certain demographic groups: racial minorities, those with less formal education or lower household incomes were more likely to feel they had no option but to retire.

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Lynne M. Ramer
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Lynne M. Ramer, RN, MSN, CNOR, is the clinical operations director of perioperative services at Bristol Hospital. For more information about Open Access Endoscopy, call (860) 585-3457 or visit www.bristolhospital.org