Baby Boomers in Construction Anticipate Later Retirement than Predecessors

**Baby Boomers in the United States: Factors Associated With Working Longer and Delaying Retirement**


**Overview**

Researchers examined data on expected retirement from the Health and Retirement Survey (National Institute on Aging) covering four age cohorts born between 1931 and 1959. Survey respondents with a mean age of 55 were asked to estimate the likelihood they would work full-time past age 62 or age 65. Researchers compared cohort differences while adjusting for other variables.

**Key Findings**

- While the baby boom cohorts reported worse health than their predecessors, they also reported a higher probability of working past 62 and 65.
- For workers in the construction trades, 40% in the initial Health and Retirement Survey cohort (1936-1941) anticipated working full-time after age 62, but 55% of those in the Middle Baby Boom cohort (1954-1959) did. Only 24% of the earlier cohort anticipated working past 65, but 43% of the Middle Baby Boom cohort did.
- Changes in pensions, income inequity, and education were significantly associated with work and retirement expectations, but Social Security benefit policy changes were not.
- Baby boomers expect to work longer than their predecessors. Efforts to improve work quality and availability for older workers are urgently needed, particularly in physically demanding occupations such as construction.

For more information, contact:
Sue Dong: sdong@cpwr.com

See abstract:

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