



# Labor and Longevity: Unions and the Aging Workforce

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# INTRODUCTION

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**M**ost of the social, legal and institutional arrangements surrounding retirement that characterize the 21st century United States were established in the 1930s. Until the late nineteenth century, although few workers survived to advanced ages, most of those who did so remained actively employed. Over three-fourths (78 percent) of U.S. men aged 65 or more were in the labor force in 1880, although the proportion gradually fell after that date, thanks largely to Civil War veterans' pensions. The decline accelerated rapidly after the passage of the 1935 Social Security Act (SSA), which crystallized the nation's expectations for the transition from work to retirement and established public policies and social norms that remain largely intact eight decades later.

Prior to the passage of that landmark New Deal legislation, a far-sighted group of large employers had launched "corporate welfare" initiatives in the 1920s that established private pension plans for their employees; even before that some trade unions had developed pension provisions for their members. Nearly all of these early initiatives collapsed during the Great Depression, but as unions grew in power and influence in the decades that followed, organized labor became increasingly concerned about retirement issues, and pensions became a staple of collective

bargaining. Social Security benefits were modest relative to state-sponsored pensions in other wealthy countries, and as unionization burgeoned in the postwar period, more and more U.S. workers were covered by employer-funded pensions as well as Social Security. This was especially common in unionized settings, but many nonunion firms also developed pension plans—in part to avoid unionization—in this era. The typical (and in many workplaces mandatory) retirement age in union and nonunion pension plans alike was 65, following the norm set by Social Security.<sup>1</sup>

In recent years, however, the once-widespread practice of long-term career employment has been abandoned by most nonunion employers, replaced by what one authoritative account describes as a "much more open, just-in-time labor market" in which older workers are especially likely to be laid off.<sup>2</sup> Pensions have also been radically transformed since the 1970s, shifting from employer-sponsored "defined benefit" (DB) plans, which provide a fixed monthly payout from the point of retirement until the worker dies, to voluntary "defined contribution" (DC) plans in which the payout depends on how much workers invest and on the market fate of those investments. Union members remain far more likely than their non-union counterparts to have DB plans (as well as greater job security), but the unionized share of the workforce has declined sharply, especially in the private sector. The

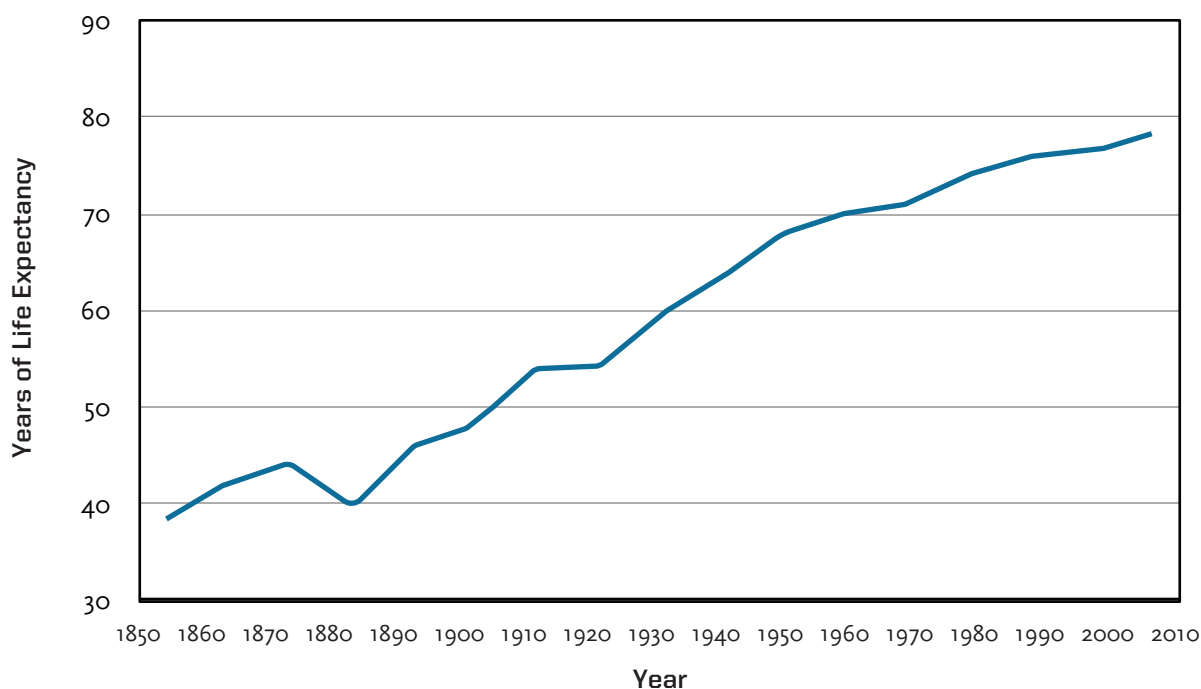
number of workers covered by multi-employer pension plans, which are largely confined to unionized sectors, has also fallen dramatically in this period.

As Figure 1 shows, average life expectancy has increased dramatically in the United States (and elsewhere) since the age norms for retirement were established back in the 1930s. In 1929, average U.S. life expectancy at birth was 57.1 years; by 2012, it had risen to 78.8<sup>3</sup> years. After that it hit a plateau, rising to 78.9 in 2014 and then returning to 78.8 in 2015.<sup>4</sup> The average figure is somewhat misleading, in that inequality in life expectancy by income and race is substantial and growing.<sup>5</sup> Mortality rates recently spiked upward among prime-age white non-Hispanics, due to rising drug and alcohol abuse and suicide, a startling development that has captured widespread public attention.<sup>6</sup> However, like the 1918 influenza epidemic and the HIV/AIDS epidemic of the 1980s, this crisis is likely to have a limited effect on the long-term growth in life expectancy, a trend that represents enormous progress in a fundamental indicator of

human well-being. Although there is no guarantee that it will continue, over the years the relentless rise in longevity shown in Figure 1 has repeatedly defied prognostications about biological limits to the human life span.<sup>7</sup>

Accompanying this secular increase in life expectancy has been steady growth in the “old-age dependency” ratio—the number of people aged 65 and over as a percentage of those aged 15-64. This is a major source of demographic pressure on publicly-funded retirement systems like Social Security. In the United States the average level of life expectancy is below that in most other wealthy countries, reflecting higher levels of inequality by both social class and race. This unusually high level of inequality is one reason why the U.S. old-age dependency ratio has grown less rapidly than in other rich countries; another reason is the relatively high level of (disproportionately youthful) immigration to the United States over recent decades. These moderating influences notwithstanding, the U.S. old-age dependency ratio rose from 14.3 percent in

**Figure 1: U.S. Average Life Expectancy at Birth, 1850-2010.**



Source: U.S. Centers for Disease Control and Prevention



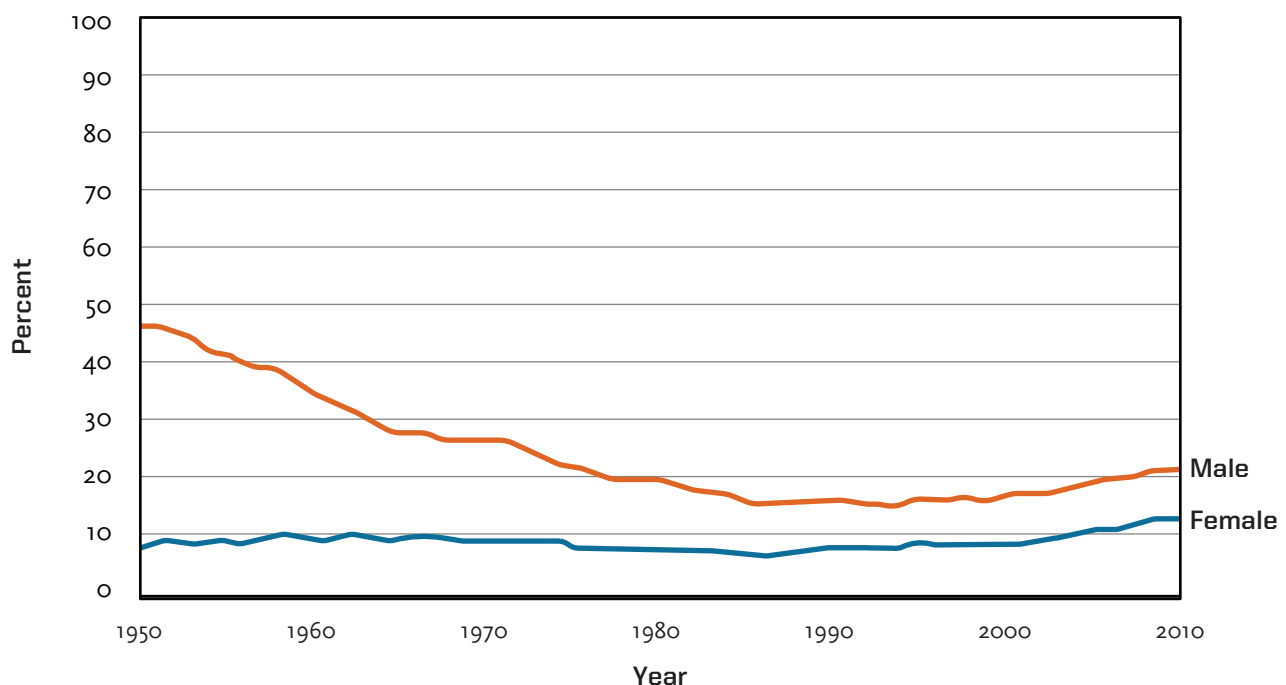
1950 to 20.9 percent in 2000, and then to 24.7 percent in 2015; it is projected to increase to 39.5 percent by 2050, as the massive “baby boom” generation ages.<sup>8</sup> Such projections contribute to growing concern about the long-term solvency of Social Security and other retirement systems, a concern heightened by the recent falloff in immigration to the United States that followed the 2008 financial crisis, a problem likely to be exacerbated by immigration restrictions now under consideration. On the other hand, as many commentators point out, simply making Social Security taxes more progressive by changing the current exemption for wages and salaries above \$127,200 would make the system solvent for the foreseeable future.

Another result of the continual rise in life expectancy is that in the second half of the 20th century the average duration of retirement in the United States nearly doubled—from 10.9 to 19.3 years for men, and from 12.5 to 23.5 years for women.<sup>9</sup> Starting in

the mid-1990s, however, many older adults began “working longer,” remaining in the labor force past age 65. For older men, the steady decline in labor force participation rates that characterized the first five post-World War II decades was reversed by this shift. The historical trend is different for older women, who remain somewhat less likely than men to work after age 65. But as Figure 2 shows, female labor force participation rates after age 65 also rose steadily starting in the 1990s.<sup>10</sup>

For both genders, labor force participation rates among those over age 65 are highest for college-educated workers, mostly because this population tends to be healthier and to have less physically demanding jobs relative to those with less education. There are also salient race and ethnic differences: Among men, labor force participation rates for those over age 65, as well as for those aged 60 to 64, are lower for African Americans than for Whites, Asians

**Figure 2: Labor Force Participation Rates for the Population Aged 65 and Over by Sex, 1928 to 2010.**



Source: U.S. Census Bureau, P23-212, *65+ in the United States: 2010*, U.S. Government Printing Office, Washington, DC, 2014, p. 65.

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and Hispanics. Among women over 65 there is little variation by race and ethnicity, but for women aged 60 to 64, labor force participation rates are lower for African Americans and Hispanics than for Whites and Asians.<sup>11</sup>

That said, “working longer” has been increasing at all income and education levels, and for all racial and ethnic groups. Some workers choose to remain in the labor force beyond age 65 voluntarily, but for most it is a matter of economic necessity.

The rapid growth of economic inequality since the mid-1970s, and the sharp decline in access to DB pensions over the same period (discussed in detail below) has rendered post-retirement income security increasingly elusive for more and more older individuals, forcing many to work beyond age 65 whether they wish to or not.

Legal developments have also contributed to this trend. The 1978 and 1986 amendments to the Age Discrimination in Employment Act (ADEA) in 1978 led to a sharp decline in the prevalence of mandatory retirement rules, which had affected about half of all U.S. workers in 1978. The 1983 amendments to the SSA raising the “normal” retirement age from 65 to 67, and the 1983 and 2000 SSA amendments removing benefit penalties for working while receiving benefits, have also encouraged many individuals to remain in the workforce beyond age 65.<sup>12</sup>

A 2012 survey conducted by the American Association of Retired Persons (AARP) found that among employed respondents aged 65-74, financial need was by far the most important reason they were still in the labor force, exceeding “enjoyment” of their jobs by a two-to-one ratio. Fully 50 percent of these respondents indicated that, “The only reason I continue to work is because I need the money.” The AARP survey also found that many respondents feared involuntary job loss, both because of the weak economy and because of age discrimination—which (although prohibited by federal law since the passage of the ADEA in 1967, and also by many state laws) nearly two-thirds (64 percent) of respondents said they had seen or experienced.<sup>13</sup>

Lydia Gratton and Andrew Scott describe the situation starkly: “The simple truth is that if you live for longer than you need more money. This means either saving more or working for longer.” With the rapid rise in life expectancy, they suggest, the traditional life-cycle pattern in wealthy countries—in which the first stage is devoted to education, followed by an extended period of work, and capped off by retirement—has become unsustainable.<sup>14</sup> In the United States, where savings rates are notoriously low, pensions rapidly deteriorating, and economic inequality skyrocketing, this challenge is especially acute.

Survey data demonstrate that older U.S. workers are keenly aware of this new reality and that most expect to work well beyond age 65. A 2015 Harris poll found that 82 percent of respondents in their sixties either planned to work beyond age 65 or were already doing so, and that few expected to retire at the “normal” age. The same poll found that half of those aged 18 and up envisioned a gradual or phased retirement, rather than stopping employment all at once; another 25 percent intended to continue working “as long as possible,” while only 25 percent intended to stop working at a specific age, in accordance with the traditional notion of “retirement.” The prevalence of such expectations of phased and/or delayed retirement varied surprisingly little by age cohort.<sup>15</sup> A majority preference for phased retirement already had emerged by 1996: in that year’s nationally representative Health and Retirement Study (HRS), more than half of employed respondents aged 55 to 65 expressed a preference to gradually reduce their hours as they aged.<sup>16</sup>

However, two decades later, relatively few employers provide workers with the option of phased retirement. A 2014 national survey of employers found that only 18 percent of organizations allowed “all or most employees” to gradually phase into retirement, although 54 percent permitted “some” employees to do so. The number of workers who actually enter phased retirement is far smaller: only 7 to 8 percent of wage and salary workers who were aged 57 to 74 in 2010 and who were still employed in their “career jobs” in 2010 had done so.<sup>17</sup> (The rate was higher for

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the self-employed.) A much larger group, however, moved into new “bridge jobs” (33 to 39 percent), or retired and then re-entered the workforce (7 to 13 percent).<sup>18</sup>

Older and younger workers alike also express a strong preference for flexible hours; for both groups this often involves immediate or anticipated caregiving duties. Indeed, nearly half of the workers aged 65-74 surveyed by AARP in 2012 reported that they had care responsibilities.<sup>19</sup> As with phased retirement, however, only a minority of employers allow workers significant flexibility in setting their own hours; moreover, the prevalence of permitting workers to spend time away from full-time work has declined since the Great Recession.<sup>20</sup>

The research literature shows that although older workers are more likely to suffer physical and cognitive limitations than their younger counterparts, the expertise and experience of older workers often makes up for such deficits. In any case the proportion of jobs that are physically demanding has declined sharply in recent decades. On-the-job injuries are *inversely* correlated with age, although injured older workers are, on average, absent from work for longer periods than younger workers. Avoidable absenteeism, on the other hand, is significantly lower for older than younger workers. Nevertheless, despite the ADEA and other efforts to raise awareness of the value of older workers, implicit and sometimes explicit bias against older workers and in favor of younger, less expensive workers remains pervasive among U.S. employers.<sup>21</sup>

But that pattern of bias has been increasingly criticized and there are some signs that it may be starting to erode. Advocacy organizations representing the nation’s older population, like AARP, as well as management-oriented groups, such as the Society for Human Resource Management (SHRM), have been actively focused on the issues surrounding retirement and “working longer” in recent years.<sup>22</sup> Among employers, although widespread *de facto* age discrimination persists, recognition of the value of the skill and experience level of “mature workers” has begun to gain a foothold—particularly in occupations

where labor is in short supply. Some companies are actively experimenting with phased retirement and/or proactively hiring older workers.<sup>23</sup> Others have launched mentorship programs in which older workers train new employees, and “skills banks” for retirees and older workers that offer a variety of part-time employment opportunities.<sup>24</sup>

In sharp contrast, organized labor has devoted relatively limited attention to these questions, apart from its longstanding concerns about the erosion of employer-provided pensions and the periodic political threats to the Social Security system. Some unions have also been actively engaged in combatting age discrimination on behalf of their members. But the broader implications for unions and their members of rising life expectancy and the “working longer” phenomenon remain largely under the labor movement’s radar.

This report is an effort to address that gap, based on an exploratory study of labor union approaches to the aging workforce. The study is limited to the nation’s most highly unionized metropolis, New York City, where the rate of unionization rate is approximately double the U.S. average. Based on extensive fieldwork and in-depth interviews with labor union officials, this study documents the policies and practices of 20 New York City labor organizations in regard to their older and retired members, including the ways in which they prepare their members for retirement and their policies (or lack thereof) in regard to working beyond age 65. These unions, six of which primarily represent public-sector workers and 14 of which are in the private sector, are not a representative sample. But the findings do offer a reasonable approximation of the larger picture in New York City since, taken together, these 20 organizations account for over half the city’s union members.

As detailed below, the policies and practices of these 20 labor organizations in regard to the aging workforce vary widely, in part reflecting the fact that they represent a wide range of industries and occupations. For example, blue-collar workers are typically less likely than others to be interested in

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working beyond traditional retirement age, whereas college-educated professionals (many of whom are union members) are often eager to do so—despite the fact that they are less likely to be in dire financial straits. Non-financial considerations loom large for the college-educated group, as a 2006 study by the American Psychological Association points out:

For those at higher socioeconomic levels, retirement often results in the loss of a position that had allowed them to acquire esteem, autonomy and self-direction; at lower socioeconomic levels, retirement often

means escaping from a role lacking these positive attributes and experiencing new work opportunities or leisure roles that are more conducive to a sense of self-efficacy.<sup>25</sup>

There are also some striking differences between labor organizations representing workers in the public and private sectors, and in different private-sector contexts, as we document below, drawing on our fieldwork. Along with an analysis of such variations, this report documents some of the ways in which different unions are addressing the challenges of the aging workforce, in the hope that the larger labor movement can benefit.



# LABOR UNIONS AND OLDER WORKERS

**A**lthough labor unions are occasionally mentioned in the burgeoning social science literature on the aging workforce, research focused explicitly on the role of organized labor in this arena is surprisingly limited, apart from the literature on unions and pensions.<sup>26</sup> Only a few studies have touched on unions' relationship to older workers, mostly drawing on large-scale workforce surveys that include unionization as a variable.

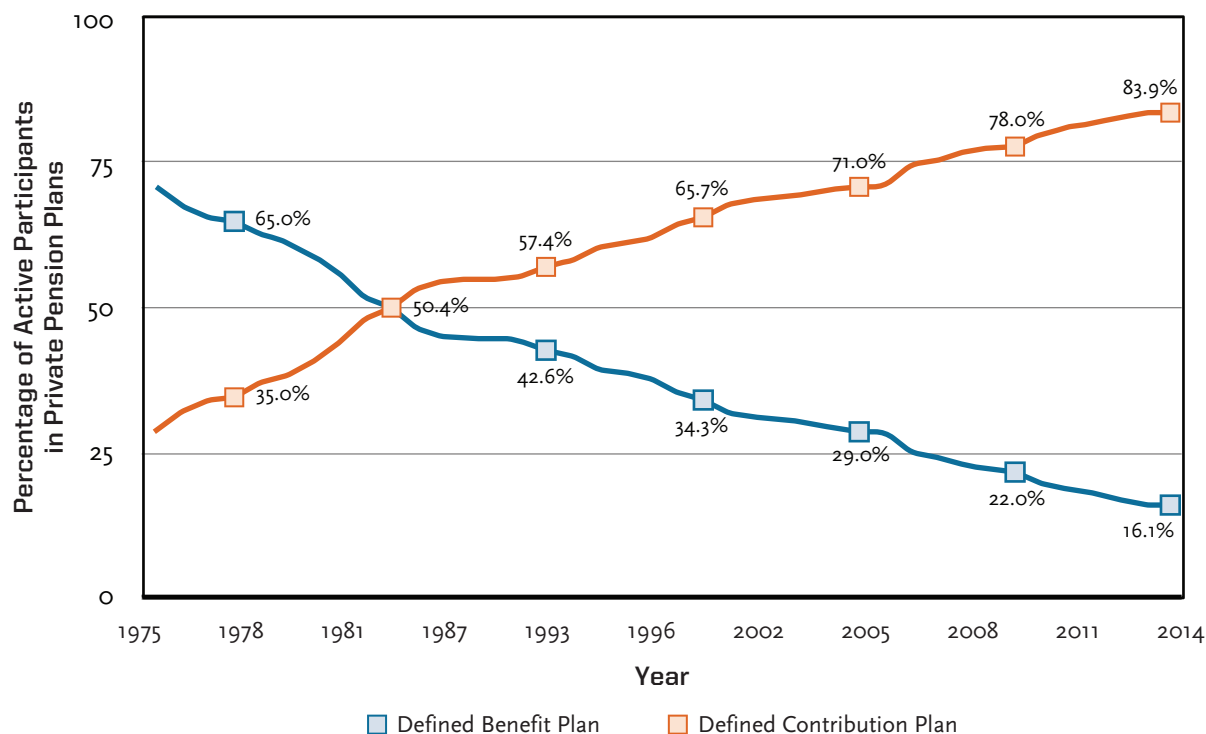
That research shows that in the 21st century, U.S. union members are significantly more likely to retire at any given age than are non-union workers. Drawing on data from the Wisconsin Longitudinal Survey, one analysis estimated that the odds of retirement before age 65 were 33 percent lower for non-union male workers, and 18 percent lower for non-union female workers, than for their unionized counterparts.<sup>27</sup> In occupations with labor shortages, this differential may even become a source of distress for employers. Thus one commentator lamented the fact that unionized hospital nurses often retire “prematurely,” due not only to the physical and emotional stress of their jobs but also because of their “high degree of financial independence.”<sup>28</sup>

The propensity of union members to retire earlier than nonunion workers reflects two basic facts: (1) all else being equal, unionized workers typically have

higher pre-retirement earnings than their non-union counterparts, and (2) unionized workers are far more likely than non-union workers to have access to substantial pension income after retirement. Pension protection for U.S. workers has deteriorated rapidly in recent years, in large part due to the dramatic shift, shown in Figure 3, from traditional employer-funded DB plans to far more precarious DC plans, largely or totally funded by workers' own voluntary contributions. This is a key feature of what Jacob Hacker has aptly labelled “the great risk shift”—part of a broader transfer of market risks from employers to workers themselves.<sup>29</sup>

Unions have vigorously sought to protect the pension plans they negotiated in past years, while in the non-union sector many employers have unilaterally eliminated DB plans. As a result, union members have been relatively insulated from the dramatic shift shown in Figure 3. In 2015, 83 percent of U.S. union members had access to DB pension programs, compared to only 19 percent of nonunion workers. When all types of pensions are included, 94 percent of union members and 65 percent of nonunion members had such access.<sup>30</sup> Given that the latter figure includes voluntary DC plans, in which relatively few workers participate, and even those that do often contribute minimally, it greatly understates the reality that vast and growing numbers of Americans are financially unprepared for

**Figure 3. The Shifting Composition of Pensions, 1975-2014.**



Source: U.S. Department of Labor, Employee Benefits Security Administration, *Private Pension Plan Bulletin: Historical Tables and Graphs, 1975-2014*. (Sept. 2016)

retirement. Even in the unionized sector, the proliferation of pension “tiers” that reduce future benefits for younger cohorts of union members means that those who retire in future years will receive far less generous benefits than their older co-workers do.

Another set of pressures has plagued multi-employer pension plans—retirement plans negotiated by unions with a group of employers in a single industry, providing “portable” benefits for workers who frequently shift employers, as in the case of the construction industry. As in the larger universe of pensions, the proportion of DB plans among all multi-employer retirement plans has fallen sharply, from 87 percent of the total in 1975 to just over half in 2011. Moreover, many of these plans have been underfunded, and while the Pension Benefit Guarantee Corporation assists in such cases, it can also reduce the benefits workers ultimately receive.<sup>31</sup>

Very few employers with DB pension plans—only 8 percent according to a 2014 employer survey—allow

workers to opt for phased retirement. Among the few such employers that do permit this, the same survey found, 25 percent reduce pension payments for those who opt for phased retirement.<sup>32</sup> In this light, it is hardly surprising that the 2010 HRS survey found that respondents with DB pensions were more likely to leave the workforce completely than other workers, and that among them phased retirement was exceedingly rare, simply “because the final-average-salary provisions of many DB plans strongly discourage reduced hours.”<sup>33</sup> As one commentator noted:

[DB plan] benefits sometimes depend on earnings in years just before retirement, so an older person who chooses to work half time and half pay could lose as much as half of all future pension benefits. In such a situation, no rational worker on the verge of retirement would chose to shift from full- to part-time employment.<sup>34</sup>

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Moreover, until 2007 the federal tax code prohibited many workers from taking phased retirement while receiving “in service” pension benefits, although the Pension Protection Act of 2006 resolved that problem (for all workers over 59½). Maintaining employer-sponsored health insurance coverage is yet another obstacle to phased retirement for many, especially those who are not yet Medicare-eligible.<sup>35</sup> This too disproportionately affects unionized workers, who are far more likely than their non-union counterparts to have access to employer-provided health coverage.

Notwithstanding the fact that union members have long had more economic security in retirement than non-union workers, precisely because of the DB plans that remain embedded in many collective bargaining agreements, for decades organized labor has been actively defending the nation’s Social Security system against political attacks. More recently, unions have been among the most prominent advocates for additional public provision for retirement security at the state level.

Yet the labor movement has devoted little or no attention to the question of “working longer,” or to the wider implications of increased life expectancy for working people. A few unions have negotiated “active retirement” rights or phased retirement schemes, allowing older workers who so desire to stay on the job at reduced hours without jeopardizing their pension and other benefits.<sup>36</sup> More typically, however, unions have focused their efforts in this arena on lowering the age at which their members are eligible for retirement.<sup>37</sup>

To be sure, many unionized workers are eager to retire at the earliest possible opportunity, particularly if they work in physically demanding and/or unpleasant jobs. But others may be interested in working beyond traditional retirement age, whether due to economic need or for non-economic reasons (or both). This is the downside of otherwise highly attractive DB pension plans. As Pitt-Catsoupes and her colleagues have pointed out, the design of many union pension plans, as well as other features of collective bargaining agreements, often preclude phased retirement

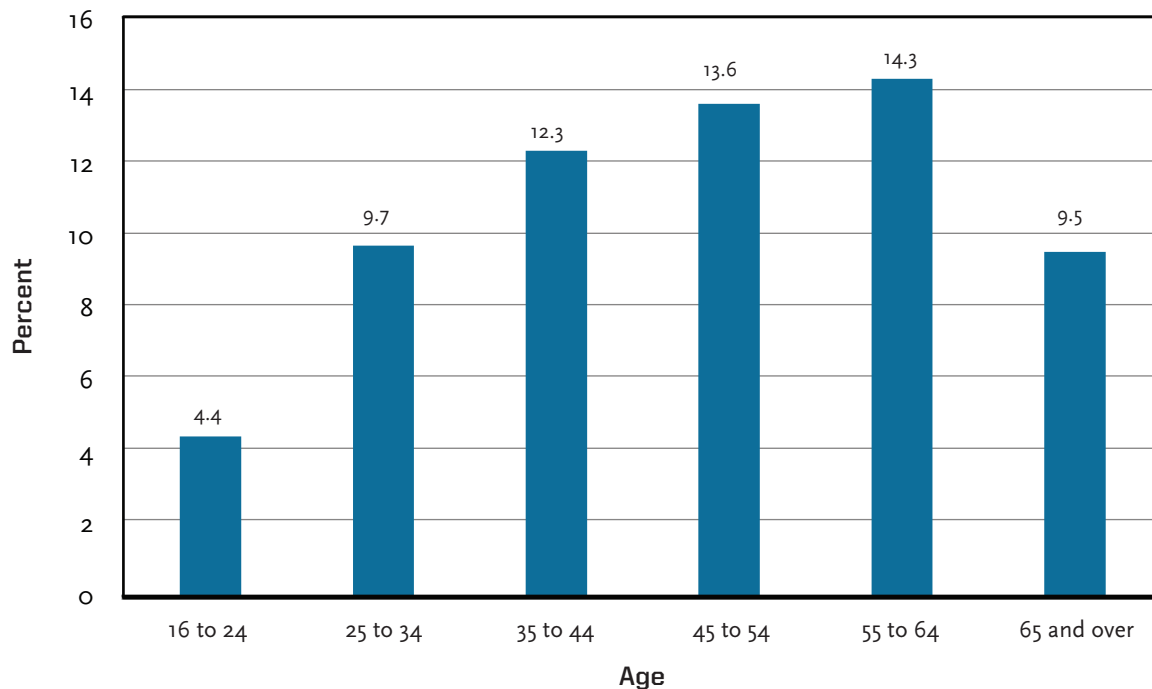
for older workers.<sup>38</sup> This reflects organized labor’s longstanding preference for full-time over part-time employment throughout the life course, sometimes formulated as the “one job per worker” principle. That reinforces the previously mentioned disincentives built into most union-negotiated DB pensions for less than full-time employment. Some union-negotiated work rules also make it difficult for employers to offer flexible work and scheduling options.<sup>39</sup>

Although the labor movement has suffered dramatic membership losses in recent decades, the fact that unionization rates are higher for older than for younger workers, as Figure 4 shows, makes these issues especially poignant for organized labor. Indeed, unionization rates rise steadily with age, except for workers over age 65, for whom the rate is just below that of 25-to-34-year olds. The basic pattern shown in Figure 4 differs very little between male and female workers (although males are slightly more unionized than females in every age group), even though women, on the average, have higher life expectancy and lower earnings.

Several factors contribute to the lower unionization rate among workers 65 years and older. Although it is not easily measured, the single most important factor is that, as noted above, unionized workers are more likely to be able to retire comfortably at or before age 65 than their non-union counterparts. Not only are union members much more likely to have DB pensions, but they are also more likely to have access to employer-provided retiree health insurance. One study found that access to such insurance coverage increased the probability of early retirement by 37 percent.<sup>40</sup> This is yet another reason that union members are greatly underrepresented among those “working longer” (i.e. past age 65).

Of course, some retired union members do work longer, often on a part-time basis or in self-employment—in both cases making union membership in connection with their post-retirement jobs highly unlikely. But for the older workforce as a whole, the largest increase in labor force participation since the mid-1990s has been in full-time jobs, especially among

**Figure 4. U.S. Union Members as a Percentage of Employed Wage and Salary Workers, 2015, by Age.**



Source: U.S. Bureau of Labor Statistics: <http://www.bls.gov/news.release/union2.nro.htm>

men. Part-time work has also increased for workers over age 65, but less rapidly. And while older workers *are* more likely to be self-employed than their younger counterparts, especially among men, that does not explain the upward trend in working longer, as self-employment rates among workers over age 65 have been stable for several decades.<sup>41</sup>

Older workers are highly overrepresented in the burgeoning “gig economy,” comprised of temporary agency work, on-call work, contract work, and freelancing or working as an independent contractor—all of which have rapidly expanded in the 21st century. One authoritative study found that for workers aged 55 to 75, the probability of being employed in such “alternative work arrangements” rose from 14 percent in 2005 to 24 percent in 2015. For 25-54 year olds, it rose much more modestly (from 10 percent to 14 percent) over the same period, while for those under age 25 there was no change.<sup>42</sup> Labor unions are

almost entirely absent in this sector.

More generally, the low unionization rates of workers age 65 and older reflect the fact that this age group is underrepresented in many highly unionized industries, as Table 1 shows. Conspicuous examples include physically demanding industries like construction, manufacturing, transportation and utilities. But workers 65 years and older are also underrepresented in other highly unionized fields, such as the information industry and public administration. Further contributing to the low unionization rate of workers age 65 and older is their overrepresentation in industries with extremely low rates of unionization, notably agriculture, real estate, and religious organizations. They are also slightly overrepresented in the highly unionized educational services industry, but in that case the overrepresentation is largely confined to higher education, where unionization is less than half the level in the industry as a whole.

**Table 1. Percentage Distribution of Employed Workers Aged 65 or More and of All Employed Workers, and Percentage Represented by Unions, by Industry, 2015.**

Industry	% of employed workers > 65	% of employed workers > 16	% represented by unions
Agriculture, forestry, fishing and hunting	4.3	1.6	2.5
Mining, quarrying, and oil and gas extraction	0.4	0.6	6.6
Construction	4.7	6.7	14.8
Manufacturing	7.5	10.3	10.0
Wholesale and retail trade	14.3	13.7	5.1
Transportation and utilities	4.6	5.2	20.3
Information	1.6	2.0	10.6
Finance and insurance	4.1	4.8	2.4
Real estate, rental and leasing	4.6	2.0	6.0
Professional and business services	13.3	11.7	3.3
Educational Services	10.1	9.1	34.9
(Colleges and universities)	(3.2)	(2.6)	16.1
Health Care and social assistance	13.3	13.5	10.3
Leisure and hospitality	6.0	9.3	3.6
Other services	6.9	4.9	4.1
(Religious organizations)	(2.1)	(0.7)	1.8
Public administration	4.3	4.7	34.9
All Industries	100%	100%	12.3%

Source: U.S. Bureau of Labor Statistics <http://www.bls.gov/cps/cpsaat18b.htm> and [www.unionstats.com](http://www.unionstats.com)





# ORGANIZED LABOR AND THE AGING WORKFORCE IN NEW YORK CITY

**T**he unionization rate in New York City is more than double that in the United States as a whole, and union density has risen slightly in the City in recent years, defying the relentlessly downward national trend. In 2015-16, just over a fourth (25.5 percent) of all wage and salary workers living in the five boroughs of New York City were union members, up from 21.5 percent in 2012. By contrast, the U.S. average was 10.9 percent in 2015-16. At that time, 69.6 percent of the City's public-sector workers were union members, compared to 35.7 percent nationally. In the private-sector the disparity was even larger: the unionization rate was 18.6 percent in the City, nearly three times the national rate of 6.6 percent.<sup>43</sup> No other major metropolis in the nation has such a high level of union density.

Not only is an unusually large share of the workforce in New York City unionized, but the age distribution of the City's union members is even more top-heavy than the national age distribution shown in Figure 4 above. Over a third (34 percent) of the City's workers age 55 and over were union members in 2015-16, about 2.6 times the 13 percent of union members in the national workforce. The City's overall unionization rate, by contrast, was 2.3 times that of the nation at that time.<sup>44</sup>

The issue of the aging workforce in New York City, then, is even more salient than in the nation as a whole. Although as we have already noted, it is by no means typical, the City's unusually high level of union density makes it well-suited to an exploratory study of labor union approaches to the aging workforce. To that end, we interviewed staff members at 20 New York City local labor unions in a wide variety of industries and occupations, which collectively represent about half the 900,000 unionized workers in the City. Six of these organizations primarily represent public-sector workers and 14 of them are mainly in the private sector (a few unions included both public and private-sector members). One other case has a union charter but represents a group of independent contractors. The size of the 20 organizations' membership varied greatly, ranging from about 2,500 to over 125,000 active members, with a median size of 24,000.

The in-depth interviews we conducted, which typically were between one and two hours in length, allowed us to collect information about a variety of topics, such as the age profile of each organization's membership and typical retirement ages; the nature of pension provisions; members' attitudes toward retirement, including the extent of interest in phased retirement; other challenges members face in planning for retirement and the extent to which the union is

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actively involved in that process; age discrimination and other employer practices that particularly affect older workers; and the extent to which retired members retain a connection to their union, and any organized retirees' activities it sponsors. In addition to participating in these in-depth interviews, many of the union staffers we spoke with supplied us with written documentation relevant to these issues. We also conducted a few background briefings in Washington, D.C. with union officials and other experts.

### The Age Profile of NYC Union Members and Retirement Patterns

The skewed age distribution of union members seen in Figure 4, as noted above, is somewhat more pronounced in New York City. The tilt toward older workers in union ranks reflects a number of factors. One is that turnover is lower in unionized jobs. Not only are workers less likely to quit such jobs, which tend to be better-paid than non-union alternatives, but also union contracts typically provide far more employment security than the "employment at will" that governs the non-union sector. Another factor is the limited extent of recent union organizing among the young workers who predominate among new labor market entrants. "When I organize a new shop, the most drastic thing that I notice is age," a union staffer representing workers in the hospitality industry told us. "In non-union shops people are in their early to mid-twenties, maybe thirties."

Although many interviewees were unable to provide us with a precise age profile of their membership, they typically reported that workers in their forties and fifties predominated. Most of the exceptions were cases where management had recently offered voluntary early retirement programs to the workforce, which often had the effect of dramatically lowering the age profile of the remaining membership. In addition, a few unions that were actively organizing in new sectors reported that this was bringing younger workers into the ranks. Building trades unions with apprenticeship programs were also experiencing an influx of younger

workers with the post-recession building boom. "There is an older population in their fifties and sixties," one construction union staffer explained, "and then a dip in the 35-55 age group, followed by a big population of younger workers who come in through the apprenticeship program."

Among unionized workers, pension plan provisions often determine the typical retirement age, which ranged from 55-65 years old for our sample of organizations, with a median age of 62 for full pension eligibility. Only two labor organizations in our sample reported that working past age 65 was common. In one of these, a large component of the membership was made up of college and university faculty for whom retirement represented a significant status loss, even though pension provisions were more than adequate. By contrast, in the other case working longer was commonplace simply because members had no pension plan whatsoever. As the staffer we interviewed declared, "The retirement plan in our industry is death!" In a less extreme case, but one where pension benefits were modest, workers also tended to work longer if they were in good health. "They need their pension and the income from the job," a staffer explained. "The financial reason is primary." Here pension benefits were low, but the rules allowed retirees over 65 to work up to 40 hours a month and receive full benefits up to age 70½; after that age working hours were unrestricted.

In contrast, in another case involving blue-collar jobs that are highly skilled and relatively undemanding physically, many workers also stayed on past normal retirement age because the employers were eager to retain highly experienced workers. "It's a culture where if a guy has been there for 25 years, he knows everything, so he's more valuable than a young kid," a union staffer told us. "I have guys in their seventies still working, a higher percentage than in other trades. People love the work. It's a nice environment. And the employers love the old-timers. As long as a guy is in good health, there's mutual admiration and respect."

This is the only case in our sample in which

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informants reported that employers valued older workers' experience, however. As discussed below, age discrimination was an active concern in several cases.

In private-sector blue-collar unions with well-financed pension plans, working longer was rare. In one such case the union staff actively encouraged members to retire "when they get to the age [of pension eligibility]." (That age varied: workers were eligible for a full pension as early as age 55 if they had worked in the trade for 30 years; others were not eligible until age 62 or 65.) "You have to go out then or you are crazy...your knees hurt, back hurts, you are broken. Most people are counting the years and start planning when they get close to 55."

### Age Discrimination

Some of the unionists we interviewed reported that their members had experienced age discrimination, although there was a great deal of variation among the twenty organizations we studied. In one case there had been some incidents that seemed to involve age discrimination, but the union lacked an effective approach to fighting it. "We can file age discrimination complaints, but the legal department often throws them out as too hard to prove," the staffer we spoke to lamented. Representatives of other unions, in both the public and private sectors, echoed this complaint. One staffer told us about a reorganization that resulted in layoffs of several high-seniority, older workers. "It seems fishy, but you can't prove age discrimination," she declared. On the other hand, another union was actively pursuing an age discrimination case on behalf of a group of its members at the time of our visit. And a private-sector union representative boasted, "We're militant about enforcing the contract. If you want to get rid of someone who is unable to do the job, you'll have to buy him or her out. In our contract the language on discrimination is very strong and includes age."

A health care union representative indicated that the management she deals with "sees senior staff as expensive and wants younger staff," and that this sometimes leads to pressure on older workers

to retire. In another union, representing blue-collar workers, the seniority system helped mitigate potential age discrimination. As the staffer explained, "The whole system is based on seniority, and in every category there are some soft jobs." Another informant, also representing blue-collar workers, reported variation within the industry where his members worked. "Some employers *prefer* the old timers because they have a strong work ethic; they don't leave early or get drunk on the job. They get done and ask for more work. But not all employers see it that way—some think the old-timers are slower. The issue is not skill but perception."

Buyouts and early retirement schemes were another management strategy to ease older workers out. In one case of a financially troubled company that offered a buyout, "workers were convinced that the goal was to get rid of 'expensive' people—who were also older." And a private-sector union staffer in an industry currently undergoing extensive technological change reported, "The company uses more a carrot than a stick. If someone knows a certain technology and that is phasing out the incentives to leave are so good that they leave." He added, "I haven't heard of people being pushed out." In another case where technological change was also underway, the union and management worked out a different solution, in which the company "teamed older workers with young workers so the older ones don't have to learn the new technology."

### Union Members' Attitudes about Retirement

As one would expect, among union members who had decent pensions, attitudes about the retirement process varied primarily by the type of job and job satisfaction. Those with physically demanding work were often the most eager to retire. In one private-sector blue-collar union, workers were "mostly eager to get out," a staffer explained. "They do heavy physical work, and they are facing the elements. It's a tough job. Very few want to work past 65, and quite a few go out on disability at younger ages. Their knees give out; they get injured." In another blue-collar field, similarly,

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“Members generally look forward to retirement, especially once they get to 55 and start getting aches and pains.” And a public-sector union staffer told us, “Our members’ work is often stressful and in many cases physically difficult. They get worn out and many are eager to retire at the earliest opportunity.” But, she added, “Some job titles are not as stressful as others. Some people love their jobs and don’t want to retire.”

Emotional stress at work is another factor that may make retirement appealing. “A lot of workers really want to get out of the job, to the point that they are willing to endure an income cut if they retire early,” a staffer in a public-sector union explained. “Their jobs are stressful and they are usually very happy after they retire; it’s a great relief.” Others reported that some of their members retired sooner than they otherwise would have in response to managerial changes and work reorganization, or with the introduction of new technology. As noted above, such cases may have involved age discrimination, although proving that is difficult.

Sometimes factors outside the workplace, such as caregiving responsibilities, led workers to retire earlier than they otherwise might have, especially in the absence of options for phased retirement or part-time work. “Caregiving can be a deciding factor,” one staffer explained. “They need the time to take care of their parents or other family members, so they decide to go. This is the sandwich generation.”

For all these reasons, and above all because of their access to substantial pension benefits, in most unions in our sample only a handful of members worked past the typical retirement age. “Most people don’t want to keep working. They’re preparing to travel and just to enjoy their lives. Some do want to work, but part-time or in their own business,” a public-sector union staffer told us. But there were exceptions in almost every organization we studied. “Some workers would go crazy if they didn’t go to work anymore, and want to keep it up,” one of our interviewees explained. We heard a similar story about a union of blue-collar public-sector workers: “A 90-year-old machinist is still working. The job is therapy for him, it’s keeping him

alive.” A health care union staffer reported, “Some in more menial jobs want to keep working just because they love what they do.” This observation was echoed by a hospitality union representative, who declared, “The folks that are continuing to work, it’s not generally for fiscal reasons, but because they like to work.”

High-level professionals were more likely to be interested in staying at work longer than workers in manual or administrative jobs. “Some choose to keep working—not just for money,” a health care union staffer told us, “and in high-level jobs especially they stay longer.” Similarly, in a union representing academic professionals, “many continue working not because they need the money—they are loathe to retire for other reasons. There are 4-5 people pushing 80 who just won’t go.”

### Pension Programs and Options for Phased Retirement

All but one of the 20 labor groups we examined had a pension plan in place—the exception was the one whose members were independent contractors. But pension provisions varied widely across these 19 organizations, and many unions that had strong pensions in the past had agreed to concessions over the years, creating pension tiers among the membership. “Those in the upper tiers of the pension plan were able to retire early and live a decent life,” one staffer commented. “In the lower tiers, our members are older now when they retire. As we add pension tiers with diminished benefits, the retirement age inevitably goes up.”

The unions typically had a DB plan (and/or TIAA-CREF annuity plans in the case of two unions that represented employees at colleges and universities) for at least some of their members; some had DC plans and/or optional deferred compensation plans as well. A few had DB plans only for their most senior members, while those in lower tiers were in DC plans. In the private sector, several unions with DB plans were constantly trying to defend them in the face of employer demands for concessions. Almost all the unions had provisions for “Medigap” health insurance



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coverage (for those who retired before they were old enough to be eligible for Medicare), and many also had Medicare supplemental coverage for those 65 and up. Some had won vision, dental and legal benefits as well.

Full DB pension benefits (for workers who had spent most of their working lives in the covered occupation) ranged widely in quality; in one of our cases they averaged only \$300 per month, although for most of the others benefits averaged at least \$1000, and in some well-paid fields they were as high as \$5000 per month. Union retirees typically supplemented their pensions with social security benefits, and in some cases personal savings as well. Thus many of them—especially in the public sector—had comfortable retirement incomes. Early retirements were also an option in most unions, though almost always at the cost of a lower pension payout.

Phased retirement, however, was offered by only one of the unions in our sample, and even there it was a pilot program that had only recently been negotiated. In another case, the employer had offered an early retirement buyout program, and some of those who accepted it then negotiated arrangements under which they kept working as independent contractors, typically on a part-time basis (while collecting their pensions). The union was rather displeased about this. “These deals are negotiated by individuals with management,” a staffer explained, “And they are no longer in the bargaining unit. They collect their pensions but work in a new role as independent contractors. We complained about this, because it puts a damper on hiring and takes someone out of the unit.”

As noted above, for those with DB pension plans, in the vast majority of cases the pension payout is based on the last few years of employment, making phased retirement financially suicidal. As one staffer explained, “In principle members do have the option to cut down their hours but this may not be a financially viable option, since their DB pension benefits are based on their highest earnings (including overtime). Few can afford such a penalty because they do not make a lot of money to start with.” Some plans were a bit

more flexible, however. For example, in a health care workers’ union, the pension payout was based on the highest five consecutive years’ earnings out of the last ten years, so that a member could work reduced hours up to five years before retiring. In this case, our informant reported, “Some near the end of their career do cut down to three or four days of work.” In another union with pensions at the low end of the range, the benefit was based on total earnings over members’ work careers. “So they can phase out gradually if the employer is open to it,” our informant noted. But these cases were exceptional; in most cases the DB plans made phased retirement totally impractical.

In addition, the unions themselves were typically unenthusiastic about the idea of phased retirement. As one staffer told us, “We are nervous about ‘flexibility’ due to concerns about job security and seniority. We lose members if a temp is hired to fill in when someone goes part-time.” Another union representative expressed similar concerns, and was strongly committed to the status quo. “Once in a while people ask [about phased retirement],” he acknowledged, “But why would we erode the structure? It’s worked for 100 years!” Other unionists were more open to the idea. “This is a big issue for all of us—you are here and then gone—it’s all or nothing,” one staffer who was himself approaching retirement age told us. “Some people hang on to their jobs just because they can’t imagine doing nothing all day.”

### Union Involvement in the Retirement Transition

The extent to which unions were actively guiding their members through the retirement process varied widely. In some cases, this task was left entirely to management; at the other extreme, unions devoted extensive resources to providing workers with individualized counseling sessions and other types of guidance as they navigated the transition to retirement. The contrast between public and private-sector unions was especially striking here.

“We don’t really have a program ourselves,” one staffer of a white-collar private-sector union told us,

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adding that “some employers do.” Similarly, in a blue-collar private-sector union, “The [employer’s] Human Resources department does individual retirement preparation with members. They have to bring their spouse, which they hate! There is no systematic union outreach to members as they approach retirement.” And a staffer from a health care union whose membership is mostly in the private sector said, “We have talked about this but have not yet done it.” Although there were a few exceptions among the 14 cases we examined, in general the private-sector unions did relatively little to prepare workers for the retirement transition. Often this was because they were facing serious challenges in other areas. As one staffer for a union representing telecommunications workers explained, “The leadership is scrambling and has all these rough contracts to deal with. Their main focus is on winning grievances for active members, mobilizing for the contract fights, and new organizing.”

In contrast to the typically minimalist approach in the private sector, all six of the public-sector unions in our sample had extensive programs to assist members contemplating retirement. They all conducted regular workshops for potential retirees which older members were encouraged to attend. All six also offered one-on-one counseling to members at least once a year to explain pension options and other retiree benefits, as well as helping them calculate the optimal age of retirement to maximize future pension income. As one staffer explained, “The counselor discusses with each member whether it is a good idea for them to retire now—whether the pension payout will be enough money for them to live on, and how their health status impacts retirement. Have they drawn up a budget? Some want to retire before they can afford to and they could suffer economically, especially if they do it before they can get Social Security.”

Some public-sector unions went even further than providing one-on-one financial counseling, exploring whether or not their members are psychologically prepared for the transition. As one staffer who was committed to this approach explained:

Members bring in their documents and we review their budgets and give them a budget worksheet. We also offer free financial planning services with a reputable company. This would normally cost \$200-300 per hour but is free for our members (with a cap on the number of hours). But it is not just pension and benefit counseling. We also ask about lifestyle choices. What are their dreams? What are their aspirations? We speak with members about whether they really want to retire and whether they can afford to.

They are counseled about their options, and I encourage them not to take loans off their pensions. It is also part of my job to convince some to stay: I say, “You are 58 years old, where are you going, are you prepared for the financial hit?” I convince a lot of people not to retire by telling them that if they work another year they will make a lot more money. And I ask them, “Do you have a plan to stay alive once you retire?” I tell them to bring their wives so they can both ask questions and get the information.

In the public-sector unions, this detailed one-on-one support for members contemplating retirement was typical, while the more beleaguered private-sector unions (albeit with a few exceptions) did very little along these lines.

### After Retirement

Some union members, especially those with limited pension income, move into “bridge jobs” after they retire. Often these are part-time positions; many involve freelancing or self-employment. “They don’t want a five-day locked-in job, but they want a couple of days to keep themselves busy,” one staffer told us. In some cases, pension rules prohibit or limit employment in the workplace from which they retired, but some find ways to use their old skills in a new setting.

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A staffer representing low-level public employees reported “Many retirees take part-time jobs in retail, others work in schools and libraries,” adding: “The motives are overwhelmingly economic. The ones that don’t need more income don’t work and there is no way to get them to work.” But in other cases, union representatives told a different story. As one explained, “Whether they get another job depends on how they are adjusting to having so much free time. Some can’t cope with that, so they get another job even if they don’t need the income.” Another union staffer told us, “Some of our members had an alternative career in mind all their lives, so they move into that after they retire.” Yet another reported that “workers that used to commute long distances to work when they were active find jobs closer to home when they retire.”

Some retirees relocate once they are no longer tied to New York City by their jobs, although the impression of our interviewees was that the majority remain in the City, especially if their housing arrangements are stable and affordable. In a typical account, one staffer told us, “Most people stay in the city after they retire, although some immigrants do go back to their countries.” An interviewee representing a largely foreign-born workforce noted, “Some say they will move back to their home countries. But I will tell you: they say they will, but most never actually do it.”

Some Puerto Rican retirees move to the Island or shuttle between Florida (where health care is often more accessible) and Puerto Rico; many African Americans move to the South—for both groups this is often a matter of family ties, but there are other considerations as well. A union official whose membership is largely African American told us, “Many are now retiring to Atlanta and other parts of the South—Georgia, Alabama, the Carolinas. It’s cheaper to buy a home, the dollar goes further, and there is a perception that racism is less intense there.” Other union retirees move to Florida (although this is less common than in earlier generations), Arizona or the West Coast.

Some unions have active retiree chapters in Florida,

Puerto Rico and elsewhere, and many send union representatives to visit the areas where large clusters of their retirees have relocated. This is but one way in which unions maintain contact with retirees. Many also sought to actively engage their former active members in both social and political activities.

### Keeping Retirees Engaged with the Labor Movement

The extent to which unions maintain ties to their retired members varies greatly among the twenty cases we studied. At one extreme, a few organizations make almost no effort to keep in contact with retirees apart from occasional social events. “We encourage them to come back if we have a picnic,” one staffer told us. “There is one guy who just retired and is bored, so he volunteers with the union—but this is unusual. I would like to set up an organized retiree group, but we don’t have it.” Another union also reported minimal contact with retirees, in this case limited to inviting them to holiday parties.

But other unions have active retiree chapters or clubs—not only in New York City but also in areas where retirees have relocated around the country. Their level of activity varies widely, as do the resources they have available. Some are run by volunteer retirees themselves; others have extensive support from paid union staff. In one case, where no formal support was on offer, our interviewee reported, “The retiree chapters provide companionship and plan trips—to Vegas, Atlantic City and Pennsylvania. And they started a wellness club.” At the far end of the spectrum was a union that adopted the view that “You retire from work, not from the union.” Its Retiree Division had two full-time staff and an extensive education program for retirees, including political discussion groups, classes, conferences and a variety of special events. “We are always adding new programs and activities.”

Another union also provided extensive offerings of classes and recreational programs, taught by paid professionals from outside the union and tailored

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especially for retired members. “We always had art classes, needlework and painting, but now with the baby boomers retiring *en masse* we are adding Tai Chi, Chi Gong, computer classes, dancing,” a staffer told us. “We just added a Zumba class at their request. We had to change our programs to service this new generation—it cost money but we had to do it. We have a computer room that we didn’t have before. We barely have enough space for all of the activities.”

In another case, as a staffer explained, the union’s stance toward retirees is, “You’re still with us, until you drop dead!” Decades ago, this union had created a strong incentive for retirees to remain union members. If they sign up within a year of retirement, they can access a supplemental health insurance plan, for which they pay only \$10 a month, and which reimburses many otherwise uncovered medical expenses. This popular program has long ensured that the union has a robust and active retiree membership.

One union runs a social work program that does counselling and referrals for members in need of such assistance. For example, it helps them navigate the health care system, provides support for retirees who are hospitalized, checking in daily on those who live alone, assisting others with relocating, and other such services. Seven paid caseworkers (retired social workers) staff this program.

Several of the labor organizations we visited also actively engage retired members in their political activities. In several cases, retirees help with phone banking and “get out the vote” (GOTV) efforts, and provide support for the struggles of active union members

as well. One staffer told us, “We mobilize retirees for contract fights and strike picket lines. If we get 20 people to show up at an action we take a picture and put it on the retiree website.” In another union, a staffer explained, “We keep lists of people who want to be active and we send people to demonstrations or to do GOTV in NYC and elsewhere—five people right now in Chicago are going door to door. Our president refers to the retirees as “the daytime union.”

A few unions also target political outreach at their retired members. As one staffer recounted, “We remind people that there still is a union and keep them connected to it—and to counter having them becoming old white men watching Fox News and drifting to the Right.” In another case, similarly, a staffer told us, “When we travel around the country speaking to retirees, we remind them that the labor movement is not just for us but for the unorganized. We also remind them that we are living in a bubble and point out how fragile things are, with the attacks on Obamacare, Social Security and Medicare. Some of our retired members that have good Tier I pensions know this firsthand, if someone in their family survives just on Social Security.”

In another case, the union representative we interviewed declared, “If we don’t keep the retirees engaged we are losing out politically. Soon they will vote against us because they are misinformed by the news; they believe what they hear on TV. No one else is educating them politically. So that is one of the roles that I play.”

# CONCLUSION

**U**nionized workers are a privileged group in many respects, and that is especially true for older union members. Not only do they earn more during their years as active workers than their non-union counterparts, but they are typically much better provided for in retirement. Yet unions generally, and their members' pensions in particular, confront escalating political attacks. Some of those attacks already have led to erosion of both union membership and pension benefits.

One challenge is to shift the public conversation to focus on extending the hard-won gains of unionized workers to the entire workforce, while delegitimizing the narrative that constructs union members as an unfairly advantaged minority.

Within the unionized sector, our fieldwork in New York City also suggests some promising examples of concrete policies and practices that other unions could emulate. Those policies and practices, to be sure, are exceptional among the twenty organizations we studied, and New York City itself is exceptional as well, with unionization rates double the national average. Nonetheless, many of the policies and practices documented above could be replicated more widely across the labor movement. For example:

- In addition to defending existing pension plans and Social Security (as well as Medicare and retiree health coverage), unions should aim to negotiate phased retirement options and seek to modify pension rules to remove the penalties for part-time work in the years prior to full retirement that are now typically embedded in DB plans.
- Unions should proactively counsel older members as they negotiate the retirement process, not only on financial matters but also to maximize their quality of life post-retirement.
- Unions should offer incentives, when possible, to keep retirees actively tied to and engaged in the union, like the supplemental health care program described above, as well as continuing education and recreational programs.
- Unions should invest resources in building retiree chapters and other formal efforts to engage retired members in GOTV and related political efforts, and to mobilize retirees to support the struggles of their former co-workers who have not yet retired.
- Labor unions should offer continuing political education to their retired members and seek to keep them



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engaged with the wider labor movement, particularly in relation to the ongoing anti-union attacks that loom on the horizon.

More generally, the labor movement would benefit from more systematically considering the implications of union members' growing longevity—and that of the workforce as a whole—for its future efforts. This is especially imperative in light of the top-heavy age

distribution of U.S. union membership discussed above and the fact that an ever-larger share of union members will survive for decades after retirement. Many management-oriented organizations as well as the public policy and advocacy communities are actively focused on the challenges presented by the aging of the nation's workforce. We hope that this study will encourage more unions to focus attention on those challenges as well.

# NOTES

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*Throughout the Ages: Expectations and Preparations of American Workers* (May 2015), pp. 28, 42. The figures in the text on future plans for retirement omit those who indicated they were “not sure” from the denominator, so differ from those in the graph on p. 42 of this report. Available at: [https://www.transamericacenter.org/docs/default-source/resources/center-research/16th-annual/tcrs2015\\_sr\\_retirement\\_throughout\\_the\\_ages.pdf](https://www.transamericacenter.org/docs/default-source/resources/center-research/16th-annual/tcrs2015_sr_retirement_throughout_the_ages.pdf)

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## About the Murphy Institute

The Joseph S. Murphy Institute for Worker Education and Labor Studies was established over thirty years ago with the support of the late CUNY Chancellor Joseph S. Murphy. The Institute, part of CUNY's School of Professional Studies, conducts strategic research, organizes public forums and conferences, and publishes the journal *New Labor Forum*. The Institute's worker education program offers a wide variety of undergraduate and graduate courses and degree programs designed to meet the academic and career advancement needs of working adults and union members in the New York City area.