

BABY BOOMERS AT WORK:

Work, Wellness, and Retirement Considerations
of Baby Boomers Employed in Senior Living



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EXECUTIVE SUMMARY

...surveys assessed participants' views of their workplace as an age-friendly environment that fosters support for and positive interactions between employees of different generations.

The US workforce includes a growing number of older workers who are seeking to forego retirement and remain employed longer than previous generations, whether by choice or financial necessity. The current study examines some of the challenges that senior living employees of this generation may face as they age and continue working, as well as how employers may be able to support their continued career success despite these challenges. Particular emphasis is placed on employees' views toward continuing to work versus retiring, workplace wellness programming to support a healthy workforce, and fostering age-friendly workplaces so that age is not viewed as a liability at work.

Surveys were collected from 232 participants age 50 and better (within or near the baby boomer generation) employed in the senior living industry. Results suggest that although working is primarily a financial pursuit for these participants, there are important factors besides finances in their retirement planning. A desire to pursue other interests (travel, hobbies, time with family and friends, etc.) and potential health issues—whether in oneself or a close family member—are both common considerations in the decision to retire. The importance of health and wellness is echoed in participants' favorability toward workplace wellness programming. However, participation in such programming may be limited due to discrepancies between employer offerings and employee desires, or barriers to participation such as employees' lack of time or lack of interest in specific activities.



Finally, surveys assessed participants' views of their workplace as an age-friendly environment that fosters support for and positive interactions between employees of different generations. The study showed that such perceptions do seem to matter. Specifically, viewing one's workplace as a healthy environment for all ages was associated with better workplace outcomes for participants, such as increased job satisfaction and reduced stress.

This study offers insights on older employees' views of work, wellness, and retirement, and provides recommendations for employers to continue supporting these individuals in their careers as part of a happy and healthy workforce.



BACKGROUND

The US workforce is aging, with the number of older workers growing faster than the total size of the labor force (Collins & Casey, 2017). About 40% of people age 55 or better were employed or seeking work in 2019 (U.S. Bureau of Labor Statistics, 2019). Workforce participation rates are expected to increase faster for people age 65 or better than for younger age groups through 2024. Much of this predicted growth can be attributed to the sizable baby boomer generation, commonly defined as those born between 1946 and 1964, which grew to an estimated peak of 78.8 million people in 1999 (Colby & Ortman, 2014).

Even if older workers are willing and able to continue their employment, their professional environment may become a barrier to career success.

This number includes immigrants to the US from other countries. In addition to making up a large proportion of the employee base, boomers are also likely to stay in the workforce longer than previous generations (Fry, 2019) due to financial need or other reasons.

Despite their need or desire to remain employed longer, older workers may face a number of challenges that can impact their ability to continue their careers successfully. Health issues, including disabilities that tend to become more common with increasing age (Brault, 2012), may inhibit or prevent workers from performing required tasks. Some workers may need to balance their work time with time spent serving as a caregiver for another in need, such as a spouse or parent (Collinson & De La Torre, 2017). Even if older workers are willing and able to continue their employment, their professional environment may become a barrier to career success. Experiences of age discrimination at work may discourage older workers' participation in the workforce (Harris, Krygsmann, Waschenko, & Laliberte Rudman, 2017; Palmore, 1999). Advanced age is sometimes perceived as a limitation or liability in the workplace, despite conflicting or inconsistent research findings that might suggest otherwise. For example, in a review of research on age and job performance, Ng & Feldman (2008) found that "age was largely unrelated to task performance," and that older workers tend to demonstrate more positive behaviors than younger workers in certain domains, such as increased safety-related behavior and reduced workplace aggression. This is in addition to more widely acknowledged contributions of older workers, such as supporting the development of younger employees as managers or mentors, and increased knowledge sharing based on their personal and professional experiences (Milligan, Guzzo, Nalbantian, Sonsino, & Sung, 2019).

CURRENT STUDY



In order to take advantage of contributions that older workers can provide, organizations employing this demographic need to be prepared to support them as they age. Otherwise, these employees may depart the organization for retirement or other career opportunities, or continue their employment but exhibit decreased job satisfaction. The current study explores two potential types of support that employers should consider: (1) providing wellness programming for employees, and (2) fostering a workplace perceived as supportive and inclusive for workers of all ages, with special attention toward intergenerational interactions.

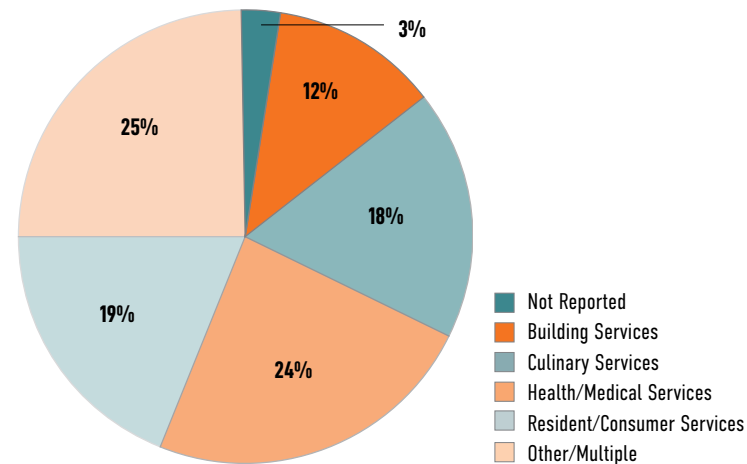
Study participants included older employees of senior living organizations, an industry that may see higher employee turnover compared to other industries (Sudo, 2019).



METHOD

PARTICIPANTS. A total of 232 employees of nine senior living communities completed an online or paper survey. Recruitment was based on a convenience sample from Novare®, a consortium of 19 senior living organizations, and restricted to employees age 50 or better who could complete surveys in English. A total of 863 employees were eligible, resulting in an overall response rate of 27%. The average age of participants was 60.5 years, and participants were 76% female and 60% non-Hispanic white. Almost all (96%) participants had at least a high school degree, with 42% earning a bachelor's degree or higher. Multiple areas of employment were represented in the sample (see Figure 1).

Figure 1. Participants' job service areas within the senior living industry.



232 Employee Participants

- Average age: 60.5
 - 76% female
 - 96% high school degree or higher
-

PROCEDURE. Staff at participating communities assisted with distribution of the survey to eligible participants. Employees were invited to participate either online or by paper survey and were offered \$10 gift cards or items of equivalent value, although participation was anonymous.

Participants completed short questionnaires that included the following measures:

- **Retirement plans and perceptions.** A series of questions assessed participants' perceptions regarding their possible retirement (including stopping work for pay, permanently), including whether they plan to retire and at what age, and selected possible reasons and their most likely reason for retiring from a list of 10 choices, such as no longer needing to work for financial reasons or a desire to focus on other priorities.
- **Workplace wellness programming.** This study views wellness as having six dimensions (Hettler, 1976), examining employees' views of employer offerings for physical, social, emotional, intellectual, spiritual, and vocational wellness.



Participants were asked whether their employer offered wellness programming in these areas, the personal importance of such programming, and barriers to participating in wellness programming.

- **Workplace generational inclusiveness.** Four questions assessed participants' perceptions of workplace generational inclusiveness at their organization, such as whether their work environment was a healthy one for people of all ages (King & Bryant, 2016).
- **Job satisfaction, turnover intent, burnout, work-related stress, and social support.** A series of questions asked participants the extent to which they agreed/disagreed with a series of statements related to overall job satisfaction and turnover intent (Bowling & Hammond, 2008; Cammann, Fichman, Jenkins, & Klesh, 1979; 1983), burnout (Maslach & Jackson, 1993), work-related stress (Motowidlo, Packard, & Manning, 1986) and social support at work (Morgeson & Humphrey, 2006).
- **Health status.** Participants were asked to rate their overall health on a 5-point scale (from "poor" to "excellent"; Idler & Benyamini, 1997) and to select from a list any disabilities, impairments, or chronic health conditions that affect them (adapted from The American Community Survey, U. S. Census Bureau, 2019).
- **Demographics and employment.** Participants completed a series of demographic measures including age, gender, household income, level of education, and race/ethnicity, as well as measures of employment status including job area (e.g., culinary services).



RESULTS

RETIREMENT PLANS. Just over half (about 54%) of participants planned to retire, while only 11% did not and 34% were not sure. On average, those who planned to retire or weren't sure expected to stop working at about age 69. When respondents were asked to select any reasons for retirement, the most common reasons selected were desire to focus more on other priorities (66%), no longer needing to work for financial reasons (41%), and health reasons (26%) (see Table 1). The same reasons were selected when respondents indicated the most likely reason for retirement. Thus, although 92% of participants said that they were working primarily for financial reasons (vs. non-financial reasons, such as enjoyment or the desire to be productive), financial security does not appear to be the sole or even primary factor when considering retirement.

Table 1. Reasons that participants might retire, selected from a multiple-choice list. Participants were asked to indicate any potential reason, as well as the most likely reason, that they might retire.

REASONS TO RETIRE (SELECT ALL THAT APPLY)	POTENTIAL REASON	MOST LIKELY REASON
Desire to focus more on other priorities (travel, hobbies, time with family/friends, further education/learning, etc.)	66%	41%
No longer need to work for financial reasons	41%	24%
Health/medical issues would prevent or inhibit me from working	26%	15%
Need or desire to serve as a caregiver for spouse or other family	19%	9%
Feeling that I can't or don't want to keep up with the work anymore (staying current in the field, maintaining certifications, keeping up with technology, etc.)	19%	3%
Forced to retire/exit by employer (laid off, let go, etc.)	10%	2%
Loss of interest in job/career	9%	2%
Lack of support at work (from manager, coworkers, etc.)	7%	1%
Shutdown/closing of employer/organization	4%	0%
Other	3%	2%
Lack of support at home (from family, etc.)	1%	0%

...many wellness initiatives focus primarily on physical wellness evaluation, and employee participation is often limited.

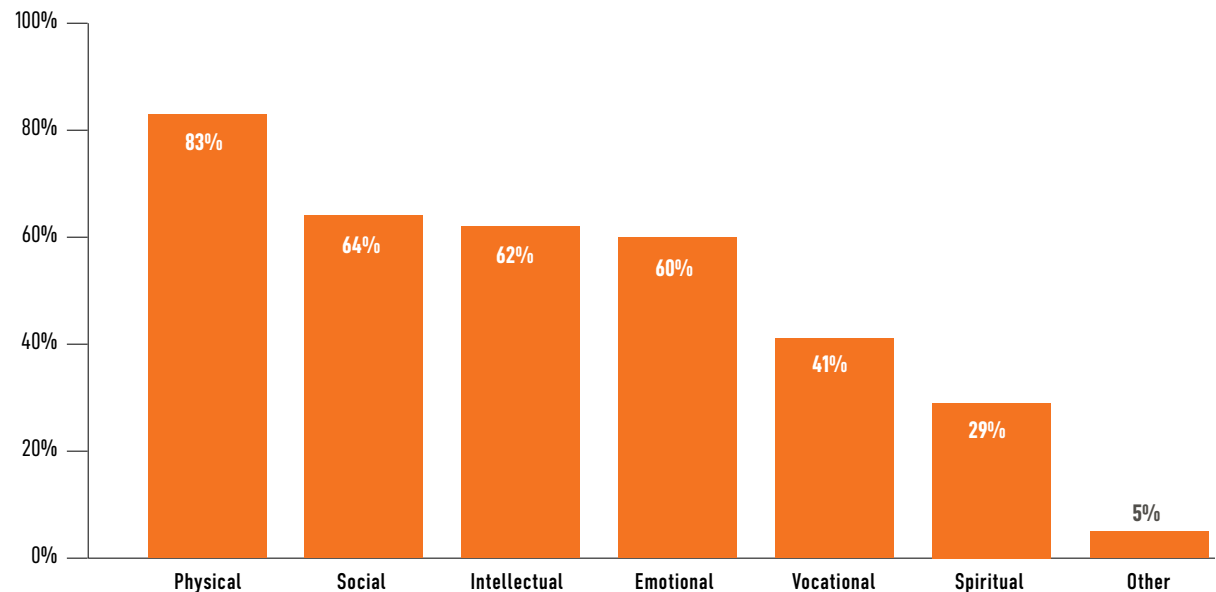
WHAT IS BEING OFFERED? While there is existing evidence supporting the benefits of workplace wellness programs (e.g., Baicker, Cutler, & Song, 2010; Mattke, Liu, Caloyeras, Huang, Van Busum, Khodyakov, & Shier, 2013), many wellness initiatives focus primarily on physical wellness evaluation, and employee participation is often limited.

When asked about availability of wellness programming at their organization, physical wellness programs were the most common type reported by employees (83%), followed by social (64%), intellectual (62%), and emotional (60%) wellness programming (Figure 2). Employees within the same organization did not always

report the same availability of wellness programming, which may be due to some programs either not being offered to all employees, or employees not being aware of opportunities.

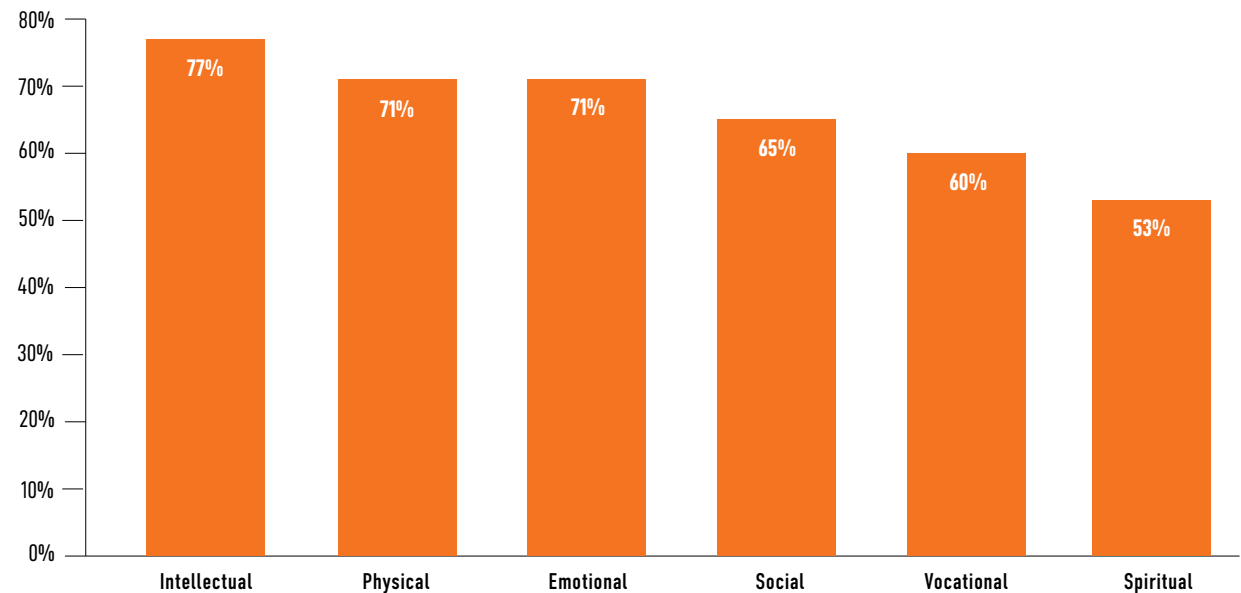
WHAT DO EMPLOYEES 50+ WANT? Participants were also asked to rate how important it is for current or potential future employers to offer wellness programming in each of the six dimensions of wellness (see Figure 3). Intellectual wellness topped the list in terms of importance, rated as somewhat or very important by 77% of participants, followed by physical and emotional wellness (both 71%), and social wellness (65%). Discrepancies between importance ratings and availability of programming (see Figure 2) might suggest opportunities for organizations to offer programming better suited to employees. For example, while 77% of participants felt that intellectual wellness programming was of high importance, only 62% of participants' employers offered intellectual wellness programming.

Figure 2. Availability of workplace wellness programming reported by participants.



High importance ratings for physical and emotional wellness programming might also reflect this population’s health and wellness needs or interests in these dimensions. Participants generally reported being in good health: 72% described their overall health as “very good” or “excellent”, and few reported any chronic health issue or disability (the most common issue was high blood pressure or hypertension, experienced by 26% of participants). However, “health reasons” and “serving as a caregiver for a family member” were the third- and fourth-most cited reasons for retiring, possibly suggesting that health is a future but not current concern. High importance ratings for emotional wellness may reflect a desire for stress reduction programs, considering that some participants reported at least a moderate amount of work-related stress.

Figure 3. Percentage of participants rating workplace wellness programming as “somewhat” or “very” important in each dimension of wellness.



WHAT ARE THE BARRIERS TO WELLNESS PARTICIPATION? When asked about barriers to participation in wellness programs, the most common barrier reported by participants by far was a lack of time (47%). About a third (33%) of participants responded “none of the above,” suggesting that either they perceive other reasons not included in the survey as barriers, or that they do not perceive any barriers. Although the frequency of other barriers was relatively low, employers seeking to maximize employee participation in wellness programming may still want to consider addressing these limitations (see Table 2).

... the most common barrier to participation in wellness programs reported by participants by far was a lack of time.

Table 2. Barriers preventing or inhibiting participation in workplace wellness programs, selected from a multiple-choice list.

BARRIERS TO PARTICIPATION IN WORKPLACE WELLNESS PROGRAMS (SELECT ALL THAT APPLY)	
I don't have time	47%
None of the above (none of the barriers listed)	33%
I'm not interested in what's offered	14%
Incentives aren't good enough (financial incentives, time off from work to attend programs, etc.)	13%
My employer doesn't offer enough (or doesn't offer any) health/wellness programs	9%
Privacy concerns about my employer knowing my health information	8%
I'm healthy and don't need wellness programs	7%
Lack of support from my direct manager/supervisor	6%
My employer doesn't communicate about these opportunities effectively	5%
The culture of my organization doesn't support wellness	2%
I have health/medical issues that prevent me from participating	2%
Other employees don't think the programs are beneficial	2%

Figure 4. Feelings of higher workplace generational inclusiveness (WGI) are associated with higher job satisfaction.

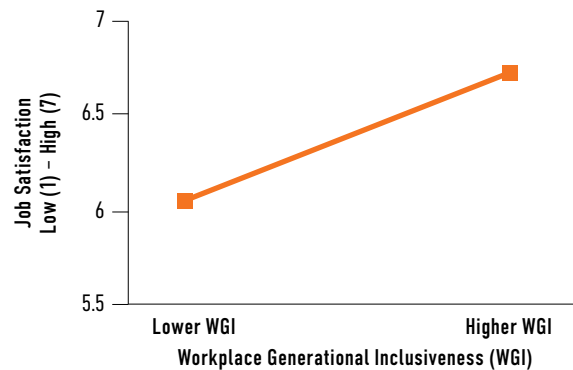
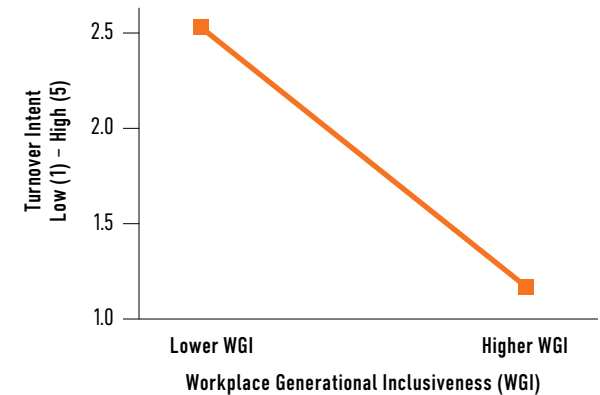


Figure 5. Feelings of higher workplace generational inclusiveness (WGI) are associated with lower turnover intent.



WORKPLACE GENERATIONAL INCLUSIVENESS (WGI) AND JOB OUTCOMES. The WGI measure captures participants' perceptions of their workplace as being a positive, supportive environment for workers of all ages (King & Bryant, 2016). It was hypothesized that WGI would be related to workplace outcomes, specifically general job satisfaction, turnover intent, and burnout. Further, it was predicted that WGI would illustrate relationships with these outcomes beyond work-related stress and perceived social support at work. These analyses also controlled for the possible effects of age, gender, household income, level of education, and race/ethnicity, to examine the effects independent of demographic differences.

Figure 6. Feelings of higher workplace generational inclusiveness (WGI) are associated with lower burnout.

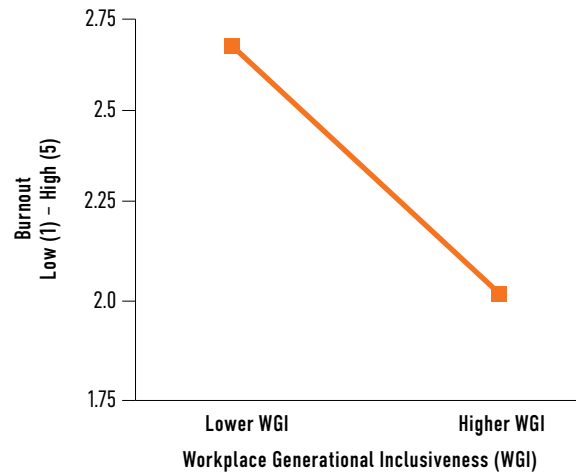
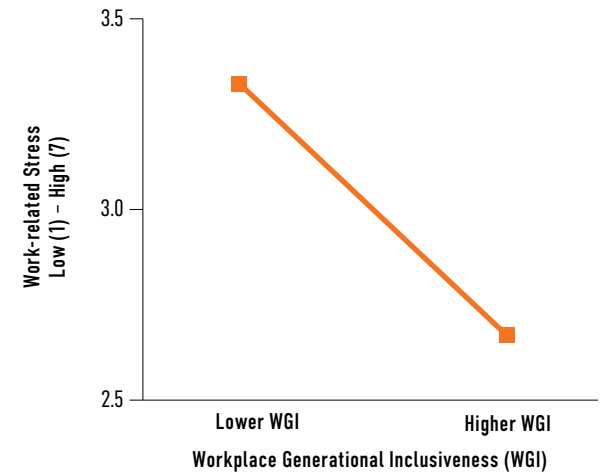


Figure 7. Feelings of higher workplace generational inclusiveness (WGI) are associated with lower work-related stress.



As predicted, results suggested a positive relationship between WGI and workplace outcomes. Higher WGI was found to be significantly associated with increased job satisfaction (Figure 4), decreased turnover intent (Figure 5), and decreased feelings of burnout (Figure 6), independent of any influence of stress or social support at work. Somewhat surprisingly, results suggested that WGI may have a larger impact on job satisfaction than work-related stress. However, stress appeared to be the most important factor in predicting turnover intent and burnout. WGI and stress were also related, with higher WGI being associated with lower stress at work (Figure 7).

CONCLUSIONS AND RECOMMENDATIONS

...employees may be interested in addressing both their current and *future* anticipated health needs of themselves or their family. . .

The current study focused on older workers employed in senior living organizations; however, results may provide some insights that can be applied more broadly.

IT'S NOT JUST ABOUT THE MONEY. While the vast majority of workers were currently employed for financial reasons, achieving financial security was not the most common reason for considering retirement or otherwise departing the workforce. Instead, the most common and most likely reason was a **desire to pursue other priorities or interests** (such as travel, hobbies, time with family/friends, further education/learning, etc.). While working may interfere with such pursuits, there are a few ways that employers could try to support employees' desires. Flexible work schedules may offer opportunities for workers to pursue other interests outside of work. Intellectual wellness programming, rated as highly important by employees but offered less frequently by employers, may allow employees to seek opportunities to learn and grow, expanding their interests outside of their daily work regimen.

PHYSICAL WELLNESS PROGRAMS FOR EMPLOYEES' PRESENT AND FUTURE. Availability of physical workplace wellness programming was also important for participants, who overall considered themselves relatively healthy. Physical wellness offerings were the most common type offered by employers; however, employees may be interested in addressing both their **current and *future* anticipated health needs of themselves or their family**, since some anticipate departing the workforce either because of their own health reasons, or needing to serve in a caregiver role in response to a family member's health issues. Physical wellness programming that is limited to current health status, such as health assessment surveys, may be of limited use to workers who are currently healthy.

Employers should endeavor to foster a supportive environment for workers of all ages...

ADDRESSING MULTIPLE DIMENSIONS OF WELLNESS. Additionally, initiatives that focus on only physical or another single dimension of wellness could be expanded to address other areas of wellness. For example, wellness programming that also allows employees to interact with each other might also support employees' improved social wellness. **Wellness programming that covers multiple dimensions of wellness** might also result in more efficient programming for employees, who frequently cite **lack of time as a barrier to participation.**

CREATING A POSITIVE CULTURE FOR OLDER WORKERS. The current study also examined workplace generational inclusiveness (WGI) as a factor in employees' job satisfaction. Although direct cause-and-effect relationships cannot be determined from these data, results suggest that **workers who felt that their workplace was a positive environment for people of all ages also reported higher job satisfaction, reduced intentions to leave the employer, and reduced feelings of burnout.** Interestingly, the impact of WGI appears to exist independent of work-related stress, and was actually a more important factor in job satisfaction than was stress. It should be noted that the WGI measure assesses general perceptions, and not specific instances of perceived age discrimination. Thus, instead of relying on reports (or lack thereof) of age discrimination as a measure of an "age-friendly" workplace, **employers should endeavor to foster a supportive environment for workers of all ages** through an understanding of what workers of different ages may want and need.



CAVEATS

This study has certain limitations that might affect generalizability of the results. Participants were employees over the age of 50, recruited from a small number of organizations within the senior living industry, and so their responses may not reflect perceptions of employees who are demographically or professionally different. Also, since data were collected with a single cross-sectional survey, definitive cause-and-effect relationships cannot be determined from these data. Finally, in considering relationships between measures of interest, there may be other explanatory factors not covered in this study (e.g., many factors beyond those included here can contribute to employees' job satisfaction).

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