

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.