

CARP Older Workers Poll Report

Key Findings

CARP members are fully retired and not working for the most part, but some who are retired work part-time, pro bono or volunteer.

Half our members who still work do so because they like to work, not because they need the money. The other half work because they have to.

When asked how to best accommodate and attract older workers, the most common suggestions revolve around flexible work schedules, whether expressed as staged retirement, shorter hours, job-sharing or other variations on the full-time, 40 hour work week.

After flexible working hours/days, members who still work are most interested in extended health benefits after 65.

Additionally, members are interested as well in less tangible benefits such as mentoring or ambassador roles, and many do want to stay involved with their employers after retirement.

About one quarter of CARP members use bicycles and most say the reason more do not is safety and convenience and the risk of a fall. The best ways to guarantee bicycle safety are seen to be bike lanes (physically separated or clearly marked) and enforcement of traffic rules n cyclists

Detailed Findings - Older Workers

The vast majority of CARP members are retired (87%), mostly not working at all. About one tenth work part-time (11%), pro bono (10%) or full-time (11%).

What is your current working status?

RETIRED	87%
Fully retired, not working	67%
Retired, working part-time	11%
Retired, working pro bone/volunteering	10%
Working	11%
Other	2%

Those already retired did so, on average, by the time they were 60, whereas those who have not yet retired expect to do so, on average, by 71.

If you're working full-time now, when do you expect to retire/If you're retired now, when did you retire?

	Will Retire	Did Retire
By age 50	1%	25%
By 60	5%	35%
By 65	19%	30%
By 70	36%	7%
By 75	20%	2%
Later than 75	19%	1%
AVG. AGE	By 71	By 60

Among those still working, members are evenly split on why they do so, either because they need the money (49%) or because they like to work (47%). Few work primarily for benefits (4%).

What is the main reason you are still working instead of retiring?

Need the money	49%
Like to work	47%
Need the benefits	4%

Those still working say they do so because they like to (27%), they feel better when they do (19%), they want to contribute to society (15%), stay busy (14%), stay socially connected (13%) and because they are defined by their work (12%) when saying what besides the money keeps them working.

ASIDE FROM THE FINANCIAL REASONS IF ANY, What is it that keeps you working?

I like to work	27%
Feel better about myself	19%
Contribute to society	15%
Stay busy	14%
Stay socially connected	13%
Define myself by my work	12%

Most CARP members are most concerned about health issues in retirement (60% in total), far more than financial issues (26% in total). Social concerns occupy one tenth (9% in total).

What is your biggest concern in retirement, or what do you anticipate will be your biggest concern?

HEALTH	60%
My health doesn't deteriorate	44%
Spouse's health doesn't deteriorate	16%
FINANCES	26%
Don't outlive my savings	19%
Market doesn't crash again	7%
SOCIAL	9%
That I won't be bored	5%
That I won't be socially marginalized	2%
That I won't be lonely	2%
OTHER	3%
DON'T KNOW	3%

The wide majority of those working have had positive experiences (70% in total), while only about one tenth have suffered discrimination in total (12%).

If you are working, what is your main experience as an older worker?

POSITIVE	70%
Respected/often asked for advice	30%
Belong as part of a team	20%
Employer accommodates work schedule	11%
Senior position, others defer to me	7%
Get caregiving support	2%
NEGATIVE	12%
Feel excluded from future plans	6%
Opinions/input not welcome	5%
Passed over for promotion	1%
OTHER	20%

When suggesting ways to attract, keep and value older workers, most CARP members focus on flexwork of some kind, either phased retirement (18%) or shorter hours (16%). Extended health benefits are also important (16%).

What would be the one best way for employers to make older workers feel more valued?

Phased in/staged retirement	18%
Extended health and dental coverage	16%
Flexible work options (10 months on/2 off)	16%
Specific mentoring or tutoring role	7%
Educate younger workers on benefits of older workers	7%
Assignment to special projects	5%
Intergenerational management training	3%
Workplace anti-discrimination policy	3%
Role as company ambassador	2%
OTHER/DON'T KNOW	23%

Once again, benefits (24%) and job-sharing (18%) come up first when strategies for attracting older employees are examined, and there is interest in special roles for older employees (18%).

Which of the following strategies do you think employers should pursue to attract and keep older workers?

Extended health and dental past 65	24%
Job sharing with other older employees	16%
Role in special projects	18%
Employee emeritus mentorship role	7%
LTC insurance benefits	6%
Long service recognition program	3%
Employee wellness program	3%
Record company history	1%
OTHER	4%
DON'T KNOW	17%

The values CARP members most want to see in the work place are equal opportunity (21%), equal pay (15%), a continued role after retirement (14%) and a work/life balance (11%).

What is the most important workplace value a company can support to attract and keep older workers?

Equal opportunity for all, regardless of age	21%
Equal pay for equal work, regardless of age	15%
Continued role for retirees	14%
Work/life balance	11%
Zero tolerance for ageism	7%
Program to document corporate knowledge	7%
Workplace fitness/health/wellness program	5%
Caregiver support	5%
OTHER	2%
DON'T KNOW	12%

Opinion is split on whether flex hours or short hours would have helped members work longer (44%) or not (37%), but it is most significant that fully one fifth have not formed an opinion (20%).

If you are working now, would you work longer before retiring if you could work fewer hours per day/week? Or when you were working (before you retired), would you have worked longer if you could have worked fewer hours per day/week?

Yes	44%
No	37%
DON'T KNOW	20%

Most of those now working would like to see part-time work as needed (26%) or a 4 day work week (25%). After this, there is interest in working a seasonal schedule or working half-days (13% each).

How would you like to see your working hours adjusted?

Part-time as needed for busy periods	26%
4 day work week	25%
Seasonal schedule	13%
Half-day workday	13%
Continue working full-time	9%
Work weekends/holidays to cover for others	2%
OTHER	7%
DON'T KNOW	5%

Two thirds of members say they are in good health but showing their age (66%), while few say they are in poor health (10%).

What would you say your current state of health is?

Excellent	24%
Good, but showing signs of age	66%
Poor, chronic diseases/ailments	10%

More exercise is the most commonly mentioned aid to good health (34%), followed by staying in the loop, eating well and losing weight (15%, 15% and 14%).

How do you plan to guarantee your good health into old age?

More exercise	34%
Stay engaged	15%
Eat well/better	15%
Lose weight	14%
Alternative therapies	5%
More rest	2%
Quit smoking/drinking	1%
OTHER	3%
DON'T KNOW	3%
NO SPECIAL ACTION PLANNED	9%

Three quarters say the end of mandatory retirement would have made no difference to them (77%), while just one tenth say it would have (13%).

The federal government has struck down most mandatory retirement provisions across the country. Does this make any difference to when you will retire, or would it have made any difference to when you would have retired?

Yes	13%
No	77%
DON'T KNOW	10%

Most think ending mandatory retirement will have no effect on attitudes to older workers (40%), but those who say it will have a negative effect (24%) outnumber those who think the effect will be positive (17%).

Do you think the prohibition of mandatory retirement policies will improve attitudes towards older workers, make them worse or not make any difference?

Will improve attitudes	17%
Will worsen attitudes	25%
Will make no difference	40%
DON'T KNOW	19%

Bicycles

About one quarter of CARP members are bicycle users (27%)

Do you ever use a bicycle to get around, either for work, appointments or pleasure?

Yes	27%
No	73%

One half believe biking is safe on the roads in their neighbourhood (50%), but most express this as “safe” (42%) rather than “very safe” (8%).

How safe is it to use a bike on the roads in your neighbourhood?

SAFE	50%
Very safe	8%
Safe	42%
NOT SAFE	42%
Not safe	31%
Not at all safe	11%
DON'T KNOW	9%

Bike lanes are clearly seen as the answer to safer bicycling, whether physically separated (27%) or just clearly marked (19%). It is also seen to be important that bicyclists observe traffic rules (15%).

What would make biking on the roads safer in your neighbourhood?

Physically separated bike lanes	27%
Clearly marked bike lanes	19%
Enforcement of traffic rules on cyclists	15%
More education on sharing the road	9%
Enforcement of traffic rules for drivers	6%
Safety courses for cyclists	3%
Licensing for cyclists	3%
OTHER	2%
DON'T KNOW	7%
BIKING IS ALREADY SAFE	10%

In total, just less than half might use bicycles more if it were safer, and this is more a case of possibility (27%) than certainty (18%). One half say they would not (49%).

Would you use a bicycle more often if it were safer in your neighbourhood?

Yes	18%
Maybe	27%
No	49%
DON'T KNOW	6%

Safety on the roads (22%) and lack of convenience (21%) are the two most commonly mentioned reasons older Canadians don't bike more, as well as a concern for serious falls (19%). Other concerns include the inability to carry cargo and the distances involved for many (11% each).

Why do you think older Canadians don't bike more?

Not safe on the roads	22%
Not as convenient as a vehicle	21%
Fall would result in serious injury	19%
Can't carry groceries/cargo	11%
Many live rural/distances too great	11%
Just never occurred to older Canadians	7%
Never learned to ride	2%
Young person's activity	1%
OTHER	3%
DON'T KNOW	5%

More than 2200 CARP Poll™ panel members responded to this poll between May 17 and 20, 2013. The margin of error for a probability sample this size is about plus or minus 2%, 19 times out of 20