

# Fast Facts from EBRI

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FFE #62, September 20, 2007

## Who Are the Americans Age 55 and Older Working Full Time?

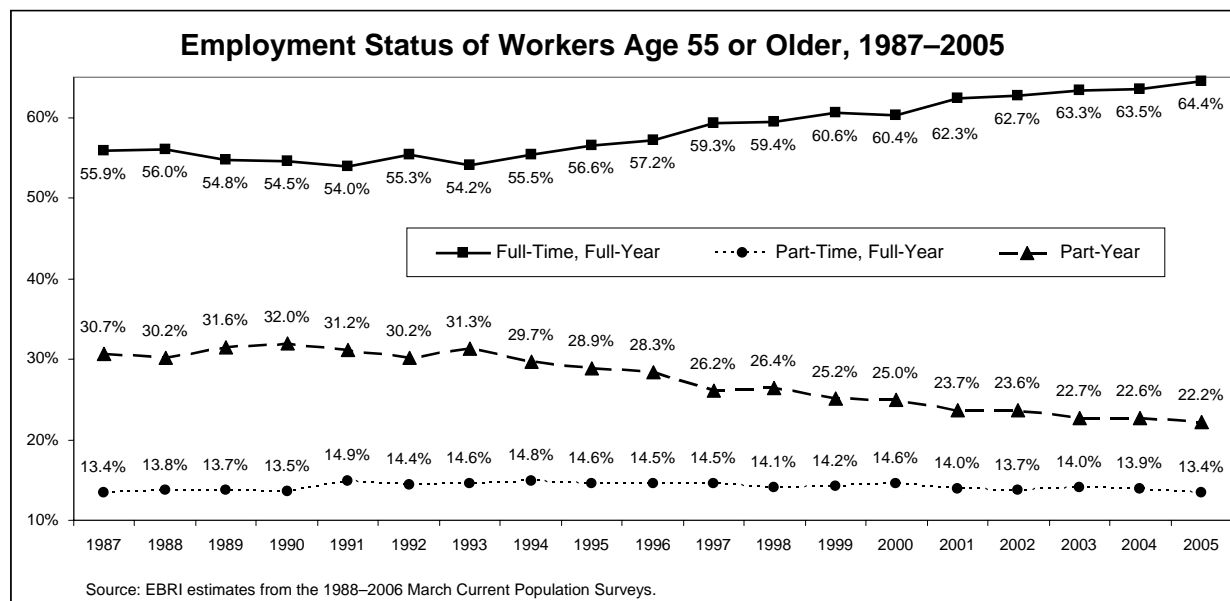
WASHINGTON—Are more workers age 55 and older working full time? Who are they?

An article in the August 2007 *EBRI Notes* shows that the percentage of workers age 55 or older who work full time, full year steadily increased from 54.2 percent in 1993 to 64.4 percent in 2005. The percentage of workers in this age group who were part-time, full-year workers remained virtually constant from 1987 to 2005 at approximately 13–14 percent. Those who only worked part year, either full time or part time, declined from 32.0 percent in 1990 to 22.2 percent in 2005.

The article notes that these trends mark a significant change in behavior for individuals in these age groups, and are likely driven by their need to obtain affordable employment-based health insurance (as opposed to unaffordable or unavailable coverage in the individual market) and the need to continue to accumulate savings in employment-based defined contribution retirement plans.

The article, available at [www.ebri.org](http://www.ebri.org), makes these additional points:

- The percentage of male workers age 55 or older working full time, full year increased from 60.5 percent in 1993 to 69.7 percent in 2005. Female workers had an even larger rate of increase, going from 46.6 percent in 1993 to 58.5 percent in 2005.
- Each five-year age group among workers 55 or older showed an increase in the percentage working full time, full year. However, as the workers became older, the likelihood that they were working full time, full year decreased. Workers ages 65–69 had the largest percentage point increase in those working full time, full year, from 36.4 percent in 1987 to 48.9 percent in 2005.



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