

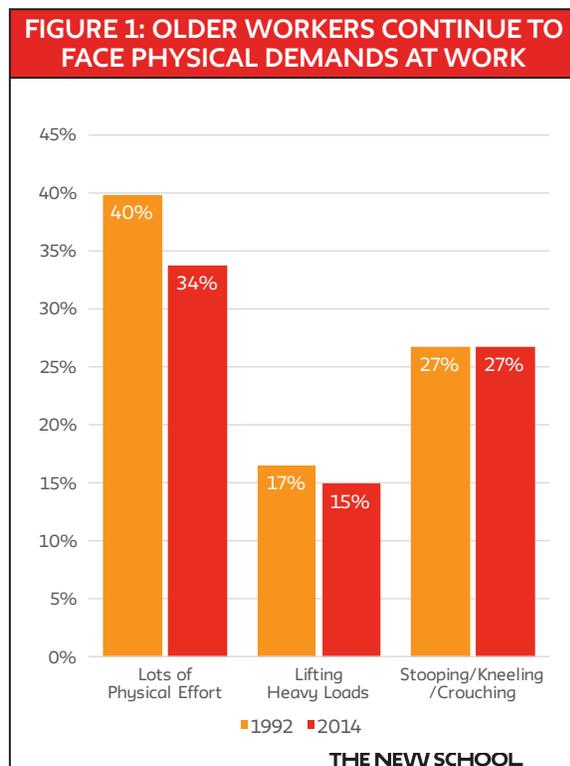
## POLICYNOTE

GENDER AND RACIAL DISPARITIES IN  
PHYSICAL JOB DEMANDS OF OLDER WORKERS

by **Teresa Ghilarducci**, Bernard L. and Irene Schwartz Professor of Economics at The New School for Social Research and Director of the Schwartz Center for Economic Policy Analysis (SCEPA); **Bridget Fisher**, SCEPA Associate Director; **Kyle Moore**, Research Associate; and **Anthony Webb**, ReLab Research Director

## ELEVATOR PITCH

Policy proposals to cut Social Security benefits by increasing the normal retirement age from 67 to as high as 76 ignore the persistent physical demands older workers face. Between 1992 and 2014, workers ages 55 to 62 saw little decrease in physical demands at work. While older men and older white workers were the beneficiaries of slight declines in physical demands on the job, older women experienced an increase in comparison to older men while older black workers continued to fall behind older white workers.



Source: Author's Calculations. Health and Retirement Study 1992-2014, Workers 55-62, HRS Sampling Weights.

## KEY FINDINGS

- One in three older workers (34%) have physically demanding jobs.
- Stooping, kneeling, and crouching increased for older working women by 4 percentage points, while they decreased for older men by 3 percentage points.
- In both 1992 and 2014, over 50% of older black workers described their jobs as having “lots of physical effort.”
- In contrast, 38% of older white workers reported “lots of physical effort” at work in 1992, decreasing to 32% in 2014.
- Between 1992 and 2014, older black workers were less likely than older white workers to be able to move to a less demanding job with their current employer.

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## INTRODUCTION

Longevity improvements are often used to justify proposals to cut Social Security benefits by raising the normal retirement age.<sup>1</sup> However, increases in longevity do not necessarily result in increased ability to perform physically demanding tasks at older ages.

Research by the Center for Economic Policy Research (CEPR) and the Center for Retirement Research (CRR) at Boston College found that many older workers have physically demanding jobs. CEPR's report, "Still Working Hard,"<sup>2</sup> found that in 2014, over 34 percent of workers 58 and over had 'physically demanding' jobs, while 22 percent had

jobs with 'difficult working conditions.' CRR<sup>3</sup> issued a "Susceptibility Index" that classifies occupations according to how the job requirements may challenge typical older workers. The index shows that some white- and pink-collar jobs are difficult for older workers, even though they may not require as much physical effort as blue-collar jobs.

This brief uses data from the Health and Retirement Survey to document the lack of improvement in the physical demands older workers faced between 1992 and 2014, and trends in racial and sex disparities.

## OLDER WORKERS CONTINUE TO EXPERIENCE STRENUOUS WORK

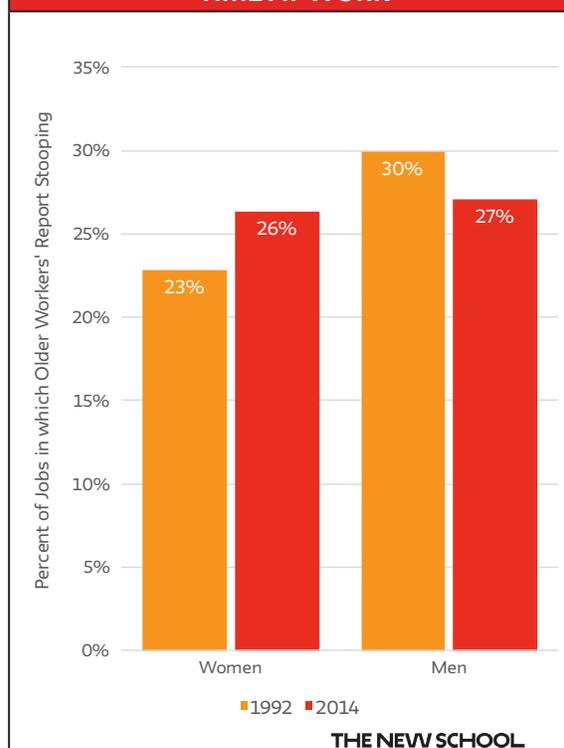
Despite shifts in occupational and industrial structure over the last two decades,<sup>4</sup> between 1992 and 2014 workers ages 55 to 62 experienced only slight decreases in physical demands at work. In 1992, 40 percent of older workers reported their jobs required "lots of physical effort." In 2014, this decreased to 34 percent, a statistically significant decrease of 6 percentage points. However, other dimensions of physical work, including "lifting heavy loads" and "stooping/kneeling/crouching," saw no statistically significant changes.

## WOMEN'S PHYSICAL JOB DEMANDS INCREASE

Women once had easier jobs than men. But the physical job demands faced by older women rose between 1992 and 2014 and decreased for older men, so that women's jobs are becoming as physically demanding as those for men.

In 1992, 23 percent of older women reported their jobs required "stooping, kneeling, or crouching most or all of the time," compared to 30 percent of older men – a statistically significant gap of 7 percentage points. In 2014, this gap had narrowed to one percentage point due to an increase in women's incidence of stooping (26 percent) and a decrease in men's on-the-job stooping (27 percent).

**FIGURE 2: OLDER WOMEN EXPERIENCED AN INCREASE IN STOOPING MOST OF THE TIME AT WORK**



Source: Author's Calculations. Health and Retirement Study 1992 and 2014, Workers 55-62, HRS Sampling Weights

## THE RACIAL GAP PERSISTS AS WHITE WORKERS' PHYSICAL DEMANDS FALL

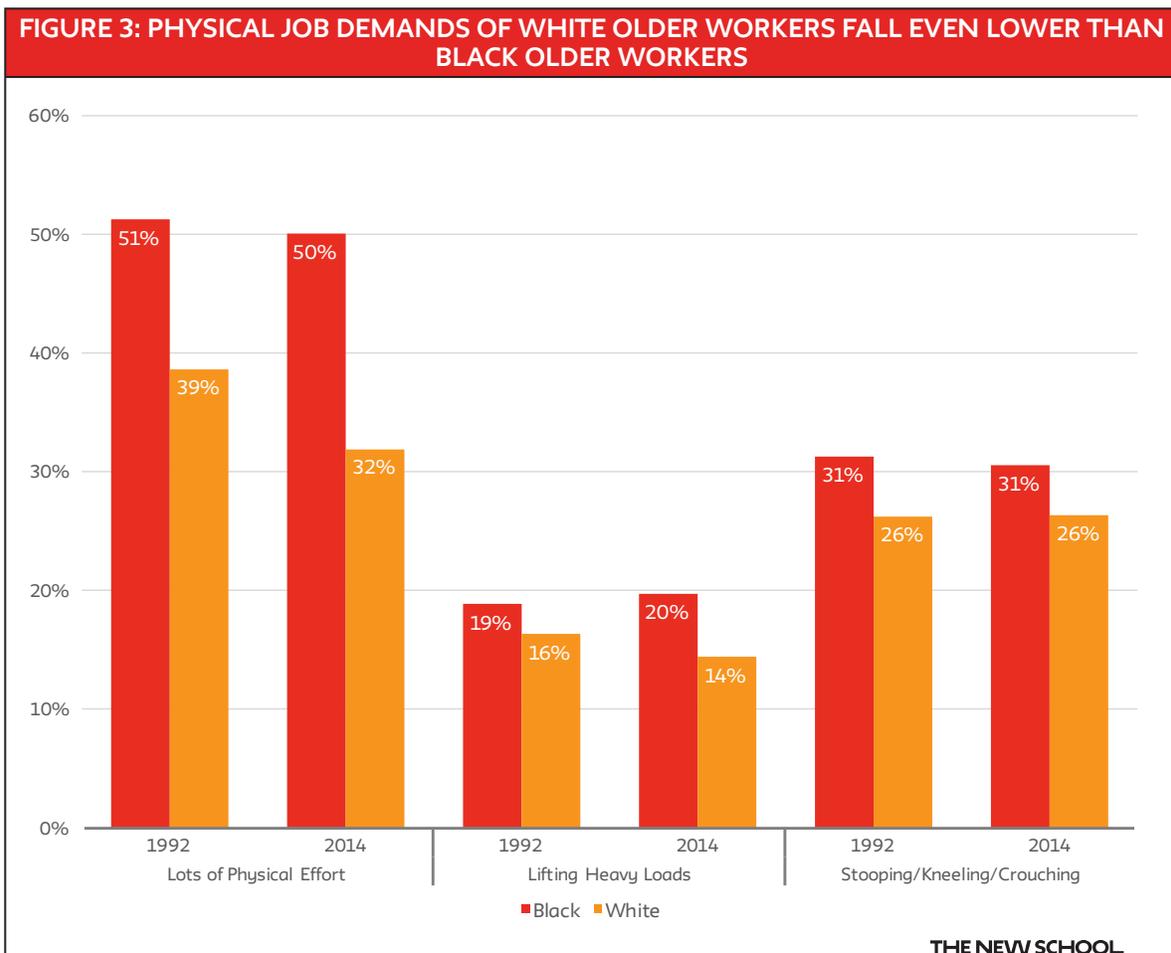
In both 1992 and 2014, a greater share of older black workers than older white workers reported experiencing physically demanding jobs.

In 1992, 39 percent of older white workers and 51 percent of older black workers reported “lots of physical effort” at work, a statistically significant gap of 12 percentage points. In 2014, the number of older white workers reporting “lots of physical effort” decreased by 7 percentage points to 32 percent, while older black workers reporting the same decreased by only 1 percentage point to 50 percent, increasing the racial gap between older black and white workers by 6 percentage points to 18 percentage points.

In both 1992 and 2014, there was a racial gap for the job requirement “stooping/kneeling/

crouching.” The racial gap for “lifting heavy loads” was not statistically significant in 1992 but became statistically significant by 2014.

While a larger share of older white workers than of older black workers reported it was likely their employer would agree to a request for less physically demanding work, the racial gap narrowed due to an increase in older black workers’ ability to downshift. In 1992, 19 percent of older black workers reported they were likely to be allowed to downshift from their current position to a job that was less physically demanding, compared to 35 percent of older white workers. Both older white workers and older black workers experienced an improvement over the period 1992 to 2014, to 28 and 38 percent, respectively, and the racial accommodation gap narrowed from 16 to 10 percent.



Source: Author's Calculations. Health and Retirement Study 1992-2014, Workers 55-62, HRS Sampling Weights.

## POLICY RECOMMENDATIONS

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Increasing the Social Security Full Retirement Age will present workers with a stark choice between retiring on an inadequate income and bearing an increased physical burden of work. In light of the labor market difficulties faced by older workers, we recommend that policymakers pursue other sources of funding for Social Security.

We must also develop institutions that provide older

workers with the financial security to exit the labor market when they choose. We need comprehensive reform to provide safe, effective retirement savings programs that allow Americans to save more for their retirement. This includes a federal Guaranteed Retirement Account (GRA), which guarantees principal and an annual rate of return and provides annuities as an add on to Social Security benefits

## TECHNICAL APPENDIX

### Data Source and Methodology

The Health and Retirement Survey (HRS) is a nationally representative survey conducted by the University of Michigan and supported by the National Institute on Aging. The survey was launched in 1992 with the 1931-1941 birth cohort and adds new respondents every six years from the next six-year birth cohort. We observed the earliest and latest waves of data available, 1992 and 2014.

We focus on three job description questions of the form: “My job requires...”, to which respondents answer if the description applies ‘All or almost all of the time’; ‘Most of the time’; ‘Some of the time,’ or; ‘None or almost none of the time.’ The three descriptions include whether the job requires “lots of physical effort”; “lifting heavy loads”; and “stooping, kneeling, or crouching.” We analyze the cases in which a job characteristic prevailed ‘all or almost all of

the time’ or ‘most of the time,’ following similar work in the area.<sup>5</sup>

We also highlight a measure of employer accommodation: whether an employer would allow older workers to move to a less demanding job with less pay if requested. Respondents answer whether they ‘strongly agree’, ‘agree’, ‘disagree’, or ‘strongly disagree’ with the statement. Here we analyze both the ‘strongly agree’ and ‘agree’ responses.

We describe these three job characteristics and the measure of employer accommodation for men, women, Blacks, and Whites, ages 55-62. This division allows for comparison of workers in the years before retirement. It also allows for the study of the distribution of physical demands and employer accommodation across demographic groups.

## ENDNOTES

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