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## Older Unemployed Workers

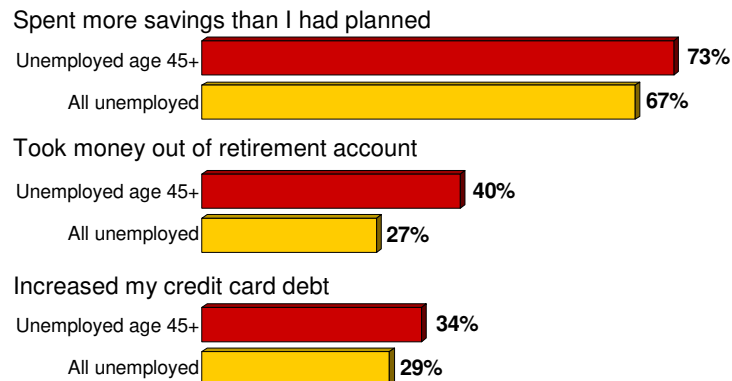
*Findings from a national survey of unemployed workers, conducted by  
Peter D. Hart Research Associates, Inc.*

In many ways older unemployed workers' lives may appear more stable, however, they often face a unique set of challenges. Older unemployed workers make up about one-third (32%) of the unemployed in the sample. Compared to the full sample, they are more likely to be married, have a college education, be homeowners, and have an annual household income that is greater than \$50,000, and they are substantially more likely to have contributed at least half of their household income prior to becoming unemployed (80%, compared with 63% of all unemployed).

- ◆ Older unemployed workers are more likely to have been laid off or fired than to have quit their job, and on average, they have been unemployed longer than all unemployed workers. On average, they have been unemployed 7.2 months of the past year, compared with an average of 6.7 months among all unemployed workers.
- ◆ They are more likely to be concerned about their personal economic outlook and their ability to meet their family's needs in the months ahead.
  - Six in 10 (60%) older unemployed workers express worry and concern about achieving their economic and financial goals in the years ahead, compared with half of all unemployed workers.
  - More than half (51%) are *very* concerned that they will not have the resources to meet their family's basic needs in the next three to six months, compared with 43% of all unemployed who say the same.
  - And they express less confidence about prospects for getting a job—greater than two in five (42%) say they are not at all confident that they will find and acceptable job in the next four months, compared with 29% of all unemployed who express this concern.
- ◆ The hardships that older unemployed workers face involve meeting basic needs, such as paying day-to-day expenses and providing food.
  - Nearly nine in 10 (87%) have cut back on driving due to gas prices.
  - Eight in 10 (79%) have cut back spending on food and groceries.
  - Two in five (39%) have had trouble paying for their basic groceries.
- ◆ These challenges too often require depleting savings and retirement accounts intended to help secure the future.

## Challenges Faced By Older Unemployed Workers

*% saying they have done this while unemployed*



- ◆ While older unemployed workers are more likely to have health insurance (58% of older unemployed workers, compared with 45% of all unemployed workers), they also are more likely to have postponed medical or dental treatment, with half (50%) reporting that they have done this, compared with 46% of all unemployed workers who have done the same.
- ◆ Older unemployed workers are more likely to have received UI benefits in recent years, with nearly half either currently receiving them (30%) or having done so within the past two years (18%).
- ◆ Nearly all older unemployed workers who have received UI benefits characterize them as very (87%) or fairly (7%) important in helping them to meet their family's needs, with 62% citing food and groceries as some of the most important things UI benefits helped them pay for.
- ◆ Six in 10 (61%) older unemployed workers believe more government employment services are needed and an overwhelming 80% characterize extending UI benefits beyond 13 weeks as very helpful.

*From November 14 to 18, 2008, Peter D. Hart Research Associates, Inc., conducted a nationwide telephone survey among 400 unemployed adults, defined as currently unemployed and looking for work, not on layoff, generally available to start work, and having looked for work within the past 12 months. These criteria used for selecting respondents means that the survey includes more long-term unemployed adults than those included in definitions used by the Bureau of Labor Statistics. In order to include unemployed workers who are a part of the growing number of cell-phone only households, approximately 10% of the interviews were conducted among cell-phone only households. The margin of error for the full sample is  $\pm 4.9$  percentage points and is higher for specific subgroups.*