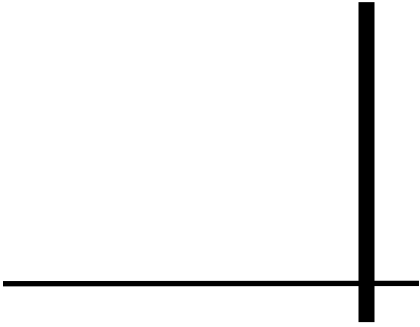


# 50+ Survey Executive Summary

Office of Institutional Research  
March 24, 2008



## Introduction

The purpose of this study was to collect data that would assist the Center for Continuing Education in designing programming in the areas of career transitions, enrichment, and community service that would be of interest to persons 50 years or older.

## Methodology

Data were collected from early September through mid-October 2007. 3,202 questionnaires were mailed, and additional questionnaires were distributed at an AARP event, of which 114 questionnaires were returned. In total, 439 questionnaires were returned, of which 325 were from the mailed survey, representing a response rate of about 10% for the mailed survey. Approximately one-half the sample for the mailed survey was composed of credit students 50 years old or older who had taken one or more credit courses at Macomb during the fall 2005, winter 2006, fall 2006, or winter 2007 semesters. The remainder of the sample was composed of continuing education students 50 years old or older who took one or more continuing education classes at Macomb during the 2006-07 fiscal year. Given the nature of the sampling process, there is no reason to expect the sample to be perfectly representative of Macomb County residents 50 years old or older. For obvious reasons, residents interested in taking classes in enrichment and other areas may have been over-represented in the sample, by comparison with residents of Macomb County. The unemployed may also have been over-represented in the sample, for instance, because they may be more likely to take classes than county residents of a similar age generally.

## Sample Characteristics

About two-thirds (64.2%) of the sample was female, with about one-half (52.3%) between the ages of 50 and 55 and 19.1% over 60. About 4 in 10 (41.2%) had household incomes of less than \$50,000; 7 in 10 (71.4%) had household incomes of less than \$75,000. A little more than one-third (36.8%) of the respondents had a bachelor's degree or higher. About one-fifth (21.3%) of the respondents identified themselves as "retired."

## Highlighted Summary of Results

When the results are considered as a whole, one of the more striking results of the survey is how the concept of retirement has changed since a few decades ago—continued participation in the labor force is now a central part. But above all, activity, whether working or volunteering for community service, is a primary characteristic. Retirement today is increasingly not an exchange of an active life for a relatively inactive or less active life. To quote the title of a recent AARP survey of AARP members in Michigan, "What Retirement?..." A surprisingly large proportion of current retirees are either working or looking for work. Substantial proportions of future retirees expect to work and remain active in their community through community service during their retirement.

***"Retiring comfortably at age 62 is not a reality for many Michigan AARP members. With increased longevity and rising health care costs, many people expect to work well past retirement age. For some people, this will mean re-careering."***

*What Retirement? Working and Learning for AARP Members in Michigan*

### Career Related:

- Slightly more than one-half (56.7%) of the respondents were working either full-time or part-time. As expected, age was strongly associated with employment status. About 7 in 10 respondents (70.8%) from 50 to 55 years old reported that they were working full-time or part-time, compared with about 6 in 10 (58.6%) of those from 56 to 60 and about 4 in 10 (41.5%) of those over 60.
- A surprisingly large proportion (18.8%) reported that they were unemployed and looking for work. An additional 8.9% reported that they were retired and looking for work, resulting in nearly 3 in 10 respondents (27.7%) looking for work. About one-fifth (21.3%) of the respondents were retired, of which 41.9% reported that they were looking for work.
- Of those currently working, about one-third (36.1%) indicated that it was “likely” or “very likely” that they would change employment; a similar proportion (37.9%) indicated that it was “unlikely” or “very unlikely” that they would change employment. The remaining one-fourth (26.0%) were unsure.
- With respect to areas of new employment, the greatest interest was expressed for “health care” (22.1% of the total frequency of different responses to the question), followed by “education” (14.9%) and “management” (11.9%).
- Two-thirds (67.7%) of retired respondents were either working full or part-time or looking for work, indicating that the notion that retiring meant leaving the work force, once true, is no longer the case.
- More than three-fourths (77.4%) of the respondents not yet retired reported that it was “likely” or “very likely” that they would work full or part-time during their retirement; fewer than one-tenth (8.4%) of the respondents felt that it would be “unlikely” or “very unlikely” that they would work during retirement. This finding is broadly consistent with the results of a recent survey of Michigan AARP members. According to that survey, one-half of Michigan AARP members aged 50 to 62 said it was “extremely” or “very” likely that they would put off full retirement and work as long as possible. According to that survey, 37% plan on staying at their current job as long as possible when reaching retirement age, while another 50% would like to work part time; about one-half (49%) also reported that it was “extremely” or “very” likely that they would continue to work beyond retirement.
- Of those who expected to work during retirement, about 7 in 10 (71.7%) reported that at least one reason (among the response options provided) for doing so was that they needed the income. Seven in 10 (70.1%) reported that being “productive or useful” was a reason for their decision to work during retirement, while four in 10 (43.8%) reported that needing the health benefits was a reason. About one-half (53.6%) reported that “staying socially active” was a reason. The prominence of the need for income and for health benefits as reasons for working during retirement

***“A major factor in members’ decision to work beyond retirement is the need for health insurance coverage.”***

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were also findings of the Michigan AARP study. According to that study, 45% and 54% respectively said that the need for extra income and the need for health insurance coverage was a major factor in their decision to work while being retired.

#### Community Service:

- More than one-half (56.7%) reported that they currently engage or have engaged in providing community service without pay. The Michigan AARP survey also found that volunteering was an important activity; more than one-third (35%) of respondents to that survey said that they currently participate in volunteer activity.
- More than one-half (57.8%) of the respondents reported that it was “likely” or “very likely” that they would (or would continue to) volunteer or provide community service. Of the response options provided, the most common reason for the decision to provide community service was to “help others,” cited by 83.6%, followed by “stay active” (69.9%), and to “give back to the community” (68.2%).
- Of the response options provided, respondents were most likely to select “church” as an area in which they would like to serve as a volunteer (53.1% of those that indicated that it was “likely” or “very likely” that they would provide community service during retirement), followed by “education” (39.7%), “health care/medicine” (33.5%), and “elderly/seniors’ issues/programs” (33.5%). The importance of churches and religious organizations as locations for volunteering was also confirmed by the Michigan AARP study. According to that study, 51% of those who volunteer reported that they volunteer at a church or religious organization.

#### Educational Interests:

- The kinds of classes in which respondents were most interested reflected the concerns of this population: *health, financial security, and being prepared for the future*. In short, respondents were most interested in the kinds of classes that can be expected to help them manage the issues that they will necessarily have to face as they age. This finding suggests that research that identifies concerns of seniors or adults approaching retirement could be useful for designing programming that would be attractive to them.
- Based on mean ratings on a 5-point scale (where “1” means “not at all interested,” “2” means “not interested,” “3” means “not sure,” “4” means “interested” and “5” means “very interested”), respondents were most interested on average in the following kinds of classes (in descending order): nutrition and weight management (mean rating of 3.61), computer software training (3.52), planning and financing longevity (3.49), anti-aging or preventive medicines (3.43), vitamins/minerals and pharmaceutical awareness (3.43), life planning for the future (3.36), job-hunting strategies for the 21st century (3.18), Internet navigation (3.16), career transition workshop (3.14), and spiritual growth (3.13).

## Special Populations

There are several populations of special interest to Continuing Education, among which are those unemployed, but not retired, and looking for work and those retired and looking for work. These two populations collectively accounted for about 3 in 10 respondents (27.7%) to the survey. While respondents in both groups self-identified as looking for work, they differed demographically, as might be expected. Their educational and enrichment interests also differed somewhat, indicating that knowing that someone is “looking for work” is not sufficient to determine his or her educational needs. Demographic variables also played a role. As noted below, for instance, respondents who were unemployed but looking for work expressed on average substantially higher interest in job hunting strategies, career transition workshops, and healthcare job training than those who were retired but looking for work. Given the difference in average age between those groups, this difference in level of interest is understandable since someone who is younger is more likely than someone who is older to view the time and effort in training and education that relates to employability to be worthwhile, since the younger person has a greater opportunity to reap the benefits of that retraining.

But while the unemployed but looking for work expressed higher levels of interest in education and enrichment of any kind than the retired but looking for work, there was considerable commonality in the kinds of education and enrichment desired by both groups: 9 out of the top 10 areas of interest were the same for both groups and primarily reflected the chief concerns of these two groups: *employability* and *health-related* issues.

### Unemployed but looking for work:

- Nearly one in five respondents to the survey (18.8%) indicated that they were unemployed and looking for work. They were female for the most part (73.2%) and 55 years or younger (59.3%). As would be expected, strong associations were found with educational attainment and family income. These respondents were concentrated in families with *lower income* and tended to have *below average educational attainment*. About 6 in 10 (61.1%) had annual family incomes of less than \$50,000 (compared with 41.2% of the full sample), and one-third (33.3%) had incomes less than \$25,000 (compared with 16.3% of the full sample). About 7 in 10 (70.1%) had less than a Bachelor's Degree (compared with 63.2% of the full sample), and 11.7% had a high school diploma or less (compared with 8.9% of the full sample).
- These respondents expressed the greatest interest in health care (50.0%), education (35.4%), and local government (30.5%) as areas of new employment.
- The very large majority (80.2%) indicated that it was “likely” or “very likely” that they would work during retirement. The most important reasons for their working during retirement were financial (73.8%) and to be productive or useful (60.0%). But the need for health benefits was also an important reason for more than one-half (53.8%) of those planning on working during retirement.
- Consistent with their preferences concerning new employment, these respondents were most interested in health care (47.7%), education (33.8%), and local government (32.3%) as areas of employment while retired.

- With respect to educational and enrichment interests, the unemployed and looking for work were most interested in computer software training (mean rating of 3.94), job hunting strategies (3.84), nutrition and weight management (3.84), vitamins/pharmaceutical awareness (3.74), career transition workshops (3.70), life planning for the future (3.67), healthcare job training (3.63), anti-aging or preventive medicines (3.54), planning and financing longevity (3.46), and Internet navigation (3.41).

#### Retired and looking for work:

- The retired and looking for work accounted for less than one-tenth of the sample (8.9%). About equally likely to be female (48.7%) as not, the overwhelming majority (79.5%) were over 55, with more than one-third (38.5%) over 60. In contrast with those self-identifying as “not employed, but looking for work,” the majority (54.3%) reported annual family incomes of \$50,000 or greater, and nearly one-half (45.9%) reported having a Bachelor’s Degree or higher.
- The retired and looking for work expressed the greatest interest in education (46.2%), local government (35.9%), and health care (33.3%) as areas of new employment.
- About three-fourths (75.9%) indicated that they expected to work during retirement, with the most important reasons for doing so being to stay productive or useful (81.8%) and to stay socially active (81.8%), followed by financial reasons (59.1%).
- Those respondents who indicated that it was “likely” or “very likely” that they would work during retirement were most interested in education (59.1%), management (45.5%), and local government (40.9%) as areas of work during retirement.
- With respect to educational and enrichment interests, the retired and looking for work were most interested in computer software training (mean rating of 3.49), job hunting strategies (3.39), nutrition and weight management (3.39), internet navigation (3.39), mentoring and coaching (3.23), vitamins/pharmaceutical awareness (3.17), career transition workshop (3.14), anti-aging or preventive medicines (3.14), planning and financing longevity (3.11), and healthcare job training (3.11).

### Conclusions

***“Opportunities to take classes and find new jobs after age 50 are important for those contemplating a career change or working past retirement age.”***

*What Retirement? Working and Learning for AARP Members in Michigan*

One of the clearest findings to emerge from this survey is that the life of a retiree, whether for better or worse, is considerably more active today than it has been in the past. Retirees (and pre-retirees) have surprisingly high levels of activity not only in the labor market, but also with respect to civic engagement, with more than one-half of the respondents reporting that they will (or continue) to provide community service on a volunteering basis.

But perhaps the most striking finding of this survey is the centrality of work to the life of current retirees and to pre-retiree’s expectations of their life after retirement. About 4 in 10 respondents over 60 reported working either full-time or part-time, and 2 in 10 respondents over 65 re-

ported that they were working as well. Two-thirds of retired respondents reported that they were working or looking for work. Nearly 8 in 10 respondents expected that they would be working full-time or part-time during their retirement. Survey results indicate that this expectation of continuing to work while being retired was driven at least in part by concerns about having enough income and access to health benefits.

The educational interests of retirees and pre-retirees also reflected the current or anticipated importance of work in their retirement years. Of the 20 education and enrichment subjects covered on the survey, those with a clear connection to employability—career transition workshops, job-hunting strategies, life planning for the future, and planning and financing longevity—were all ranked in the top half, based on mean interest rating. Survey results also suggest that the need for assistance with employability is substantial: about 3 in 10 respondents reported that they were seeking work.

The survey findings suggest that there is a market for well-designed program offerings for residents 50 years and older, tailored to their increasingly active life styles—particularly offerings focused on supporting career-related activities. Such offerings need to be designed with a view toward helping residents 50 years and older address what they perceive to be barriers to maintaining a life with the desired levels of employability and community service.

*“Michigan members also see challenges for job seekers age 50 and over. Six in ten say that lack of computer skills could hurt job seekers...Forty-three percent say that job seekers need more training and education.”*

*What Retirement? Working and Learning for AARP Members in Michigan*

# APPENDIX



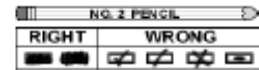
## CONTINUING EDUCATION "50+" SURVEY

Office of Institutional Research  
For questions, contact us at 586-445-7607



### INSTRUCTIONS

Please use a blue or black ink pen or a No. 2 pencil.  
Fill in bubble completely.



[Please mark **ONLY ONE** unless directed to mark **ALL** that apply after the question]

[Please **FILL IN** the bubble as directed above]

## PART 1: OCCUPATIONAL AND CAREER PATTERNS

### 1. What is your employment status?

- |   |   |
|---|---|
| <input type="checkbox"/> Full-time (non-retired)                                    | <input type="checkbox"/> Retired, working full-time                                     |
| <input type="checkbox"/> Part-time (non-retired)                                    | <input type="checkbox"/> Retired, working part-time                                     |
| <input type="checkbox"/> Not employed, but looking for work [If marked, skip to Q4] | <input type="checkbox"/> Retired, but looking for work [If marked, skip to Q4]          |
| <input type="checkbox"/> Not employed, NOT looking for work [If marked, skip to Q5] | <input type="checkbox"/> Retired, NOT looking for work [If marked, skip to Part 2, Q10] |

### 2. In which area are you now employed?

- |  |                                      |   |
|--|--------------------------------------|---|
| <input type="checkbox"/> Banking/Financial | <input type="checkbox"/> Retail      | <input type="checkbox"/> Manufacturing        |
| <input type="checkbox"/> Local Government  | <input type="checkbox"/> Health Care | <input type="checkbox"/> Other: Specify _____ |
| <input type="checkbox"/> Education         | <input type="checkbox"/> Management  |   |

### 3. How likely are you to change your employment?

- |  |   |                                      |
|--|---|--------------------------------------|
| <input type="checkbox"/> Very Unlikely [If marked, skip to Q5] | <input type="checkbox"/> Unsure [If marked, skip to Q5] | <input type="checkbox"/> Very Likely |
| <input type="checkbox"/> Unlikely [If marked, skip to Q5]      | <input type="checkbox"/> Likely                         |                                      |

### 4. In what areas are you interested as new employment? [Mark ALL that apply]

- |  |                                      |   |
|--|--------------------------------------|---|
| <input type="checkbox"/> Banking/Financial | <input type="checkbox"/> Retail      | <input type="checkbox"/> Manufacturing        |
| <input type="checkbox"/> Local Government  | <input type="checkbox"/> Health Care | <input type="checkbox"/> Other: Specify _____ |
| <input type="checkbox"/> Education         | <input type="checkbox"/> Management  |   |

### 5. How likely is it that you will work full or part-time (with pay) during your retirement years? [If retired, skip to Q6]

- |  |   |                                      |
|--|---|--------------------------------------|
| <input type="checkbox"/> Very Unlikely [If marked, skip to Q8] | <input type="checkbox"/> Unsure [If marked, skip to Q8] | <input type="checkbox"/> Very Likely |
| <input type="checkbox"/> Unlikely [If marked, skip to Q8]      | <input type="checkbox"/> Likely                         |                                      |

### 6. Which of the following are reasons for your decision to keep working during retirement? [Mark ALL that apply]

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Need the income          | <input type="checkbox"/> Stay socially active    | <input type="checkbox"/> Other: Specify _____ |
| <input type="checkbox"/> Need the health benefits | <input type="checkbox"/> Be productive or useful |   |

### 7. In what areas would you like to work during your retirement years?

[Mark ALL that apply. If retired & currently working, skip to Q8]

- |  |                                      |   |
|--|--------------------------------------|---|
| <input type="checkbox"/> Banking/Financial | <input type="checkbox"/> Retail      | <input type="checkbox"/> Manufacturing        |
| <input type="checkbox"/> Local Government  | <input type="checkbox"/> Health Care | <input type="checkbox"/> Other: Specify _____ |
| <input type="checkbox"/> Education         | <input type="checkbox"/> Management  |   |

[ContinuingEducation"50+"Survey2007-013]

8. Are you the primary caregiver for a spouse, an older adult or child?

- Yes  No [If marked, skip to Part 2, Q10]

9. What caregiving issues affect or might affect your employment or employability? [Mark ALL that apply]

- Finding reliable caregivers  Stress management  Other: Specify \_\_\_\_\_  
 Inflexible work schedules  Financial burden of caregiving \_\_\_\_\_

## **PART 2: CIVIC ENGAGEMENT**

10. Do you currently engage (or have you ever engaged) in volunteering or providing community service (without pay)?

- Yes  No [If marked, skip to Q13]

11. Please describe your most recent instance of volunteer or community service:

Where: \_\_\_\_\_

What capacity: \_\_\_\_\_

12. On average how often do you (or did you) volunteer in that capacity?

- Daily  Weekly  Monthly  
 2-4 times a week  2-3 times a month  Less than once per month

13. During retirement, how likely is it that you will (or continue to) volunteer or provide community service (without pay)?

- Very Unlikely [If marked, skip to Q16]  Unsure [If marked, skip to Q16]  Very Likely  
 Unlikely [If marked, skip to Q16]  Likely

14. In what areas would you like to serve as a volunteer in your community? [Mark ALL that apply]

- Financial services  Private business/retail  
 Community development  Health care/medicine  
 Education: public/private schools  Youth programs  
 Government agencies  Elderly and seniors' issues/programs  
 Church  Other: Specify \_\_\_\_\_

15. Which of the following are reasons for your decision to serve your community? [Mark ALL that apply]

- Give back to the community  Socialize  Other: Specify \_\_\_\_\_  
 Stay active  Help others \_\_\_\_\_

16. Based on your experience, what aspects of community life would benefit most through volunteering and community service?

\_\_\_\_\_  
 \_\_\_\_\_

### PART 3: EDUCATION AND ENRICHMENT

Please indicate your degree of interest in pursuing training or attending classes in the following areas:

[Mark the response that is most appropriate]

	Not at all interested	Not interested	Not sure	Interested	Very interested
17. Career transition workshop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Job hunting strategies for the 21st century	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. Life planning for the future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Planning and financing longevity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Caregiving and family issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Independent living strategies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Anti-aging or preventive medicines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Nutrition and weight management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Vitamins, minerals and pharmaceutical awareness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Healthcare job training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Computer software training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Internet navigation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. Starting a nonprofit organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. Grant writing and management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. Board and volunteer management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32. Entrepreneur training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
33. Mentoring and coaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
34. Civic engagement or community development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35. Spiritual growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
36. Political science and participation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[ContinuingEducation\*50+\*Survey2007-013]

**PART 4: BACKGROUND/DEMOGRAPHICS**

37. In the last 2 years, which of the following MACOMB COMMUNITY COLLEGE programs or services have you used and/or attended? [Mark ALL that apply]

- |   |  |
|---|--|
| <input type="checkbox"/> Degree credit classes        | <input type="checkbox"/> Macomb Center for the Performing Arts |
| <input type="checkbox"/> Continuing Education classes | <input type="checkbox"/> The Cultural Center                   |

38. What is your gender?

- |                                 |                               |
|---------------------------------|-------------------------------|
| <input type="checkbox"/> Female | <input type="checkbox"/> Male |
|---------------------------------|-------------------------------|

39. What is your age?

- |                                |                                |                                |                              |
|--------------------------------|--------------------------------|--------------------------------|------------------------------|
| <input type="checkbox"/> 50-55 | <input type="checkbox"/> 56-60 | <input type="checkbox"/> 61-64 | <input type="checkbox"/> 65+ |
|--------------------------------|--------------------------------|--------------------------------|------------------------------|

40. What is the highest level of education that you have completed?

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Less than high school diploma | <input type="checkbox"/> Certificate/Associate degree | <input type="checkbox"/> Bachelor's degree            |
| <input type="checkbox"/> High school diploma           | <input type="checkbox"/> Some college, no degree      | <input type="checkbox"/> Graduate/Professional degree |

41. Which best describes your annual family income?

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Under \$25,000      | <input type="checkbox"/> \$50,000 - \$74,999 | <input type="checkbox"/> \$100,000 or more |
| <input type="checkbox"/> \$25,000 - \$49,999 | <input type="checkbox"/> \$75,000 - \$99,999 |  |

42. What is your ZIP code at your home address? \_\_\_\_\_

If you would be willing to volunteer as an advisor to the College to develop a life-long learning opportunities program, a civic engagement program, or workforce development strategies for "50+" in Macomb County, please provide the following information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/Zip Code: \_\_\_\_\_

Email Address: \_\_\_\_\_

Thank you for participating in our survey.  
Please return the survey as directed in the accompanying self-addressed, stamped envelope.