

CHAPTER TWO
SUMMARY OF PROJECT REPORTS

A. EMPLOYMENT PATTERNS

California's population 45 and older is expected to increase at a lesser rate than the population as a whole but proportionately faster than the 25-44 year old group in the period 1960 to 1975.

The population aged 65 and over will have increased in number over 1960 by nearly three quarters of a million in 1975, but the rate of growth will be lower than for the general population.

Given the 1960 rate of employment for the aged 65 and over there will be approximately 293,000 aged Californians working in 1975.

A sharp decline in income on retiring and increasing costs of illness prod an older worker to remain in the work force after retirement age.

One out of twenty California jobs held by men in 1960 was in an occupation where men 45 and older predominated and where there was expanded job opportunity as against 1950. Most of these occupations have good growth prospects.

One out of eight California jobs held by women in 1960 was in an occupation where women 45 and older predominated and where job opportunities had expanded since 1950. Private household workers constituted the principal occupation. Prospects for growth of this occupation are uncertain.

Workers 45 and older who filed unemployment insurance claims tended to remain unemployed longer as well as to exhaust their benefits at a higher rate than workers in younger age groups.

Insured California workers aged 45 and over tend to remain in one industry and to have more continuous earnings than the insured work force as a whole.

Although most retirements are still caused by poor health or a mandatory retirement age, voluntary retirements have increased since the changes in statute permitting older workers to draw retirement benefits as early as age 62.

The average income of the full-time worker 65 and over--more than twice that of the aged group as a whole--is a strong incentive for persons reaching retirement age to remain in the labor market.

The income of families headed by women 65 and over exceeds that of aged not living with relatives but falls short of income received by families headed by men.