Myths About Mature Workers

Myth #1: They’re not as physically fit as younger workers. They will take more sick days and require more healthcare, which will cause company health insurance premiums to go up.

Reality #1: Healthcare costs are directly related to the incidence of individual health risks, such as obesity, high blood pressure, or smoking. These factors vary from employee to employee, irrespective of age, and can have a more profound effect on healthcare costs than age. Actually, workers over age 55 do not sustain more injuries or absences than younger workers.1

Myth #2: You can’t teach an old dog new tricks. Plus 50 workers are not as flexible as younger employees, not able to pick up new skills as quickly, and not as accustomed to working in a diverse and fast-paced work environment.

Reality #2: People continue learning throughout their lives, especially on the job. “Ageless explorers” were first identified by Age Wave author and researcher Ken Dychtwald. These highly productive, change-embracing, diversity-loving, and eager-to-learn individuals retain an active lifestyle well into their traditional retirement years and they never intend to feel old. Many will continue to work, and thrive, well beyond age 65.2

Myth #3: Plus 50 workers are not computer-savvy. They won’t work as quickly on computers or embrace technology innovations as readily as younger workers.

Reality #3: Many plus 50 workers are computer-savvy and up-to-date on their technology skills. Like workers of all ages, plus 50 workers are a diverse group with a range of skills and competencies. Many of today’s plus 50 workers have labored on the forefront of the technology revolution and learned how to adapt quickly to an ever-evolving work environment.

Myth #4: They’re too expensive. Plus 50 workers are accustomed to earning higher salaries and will demand extensive benefits packages.

Reality #4: Plus 50 employees may be more cost-effective for employers. Employees engaged in job-sharing, contracting, or phased retirement programs will typically work fewer hours and be paid less money than employees working full-time. They are often grateful for the opportunity to “trade” salary for the flexibility desired for family responsibilities or time off for themselves. Plus 50 workers who qualify for Medicare may more readily embrace a “cafeteria-style” package of benefits options and be less taxing on employer benefits plans.

Myth #5: Workers over age 50 “check out” mentally from their jobs long before retirement. They are beaten down by decades of labor or too focused on planning their leisure years.

Reality #5: Mature workers are often more engaged on the job than younger employees. A 2003 Towers Perrin study for AARP found exactly the opposite, that worker engagement and motivation increase with age. Researchers found that workers ages 55 and up were the most motivated, while younger workers were the least. Employees with higher engagement are more likely to put customer interests at the heart of what they do and more likely to manage company resources carefully.3 Most people ages 55 to 70 continue to work, either full- or part-time, for money or for personal fulfillment. A 2004 study found that 76 percent of baby boomers intend to continue working, even after retiring from their primary career. Boomers reject a life of either full-time leisure or full-time work. When asked about their ideal work arrangement in retirement, 42 percent wanted to repeatedly “cycle” between periods of work and leisure. Sixteen percent wanted to work part-time, 13 percent wanted to start their own business, and 6 percent wanted to work full-time.4


4 Age Wave, 2004