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## Elderly Emerge as a New Class of Workers -- and the Jobless

By CLARE ANSBERRY

AKRON, Ohio -- Mary Appleby, 76 years old, lost her job in January as a cashier at a courthouse cafeteria here. She is now looking for minimum-wage work.

Mary Bennett, 80, began filling out applications for fast-food restaurants and convenience stores after she was laid off last March as a machinist. Fred Dase, 81, a bartender until last summer, also needs another job.

During past recessions, older workers simply would have retired rather than searching want ads and applying for jobs. But these days, with outstanding mortgages, bank loans and high medical bills, many of them can't afford to be out of work.

With jobs so scarce, people in their seventh and eighth decades are up against those half their age in a desperate scramble for work.

The number of unemployed workers 75 and older increased to more than 73,000 in January, up 46% from the prior January. Among workers 65 and older, the jobless rate stands at 5.7%. That's below the national average, but well above what it was in previous recessions, including the recession of 1981, when it reached at 4.3%.

The growing numbers reflect, in part, an increase in the number of older workers. The percentage of people 65 and older who are in the work force rose to 16.8% at year end, from 11.9% a decade earlier. Among people 75 and older, the increase was even greater -- to 7.3%, from 4.7%.

As people live longer and stay in better health, some of them merely want the stimulation and challenge of a job. But for workers like Ms. Appleby, Ms. Bennett and Mr. Dase, the motivation is financial necessity.

Fewer people than in years past are covered by defined-benefit plans, such as company-sponsored pensions that guarantee them specific monthly income for life. Those with retirement investments have seen their values erode with the stock-market tumble. Others worked for smaller companies, or were self-employed, and never had pensions. Many are outliving whatever savings they might have had, especially by the time they reach their mid to late 70s. Mortgages and medical bills push others into the job market because Social Security and Medicare, though helpful and critical, aren't enough.

There are few programs to help older unemployed workers. Several states are developing pilot programs. The Obama administration is receiving proposals for new ways to connect workers 55 years and older with local jobs.

"We're seeing a tremendous increase in the number of people coming for help," says Cynthia Metzler, who heads Experience Works. The Arlington, Va.-based national nonprofit organization offers job training and placement for

20,000 older adults in 30 states, and has a waiting list. The Cleveland office of another nonprofit group, the Senior Employment Center, has been seeing about 570 people coming in for help each month.

Even when the economy is humming along, older workers who get laid off tend to spend more time unemployed. In December, the average period for joblessness for workers older than 55 was 25 weeks, compared with 18.7 weeks for those under 55, according to the AARP Public Policy Institute. The physical limitations of some older workers likely account for part of the difference. But Marcie Pitt-Catsouphes, director of the Sloan Center on Aging and Work at Boston College, cites lingering stereotypes that older workers are more expensive, less productive and resistant to change.

Today's sputtering economy has flooded the labor market with a multitude of younger workers looking for jobs, which has made it even harder for older ones.

Mr. Dase, the unemployed bartender, knows. He spent 40 years working at Pittsburgh taverns and at his own bar, never receiving a pension. Over the years, when the \$1,625 Social Security check he and his wife receive each month didn't cover prescriptions or other medical costs such as supplemental Medicare insurance, they used their charge cards. Last year, when their credit-card debt reached \$29,000, they took out a \$26,000 home-equity loan to pay off most of it. He still owes \$5,000 on one credit card, and needs to come up with \$363 a month for eight years to pay off the home-equity loan.

Mr. Dase had been working at a local Veterans of Foreign Wars club as a bartender. But he had to leave in August because it required too much standing. He looked for other jobs, applying at Big Lot stores, but he never heard back. "Who is going to hire an 81-year-old man?" he asks.

Three weeks ago, he entered a jobs-training program called the Senior Community Service Employment Program. The program pays him \$7.15 an hour to stuff envelopes and greet visitors at the human-services center in Turtle Creek, Pa. "It helps quite a bit," he says. "Towards the end of the month, we start to run out of food. But luckily my daughter comes and helps us out."

At the moment, the Senior Community Service program, which currently has \$433 million in funding, is the lone federal jobs initiative that targets unemployed older workers. Workers must be at least 55 and not have incomes more than 25% over the poverty level -- \$13,000 a year for individuals. The program matches older adults with community nonprofit or public organizations. They receive on-the-job training, and are paid minimum wage, by the federal government, for up to 20 hours a week. Although it handles about 92,000 workers a year, the program is currently funded to serve less than 1% of the workers who would qualify, according to the Sloan Center, citing a General Accountability Office report.

The goal is to help both unemployed older adults and community organizations, which often are short on staff. But it isn't meant to provide permanent employment. The paid training is supposed to last for no more than 24 to 36 months. Increasingly, those limits are being exceeded because there are fewer paying jobs available, especially in smaller towns and rural areas.

Lois Humphrey, 80, has trouble climbing stairs and suffers severe hearing loss, so she needs an amplifier on her phone. She had to leave her department-store job because it was too hard on her feet. But she must keep working to pay for rent and prescriptions. She started at Experience Works in 2000. She has moved from one community organization to another in her Mechanicsburg, Pa., community, receiving different training along the way.

She is now back with Experience Works, the nonprofit training and placement organization, which thus far has been unable to find her a private-sector job. "I've been stuck in here," she says, but gladly so. "I still need to work because of medications," says Ms. Humphrey, who has cancer, diabetes and arthritis.

Justyn Jaymes of the Senior Employment Center in Akron, which administers the federal training program locally, is expected to move 27 to 32 people a year into private-sector paying jobs. They aren't supposed to spend more

than 27 months in the program, on average. Several people are at that level or have exceeded it.

"I'm going to have to be aggressive pushing people out in the next year," says Mr. Jaymes. He says he's always on the lookout for jobs, noticing a help-wanted sign in an Office Max store, and whether hotels need housekeepers, janitors and breakfast hostesses.

Every week, he meets with at least four new older unemployed adults. He says he is "pretty blunt with them," telling them up front: "This is not a job. It looks like a job and feels like a job, but it is training and temporary. Are you going to job hunt or get comfortable?" Those accepted into the program must keep a log, recording their job-hunting efforts.

Getting hired isn't impossible. Dorothy Adams, 90, who raised six sons, had been a waitress. She quit at age 85 because of the physical demands. She couldn't make it on \$8,000 a year in Social Security and \$1,140 in food stamps, so she enrolled in an Experience Works training program in central Pennsylvania.

She got a job last year at a home-health-care agency. She drives to the homes of elderly adults who are sick and homebound. She reads them their mail, takes them to appointments, helps them dress and prepares light meals. She gets paid \$7.50 an hour, plus mileage reimbursement.

Ms. Bennett, the laid-off machinist, had worked steadily since she entered a dress factory at the age of 17, taking time off only for the births of her seven children and a quintuple-bypass surgery in 1995. After a divorce, she worked two jobs, assembling coffee pots in the day and working at truck stops or tending bar at night. When one factory or shop or restaurant closed, she would look for another with a help-wanted sign posted in the window.

In her mid 70s, she left the truck stop hoping to retire, but found that she couldn't afford to. She applied at a machine shop in central Pennsylvania. Although she had never been a machinist, she got the job, and began making parts for door hinges, trucks, cranes and guns for \$9 an hour. "I'm an easy person to teach," she says.

Ms. Bennett and a few dozen others were laid off last March. She applied at restaurants, stores and the local mall, which needed a cleaning person. She had two interviews. They seemed to go well, but she never heard back. "I thought I had a good chance, but a lot of places want to hire younger people," she says.

As weeks passed, with no luck, she applied for unemployment for the first time in her life. She continued hunting for work before resorting to the federal job-training program.

About a month ago, she started at the cafeteria of a local hospital, waiting on customers and running the cash register for \$7.15 an hour. She works five hours a day, four days a week.

Her children, including her oldest, who is retired, want her to retire. "I don't have the money to do that," Ms. Bennett says. "I couldn't plan for retirement because I was raising seven children, and it just took all the money."

Ms. Appleby, of Akron, is still without a job. For 18 years, she had worked at a small snack shop in the basement of the Summit County Courthouse. She cooked, cleaned tables and served. As her knees got weak and she relied increasingly on a cane, she was stationed at the cash register.

She earned only minimum wage, but it helped supplement her \$723-a-month Social Security check, and was enough to make her house payments. Five years ago, she tore down her childhood home, which needed too many costly repairs, and built a small white bungalow in its place. Ms. Appleby, who never married and has outlived most of her relatives, other than a few far-flung cousins, took out a loan -- a move she now regrets.

Last year, sales at the snack shop, called Buddy's Place, fell as more office workers began packing lunches and governments trimmed staff, resulting in fewer people stopping for coffee and soup. The owner, Aaron Hopkins, who is 36 and blind, watched labor costs balloon to 29% of sales. That put him in danger of losing his own business. Under a state program for the visually impaired that got him the snack-shop job, he had to keep labor

costs down to no more than 20% of sales. Mr. Hopkins, who earned \$22,000 last year, reluctantly laid off Ms. Appleby.

Her mobility and age limit her options. She doesn't have a résumé. A local law firm organized a benefit to help her get through the winter and pay mortgage bills. "It is our way, as courthouse family, to try to do something to help her get back on her feet," says Jonathan Sinn, an Akron attorney. Given her age and health, Mr. Sinn doubts she will be able to get another job in the court.

She is considering knee surgery, which may make her more mobile, and thus more marketable. She is applying for unemployment.

"I was waiting to see if [Mr. Hopkins] would call me back, and he hasn't," says Ms. Appleby. She lives modestly, with Timmy, a 13-year-old white spaniel mix, amid piles of papers, boxes and a lone black-and-white photo from her high-school graduation. "I was fine with Social Security and my job. I have to find other work."