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Library Worker Retirement Plans: A Large Survey Reveals New Findings

Eric C. Shoaf and Nathan Flowers

Abstract

This article examines the retirement plans of current library workers. A national survey of more than 4,400 library professionals reveals more than one fourth of respondents aged fifty to fifty-nine expect to retire in the next five years, and nearly three fourths of those in their sixties and seventies expect to retire in five years. However, nearly half of respondents indicate that the latest economic downturn would lead them to retire later and/or stay in their current job. Adequate benefits and pay were the most important factors leading people to stay in their current jobs, but nearly two thirds of them have had negative incidents in their current positions, such as frozen benefits/pay and staff cuts. Three fourths of all respondents indicated that pay and benefits were “very important” or “critical” to their decision to keep working. The most important conclusion is that while many library workers approaching traditional retirement years do plan to retire, nearly half indicate that the latest economic downturn would lead them to retire later and/or stay in their current job.

Background

All librarians eventually retire. Bob Hope once quipped, “You know you're getting old when the candles cost more than the cake.” But as with any other segments of the workforce, library workers’ retirement plans may be changing for a number of reasons. Economic uncertainty of recent years, healthcare advances that have increased the average length of life, baby boomer generation entering retirement years, and an emerging preference to remain active mean that the gold watch at age sixty-five followed by a gently slowing post-retirement decade are no longer the norm but rather the exception. The new reality is that workers, including many library professionals, plan to continue working longer, and for many there is no real end in sight. For example, in a press release issued by the Conference Board in 2013, an analysis showed a twenty-one percent increase in the number of workers planning to delay retirement due to the economy.¹

The results for workers in higher education are even more startling. A report by Fidelity Insurance in their 2011 Higher Education Generational Survey found that when asked about their plans for retirement, forty-six percent of respondents said they will delay retirement or never retire at all. The likelihood of delaying retirement was even greater among faculty where more than half (fifty-four percent) indicated they will delay retirement or never retire. This trend was even higher among older faculty with sixty-eight percent giving the same response.² In one

popular press survey, sixty-five percent of baby boomers who responded said they will stop working for pay and retire in the traditional sense at some point. However, that phase is more likely to begin for them in their late sixties than at the more traditional retirement ages of sixty to sixty-five. For baby boomers, accumulating the resources they believe will be needed for retirement freedom was cited as the most important factor for determining when they will retire.³

Thinking about these reports raised several questions for the researchers, many of which were developed for the survey instrument and will be answered in this article:

1. Have the negative economic changes beginning in 2008 and continuing to the present changed library workers' plans for their careers and/or for retirement?
2. What are factors affecting decisions to stay in one organization or to leave?
3. Do changes in the workplace organization play a role in retirement plans?
4. What is the effect of age on retirement plans?
5. Does the type of library in which one works affect retirement plans?

Literature Review

The recent library literature is peppered with anecdotal information about retirement expectations of librarians, and the topic is active whenever there is an economic downturn, a perception of excess MLS graduates and not enough jobs, or even a discussion about how mature librarians react to new technology in the workplace. The best recent study on library retirement plans came in 2003 with a statewide Colorado survey asking library workers about retirement, retention, and recruitment issues.⁴ Twenty percent of respondents indicated they planned to retire within the next five years, and many expected to retire before the age of sixty-five. When asked about the effect of the 2001 economic downturn on their retirement plans, nearly half of all respondents indicated it had no effect. However, eleven percent said they planned to retire later because of economic conditions. The authors followed up on the study in 2009 and found that the state of the economy had a larger role at that time, and that Colorado librarians were much more likely to report they were retiring later and much less likely to report they were retiring later.⁵

The title of a short news piece in a leading library journal in 2009 captured well the leading concerns about the economic chaos of 2008 and beyond and its potential for effect on the retirement plans of librarians. Asking *Can Librarians Afford to Retire?* the author noted that an informal canvass of colleagues led to a suspicion that librarians are delaying retirement.⁶ A more methodological approach came in a 2011 survey of school librarians who, when asked if they would be retiring within the next two years, responded that they will not be retiring because they are too young. Only thirteen percent reported that they would be retiring.⁷ A different reason was proposed by Zook during the same time period in an article that discussed the retirement conditions for law librarians. She suggested that it was changes in state-controlled pension plans that were leading many librarians to retire early, or because long-term professionals were dismayed by what they perceived as lack of support for their work communicated through massive state government budget cuts, many brought on by the recession of 2008.⁸ Downstream effects of mature librarians lingering in the workplace is a

corollary topic, whether examining new work realities with older librarians staying in the field longer and younger librarians struggling to find a place in the organization⁹ or reviewing options for part-time library work after retirement.¹⁰ In both cases, the point is clear; current library workers cannot or will not retire now.

Other recently published literature is filled with announcements, pronouncements, news flashes, blogs, tweets, Instagrams, and other messages about the effects of the economy on the average worker's retirement plans. Most of these are not positive and bring a message of shared burden. One report quotes a new survey that shows workers are expecting to retire at age sixty-nine, up five years over a decade earlier.¹¹ Another report notes that workers don't want to retire, instead finding the mental and physical activity of work is sustaining. Several interviewed for the report are nearing eighty-years-old and prefer to work rather than retire. Also noted is that the workforce participation rate for workers over age sixty-five has increased by nearly seventy percent since 1985 and by seventy-five percent for workers age seventy-five and older.¹² An article in one popular magazine asks, "What happens to the workplace when seniors don't leave?" and noted that aging workers looking to restock retirement accounts or want to keep earning money because they are living longer will affect work relationships between older and younger workers, will put pressure on institutional health benefits, and test mental acuity of aging workers. At the same time, it predicts aging staffers can be an asset to the organization with their depth of experience.¹³ An extensive report from Transamerica states it plainly in the title: *The New Retirement: Working*. In their recent survey it emerged that for many Americans the foundation of their retirement strategy is simply not to retire, to work considerably longer than the traditional retirement age, or to work in retirement: thirty-nine percent of workers plan to work past age seventy or do not plan to retire, fifty-four percent of workers expect to plan to continue working when they retire, forty percent now expect to work longer and retire at an older age since the recession.¹⁴

Survey Design

After a careful review of existing survey tools and the useful results from the 2003 Colorado survey, questions for this survey tool were based on the Colorado survey but shortened to focus on current immediate career and retirement plans. The questions used focused on factors driving career and retirement planning. Demographic information was also collected in the survey as well as information regarding the respondents' type of library, career status, and number of years in the profession. In an effort to keep the survey short and encourage participation, it was limited to thirteen questions. The survey was designed for inclusive participation among any library worker whether in professional or para-professional positions. Using staff at Clemson University library, the survey was pretested and a few adjustments made to the order and wording of questions. Institutional Review Board approval was obtained and a courtesy agreement from Colorado study author Nicolle Steffen for use of some of the questions from her 2003 survey.

Data Collection

The collection method used self-selected respondents. The popular online survey tool Survey Monkey¹⁵ was used for data collection, and the questions were formatted and input into that

system with a unique URL assigned. An email cover letter was composed that included the URL for the survey and was used to solicit responses, which were recruited from library-related listservs for national, state, and regional library associations, affiliated groups, and any other venue where the email notice could be posted. Every effort was made to get the email notice about the survey in front of library workers. The survey period ran from April 16 – May 31, 2012. No incentives were offered for participating.

Results

A total of 4,448 respondents completed the survey, a number which both surprised and delighted the researchers. Of the library workers participating, eighty-six percent (n=3802) were female, and fourteen percent (n=636) were male, which is in line with most recent assessments of gender in libraries. Figure 1 shows respondents' ages and library type graphically.

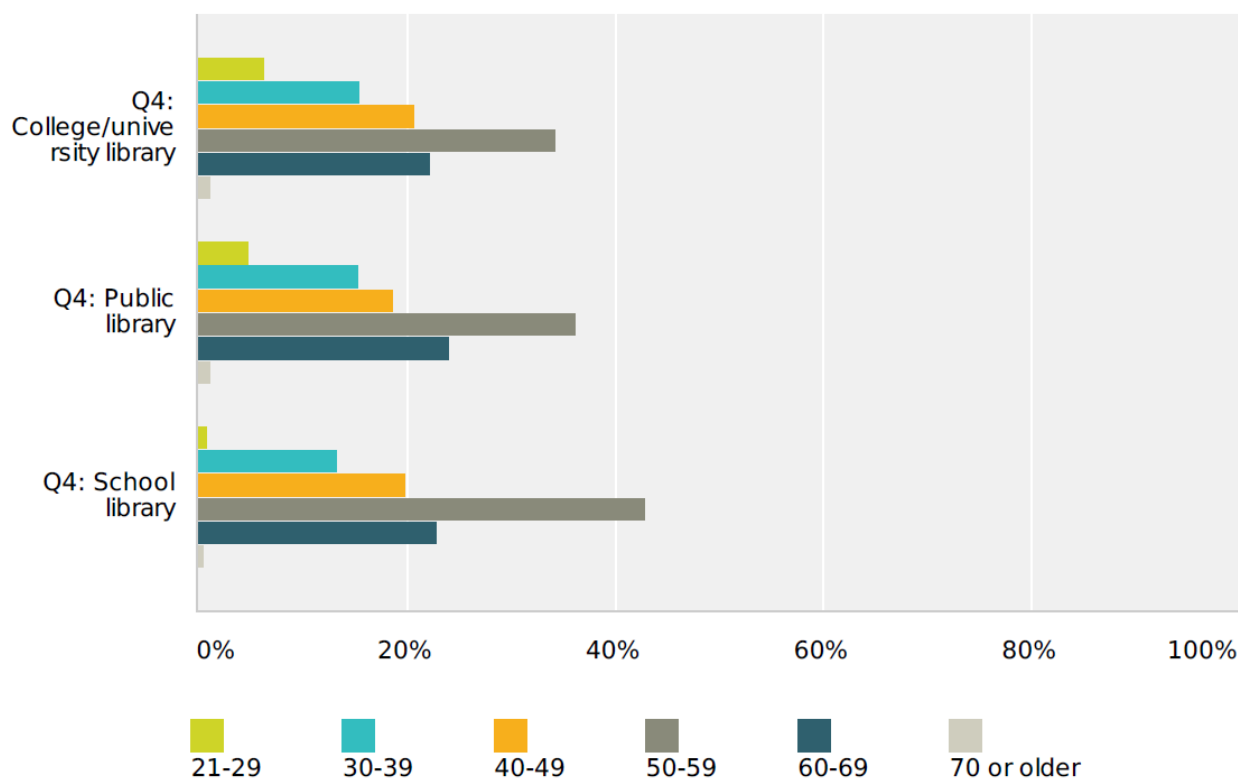


Figure 1

Age of Respondents

Respondents came from all fifty states and Canada and skewed heavily (sixty percent) over the age of fifty. Representing the different types of libraries, forty-eight percent were from public libraries, twenty-nine percent from academic libraries, and eleven percent from school libraries.

An additional eleven percent were employed by other types of libraries such as corporate, law, government, or medical libraries. A very small group of respondents (two percent) were either already retired or unemployed. For the three largest groups, school library workers skewed more heavily female (ninety-four percent) and older (sixty-six percent over the age of fifty). Academic library workers tended to be slightly younger (fifty-eight percent over the age of fifty) and eighty-one percent of them were female. Public library workers fell in between these numbers.

It was clear from the results that many library workers have felt a negative effect from the downturn that began in 2008 and has continued to some extent. Over one third of respondents reported their salaries cut or frozen. The economic downturn had an effect on their career plans. Only thirty-eight percent of respondents indicated that they would not change their career plans, and these respondents in particular generally had fewer negative changes in their career status in the past few years. Those who would not change their career plans were significantly less likely to have lost a library job (less than one percent vs. three percent) and less likely to have had salaries frozen or cut, increased duties, staff cuts, or a change in their work schedule. Ten percent of respondents reported that they have either lost their job, took a different job for less pay, or had their work hours reduced (Figure 2).

	Lost a library job	Took a different library job for better pay	Took a different library job for worse pay	Took an additional job (including consulting)	Salary or benefits for current job frozen or cut	Increased or changed duties in current job	Changed work schedule	Work hours reduced	Staff cuts at current job	None of the above
Q4: College/university library	0.79% 88	4.62% 88	1.89% 36	5.41% 103	23.25% 443	22.68% 432	7.09% 135	1.68% 32	11.13% 212	21.47% 409
Q4: Public library	0.83% 31	4.88% 182	1.42% 53	3.33% 124	24.33% 907	20.79% 775	10.09% 376	3.35% 125	14.89% 555	16.09% 600
Q4: School library	3.79% 33	1.84% 16	2.30% 20	3.44% 30	20.78% 181	25.95% 226	7.00% 61	3.79% 33	16.07% 140	15.04% 131

Figure 2

Effects of Downturn

Fair pay and adequate benefits were the top two factors selected by respondents for opting to remain with an organization, with about half of respondents selecting these factors. Location was third with forty-six percent considering it very important or critical. Interestingly, advancement opportunities rated very poorly, with only twelve percent of respondents identifying it as a reason for staying at an organization. The lowest rated criterion was Diversity

in the Workplace with only five percent selecting it as a reason to stay in the organization (Figure 3).

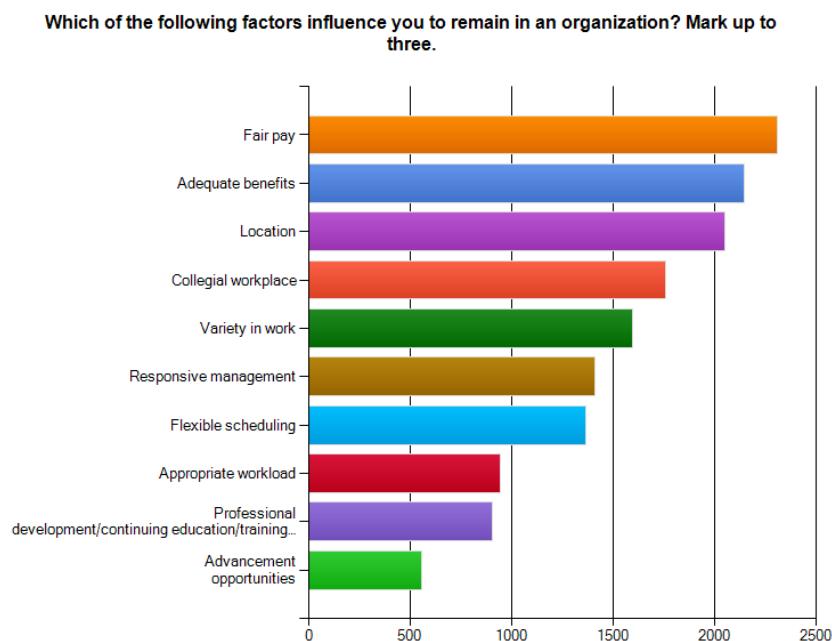


Figure 3

Factors for staying at current organization

Over one fourth of those respondents aged fifty to fifty-nine expect to retire in the next five years, and nearly three fourths of those in their sixties and seventies expect to retire in five years. Nearly half of them indicate that the latest economic downturn would lead them to retire later and/or stay in their current job, which is a significant increase over the eleven percent seen by the 2003 Colorado survey. Only one third of workers over the age of fifty felt that they would not have to change their career plans. Many of them indicate that they have taken on consulting work or second jobs. Those closer to retirement often shared that they intended to find part-time work after retirement or “just stay on” until Medicaid eligibility. Adequate benefits and pay were the most important factors leading people to stay in their current jobs, but nearly two thirds of them have had negative incidents in their current positions, such as frozen benefits/pay and staff cuts. As could be expected, younger workers overall appeared to not be as worried about retirement, and consider their plans to stay the same as they have, regardless of the recent economic downturn.

Even more interesting was the difference in how the type of library in which a person works affects their career plans. In comparison with public and academic library workers, workers in school libraries were far more likely to retire earlier or leave the library field. This initially suggested that school library workers have more flexibility in their decisions regarding

retirement, but an examination of the responses reveals the likely reason. In comparison to public and academic workers, school library respondents were over four times more likely to have lost their job, and three times less likely to take a better paying job. While school library workers were less likely to have their own salaries cut, they were more likely to have increased duties, and other staff cuts in their institutions. The implication is that school library workers are more vulnerable than public and academic library workers. Perhaps because of this vulnerability, one third of school library respondents indicated that they intend to retire in the next five years, while only a quarter of academic and public library workers plan to do so. In addition, more school library workers expect their positions to be replaced with lower minimum education requirements academic and public library workers (Figure 4).

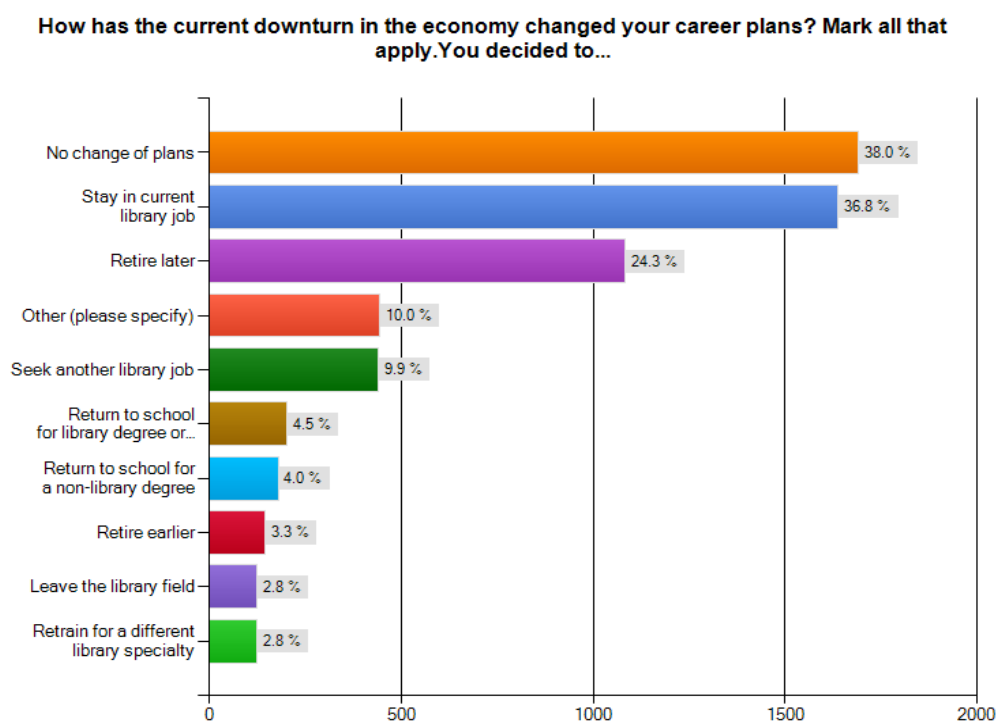


Figure 4

How economic downturn changed career plans for school library workers

Respondents who did not intend to change their plans also were more likely to expect their position to be refilled with similar education requirements (fifty-eight percent versus forty-nine percent), while those who did have a change of plans were far more likely to expect their position to be reorganized or eliminated (sixteen percent versus ten percent). The more positive situation faced by these library workers did not appear to change their career status. Over half (fifty-seven percent) of them did not intend to retire, while thirty percent of them did. For all

respondents, the rates were similar: fifty-three percent did not intend to retire, while twenty-eight percent did. Those respondents who did not change their retirement plans were also half as likely to leave the library for a different field (six percent compared to twelve percent).

Analysis

Across all types of libraries, the factors affecting workers' decision to retire remained mostly consistent. Three-fourths of all respondents indicated that pay and health benefits were "very important" or "critical" to their decision to keep working. Also selected as important or critical, but not ranked as high were age, general economic conditions, personal or family member's health, and salary. Relocation and career change were rated as either not at all important or not very important by more than two thirds of the respondents. The final survey question asked whether a respondent intended to stay within the field. Regardless of the type of library, workers generally intend to stay within the library field as a profession. Only about three percent indicated they intended to leave libraries altogether. However, nearly half of those who did intend to leave had seen their salaries cut, and even more had seen their duties increased. This was significantly higher than respondents in aggregate.

Three-fourths of respondents indicated that a change in duties would not lead them to change their plans regarding retirement. Only eleven percent of respondents indicated that they would indeed change their plans, with almost half of these saying they would retire earlier. Fifteen percent of respondents said that a change of plans would depend on the whether they perceived the changes in their job duties as positive or negative, or if the salary was/was not increased commensurately. This is a fairly significant finding and contrary to the common perception that if you change an older worker's duties substantially, it will drive them to retire earlier.

Library workers were very candid with their open-ended responses when asked how the economic downturn has affected their plans. Burdensome student loans and a disabled family member were cited by many as a reason for continuing to work well into middle age. Many workers noted that they were only able to work in part-time positions, while others had taken on part-time work to supplement their salaries. Benefits were especially important to many older workers, as many noted that they had to take a library position at a lower salary in order to have health insurance because they were not yet eligible for Medicare. Younger respondents often mentioned being unable to find a library position, even after searching for over a year.

Conclusions

According to the results of this survey, library workers nearing the traditional retirement age expect to retire in the next five years, but their short-term plans appear to be less concrete. Other library workers are not yet ready to make a decision and may be engaged in a period of watchful waiting. Nearly half of the survey respondents indicate that the latest economic downturn would lead them to retire later and/or stay in their current job, which is a significant increase over the eleven percent from the 2003 Colorado survey. Of course mass retirements from the library workplace have been predicted before and did not transpire. Succession

planning has been a popular recurring topic for ALA programming but has never been necessary in practice.

The strength and duration of the 2008 economic downturn has both surprised and deflated workers' retirement accounts and their plans including library workers. The survey shows that library workers not yet close to retirement age are planning to work longer. A sudden change in economic conditions could change this, but is not expected. Many workers feel that retirement is "just a few years away" and think about it more in the abstract, while few mention having a set date for leaving. For library leaders, an understanding of workers' retirement plans can affect organizational development, burn-out factors, salary structures, training in new skill sets, and more. For the library profession it can mean fewer jobs for graduates of accredited library schools, an aging volunteer force leading the association's programming and advocacy, and creating barriers for those who might consider entering librarianship as a career. On the other hand, mature workers can bring experience, continuity, balance and insight to the workplace. Demographic trends show that the mature segment of the population has changed significantly and is overall more healthy and living longer than ever. These survey results imply that expectations about retirement age will need to change as well. Is sixty-five the new fifty? Time will tell.

Notes

1. "For U.S. Workers, No End in Sight," The Conference Board, 2013, accessed June 1, 2013, <http://www.conference-board.org/press/pressdetail.cfm?pressid=4716>.
2. "Fidelity Survey Finds Younger Higher Education Participants are as Conservative with Their Retirement Savings as Their Older Counterparts," accessed June 1, 2013, <http://www.fidelity.com/inside-fidelity/employer-services/younger-higher-ed-participants-as-conservative-as-older>.
3. Sharon O'Brien, "How Baby Boomers Will Change Retirement: Many Baby Boomers Plan to Mix Work and Play," accessed June 1, 2013, <http://seniorliving.about.com/od/retirement/a/newboomerretire.htm>.
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12. Janice Lloyd, "They Won't Quit: More Seniors Decide Quiet Retirement Doesn't Suit Them" *USA Today*, January 24, 2012, 1.

13. Colleen Leahey, "The Future: What - Me Retire?" *Fortune*, January 16, 2012, 56.
14. "The New Retirement: Working," Transamerica Center for Retirement Studies, 2011, accessed June 1, 2013, [http://www.transamericacenter.org/resources/TCRS percent2012th percent20Worker percent20Survey percent20- percent20Launch percent20Press percent20Release percent20FINAL percent205-12-11.pdf](http://www.transamericacenter.org/resources/TCRS%2012th%20Worker%20Survey%20-%20Launch%20Press%20Release%20FINAL%205-12-11.pdf).
15. www.surveymonkey.com

Appendix A

Email Announcement of Survey Requesting Participation

From: Eric Shoaf [shoaf@clemson.edu]
Sent: Monday, April 16, 2012
To: Nathan E. Flowers [nflowers@fmarion.edu]
Subject: Librarians and Paraprofessionals - important request for participation

Two library experts are looking for opinions about library career and retirement plans. This short baker's-dozen questionnaire will take less than five minutes of your time, and the results will be tabulated and shared with the profession at large. Please help us with our research by answering our anonymous survey. It is available for a limited time and we plan to publish our findings on mid-late career library workers' plans. Will you be able to retire from librarianship in your golden years? Or perhaps library work is no longer sustainable for a forty-plus yearlong career. Won't you take a moment and click the link now in order to provide feedback? Click below to participate in the survey, or copy and paste the link into your browser.

<http://www.surveymonkey.com/s/librarycareerplans>

Thanks again for your help, and please excuse any cross-posting.

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Appendix B

Survey Questions

1. What is your age? _____
2. What is your gender?
 - Female
 - Male
3. In which state do you reside? _____
4. In what type of library or other organization are you currently employed? Mark one.
 - Private industry library
 - College/university library
 - Government agency library
 - Independent information professional
 - Institutional library
 - Law library
 - Medical library
 - Public library
 - School library
 - Not applicable – retired
 - Not applicable – unemployed
 - Non-library setting/other (please specify)

5. How many years have you been employed in a library or related organization? Mark one.
 - None
 - 1-5
 - 6-10
 - 11-20
 - Over 20
6. How has the current downturn in the economy changed your career plans? Mark all that apply.

You decided to...

 - Leave the library field
 - Retire earlier
 - Retire later

- Retrain for a different library specialty
- Return to school for library degree or media endorsement
- Return to school for a non-library degree
- Stay in current library job
- Seek another library job
- No change of plans
- Other (please specify) _____

7. Which, if any, of the following has happened to you in the last 12 months? Mark all that apply.

- Lost a library job
- Took a different library job for better pay
- Took a different library job for worse pay
- Took an additional job (including consulting)
- Salary or benefits for current job frozen or cut
- Increased or changed duties in current job
- Changed work schedule
- Work hours reduced
- Staff cuts at current job
- None of the above

8. What is your current career status? Select one of the following.

- I plan to retire within the next five years.
- I have a master's degree in library and information science, and do not plan to retire within the next five years.
- I have a school library media endorsement, and do not plan to retire within the next five years.
- I have a graduate degree in a field other than librarianship, and do not plan to retire in the next five years.
- I am currently pursuing a master's degree in library and information science or a school library media endorsement.
- I do not have a master's degree in library and information science or a school library media endorsement.

9. When you retire, what do you expect to happen to your position? Mark one.

- Refill position with higher minimum education requirements
- Refill position with similar minimum education requirements
- Refill position with lower minimum education requirements
- Reorganize or combine this position with another position
- Eliminate this position
- Don't know

10. How important is each of the following factors in making your decision about when to retire? Mark one for each factor.

	Not at all	Not very	Somewhat	Very	Critical
Age	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Career change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General economic conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job burnout	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal finances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal or family member's health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relocation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement incentives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Salary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse's retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. If your job duties were to change substantially, would you change your retirement plans?

12. Which of the following factors influence you to remain in an organization? Mark up to three.

- Flexible scheduling
- Fair pay
- Location
- Collegial workplace
- Diversity in the workplace
- Variety in work
- Responsive management
- Professional development/continuing education/training opportunities
- Advancement opportunities
- Adequate benefits
- Appropriate workload
- Other (please specify) _____

13. Do you have any foreseeable plans to leave the library/information science field for a different field? Mark one.

- Yes
- No

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