**Online Appendix B: Full output of the regression models**

Table B1. OLS regression of the subjective probability of working past age 70. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |
| --- | --- |
| *Availability of job characteristics* |  |
| Employer would allow part-time | 0.045 |
|  | [0.033] |
| Employer would allow flexible hours | 0.083 |
|  | [0.031]\*\*\* |
| Can work from home | 2.303 |
|  | [2.113] |
| Commute less than 60 min a day | 4.959 |
|  | [1.872]\*\*\* |
| *Current job features* |  |
| Current job cognitive score | 1.924 |
|  | [4.776] |
| Current job physical score | 1.04 |
|  | [3.031] |
| Current job social score | 6.209 |
|  | [4.718] |
| Female | -5.403 |
|  | [2.015]\*\*\* |
| Black | -2.06 |
|  | [3.276] |
| Other race | -8.23 |
|  | [3.779]\*\* |
| Hispanic | -6.746 |
|  | [2.704]\*\* |
| Age 50-54 | ref. |
| Age 55-59 | -1.2 |
|  | [1.986] |
| Age 60-64 | -1.797 |
|  | [3.062] |
| Age 65-69 | 25.124 |
|  | [4.115]\*\*\* |
| High school or less | ref. |
| Some college | 1.633 |
|  | [2.472] |
| College or more | 3.576 |
|  | [2.615] |
| Married | ref. |
| Divorced/separated | 4.771 |
|  | [2.495]\* |
| Widowed | 15.227 |
|  | [6.275]\*\* |
| Never married | -4.088 |
|  | [3.472] |
| Health excellent | -0.493 |
|  | [3.139] |
| Health very good | 2.976 |
|  | [2.072] |
| Health good | ref. |
| Health fair | -0.082 |
|  | [3.623] |
| Health poor | -0.078 |
|  | [7.873] |
| Log family income | -8.345 |
|  | [1.512]\*\*\* |
| Full-time employee | ref. |
| Part-time employee | -11.627 |
|  | [2.810]\*\*\* |
| Full-time self-employed | 6.737 |
|  | [3.560]\* |
| Part-time self-employed | -3.865 |
|  | [4.110] |
| Number series score | 1.817 |
|  | [1.026]\* |
| Neuroticism | 0.081 |
|  | [0.976] |
| Extroversion | -1.68 |
|  | [1.225] |
| Agreeableness | 1.836 |
|  | [1.099]\* |
| Conscientiousness | -2.253 |
|  | [1.033]\*\* |
| Openness | 3.105 |
|  | [1.098]\*\*\* |
| Constant | 112.625 |
|  | [16.964]\*\*\* |
| R-squared | 0.154 |
| N | 1043 |

*Notes:* Weighted statistics.

**Online Appendix C: Additional tables**

Table C1. Descriptive statistics in the ALP, the HRS, and the ACS samples among 50-79-year old workers. Source: Author’s calculations derived from the ALP, 2017-2018, the HRS, 2016, and the ACS, 2017.

|  |  |  |  |
| --- | --- | --- | --- |
|  | ALP | HRS | ACS |
| Female | 0.486 | 0.474 | 0.474 |
| Age | 56.46 | 59.50 | 58.41 |
| Non-Hispanic white | 0.659 | 0.742 | 0.715 |
| Non-Hispanic black | 0.111 | 0.095 | 0.100 |
| Non-Hispanic, other race | 0.060 | 0.064 | 0.070 |
| Hispanic | 0.170 | 0.099 | 0.116 |
| High school or less | 0.334 | 0.326 | 0.348 |
| Some college | 0.273 | 0.281 | 0.301 |
| College or more | 0.393 | 0.392 | 0.351 |
| Married | 0.688 | 0.725 | 0.662 |
| Divorced/separated | 0.192 | 0.161 | 0.199 |
| Widowed | 0.030 | 0.040 | 0.044 |
| Never married | 0.090 | 0.074 | 0.095 |
| Health excellent | 0.122 | 0.128 |  |
| Health very good | 0.433 | 0.399 |  |
| Health good | 0.351 | 0.325 |  |
| Health fair | 0.080 | 0.135 |  |
| Health poor | 0.014 | 0.014 |  |
| Full-time employee | 0.674 | 0.629 | 0.701 |
| Part-time employee | 0.180 | 0.168 | 0.153 |
| Full-time self-employed | 0.082 | 0.104 | 0.098 |
| Part-time self-employed | 0.064 | 0.098 | 0.049 |
| Subjective probability of working after 70 | 32.99 | 28.87 |  |

*Notes:* Statistics are weighted by the respective survey’s respondent-level weights.

Table C2. Comparisons of average daily commuting times in the ALP and the ACS samples among 50-69-year old workers. Source: Author’s calculations derived from the ALP, 2017-2018, and the ACS, 2017.

|  |  |  |
| --- | --- | --- |
|  | ALP | ACS |
| All | 57.3 | 49.6 |
| Males | 57.9 | 53.0 |
| Females | 56.8 | 45.9 |
| Full-time employee | 58.5 | 53.3 |
| Part-time employee | 59.5 | 42.4 |
| Full-time self-employed | 54.4 | 38.7 |
| Part-time self-employed | 40.9 | 34.3 |

*Notes:* Weighted statistics. Commuting times were censored at four hours a day in both samples. The ACS used a slightly different wording than the ALP. The ALP asked, “How much time do you spend travelling or commuting to and from work on a typical day?” The ACS question was “How many minutes did it usually take this person to get from home to work LAST WEEK?” To make the responses more comparable, we multiplied the ACS responses by two.

Table C3. OLS regressions of the availability of various working conditions. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Part-time | Flexible hours | Work from home | Commute time |
|  | [1] | [2] | [3] | [4] |
| Female | 9.658 | -0.337 | 0.026 | -2.965 |
|  | [3.187]\*\*\* | [2.718] | [0.029] | [3.669] |
| Black | -5.033 | 7.259 | 0.144 | 16.973 |
|  | [5.139] | [4.360]\* | [0.046]\*\*\* | [5.976]\*\*\* |
| Other race | -7.450 | -2.502 | 0.079 | 18.220 |
|  | [5.710] | [5.079] | [0.056] | [7.141]\*\* |
| Hispanic | -4.598 | 0.571 | 0.009 | 9.700 |
|  | [4.228] | [3.709] | [0.039] | [4.890]\*\* |
| Age 50-54 | ref. | ref. | ref. | ref. |
| Age 55-59 | 6.699 | 3.921 | -0.079 | -0.692 |
|  | [3.133]\*\* | [2.671] | [0.029]\*\*\* | [3.681] |
| Age 60-64 | 12.609 | 7.668 | -0.070 | -1.072 |
|  | [4.962]\*\* | [4.136]\* | [0.044] | [5.624] |
| Age 65-69 | 11.530 | 6.492 | -0.151 | -6.591 |
|  | [8.686] | [6.372] | [0.060]\*\* | [7.650] |
| High school or less | ref. | ref. | ref. | ref. |
| Some college | 6.389 | 7.165 | 0.011 | 5.497 |
|  | [3.919] | [3.387]\*\* | [0.036] | [4.548] |
| College or more | 3.959 | 13.253 | 0.042 | 7.545 |
|  | [4.168] | [3.613]\*\*\* | [0.038] | [11.106] |
| Married | ref. | ref. | ref. | ref. |
| Divorced/separated | -0.049 | 4.002 | 0.062 | 15.469 |
|  | [3.935] | [3.459] | [0.036]\* | [6.199]\*\* |
| Widowed | 18.671 | 25.363 | 0.067 | -5.734 |
|  | [9.585]\* | [7.717]\*\*\* | [0.087] | [5.767] |
| Never married | -6.210 | -0.041 | 0.072 | -1.325 |
|  | [5.629] | [4.700] | [0.049] | [3.834] |
| Health excellent | 6.777 | -0.594 | 0.094 | -14.790 |
|  | [5.064] | [4.352] | [0.045]\*\* | [6.475]\*\* |
| Health very good | -2.240 | -4.945 | 0.094 | -10.649 |
|  | [3.260] | [2.831]\* | [0.030]\*\*\* | [13.950] |
| Health good | ref. | ref. | ref. | ref. |
| Health fair | -15.106 | -11.693 | 0.144 | -5.994 |
|  | [5.886]\*\* | [4.860]\*\* | [0.051]\*\*\* | [2.719]\*\* |
| Health poor | 5.767 | 6.956 | 0.104 | 0.000 |
|  | [18.262] | [11.069] | [0.110] | [.] |
| Log family income | -1.731 | 6.751 | 0.082 | -1.384 |
|  | [2.984] | [2.248]\*\*\* | [0.021]\*\*\* | [4.990] |
| Full-time employee | - | ref. | ref. | ref. |
| Part-time employee | - | 20.177 | 0.050 | -1.384 |
|  | - | [3.572]\*\*\* | [0.039] | [4.990] |
| Full-time self-employed | - | - | 0.453 | -1.012 |
|  | - | - | [0.049]\*\*\* | [6.255] |
| Part-time self-employed | - | - | 0.555 | -12.917 |
|  | - | - | [0.059]\*\*\* | [7.530]\* |
| Current job cognitive score | -14.229 | -16.330 | 0.254 | 11.574 |
|  | [7.844]\* | [6.542]\*\* | [0.069]\*\*\* | [8.762] |
| Current job physical score | 15.108 | -4.646 | -0.284 | 9.027 |
|  | [5.074]\*\*\* | [4.229] | [0.043]\*\*\* | [5.484] |
| Current job social score | 20.036 | 15.392 | -0.022 | -5.919 |
|  | [7.342]\*\*\* | [6.303]\*\* | [0.069] | [8.707] |
| Number series score | 2.399 | -2.614 | 0.001 | -2.990 |
|  | [1.695] | [1.408]\* | [0.015] | [1.856] |
| Neuroticism | -3.696 | -2.741 | -0.014 | -2.379 |
|  | [1.536]\*\* | [1.311]\*\* | [0.014] | [1.816] |
| Extroversion | 3.994 | 3.540 | -0.011 | 6.965 |
|  | [1.912]\*\* | [1.654]\*\* | [0.018] | [2.267]\*\*\* |
| Agreeableness | 1.388 | 0.767 | -0.016 | -2.380 |
|  | [1.688] | [1.527] | [0.016] | [2.054] |
| Conscientiousness | 1.798 | -0.429 | -0.023 | 3.552 |
|  | [1.706] | [1.487] | [0.015] | [1.915]\* |
| Openness | 0.434 | 1.483 | 0.062 | -1.649 |
|  | [1.676] | [1.434] | [0.016]\*\*\* | [1.982] |
| Constant | 43.361 | -45.875 | -0.697 | 108.035 |
|  | [33.292] | [25.106]\* | [0.240]\*\*\* | [30.443]\*\*\* |
| R-squared | 0.151 | 0.158 | 0.246 | 0.087 |
| N | 647 | 866 | 1158 | 1154 |

*Notes:* Weighted statistics.

Table C4. Current and desired future job features by gender. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Total sample | |  | Males | |  | Females | |
|  | current job | future job |  | current job | future job |  | current job | future job |
| *Cognitive job features* |  |  |  |  |  |  |  |  |
| Monitor information | 0.746 | 0.516 |  | 0.766 | 0.546 |  | 0.725 | 0.484 |
| Thinking | 0.749 | 0.558 |  | 0.755 | 0.604 |  | 0.741 | 0.509 |
| Variety of skills | 0.802 | 0.659 |  | 0.823 | 0.685 |  | 0.781 | 0.631 |
| High level skills | 0.598 | 0.503 |  | 0.645 | 0.552 |  | 0.548 | 0.450 |
| Not simple tasks | 0.585 | 0.423 |  | 0.601 | 0.461 |  | 0.567 | 0.382 |
| Solve problems | 0.539 | 0.577 |  | 0.560 | 0.587 |  | 0.517 | 0.567 |
| **Average cognitive** | **0.670** | **0.539** |  | **0.692** | **0.572** |  | **0.647** | **0.504** |
| *Physical job features* |  |  |  |  |  |  |  |  |
| Muscular strength | 0.307 | 0.141 |  | 0.352 | 0.167 |  | 0.259 | 0.114 |
| Physical effort | 0.389 | 0.211 |  | 0.448 | 0.257 |  | 0.327 | 0.163 |
| **Average physical** | **0.348** | **0.176** |  | **0.400** | **0.212** |  | **0.293** | **0.139** |
| *Social job features* |  |  |  |  |  |  |  |  |
| Coworkers friendly | 0.759 | 0.854 |  | 0.752 | 0.842 |  | 0.766 | 0.866 |
| Can get to know other people | 0.801 | 0.758 |  | 0.817 | 0.711 |  | 0.784 | 0.808 |
| Can develop friendships | 0.599 | 0.634 |  | 0.570 | 0.621 |  | 0.630 | 0.648 |
| Coworkers take personal interest | 0.588 | 0.615 |  | 0.568 | 0.599 |  | 0.609 | 0.633 |
| **Average social** | **0.687** | **0.715** |  | **0.677** | **0.693** |  | **0.697** | **0.739** |
| *Other job features* |  |  |  |  |  |  |  |  |
| Comfortable temperature | 0.660 | 0.770 |  | 0.629 | 0.749 |  | 0.692 | 0.792 |
| Flexible schedule | 0.558 | 0.687 |  | 0.573 | 0.685 |  | 0.542 | 0.689 |

*Notes:* Weighted statistics.

Table C5. Current and future job features by sector. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Private sector | |  | Public sector | |  | Non-profit sector | |
|  | current job | future job |  | current job | future job |  | current job | future job |
| *Cognitive job features* |  |  |  |  |  |  |  |  |
| Monitor information | 0.771 | 0.543 |  | 0.738 | 0.518 |  | 0.827 | 0.602 |
| Thinking | 0.735 | 0.569 |  | 0.781 | 0.542 |  | 0.789 | 0.673 |
| Variety of skills | 0.821 | 0.674 |  | 0.761 | 0.625 |  | 0.888 | 0.719 |
| High level skills | 0.601 | 0.519 |  | 0.612 | 0.512 |  | 0.696 | 0.561 |
| Not simple tasks | 0.589 | 0.448 |  | 0.571 | 0.376 |  | 0.619 | 0.470 |
| Solve problems | 0.554 | 0.595 |  | 0.519 | 0.559 |  | 0.613 | 0.621 |
| **Average cognitive** | **0.678** | **0.558** |  | **0.664** | **0.522** |  | **0.738** | **0.608** |
| *Physical job features* |  |  |  |  |  |  |  |  |
| Muscular strength | 0.289 | 0.129 |  | 0.324 | 0.164 |  | 0.208 | 0.149 |
| Physical effort | 0.383 | 0.226 |  | 0.384 | 0.206 |  | 0.351 | 0.175 |
| **Average physical** | **0.336** | **0.177** |  | **0.354** | **0.185** |  | **0.279** | **0.162** |
| *Social job features* |  |  |  |  |  |  |  |  |
| Coworkers friendly | 0.771 | 0.867 |  | 0.760 | 0.851 |  | 0.755 | 0.896 |
| Can get to know other people | 0.799 | 0.765 |  | 0.822 | 0.751 |  | 0.848 | 0.812 |
| Can develop friendships | 0.573 | 0.634 |  | 0.616 | 0.644 |  | 0.659 | 0.656 |
| Coworkers take personal interest | 0.602 | 0.614 |  | 0.564 | 0.599 |  | 0.648 | 0.648 |
| **Average social** | **0.686** | **0.720** |  | **0.691** | **0.711** |  | **0.727** | **0.753** |
| *Other job features* |  |  |  |  |  |  |  |  |
| Comfortable temperature | 0.683 | 0.788 |  | 0.649 | 0.757 |  | 0.707 | 0.694 |
| Flexible schedule | 0.595 | 0.712 |  | 0.514 | 0.677 |  | 0.531 | 0.672 |

*Notes:* ALP, age 50-79, workers with non-missing imputed sector information. N = 864. Weighted statistics. Survey MS487 did not ask about workers’ sector. This table imputes sectors from the closest ALP surveys from MS457, MS444, or MS436. Weighted averages.

Table C6. Importance of constraints for the ability of a worker to stay at his/her current job until age 70. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Not at all | Somewhat | Moderately | Greatly | DK/RF | Total |
| Health problems | 11.0% | 34.8% | 23.8% | 30.0% | 0.4% | 100.0% |
| Job demands | 18.2% | 33.3% | 26.0% | 21.5% | 1.0% | 100.0% |
| Having to take care of others | 24.9% | 34.9% | 21.4% | 17.8% | 1.0% | 100.0% |
| Business conditions | 33.2% | 31.9% | 18.8% | 15.1% | 1.0% | 100.0% |
| Employer would not extend contract | 50.5% | 19.6% | 13.9% | 15.2% | 0.8% | 100.0% |

*Notes:* Age 50-69, working for pay, N = 1,160. Weighted statistics. The question was “[…] assume that you wanted to continue working at your current/main job until age 70. Do you think the following factors would limit your ability to continue working at your [current/main] job until retiring completely?”

Table C7. Reported P70 conditional on not having certain job characteristics and other factors by population subgroups. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | N | Flexible schedule | No stress | No physical | Self emp. | Short commute | Health good | $500k | Wage 20% |
| By gender |  |  |  |  |  |  |  |  |  |
| Male | 518 | 15.8 | 35.3 | 35.6 | 30.0 | 30.4 | 19.3 | 34.5 | 25.6 |
| Female | 642 | 18.8 | 31.2 | 30.6 | 25.2 | 28.1 | 17.6 | 30.6 | 29.1 |
| By education |  |  |  |  |  |  |  |  |  |
| High school or less | 157 | 18.3 | 32.4 | 32.4 | 29.6 | 32.8 | 16.5 | 30.1 | 17.6 |
| Some college | 411 | 17.5 | 34.8 | 35.0 | 28.0 | 27.8 | 20.5 | 34.4 | 31.4 |
| College | 592 | 16.1 | 33.2 | 32.8 | 26.1 | 28.1 | 18.6 | 33.3 | 29.2 |
| By race & ethnicity |  |  |  |  |  |  |  |  |  |
| Non-Hispanic white | 924 | 17.8 | 34.3 | 34.0 | 28.9 | 27.7 | 19.3 | 33.7 | 26.8 |
| Non-Hispanic black | 94 | 16.0 | 36.6 | 37.0 | 29.6 | 43.1 | 18.0 | 35.2 | 28.7 |
| Non-Hispanic other | 42 | 13.8 | 25.7 | 26.5 | 19.9 | 19.4 | 16.9 | 26.2 | 12.8 |
| Hispanic | 100 | 16.8 | 29.9 | 29.5 | 25.4 | 29.7 | 16.1 | 28.6 | 39.4 |
| By health |  |  |  |  |  |  |  |  |  |
| Excellent | 161 | 13.8 | 31.2 | 32.0 | 27.3 | 26.9 | 17.9 | 31.7 | 35.7 |
| Very good | 507 | 18.2 | 34.2 | 33.7 | 30.1 | 32.4 | 17.8 | 33.7 | 24.5 |
| Good | 378 | 18.9 | 33.2 | 33.3 | 26.0 | 26.4 | 19.4 | 31.6 | 28.3 |
| Fair | 94 | 8.7 | 33.1 | 33.3 | 23.9 | 18.5 | 19.5 | 32.5 | 26.6 |
| Poor | 20 | 8.6 | 32.3 | 31.9 | 3.4 | 50.9 | 16.0 | 31.9 | 25.5 |
| By labor force status |  |  |  |  |  |  |  |  |  |
| Full-time employee | 731 | 17.1 | 33.2 | 33.1 | 28.9 | 29.0 | 18.4 | 32.4 | 26.4 |
| Part-time employee | 227 | 17.6 | 27.9 | 27.5 | 20.7 | 25.6 | 14.3 | 27.0 | 25.2 |
| Full-time self-emp | 97 | - | 44.3 | 43.7 | - | 35.7 | 25.9 | 43.7 | 28.1 |
| Part-time self-emp | 105 | - | 35.6 | 35.5 | - | 37.7 | 19.7 | 35.1 | 40.9 |

*Notes:* Weighted statistics.

Table C8. Reported P70 conditional on having certain job characteristics and other factors by population subgroups. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | N | Flexible schedule | No stress | No physical | Self emp. | Short commute | Health good | $500k | Wage 20% |
| By gender |  |  |  |  |  |  |  |  |  |
| Male | 518 | 34.8 | 44.7 | 45.6 | 39.7 | 41.1 | 39.7 | 17.1 | 34.5 |
| Female | 642 | 29.1 | 44.6 | 42.8 | 37.2 | 35.3 | 39.3 | 15.7 | 40.8 |
| By education |  |  |  |  |  |  |  |  |  |
| High school or less | 157 | 35.2 | 41.2 | 42.7 | 31.6 | 29.6 | 36.0 | 12.2 | 24.2 |
| Some college | 411 | 28.8 | 49.0 | 47.7 | 39.5 | 46.5 | 42.5 | 19.1 | 43.2 |
| College | 592 | 31.8 | 44.4 | 43.3 | 43.3 | 39.0 | 40.1 | 17.8 | 39.9 |
| By race & ethnicity |  |  |  |  |  |  |  |  |  |
| Non-Hispanic white | 924 | 30.6 | 43.5 | 42.5 | 39.9 | 35.4 | 40.3 | 15.5 | 37.0 |
| Non-Hispanic black | 94 | 47.5 | 46.6 | 47.3 | 42.2 | 36.7 | 43.4 | 19.4 | 40.0 |
| Non-Hispanic other | 42 | 39.3 | 45.1 | 47.8 | 34.3 | 41.3 | 34.4 | 21.6 | 20.9 |
| Hispanic | 100 | 26.3 | 48.6 | 49.0 | 32.5 | 50.6 | 36.2 | 15.9 | 48.3 |
| By health |  |  |  |  |  |  |  |  |  |
| Excellent | 161 | 30.0 | 42.4 | 42.9 | 40.3 | 35.4 | 42.4 | 21.5 | 43.9 |
| Very good | 507 | 32.5 | 43.6 | 41.9 | 36.0 | 32.8 | 37.6 | 15.5 | 34.2 |
| Good | 378 | 35.2 | 48.4 | 48.6 | 42.8 | 46.4 | 40.0 | 15.5 | 40.1 |
| Fair | 94 | 21.6 | 39.3 | 43.5 | 33.2 | 39.7 | 43.1 | 17.0 | 32.4 |
| Poor | 20 | 7.2 | 30.7 | 30.0 | 19.5 | 37.2 | 39.3 | 20.0 | 40.0 |
| By labor force status |  |  |  |  |  |  |  |  |  |
| Full-time employee | 731 | 32.0 | 44.8 | 44.6 | 38.2 | 38.2 | 38.4 | 15.0 | 36.1 |
| Part-time employee | 227 | 33.3 | 43.8 | 42.9 | 40.3 | 30.1 | 35.8 | 14.4 | 35.6 |
| Full-time self-emp | 97 | - | 45.5 | 45.3 | - | 42.8 | 51.4 | 28.0 | 38.8 |
| Part-time self-emp | 105 | - | 43.2 | 42.2 | - | 62.8 | 44.5 | 23.4 | 54.3 |

*Notes:* Weighted statistics.

Table C9. The distribution of the subjective conditional probabilities of working past age 70. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Without condition | | |  | With condition | | |
|  | N |  | P=0 | 0<P<100 | P=100 |  | P=0 | 0<P<100 | P=100 |
| ***Panel A: Job characteristics*** | [1] |  | [2] | [3] | [4] |  | [5] | [6] | [7] |
| A.1. Employer offers flexible schedule | 656 |  | 0.602 | 0.351 | 0.047 |  | 0.299 | 0.660 | 0.073 |
| A.2. Job not stressful | 990 |  | 0.198 | 0.731 | 0.071 |  | 0.145 | 0.788 | 0.127 |
| A.3. Job requires no physical effort | 975 |  | 0.203 | 0.726 | 0.071 |  | 0.162 | 0.771 | 0.122 |
| A.4. Become self-employed | 712 |  | 0.329 | 0.611 | 0.060 |  | 0.239 | 0.708 | 0.135 |
| A.5. Short commute | 243 |  | 0.251 | 0.712 | 0.037 |  | 0.235 | 0.733 | 0.082 |
| A.6. Work from home | 989 |  | 0.218 | 0.713 | 0.069 |  | 0.180 | 0.753 | 0.108 |
| A.7. Job requires no concentration | 972 |  | 0.201 | 0.729 | 0.070 |  | 0.166 | 0.771 | 0.096 |
| A.8. Switch to part-time at current emp. | 543 |  | 0.278 | 0.643 | 0.079 |  | 0.247 | 0.680 | 0.101 |
| ***Panel B: Other factors*** |  |  |  |  |  |  |  |  |  |
| B.1. Health: good or better | 1018 |  | 0.380 | 0.595 | 0.025 |  | 0.164 | 0.811 | 0.102 |
| B.2. Wealth: $500k more | 1007 |  | 0.204 | 0.725 | 0.071 |  | 0.465 | 0.482 | 0.031 |
| B.3. Wage: 20% more | 338 |  | 0.172 | 0.793 | 0.036 |  | 0.180 | 0.784 | 0.092 |
| B.4. Longevity: 10 more years | 662 |  | 0.204 | 0.736 | 0.060 |  | 0.233 | 0.710 | 0.089 |

*Notes:* ALP, age 50-69, Working for pay, Unweighted statistics. The table shows the fraction of the sample that gave different types of probability answers. The probabilities are the subjective probabilities of working past age 70 conditional on having or not having certain job characteristics.

Table C10. The distribution of the sign of the subjective causal effects of work characteristics on probabilities of working past age 70. Source: Author’s calculations derived from the ALP, 2017-2018.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | N |  | P0<P1 | P0=P1 | P0>P1 |
| ***Panel A: Job characteristics*** | [1] |  | [2] | [3] | [4] |
| A.1. Employer offers flexible schedule | 656 |  | 0.465 | 0.424 | 0.111 |
| A.2. Job not stressful | 990 |  | 0.487 | 0.320 | 0.193 |
| A.3. Job requires no physical effort | 975 |  | 0.470 | 0.343 | 0.188 |
| A.4. Become self-employed | 712 |  | 0.448 | 0.298 | 0.254 |
| A.5. Short commute | 243 |  | 0.461 | 0.346 | 0.193 |
| A.6. Work from home | 989 |  | 0.450 | 0.344 | 0.206 |
| A.7. Job requires no concentration | 972 |  | 0.425 | 0.333 | 0.242 |
| A.8. Switch to part-time at current emp. | 543 |  | 0.341 | 0.396 | 0.263 |
| ***Panel B: Other factors*** |  |  |  |  |  |
| B.1. Health: good or better | 1018 |  | 0.729 | 0.256 | 0.015 |
| B.2. Wealth: $500k more | 1007 |  | 0.111 | 0.280 | 0.609 |
| B.3. Wage: 20% more | 338 |  | 0.642 | 0.325 | 0.033 |
| B.4. Longevity: 10 more years | 662 |  | 0.364 | 0.329 | 0.307 |

*Notes:* ALP, age 50-69, Working for pay, Unweighted statistics. P0 and P1 refer to the conditional probabilities without and with the condition respectively.