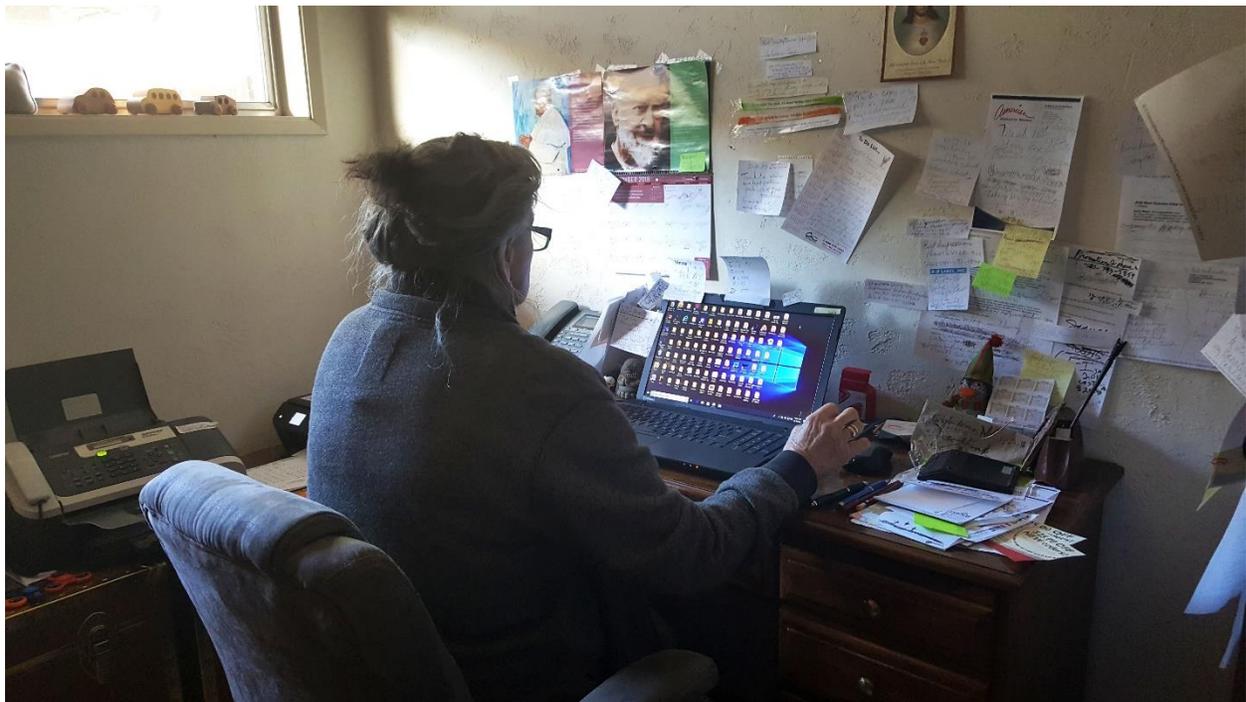


OREGONIAN SENIORS NEED AND WANT TO WORK PAST 60

The “silver tsunami” sweeping Lane County’s workforce shows that the realities of old age and retirement are often different than the expectations.

By Sierra Dawn McClain

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Alice McDonald / At age 81, Eva McDonald works from home 40 to 50 hours a week. She works because she wants to, but also because she needs to.

EUGENE, Ore.—Every morning, 81-year-old Eva McDonald wakes up in an empty, quiet house—quiet save for the steady tick-tock of her seven antique clocks—and begins her eight to 10-hour workday.

McDonald works as a salesperson for American Solutions for Business, a printing and marketing agency that makes promotional materials like letterheads and logos. From her bedroom office, McDonald makes phone calls. She sends emails. She places orders.

And every afternoon, she takes a break at the same place.

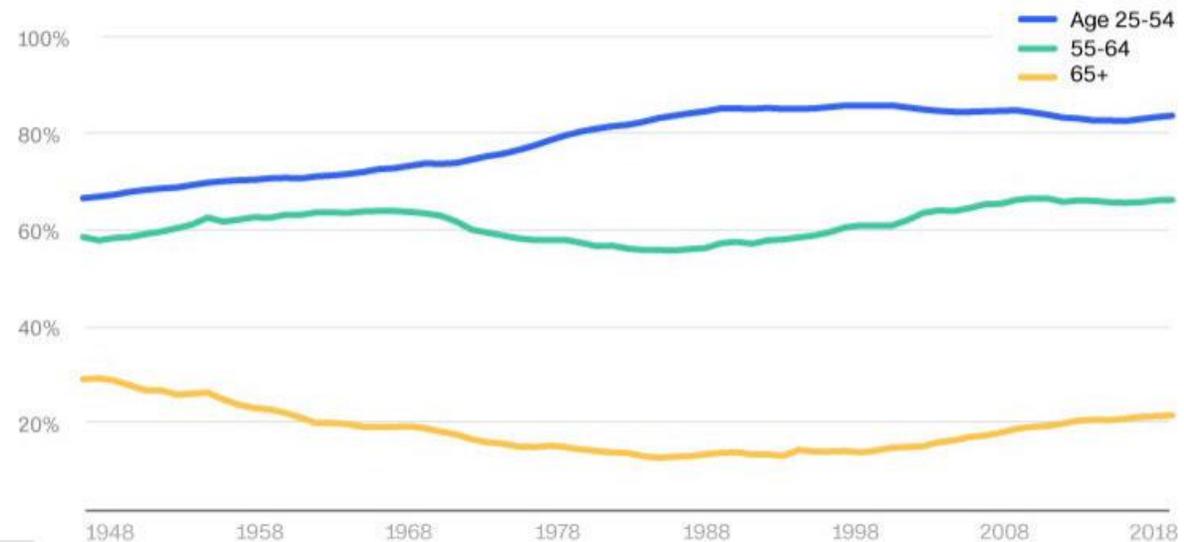
McDonald sat at a booth in McDonalds—she joked the place was her namesake—sipping a \$1 coffee. Afternoon sunlight spilled onto her white and silver hair, styled like golden age Hollywood star Rita Hayworth—parted on the side, splashing in waves to her shoulders.

“I work because I want to, but also because I have to,” McDonald said. She spoke with that distinct New York accent particular to people from Queens.

McDonald works long days and has trouble sleeping because she worries she will outlive her savings. She is not alone. More than half of 60-somethings said they are delaying retirement, according to a recent CareerBuilder [survey](#).

Since the 1990s, more seniors are working during their retirement years

Labor force participation has been sinking for people under age 55, and rising for those over it.



Source: Bureau of Labor Statistics

“A lot of people in our community lost their savings around 2008,” said Pat Murphy, owner of Express Employment Professionals, a Lane County employment agency. “What they thought they had saved is not there anymore. Two out of five workers don’t think they’ll have enough money to retire before 70. They can’t retire at 60 like they thought they could. They have to work at least another decade.”

The Social Security Office of Retirement and Disability Policy found that a lower savings rate, personal debt, Social Security’s higher retirement age and fewer employer-provided pensions have made it [harder to retire](#).

“Many seniors are on a fixed income like Social Security,” said Kate Scott of the Lane Council of Government’s Senior and Disability Services Division. “The cost of housing and rising health care costs continue to increase, yet those fixed incomes remain unchanged.”

McDonald's income is 100 percent commission-based. "Everything's out of pocket," she explained. "I buy the toner, the paper, the inventory. I don't make much. I'm only paid 40 percent of each item I sell. The more you sell, the better you do."

She spends her income on bills, utilities, gas and property taxes. She goes grocery shopping once a month. She saves whatever is left. "I've got some savings," she said. "But how long is that going to last? Years ago, retiring people could live off interest. Not anymore."

McDonald, whose husband died five years ago, lives alone. "We were Italian, so we never bothered with the Irish—until I married one," McDonald said. When her husband, Frank, got sick a decade ago, she started her current job because she was worried about their finances. "I feel a little lost without him. It's hard surviving alone," she said, wringing her napkin. "I don't want to burden my family and friends," she said. She pinched around the edge of her coffee cup as if making a pie. "I'm trying to do it on my own."



Sierra McClain / McDonald takes a break from her full-time workweek for her daily ritual—getting a cup of coffee at McDonalds.

She and her husband used to have coffee together every afternoon. And then he was gone. One Wednesday five years ago, McDonald's friend, Arline Link, joined her at McDonalds so she wouldn't sit alone. They've had coffee there on Wednesdays ever since.

"Eva was devastated," said Link. "'Why did you have to leave me now? I don't know how to do this!' she would yell at him when he was not there. She wasn't crazy. It was just a hard time. She's always been brave."

McDonald still battles fear. “A robber broke into my house this August,” she said. “Right through the window. In the middle of the day. But at least I have a home and a job.”

Unlike McDonald, not every older adult who wants to work can keep a job.

Bonnie Armstrong, 73, moved from Waldport to Creswell, Oregon this August to be closer to family after losing her husband. She lives alone in a mobile home. Creswell Christian Childcare Center hired her as cook—but when the preschool lacked funding, it laid off Armstrong this October.

“With Social Security and pensions, I can scrape by and pay the bills,” said Armstrong. “But if I’m working, then I have a little extra money and that’s always nice. I hope they can afford to hire me back.”

For many older adults like Armstrong, [work is a pleasure](#), not just a necessity, according to the Population Reference Bureau.

Working longer can also mean living longer. Working past age 65 can lead to a [longer and healthier life](#), according to Oregon State University’s Chenkai Wu, professor of epidemiology. Wu’s study found that working longer kept people stimulated, offered socialization and contributed to happiness. The study found that retiring even one year later was associated with an 11 percent lower risk of death.

Armstrong said each day of work as a school cook, although tiring, made her stronger.

“I liked having a schedule, getting up at a certain time and having a reason to do something worthwhile,” said Armstrong. “I felt better not only physically but mentally.”

Armstrong has surprised herself. “When I was growing up, I thought you could do what you want when you retired and that would be enough—the American Dream,” she said. “But I’m finding that it’s better to work and be a help to those around you. I’ve talked to a lot of people my age who are still working. I don’t think I break the stereotype. I just broke my own expectations. It’s harder, but greater.”

McDonald, working up to 50 hours a week at age 81, similarly said she has found that work makes her life richer.

“Sometimes I feel like I’ve been abandoned,” said McDonald. “My friends tell me: ‘Eva, you’re still here. You’ve got a purpose.’ And I realize that. So, I get up each day and work. I love my job. I like hard work. It’s a privilege,” she said. “Retirement? No thanks. I want to work ‘til I drop or ‘til the good Lord takes me.” She chuckled. “But some days I think I’d rather run away to Ireland and get a castle.”