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In Faltering Economy, Older Workers' Health at Risk

By AliciaMarie Belchak

NEW YORK (Reuters Health) - Older workers in the US face higher rates of unemployment than their younger counterparts when the economy cools, according to a recently released report. And the damage may go beyond mere economics, experts suggest, affecting health as well.

"They lose their jobs and they lose their health coverage. That's a disaster for older workers," said study author Dr. Margorie Honig. Honig is scheduled to present the data at the American Economic Association annual meeting on Friday.

"It's harder for them to find new jobs than younger workers, and often those jobs will pay less. In all, it eats away at their retirement savings, especially if they have to pay out-of-pocket for healthcare," Honig told Reuters Health.

Until relatively recently, older workers were less likely to be affected by a faltering economy than their younger counterparts.

For example, in a 1981-1982 downturn, younger workers suffered unemployment rates 60% higher than older ones, according to the study from the International Longevity Center, a nonprofit research, education and policy organization.

In contrast, in the recession of the early 1990s, workers aged 45 to 59 experienced jobless rates parallel to their younger counterparts aged 25 to 39.

"Previously, younger workers experienced higher unemployment than older workers, but in 1991-1992, older workers had greater unemployment than younger workers," Honig said.

Ultimately, though, it is more than the pocketbook that hurts. The health of older workers also suffers with rising unemployment.

The lack of healthcare coverage and the emotional stress that results from joblessness takes its toll on any unemployed worker, but especially for older workers who may fall between the age categories for government programs like Medicare, according to Dr. Robert Butler, president and CEO of the

International Longevity Center.

“They may be left, frankly, out in the cold (for coverage),” Butler told Reuters Health in an interview. “In addition, unemployment can have direct health effects. It has been known for a long time that longevity is directly related to socioeconomic status.”

Losing a job can be humiliating and demoralizing, and it often leads to personal depression as well as tension among family members, Butler said.

“It can be a great worry. (People) can feel like a failure; spouses can lose faith in their partner,” he pointed out. “In addition, because it's harder for older workers to find new jobs, many also feel the frustration and anger.”

Although some jobless workers land on their feet successfully--finding better jobs, making career changes, or going back to school--much needs to be done to help older workers.

“There are positive endings and it reminds us that offering retraining programs can help,” Butler stated, adding that older workers need opportunities for continuing education and legal protection if they are going to survive economic downturns ahead.

As the baby boom generation--some 70 million strong--grows older, Butler suggests a larger societal issue looms in the future.

“We will be working longer and living longer,” he said. “We need to think about how we're going to deal with older workers, how we are going to treat them.”

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