

A Surprising Silver Lining from the COVID-19 Pandemic

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MarketWatch Blog by [Geoffrey T. Sanzenbacher](#)



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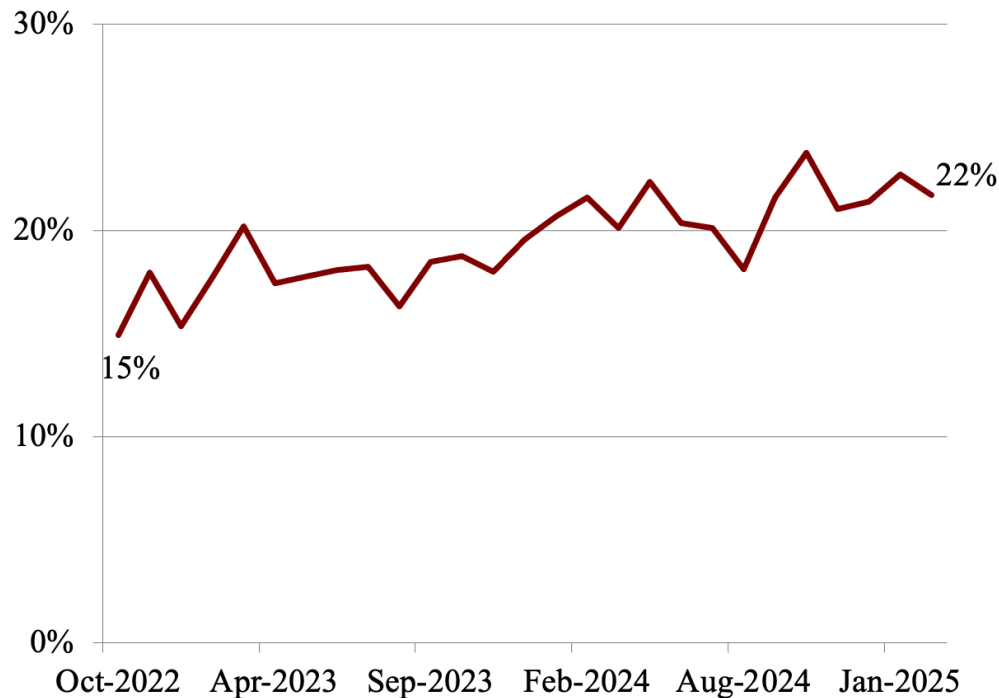
Remote work isn't going anywhere, research shows.

As an economist, I'm neither professionally nor personally inclined to find the bright side of anything. They don't call Economics "the dismal science" for nothing. So, I tend to see the COVID-19 Pandemic as a deadly, disruptive, and ultimately politicized event. See? But, when I was reading an early draft of my colleague Alicia Munnell's issue brief on [the average retirement age](#), I couldn't help but think of one small sliver of positivity. Perhaps the addition of remote work to more people's lives could extend careers in the face of an average retirement age that has recently stagnated. Some research by my other colleagues Laura Quinby and Siyan Liu suggests that [remote work has helped individuals with a disability work longer](#). So, in a recent issue brief of my own, I wondered: [what about those without a disability?](#)

You see, unlike social distancing, outdoor dining, and a healthy respect for vaccinations, remote work is one of the things from the pandemic that has stuck around. In fact, data from the *Current Population Survey* – which has asked about remote work since October 2022 – suggests that remote work isn't going anywhere. Figure 1 shows that, if anything, remote work has

become more common over the last several years among workers approaching retirement (defined here as those 55+).

Figure 1. *Share of Workers Ages 55+ Working Remotely in the Prior Week*



Source: Author's calculations from the *Integrated Public Use Microdata Series, Current Population Survey* (IPUMS-CPS) (2022-2025).

OK, so remote work seems to be here to stay. But, does it extend careers?

On the one hand, some research shows that remote work increases job satisfaction and reduces turnover. So, it might also cause longer careers.

Remote work could also be part of a phased retirement plan, whereby workers acquire more flexibility, but sacrifice pay and responsibility. This trade-off can make work more enjoyable and thus tolerable for longer.

On the other hand, it remains unclear how employers view remote work. Although much of the evidence on the impact of remote work on productivity is positive, limited evidence exists that in some industries the effect may be the opposite. And, in any case, employers' perception of

remote work varies considerably. Some view it negatively. To the extent that remote work reduces some workers' productivity or carries that perception, working remotely could usher some older workers towards retirement more quickly.

The challenge in determining which of these things plays out is that remote workers differ from others in a few dramatic ways. For example, remote workers earn more and are about twice as likely to have a bachelor's degree as non-remote workers. Relatedly, remote workers are about 25 percent less likely to work in physical industries like agriculture or construction that could require earlier retirement. Ignoring factors like these could cause one to overstate the impact of remote work on extending careers. Individuals working remotely probably would have worked longer anyway.

So, I ran a regression analysis. It compared the retirement rate of remote workers to others with similar earnings, education, and industry of employment. The regression also controlled for an individual's family situation, like having a retired spouse or children still living at home. After all, these may be reasons for remote work that also impact retirement decisions.

The results were encouraging, if not earth shattering. Remote workers were about 1.4 percentage points less likely to retire than otherwise similar workers. Given that about 9.0 percent of non-remote workers retired in any given year, this effect represented about a 15-percent reduction in the rate of retirement. Given this decline, a back-of-the-envelope calculation suggests that a remote worker might work nearly a year longer than a similar non-remote worker.

Like every time I write one of these briefs, I left this one with questions. In particular, I wondered whether this result reflects aspects of remote work that improve career longevity or instead the simple fact that those desiring longer careers choose these sorts of jobs? The question is important, as it speaks to whether companies can actually cause their workers to extend their careers by offering even more remote work than they do now.

In any case, remote work is one thing from the pandemic that has stuck around. And, it also seems that remote work facilitates, rather than impedes, longer careers. Given the need for many Americans to work longer in the face of low savings, the brief represents one small positive effect leftover from the pandemic.