

## 35 and Under in the Public Sector **Comparisons by Age**

The data that follows is drawn from MissionSquare Research Institute’s nationally representative online survey of 1,004 state and local government employees aged 35 and under, conducted by Greenwald Research in March and April 2023. For overall results, see: [35 and Under in the Public Sector: Why Younger Workers Enter and Why They Stay \(or Don’t\)](#).

Within that survey, the breakdown by age was as follows:

Age	18-26	27-35
# of respondents	199	805

Where the questions are comparable, data is also presented in this issue brief from a survey conducted in 2022 of state and local government employees of all ages. From that research, the relevant samples in older age cohorts are:

Age	36-59	60+
# of respondents	636	151

Among those 18-26, 25% are currently working at their first job. Beyond that, another 27% had previously worked **outside the public sector** (private sector, not-for profit, etc.). The percentage of those whose previous job had been outside the public sector increases with age (see Figure 1).

Figure 1  
**What were you doing before you worked for your current employer? You were working outside the public sector** (private sector, not-for profit, etc.)

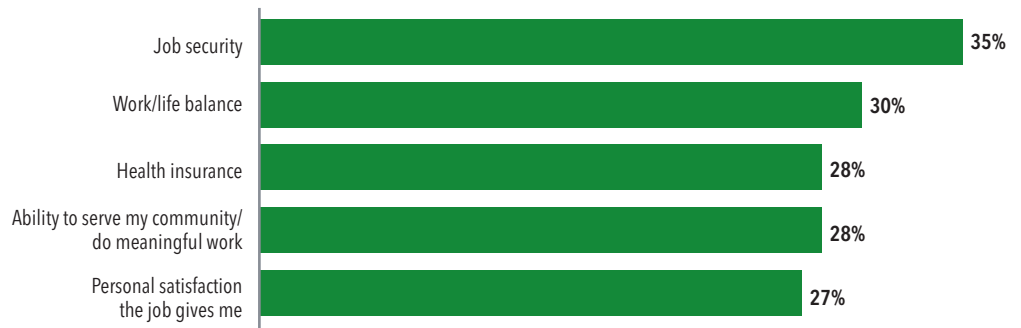


Given a list of 19 choices, survey respondents were asked to identify the top three factors that attracted you to work in the public sector. Their top responses are shown in Figures 2 and 3.

Figure 2  
**Percentage ranking among the top three factors that attracted you to work in the public sector in the first place: Age 18-26**



Figure 3  
**Percentage ranking as among the top three factors that attracted you to work in the public sector in the first place: Age 27-35**



For older employees, the 2022 survey asked respondents not to rank those items, but rather to identify whether they were a major factor, minor factor, or not a factor.\* The comparison of the two datasets is shown in Table 1.

Table 1  
**Factors that attracted you to work in the public sector**

		Most cited as among the top three factors		Most cited as a major factor	
		18-26	27-35	36-59	60+
#1	Personal satisfaction the job gives me		Job security	Job security	<b>Health insurance</b>
#2	Salary		Work/life balance	<b>Health insurance</b>	Retirement benefits
#3	<b>Health insurance</b>	<b>Health insurance</b>		Retirement benefits	Job security
#4	Work/life balance		Ability to serve my community/do meaningful work	Personal satisfaction the job gives me	Other insurance
#5	Ability to serve my community/do meaningful work		Personal satisfaction the job gives me	Vacation and sick leave	Vacation and sick leave

\*The same list of factors was used in both surveys, with the exceptions of workplace culture and personal recommendations, which were only part of the 35 and Under survey. Neither of these was cited as the top factor by more than 4% of respondents.

The one universal interest was health insurance, shown in bold. Beyond that, those 18-26 and 27-35 prioritized the ability to serve the public and work/life balance, while retirement and vacation and sick leave were flagged by those 36-59 and 60+. Personal satisfaction appears among the top responses for the three younger age cohorts, while job security appears among the top responses for the older three age cohorts.

### Financial Insecurity

The age cohort that feels least financially secure represents employees between 27-35 (Figure 4), which also corresponds to those who feel they have major or minor problems with debt (Figure 5).

Figure 4  
**How financially secure do you feel right now?**  
(% responding not too secure, not secure at all)

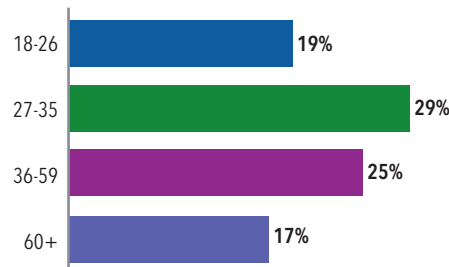


Figure 5  
**Thinking about your current financial situation, how would you describe your level of debt?** (% responding either a major or minor problem)



NOTE: The percentages in this Figure are based on all respondents, regardless of whether or not they currently have any debt.

Looking at financial concerns in more detail, those ages 27-35 were also more likely to be concerned about a high level on inflation making it hard to keep up with the current cost of living (59% extremely or very worried) and paying off credit cards (48% extremely or very worried) than were those 18-26 (30% and 17% with those worries, respectively). While the two age cohorts were experiencing similar levels of stress, those ages 27-35 were also more likely to be stressed about their personal finances (see Table 2).

Table 2  
**Financial Concerns, Excerpt**

	18-26	27-35
<b>Extremely or very worried about:</b>		
Inflation/cost of living	30%	<b>59%</b>
Paying off credit cards	17%	<b>48%</b>
<b>Biggest source of stress:</b>		
Personal finances	50%	<b>63%</b>

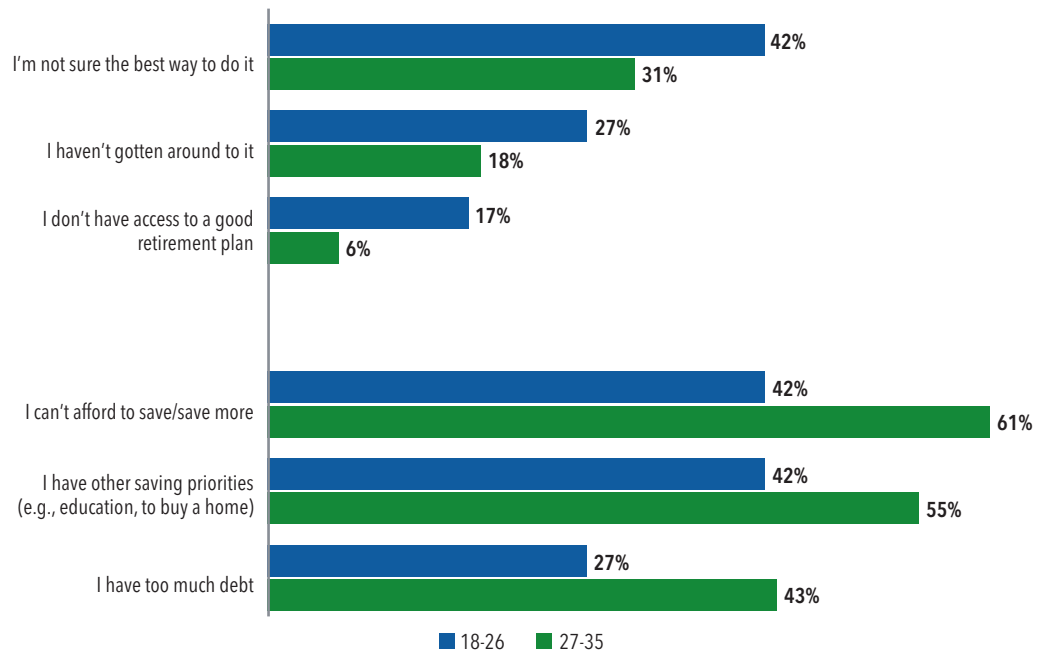
On the positive side, that same 27–35 age cohort was also more likely to be participating in retirement plans (see Table 3). Beyond those noting current participation, approximately 20% indicated that they didn’t know in what plan structure(s) they might be participating, if any.

Table 3  
**Retirement Plan Participation**

	18-26	27-35
Defined benefit plan	37%	<b>52%</b>
Defined contribution plan	40%	<b>50%</b>

Regarding retirement savings behavior, there appears to be division of reasons for not saving more by age, with those 18–26 more likely to cite a lack of information or motivation (Figure 6; top 3 lines), and those 27–35 more likely to indicate other financial reasons holding them back (bottom 3 lines).

Figure 6  
**Which of the following are reasons why you don’t save more than you do for retirement?** Please select all that apply.



### Financial Understanding and Interest

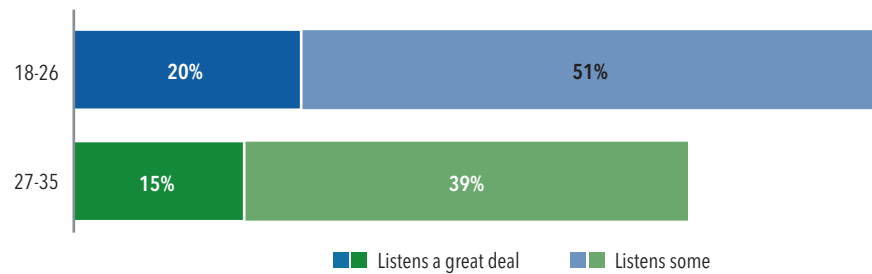
There are not significant differences in the understanding of financial topics by the 18-26 and 27-35 cohorts, but younger employees are somewhat more interested in information about how to navigate open enrollment and how to participate in the workplace benefits offered. Regarding financial issues in general, those 26 and under are more likely to seek more information through social media (see Table 4).

Table 4  
Financial Understanding and Interest (Excerpt)

	18-26	27-35
<b>Interest in more advice/information/education</b>		
Open enrollment	22%	15%
Participation in employee benefits	22%	14%
<b>Who, if anyone, do you turn to for advice about employee benefits</b>		
Social media	17%	7%

### Employer/Employee Engagement

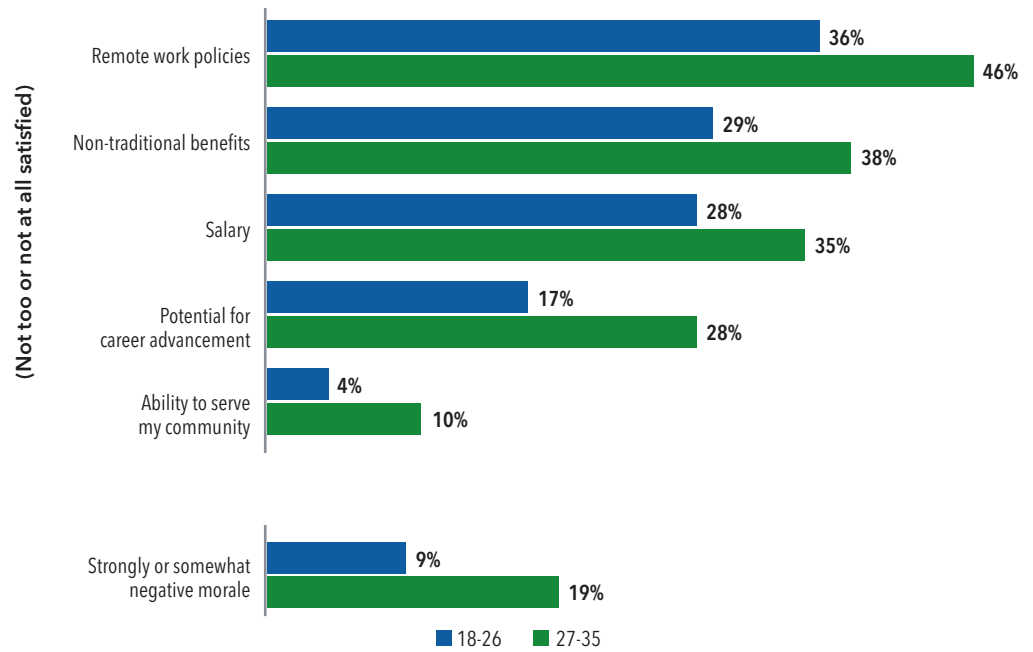
Figure 7  
Employer listens a great deal or listens some



### Satisfaction, Morale, Referrals, and Retention

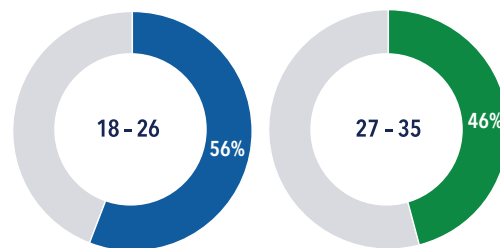
Those ages 27–35 are also more likely to have a negative assessment of various aspects of the job about which respondents felt not too or not at all satisfied (top 5 items in Figure 8) and their current morale regarding work (bottom item in Figure 8).

Figure 8  
Dissatisfaction and negative morale



Those impressions can also be seen in the percentage who would refer a friend or family member (see Figure 9).

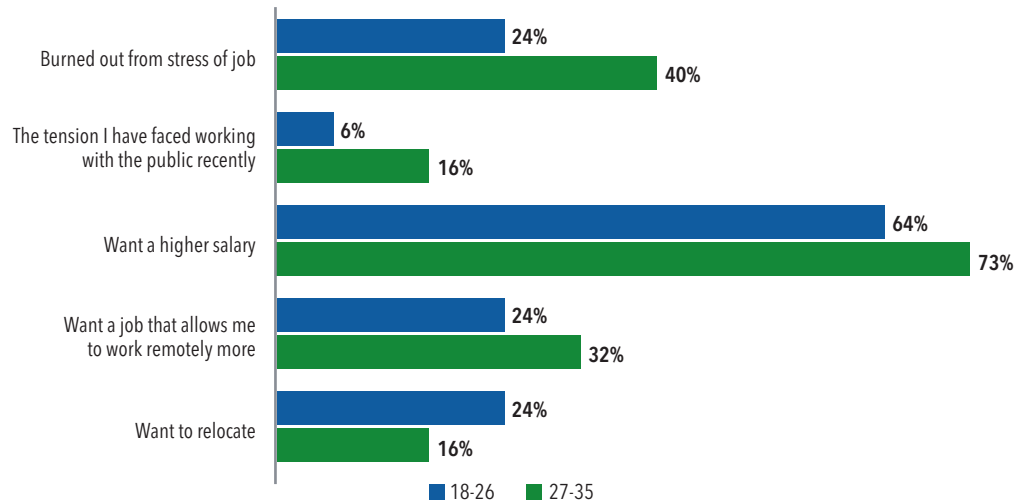
Figure 9  
Extremely or somewhat likely to recommend a career in public service to a friend or family member



Regardless of these dissatisfactions, those 27–35 are **not more likely** to consider changing jobs, and those 18–26 are actually **more likely** to consider leaving the workforce entirely for the foreseeable future (33% vs 22%).

Of those who are considering changing jobs, the greatest disparity by age in reasons given was for burnout, noted by considerably more of those 27–35 (40%) than 18–26 (24%, see Figure 10). Burnout was also the top reason cited by both age cohorts in considering leaving the workforce entirely.

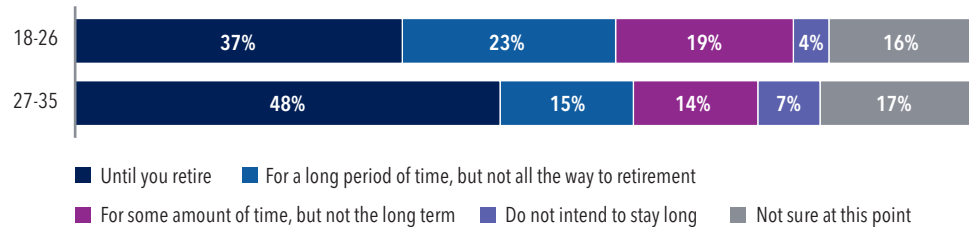
Figure 10  
**Why are you considering changing jobs?** (in order of greatest differential by age cohort)



The top reason for both age cohorts to consider changing jobs was to obtain a higher salary. Of those reasons for leaving where there was the most significant difference by age, the only one where those 18–26 were more likely to cite a particular factor was on a desire to relocate (see Figure 10).

Despite some being dissatisfied with their current employment, 60% or more plan to remain in a public service career either all the way until retirement or for a long period of time (see Figure 11).

Figure 11  
**Whether or not you stay with your current employer, how long do you intend to stay in public service as a career?**



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