

Women in Primetime

Employment Issues for Midlife Women



Business and Professional Women's Foundation

2012 Massachusetts Avenue, N.W.
Washington, DC 20036 (202) 293-1200

THE BUSINESS AND PROFESSIONAL WOMEN'S FOUNDATION
provides information, education and research programs designed to help improve the
economic status of working women.

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Over the past 30 years, women have transformed the American labor force. Every decade after 1880 has shown an increase in the percentage of the labor force that is female. At the turn of the century, only 18 percent, or five million, workers in the labor force were women. As recently as 1947, women comprised only about 29 percent, or 17 million, of labor force participants.

Between 1948 and 1985, women's share of the labor force grew from 29 to 45 percent, as their total participation rate in the workplace jumped from 33 to 55 percent. By far the most important labor market development between 1965 and 1992 has been the dramatic increase in the number of working women.¹

The concurrent aging of the American work force may prove to be as influential on workplace demographics as was the rapid influx of working women. The Bureau of Labor Statistics estimates that the median age of workers will rise from 36.6 years in 1990 to 40.6 years by the year 2005. Since 1950, the number of workers 45 years of age and older has risen from 21 million to more than 35 million.²

One-third of all women aged 16 and over, or 33.1 million, are in their midlife years, that is between the ages of 35 and 54. Minority women, excluding those of Hispanic origin, comprise 16 percent and women of Hispanic origin account for 7 percent of the midlife population.³

In 1992, nearly three-quarters of all women aged 35-54 were working or looking for work, and labor force participation rates for women are

projected to remain at this level or higher into the new millennium. Recent projections suggest that most U.S. labor force growth will come from increased labor force participation by midlife and older women and minorities.

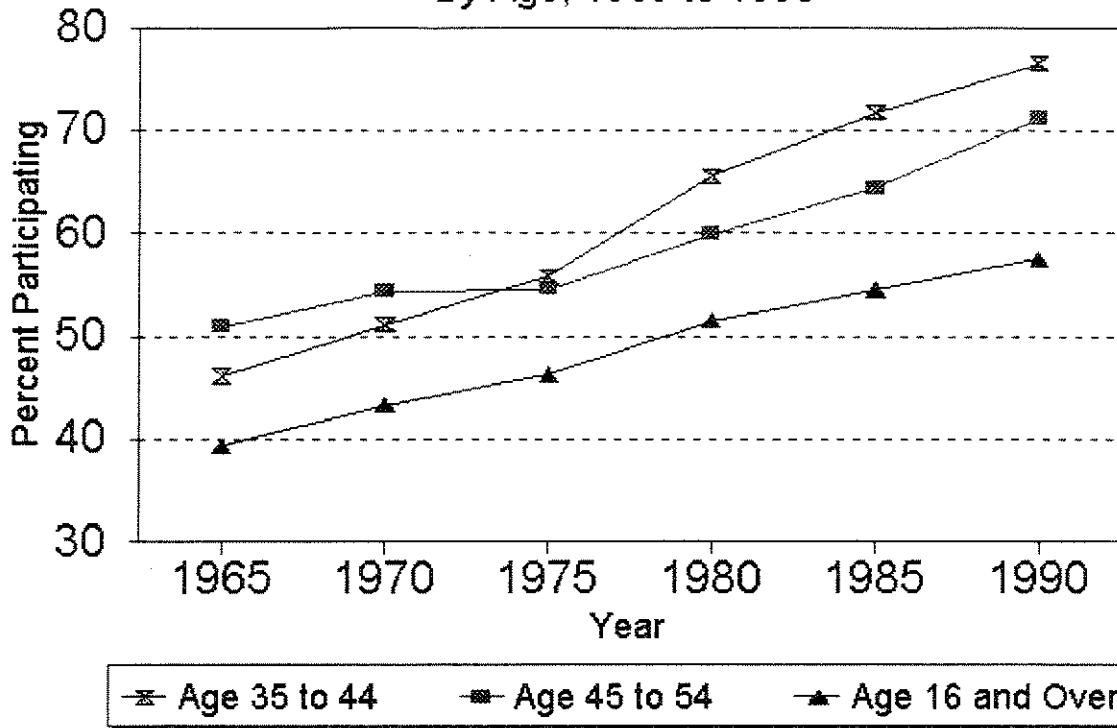
In 1991, 44 percent of women in the labor force were midlife women, and by 2005, midlife women are projected to comprise almost one-half of all employed women. Seventy-one percent of the net increase of women in the labor force between 1991 and 2005 will be women aged 35 to 54.⁴ As a result, women at the midpoint of their working lives will be an increasingly important segment of the labor force.

At the turn of the century, less than 15 percent of all midlife women were employed.⁵ From 1900 to 1940, the work patterns of women remained relatively constant. Women who worked were young, single and poor — if they were white. Women of color and immigrant women, however, often worked their entire lifetimes, usually as domestics, on farms or in factories.

Women's employment patterns changed considerably, though, during the 1940s. "World War II was a watershed in terms of women and work."⁶ For the first time women flooded the marketplace, in particular midlife women. Rosie the Riveter was more likely to be over 35 and married than young and single.

Nearly two out of every three women who entered or reentered the labor market during World War II was 35 or older. Moreover, after the war, although many women returned to unpaid labor

Female Labor Force Participation Rates By Age, 1965 to 1990



Source: Bureau of Labor Statistics, *Employment in Perspective*, Report 860, 1993

in their homes, the employment levels of midlife women continued to increase.

Employment Status

Fifty-seven percent of women 16 years and over, or 56.7 million, work; this is a 27 percent increase over the last three decades. Midlife women have the highest labor force participation rates, at 74 percent. Of this total, Black women comprise 12 percent, and Hispanic women 6 percent. Overall, midlife women tend to have lower unemployment rates than women in other age groups. Midlife women who

are unemployed, however, remain unemployed for considerably longer periods of time. In 1991, 30 percent of midlife women, compared to 23 percent of all women, were unemployed for more than 14 weeks.⁷

The majority of midlife women work full-time. Only 20 percent of midlife women work part-time, compared to 25 percent of women of all ages. Further, midlife women who work part-time are usually younger women with young children; women aged 35 to 44 account for more than 60 percent of part-time midlife workers.

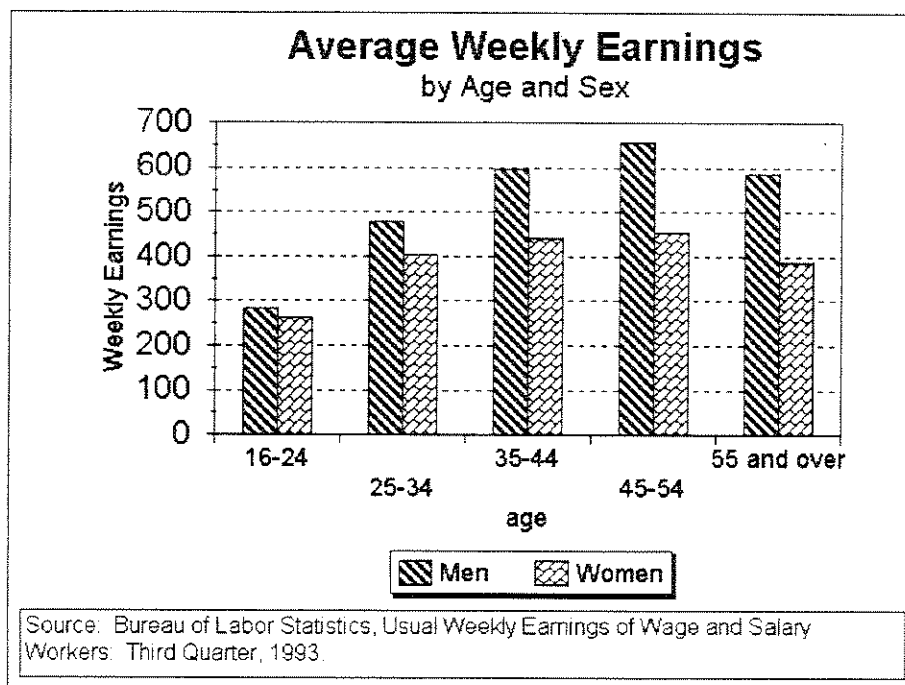
Midlife women also account for almost half of all women holding more than one job, usually in the form of two part-time jobs. Widowed, divorced or separated women are more likely to hold multiple jobs, most frequently to meet regular expenses. Moonlighting, or holding multiple jobs, jumped 500 percent for women over the last decade; men's moonlighting increased only 20 percent.⁸

Earnings

Women's earnings, unlike men's, do not increase with age. Considerable differences exist between male and female earnings patterns. Men consistently increase their earnings and are at the height of their earning power between the ages of 45 and 54. In comparison, the median wage for full-time women workers in the 45 to 54 age range is basically the same as it is for full-time women workers aged 25-34 and 35-44.

Older women on the average earn less than men of similar ages, even when educational levels and length and continuity of career are comparable. The wage gap is wider between men and women in their 40s and 50s than it is for men and women in their 20s, and the largest gap occurs for women and men aged 45 to 64.

The major reason for the disparity of earnings is occupational segregation, which accounts for about 35 to 40 percent of the wage gap. In 1990, 46 percent of all women workers were employed in low-paying service and administrative support positions such as secretaries, waitresses and health aides. Over two-thirds of all women workers are employed in two industries — services and retail trade.⁹ Moreover, a significant proportion of midlife women are underemployed — stuck in low paying jobs with few or no benefits and no prospects for advancement.



Health Care Status

Midlife women face serious inequities in health care coverage. Due to job segregation and the lack of benefits offered by most part-time jobs, many midlife women workers do not have health insurance. "Women are more often in jobs offering no health insurance than are men for three reasons: women have higher rates of part-time work; they more frequently move in and out of the labor force; and they are more likely to work in occupations and for smaller employers where insurance is less often provided as a benefit."¹⁰ Women who have jobs in the service sector or in private households are the most likely to not have health benefits. Further, divorced women are twice as likely to be uninsured as married women.

The lack of health insurance has serious consequences for midlife women. A 1989 study reported that basic screening for four major illnesses was significantly less frequent for uninsured middle-aged women than for those who had insurance.¹¹ Women are also significantly more likely to be underinsured than are men, with disastrous consequences for preventive care. The lack of adequate insurance among midlife women may lead to increased long-term health care costs for the same women as they age.

A lack of knowledge and long-term data about the aging process in women also exists, which may lead to incorrect evaluations and prescription of drugs or treatment programs. The most extensive study on aging, the Baltimore Longitudinal Study of Aging, sponsored by the National Institutes of Health, has

followed a cohort of men since 1959 to learn about the normal processes of aging. No women were included in this study until 1978.

Marital Status

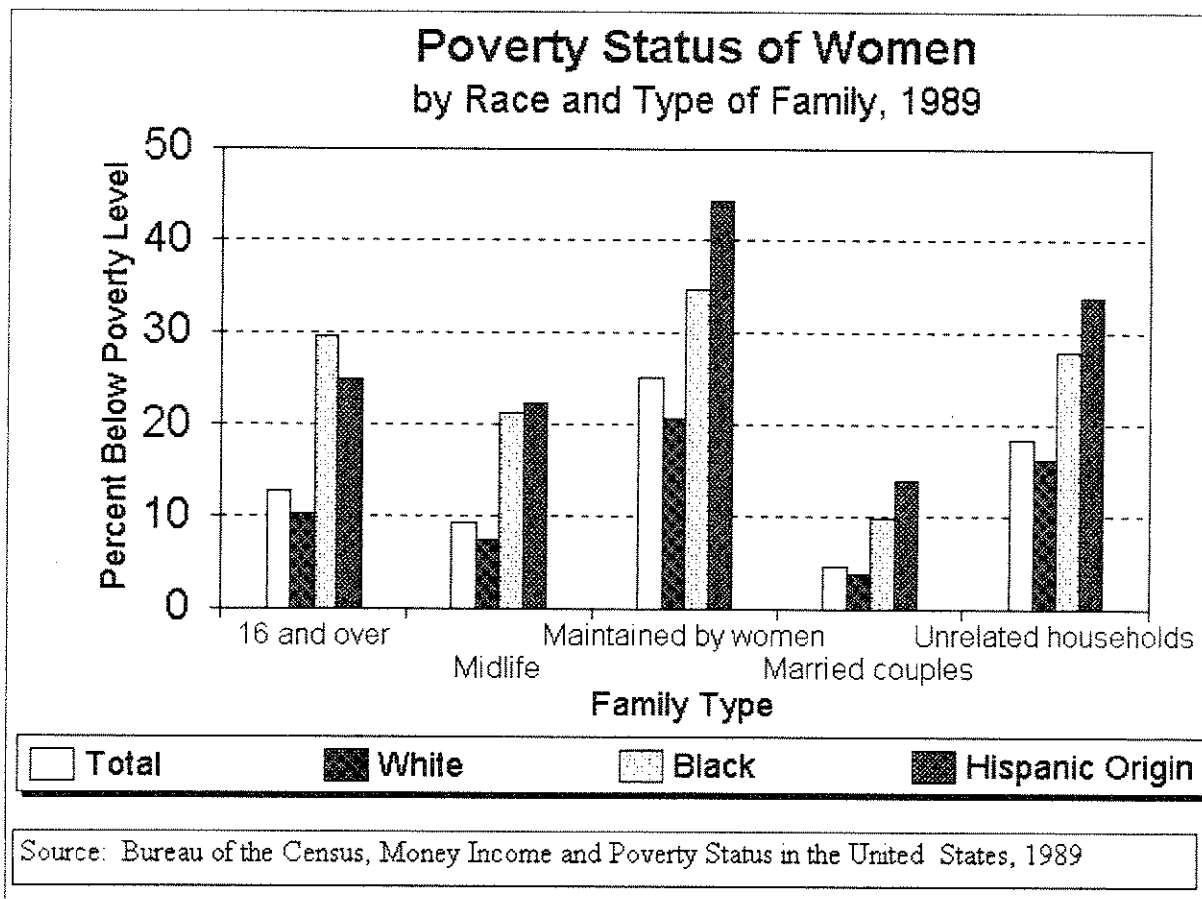
Approximately 85 percent of midlife women in the labor force are either married or divorced, compared to 65 percent of the female labor force overall. For midlife women categorized as not in the labor force (i.e. they are neither employed nor actively looking for employment), the majority (81 percent) are classified as homemakers.

Economic factors are an essential element in midlife women's entry or reentry into the job market. Women in midlife are more likely to get divorced or have children leave home or both, than are younger or older women.¹² Married women in this age group are also more likely to be married to men who are retiring or facing layoffs or cutbacks in the number of hours worked. These changes often force women to seek paid employment to make ends meet.

The proportion of divorced midlife women doubled in the 1970s and 1980s.¹³ Displaced homemakers, who are typically forced into the job market by widowhood, divorce or loss of Aid to Families with Dependent Children (AFDC) benefits, usually enter the job market late in life with little recent paid experience. Nearly 75 percent of all displaced homemakers are women over 40; one-half are unable to find employment and most of the other one-half are underemployed.

Displaced homemakers or divorced women are significantly more likely to live in poverty than married midlife women. Overall, midlife women have lower rates of poverty than all women 16 and over; however, younger midlife women, aged 35 to 44, have higher rates of poverty than women aged 45-54. The highest rates of poverty are concentrated in households headed by single women, in particular single minority women.

million were headed by whites, 5.26 million by Blacks, 1.7 million by Hispanics and 429,000 by Asians. These numbers are also quite likely to increase, since "the aging of the baby-boom generation and changing patterns of marriage and childbirth will make single-person and single-parent households the fastest growing household type among Americans aged 45 to 54 during the next decade."¹⁴



Twenty-two percent, or 3.4 million, of women between the ages of 45 to 54 head households. In 1992, women headed 27.3 million households; 19.8

Caregiving

Work and family concerns are especially relevant to midlife women. More and

more midlife women find themselves caring not only for young children but also for elderly dependents or disabled spouses. The typical woman can expect to spend 17 years caring for children and 18 years caring for older family members. Nine out of 10 women will be caregivers either of children or parents or both.¹⁵ The majority of these women will also be employed, and their employment decisions will be influenced and altered by the availability and affordability of dependent care options. Almost half of midlife women in the labor force have children under 18, compared with two-fifths of all women. Ninety-six percent of mothers who have children under six are between 35 to 44.

Increasingly, midlife women are raising not only their children, but also their grandchildren. In 1992, 5 percent of all children under the age of 18, for a total of three million children, lived with their grandparents. Forty-five percent lived only with their grandmothers. Twelve percent of all Black children under age 18 live with grandparents, compared to 6 percent Hispanic and 4 percent white.

Although the passage of the Family and Medical Leave Act of 1993 (FMLA) will provide some relief to parents with newborn or seriously ill children, parents will still have to juggle the day-to-day challenge of meeting work and family responsibilities. This challenge is

**Midlife Women in the Labor Force with Children under 18
by Race/Ethnic Group, March 1988**
(in thousands)

Marital Status	Total	Race/Ethnic Group		
		White	Black	Hispanic Origin*
Women 16 and over	21,528	17,603	3,170	1,665
Midlife women	10,850	9,093	1,303	758
Married, spouse present	8,477	7,392	708	565
Never married	219	84	132	28
Married, spouse absent	526	328	184	50
Widowed	214	168	54	18
Divorced	1,389	1,121	225	96

*Persons of Hispanic origin may be of any race

Source: Bureau of Labor Statistics, unpublished data from the Current Population Survey, 1988.

made more difficult by the lack of family-friendly benefits at most companies, and the lack of available, affordable child care.

Dependent care does not only involve the responsibility for children. Approximately 9 percent of the elderly needing assistance are cared for by their families. Almost 25 percent of all working women currently take care of elderly dependents. Most caregivers are midlife women — seven out of ten caregivers are women and their average age is 46.

The problem of adequately meeting the intensified need for elder care is only going to escalate. Today, more and more people are living longer — approximately one in nine Americans is 65 or over, and by 2020, the number may have increased to one in six. In comparison, only one in 25 Americans in 1900 was 65 or over.¹⁶

As the number of elderly people needing assistance increases, women may have to exit and reenter the paid labor force more frequently to care for disabled relatives and spouses. These career interruptions will, in all likelihood, occur later in most women's work histories than interruptions for childbearing and child care,¹⁷ and may have more of an impact on earnings and career advancement. "Unless adjustments are made in workplace structures and public policies, the enormous increase in the demand for eldercare could interfere with women's work force participation, slow women's economic progress and make the lives of many women and their families much harder."¹⁸

Educational Status

Ninety percent of midlife women in the labor force have a high school degree, and 25 percent have completed four or more years of college. Twenty-five percent of white midlife women have completed four or more years of college, compared to 18 percent of Black and 12 percent of Hispanic women.¹⁹

Two-thirds of all students age 25 and over are women, and the fastest growing segment of the postsecondary student population comes from women over 25.²⁰ In 1990, 1.4 million midlife women were enrolled in college. Thirty-three percent were enrolled in graduate school, and 35 percent were enrolled in two-year colleges. More than 72 percent of all midlife women were enrolled only part-time, in part due to the conflicting stream of demands from work, family and course work.

Barriers and stereotypes often disadvantage midlife women in their pursuit of higher education. Research has shown that midlife women often encounter three types of barriers as they enter or reenter post-secondary education: institutional, situational and dispositional.²¹

- Institutional:
 - formal and informal age and sex admission quotas;
 - inequitable financial aid practices and regulations;
 - deficiencies in curriculum planning;
 - insufficient student personnel services;
 - biased faculty and staff attitudes.

- Situational:
 - family and peer group attitudes;
 - lack of financial resources;
 - lack of prerequisite qualifications;
 - lack of knowledge about educational opportunities.
- Dispositional:
 - personal attitudes, motivation and personality.

These barriers lead to considerably different educational experiences for midlife women, even when they attend the same institution, share the same classes and professors and live in the same places as other students. Whether they are entering college as freshmen, returning students or graduate students, the seriousness of their pursuit is often called into question. Too often, they are viewed as bored women who are dabbling in the academic world because they have nothing better to do.

In fact, access to education and training programs is essential to the economic independence of midlife women. Many midlife women have a low level of basic skills, with many lacking even basic education. A significant proportion must be referred to General Equivalency Degree (GED) programs or adult basic education programs before they can even begin their search for employment.²² Other midlife women may be too educated to qualify for basic education programs but not skilled enough to obtain a job.

Additionally, midlife women are often ineligible for government funded training programs.²³ The Job Training

Partnership Act (JTPA) requirements exclude many midlife women because their income is too high. This places women in a double bind; although their income is too high for JTPA it is usually too low to pay for similar private-sector training. The marital status of midlife women or their husband's work status may also disqualify them from displaced homemaker programs.

Midlife women who do participate in training programs face additional barriers once they have completed their program. They generally receive fewer permanent job placements than their male counterparts, and the job placements they do receive are typically in minimum-wage occupations with little chance for advancement, such as health, clerical and service jobs.²⁴ Seventy percent of women enrolled in publicly funded job training programs are trained for traditionally female, low-wage clerical and service jobs. These jobs may not pay a living wage, and usually offer few or no fringe benefits, such as health insurance or pension plan participation.

Although access to training programs is critical for many midlife women, most also need immediate employment to meet daily expenses. "Although they may need long-term training to obtain the kind of job that provides economic self-sufficiency, they cannot afford to invest two years in training unless they have financial support for themselves and for their families."²⁵

Training programs which are responsive to the day-to-day lives of mid-life women are essential — support services, such as transportation, child and elder

care programs, insurance, and financial stipends, should be incorporated to increase accessibility and effectiveness.

Access to on-the-job training programs, especially those concerning emerging technological advancements, is also a critical factor in the status of midlife women since training often leads to higher wages and promotional opportunities. However, many employers and administrators of training programs are reluctant to spend limited training monies on older workers, especially older women.²⁶

Age Discrimination

Midlife women often experience a combination of sex and age discrimination. Minority women may face the triple jeopardy of sex, age and race discrimination. Employers most commonly discriminate against midlife workers in five ways:²⁷

- Yielding to and perpetuating negative stereotypes — older workers are:
 - inflexible and personally difficult;
 - not serious, long-term employees;
 - working for "pin money," don't really need to work;
 - not cost-effective because they cost more to hire and train and don't produce as much return on investment;
 - poor performers due to deteriorating health;
 - less capable of assuming managerial/supervisory responsibilities;

- unable or unwilling to learn new skills.
- Reinforcing unspoken youth requirements:
 - implicitly or explicitly hiring and promoting only young women, even though youthfulness not requirement for successful job performance;
 - attractiveness perceived as prerequisite for jobs and promotions;
 - attractiveness equated with youthfulness.
- Requiring unnecessary qualifications that operate to exclude older women from employment opportunities:
 - requirement of recent work experience or recent paid experience as job prerequisite.
- Maintaining pay inequities between younger and older workers:
 - wage gap between sexes increases with age;
 - artificial depression of women's wages.
- Discriminating against older women to avoid paying fringe benefits such as pensions:
 - discharging or otherwise penalizing older women to prevent them from vesting in or attaining pension, health or disability benefits.

Employers' discriminatory attitudes about midlife women are unfounded. The reality is that corporate studies²⁸ have shown that midlife women workers

are more dependable, have better attendance records and are as productive as other employees. Employers also report that health insurance costs for older women workers are no higher than for younger women workers. Moreover, studies have shown that midlife women workers learn as well or better than younger employees.

Age Discrimination Laws

Age discrimination by employers is illegal, and is prohibited primarily by three federal laws. The Age Discrimination in Employment Act of 1967 (ADEA) prohibits employment discrimination because of age. The Employee Retirement Income and Security Act of 1974 (ERISA) prohibits, among other things, discrimination against older workers' participation in fringe benefit plans. Under ERISA, it is illegal for employees to discharge older workers simply because it is cheaper to discharge and replace them than it is to pay the increased cost of fringe benefits. The Age Discrimination Act of 1975 prohibits age discrimination in programs or activities which receive federal financial assistance.

The ADEA is patterned after Title VII of the Civil Rights Act of 1964, which prohibits employers from discriminating on the basis of sex in all aspects of employment. This means the ADEA applies to hiring, wages, fringe benefits, transfers, job opportunities, promotions and discharges. The ADEA also prohibits retaliation against employees for filing charges or complaints, opposing discriminatory practices or participating in investigations of complaints.

The ADEA covers all individuals 40 and over, with the following exceptions: certain tenured faculty members, bona fide executives and policy makers and firefighters and law enforcement officers. However, only individuals employed at firms with more than 20 workers are eligible for ADEA coverage. In comparison, Title VII applies to firms with more than 15 employees. Further, the ADEA does not provide for payment of legal fees, and this often discourages older women workers from initiating legal action.

Women who have experienced age discrimination can also pursue action under state laws. Many states have state anti-discrimination laws similar to Title VII and ADEA. These laws may provide a longer statute of limitations or provide greater relief remedies. The age minimum for age discrimination may also be lower and firms with fewer employees may be covered. Many state laws also provide an arbitration mechanism, which may be more timely and more cost-effective.

Remedies do exist for midlife women to fight illegal age discrimination. Moreover, because of the increasing numbers of older women workers, and the tenacity of inaccurate perceptions about midlife women, "over the next decade, employment discrimination litigation on behalf of older women may well be one of the new frontiers of civil rights enforcement."²⁹

Today, increased private legislation may be the best way for midlife women to ensure equitable redress from cases of age discrimination. The Equal

Employment Opportunity Commission (EEOC) has filed only two class action suits on the dual basis of age and sex. The EEOC has also interpreted the ADEA to exempt apprenticeship programs from coverage, which has served to limit their accessibility to midlife women. Further, the EEOC has permitted the statute of limitations to lapse in a large number of ADEA cases without either taking action or informing parties they needed to file suits to protect their interests. Most cases filed by the EEOC under ADEA have concerned individual cases of mandatory retirement brought on behalf of middle-aged, white men.³⁰

Conclusion

According to many American labor force theorists, midlife women should be in the primetime of their careers. Most midlife women have considerable career longevity, albeit with more periods out of the labor market than their male colleagues, and their educational level and work experience have increased. Women's increase in human capital, i.e. education and experience, should have translated into increased opportunities and higher wages.

Despite the progress made over the past decades, however, economic equity for midlife women remains an elusive goal. They are still paid less than men, still segregated into traditionally female jobs, still have fewer training and promotional possibilities and still face considerable inequities in benefit program coverage and participation.

Moreover, with the aging of the American population, midlife women's caregiving responsibilities are likely to expand, without concomitant expansion of family-friendly benefits at work.

Older workers, especially midlife women workers, will play an increasingly important part in maintaining a strong economy and vital society. Economic, legislative and social policies and conditions largely determine the status and success of midlife women in the workplace. Yet, these policies and practices are out-of-touch with the realities of most midlife women's lives.

As midlife women come to represent a significant part of the labor force, the outdated myths and stereotypes which restrict their economic opportunities must be replaced with today's realities.

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