



WOMEN'S BUREAU  
U.S. DEPARTMENT OF LABOR

# FACT SHEET



## OLDER WOMEN AND WORK

The majority of older people in the United States, defined here as people 55 years old and older, are women (54 percent), and women outnumber men in this age group by 6.7 million. During the last three decades, the labor force participation of older women has grown rapidly and is projected to continue growing for the next 20 years. This fact sheet summarizes the data and research on older women that address the following questions: *How does the educational attainment of older and younger women compare? In what occupations do older women work? What, if any, barriers to work do they face? What work supports do they need?*

## DEMOGRAPHIC CHANGES

The average age of the U.S. population has been gradually increasing due to the aging of baby boomers, falling birth rates, and improved health and longevity.<sup>1</sup> This trend is expected to continue until 2050. Between 2011 and 2050, the number of women who are 55 years of age and older is projected to grow by more than 26 million, with women continuing to outnumber men.<sup>2</sup> The gender imbalance grows more markedly as the population ages,<sup>3</sup> making retirement security a growing concern for women.

During the coming decades, the racial/ethnic composition of the older population is expected to change significantly. The size of each population group in absolute terms is expected to increase, but because growth is expected at different rates, the percentage of women of color in the older female population will increase substantially. The number of Hispanic women who are 55 years old and older is expected to almost quadruple between 2011 and 2050. During this same timeframe, the number of Asian women is projected to triple, the number of Black women to double, and the number of White women is projected to increase by a fifth (Figure 1).<sup>4</sup>

While the labor force participation rate of men ages 55 and older will continue to exceed that of women during the current decade, most of the increases in the labor force participation of the population ages 55 and older will come from women.<sup>5</sup> Among 55- to 64-year-olds, women's rate of labor force participation increased from 41.3 percent in 1980 to 59.4 percent in 2012, and is expected to reach 66.6 percent by 2020. The labor force participation of males between 55- to 64- years of age decreased from 72.1 percent in 1980 to 69.9 percent in 2012, and is expected to rise to 71.1 percent in 2020.<sup>6</sup> Increases in labor force participation are expected to be even steeper for those ages 65 years and older. For women, the rate was 8.1 percent in 1980, 14.4 percent in 2012, and is expected to be 19.2 percent in 2020; for men, the rate was 19.0 percent in 1980, 23.6 percent in 2012, and is expected to be 26.7 percent in 2020.<sup>7</sup>

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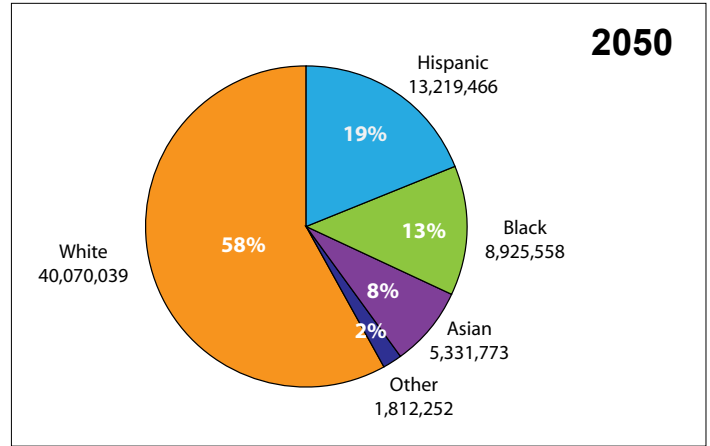
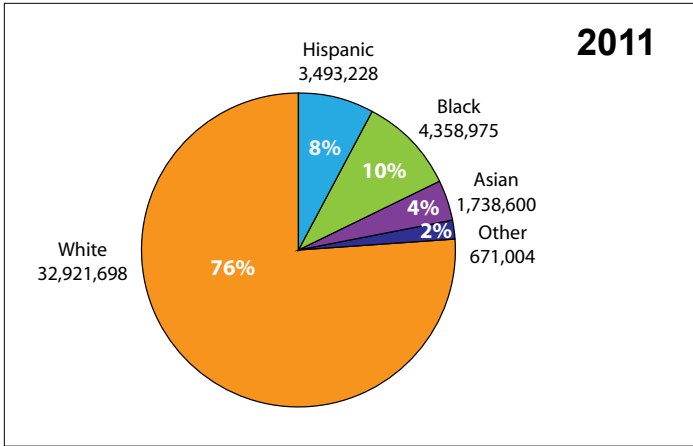


Figure 1. Racial/ Ethnic Composition of the Female Population Ages 55 years and older, 2011 and 2050.

Projected for 2050.

Notes: All races are defined as exclusive: White alone, not Hispanic; Black alone, not Hispanic; and Asian alone, not Hispanic. Women of Hispanic ethnicity may be of any race. "Other" includes all categories not otherwise shown, such as

American Indians and Alaska Natives, Native Hawaiians and other Pacific Islanders, and persons of two or more races. Sources: U.S. Census Bureau, 2011 American Community Survey and 2012 National Population Projections.<sup>8</sup>

## OLDER WOMEN'S EDUCATIONAL ATTAINMENT

Women ages 55 to 64 are as likely as women ages 25 to 54 to have advanced college degrees, associate degrees, or, at the other end of the spectrum, not to have finished high school. They are less likely than women in the younger age group to have a four-year college degree (Figure 2).<sup>9</sup> Differences in educational attainment, however, are quite different for women ages 65 years and older, both compared to younger women and to men 25 years and older. In 2011, one in five women falling into the

65 years and older bracket had not finished high school, and four of 10 (40 percent) had a high school diploma as their highest educational attainment.<sup>10</sup> Low educational attainment is likely to limit the earning opportunities of some women in this age group. Given women's rising educational attainment, this is likely to be less of an issue in future years, although, as shown in Figure 2, a substantial percentage of younger women also lack educational qualifications beyond high school.<sup>11</sup>

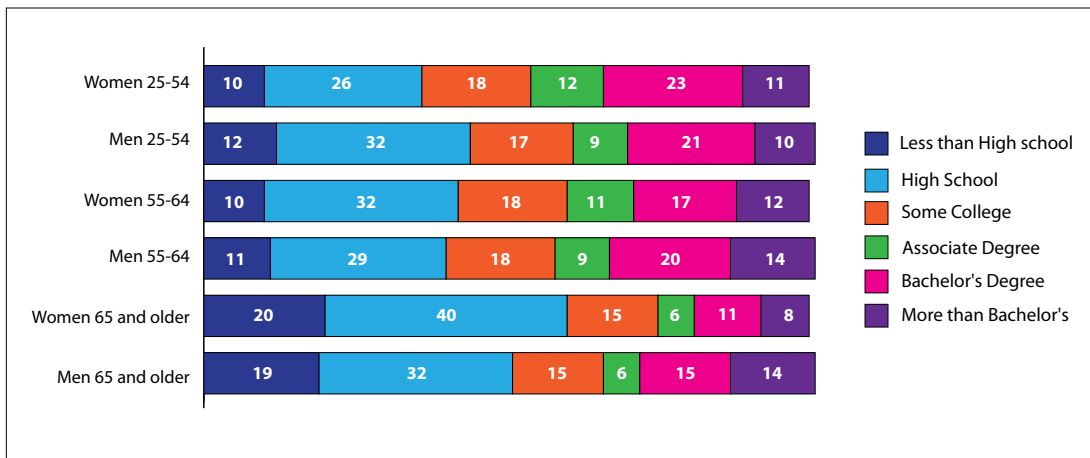


Figure 2. The Distribution of the Population by Highest Educational Attainment, Gender and Age (in Percent), 2011. Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.<sup>12</sup>



## OLDER WOMEN'S EMPLOYMENT

In 2011, a third (32 percent) of women ages 55 and older worked in 10 occupations (Table 1).<sup>13</sup> These occupations include higher-paying jobs requiring a college degree, such as registered nurses and teachers. They also include mid-level jobs, such as secretaries, bookkeeping, and accounting clerks. Lower-paying occupations, such as nursing, psychiatric and home health aides, retail salespersons, cashiers, maids and cleaners, and personal

care aides. The list of most common occupations of older women differs little from that for all women.<sup>14</sup> However, with the exception of retail salesperson, none of the top 10 most common occupations of older women are also among the top 10 most common occupations of older men (data not shown).<sup>15</sup> Research suggests that older workers are as likely as younger workers to work in occupations projected to grow.<sup>16</sup>

Table 1. The Ten Most Common Occupations for Women Ages 55 and Older, 2011.

	Occupation	Number of Women Workers Ages 55+	Percent of All Women Workers Ages 55+	Percent of Women Workers Ages 55+ Working Full-time*
1	Secretaries and administrative assistants	984,830	7%	75%
2	Registered nurses	605,922	4%	71%
3	Elementary and Middle-School teachers	574,653	4%	79%
4	Nursing, psychiatric, and home health aides	377,455	3%	64%
5	Bookkeeping, accounting, and auditing clerks	369,829	3%	66%
6	Retail salespersons	357,831	3%	47%
7	Cashiers	299,493	2%	42%
8	Maids and house-keeping cleaners	291,994	2%	52%
9	Personal-care aides	251,893	2%	50%
10	Office clerks, general	251,577	2%	68%

Note: \*Full-time: working at least 35 hours per week.

Source: U.S. Census Bureau, 2011 American Community Survey.<sup>17</sup>

In 2012, seventy-one percent of working women ages 55 years and older worked full-time. Yet women in this age group were more likely to work part-time than all women (29 percent compared to 26 percent). Part-time employment was highest among older White women (30 percent) and lowest for older Black and Asian women (22

and 23 percent respectively).<sup>18</sup> Part-time employment is highest in the least skilled occupations (Table 1). Part-time jobs are much less likely than full-time jobs to offer benefits, such as paid sick leave, retirement plans, or health insurance.<sup>19</sup>



## OLDER WOMEN AND HEALTH

Forty-seven percent of older workers retire earlier than planned. Fifty-five percent of those who retire early do so due to a health problem or disability.<sup>20</sup> By age 55, 15 to 25 percent of workers report reduced ability to work (data not published separately for women and men).<sup>21</sup> Although age is not a good predictor of the health and well-being of any one individual, most older people tend to experience higher rates of chronic illnesses and disability than do younger people. In 2007, 19 percent of Americans ages 55 to 64 were in poor health, as were 22 percent of those ages 65 to 74.<sup>22</sup>

Due to the large numbers of women working in administrative and clerical occupations, they are less exposed to physically hazardous working conditions than are most men. However, several occupations that are mostly held by women can involve physically strenuous work, including heavy lifting, prolonged standing, and working in cramped spaces. Such physically demanding occupations include nursing and psychiatric care aides, cleaners, cashiers, retail salespersons, and personal care aides.<sup>23</sup> Physically strenuous work is also a good predictor of poor health among workers.

## UNEMPLOYMENT

The rate of unemployment doubled for older women between 2007, the year in which the Great Recession began, and 2011, from 3 to 6.1 percent for women ages 55 to 64, and from 3.1 to 6.5 percent for women ages 65 years and older. While unemployment fell slightly in 2012, it continued to be substantially higher than before the Great Recession (Table 2).<sup>24</sup>

Older individuals tend to be less likely than younger individuals to be unemployed; however, once an older person becomes unemployed, they usually have

greater difficulty than do younger people in finding new employment. When older individuals find new employment, it often pays lower wages and has less desirable working conditions than provided in their previous position.<sup>25</sup> The number of older persons who are unemployed for more than six months is substantially higher than those who are younger and unemployed for more than six months. The average unemployment duration is substantially longer for older job seekers, as compared to younger job seekers (53.8 weeks in 2012 for women ages 55 years and older compared to 41.4 weeks for women ages 25 to 54 years<sup>26</sup>).

Table 2. The Rate of Unemployment by Age and Gender, 2007 to 2012 (in Percent).

<b>WOMEN</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
20-24	7.3	8.8	12.3	13	13.4	12.1
25-54	3.8	4.6	7.2	7.8	7.6	7.1
55-64	3	3.7	6	6.2	6.1	5.6
65 and older	3.1	3.9	6.1	6.2	6.5	6.3
<b>All Women</b>	4.5	5.4	8.1	8.6	8.5	7.9
<b>MEN</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
20-24	8.9	11.4	17	17.8	15.7	14.3
25-54	3.7	5	9.2	9.3	8.2	6.9
55-64	3.2	3.8	7.2	8	7.1	6.3
65 and older	3.4	4.5	6.7	7.1	6.5	6.2
<b>All Men</b>	4.7	6.1	10.3	10.5	9.4	8.2

Source: U.S. Bureau of Labor Statistics, Current Population Survey.<sup>27</sup>



## RETIREMENT SECURITY

Many older Americans are reliant on Social Security earnings in retirement (retirees in the bottom fifth of the income distribution rely on Social Security for 84.3 percent of their income).<sup>28</sup> Without Social Security income, 15.3 million people age 65 and over would have fallen below the poverty line in 2012, close to quadrupling the number of elderly in poverty.<sup>29</sup> However, women are more likely than men to leave and re-enter the workforce, leaving them with significantly less Social Security income since periods of non-work are not credited to individuals' Social Security accounts. Moreover, because of the wage gap (based on analysis of median annual earnings, women working full-time, year-round earn approximately 77 cents for every dollar earned by men<sup>30</sup>), women have less money to save for retirement throughout their lifetimes.<sup>31</sup>

The recent Great Recession has diminished the retirement savings of many Americans, leading some workers to delay retirement and others to return to the labor market from retirement or from economic inactivity.<sup>33</sup> Women are more likely than men to report not having sufficient savings for retirement (Figure 3).<sup>34</sup>

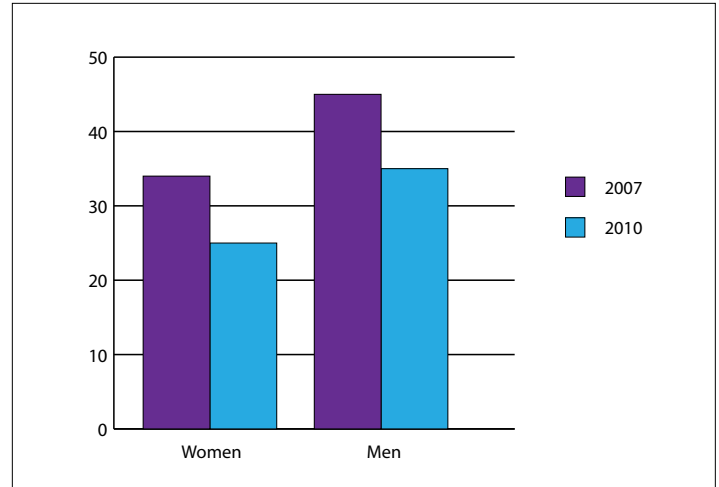


Figure 3. Decline in Those Saying They Are Saving Enough for Retirement, 2007-2010 (People Not Yet Retired, in Percent). Note: Bars show percent responding that they believe they are saving enough for retirement.

Source: Institute for Women's Policy Research/Rockefeller Survey of Economic Security.<sup>32</sup>



## SUPPORTS FOR OLDER WOMEN AND WORK

Access to targeted training, ergonomically designed jobs, workplace flexibility, and the tackling of age discrimination are likely to enhance older women's access to high-quality jobs with self-sufficiency wages and benefits, and their capacity to make provisions for an economically secure retirement when they leave the labor force.

Access to targeted training programs for older women who lose their jobs or are returning to the labor force is key.<sup>35</sup> Research by organizations such as the *Council for Adult Education and Learning* highlights good practices in training programs which recognize age-related differences in learning styles and build up the confidence of women who may have been out of the labor force and formal education for a number of years.

Ergonomic interventions and redesign of work processes can improve the health of all workers, as well as make work more feasible for older adults. Many older women and men prefer gradual (phased) retirement. Some pension plans allow employees to scale back from full-time to part-time

work and receive partial retirement benefits; this is not the norm, however, and the rules of many pension plans and Social Security regulations effectively penalize or prevent workers from following such gradual retirement options. For their own health and well-being and because of unpaid care responsibilities for elderly parents or a spouse in need of help, older women are also likely to benefit from workplace flexibility. The *AARP Best Employers for Workers over 50* and *Sloan When Work Works Awards* show the potential for win-win workplace flexibility, yet in many workplaces access to meaningful flexibility remains elusive.

Last but not least, older women need a workplace free of age discrimination. The *U.S. Equal Employment Opportunity Commission* is responsible for enforcing the Age Discrimination in Employment Act [ADEA]. The ADEA makes it illegal to discriminate against anyone who is 40 years old and older. Claims of age discrimination have risen rapidly in recent years.<sup>36</sup> Pro-active enforcement of anti-discrimination laws and education of employers will help older women to stay employed and enhance their economic security.





## ENDNOTES

- <sup>1</sup> U.S. Census Bureau, 2012 National Population Projections. <http://www.census.gov/population/projections/data/national/2012.html>
- <sup>2</sup> Ibid.
- <sup>3</sup> Ibid.
- <sup>4</sup> Ibid.
- <sup>5</sup> Mitra Toossi, "Labor Force Projections to 2020: A More Slowly Growing Workforce." U.S. Bureau of Labor Statistics (BLS), *Monthly Labor Review*, January 2012: pp. 43-64 <http://www.bls.gov/opub/mlr/2012/01/art3full.pdf> (accessed September 3, 2013).
- <sup>6</sup> Data for 1980 from Howard N. Fullerton, Jr. and Mitra Toossi. "Labor Force Projections to 2010: Steady Growth and Changing Composition." U.S. Bureau of Labor Statistics (BLS), *Monthly Labor Review*, November 2001, pp. 21-38, <http://www.bls.gov/opub/mlr/2001/11/art2full.pdf>; 2012 data from BLS, Current Population Survey, 2013. Table 3, Employment status of the civilian noninstitutional population by age, sex, and race; <http://www.bls.gov/cps/cpsaat03.htm>; 2020 data from Mitra Toossi, "Labor Force Projections to 2020: A More Slowly Growing Workforce." BLS, *Monthly Labor Review* January 2012: pp. 43-64. <http://www.bls.gov/opub/mlr/2012/01/art3full.pdf> (all accessed September 3, 2013).
- <sup>7</sup> Ibid.
- <sup>8</sup> Institute for Women's Policy Research analysis based on 2011 American Community Survey data provided by Ruggles, Steven J., Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. 2010. *Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]*. Minneapolis: University of Minnesota; and on 2050 projections as provided by U.S. Census Bureau. 2012. "NP2012\_D1: Projected Population by Single Year of Age, Sex, Race, and Hispanic Origin for the United States: 2012 to 2060" 2012 National Population Projections <http://www.census.gov/population/projections/data/national/2012/downloadablefiles.html> (accessed September 2, 2013).
- <sup>9</sup> U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2012. "Educational Attainment in the United States: Table 1. Educational Attainment of the Population 18 Years and Over, by Age, Sex, Race, and Hispanic Origin: 2011." <http://www.census.gov/hhes/socdemo/education/data/cps/2011/tables.html> (accessed October 10, 2012).
- <sup>10</sup> Ibid.
- <sup>11</sup> Ibid.
- <sup>12</sup> Ibid.
- <sup>13</sup> Institute for Women's Policy Research analysis based on 2011 American Community Survey data provided by Ruggles, Steven J., Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. 2010. *Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]*. Minneapolis: University of Minnesota
- <sup>14</sup> Ibid.
- <sup>15</sup> Ibid.
- <sup>16</sup> Geri Adler and Don Hilber. 2008. "Will the Types of Jobs Being Created Enable Older Workers to Keep Working?" *Journal of Workplace Behavioral Health* (23:1/2) 71-87.
- <sup>17</sup> Ibid.
- <sup>18</sup> IWPR calculations based on U.S. Bureau of Labor Statistics, Current Population Survey, 2013. Table 8, Employed and unemployed full- and part-time workers by age, sex, race, and Hispanic or Latino ethnicity, 2012. <http://www.bls.gov/cps/cpsaat08.htm> (accessed October 28, 2013)
- <sup>19</sup> Society for Human Resource Management 2011. *Employee Benefits: A Research Report by the Society for Human Resource Management* [http://www.shrm.org/Research/SurveyFindings/Articles/Documents/2011\\_Emp\\_Benefits\\_Report.pdf](http://www.shrm.org/Research/SurveyFindings/Articles/Documents/2011_Emp_Benefits_Report.pdf) (accessed December 17, 2011).
- <sup>20</sup> Employee Benefit Research Institute (2013). 2013 Retirement Confidence Survey. "2013 RCS Fact Sheet #2, Changing Expectations about Retirement" [http://www.ebri.org/files/Final-FS.RCS-13.FS\\_2.Expects.FINAL.pdf](http://www.ebri.org/files/Final-FS.RCS-13.FS_2.Expects.FINAL.pdf) (accessed September 30, 2013)
- <sup>21</sup> Ilmarinen, J. Tuomi K, Klockars M. Changes in the work ability of active employees over an 11-year period. *Scandinavian Journal of Work Environment and Health* 1997;23 (suppl 1):49-57.
- <sup>22</sup> Richard W. Johnson. 2010. *Older Workers: Opportunities and Challenges* Fact sheet; Washington DC: Urban Institute <http://www.urban.org/UploadedPDF/412166-older-workers.pdf> (accessed August 28, 2013).
- <sup>23</sup> Rho, Hye Jin. 2010. *Hard Work? Patterns in Physically Demanding Labor Among Older Workers*. Washington, DC: Center for Economic Policy Research. <http://www.cepr.net/documents/publications/older-workers-2010-08.pdf> (accessed October 16, 2012).



- <sup>24</sup> U.S. Bureau of Labor Statistics, Current Population Survey, 2013. Table 31, Unemployed persons by age, sex, race, Hispanic or Latino ethnicity, marital status, and duration of unemployment. <http://www.bls.gov/cps/cpsaat31.htm> (accessed August 27, 2013).
- <sup>25</sup> U.S. Government Accountability Office. 2012. *Unemployed Older Workers: Many Experience Challenges Regaining Employment and Face Reduced Retirement Security*. GAO Report to the Chairman, Committee on Aging, U.S. Senate. <http://www.gao.gov/assets/600/590408.pdf> (accessed December 3, 2012).
- <sup>26</sup> U.S. Bureau of Labor Statistics, Current Population Survey. Unpublished table 31, Unemployed persons by duration of unemployment, age, sex, race, and Hispanic or Latino ethnicity, annual averages 2012. Available on request from the Bureau of Labor Statistics, contact information at <http://www.bls.gov/cps/contact.htm>.
- <sup>27</sup> U.S. Bureau of Labor Statistics, Current Population Survey. Table 3, Employment status of the civilian noninstitutional population by age, sex, and race, various years; <http://www.bls.gov/cps/tables.htm>.
- <sup>28</sup> Social Security Administration, Office of Retirement and Disability Policy. 2012. *Income of the Aged: Chartbook, 2010*. [http://www.ssa.gov/policy/docs/chartbooks/income\\_aged/2010/iac10.pdf](http://www.ssa.gov/policy/docs/chartbooks/income_aged/2010/iac10.pdf) (accessed August 28, 2013).
- <sup>29</sup> U.S. Census Bureau (2013). *Income, Poverty, and Health Insurance in the United States: 2012*, page 21. <http://www.census.gov/prod/2013pubs/p60-245.pdf>.
- <sup>30</sup> Ibid., page 11.
- <sup>31</sup> Jocelyn Fischer and Jeff Hayes. 2013. "The Importance of Social Security in the Incomes of Older Americans: Differences by Gender, Age, Race/Ethnicity, and Marital Status." *IWPR Briefing Paper*, Washington, DC: Institute for Women's Policy Research.
- <sup>32</sup> Cynthia Hess, Jeff Hayes, and Heidi Hartmann. 2011. *Retirement on the Edge. Women, Men, and Economic Insecurity After the Great Recession*. Washington, DC: Institute for Women's Policy Research.
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- <sup>36</sup> U.S. Equal Employment Opportunity Commission. "Charge Statistics FY 1997 through FY 2012." <http://www.eeoc.gov/eeoc/statistics/enforcement/charges.cfm> (accessed September 30, 2013).