



Office on the Economic Status of Women

The Office on the Economic Status of Women (OESW) is a non-partisan office under the Legislative Coordinating Commission. OESW's statutory mandate is to "study and report to the legislature on all matters relating to the economic status of women in Minnesota...." (Minnesota Statutes 3.303)

OLDER WOMEN & WORK

In July of 2014 the Minnesota Legislative Office on the Economic Status of Women (<http://www.oesw.leg.mn/>) and the U.S. Department of Labor's Women's Bureau (www.dol.gov/wb) co-hosted two roundtable discussions on *Older Women and Work*—one in the Twin Cities area and one in St. Cloud. AARP, the Metropolitan Area Agency on Aging (MAAA), and the Central Minnesota Council on Aging (CMCOA) were also gracious co-hosts. Roundtable participants were asked to respond to a series of questions about older women entering and succeeding in the workforce. This document begins with the overarching themes that resonated throughout the roundtable discussions, and then reports the comments of roundtable participants. A list of participants is included in the Appendix.

Background Facts

- The total number of older adults (age 65-plus) is anticipated to double between 2010 and 2030, rising to 1.3 million. By then, more than one in five Minnesotans will be an older adult.ⁱ
- Currently, one in seven Minnesotans age 65 or older lives in poverty and over half of them (38,463) are women.ⁱⁱ
- A lifetime of lower earnings than men and a history of leaving the workforce or working reduced hours to take care of young children or aging parents leave older women with less retirement savings than men, lower pensions, and lower Social Security benefits.
- While the labor force participation rate of men age 55-plus will continue to exceed that of women during the current decade, most of the increases in labor force participation of this age group will come from women.ⁱⁱⁱ

- Nationally, among 55- to 64-year-olds, women’s rate of labor force participation is expected to reach 66.6% by 2020. For women age 65 years and older, the rate of labor force participation was 8.1% in 1980, 14.4% in 2012, and is expected to be 19.2% in 2020.

Broad themes from the *Older Women & Work* roundtables

- The demands of family caregiving responsibilities fall heavily on women—at all life stages—and greatly affect older women’s finances and ability to be in the labor force.
- Older women *need* to work—they need the income.
- Workplace flexibility is key to supporting older women workers.
- Many of the challenges for older workers hold true for both men and women, but they are often more pronounced for women. Older women face a combination of age and gender bias.
- Roundtable participants continually voiced concern for those women not yet “older”: a desire to change the picture so today’s younger women won’t be as economically vulnerable when they age as are today’s generation of older women.

Caregiving

- A woman’s family caregiving responsibilities were a constant theme in virtually every topic discussed at the two roundtables.
- Women who leave the workforce to care for aging parents lose, on average, over \$320,000 (lost wages, lower social security benefits, and lower pensions).^{iv}
- Caregiving is universal across many ages.
- We need to keep women in the workforce while they caregive—whether it be taking care of young children or of aging parents or spouses.
- It’s hard for caregivers to re-enter the workforce.
- There are no benefits to allow women to caregive.
- Caregiving takes a physical and emotional toll on the caregivers. Older women who are caregivers often don’t take care of themselves, putting them at risk of conditions like depression or chronic disease.
- Caregiving for a spouse can drain a woman’s personal finances. When her spouse dies she is impoverished.

What are the characteristics and demographics of older women in the workforce?

- Education and work skills
 - Not well-educated
 - Some older women are uncomfortable using modern technology, but this concern was not as pronounced as one would think. St. Cloud participants estimate about 25% have good technical skills.
 - Some older women lack financial management skills, especially those who were not in the workforce for much of their life, and are coming back to work due to the death of a spouse or divorce.
- Poverty
 - Extreme poverty is common among older women. They are often too proud for food stamps and other public assistance. They have no pensions; they are powerless.
 - Older women need work and a paycheck to survive financially.
 - Spouses of farmers: no income, no retirement, no employment history.
 - Women are segregated in low-wage, female-dominated occupations.
- Age
 - Very old, 80-plus, but still working. The oldest volunteer in Lutheran Social Services' Older Adult Volunteer Program, which pays volunteers \$2.65/hr., tax-free, is age 92.
 - St. Cloud area seeing age 55-plus, due to layoffs of workers ages 55-60.
 - St. Cloud State University seeing an increase in the number of non-traditional students—older students (30s, 40s, 50s). The age of grad students varies from 22 to 80, with the majority in their 40s to mid-50s
- Health
 - Physical disabilities of older women are a barrier to work. Those in the older range become increasingly frail.
 - Older women sometimes can't physically sustain the job they had, especially those in physically demanding jobs, like hospitality and caregiving.
- Marital Status
 - Older women more likely than men to live alone and to rent, vs. own a home.
- Discrimination
 - Older women in the workforce often affected by employer age bias.

Why are older women staying in the workforce longer or returning to work?

- Poverty
 - Not enough savings to retire.
 - Low wages.
 - Social security often the sole source of support—wasn't meant to be.
 - Gender life course: follow spouse's job, leave workforce to care for children, aging parents. Results in lower earnings, less savings, less pension benefits, lower social security.
- Health Insurance
 - Older women who are too young for Medicare need employer health insurance benefits.
- Loss of a spouse
 - Death of spouse forces older women into the workforce.
 - Younger seniors hit retirement and get divorces.

What obstacles are faced by older women looking for employment?

- Lack of workplace flexibility
 - A lot of Minnesota employers (with the exception of very large employers) are not progressive in human resource matters; therefore, limited workplace flexibility.
 - A change in shifts is a huge problem for family caregivers.
- Lack of paid sick and family leave
- Transportation
 - Transportation is the #1 reason people don't access opportunities. Minnesota weather makes it even worse.
 - Public transportation in the St. Cloud area is "horrible." The Twin Cities area doesn't embrace public transportation.
- Age discrimination, especially against older women
 - "Gray hair renders women invisible."
 - Age bias is more pronounced against older women than older men. (Combined effect of age + gender bias.)
 - There is an employer bias against both mothers and older women.
 - Single mothers are looked down on; single dads are admired.
 - Discrimination against older employees in training.
- Discrimination against unemployed

- Training
 - Lack of training.
 - Discrimination against older employees in training.
 - Older women tend to be less willing to participate in training.
- Health
 - Older workers often have health disadvantages, but health inequities (physical disabilities with aging) are more pronounced for older women.
 - The stress of caregiving affects women's health and this affects their ability to work.
- Caregiving responsibilities often limit the ability to move to a location with better job opportunities.
- Gender stereotypes and gender traits
 - Leadership skills are not being taught to women. E.g., schools are not teaching leadership to nursing students.
 - Occupational segregation.
 - Women either tend to choose female-dominated occupations (and therefore lower pay) or employers' stereotypes steer them to these occupations.
 - The state bonding program is touted as a jobs program, but it doesn't provide jobs for women.
 - Female-dominated occupations don't have a career ladder, vs. male-dominated, trade occupations.
 - Women are "worker bees"; they perform multiple roles, are too humble, don't realize the marketable value of all they do.
 - Women of all generations have an ingrained sense not to toot their own horns.
 - Women lack the skill of saying "no." They should not take on low-level tasks because it type-casts you.
 - Women often lack teamwork experience. Therefore, team sports for girls are important.
 - Women often lack confidence.
- Welfare recipients are predominantly women. The welfare system is process-oriented, not results(job)-oriented.
- Technology challenges.
 - On-line applications can be a technology challenge.
 - Older women may have a resistance to learning new technology.
 - Older women who were in jobs with greater responsibility had staff to do basic technology; therefore, they fear having to do it themselves.

- Where one lives: Flexibility in where one lives expands job opportunities, but women's caregiving responsibilities limit the ability to move. There is also the problem of selling a home to move.

How much of a barrier is age discrimination?

- Age bias is greater for women than for men. Is it bias against "older women" or against "women"?
- Age bias is very subtle. It surfaces the first time a potential employer sees you.
- Age bias has a lot to do with the presentation of the women. First impressions are important—an older woman's appearance signals her competence and job appropriateness. Sometimes age discrimination is more a reaction to a specific job candidate.
- Workplace emphasis on millennials makes older employees feel non-valued.
- Employers are afraid of being sued for age discrimination.
- Employers are worried about the high cost of older employees. It's problematic that older employees tend to be higher earners.
- Buy-outs in government agencies apply to those close to retirement. Some corporations threaten layoffs if employees don't take buy-outs.

What are common myths about older women workers?

- Older workers, male and female, are resistant to change and training. They either don't want to or can't learn.
 - One-third of the Central Minnesota Council on Aging (CMCOA) employees are over age 60. These older employees are very receptive to training. Therefore, don't stereotype that older employees are not receptive to training.
- Older women aren't tech savvy.
- Younger workers won't want to supervise "their mothers."
- Older workers will have health problems.
 - Older hires will cause insurance premiums to rise.
 - Older workers are more expensive because they are more injury-prone, leading to higher workers compensation costs.
- Older people have more than enough money.
- Older people are taking jobs needed by millennials.
- Older employees won't stay long at a job.

What common views and practices do employers hold that prevent them from seeing older workers as valuable employees or desirable new hires?

- Employers should consider how much technology a 70-year-old has had to learn. They just need to be given the opportunity.
- The employer perception that older workers will have more health problems, and therefore cause health insurance premiums to rise, should be balanced by the realization that insurance premiums go up for millennials because of the cost of young families and that Medicare reduces employers' responsibilities for health care costs.
- It is irrational for employers not to hire older workers because they are "over-qualified."
- People don't see the talent of older employees.

What skills do older women lack?

- Need college algebra for manufacturing training. (Adult Basic Education offers remedial math.)
- Older women need certification (formal recognition) of their skills.
- Older women need something new and recent to put on résumés.
- Financial skills
- Technical skills
- Leadership skills
- Teamwork experience

What available workforce development or job training programs are targeted to/suitable for older women workers?

- The 2014 Minnesota [Women's Economic Security Act](#) establishes a new grant program to train women in high-demand, high-wage, traditionally male occupations. Women age 50-plus and low-income women are specific target populations for this training.
- Minnesota's [Senior Linkage Line](#) recently started helping older workers; it connects them with workforce centers.
- Minnesota's Workforce Centers offer job-seekers a "Career Tracking" service. This 20-30-hour program includes career/interest testing and matching to careers. This is a great program. Ideally, there would be funding to offer it in schools as well.
- The Upper Midwest Pension Rights Project (UMPRP) is one of six regional pension counseling projects funding by the U.S. Administration on Aging to provide free legal

counseling services for pension claims to individuals in the five-state region of Minnesota, Wisconsin, Iowa, North Dakota and South Dakota. The UMPRP is a joint effort of Minnesota's Metropolitan Area Agency on Aging and Iowa Legal Aid.

- Hennepin County has done a major study on the implications of aging, "[Hennepin County Aging Initiative](#)" (This study doesn't address jobs or economics, but speaks about housing, aging in place, and transportation)
- Older women and those helping them find jobs should consider "not-so-big" jobs; for example, older workers may no longer want to manage people but would still want to do the report-writing part of a managerial job.
- Intel offers [Encore Fellowships](#)—helping older employees transition to a career in nonprofits. Central New Mexico has a creative [Encore Fellowships Program](#) that Minnesota seniors could pursue.
- The Whitney Senior Center in St. Cloud collaborates with the St. Cloud Workforce Center. Whitney refers seniors that need a job to the Workforce Center for workforce development classes and job search services.
- The Mayo Clinic provides transportation for employees who live in rural areas.
- Securian is always among the top Minnesota employers for older workers.
- Minnesota, like a number of other states, offers senior citizens free or next-to-free tuition at the state's public colleges and universities. Minnesota's [Senior Citizens Higher Education Program](#) allows state residents age 62 and older to take courses free (if not taken for credit; otherwise, \$10/credit) at a state university, community college, technical college, or the University of Minnesota.
- Deloitte Consulting uses a "[career customization](#)" model that enables all Deloitte professionals to "dial up and dial down" their careers to fit their needs at various life stages.
- New legislation ([Laws of Minnesota 2014 Session, Chapter 312, Article 3, Sec. 7](#)) requires the Minnesota Department of Employment & Economic Development (DEED) to issue a biannual "report card" on the outcomes of its workforce development programs, including the gender of participants. This may be a useful tool for the public to track on whether DEED's workforce development programs are effective in helping older women gain the skills necessary for quality jobs.
- The [University of Minnesota's Center on Aging](#) offers a wide range of continuing education and training for professionals who serve older adults—some of which is free.

What will help older women find and keep well-paid, satisfying jobs?

- Support in balancing work with their caregiver roles
 - Need to make it accepted for men to be caregivers.
 - Who will replace family caregivers who financially have to go back to work?
 - Need to certify and professionalize caregiving work, also to improve in general the role of caregiver.
- Workplace flexibility
- In general, support systems are needed for women, but care must be taken that a support system doesn't hold women where they are by discouraging risk-taking and growth.
- Society needs to value traditional women's work.
 - Central Minnesota employers are beginning to embrace the skills of women. This is a change since five years ago.
- Need for pathways to help older women move out of poverty.
 - Offer nursing home low-wage workers a scholarship program as a ladder out of poverty, e.g., a scholarship to become a physical therapist.
- Helping older women gain marketable skills
 - Mentorship (female or male mentors) is very important.
 - Older women need to demonstrate lifelong learning. This is important to employers. The résumé should highlight professional development since college.
 - Women should be taught how to supervise. This is key to promotions.
 - There is a need for internships, but many older women can't be interns because they are unpaid positions. We need paid internships for older workers.
 - St. Cloud's Express Pros employment agency can help job-seekers update technical skills.
- Phased retirement options should be offered.
 - There is a loss of institutional knowledge in government agencies as Baby Boomers retire.
 - Need a five-year "off-ramp" for those near retirement.
 - Hennepin County has a phased retirement program; this is a wonderful model.
 - Government should tell stories of successful programs like Hennepin County's.

Next Steps

- Combat ageism
 - What is the success rate of government incentives to hire targeted categories (e.g., veterans, the disabled)? Should these incentives be targeted to older workers?
 - Target the [Work Opportunity Tax Credit](#) to older workers. This is a federal tax credit available to employers for hiring individuals from certain [target groups](#).
 - Educate society on the value of older workers.
 - Educate employers to avoid stereotyping older workers. In particular, educate human resource professionals on the worth of older workers and on coming labor shortages.
 - Support and encourage those older women who don't hide their aging.
- Workplace flexibility.
 - Broaden language: “family-friendly” is not just for families with young children.
 - Public policy support for communities (both workplace and residential) for a lifetime—policies across the lifespan.
 - Offer job sharing. (Maybe the concept of job sharing has been replaced by part-time employees.)
 - Offer telecommuting.
- Caregiving
 - Offer support for family caregivers, e.g., adult day care centers.
 - “Informal” caregivers should be paid.
- Help people build retirement savings so they don't have to work into their seventies.
 - If the age for Social Security eligibility is delayed, more workers will have to work past the traditional retirement age.
- Form support groups for older women who are looking for employment.
- Support a strong pipeline to help employers find talented people at the right price.
 - Help older women discover “encore careers” (following their passions). Women in encore careers could be mentors.
- Examine the role and programs of workforce centers.
- The St. Cloud Workforce Center and the Central Minnesota Council on Aging (CMCOA) plan to partner in focus groups with older women workers to see if we're right in our assumptions.

APPENDIX: LISTS OF ROUNDTABLE PARTICIPANTS

Older Women & Work Roundtable Participants, Twin Cities, July 22, 2014

1. Debra Kerrigan, Dean, Workforce Training & Continuing Education, Dunwoody College of Technology
2. Bonnie Watkins, Advocate for CBC Seniors (Living at Home/Block Nurse Program) and the Pay Equity Coalition of MN, past Executive Director of the Minnesota Women's Consortium, Director of Eldernomics, co-author of Elders Living on the Edge (policy brief on the economic security of Minnesota's older women).
3. Judy Lear, Gray Panthers
4. Deb Fitzpatrick, Director, U of M Humphrey Institute's Center for Women & Public Policy
5. Pat Schommer, Associate Director, Center on Aging MN Area Geriatric Education Center (MAGEC), University of Minnesota
6. Jocelyn Schowalter or Amy Ward, Wilder Foundation
7. Jill Larson, Minnesota Business Partnership
8. Marcia Fink, Director of Basic Needs Impact Area, Greater Twin Cities United Way (*Call-in*)
9. Kate Neuhaus, Program Mgr., Senior Corps Program, Lutheran Social Services
10. Kara Josephson, Committee Administrator, Senate State & Local Govt. Committee
11. Rep. Patty Fritz, author of the "retirement savings study" provision of WESA
12. Erin Parrish, Associate State Director of Advocacy & Outreach, AARP, (past Executive Director of the Minnesota Women's Consortium)
13. Seth Boffeli, Associate State Director of Communications, AARP
14. Kathy Kacher, President, Career/Life Alliance Services
15. Phyllis Moen, Professor of Sociology, University of Minnesota
16. Lee Graczyk, Executive Director, Mature Voices Minnesota
17. Grace Protus, Regional Administrator, Women's Bureau, U.S. Dept. of Labor, Chicago Office
18. Melissa Wojnaroski, Program Analyst, Women's Bureau, U.S. Dept. of Labor, Chicago Office
19. Barbara Battiste, Director, Minnesota Legislative Office on the Economic Status of Women
20. Amy Gray, Intern, Minnesota Legislative Office on the Economic Status of Women
21. Dawn Simonson, Executive Director, Metropolitan Area Agency on Aging

Older Women & Work Roundtable Participants, St. Cloud, July 23, 2014

1. Kathy Zavala, Executive Director, Stearns-Benton Employment & Training Council, Minnesota Workforce Center - St. Cloud
2. United Way of Central Minnesota
3. Jill Magelssen, Franchise Owner, Express Employment Professionals
4. Phyllis Greenberg, Coordinator-Graduate Studies, Gerontology, University of Minnesota-St. Cloud
5. Gail Cruikshank, Greater St. Cloud Development Corporation
6. Heidi Holste, Care Providers of Minnesota
7. Erin Parrish, Associate State Director of Advocacy & Outreach, AARP
8. Seth Boffeli, Associate State Director of Communications, AARP
9. Laura Hood, Aging Services Coordinator, St. Cloud
10. Grace Protus, Regional Administrator, Women's Bureau, U.S. Dept. of Labor, Chicago Office
11. Melissa Wojnaroski, Program Analyst, Women's Bureau, U.S. Dept. of Labor, Chicago Office
12. Barbara Battiste, Director, Minnesota Legislative Office on the Economic Status of Women
13. Amy Gray, Intern, Minnesota Legislative Office on the Economic Status of Women
14. Lori Vrolson, Executive Director, Central Minnesota Council on Aging
15. Mary Bauer, Community Development Specialist, Central MN Council on Aging

ⁱ Minnesota Dept. of Human Services, *Transform 2010*, and Minnesota State Demographic Center

ⁱⁱ American Community Survey 2012

ⁱⁱⁱ Howard N. Fullerton, Jr. and Mitra Toossi, Labor Force Projections to 2020: A More Slowly Growing Workforce. U.S. BLS, Monthly Labor Review, Jan. 2012, pp 43-64. Accessed Sept. 3, 2013, at <http://www.bls.gov/opub/mlr/2001/11/art2full.pdf>

^{iv} [*MetLife Study of Caregiving Costs to Working Caregivers*](#). June 2011.