



## **THE DIVERSE EMPLOYMENT EXPERIENCES OF OLDER MEN AND WOMEN IN THE WORKFORCE**

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### **Introduction**

This report is the second in a series of Research Highlights published by the Center on Aging & Work/Workplace Flexibility in collaboration with the Families and Work Institute. These Research Highlights present the findings of in-depth analyses of the Families and Work Institute's 2002 National Study of the Changing Workforce (NSCW).<sup>1</sup>

This report compares and contrasts the experiences of men and women, 50 and older, in the U.S. workforce. Gender is an important lens for examining the employment experiences of older workers, in part because the work and family histories of men and women tend to vary across the course of their lives.

For purposes of the analyses, we define "older workers" as those who were 50 or more years old in 2002. They represent the leading edge of the Baby Boomer Generation, who are turning 60 in 2006. They are likely to change our ideas about work and retirement. The 2002 NSCW made three major distinctions in the employment arrangements of respondents: wage and salaried employees who work for someone else; independent self-employed workers who do not employ anyone else; and small business owners who employ at least one other person.

For this Research Highlight, unless otherwise indicated, we look only at wage and salaried workers who are employed by someone else and represent the majority of the U.S. workforce.\*

### **Who should read this Research Highlight?**

- Employers and supervisors who want to promote the full engagement of their older male and female workers.
- Policy makers interested in the options that could be offered to older men and women who want or need to extend their labor force attachment.

Families and Work Institute (FWI) is a non-profit research organization that provides rigorous study findings to inform decision-making on the changing workforce, changing family, and changing community. Founded in 1989, FWI's research typically takes on emerging issues before they crest in the U.S. and abroad. The Institute offers some of the most comprehensive research on the U.S. workforce available and is known for its non-partisan pragmatic, solution-oriented studies addressing issues of vital importance to both the private and public sectors.

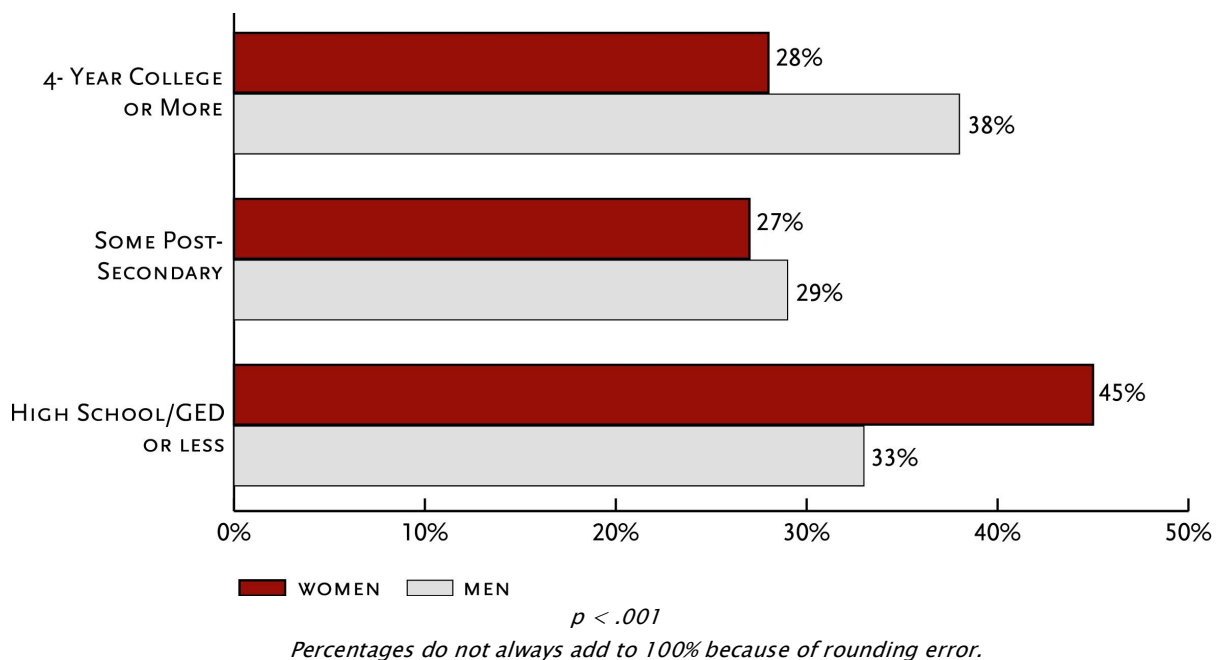
\*It is important to remember that wage and salaried employees include workers in a range of different occupations.

## Personal Characteristics and Family Profiles of Men and Women Employees 50 or More Years Old

- **Age:** Men and women who are in the group of employees, 50 or more years old, have similar “average” ages. That is, there is no statistically significant difference in the average age of these men (56.7 years) and women (57.1 years).
- **Education:** Research consistently finds that educational achievement is highly correlated with many different aspects of workers’ employment experiences. It is, therefore, important to understand that men, 50 or more years old, are more likely to have four-year college degrees or more education (38 percent) than women of the same age (28 percent), as shown in Figure 1, below.

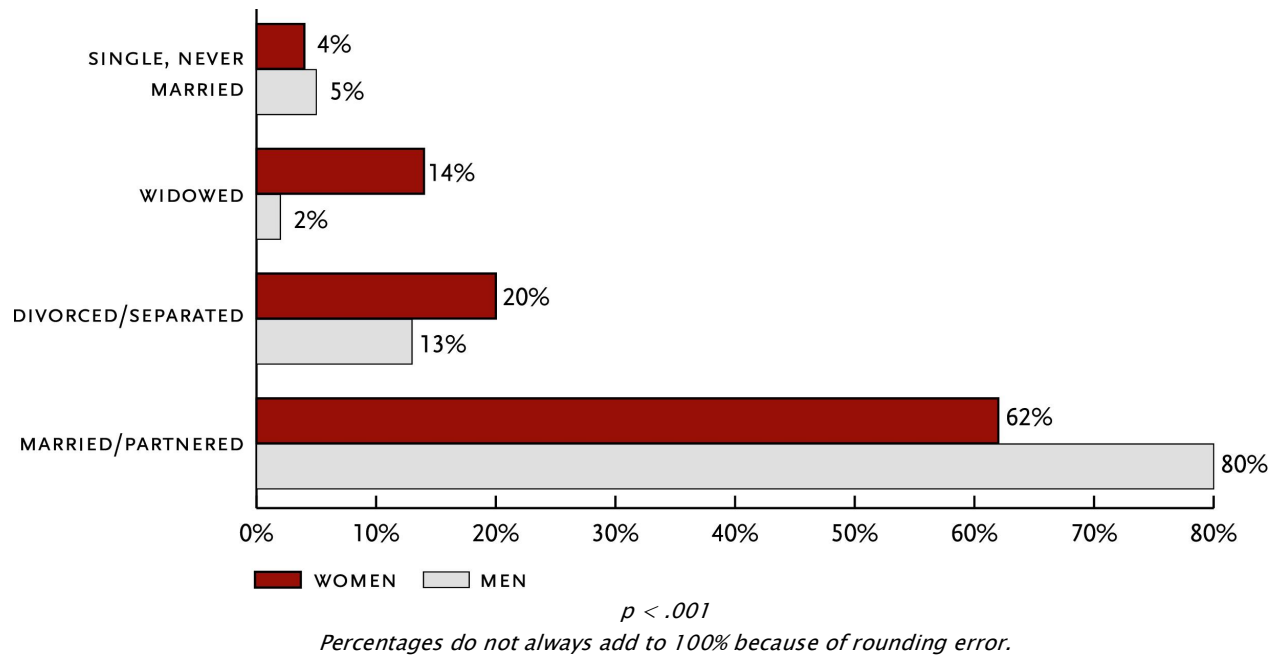
Although older men are better educated on average than older women, women’s pursuit of higher education has increased dramatically in the past several decades resulting in an educational sea change by gender. In 2002, 32 percent of women *under 50 years old* had four-year college degrees or more versus only 23 percent of men. This differential will inevitably be manifested among older workers as today’s workforce ages.

**Figure 1: Educational Achievement – Men and Women Employees 50 Years and Older**



- **Family Characteristics:** There are important differences in the family characteristics of men and women employees, 50 or more years old. Older men (80 percent) are *more* likely than older women (62 percent) to be married or living with a partner, providing them with a potential source of social support. In contrast, women are significantly more likely to be single because they are more likely to be divorced or widowed (Figure 2).

**Figure 2: Marital Status – Men and Women Employees 50 Years and Older**



While 79 percent of married/partnered women, 50 years and older, live in dual-earner households (where their spouse/partner is employed for pay), only 66 percent of the men, 50 or more years old, live in such dual-earner couples. This means that older men are *more* likely than older women to have someone at home who might be able to take care of home and family responsibilities.

There is no statistically significant difference in the proportion of men and women, 50 or more years old, who have children under the age of 18 at home (17 percent of men and 13 percent of women). Although only a minority of older employees have children under 18 at home, it is important to recognize that about three-quarters (74 percent) of older wage and salaried workers have children. Some of these children who are under 18 years of age may live with their other parent as a result of their parents' not being married, and other children who are older may be in college or the labor force. These children may place additional economic demands on their working parents.

- **Household Income:** Older female employees tend to live in households with *lower* family incomes than their male counterparts. In 2002, the average (mean) annual income of older men is \$80,839 compared with \$64,444 for women. There is a similar disparity in median annual family income: \$66,300 for older men versus \$51,134 for older women.

The *National Study of the Changing Workforce* (NSCW) is conducted every five years. It surveys large samples of the U.S. workforce to collect information about both the work and personal lives of U.S. workers. The NSCW builds upon and expands the scope of the U.S. Department of Labor's *Quality of Employment Survey*, which was discontinued following 1977 data collection. Data from the NSCW surveys (1992, 1997, 2002) are available ([www.familiesandwork.org](http://www.familiesandwork.org)) for use by other researchers and have been extensively analyzed with many findings presented and published. Numerous reports presenting findings from different analyses of the NSCW can be found on the website of the Families and Work Institute.

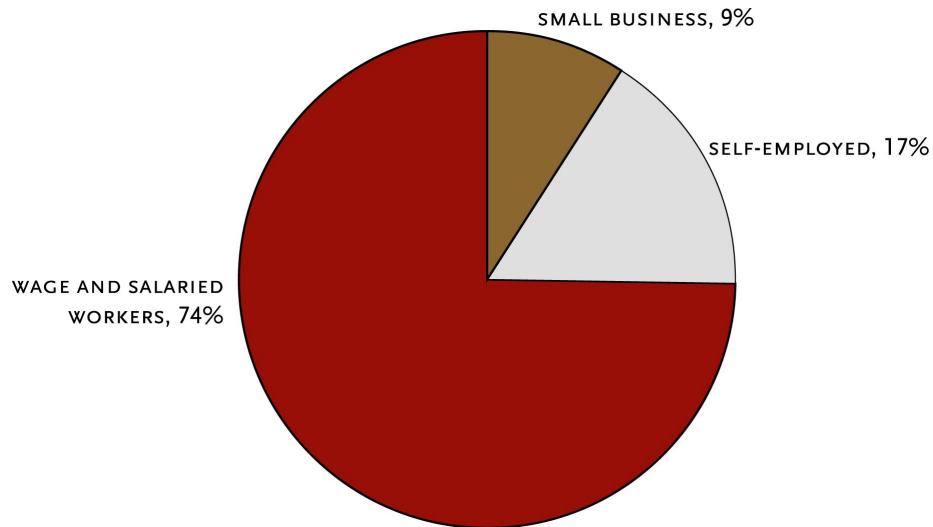
## The Structure of Employment Experiences

In this section of the Research Highlight, we examine the following aspects of the work experiences of older men and women: work situations, employment patterns of older wage and salaried employees, earnings of older employees, the availability of benefits at the workplace, and access to flexible work options.

### How are the work situations of men and women 50 years of age or older different?

- **Categories of Workers:** There are three major categories of workers—those who earn a wage or salary and work for “someone else”; those who are independent self-employed workers who do not employ anyone else; and those who are small business owners who have at least one employee. Among older workers, 74 percent are wage/salaried workers, 17 percent are self-employed independents, and 9 percent are owners of small businesses (Figure 3).

**Figure 3: Employment Situations – U.S. Workforce 50 Years and Older**



*Percentages do not always add to 100% because of rounding error.*

As indicated in Table 1, wage and salaried employees, 50 or more years old, are more likely to be women (54 percent) than men (46 percent), while self-employed independents and small business owners 50 or older are much more likely to be men (73 percent and 63 percent) than women (27 percent and 37 percent). This finding has important implications because, as is discussed in Research Highlight No. 1, “Context Matters: Insights about Older Workers from the National Study of the Changing Workforce,”<sup>2</sup> many economic and well-being outcomes are more positive for small business owners than for wage and salaried workers.

**Table 1: Percent of Older Men and Women in Three Employment Categories**

	Wage & Salaried	Self-Employed	Small Business Owners	
<b>Gender:</b>	(749)	(176)	(93)	***
Male	46%	73%	63%	
Female	54%	27%	37%	

*Percentages do not always add to 100% because of rounding error.*

*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

- **Number of Employees at the Workplace:** Women (30 percent) are somewhat *more* likely than men (25 percent) to work at local worksites with fewer than 25 employees and *less* likely (26 percent) than men (34 percent) to be employed at workplaces with 250 or more employees. The pattern holds for the same size organizations nationally: older women tend to work for smaller organizations than men. Many studies have examined how the size of a workplace or organization relates to different aspects of employees' work experiences. Typically, fringe benefits such as health insurance tend to be more generous in larger organizations. However, data collected for the National Study of Employers found that employees working for small establishments frequently have greater access to some types of flexibility that may be preferred by older workers.<sup>3</sup>

**Table 2: Size of Workplaces Where Men and Women 50 or More Years Old Are Employed**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Size of Local Workplace:</b>	(341)	(405)	*
Fewer than 25 employees	25%	30%	
25 – 249 employees	41%	44%	
250 or more employees	34%	26%	
<b>Size of Organization Nationally (i.e. establishments with more than a single location):</b>	(324)	(383)	**
Fewer than 25 employees	13%	18%	
25 – 249 employees	24%	30%	
250 or more employees	63%	52%	

*Percentages do not always add to 100% because of rounding error.*

*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

- **Occupational Status:** It is interesting to note that women, 50 or more years old, are *as likely* as older male employees to hold managerial or professional positions (36 percent of men and 37 percent of women).

### How do the employment patterns of men and women 50 or more years old differ?

Since the Industrial Revolution in the 19<sup>th</sup> century, the patterns of labor force participation of men and women across their life courses have varied significantly. In this section of the Research Highlight, we consider the work histories, work hours, and earnings of men and women employees, 50 and older.

- **Work Histories:** Recent analyses of the Health and Retirement Study data showed that women, 50 or older, were likely to have less continuous employment throughout their adult lives than men of the same ages.<sup>4</sup> Consequently, it is not surprising that the NSCW found that men report that they have been in the labor force for more years (mean for men = 37.7 years; mean for women = 32.3 years). Furthermore, men have longer tenure with their current employers (mean 14.2 years) when compared with women (10.9 years). Even so, older women on average have considerable labor force experience and job tenure.
- **Work Hours:** For the past several decades, the mean number of hours that women devote to paid work has increased as larger percentages of women joined the workforce.<sup>4</sup> Despite this trend among employees who are 50 or more years old, men continue to devote more time to paid employment each week (mean 47.3 hours/week) than do women (mean 41 hours/week).

This difference in the mean number of hours worked each week reflects the fact that older female employees are much more likely to work on a part-time basis (25 percent) than men (8 percent). However, among older part-time workers, men and women are just as likely to work part-time on a voluntary basis.

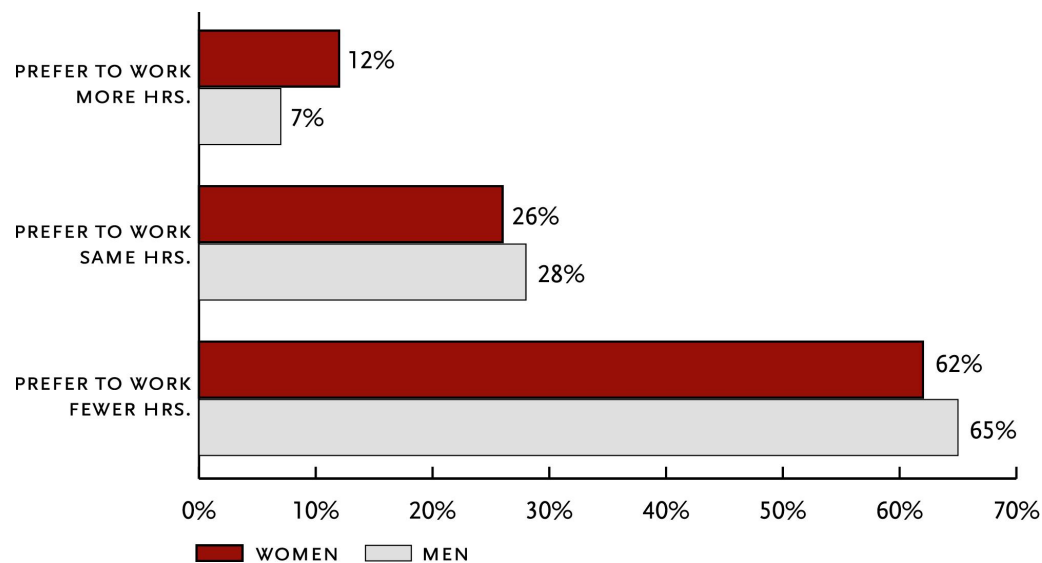
**Table 3: Part-Time Employment by Gender**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
% in Jobs Considered Part Time by Their Employers:	(343) 8%	(408) 25%	***
% Working Part Time Who Do So Voluntarily:	(29) 79%	(101) 78%	ns

Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.

As shown in Figure 4, the majority of both male and female employees 50 or more years old would prefer to work fewer hours than they do currently. The differences in the percentages between men and women are *not* significant.

**Figure 4: Work Hour Preference - Men and Women Employees 50 Years and Older**



Differences between men and women not statistically significant.

### How do the compensation and benefits packages offered to men and women 50 or more years old compare?

The wages and salaries of male and female employees, 50 or more years old, are strikingly different. Furthermore, older men and women have differential access to fringe benefits that can have important implications for their transitions to retirement.

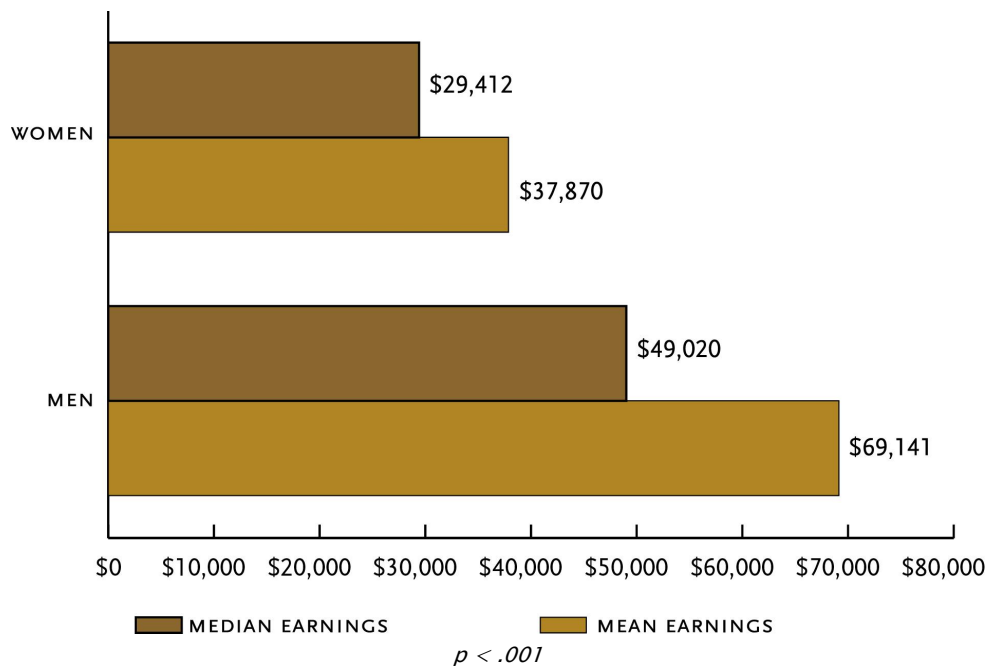
- **Earnings:** Older women earn 55 cents for every dollar that men earn from *all* hours worked at *all* jobs (Figure 5). If we compare hourly rates of pay at main jobs (with salaries converted to hourly rates), older women earn 69 cents for every dollar older men earn—still a substantial difference.

Men's longer work histories and job tenure do not appear to contribute to these gender differences in earnings. However, a substantial part of the earnings differential between men and women, 50 and older, *is* explained by men's higher education levels and longer hours worked each week. Nevertheless, even these factors do not *fully* explain away the total earnings differential of about \$31,000 and hourly earnings differential of \$9.38 between older men and women. In sum, it seems likely that the wages and salaries of this older generation of employees reflect some gender bias in pay and opportunities for promotion.

It appears that earning differentials between men and women are diminishing over time with younger cohorts of workers. The increasing level of women's education is playing an important role in closing the earnings gap. Among wage and salaried employees under 50 years old, women's total annual earnings from *all* hours worked at *all* jobs is 76 percent of what men earn—that is, 76 cents for every dollar earned by men. Although the difference in total earnings between men and women under 50 years old is statistically significant, the magnitude of difference is much smaller than for older men and women. When we compare hourly earnings at *main jobs*, women under 50 years old earn 93 cents for every dollar earned by men—a difference that is not statistically significant.

Apart from issues of gender equity of fairness, the earnings differential between men and women, 50 or more years old, is also troublesome because older women are more likely to be (and to become) divorced or widowed. Therefore, they are more likely to have to rely upon their earnings alone as they age and on their own investments to support themselves during retirement.

**Figure 5: Total Earnings of Men and Women Employees 50 Years and Older From All Hours Worked at All Jobs**



- **Fringe Benefits:** Benefits are, of course, an important part of the compensation packages offered to workers of all ages. Retirement-related benefits, such as pension plans, can have a significant impact on the decisions made by older workers about the continuation of their labor force participation as well as on the quality of their retirement years. When compared with their male counterparts, women 50 or more years old, report that they have *less* access to several key benefits at their places of employment.

Only 80 percent of the women compared with 91 percent of the men have access to health insurance through their employer. Remembering that older women are more likely than men to hold part-time positions that may not offer health insurance coverage, this difference is, perhaps, expected. However, it is important to note that the difference in the percentages of older men and women employees who have access to health insurance “from any source” (such as being covered by a spouse’s health insurance plan) is *not* statistically significant (97 percent for men and 94 percent for women).

Retirement benefits are extremely important to most older workers. Men age 50 or older (45 percent) are more likely than women (35 percent) to indicate that they have a defined-benefits pension plan (or guaranteed-benefits pension plan) through work. However, older men and women are just as likely to have defined-contribution retirement plans (401(k), 403(b), etc.) at work.

- **Vacation Days:** Older male employees (84 percent) are more likely than women (75 percent) to have paid vacation days. This difference appears to be due to the fact that older women are more likely to be employed part-time which can make them ineligible for paid vacation days from their employers.

**Table 4: Selected Fringe Benefits Available to Older Male and Female Employees**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
% with Personal Health Insurance Coverage Offered by Employer:	(343) 91%	(404) 80%	***
% Offered Personal Health Insurance Paid in Part or Full by Employer:	(343) 84%	(405) 75%	**
% with Personal Health Insurance from Any Source:	(344) 97%	(409) 94%	<i>ns</i>
% with Family Health Insurance Coverage Offered by Employer:	(343) 88%	(404) 76%	***
% Offered Family Health Insurance Paid in Part or Full by Employer:	(343) 81%	(404) 62%	***
% with Guaranteed Benefit Pension Plan at Work:	(332) 45%	(399) 35%	**
% with 401k or Similar Retirement Plan at Work:	(334) 77%	(390) 73%	<i>ns</i>
% Receiving Paid Vacation days:	(341) 84%	(407) 74%	**
% Allowed Paid Time Off for Personal Illness:	(343) 73%	(400) 72%	<i>ns</i>

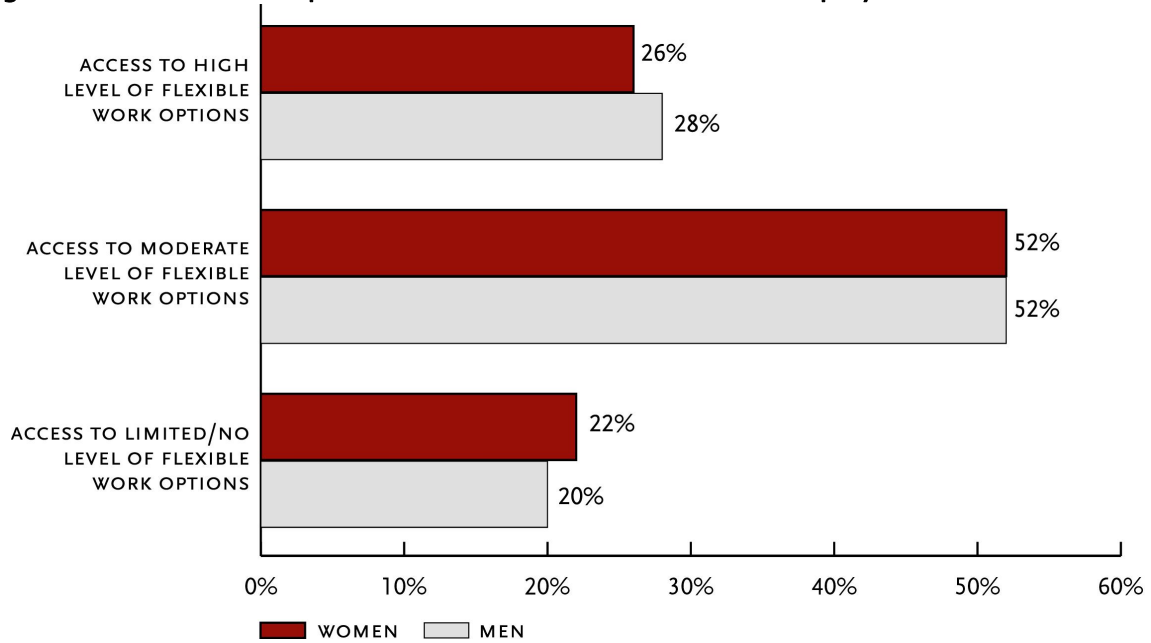
*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

### What access do older employees have to flexible work options?

Surveys of older workers consistently find that they indicate a strong preference for being able to use a range of different “flexible work options.” The National Study of the Changing Workforce asked 13 questions about access to flexibility, ranging from being able to choose starting and quitting times (flextime), to taking time off during the workday for personal and family matters, to *not* having to work overtime hours with little or no notice. We created an index of flexibility which averages the respondents’ scores for all of the 13 items. (See “Measures” on p.18)

Among older employees, men and women report similar access to these flexible work options.

**Figure 6: Flexible Work Options Available to Men and Women Employees 50 Years and Older**



*Differences between men and women not statistically significant.*

### Job Demands

Several measures can provide insight into employees' assessments of job demands, including their perceptions of: job pressure, the amount of work requested of them, multi-tasking, being overwhelmed, work interruptions, and expectations for engaging in unnecessary work (Table 5). As shown in Table 5, older female employees are *more* likely than their male counterparts to report being asked to do too many tasks at the same time and to feel overwhelmed by the amount of work they have to do on the job. However, older men and women have *similar* perceptions of the frequency of work interruptions, expectations that they do excessive amounts of work, and expectations for engaging in unnecessary work.

**Table 5: Perceptions of Older Male and Female Employees: Excessive Multi-Tasking and Feelings of Being Overwhelmed by Amount of Work on Job**

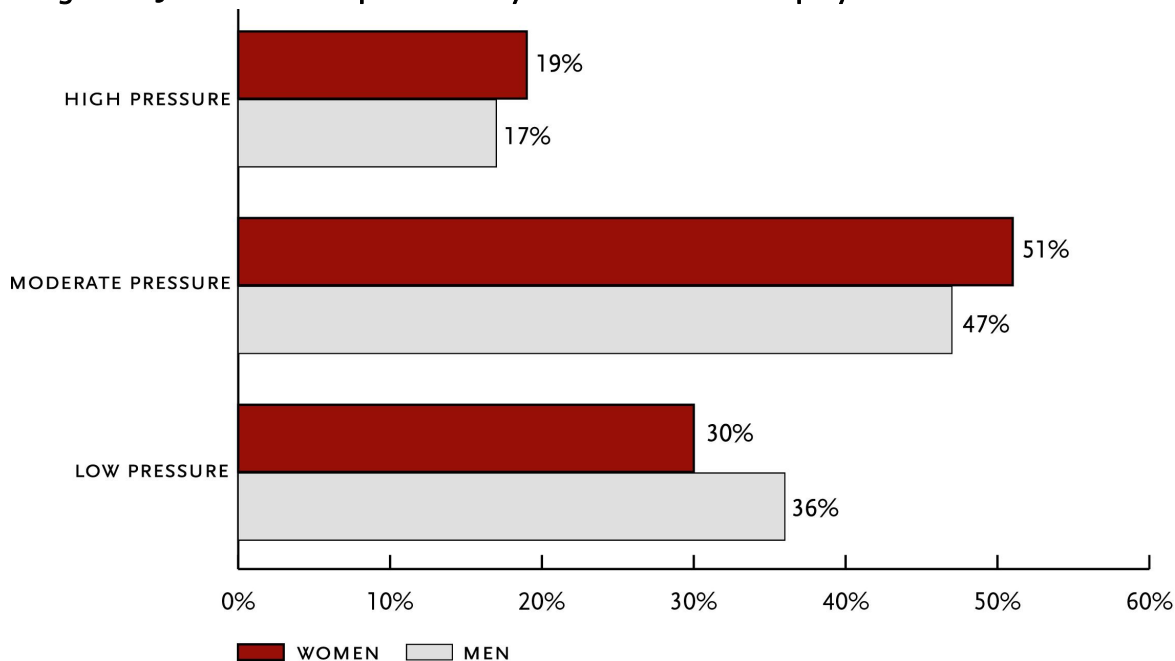
	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>How Often in Typical Workweek Asked to Work on Too Many Tasks at Same Time?</b>	(344)	(409)	**
Often/very often	30%	40%	
Sometimes	25%	22%	
Rarely/never	45%	38%	
<b>How Often Overwhelmed by Amount of Work on Job?</b>	(343)	(409)	**
Often/very often	29%	36%	
Sometimes	26%	29%	
Rarely/never	45%	34%	

*Percentages do not always add to 100% because of rounding error.*

*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

Despite other differences in the job demands of older men and women, they report similar levels of job pressure, with 17 percent of men and 19 percent of women experiencing “high pressure” on their jobs. (The differences in these percentages are *not* statistically significant.)<sup>5</sup>

**Figure 7: Job Pressure Experienced by Men and Women Employees 50 Years and Older**



*Differences in the percentages between men and women are not statistically significant.*

### Supportive Work Environments

Previous analyses of the National Study of the Changing Workforce have found that several key factors contribute to effective workplaces:

- job autonomy
- learning opportunities on the job
- participation in decision-making
- trust in managers
- support of supervisors and co-workers (supportive workplace culture)
- a workplace without discrimination<sup>5</sup>

In general, older men and women in the wage and salaried workforce give similar accounts about the supportiveness of their work environments. (The differences in their answers are *not* statistically significant.) However, as shown in Table 6, among older employees, men are *more* likely (33 percent) than women (28 percent) to report having high job autonomy. Older women are *more* likely than men to report that they have a high level of involvement in management decision-making (36 percent vs. 30 percent) and high trust in what managers say (41 percent vs. 34 percent). The fact that men feel less involved in management decision-making may be due to their higher expectations for involvement. As will be seen in Table 7, significantly *more* older men than women want to advance into jobs with greater responsibility, implying a desire for higher level involvement in their organizations.

Table 6: Older Male and Female Employees' Perceptions of Their Jobs and Work Environments

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Job Autonomy:</b>	(344)	(408)	**
Low	21%	30%	
Mid	47%	42%	
High	33%	28%	
<b>Learning Opportunities:</b>	(343)	(408)	ns
Few	27%	27%	
Some	51%	51%	
Many	21%	23%	
<b>Involvement in Management Decision Making:</b>	(340)	(402)	*
Low	32%	26%	
Mid	38%	38%	
High	30%	36%	
<b>Trust in What Managers Say:</b>	(342)	(407)	*
Low	28%	23%	
Mid	38%	36%	
High	34%	41%	
<b>Supervisor Support for Job Success:</b>	(312)	(374)	ns
Low	28%	23%	
Mid	34%	33%	
High	38%	44%	
<b>Co-worker Team Support for Job Success:</b>	(344)	(407)	ns
Low	28%	23%	
Mid	17%	15%	
High	56%	61%	
<b>Supervisor Support for Managing Work, Personal, and Family Life:</b>	(303)	(364)	ns
Low	26%	22%	
Mid	47%	49%	
High	27%	29%	
<b>Co-worker Support for Managing Work, Personal, and Family Life:</b>	(340)	(742)	ns
Low	19%	20%	
Mid	41%	32%	
High	40%	49%	
<b>Workplace Culture that is Supportive of Personal and Family Needs:</b>	(331)	(399)	ns
Low	24%	21%	
Mid	55%	51%	
High	22%	28%	
<b>Absence of Discrimination in Workplace Based on Age, Gender, Race/Ethnicity:</b>	(344)	(408)	ns
	84%	81%	

Percentages do not always add to 100% because of rounding error.

Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.

### Desire for Greater, Lower or the Same Level of Job Responsibility

Older employees were asked whether they wanted a job with more, less, or the same level of responsibility “in the future.” The majority—both men (74 percent) and women (66 percent)—want to continue to assume the same level of responsibilities in the future. However, 22 percent of male employees, 50 or more years old, want increased job responsibilities versus only 14 percent of older women who express such a desire.

**Table 7: Desired Levels of Job Responsibility among Older Men and Women Employees**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Looking Forward: Wants a Job with More, Less, or Same Responsibility:</b>	(332)	(404)	*
Less responsibility	12%	13%	
Same responsibility	66%	74%	
More responsibility	22%	14%	

*Percentages do not always add to 100% because of rounding error.*

*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

### Perceptions of Satisfaction and Mental Health

As we have discussed, there are various important differences in the employment situations and work experiences of men and women employees, 50 and older.

In our analysis of the National Study of the Changing Workforce, we explored whether older men and women report similar or different levels of satisfaction with their jobs, family life, marriages, and life in general.

As shown in Table 8, similar percentages of older men (53 percent) and women (58 percent) report “high” satisfaction with their jobs.

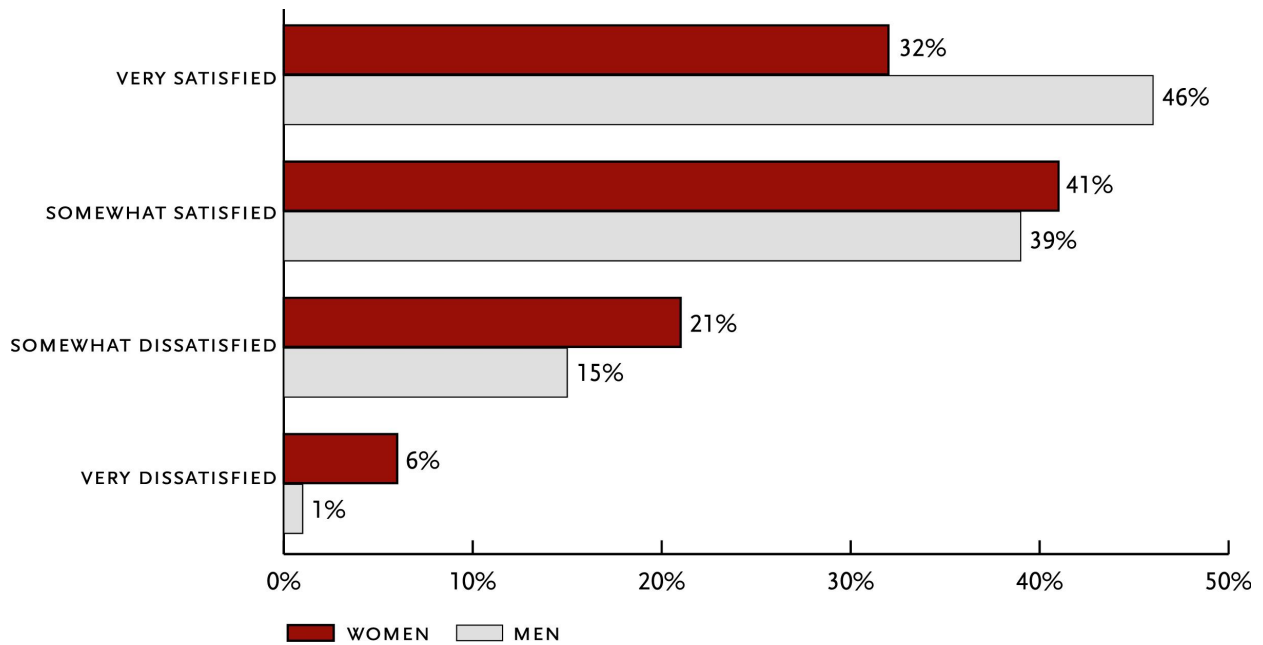
**Table 8: Job Satisfaction of Men and Women Older Workers**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Job Satisfaction:</b>	(344)	(409)	ns
Low	11%	7%	
Mid	36%	35%	
High	53%	58%	

*Differences in the percentages between men and women are not statistically significant.*

However, we do find differences in satisfaction with family life when the responses of older male employees are compared with those of older women. Among those older employees who live with immediate family members (e.g., spouse, partner, and/or children), 46 percent of the men indicate that they are “very satisfied” with their family life, but only 32 percent of the women report this high level of satisfaction.

**Figure 8: Satisfaction with Family Life of Men and Women Employees 50 Years and Older**



Statistical significance:  $p < .001$

Among older employees who are married or living with a partner, 58 percent of the men are “very satisfied” with that relationship, compared with only 49 percent of women who are “very satisfied.”

**Table 9: Satisfaction with Marriage/Relationship among Older Male and Female Employees**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Satisfaction with Marriage or Relationship among Those Who Are Married or Living in a Relationship:</b>	(274)	(253)	**
Very Dissatisfied	<1%	2%	
Somewhat Dissatisfied	8%	16%	
Somewhat Satisfied	33%	32%	
Very Satisfied	58%	49%	

Percentages do not always add to 100% because of rounding error.

Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.

Not only are older men *more* likely to live in a couple than older women, but when they do, they are more satisfied with their situations than older women. It appears that the potentially greater supportiveness of relationships for men that we noted earlier is a reality.

Similar percentages of men and women employees, 50 or more years old, report high satisfaction with life in general (48 percent of the men and 47 percent of the women indicated that they are “very satisfied”).

### What about the mental health of older workers?

As shown in Table 10, about one of every eight male employees 50 or more years old (13 percent) exhibit self-reported symptoms of poor mental health compared to one of every five women (20 percent) in this age group—a significant difference, suggesting that older men have better mental health on average than older women.

**Table 10: Mental Health among Men and Women Employees 50 or More Years Old**

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Mental Health:</b>	(337)	(401)	***
Good	40%	26%	
Moderate	47%	54%	
Poor	13%	20%	

*Percentages do not always add to 100% because of rounding error.*

*Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.*

When compared with employees under 50 years old, older employees are significantly *less* likely to exhibit symptoms of poor mental health (17 percent of older employees versus 28 percent of younger employees). This difference between older and younger employees may be due to any number of factors—for example, that employees with better mental health may stay in the workforce longer. In an era when many employers have reduced their coverage for mental health services, the number of older and younger employees who exhibit symptoms of poor mental health is of concern.

### Older Workers' Commitment to Their Employers

Commitment was assessed in two ways:

- First, we combined two items—loyalty to your employer and willingness to work harder than required to help your employer succeed into a single “commitment to employer” scale. This scale can be viewed as a measure of “job engagement.” Despite the relative privileges at the workplace reported by older male employees, 37 percent of older women state that they have “high” commitment to their employers in contrast to 27 percent of the men (Table 11). Overall (when combining the response of older men and women), older employees exhibit significantly greater commitment to their employers (32 percent high commitment) than younger employees under 50 years old (26 percent).
- Second, we considered the likelihood that employees would try to find a new job with another employer in the coming year – a measure of job retention. Although the percentage of older employees who indicate they are likely to look for a new job in the coming year is very small, older men are twice as likely (12 percent) as older women (6 percent) to say it is “very likely” they will do so.

Although some believe that employees disengage from their jobs as they grow older, this does not appear to be the case, particularly with respect to older women.

Table 11: Commitment of Male and Female Older Workers to their Employers

	Men 50 or More Years Old	Women 50 or More Years Old	Sig.
<b>Commitment to Employer:</b>	(344)	(408)	*
Low	19%	16%	
Mid	55%	48%	
High	27%	37%	
<b>Likelihood Will Try to Find a New Job in Coming Year:</b>	(341)	(407)	*
Very likely	12%	6%	
Somewhat likely	12%	13%	
Not at all likely	76%	81%	

Percentages do not always add to 100% because of rounding error.

Statistical significance: \* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$ ; ns = not significant.

## Conclusion

Men and women often bring different personal characteristics, family histories, and employment backgrounds to work. Once at the workplace, they often encounter different experiences and have differential access to resources and opportunities over time.

Employers interested in engaging and retaining the talents of older and more experienced workers will want to consider such differences as they develop policies and programs to support the continued employment and productive involvement of this segment of their workforces.

Table 12: Similarities and Differences Between Older Men and Women in Wage and Salaried Positions

Similarities	Differences
The majority of both male and female employees, 50 or more years old, would prefer to work fewer hours than they do currently, which may mean part-time employment or simply a reduction in paid and unpaid overtime hours.	Older women earn 55 cents for every dollar that men earn from <i>all</i> hours worked at <i>all</i> jobs. Comparing the hourly rates of pay at main jobs (with salaries converted to hourly rates), older women earn 69 cents for every dollar older men earn—still a substantial difference. This difference is not fully explained by differences in education, hours worked, or other background factors.
Similar percentages of older men and women report that have access to some health insurance “ <i>from any source</i> ” (such as being covered by a spouse’s health insurance plan).	Women employees, 50 or more years old, report that they have less access to several key benefits – such as health insurance ( <i>at their places of employment</i> ), defined benefit pension plans, and paid vacation days.
Older men and women are just as likely to have defined-contribution retirement plans (401(k), 403(b), etc.) through their employers.	Despite the relative privileges at the workplace reported by older male employees, older women are more likely to state that they have “high” commitment to their employers than men have.

Men and women older employees report having similar levels of access to flexible work options.	Older men employees are <i>more</i> likely to have four-year college degrees or more than women of the same age.
Contrary to some stereotypes of older workers, the majority of older workers do not want to reduce their job responsibilities but rather want to continue to assume the same level of responsibilities in the future.	Older female employees tend to live in households with <i>lower</i> family incomes than their male counterparts.
Men and women older workers report similar levels of job pressure.	Older men employees are <i>more</i> likely than women to be married or living with a partner, providing them with a potential source of social support. In contrast, women are significantly more likely to be single because they are more likely to be divorced or widowed.
In general, men and women older workers give similar accounts about the supportiveness of their work environments.	Older men employees are more likely than women to indicate that they are “very satisfied” with their family life. Furthermore, the older men have better mental health on average than older women.
Similar percentages of men and women employees aged 50 or more years have children under the age of 18 at home (17 percent of men and 13 percent of women).	

There are several important implications associated with the findings summarized above:

**Implications for Employers:** Employers who want to encourage their older employees to continue to work might want to consider adopting the types of flexible work options that are most important to these experienced employees. For example, we found that a majority of both older men and women want to work fewer hours than they currently do.

**Implications for Policy Makers:** Some of the challenges faced by women in the workplace may be cumulative over time.<sup>6</sup> Policy makers might want to consider options that could minimize the impact of the disadvantages that older women employees may have encountered over the course of their lives that could jeopardize their transitions into retirement.

**Implications for Researchers:** The population of older workers is diverse, indeed. Researchers need to pay careful attention to ways that demographic characteristics such as gender might affect the employment experiences and decisions made by employees who are 50 years and older.

### Authors' Biographies:

**James T. Bond** is Vice President for Research and Director of Work–Life Research at Families and Work Institute (FWI). In addition to providing technical advice on research design and data analysis to all major research projects of the Institute, he is responsible for *The National Study of the Changing Workforce*, which surveys nationally representative samples of employees, and *The Business Work–Life Study*, which surveys nationally representative samples of employers.

**Ellen M. Galinsky** is the President and Co–Founder of Families and Work Institute, a Manhattan–based non–profit organization that conducts research on the changing family, changing workforce, and changing community. She is the author of more than 30 books and reports, including the groundbreaking book, *Ask the Children: The Breakthrough Study That Reveals How to Succeed at Work and Parenting*, selected by *The Wall Street Journal* as one of the best work–life books of 1999.

**Marcie Pitt–Catsoupes, Ph.D.**, is Co–Director of the Center on Aging & Work/Workplace Flexibility at Boston College and is an Associate Professor at the Boston College Graduate School of Social Work. She is the Co–Principal Investigator of the Center’s National Study of Business Strategy and Workforce Development and the Study of Aging and Work in Industry Sectors. She is the founder of the Sloan Work and Family Research Network which was established in 1997.

**Michael A. Smyer, Ph.D.**, is Co–Director of the Center on Aging & Work/Workplace Flexibility at Boston College, Dean of the Graduate School of Arts and Sciences, and a Professor in the Department of Psychology at Boston College. A licensed clinical psychologist, Dr. Smyer was recently awarded the M. Powell Lawton award for distinguished contributions to clinical geropsychology, sponsored by the American Psychological Association and the Retirement Research Foundation.

Funded by the Alfred P. Sloan Foundation, **The Center on Aging & Work/Workplace Flexibility at Boston College** is a unique research enterprise. The Center works in partnership with decision–makers at the workplace to design and implement rigorous investigations that will help the American business community to prepare for the opportunities and challenges associated with the aging workforce. The Center focuses on flexible work options because these are a particularly important element of innovative employer responses to the aging workforce. The studies conducted by the Center are examining employers’ adoption of a range of flexible work options, the implementation of them at the workplace, their use by older workers, and their impact on business and older workers.

## Measures

The Families and Work Institute has created a number of indices and scales that measure important aspects of employees' work and family experiences as well as organizational responses. These indices and scales are groups of questions that have been clustered together to measure something that is more expansive than can be measured by a single item.

**Flexible workplace:** Our index of workplace flexibility is based on 13 specific measures: having traditional flextime (setting daily hours within a range periodically; having daily flextime; being allowed to take time off during the workday to address family matters; being able to take a few days off to care for a sick child without losing pay, having to use vacation days, or make up an excuse for absence; being able to work some regular paid hours at home; being able to take breaks when one wants to; having a work shift that is desirable; having complete or a lot of control over work schedule; being able to work part-time (if currently full-time) or full-time (if currently part-time) in one's current position; being able to work a compressed work week; being able to work part-year in current position (among employees in non-seasonal jobs); believing that one can use flexible work arrangements without jeopardizing job advancement; and seldom being required to work paid or unpaid overtime with little or no notice. The index averaged scores for all 13 measures. The distribution of the average scores was divided into three groupings: the bottom quartile, the middle two quartiles and the top quartile.

**Job Autonomy (control over work content, method, and pace):** Our index of job autonomy is based on three questions used in the 1977 Quality of Employment Survey and in many other research projects—having freedom to decide what I do on my job; having basic responsibility for deciding how my job gets done; having a lot of say about what happens on my job.

**Learning opportunities:** Our index of learning opportunities/challenges is based on three questions used in the 1977 Quality of Employment Survey and in many other research projects—being required to learn new things on the job; having a job that requires one to be creative; having a job that allows one to develop one's skills and abilities.

**Involvement in management decision-making:** This was measured by a single question—having managers at my workplace who actively seek out information and new ideas from employees at all levels of the organization to guide their decision making.

**Trust in what managers say:** This was measured by a single question—I can trust what managers say in my organization.

**Supervisor support for job success:** Our index of supervisor support for job success is based on four questions used in previous Families and Work Institute research projects—supervisor or manager keeps me informed of things I need to know to do my job well; has expectations of my performance on the job that are realistic; recognizes when I do a good job; is supportive when I have a work problem.

**Co-worker team support for job success:** Our index of co-worker support is based on two questions—feeling that one is really a part of the group one works with; having the support from coworkers needed to do a good job.

**Supervisor support for managing work, personal, and family life:** Our index of supervisor support for managing, work, personal, and family life is based on five questions used in previous Families and Work Institute research projects—my supervisor/manager is fair and doesn't show favoritism in responding to employees' personal or family needs; my supervisor or manager accommodates me when I have family or personal business to take care of—for example, medical appointments, meeting with child's teacher, etc.; my supervisor or manager is understanding when I talk about personal or family issues that affect my work; I feel comfortable bringing up personal or family issues with my supervisor or manager; my supervisor or manager really cares about the effects that work demands have on my personal and family life.

**Co-worker support for managing work, personal, and family life:** This was measured by a single question—I have support from co-workers that helps me to manage my work and personal or family life.

**Workplace culture that is supportive of personal and family needs:** Our index of workplace culture is based on four items—there is an unwritten rule at my place of employment that you can't take care of family needs on company time; at my place of employment, employees who put their family or personal needs ahead of their jobs are not looked on favorably; if you have a problem managing your work and family responsibilities, the attitude at my place of employment is: "You made your bed, now lie in it!"; at my place of employment, employees have to choose between advancing in their jobs or devoting attention to their family or personal lives.

**Employee mental health:** Our index of mental health is based on seven measures used in psychiatric/medical research that tap various dimensions of stress, coping, and depression: how often in the past month have you been bothered by minor health problems such as headaches, insomnia, or stomach upsets; how often in the past month have you had trouble sleeping to the point that it affected your performance on and off the job; how often in the past month have you felt nervous and stressed; how often in the past month have you felt unable to control the important things in your life; how often in the past month have you felt that difficulties were piling up so high you could not overcome them; during past month, have you been bothered by feeling down, depressed, or hopeless; during the past month, have you been bothered by little interest or pleasure in doing things (7, 8).

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