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ABSTRACT

Highlights of 18 papers on problems of midlife women are provided by 29 experts invited to testify before the Subcommittee on Retirement Income and Employment of the U.S. House of Representatives' Select Committee on Aging. The papers address the following areas of concern: (1) work and education, (2) displaced homemakers, (3) economic inequality, (4) careers, (5) family relationships, (6) retirement, (7) age and sex discrimination, (8) mental and physical health factors, and (9) changing future roles. The names of the authors, their addresses, and paper topics are also provided, (Author/HLM)

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MIDLIFE WOMEN: POLICY PROPOSALS  
ON THEIR PROBLEMS

A SUMMARY OF PAPERS  
SUBMITTED TO THE  
SUBCOMMITTEE ON RETIREMENT INCOME  
AND EMPLOYMENT  
OF THE  
SELECT COMMITTEE ON AGING  
U.S. HOUSE OF REPRESENTATIVES  
NINETY-SIXTH CONGRESS

FIRST SESSION

U.S. DEPARTMENT OF HEALTH  
EDUCATION & WELFARE  
NATIONAL INSTITUTE OF  
EDUCATION

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## INTRODUCTION

### A STUDY TOWARD AN AGENDA FOR MIDLIFE WOMEN

WHAT ACTIONS SHOULD THE U. S. GOVERNMENT CONSIDER TO ASSURE ADEQUATE JOB AND OTHER OPPORTUNITIES FOR AMERICA'S MIDLIFE WOMEN?

FINDING THE ANSWER TO THIS QUESTION IS A GOAL OF THE SUBCOMMITTEE ON RETIREMENT INCOME AND EMPLOYMENT OF THE HOUSE SELECT COMMITTEE ON AGING.

UNLESS THE QUESTION IS ADEQUATELY ANSWERED, MILLIONS OF TODAY'S MIDLIFE WOMEN ARE LIKELY TO EXPERIENCE IN THE YEARS AHEAD THE SAME TYPE OF GRIM DEPENDENCE AND POVERTY WHICH TODAY CHARACTERIZES THE LIVES OF SO MANY WOMEN 65 YEARS AND OLDER.

THE FOUNDATION FOR PERSONAL SECURITY MUST BE BUILT OR EXPANDED IN MIDLIFE. TO TRY TO DO SO LATER IS DIFFICULT AT THE VERY LEAST, IF NOT IMPOSSIBLE.

IN ORDER TO SECURE EXPERT JUDGMENT ON PUBLIC POLICIES WHICH WOULD BEST SERVE THE INTERESTS OF MIDLIFE WOMEN AND THE NATION AS A WHOLE, THE SUBCOMMITTEE INVITED 29 EXPERTS TO PRESENT THEIR FINDINGS AND VIEWS ON 18 BROAD TOPICS. A SUMMARY OF THEIR PAPERS IS PRESENTED IN THIS SUBCOMMITTEE PRINT.

WITH THIS BACKGROUND, THE SUBCOMMITTEE MAY ASK THESE QUESTIONS:

1. WHAT IS THE U.S. GOVERNMENT NOW DOING TO HELP MEET THE NEEDS OF MIDLIFE WOMEN, E.G., AS REGARDS JOBS, TRAINING, CONTINUING EDUCATION, PRE-RETIREMENT PLANNING, ETC.?
2. WHAT ARE STATE AND LOCAL GOVERNMENTS DOING?
3. WHAT IS THE PRIVATE SECTOR DOING -- CORPORATIONS, FOUNDATIONS, NOT-FOR-PROFIT ORGANIZATIONS, THE NATION'S EDUCATIONAL SYSTEM?
4. WHAT ACTIONS SHOULD BE TAKEN BY THE RESPECTIVE RESOURCES TO HELP MIDLIFE WOMEN DEAL WITH THEIR PROBLEMS?

THE ANSWERS TO THESE QUESTIONS WILL HELP PROVIDE THE BASIS FOR WHAT MIGHT BE TERMED AN "AGENDA FOR MIDLIFE WOMEN."

HERETOFORE, CONGRESS HAS EXAMINED MANY OF THESE INDIVIDUAL PROBLEMS BUT ONLY NOW HAS IT BEGUN TO EVALUATE THE SPECIAL NEEDS OF THIS PARTICULAR LONG-NEGLECTED SEGMENT OF OUR POPULATION, MIDLIFE WOMEN.

BY DEVOTING ITS ATTENTION NOW TO THIS CHALLENGE, IT IS NOT MERELY MIDLIFE WOMEN WHO WILL BENEFIT, BUT MIDLIFE MEN AS WELL, IN ADDITION TO THEIR YOUNGSTERS AND OTHER SEGMENTS OF OUR POPULATION.

(III)

**ECONOMIC AND OTHER JUSTICE FOR ONE SEGMENT HELPS STRENGTHEN JUSTICE FOR ALL.**

VIEWING MIDLIFE WOMEN'S PROBLEMS FROM A HEALTH AND OTHER STANDPOINT, DR. ROBERT BUTLER, DIRECTOR OF THE NATIONAL INSTITUTE ON AGING, WROTE THE SUBCOMMITTEE:

The challenge now is to improve the quality of their lives. It is a task for government, the scientific community, society at large, and women themselves to share. Government, because of its vast resources, should lead the way by addressing itself to the basic human needs which go unfilled among middle-aged women.

A RISING BODY OF EVIDENCE ATTESTS TO THESE NEEDS -- FACTS ON THE PLIGHT OF DISPLACED HOMEMAKERS, ON THE NEEDS OF DISADVANTAGED BLACK AND HISPANIC WOMEN, ON UNDEREMPLOYMENT AND UNEMPLOYMENT AMONG WOMEN, ON WOMEN'S JOB SEGREGATION IN A RELATIVE HANDFUL OF OCCUPATIONS.

TO FIND REMEDIES, THE NATION FORTUNATELY POSSESSES INCREASING EXPERTISE, ESPECIALLY FROM WOMEN'S ORGANIZATIONS, WOMEN'S CENTERS, WOMEN'S EDUCATIONAL INSTITUTIONS AND OTHER RESOURCES.

THE SUBCOMMITTEE INVITES THESE KNOWLEDGEABLE SOURCES TO HELP ANSWER DR. BUTLER'S CHALLENGE -- TO JOIN IN A CAMPAIGN TO "IMPROVE THE QUALITY" OF MIDLIFE WOMEN'S LIVES.

WHAT SHOULD BE THE NATION'S PRIORITIES IN MEETING THE NEEDS OF MIDLIFE WOMEN? WHAT WILL BE THE COSTS? WHAT WILL BE THE COSTS OF FAILING TO MEET THESE NEEDS? FINDING THE ANSWERS TO THESE QUESTIONS IS A TASK WHICH HAS BEEN TOO LONG DELAYED.

IT IS A TASK WORTHY OF OUR TIME.

UPON ITS FULFILLMENT DEPENDS THE ENHANCEMENT OF MILLIONS OF LIVES AND THEIR ABILITY TO CONTRIBUTE FULLY TO THE FUTURE OF THE NATION.

ON BEHALF OF THE RETIREMENT INCOME AND EMPLOYMENT SUBCOMMITTEE, I WISH TO EXPRESS OUR APPRECIATION TO CONGRESSMAN CLAUDE PEPPER (D. FLA.), CHAIRMAN OF THE HOUSE SELECT COMMITTEE ON AGING AND FORMER CONGRESSMAN FRED B. ROONEY, UNDER WHOSE CHAIRMANSHIPS THIS STUDY WAS INITIATED, AS WELL AS TO MARY C. MCDONNELL, FORMER STAFF DIRECTOR.

OUR APPRECIATION ALSO IS EXTENDED TO ANN FOOTE CAHN FOR SUGGESTING THE STUDY AND SERVING AS EDITOR, AND TO MERRILL RANDOL, CURRENT STAFF DIRECTOR.

JOHN L. BURTON  
CHAIRMAN  
SUBCOMMITTEE ON RETIREMENT  
INCOME AND EMPLOYMENT

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## SUMMARY

(BY ANN FOOTE CAHN, EDITOR)

ANN FOOTE CAHN, CONSULTANT, HOUSE SELECT COMMITTEE ON AGING AND EDITOR OF THE STUDY ON MIDLIFE WOMEN, AS SUMMARIZED HEREWITH. FORMERLY CONSULTANT, JOINT ECONOMIC COMMITTEE, U. S. CONGRESS, AND EDITOR OF A COMPENDIUM, "AMERICAN WORK WORKERS IN A FULL EMPLOYMENT ECONOMY;" LEGISLATIVE ASSISTANT, U. S. SENATE; CONSULTANT, OFFICE OF ECONOMIC OPPORTUNITY; WASHINGTON EDITOR AND CONTRIBUTING EDITOR FOR VARIOUS MAGAZINES.

(v)

## HIGHLIGHTS OF EIGHTEEN PAPERS ON PROBLEMS OF MIDLIFE WOMEN

### INTRODUCTION

TWENTY-NINE EXPERTS WERE INVITED TO PRESENT THEIR VIEWS ON 18 TOPICS AFFECTING MIDLIFE WOMEN. A LIST OF THE AUTHORS AND THEIR TOPICS FOLLOWS THIS SUMMARY OF THEIR VIEWS.

SEVERAL OF THE AUTHORS NOTE THE RELATIVE LACK OF ATTENTION GIVEN THUS FAR TO MIDLIFE WOMEN BY RESEARCHERS, POLICYMAKERS AND OTHERS. "THE BULK OF COMPREHENSIVE RESEARCH ALREADY CONDUCTED HAS CONCENTRATED ON MIDDLE-AGED MEN," DR. ROBERT BUTLER, DIRECTOR OF THE NATIONAL INSTITUTE ON AGING STATES, "WE NEED STUDIES FOCUSING EXCLUSIVELY ON WOMEN."

FOR BOTH MEN AND WOMEN, DR. BUTLER ADDS, MIDDLE AGE IS "POTENTIALLY THE MOST EXCITING PERIOD OF LIFE," IT CAN BE THE MOST DYNAMIC AND INSTRUCTIVE PERIOD OF ALL. "BUT MIDDLE AGE "IS TOO OFTEN THE BEGINNING OF NEGLECT AND DECLINE, PARTICULARLY FOR WOMEN." MIDDLE-AGED WOMEN, HE CONTINUES, FACE "SIGNIFICANT CHANGES IN ALL SPHERES OF THEIR LIVES: FAMILIAL, OCCUPATIONAL, SOCIAL, EDUCATIONAL, FINANCIAL AND MEDICAL.

THESE CHANGES WILL BE MET BY EACH WOMEN IN HER OWN WAY; SHE BEARS THE BASIC RESPONSIBILITY TO MAKE THE MOST OF HER LIFE AT EACH OF ITS STAGES. YET, THE CONTRIBUTORS TO THIS COMPENDIUM POINT OUT THAT PUBLIC POLICY SHOULD SUPPORT THE EFFORTS OF WOMEN COPING WITH SOME OF THE JOB, EDUCATIONAL AND OTHER TRANSITIONS.

WHY SHOULD PUBLIC POLICYMAKERS SO CONCERN THEMSELVES? DR. BUTLER STATES ONE REASON: THE SIGNIFICANT LANGUAGE USED BY THE CONGRESS WHEN IT PASSED THE RESEARCH AND AGING ACT OF 1974 ESTABLISHING THE NATIONAL INSTITUTE ON AGING:

... the Congress finds and declares that recent research efforts point the way toward alleviation of the problem of old age by extending the healthy middle years of life.

ALL THE CONTRIBUTORS WHO COMMENT ON THE RELATIONSHIP BETWEEN WOMEN'S OLDER AGE AND MIDLIFE ARE UNANIMOUS IN STRESSING THE IMPORTANCE OF BUILDING A SOLID FOUNDATION IN THE MIDDLE YEARS:

Economic security for women in later life builds on women's experience in the middle years. To analyze how to improve women's security in old age it is necessary to analyze the components of women's adult role. (Dr. Janet Zollinger Giele and Dr. Hilda Kahne.)

Midlife women, as they age, suffer many of the same problems of the current older cohort. (Dr. Elizabeth Ann Kutza.)

The cost of timely intervention to prevent dependency would help to contain and probably reduce the heavy

burden of costs that the 18.6 million older women projected by the turn of the century will impose on this society. (Dr. Zena Smith Blau et al.)

THE NUMBER OF MIDLIFE WOMEN IS IN ITSELF SIGNIFICANT. IT IS PROJECTED THAT BETWEEN 1990 AND 2010, AS THE POST-WORLD WAR II BABY BOOM REACHES MIDDLE AGE, THE NUMBER OF MIDLIFE WOMEN WILL PEAK WITH AN ESTIMATED 36 MILLION AGED 45-64 AT THE END OF THAT PERIOD. "PROMOTING THE GENERAL WELFARE" OF SO LARGE A NUMBER OF CITIZENS REQUIRES INCREASINGLY SOPHISTICATED UNDERSTANDING OF THEIR NEEDS AND INTERESTS.

THE EXACT DEFINITION AS TO WHAT CONSTITUTES THE MIDLIFE PERIOD DIFFERS SOMEWHAT FROM AUTHOR TO AUTHOR. THE PERIOD 40 TO 60 OR 40 THROUGH 64 IS OFTEN USED TO DESIGNATE MIDLIFE, BUT TO DR. BERNICE NEUGARTEN "AGE IS NOT A MEANINGFUL MARKER." SHE NOTES:

The major life events that characterize the middle part of the life span--launching children from the home, reaching the peak of one's occupational career, the climacterium, grandparenthood, retirement, the onset of chronic illness, widowhood--while they tend to occur in a roughly predictable sequence, occur at very different ages to different people.

THE RHYTHM OF LIFE CYCLES IS CHANGING AND BECOMING MORE FLUID, SHE ADDS:

Some of the old regularities in timing have disappeared and some of the social clocks that tell people whether they are on time or off time are no longer operating:

OUR SOCIETY," DR. NEUGARTEN CONTINUES,

is becoming accustomed to the 22-year-old mayor, the 30-year-old college president, the 35-year-old grandmother, the 50-year-old retiree, the 70-year-old student and even the 85-year-old mother who is caring for a 65-year-old child.

FOR PURPOSES OF CONVENIENCE, THE STUDY TARGETS IN ON WOMEN BETWEEN 40 AND 60 ON A SPECIFIC ARRAY OF PROBLEMS WHICH, WHILE NOT RESTRICTED TO THOSE YEARS, MANIFEST THEMSELVES WITH A HIGH DEGREE OF STATISTICAL PROBABILITY WITHIN THAT AGE CATEGORY.

TO DR. HELENA LOPATA, "AMERICAN SOCIETY HAS PRODUCED A FAMILY PATTERN WHICH BECOMES DYSFUNCTIONAL TO WOMEN BEYOND THE STAGE WHEN CHILDREN REQUIRE CONSTANT ATTENTION," BECAUSE WOMEN FIND THEMSELVES SO ISOLATED FROM THE MAINSTREAM.

"IT IS COMMONLY ASSUMED THAT JOBS ARE NOT VERY IMPORTANT TO WOMEN AND THAT WOMEN'S REAL PLACE IS IN THE HOME," DR. ROBERT C.



ATCHLEY NOTES. "THESE SIMPLISTIC STEREOTYPES ARE STILL WITH US, BUT RECENT RESEARCH HAS DONE MUCH TO DISPEL THEM." IN RECENT YEARS, HE OBSERVES, "THE FASTEST GROWING SEGMENT OF THE AMERICAN LABOR FORCE HAS BEEN MIDDLE AGED WOMEN."

REFUTATION OF MANY STEREOTYPES IS A FIRST STEP TOWARD A SOUNDER APPROACH. REVEALING THE VARIED ORIGINS OF INSECURITY IS A SECOND STEP. SPOTLIGHTING OF PROBLEM GROUPS SUCH AS DISPLACED HOMEMAKERS, THE POOR, THE PSYCHOLOGICALLY DISTRESSED, IS A THIRD. A LONG AND VARIED SERIES OF RECOMMENDATIONS, PARTICULARLY AS TO JOBS AND EDUCATION, IS OFFERED SO THAT EACH OF THE RESPECTIVE STAGES OF THE LIFE CYCLE CAN BE FULFILLING IN ITS OWN RIGHT AND CONDUCTIVE TO LATER SATISFACTIONS.

A SUMMARY OF EACH OF THE 18 PAPERS FOLLOWS, STARTING WITH THE RESPECTIVE MAJOR FINDING AS TO PUBLIC POLICY, CONTINUING WITH PRINCIPAL OBSERVATIONS, AND CONCLUDING WITH KEY RECOMMENDATIONS AS SUBMITTED.

FOR PERSPECTIVE, PERHAPS WE SHOULD REFLECT ON ANN MORROW LINDBERGH'S COMMENT ON THE AMERICAN TENDENCY TO OVEREMPHASIZE YOUTH AND TO "BELITTLE THE AFTERNOON OF LIFE." "FOR IS IT NOT POSSIBLE THAT MIDDLE AGE CAN BE LOOKED UPON AS A KIND OF SECOND FLOWERING, SECOND GROWTH. . ."

### MIDLIFE WOMEN'S FUTURE

WITHIN THE NEXT DECADE, PUBLIC POLICY SHOULD ADAPT TO THE CHANGING NEEDS OF SUCCESSIVE GROUPS OF MIDLIFE WOMEN WHO WILL HAVE DIFFERENT EXPERIENTIAL BACKGROUNDS AND CONSEQUENTLY WILL HAVE DIFFERENT SUPPORT REQUIREMENTS.

THE THINKING OF MIDLIFE AND OLDER WOMEN HAS BEEN SIGNIFICANTLY ALTERED BY THE WOMEN'S MOVEMENT--THEIR VIEW OF THEIR LIFE ROLES, THEIR CONCEPT AS TO WOMEN'S "PLACE," AS TO THE PERMANENCE OR LACK OF PERMANENCE OF MARRIAGE, THE IMPORTANCE OF EDUCATION AND OF PARTICIPATION IN THE LABOR FORCE, DR. BERNICE L. NEUGARTEN FEELS.

BY EXAMINING THREE DIFFERENT AGE GROUPS OF WOMEN--THOSE PRESENTLY EXITING FROM MIDDLE AGE, THOSE NOW ENTERING THAT PERIOD, AND THOSE WHO WILL ENTER IT BY THE END OF THE 1980'S--IT BECOMES CLEAR HOW MAJOR HISTORICAL EVENTS SIGNIFICANTLY AFFECT IMPORTANT ASPECTS OF WOMEN'S LIVES. THE THREE AGE GROUPS HAVE RESPECTIVELY LIVED DURING THE WATERSHED YEARS OF: (A) WORLD WAR I, (B) THE DEPRESSION, AND (C) THE BABY BOOM WHICH BLENDED INTO THE ERA OF THE FEMINIST MOVEMENT JUST AS THAT COHORT WAS REACHING ADULTHOOD.

THE NECESSARILY DIFFERENT LIFE EXPERIENCES OF THESE THREE GROUPS HAS LED TO DIFFERENT PREPARATION FOR AND ABILITY TO COPE WITH MIDLIFE AND LATER YEARS. FOR INSTANCE, THE OLDEST AGE GROUP HAS THE LEAST EDUCATION OF THE THREE, WAS BORN INTO LARGE FAMILIES

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WITH PARENTS WHO WERE FREQUENTLY FOREIGN-BORN, AND ENTERED INTO ADULTHOOD DURING THE DEPRESSION WHICH LED TO DELAYED MARRIAGE AND SMALL FAMILIES. THE SECOND AGE GROUP HAS MORE EDUCATION, ALTHOUGH FEW FINISHED COLLEGE, WAS REARED IN SMALL FAMILIES, AND ENTERED ADULTHOOD DURING A PERIOD OF ECONOMIC EXPANSION SO THAT THEY TENDED TO MARRY EARLY AND HAVE LARGE FAMILIES. THE THIRD GROUP HAS THE HIGHEST EDUCATIONAL AND OCCUPATIONAL LEVEL, WITH ONE-FOURTH ALREADY IN PROFESSIONAL AND TECHNICAL JOBS. BECAUSE THEY PLAN TO HAVE SMALL FAMILIES AND BECAUSE THEIR LONGEVITY IS EXPECTED TO BE INTO THEIR 1980'S, THESE WOMEN WILL HAVE MANY CHILD-FREE YEARS.

TODAY'S YOUNGER WOMAN CAN ANTICIPATE SIGNIFICANTLY DIFFERENT LIVES FROM THEIR MOTHERS AND GRANDMOTHERS: MORE AND MORE VARIED EDUCATION, HIGHER LEVELS OF WORK EXPERIENCE; CHANGING COMBINATIONS OF FAMILY WORK ROLES, INCREASING FREQUENCY OF DIVORCE AND THE SINGLE-PARENT HOUSEHOLD, AND THE INCREASED IMPORTANCE OF PARENT-CARING IN ADDITION TO NEW STYLES OF CHILD-CARING. EACH SUCCESSIVE GROUP OF MIDLIFE WOMEN WILL NEED DIFFERENT SUPPORTS, WITH THE CURRENT GROUP'S NEED BEING GREATEST AND MOST URGENT.

### ROLE CHANGES

SINCE MANY OLDER WOMEN AND SOME IN MIDDLE YEARS FIND THEMSELVES RELATIVELY DISCONNECTED FROM SOCIETY, ESPECIALLY IN WIDOWHOOD, CONNECTING LINKS SHOULD BE PROVIDED BETWEEN THEM AND COMMUNITY RESOURCES.

MODERN AMERICAN LIFE HAS TENDED TO REMOVE TRADITIONAL RESOURCES, SUCH AS STABLE NEIGHBORHOODS AND READILY AVAILABLE KINFOLK. AS A RESULT, MANY WOMEN BECOME DISENGAGED FROM SOCIETY, DR. HELENA ZNANIECKI LOPATA STATES. IN ADDITION, EARLY INDOCTRINATION OF MANY WOMEN INTO PASSIVITY HAS PLACED WOMEN AT A STRONG DISADVANTAGE JUST WHEN THEY MOST NEED RESOURCES OUTSIDE THE HOME AND FAMILY, SUCH AS WHEN THEY LOSE THEIR MATES. SEVERAL STUDIES OF OLDER URBAN WOMEN CONFIRM THE ABSENCE OF BOTH THEIR OWN INITIATIVE AND OF COMMUNITY AIDS TO REACH OUT AND HELP WIDOWS BEAR THEIR ECONOMIC, SOCIAL AND EMOTIONAL BURDENS.

AS LEVELS OF WOMEN'S EDUCATION RISE, SOCIAL ISOLATION IN OLDER YEARS IS LIKELY TO DECREASE. IN ADDITION, WOMEN WHO WILL BE COMING INTO MIDLIFE IN THE YEARS AHEAD WILL BRING WITH THEM INCREASINGLY MORE SELF-SUFFICIENT HISTORIES, ESPECIALLY BECAUSE OF PRIOR MOVEMENT OUT OF AND BACK INTO THE HOME. AMERICAN SOCIETY CAN BEST PREPARE FOR THIS NEW ERA BY MAKING EDUCATIONAL, SOCIAL AND ECONOMIC INSTITUTIONS MORE FLEXIBLE TO ACCOMMODATE WOMEN'S ASPIRATIONS.

IN THE MEANTIME, PROBLEMS OF TODAY'S MIDLIFE WOMEN REQUIRE ATTENTION, INCLUDING SUCH CHALLENGES AS: ENCOURAGING THE GROWTH OF MORE SELF-HELP GROUPS; PROVIDING JOB TRAINING AND JOB SEARCH INFORMATION; MAKING AVAILABLE FINANCIAL GUIDANCE; COUNTERACTING THE RAMPANT PRACTICE OF AGEISM; PROVIDING MORE SATISFACTORY HOUSING IN SAFE NEIGHBORHOODS; INCREASING EMERGENCY HOT LINES; PROVIDING MEDICAL CARE AND ADEQUATE NUTRITION FOR HOUSEBOUND AND OLDER WOMEN.

THE CREATION OF NEIGHBORHOOD NETWORKS IN CONGESTED CITIES AND COMMUNITY NETWORKS IN SMALLER SETTLEMENTS COULD BE AN IDEAL

SOLUTION FOR THE MULTIPLE PROBLEMS OF OLDER WOMEN. THE FUNCTION OF COORDINATORS OF SUCH NETWORKS WOULD BE TO TAP ALL THE RESOURCES OF THE NEIGHBORHOODS WHICH COULD BE OF HELP TO OLDER WOMEN, DEVELOP ADDITIONAL VOLUNTARY GROUPS AS NEEDED, AND REENGAGE NON-VISIBLE OLDER WOMEN INTO THE NETWORK.

### WORK AND EDUCATION.

THE NATION SHOULD STRENGTHEN THE TWO FACTORS WHICH HAVE THE MOST SIGNIFICANT EFFECT ON WOMEN'S ECONOMIC SECURITY AND WELL-BEING IN MIDDLE AND LATER LIFE--EDUCATION AND WORK STATUS.

THE MORE EDUCATION WOMEN ATTAIN, JUST AS IN THE CASE OF MEN, THE BETTER THEIR CHANCES FOR HIGHER OCCUPATIONAL STATUS AND ITS PERQUISITES, INCLUDING HIGHER SOCIAL SECURITY AND PENSION BENEFITS IN LATER LIFE. IN ADDITION, EDUCATION, PARTICULARLY HIGHER EDUCATION, AFFORDS WOMEN AND MEN SIGNIFICANT NON-MATERIAL ADVANTAGES, SUCH AS A BROADER RANGE OF INTERESTS, CONTACTS AND AWARENESS OF PREVENTIVE HEALTH MEASURES.

THIS CONCEPT IS BORNE OUT BY A RECENT TEXAS STATEWIDE STUDY OF 1674 WOMEN 55 YEARS OF AGE AND UP, AS WELL AS OF MEN, CARRIED OUT BY DR. ZENA SMITH BLAU AND HER CO-WORKERS. THE DATA SHOW THAT THE AMOUNT OF EDUCATION WOMEN HAVE RECEIVED PROFOUNDLY AFFECTS THEIR WELL-BEING IN MIDLIFE AND LATER YEARS--THEIR RISK OF POVERTY, DEPENDENCY, AND PHYSICAL AND MENTAL DETERIORATION. AFTER EDUCATION, THE SECOND AND THIRD MOST IMPORTANT VARIABLES SHOWN BY THE TEXAS STUDY AS DETERMINING THE SECURITY OF MIDLIFE AND OLDER WOMEN ARE WORKING STATUS AND ETHNIC FACTORS.

DEMOGRAPHIC STUDIES PROJECT INCREASED NUMBERS OF WOMEN AT RISK IN THE FUTURE BECAUSE OF EARLY CHILDBEARING AND RESPONSIBILITY AS HEADS OF FAMILIES, IN ADDITION TO INADEQUATE EDUCATION.

PREVENTIVE MEASURES TO HELP WOMEN BECOME FINANCIALLY INDEPENDENT DURING MIDLIFE WILL SUBSTANTIALLY REDUCE THE NUMBERS OF DEPENDENT POVERTY-STRICKEN, OLDER WOMEN ON WELFARE AND IN INSTITUTIONS, AND WILL HELP TO IMPROVE THE QUALITY OF LIFE AT ALL INCOME LEVELS.

RECOMMENDATIONS FOCUS ON: (A) INCREASING CAREER-ORIENTED EDUCATIONAL OPPORTUNITIES, ESPECIALLY FOR THOSE WOMEN WHO HAVE ATTAINED LESS THAN A HIGH SCHOOL EDUCATION AND FOR FEMALE HEADS OF FAMILIES; (B) A TAX POLICY WHICH ENABLES WOMEN TO DEDUCT EDUCATIONAL EXPENSES, INCLUDING TRANSPORTATION COSTS AND CHILD CARE, OVER THE ENTIRE PERIOD OF THEIR SCHOOLING; (C) LOANS AT MODEST RATES OF INTEREST TO WOMEN WHO WISH TO PURSUE PROFESSIONAL OR GRADUATE TRAINING; (D) INCOME MAINTENANCE AND REVISION OF AID FOR DEPENDENT CHILDREN (AFDC) AND WORK INCENTIVE PROGRAMS (WIN) TO COVER ALL EDUCATIONAL EXPENSES AND FULL COSTS OF TRANSPORTATION AND CHILD CARE FOR WOMEN WHO RESUME THEIR SCHOOLING; (E) BROADENED AND INCREASED DAY CARE OPTIONS; (F) INCENTIVES TO BUSINESSES AND UNIONS TO PROVIDE TRAINING OPPORTUNITIES.

## DISPLACED HOMEMAKERS

INCREASING RECOGNITION OF THE PROBLEMS OF WOMEN WHO HAVE BEEN DISPLACED FROM THEIR JOBS AS HOMEMAKERS BECAUSE OF SEPARATION, DIVORCE OR WIDOWHOOD SHOULD BE EMBODIED IN CONCRETE REMEDIAL PROGRAMS WHICH WILL EASE THEIR TRANSITION INTO MEANINGFUL POSITIONS IN THE WORK FORCE.

HOMEMAKING IS STILL THE OCCUPATION OF THE MAJORITY OF MARRIED WOMEN. HOWEVER, SINCE IT IS NOT RECOGNIZED AS WORK AND IS UNPAID, THE EVENTUAL LOSS OF THE HOMEMAKING JOB CAN HAVE SEVERE CONSEQUENCES. THE HOMEMAKER WHO FINDS HERSELF "FIRED," AS IN THE CASE OF DIVORCE, CONFRONTS SERIOUS OBSTACLES IN FINDING A JOB, AS DOES HER SEPARATED OR WIDOWED SISTER, INELIGIBLE FOR UNEMPLOYMENT INSURANCE BECAUSE SHE WAS ENGAGED IN UNPAID LABOR IN THE HOME, LACKING RECENT OR ANY EXPERIENCE IN THE JOB MARKET, THE FORMER HOMEMAKER MAY FIND IT IMPOSSIBLE TO SUPPORT HERSELF.

DEFINITIVE STATISTICS ARE NOT AVAILABLE, BUT THE FORMER ALLIANCE OF DISPLACED HOMEMAKERS, LED BY TISH SOMMERS AND LAURIE SHIELDS, ESTIMATED THEIR RANKS AS 2 TO 3 MILLION WOMEN; POTENTIALLY, 15 MILLION MORE ARE WOMEN OUT OF THE LABOR MARKET WHO CURRENTLY HAVE MINOR CHILDREN AND WILL BE WITHOUT BENEFITS WHEN THEIR CHILDREN REACH 18 YEARS OF AGE.

MIDLIFE DISPLACED HOMEMAKERS ARE TOO YOUNG FOR PROGRAMS DESIGNED FOR THE ELDERLY; IN LATER YEARS, THEY MAY FIND THEMSELVES AGAIN EXCLUDED FROM FINANCIAL AID BECAUSE OF STATUTORY INEQUITIES. ALTHOUGH THE NEEDY ARE HELPED BY MANY PROGRAMS, THEY WERE NOT SPECIFICALLY DESIGNED TO MEET THE SPECIAL PROBLEMS OF THE OLDER DISPLACED HOMEMAKERS WHO OFTEN FALL BETWEEN THE CRACKS OF ALL SUCH PROGRAMS.

"JOB CREATION" WOULD GO A LONG WAY TOWARD MEETING THE SPECIAL NEEDS OF DISPLACED HOMEMAKERS--I.E., DEVELOPING NEW JOBS, ESPECIALLY THOSE THAT BUILD ON THE FIRST CAREER OF HOMEMAKING AND NURTURING SKILLS. "PAID PEERS" IS ONE METHOD OF CREATING SUCH JOBS--I.E., AN INDIVIDUAL WHO HAS EXPERIENCED AND OVERCOME A PROBLEM BEING HIRED AND PAID TO HELP OTHERS OVERCOME THE SAME PROBLEM. THE ESTABLISHMENT OF DISPLACED HOMEMAKER CENTERS, WHICH COULD DEVELOP JOB "LADDERS" AND APPLY OTHER TECHNIQUES WITH PUBLIC AND PRIVATE AGENCIES TO HELP THE DISPLACED HOMEMAKER BECOME SELF-SUFFICIENT, IS THE BASIC RECOMMENDATION.

### VOLUNTEER WORK

VOLUNTEER WORK WHICH HAS TRADITIONALLY PROVIDED AN OPPORTUNITY TO GAIN USEFUL SKILLS AND EXPERIENCE, SHOULD BECOME A BROADER BRIDGE TO THE PAID LABOR FORCE THROUGH INCREASINGLY STANDARDIZED ANALYSIS OF TASKS IN THE UNPAID AND PAID SECTORS AND THROUGH GREATER ACCEPTANCE OF TRANSFERABILITY.

THE ROLE OF VOLUNTEER WORK IN AMERICAN SOCIETY IS VAST AND VITAL. ONE STUDY SHOWED THAT 48 MILLION WIVES EACH GAVE AN AVERAGE

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55 HOURS OF TIME TO VOLUNTEER GROUPS. BASED ON THE WAGES WHICH WOMEN EARNED IN SIMILAR PAID JOBS, THESE VOLUNTEER HOURS WERE ESTIMATED TO BE WORTH ABOUT \$10 BILLION ANNUALLY. THE IMPORTANCE OF THIS UNPAID LABOR TO THE NATION'S CULTURAL, EDUCATIONAL AND COMMUNITY ORGANIZATIONS IS UNQUESTIONABLE, ACCORDINGLY TO JUDITH H. HYBELS AND DR. MARNIE W. MUELLER.

AN ACTION-FUNDED STUDY GENERATED SIGNIFICANT FINDINGS ON THE LONG-RECOGNIZED PROBLEM OF COUNTING VOLUNTEER SKILLS AND EXPERIENCES AS SUBSTITUTES FOR THOSE IN PAID JOBS. IT WAS FOUND THAT WOMEN FREQUENTLY USE SKILLS DEVELOPED ON VOLUNTEER JOBS IN THEIR WORK. THEY APPEAR TO HAVE BETTER OPPORTUNITIES TO DEVELOP MANAGEMENT SKILLS ON VOLUNTEER JOBS THAN ON PAID JOBS BECAUSE THERE IS LESS OCCUPATIONAL SEGREGATION IN THE VOLUNTEER LABOR FORCE, SINCE FEWER MEN ARE COMPETING FOR TOP AND MIDDLE LEVEL MANAGEMENT POSITIONS. ALTHOUGH VOLUNTEER CONTACTS CAN AND FREQUENTLY DO LEAD TO PAID JOBS, THEY ARE LIKELY TO BE LESS DESIRABLE THAN THOSE OBTAINED BY OTHER MEANS. HOWEVER, WOMEN CAN USE VOLUNTEER-ARRANGED, LOWER LEVEL ENTRY JOBS TO MOVE UP TO BETTER PAYING CAREERS.

STANDARDIZING THE ANALYSIS OF JOBS AND TASKS WITHIN JOBS, BOTH IN PRIVATE CORPORATIONS AND VOLUNTEER ORGANIZATIONS, WOULD BE A FIRST STEP TOWARD FACILITATING THE ACCEPTANCE AND TRANSFER OF EXPERIENCE FROM THE VOLUNTEER WORLD TO THE PAID WORLD. SUBSIDIZED JOB INTERNSHIPS FOR MIDLIFE REENTRY WOMEN, I.E., GOVERNMENT INCENTIVES TO COUNTERACT THE PRESUMED GREATER COSTS OF HIRING AND TRAINING FORMER VOLUNTEER WORKERS, IS A SECOND RECOMMENDATION.

#### PREPARATION FOR RETIREMENT

MIDLIFE WOMEN IN PARTICULAR NEED RETIREMENT GUIDANCE BECAUSE THEY TEND TO BE EMPLOYED IN THE KINDS OF JOBS THAT HAVE NO STATED RETIREMENT POLICY, NO RETIREMENT PLANNING PROGRAMS, NO PRIVATE PENSION, AND NO CONTINUATION INTO RETIREMENT OF INSURANCE AND OTHER BENEFITS.

MIDLIFE WOMEN HAVE A FORESHORTENED AMOUNT OF TIME TO ESTABLISH THEIR FINANCIAL SECURITY BEFORE RETIRING SINCE THEY ENTER THE LABOR FORCE LATE IN LIFE AFTER RAISING THEIR CHILDREN. AT THE SAME TIME, THEY MUST ACCUMULATE A LARGER RETIREMENT CUSHION BECAUSE THEY HAVE GREATER LONGEVITY THAN MEN. MOST SEPARATED, DIVORCED OR WIDOWED WOMEN FACE BOTH A SHORT- AND LONG-RANGE CRUNCH BECAUSE THEY WILL BE LARGELY ON THEIR OWN, DR. ROBERT C. ATCHLEY STATES.

ANOTHER PROBLEM IS THAT THROUGHOUT THEIR LIVES, MARRIED WOMEN HAVE LESS OPPORTUNITY THAN MEN TO BECOME SKILLED IN FINANCIAL AND OTHER DECISION-MAKING. THUS, THEY HAVE PARTICULAR NEED OF THE TYPE OF GUIDANCE THAT CAN MAKE RETIREMENT MORE SECURE AND SATISFYING, SUCH AS INFORMATION ABOUT OPPORTUNITIES FOR PART-TIME EMPLOYMENT, LEISURE AND COMMUNITY INVOLVEMENT, MONEY MANAGEMENT AND CONSUMER PURCHASING, THE ADVISABILITY OF MOVING, LEGAL POINTERS, AND SIMILAR INSIGHT. IT IS PARTICULARLY IMPORTANT, THEREFORE, THAT MIDLIFE WOMEN BE INFORMED ABOUT RETIREMENT PROGRAMS: WHERE TO FIND THEM, HOW TO USE THEM, AND HOW TO SEEK ADDITIONAL HELP, IF NECESSARY.

MOREOVER, THEY NEED TO HAVE THIS INFORMATION IN MIDLIFE, NOT ON THE EVE OF RETIREMENT.

RETIREMENT INFORMATION CAN BE DELIVERED IN THREE FORMS: SELF-EXPLANATORY WRITTEN INFORMATION, GROUP INFORMATION-PASSING PROGRAMS, AND INDIVIDUAL COUNSELING. A DETAILED PROGRAM IS SPELLED OUT FOR A NATIONAL, MULTILEVEL EFFORT TO DEVELOP AND DISSEMINATE THE BEST POSSIBLE RETIREMENT PREPARATION INFORMATION AND SERVICES THROUGH THE USE OF EXISTING ORGANIZATIONS FOR OLDER AMERICANS, SUCH AS THE SOCIAL SECURITY ADMINISTRATION, THE ADMINISTRATION ON AGING, AND VARIOUS STATE AND LOCAL FACILITIES. BECAUSE THE ADMINISTRATIVE ORGANIZATIONS ARE ALREADY IN PLACE, THE COST WOULD BE COMPARATIVELY LOW.

### CONTINUING EDUCATION

ALTHOUGH INCREASING NUMBERS OF MATURE WOMEN ARE ALREADY BENEFITING FROM CONTINUING EDUCATION SO AS TO MEET PERSONAL AND CAREER GOALS, ADDITIONAL GOVERNMENT SUPPORT AND FUNDING ARE NECESSARY, ESPECIALLY TO EXPAND INADEQUATE PARTICIPATION BY WOMEN WITH THE GREATEST NEED--THOSE FROM LOW INCOME, LOW EDUCATION AND MINORITY BACKGROUNDS.

THE CONTINUING EDUCATION NEEDS OF TODAY'S MIDLIFE WOMEN DIFFER MARKEDLY FROM WHAT THE NEED IS LIKELY TO BE TWO-DECADES FROM NOW, ACCORDING TO DR. ALAN D. ENTINE.

TODAY'S MIDLIFE WOMEN NEED EDUCATION THAT WILL HELP THEM ENTER OR REENTER THE WORK FORCE AFTER A LONG ABSENCE WHILE RAISING THEIR FAMILIES, AND AFTER A HISTORY OF OFTEN COMPARATIVELY BRIEF EDUCATION DURING THEIR YOUTH. IN CONTRAST, THE YOUNG WOMEN OF TODAY WHO WILL BE IN MIDLIFE TWO DECADES FROM NOW ARE CURRENTLY RECEIVING A MUCH LENGTHIER, IN-DEPTH CAREER-ORIENTED EDUCATION AND ARE LIKELY TO PURSUE UNINTERRUPTED LIFELONG CAREERS. CONSEQUENTLY, THEIR CONTINUING EDUCATION NEEDS WILL PROBABLY BE FOR AN UP-DATING OF SKILLS TO MAINTAIN PROFESSIONAL STANDING, OR FOR THE COMPLETE CHANGING OF CAREERS THAT NO LONGER PROVIDE SATISFACTORY INCOME, OR PERSONAL FULFILLMENT.

CONTINUING EDUCATION HAS EVOLVED OVER THE PAST 15 YEARS TO MEET CHANGING NEEDS. THE FIRST GROUP OF WOMEN'S PROGRAMS PLACED HEAVY EMPHASIS ON PROVIDING COUNSELING AND GUIDANCE TO HELP WOMEN UNDERSTAND THE PERSONAL CHANGES THEY WERE EXPERIENCING IN MIDDLE AGE. THIS EXPANDED TO INCLUDE 1-YEAR CAREER CERTIFICATE PROGRAMS WHICH GAVE WOMEN SPECIFIC SKILLS TO HELP THEM FIND JOBS. FOR THOSE WOMEN WHO OBTAINED JOBS, SUPPLEMENTAL COURSES HAVE BEEN DEVELOPED TO HELP THEM UNDERSTAND NEW MANAGEMENT AND WORK ROLES AS THEY ADVANCE WITHIN THEIR PLACES OF EMPLOYMENT.

ONE FACT IS CERTAIN. MIDLIFE WOMEN'S NEED FOR ADULT EDUCATION WILL CONTINUE TO GROW. ONE ESTIMATE IS THAT THE NUMBER OF ADULT WOMEN IN HIGHER EDUCATION WILL RISE BY 60 PERCENT DURING THE NEXT 5 YEARS, WITH THE EMPHASIS ON CAREER AND WORK-ORIENTED PROGRAMS LIKELY TO CONTINUE.

UP UNTIL NOW, HOWEVER, THE PRIORITY GIVEN ADULT EDUCATION PROGRAMS, MANY OF WHICH ARE BASED ON PRIVATE FEES, HAS BEEN LOW COMPARED TO THE VAST SUBSIDIZED PROGRAMS DEVELOPED FOR THE EDUCATIONAL NEEDS OF YOUTH, ADOLESCENTS AND YOUNG ADULTS. SINCE MIDLIFE WOMEN'S EDUCATIONAL NEEDS ARE AMONG THE MOST COMPELLING OF ALL GROUPS, AND SINCE THEIR RESOURCES TO PAY FOR CONTINUING EDUCATION ARE LIKELY TO BE LIMITED, IT IS APPROPRIATE THAT OVERALL PRIORITIES BE REVIEWED. FURTHERMORE, WITH THE MIX OF AGE GROUPS CHANGING DRAMATICALLY IN THE DECADES AHEAD, I.E., THE PROPORTION OF YOUNG DECREASING, AND THE PROPORTION OF OLD INCREASING AS THE "BABY BOOM" REACHES MIDDLE AGE, EDUCATIONAL INSTITUTIONS SHOULD OF NECESSITY REDIRECT EMPHASIS AS TO THE AGE OF STUDENTS THEY SERVICE.

#### RECOMMENDATIONS INCLUDE:

1. A CHANGE IN FEDERAL TAX POLICY WHICH NOW ALLOWS DEDUCTION ONLY FOR COST OF EDUCATION AND TRAINING IN SKILLS NECESSARY TO MAINTAIN OR ADVANCE PRESENT CAREERS, BUT EXCLUDES DEDUCTIONS FOR WOMEN'S REENTRY CAREERS OR SECOND OR THIRD CAREERS.
2. PROVISION OF TAX CREDIT TO LOW INCOME, MIDLIFE INDIVIDUALS WHO ARE FINANCING THEIR OWN EDUCATION ON EITHER A PART-TIME OR FULL-TIME CREDIT OR NONCREDIT BASIS AT A COLLEGE OR UNIVERSITY.
3. A LIMITED PROGRAM OF EDUCATIONAL ENTITLEMENTS FOR ALL CITIZENS FOR UP TO 1 FULL YEAR OF ACADEMIC, VOCATIONAL OR PROFESSIONAL COURSE WORK ANYTIME DURING THE AGE-SPAN OF 40 TO 50.
4. COMMUNITY-BASED EDUCATIONAL AND CAREER COUNSELING CENTERS FOR THE EDUCATIONALLY BY-PASSED.

#### WORK AND FAMILY

NEW INSTITUTIONAL APPROACHES ARE NECESSARY TO ENHANCE AND CREDIT WOMAN'S TWO-FOLD CONTRIBUTION TO SOCIETY--BOTH AS A PART-TIME OR FULL-TIME WORKER IN THE LABOR FORCE AND AS A WIFE-MOTHER IN THE HOME.

BECAUSE WOMEN HAVE DIFFERENT EARNINGS HISTORIES THAN MEN, THEIR SOURCES OF INCOME AFTER AGE 65 TEND TO BE CONSIDERABLY LESS. AMONG NONMARRIED WOMEN AGED 65 TO 72, SLIGHTLY MORE THAN HALF WERE POOR OR NEAR POOR IN 1971. ALMOST TWICE AS MANY WOMEN AS MEN RECEIVED THE LOWEST PRIMARY SOCIAL SECURITY AMOUNT, WHILE ONLY ONE-THIRD AS MANY WOMEN AS MEN RECEIVED THE HIGHEST AMOUNT. THE POVERTY OF WOMEN IS GREATLY INFLUENCED BY THEIR AGE AND MINORITY STATUS, MARITAL HISTORY, EDUCATION, OCCUPATIONAL STATUS AND WORK CONTINUITY. THE RISING NUMBER OF WOMEN IN THE WORK FORCE AND THE INCREASED EDUCATION AND TRAINING OF TODAY'S YOUNG WOMEN COULD FORECAST A BRIGHTER FUTURE FOR THE NEXT GENERATION OF MIDLIFE WOMEN, DRS. JANET Z. GIELE AND HILDA KAHNE FEEL. BUT CONTINUED OCCUPATIONAL SEGREGATION, A MAJOR CAUSE OF LOW EARNINGS, AND HIGH RATES OF MARITAL DISRUPTION CAST A SHADOW ON THEIR FINANCIAL SECURITY.

WOMEN'S OPPORTUNITY TO PARTICIPATE IN THE PAID LABOR MARKET AND TO HAVE UNINTERRUPTED WORK HISTORIES COULD BE GREATLY IMPROVED THROUGH EMPLOYERS' INNOVATIVE USE OF PART-TIME AND FLEX-TIME WORK, UPGRADING THE STATUS AND FRINGE BENEFITS OF PART-TIME WORK AND MAKING IT AVAILABLE AT PROFESSIONAL LEVELS ARE INTRINSIC TO ITS MORE UNIVERSAL USE AND ACCEPTANCE.

EQUALLY IMPORTANT IS THAT WOMEN'S PRODUCTIVE ACTIVITY IN THE HOME BE GIVEN RECOGNITION AND SOME FORM OF REWARD SO AS TO STRENGTHEN THEIR CLAIM TO LATER SECURITY. TWO GENERAL TYPES OF PROPOSALS FOR CREDITING PARENTS' WORK INCLUDE: (A) INCOME MAINTENANCE AND INCOME TAX CREDIT FOR FAMILIES WITH CHILDREN; AND (B) DIRECT CREDIT FOR THE WORK OF PARENTS, USUALLY MOTHERS, IN CARING FOR YOUNG CHILDREN. SUCH RECENT PROPOSALS HAVE BEEN ADVANCED BY THE NATIONAL ACADEMY OF SCIENCES, THE CARNEGIE COUNCIL ON CHILDREN AND OTHERS. THESE TYPES OF PROPOSALS--WHOSE OVERSEAS COUNTERPARTS ALREADY EXIST IN A FEW COUNTRIES--ARE IMPORTANT TO WOMEN'S FUTURE SECURITY BECAUSE THEY PROVIDE A METHOD OF RECOGNIZING WOMEN'S WORK IN THE FAMILY AND THEREBY ESTABLISHING AN EARNINGS RECORD AND ENTITLEMENT TO RETIREMENT BENEFITS.

TWO MAJOR PLANS UNDER WHICH CREDIT CAN BE GIVEN TO HOMEMAKERS ARE KNOWN AS (A) THE HOMEMAKER CREDIT PLAN (SUCH AS IN THE 1974 REPRESENTATIVE BARBARA JORDAN BILL) AND (B) EARNINGS SPLITTING (SUCH AS IN THE 1977 REP. DONALD FRASER AND REP. MARTHA KEYS BILL AND THE PLAN OF THE TASK FORCE ON SEX DISCRIMINATION OF THE DEPARTMENT OF JUSTICE). THE CHALLENGE IS TO REVISE PENSION SYSTEMS TO REFLECT SOCIAL CHANGES THAT ARE OCCURRING AND TO INSURE ADEQUATE FUTURE PROTECTION FOR WOMEN WHO WORK IN THE HOME AS WELL AS THE MARKET PLACE, WHILE AT THE SAME TIME TAKING INTO CONSIDERATION IMPACT ON OTHER SEGMENTS OF THE POPULATION AND COST.

IT IS SUGGESTED THAT TWO TASK FORCES, ONE FOR PAID WORK (TO STUDY INNOVATIVE WORK SCHEDULING), AND ONE FOR NONMARKET WORK (ON PARENT CREDITS), ARE NEEDED TO EXAMINE IMAGINATIVE PROGRAMS TO ENHANCE WOMEN'S FINANCIAL SECURITY.

### PSYCHOLOGICAL FACTORS

PSYCHOLOGICAL SUPPORT AND INSTITUTIONAL CHANGES ARE NECESSARY TO ENABLE WOMEN TO OVERCOME FEAR OF JOB MARKET ENTRY OR REENTRY, AS WELL AS ANXIETIES ASSOCIATED WITH MIDCAREER CRISES.

MIDLIFE WOMEN ARE BESET BY A HOST OF CONCERNS, INCLUDING FEAR OF COMPETING WITH YOUNGER, MORE EDUCATED WOMEN IN A FIRST OR REPLACEMENT JOB, DR. ANDREW J. DUBRIN STATES. CONCERN ABOUT RUSTY OR INADEQUATE SKILLS IS COMPOUNDED BY LACK OF CONFIDENCE, DOUBTS ABOUT A NO-LONGER YOUTHFUL APPEARANCE, AND THE ABSENCE OF RECENT EXPERIENCE. FEAR OF TAKING TESTS AND BEING INTERVIEWED, AND CONCERN ABOUT HOW TO FIND A JOB ARE AMONG OTHER REAL AND IMAGINED DIFFICULTIES.

FOR BOTH THE NEW JOB APPLICANT AND THE WOMAN WHO HAS REACHED MIDDLE MANAGEMENT AT MID-CAREER, AGE AND SEX DISCRIMINATION ARE SIGNIFICANT REALITIES. THE "LOW CEILING" PROBLEM--LIMITED ADVANCEMENT



OPPORTUNITIES CAUSED BY SEXISM AT HIGHER LEVELS--RESULTS IN SERIOUS FRUSTRATION FOR WOMEN.

AT HOME, ESPECIALLY IF THERE IS NO SPOUSE TO SHARE PARENTAL RESPONSIBILITIES, GUILT OVER ALLEGED NEGLECT OF CHILDREN'S NEEDS CAN BE A VEXING PROBLEM.

MANAGEMENT OF THE STRESSES ASSOCIATED WITH JOB ENTRY, REENTRY, OR MIDCAREER CRISIS IS PRIMARILY AN INDIVIDUAL RESPONSIBILITY AND CAN BE BEST AVOIDED BY A LIFE-LONG PATTERN OF SELF-DEVELOPMENT AND PERSONAL GROWTH. OVERALL SUPPORT COULD BE PROVIDED BY PERSONAL DEVELOPMENT PROGRAMS, CAREER GUIDANCE CENTERS, AFTER-SCHOOL CENTERS FOR OLDER CHILDREN, AND IMPROVED ENFORCEMENT OF LAWS TO PROHIBIT AGE-SEX BIAS.

### NEW CAREERS

TO ENTER THE JOB MARKET FOR THE FIRST TIME IN THEIR LIVES OR AFTER A LONG ABSENCE, MIDLIFE WOMEN NEED ACCESS TO MULTIPLE SUPPORT SYSTEMS RANGING FROM COUNSELING, EDUCATION AND TRAINING TO FINANCIAL GUIDANCE.

TODAY'S MIDLIFE WOMEN HAVE BEEN SOCIALIZED TO BE DEPENDENT, PASSIVE, SUBJECTIVE, AND NONASSERTIVE--TRADITIONAL "FEMINE" TRAITS THAT MITIGATE AGAINST THEIR BEING FINANCIALLY SECURE IN LATER YEARS. DRs. CHARLOTTE R. TATRO AND JACQUELINE BOLES BELIEVE THAT WOMEN MUST BE TAUGHT A WHOLE NEW SET OF BEHAVIORS IF THEY ARE TO BE SUCCESSFUL IN THE JOB MARKET AND IN MANAGING THEIR OWN FINANCIAL FUTURE--PRINCIPALLY, ACTION-ORIENTED TRAITS SUCH AS ASSERTIVENESS, OBJECTIVITY AND INDEPENDENCE.

THE BEST ECONOMIC OPPORTUNITIES FOR MIDLIFE WOMEN ARE IN NON-TRADITIONAL CAREERS, CONTRARY TO THE EARLY SOCIALIZATION THEY RECEIVED. CAREER COUNSELING AND ORIENTATION COURSES ARE IMPORTANT IF WOMEN ARE TO BE ENCOURAGED AND GUIDED TOWARD HIGHER PAYING CAREERS, SUCH AS ELECTRONICS, CRAFTS, SALES, AND FUNDRAISING, RATHER THAN TOWARD SUCH TRADITIONAL OVERCROWDED AND LOW-PAYING FIELDS AS TEACHING AND NURSING. FUNDRAISING AND PUBLIC RELATIONS, WHICH BUILD ON THE EXPERIENCE WOMEN GAIN IN VOLUNTEER WORK, ARE FIELDS IN WHICH WOMEN DO PARTICULARLY WELL.

WOMEN ARE ESPECIALLY PRONE TO "MATH ANXIETY"--A FEAR OF ALL THINGS FINANCIAL. KNOWLEDGE OF MATH-RELATED FIELDS SUCH AS BUDGETING, FINANCE AND ACCOUNTING IS AN IMPORTANT SKILL THAT CAN ENHANCE WOMEN'S OPPORTUNITIES FOR BETTER CAREERS AND IMPROVE CONTROL OF THEIR PERSONAL FINANCIAL LIVES.

OTHER ESSENTIAL TRAITS WHICH WOMEN CAN ACQUIRE IN CAREER ORIENTATION COURSES ARE: GOAL SETTING, TIME MANAGEMENT, VALUES CLARIFICATION AND CAREER PLANNING.

ALTHOUGH SOME PROFESSIONAL CAREERS ARE LARGELY FORECLOSED TO MIDLIFE WOMEN BECAUSE EXTENSIVE GRADUATE EDUCATION IS NECESSARY,

MANY NON-TRADITIONAL CAREERS REQUIRING LESS TRAINING OFFER REALISTIC OPPORTUNITIES FOR MIDLIFE WOMEN, SUCH AS NUCLEAR MEDICINE TECHNOLOGY, MEDICAL RECORDS TECHNOLOGY, RESPIRATORY THERAPY, COMPUTER SCIENCE AND HEALTH SAFETY. OTHER FIELDS ATTRACTIVE TO REENTRY WOMEN INCLUDE PUBLIC RELATIONS AND SALES IN THE REAL ESTATE, OFFICE MACHINES, AUTO AND INSURANCE FIELDS.

RECOMMENDATIONS ARE MADE TO BROADEN CAREER TRAINING, ESPECIALLY FOR THE DISPLACED HOMEMAKER AND THE ECONOMICALLY DISADVANTAGED.

### PENSIONS

FOR INCREASED PROTECTION IN LATER YEARS TO SUPPLEMENT THEIR SOCIAL SECURITY, MIDLIFE WOMEN NEED MORE COVERAGE BY PRIVATE PENSIONS, BOTH DIRECTLY AND AS POSSIBLE SURVIVORS OF COVERED SPOUSES.

A LOWER PROPORTION OF WOMEN THAN MEN ARE COVERED BY PRIVATE PENSIONS. DR. JAMES H. SCHULZ STATES, BECAUSE WOMEN TEND TO BE CONCENTRATED IN JOBS AND INDUSTRIES WHERE THERE IS LOWER PENSION COVERAGE FOR ALL WORKERS.

THE EMPLOYMENT RETIREMENT INCOME SECURITY ACT (ERISA) CONTAINS NO PROVISIONS TO OBLIGATE EXPANSION OF PRIVATE PENSION COVERAGE, AND MAY IN FACT DISCOURAGE NEW PLANS AND ENCOURAGE SOME EXISTING SMALLER PLANS TO GO OUT OF EXISTENCE BECAUSE OF ITS HIGH COMPLIANCE COSTS. THE RECENT ECONOMIC RECESSION IS ANOTHER FACTOR IN THE TERMINATION OF PENSION PLANS. OVERALL SLOWDOWN OF PENSION COVERAGE, HOWEVER, CAN BE TRACED TO A PRE-ERISA, PRE-RECESSION FACTOR, I.E., ALMOST ALL WORKERS IN LARGE, RELATIVELY AFFLUENT CORPORATIONS HAVE ALREADY BECOME COVERED, AND NON-COVERAGE INVOLVES THE MANY MILLIONS OF WORKERS SCATTERED AMONG SMALL-EMPLOYER GROUPS.

SURVIVOR BENEFITS IN PRIVATE PENSIONS ARE OF PARTICULAR IMPORTANCE TO WOMEN. EVEN THOUGH ERISA NOW REQUIRES ALL REGULATED PLANS TO PROVIDE WORKERS WITH THE OPPORTUNITY TO ELECT A 50 PERCENT JOINT AND SURVIVOR OPTION COVERING SOME OF THE PRE-RETIREMENT YEARS, MANY WORKERS DO NOT CHOOSE THIS OPTION. FURTHERMORE, SURVIVOR BENEFITS ARE GENERALLY POOR, AND THE WORKER USUALLY HAS TO PERSONALLY BEAR THE ENTIRE BURDEN OF PROTECTING THE SPOUSE THROUGH A JOINT AND SURVIVOR OPTION.

MANY OF THE LARGER CORPORATIONS HAVE BROADER PENSION PLANS THAN ERISA REQUIRES. BUT FOR SURVIVORS, THERE ARE ADDITIONAL LIMITATIONS. FOR EXAMPLE, MANY OF EVEN THE LARGEST CORPORATIONS REQUIRE THAT A WORKER MUST BE ELIGIBLE FOR EARLY RETIREMENT BENEFITS IN ORDER TO RECEIVE AUTOMATIC DEATH BENEFITS IN THE PENSION PLAN. THUS, THE SPOUSE OF A WORKER WHO DIES BEFORE REACHING EARLY RETIREMENT ELIGIBILITY WOULD RECEIVE NO AUTOMATIC DEATH BENEFITS.

OVERALL, PENSION PLAN SURVIVOR BENEFITS OVER AND ABOVE THE JOINT AND SURVIVOR OPTION (WHICH IS ITSELF LIMITED) ARE NOT WIDESPREAD, ARE OF GENERALLY LIMITED DURATION, AND ARE OFTEN SMALL. WHILE MANY CORPORATIONS DO PROVIDE PROTECTION THROUGH SEPARATE

LIFE INSURANCE COVERAGE ON THE WORKER, THE COMBINATION OF ALL FORMS OF CORPORATE-BASED PROTECTION FOR SURVIVORS OFTEN DOES NOT REFLECT THE NEEDS OF EITHER EMPLOYEES OR THEIR SURVIVORS.

THERE IS AN URGENT NEED TO EXPLORE OPTIONS FOR EXTENDING PENSION COVERAGE BY MANDATING PRIVATE COVERAGE, LIBERALIZING TAX INCENTIVES, CREATING SUPPLEMENTAL SOCIAL SECURITY COVERAGE, OR BY OTHER MEANS. IT IS ALSO IMPORTANT TO DEVELOP BASIC INFORMATION AS TO HOW MANY WORKERS DO NOT ELECT SURVIVOR BENEFITS, A FACTOR THAT CAN INFLUENCE THE SHARING OF FUTURE PENSION POLICY.

### THE POOR

FOR THE OVER 2 MILLION MIDLIFE WOMEN LIVING IN POVERTY, GOVERNMENT SHOULD PROVIDE INCREASED ECONOMIC SECURITY THROUGH A SERVICES STRATEGY AND AN INCOME STRATEGY.

LACK OF A JOB OR EMPLOYMENT IN A VERY LOW-PAYING JOB, DR. ELIZABETH ANN KUTZA STATES, IS THE PRIME DETERMINANT OF ECONOMIC INSECURITY. COMPARING THE PROPORTIONS OF WOMEN WHO ARE STILL WORKING AT AGE 45 TO 54, AS CONTRASTED WITH THOSE WHO ARE STILL WORKING WHEN THEY ARE 55 TO 64, A SIGNIFICANT DECLINE IN EMPLOYMENT OCCURS AMONG THE OLDER AGE GROUP, INCLUDING SINGLE WOMEN, THOSE MARRIED AND LIVING WITH SPOUSES, AND THE WIDOWED, DIVORCED OR SEPARATED. SOME OF THIS DECLINE IN LABOR FORCE PARTICIPATION AMONG THE OLDER GROUP OF WOMEN IS DUE TO EARLY RETIREMENT, BUT SOME IS ALSO DUE TO INCREASING DISABILITY. IN MIDLIFE, MORE WOMEN THAN MEN REPORT CHRONIC DISABILITIES.

ANOTHER FACTOR THAT PUTS WOMEN AT A DISADVANTAGE IN THE LABOR MARKET IS THAT THEY HAVE LESS EDUCATION THAN MEN, AND THEREFORE ARE LESS QUALIFIED FOR OTHER THAN LOW-STATUS, LOW-PAYING JOBS. ECONOMIC SECURITY IS ALSO STRONGLY INFLUENCED BY FAMILY RELATIONSHIPS AND RESPONSIBILITIES. DIVORCEES AND WIDOWS ARE MORE LIKELY TO LIVE IN POVERTY, AS ARE FEMALE HEADS OF HOUSEHOLDS. ONE OUT OF EVERY THREE FAMILIES HEADED BY WOMEN ARE POOR. BEING A MEMBER OF A MINORITY EXACERBATES ALL OF THE ABOVE PROBLEMS.

TO ENABLE WOMEN TO LIFT THEMSELVES OUT OF POVERTY, A GOVERNMENT SERVICES STRATEGY COULD PROVIDE EDUCATION, TRAINING AND JOBS. THE COMPREHENSIVE EMPLOYMENT AND TRAINING ACT (CETA) AND WORK INCENTIVE PROGRAM (WIN), TWO OF THE PRIMARY SERVICE PROGRAMS, REACH ONLY A SMALL PROPORTION OF POOR MIDLIFE WOMEN. PRIVATE INDUSTRY IS UNWILLING TO TRAIN AND EMPLOY OLDER WORKERS AND PUBLIC PROGRAMS REJECT SUCH TRAINING AS LACKING COST-EFFICIENCY.

THE SECOND TYPE OF GOVERNMENT-SUPPORT PROGRAM, INCOME STRATEGY, PROVIDES DIRECT CASH BENEFITS. ALTHOUGH THERE ARE A NUMBER OF INCOME PROGRAMS, INCLUDING DISABILITY INSURANCE (DI), SUPPLEMENTAL SECURITY INCOME (SSI), AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC), GENERAL ASSISTANCE (GA) (HOME RELIEF) AND OTHERS, THERE ARE STILL SIZABLE GAPS IN COVERAGE. THE NONDISABLED MIDLIFE WOMAN, SINGLE, WIDOWED, OR DIVORCED WITHOUT CHILDREN IN HER CARE, FALLS THROUGH ONE OF THE LARGEST GAPS. PUBLIC SERVICE AND INCOME POLICIES

DO CONTRIBUTE SUPPORT TO MANY POOR MIDLIFE WOMEN, BUT BENEFITS ARE LOW, AND MOST OF THESE WOMEN CONTINUE TO LIVE IN POVERTY.

RECOMMENDATIONS INCLUDE: COMBATTING AGE DISCRIMINATION IN THE PRIVATE SECTOR, AS WELL AS IN PUBLIC JOB AND TRAINING PROGRAMS; LIBERALIZATION OF PRESENT MEAGER INCOME SUPPORT PROGRAMS TO ALLOW EACH MIDLIFE WOMAN TO LIVE AT A LEVEL ABOVE ABSOLUTE POVERTY; ENACTMENT OF MAJOR WELFARE REFORM TO STRIKE DOWN CATEGORICAL RESTRICTIONS SO AS TO OFFER ASSISTANCE TO POOR INTACT FAMILIES AND POOR INDIVIDUALS; INITIATION OF PROGRAMS TO UPGRADE SKILLS AND JOB OPPORTUNITIES OF BLACK MALES; REVIEW OF THE ADEQUACY OF BENEFITS AND THE ELIGIBILITY OF DISABLED INDIVIDUALS,

### COUNSELING AND GUIDANCE

STRENGTHENED COUNSELING PROGRAMS ARE ESSENTIAL TO ENABLE MIDLIFE WOMEN TO COPE WITH THE WIDE VARIETY OF NORMAL DEVELOPMENTAL CHANGES WHICH OCCUR IN THEIR LIVES, SUCH AS IDENTITY CONFUSION, FEAR, ANXIETY AND LONELINESS, FAMILY PROBLEMS, AND CAREER ISSUES.

A SURVEY TAKEN BY DRS. NANCY K. SCHLOSSBERG AND ELINOR B. WATERS OF 19 WOMEN'S CENTERS WHICH OFFER COUNSELING SERVICES REVEALS THE BROAD RANGE OF PROBLEMS CONFRONTING MIDLIFE WOMEN. AMONG THE MORE SEVERE CONCERNS IS THE LACK OF CONFIDENCE IN WOMEN WHO ARE SUDDENLY FACED WITH MAJOR LIFE CHANGES, SUCH AS THE NECESSITY OF SUPPORTING THEMSELVES AND THEIR CHILDREN BECAUSE OF DIVORCE OR WIDOWHOOD. MANY WOMEN FEEL RESTRICTED BY THE PERVERSIVE SEX AND AGE STEROTYPING THAT IS STILL A PART OF THE FABRIC OF OUR SOCIETY. MIDLIFE IS FREQUENTLY THE PERIOD WHEN WOMEN FACE THE GREATEST STRESS FROM COMMON FAMILY CHANGES--E.G., THE "EMPTYING OF THE NEST," THE CARE OF INFIRM PARENTS, AS WELL AS CHANGES IN THEIR OWN MARITAL STATUS THROUGH DIVORCE, SEPARATION OR WIDOWHOOD. CHOOSING A CAREER AND DEVELOPING THE NECESSARY JOB SKILLS AFTER MANY YEARS ABSENCE FROM THE LABOR MARKET IS A PARTICULARLY DIFFICULT TRANSITION TO MAKE WITHOUT GUIDANCE.

COUNSELING CENTERS THAT HELP MIDLIFE WOMEN HAVE PROLIFERATED OVER THE LAST DECADE AND A HALF. THEY OFFER SERVICES THAT LINK ADULTS WITH RESOURCES FOR LEARNING, EARNING AND EMOTIONAL SUPPORT. BUT THEY TEND TO BE UNEVENLY DISTRIBUTED ACROSS THE NATION, WITH RURAL AREAS, THE POOR AND MINORITIES PARTICULARLY LACKING IN SUCH FACILITIES. IN ADDITION, QUALITY VARIES WIDELY, ALTHOUGH THE DIVERSITY OF SERVICES IS BROAD, INCLUDING SOME COMBINATION OF INDIVIDUAL COUNSELING, PERSONAL GROWTH, CAREER AND LIFE PLANNING, COPING WITH SUDDEN CHANGES IN STATUS, ASSERTIVENESS TRAINING, FINANCIAL PLANNING, JOB SEEKING, ETC., NO STANDARDS EXIST TO ASSURE THAT WOMEN WITH SERIOUS PROBLEMS WILL FIND ADEQUATE HELP FROM QUALIFIED COUNSELORS.

THE SPECIFIC COMPONENTS OF COUNSELING THAT ARE CRUCIAL TO WOMEN BETWEEN THE AGES OF 40 AND 60 ARE: SUPPORT (INCLUDING EMPATHY AND ASSURANCE THAT OTHER ADULTS HAVE THE SAME CONCERNS AND UNCERTAINTIES AS THEY DO); PROVISION OF INFORMATION ABOUT THE PARTICULAR PROBLEM OR SITUATION; LINKAGE TO FACILITIES THAT PROVIDE SPECIFIC RESOURCES; ASSISTANCE IN ACQUIRING SKILLS TO MAKE

AND IMPLEMENT PLANS TO CONTROL THEIR OWN LIVES; AND ADVOCACY, I.E., PROVIDING A BUFFER BETWEEN THE CLIENT AND VARIOUS STRUCTURAL AND INSTITUTIONAL BARRIERS, SUCH AS BUREAUCRATIC RED TAPE.

BECAUSE THERE IS NO SYSTEMATIC DELIVERY SYSTEM TO ASSURE THAT THE ORDINARY ADULT WOMEN IN ANY GIVEN COMMUNITY WILL HAVE SOMEWHERE TO GO FOR HELP, THE MAJOR RECOMMENDATION IS THE ESTABLISHMENT OF REGIONAL ADULT COUNSELING CENTERS TO SERVE BOTH AS MODEL CENTERS AND AS RESOURCES FOR SATELLITE CENTERS THROUGHOUT THE REGION.

### MUTUAL HELP

MUTUAL HELP NETWORKS, A CONSTRUCTIVE INFORMAL SYSTEM THAT STRENGTHENS BOTH THE GIVER AND RECEIVER OF HELP, SHOULD BE REINFORCED SO AS TO HELP MORE MIDLIFE WOMEN COPE WITH NORMAL LIFE TRANSITIONS, AS WELL AS WITH OTHER CHANGES THAT ARE NOT NECESSARILY CRISES.

MIDLIFE; ONCE CONSIDERED TO BE A PLATEAU WHERE LITTLE CHANGE OCCURRED, IS NOW RECOGNIZED AS PART OF THE CONTINUALLY CHANGING LIFE CYCLE. PROBLEMS THAT ARE PART OF THE NORMAL HUMAN CHAIN OF EVENTS, DR. PHYLLIS R. SILVERMAN BELIEVES, MAY REQUIRE SPECIAL ASSISTANCE TO INDIVIDUALS TO HELP THEM LEARN NEW COPING MECHANISMS. WOMEN CAN TURN TO TWO SOURCES OF HELP WITH SUCH PROBLEMS: (1) FORMAL HELP BY TRAINED PROFESSIONALS, WHERE RECIPROCITY IS NOT A PART OF THE RELATIONSHIP; WHATEVER ITS STRENGTHS, THIS TYPE OF HELP MAY CAUSE THE RECIPIENTS TO FEEL DEPENDENT AND DEVIANT FROM NORMAL; AND (2) INFORMAL MUTUAL HELP FROM INDIVIDUALS WHO HAVE SUCCESSFULLY COPEd WITH SIMILAR PROBLEMS THEMSELVES, SUCH AS WIDOW-TO-WIDOW NETWORKS; THIS TYPE CAN STRENGTHEN THE RECIPIENTS BY HELPING THEM TO RECOGNIZE THEIR PROBLEMS AS NORMAL CHALLENGES, WHICH THEY IN TURN CAN HELP OTHERS OVERCOME.

MUTUAL HELP GROUPS ARE PARTICULARLY LIKELY TO DEVELOP IN TIMES OF RAPID SOCIAL CHANGE, AS IN THE PRESENT, WHEN NEW KNOWLEDGE CANNOT BE TRANSMITTED INTO COMMON PRACTICE RAPIDLY ENOUGH. BECAUSE THEY RESPOND TO CHANGE MORE QUICKLY THAN FORMAL INSTITUTIONS, MUTUAL HELP GROUPS ARE DESIRABLE CARRIERS OF CHANGE. ANOTHER ADVANTAGE IS THAT THEY REQUIRE LOW OR NO FINANCIAL BACKING, SINCE VOLUNTEER EFFORTS OF MEMBERS USUALLY SUSTAIN THEM.

POLICY TO AID MUTUAL HELP GROUPS SHOULD BE DIRECTED TOWARDS FACILITATING THE EXCHANGE OF INFORMATION, THE KEY TO THE PROGRAM'S SUCCESS. THE EDUCATION SYSTEM COULD HELP PREPARE MATERIALS FOR USE BY MUTUAL HELP GROUPS, AS WELL AS PLAN COURSES TO MAKE INFORMATION ABOUT LIFE CYCLE TRANSITIONS AVAILABLE TO THE PUBLIC. SCHOOLS, CHURCHES OR OTHER COMMUNITY GROUPS COULD AID BY ORGANIZING OPPORTUNITIES FOR MUTUAL HELP GROUPS TO LEARN FROM ONE ANOTHER. UNNECESSARY BUREAUCRACY SHOULD BE AVOIDED. GOVERNMENTAL FUNDING OF MUTUAL HELP GROUPS, IF REQUESTED AT ALL, SHOULD BE APPROPRIATE TO THE MODE OF OPERATION OF THE GROUPS, LEST THE GRANT BECOME CONTRAPRODUCTIVE.

## AGE DISCRIMINATION

WIDESPREAD BIASES AGAINST MIDDLE AGE, PERSISTING THROUGHOUT SOCIETY AND AMONG MIDLIFE WOMEN THEMSELVES, SHOULD BE COUNTERACTED BY A VARIETY OF REMEDIAL PROGRAMS.

THREE KINDS OF AGE-SEX BIAS HAVE BEEN DISCERNED BY DR. LILLIAN E. TROLL AND JOANNE TURNER. FIRST, EXPECTATION AND DISTORTION: BELIEF THAT CERTAIN BEHAVIORS FIT CERTAIN AGES ACCORDING TO SEX. AS A RESULT, WE TEND TO FIT THE PERCEPTION TO THE EXPECTATION. IF WE EXPECT MIDLIFE WOMEN TO BE "ILL DURING MENOPAUSE, OR TO BE LONELY WHEN THEIR CHILDREN LEAVE HOME, OR TO BE UNATTRACTIVE AFTER 50, WE "SEE" THEM THAT WAY EVEN THOUGH THAT VIEW MAY BE INACCURATE. SECOND, RESTRICTIVENESS: MIDLIFE WOMEN ARE LIMITED BY WHAT IS PERCEIVED TO BE APPROPRIATE BEHAVIOR FOR THEIR AGE AND SEX, I.E., THEY ARE EXPECTED TO BE IN STEP WITH THE "SOCIAL CLOCK." TO BE OFF-TIME IS TO BE "AGE DEVIANT."

FOR A 55-YEAR-OLD WOMAN TO START WORK ON A GRADUATE DEGREE OR A 42-YEAR-OLD WOMAN TO HAVE A FIRST CHILD IS CONSIDERED TO BE "AGE DEVIANT." THIRD, NEGATIVE ATTITUDES: PEOPLE CLASSIFIED AS "OLD" (TO SOME PEOPLE THIS MIGHT BE ANYBODY OVER 30) MAY BE SEEN AS INTELLECTUALLY INFERIOR, NARROW-MINDED, INEFFECTIVE AND INFIRM.

SEVERAL APPROACHES ARE SUGGESTED TO HELP OVERCOME AGE/SEX BIAS, INCLUDING PROGRAMS WITH BOTH SHORT AND LONG RANGE GOALS. FIRST, MIDLIFE WOMEN HEROINES SHOULD APPEAR AS MODELS IN SCHOOLS, BOOKS, ADVERTISING, NEWS, TELEVISION AND ALL OTHER MEDIA, AS WELL AS IN VISIBLE GOVERNMENT POSITIONS. SECOND, A VARIETY OF HELPING PROGRAMS, SUCH AS OUTREACH, COUNSELING, TRAINING AND PLACEMENT, INCLUDING EXPANSION OF SERVICES IN WOMEN'S CENTERS, WOULD PROVIDE IMMEDIATE PRACTICAL HELP FOR MIDLIFE WOMEN AND THEREBY SPUR CHANGES IN SELF-IMAGE. THIRD, STEREOTYPES ABOUT THE MENTAL AND PHYSICAL HEALTH OF MIDLIFE WOMEN SHOULD BE COUNTERACTED BY MORE APPROPRIATE EDUCATION OF THE MEDICAL PROFESSION ITSELF, AND BY DISSEMINATING CORRECT INFORMATION ABOUT MENOPAUSE AND THE AGING PROCESS. FOURTH, AFFIRMATIVE ACTION AND OTHER PROGRAMS SHOULD BE STRENGTHENED SO AS TO ASSURE FINANCIAL INDEPENDENCE THROUGH BETTER JOBS, BETTER PAY AND EQUALITY OF PENSIONS.

### ALTERNATIVE HOUSING

"WOMEN ALONE," APPROXIMATELY 27 PERCENT OF MIDLIFE WOMEN TODAY, SHOULD HAVE ACCESS TO VIABLE ALTERNATIVE FORMS OF LIVING ARRANGEMENTS FOR ECONOMIC REASONS, AS WELL AS TO COMPENSATE FOR THE LOST COMPANIONSHIP AND RECIPROCITY OF THE TRADITIONAL NUCLEAR FAMILY.

THE CENSUS BUREAU OUTLINES THREE MAJOR CHANGES IN THE POPULATION WHICH AFFECT THE LIVES OF MIDLIFE WOMEN, AN INCREASE IN HOUSEHOLDS COMPOSED OF UNRELATED PEOPLE; AN INCREASE IN THE RATE OF DIVORCE; AND AN INCREASE IN THE NUMBER OF FAMILIES HEADED BY ONE SPOUSE ONLY. THESE THREE TRENDS SUGGEST THAT FAMILY LIFE AND THE STRUCTURE OF LIVING ARRANGEMENTS ARE IN FLUX, PARTICULARLY FOR WOMEN, ACCORDING TO DR. GORDON F. STREIB AND MADELINE HAUG. AS A RESULT, WOMEN OFTEN LIVE IN EMOTIONAL AND ECONOMIC POVERTY.

TWO TYPES OF LIVING ARRANGEMENTS--HALFWAY HOUSES AND THE SHARE-A-HOME PROGRAM--USED FOR OTHER GROUPS COULD BE ADAPTED FOR MIDLIFE WOMEN. AMONG THE ADVANTAGES OF SUCH LIVING ARRANGEMENTS IS THE FACT THAT THEY COULD BE PRACTICAL AND ECONOMIC. BECAUSE THEY WOULD USE EXISTING HOUSING AND WOULD BE BASED ON SHARED EXPENSES (INCLUDING A PAID MANAGER) AND SHARED FAMILY TASKS; THEY COULD PROVIDE LEADERSHIP AND SUPPORT, AS WELL AS COMPANIONSHIP, SECURITY AND GUIDANCE; THEY COULD FREE MIDLIFE WOMEN FROM FAMILY RESPONSIBILITIES SO AS TO OBTAIN EDUCATION AND RETRAINING OR TO HOLD FULL-TIME JOBS; THEY COULD ALLOW FOR BOTH DIGNITY AND AUTONOMY OF THE INDIVIDUAL.

ECONOMIC BENEFITS TO SOCIETY COULD BE CONSOLIDATION OF SOCIAL SERVICES, A DECREASE IN WELFARE ROLLS, AND THE RECYCLING OF LARGE OLDER HOMES. TO AVOID THE POSSIBILITY THAT THESE LIVING ARRANGEMENTS MIGHT CAUSE INSTITUTIONAL DEPENDENCY, SUCH A PROGRAM SHOULD EMPHASIZE ECONOMIC INDEPENDENCE OF THE INDIVIDUAL AND OF THE GROUP.

BECAUSE "WOMEN ALONE" ARE MORE LIKELY TO SUFFER FROM SOME TYPE OF EMOTIONAL ADJUSTMENT PROBLEM THAN WOMEN LIVING IN A FAMILY SETTING, THE VOLUNTARY FAMILY COULD PROVIDE A USEFUL FRIENDSHIP NETWORK, AS WELL AS A MEANS FOR BOTH FORMAL AND INFORMAL GROUP COUNSELING.

POTENTIAL PROBLEM AREAS OF THE VOLUNTARY FAMILY RESULT FROM THE NEED FOR PRIVACY AND THE DESIRE TO RETAIN PERSONAL POWER AND INDEPENDENCE.

A FLEXIBLE SYSTEM OF FUNDING ALTERNATIVE LIVING ARRANGEMENTS THROUGH RENT SUBSIDY OR MORTGAGE ASSISTANCE IS RECOMMENDED, WITH SPONSORSHIP BY NONPROFIT RELIGIOUS, FRATERNAL OR PROFESSIONAL GROUPS.

### PUBLIC OFFICE

UNDER-REPRESENTATION OF WOMEN IN ELECTIVE AND APPOINTIVE OFFICE, A SERIOUS CONDITION CAUSED BY AND CONTRIBUTING TO WOMEN'S DEPENDENCY, SHOULD BE CORRECTED BY ALLOCATION OF RESOURCES TO GROUPS STRIVING FOR EQUAL PARTICIPATION IN POLITICAL AND ADMINISTRATIVE STRUCTURES.

THE TALENTS AND ENERGIES OF LEADERSHIP FROM AMONG MORE THAN ONE-HALF THE POPULATION ARE NOT SUFFICIENTLY DRAWN UPON IN THE CONDUCT OF PUBLIC AFFAIRS. DR. MARILYN JOHNSON FINDS AFTER EXTENSIVE RESEARCH, THE RESULT IS A DIMINISHING IN THE QUALITY OF LIFE FOR BOTH THE UNTAPPED LEADERS, AND FAR MORE IMPORTANT, THE MASS OF WOMEN IN GENERAL.

LIKE THEIR MALE CONTEMPORARIES, WOMEN IN PUBLIC OFFICE ARE PREDOMINANTLY MIDDLE AGED OR OLDER; THEY EXCEED MEN'S MEDIAN AGE

IN OFFICE HOLDING BY A FEW YEARS. THIS FACT REFLECTS A TENDENCY BY WOMEN TO ENTER PUBLIC OFFICE IN EVEN LATER MIDDLE AGE THAN MEN. IRRESPECTIVE OF AGE, WOMEN WHO ARE ELECTED OR APPOINTED TO OFFICIAL POSITIONS TEND TO HAVE DIFFERENT VIEWPOINTS THAN DO MEN ON VARIOUS ISSUES THAT PARTICULARLY AFFECT THE LIVES OF WOMEN.

ALTHOUGH THE EDUCATIONAL AND OCCUPATIONAL EXPERIENCE OF WOMEN IN PUBLIC OFFICE TENDS TO BE LESS THAN THAT OF MEN, THEY COMPENSATE FOR THIS DISADVANTAGE BY HAVING GREATER ORGANIZATIONAL AND POLITICAL PARTY EXPERIENCE. FAMILY APPROVAL OF WOMEN'S PARTICIPATION IN POLITICAL ACTIVITIES APPEARS TO BE A MORE IMPORTANT FACTOR THAN FOR MEN. WOMEN ACTIVITISTS FEEL THAT DISCRIMINATORY BEHAVIOR BY MEN IN POLITICAL ORGANIZATIONS IS A GREATER BARRIER TO THEIR SUCCESS THAN PERSONAL CHARACTERISTICS OF WOMEN THEMSELVES OR VOTER BIAS, WHEREAS MALE OFFICIALS EXPRESS THE OPPOSITE VIEW.

LEGISLATIVE POLICY TO ACHIEVE GREATER EQUALITY IN ELECTIVE AND APPOINTIVE OFFICE MUST BE LARGELY INDIRECT AND SHOULD FOCUS ON ALLOCATION OF RESOURCES TOWARD SUCH OBJECTIVES AS: FACILITATING RESEARCH TO DETERMINE THE EXISTENCE OF DISCRIMINATION AND TO COUNTER STEREOTYPED BELIEFS ABOUT WOMEN IN POLITICS; PROVIDING EDUCATIONAL AND TRAINING OPPORTUNITIES FOR POTENTIAL WOMEN CANDIDATES; AND FUNDING INFORMATION-GATHERING AND PUBLICITY ABOUT THE INADEQUATE NUMBER OF WOMEN IN OFFICE. OFFICIALS WITH POWERS OF APPOINTMENT SHOULD BE INDUCED TO SELECT MORE WOMEN FOR PUBLIC OFFICE AND FOR STAFF POSITIONS THAT PROVIDE EXPERIENCE LEADING TO ENTRY INTO OFFICE.

### PROSPECTS

TO ACCOMMODATE THE CHANGING ROLES, NEEDS AND EXPECTATIONS OF MIDDLE-AGED WOMEN REQUIRES INCREASED RESPONSIVENESS BY SOCIETY'S INSTITUTIONS. GOVERNMENTAL PROGRAMS SHOULD WIDEN OPTIONS FOR MIDDLE-AGED WOMEN AND SHOULD BROADEN PRESENTLY AVAILABLE DATA THROUGH INCREASED RESEARCH.

IN THE 1960's, THE NEEDS OF ELDERLY AND YOUNG WOMEN WERE "DISCOVERED." BUT ATTENTION IS JUST STARTING TO BE FOCUSED ON WOMEN IN MIDDLE AGE. AN ESSENTIAL STEP TOWARDS FORMULATING SOUND PUBLIC POLICY, DR. ROBERT N. BUTLER STATES, IS THE LAUNCHING OF SCIENTIFIC STUDIES FOCUSING EXCLUSIVELY ON MIDDLE-AGED WOMEN-- ON THE SOCIAL, BEHAVIORAL AND BIOMEDICAL CHANGES WHICH THEY UNDERGO.

WHILE WOMEN'S MIDDLE AGE HAS TRADITIONALLY BEEN DEFINED IN TERMS OF THE CLIMACTERIC, SO-CALLED MENOPAUSE IS REGARDED AS LESS MEANINGFUL THAN IT WAS PREVIOUSLY. THE MOST VALID APPROACH IS TO VIEW MIDDLE AGE IN PSYCHO-SOCIAL TERMS AND TO THEN EXPLORE THE SPECIAL EVENTS THAT OFTEN OCCUR DURING THE MIDDLE YEARS, AS WELL AS THE PATTERNS OF CHANGE AND ADJUSTMENT THAT ARE CHARACTERISTIC OF THIS PHASE OF THE LIFE CYCLE.

WOMEN ARE MORE NUMEROUS, AND THEY SURVIVE LONGER THAN MEN. NON-WHITE FEMALES AT AGE 40 HAVE SOMEWHAT SMALLER LIFE EXPECTANCY



DIFFERENTIAL AS COMPARED WITH NONWHITE MALES THAN DO WHITE FEMALES AS CONTRASTED WITH WHITE MALES. THE IMPORTANT REALITY IS THAT MINORITIES' LIFE EXPECTANCY AT ANY AGE IS LOWER THAN THAT OF WHITES. BLACK AND SPANISH ORIGIN FEMALES ARE TO A GREATER EXTENT THAN WHITE FEMALES THE HEADS OF HOUSEHOLDS; THEY ARE MORE LIKELY TO LIVE ALONE, MORE LIKELY TO BE FORCED TO SEEK EMPLOYMENT, LESS LIKELY TO HAVE SOCIAL SUPPORT SYSTEMS, AND MORE LIKELY TO ENCOUNTER HEALTH PROBLEMS.

IN OUR SOCIETY, WHERE THE OCCUPATIONAL ROLE PROVIDES THE BASIS FOR POWER, WOMEN IN MIDDLE AGE HOLD VERY LITTLE POWER COMPARED TO THEIR MALE PEERS, A FACT WHICH INCREASES WOMEN'S SENSE OF DISMAY AT REACHING MIDDLE AGE. SINCE THE FAMILY OFTEN REPRESENTS THE MAIN LOCUS OF POWER FOR MARRIED WOMEN, THE "EMPTYING OF THE NEST" FURTHER DEPRIVES THEM OF WHAT LITTLE POWER THEY POSSESS.

MIDDLE AGED WOMEN, INCREASINGLY GRAVITATING TOWARDS THE LABOR FORCE, ARE FRUSTRATED BY THE DIFFICULTY NOT ONLY OF FINDING WORK AT ALL, BUT ALSO OF LOCATING MEANINGFUL AND WELL-PAYING JOBS. IN ADDITION, THOSE WOMEN WHO MUST RETURN TO SCHOOL SO AS TO SUPPORT THEMSELVES AND THEIR CHILDREN FIND THAT OUR SOCIETY LACKS INSTITUTIONAL SUPPORT SYSTEMS IN THEIR BEHALF.

HEALTH-RELATED PROBLEMS OF MIDDLE AGED WOMEN, BOTH MENTAL AND PHYSICAL, ARE OF PARTICULAR CONCERN. DISORDERS RANGE FROM MAJOR SLEEP PROBLEMS AND OVERWEIGHT TO CHRONIC DISEASES, ALCOHOL AND DRUG ADDICTION.

TO MEET THE CHALLENGE OF IMPROVING THE QUALITY OF THEIR LIVES REQUIRES THE COOPERATION OF GOVERNMENT, THE SCIENTIFIC COMMUNITY, SOCIETY AT LARGE AND WOMEN THEMSELVES.

FLEXIBILITY SHOULD REPLACE SOCIETY'S RIGID PATTERNS WHICH ARE HARMFUL TO PEOPLE OF ALL AGES, BUT TO THE MIDDLE AGED AND OLDER POPULATION IN PARTICULAR. THE WOMEN'S SELF-HELP MOVEMENT CAN BE ESPECIALLY HELPFUL.

CONSCIOUSNESS-RAISING CAN LEAD TO A SHIFT IN SOCIETY'S ATTITUDES AND LESS RESTRICTIVENESS AMONG INSTITUTIONS. AS KNOWLEDGE IS EXPANDED, WE CAN BETTER DEFINE AND APPLY THE WAYS WHEREBY WOMEN CAN CONTINUE TO BE VITAL CITIZENS DURING THEIR MIDDLE YEARS.

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- B. "CHANGING ROLES, PROJECTIONS FOR THE FUTURE AND POLICY IMPLICATIONS," BY HELENA Z. LOPATA, LOYOLA UNIVERSITY AT CHICAGO

II. THE CHALLENGE OF CHANGE

- A. "SCHOOL BELLS AND WORK WHISTLES: SOUNDS THAT ECHO A BETTER LIFE FOR WOMEN IN LATER YEARS," BY ZENA SMITH BLAU, PAMELA P. ROGERS, AND RICHARD C. STEPHENS, ALL OF THE UNIVERSITY OF HOUSTON, AND GEORGE T. OSER, DIRECTOR, TEXAS STUDY ON AGING
- B. "PROBLEMS OF THE DISPLACED HOMEMAKER," BY TISH SOMMER'S AND LAURIE SHIELDS, ALLIANCE FOR DISPLACED HOMEMAKERS
- C. "VOLUNTEER WORK: RECOGNITION AND ACCREDITATION," BY JUDITH H. HYBELS, CENTER FOR RESEARCH ON WOMEN, WELLESLEY COLLEGE, AND MARNIE W. MUELLER
- D. "RETIREMENT PREPARATION FOR WOMEN," BY ROBERT C. ATCHLEY, MIAMI UNIVERSITY

III. THE WORLD OF WORK AND EDUCATION

- A. "THE ROLE OF CONTINUING EDUCATION," BY ALAN D. ENTINE, STONY BROOK COLLEGE
- B. "MEETING WORK AND FAMILY RESPONSIBILITIES: PROPOSALS FOR FLEXIBILITY," BY JANET Z. GIELE, BRANDEIS UNIVERSITY, AND HILDA KAHNE, WHEATON COLLEGE
- C. "PSYCHOLOGICAL FACTORS, REENTRY AND MID-CAREER CRISES," BY ANDREW J. DUBRIN, ROCHESTER INSTITUTE OF TECHNOLOGY
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IV. MONEY MATTERS

- A. "PRIVATE PENSIONS AND WOMEN," BY JAMES H. SCHULZ, BRANDEIS UNIVERSITY
- B. "PASSED OVER BY PROGRESS: WOMEN AT THE BOTTOM," BY ELIZABETH ANN KUTZA, UNIVERSITY OF CHICAGO

### V. SPECIAL NEEDS AND SUPPORTS

- A. "COUNSELING: SHIFTING THE BALANCE FROM PROBLEM TO POSSIBILITY,"  
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- B. "MUTUAL HELP: AN ALTERNATE NETWORK," BY PHYLLIS R. SILVERMAN,  
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- C. "OVERCOMING AGE-SEX DISCRIMINATION," BY LILLIAN E. TROLL, RUTGERS  
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- D. "ALTERNATIVE HOUSING ARRANGEMENTS," BY GORDON F. STREIB, AND  
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### VI. LEADERSHIP

- A. "BROADENING ELECTIVE AND APPOINTIVE POLITICAL PARTICIPATION,"  
BY MARILYN JOHNSON, CENTER FOR THE AMERICAN WOMAN AND POLITICS,  
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### VII. CONCLUSION

- A. "PROSPECTS FOR MIDDLE-AGED WOMEN," BY ROBERT N. BUTLER, M.D.,  
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