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## ABSTRACT

This booklet provides information about the changing work force. It offers a profile of workers aged 45 and older, as well as likely changes in the work force of the future. Tables and graphs illustrate the following: profile of Americans aged 50 and older, by employment status; employment status of the civilian noninstitutional population by age and sex; ethnic background and gender; employed persons by major industry group by age and sex; labor force participation rates by sex and year, 1950, 1975, 1990, and 2005 (projected); employment by occupation, sex, and age; employed full- and part-time workers by sex and age; average (mean) weekly earnings of full-time wage and salary workers, by age and sex; unemployment by sex, age, and duration of unemployment; percent of employers offering health care coverage to retirees, by size of employer; age discrimination charges filed state and federal, 1980-90; employed wage and salary workers by age, sex, and union affiliation; median age at retirement by sex, 1950-55 to 2000-05; women, work, and age; age discrimination myths and realities; average (mean) monthly pension income by age and sex of retirement pension recipients; workers 25 years and over by pension status; and civilian labor force by sex and age, 1975, 1990, and growth projection to 2005. A list of myths and realities about older workers concludes the booklet.

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AMERICA'S

CHANGING

WORK FORCE

*Statistics in Brief*

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## Introduction

**A**merica's work force is aging. The Bureau of Labor Statistics (BLS) estimates that the median age of workers will rise from 36.6 years in 1990 to 40.6 years by the year 2005. Since 1950, the number of workers 45 years of age and older has risen from 21 million to more than 35 million. Over 44 percent of these older workers are women, whose labor force participation has increased — and may continue to increase — dramatically.

Projections made by the BLS indicate that the number of older workers will continue to grow. Workers age 45+ are projected to number close to 58 million by the year 2005. Many employers are already implementing programs designed to keep these employees on the job.

This booklet has been prepared by AARP to provide information about the changing work force. It offers an at-a-glance profile of workers age 45 and older, as well as likely changes in the work force of the future. Included are such topics as the composition of the work force of today and tomorrow by age and sex, labor force participation rates, industrial and occupational employment, and general characteristics of this group of employees.

AARP is the nation's leading organization for people age 50 and over. It serves their needs and interests through legislative advocacy, research, informative programs, and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special membership benefits, including *Modern Maturity* magazine and the monthly *Bulletin*.

AARP's Work Force Programs Department is educating employers, employees, and the general public about retirement and employment issues affecting older workers. Through its programs, publications, and volunteer activities, the Department strives to achieve the following goals:

- ▷ To assist employers to recruit, manage, train, and retain an aging and increasingly more diverse work force.
- ▷ To help empower persons to make informed employment and retirement decisions.
- ▷ To advocate the enforcement of non-discriminatory rules, policies, and practices related to age in the work place.
- ▷ To develop innovative programs and models that will increase work options available to older persons.



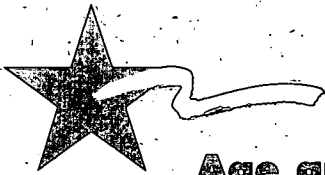
## Demographic Characteristics

Men constitute the majority of full-time workers age 50 and older, women the majority of older part-time workers. Less than one-fourth of Americans age 65-74 describe themselves as retired, and less than one-third of Americans age 75 and older do.

Profile of Americans Age 50 and Older, by Employment Status

	Employment Status				
	Full Time %	Part Time %	Retired %	Home-maker %	Other %
<b>Age</b>					
50-59	72	34	9	28	45
60-64	19	21	14	18	22
65-69	5	18	23	15	9
70-74	2	11	21	11	6
75+	0.5	14	31	27	15
<b>Sex</b>					
Men	60	44	49	4	33
Women	40	56	51	96	67
<b>Race</b>					
Black	8	7	5	7	8
White	87	89	91	87	86
<b>Marital Status</b>					
Married	82	81	65	74	60
Living with Someone	1	0.4	0.6	0.3	2
Separated	1	0.9	0.6	0.3	0.3
Divorced	7	4	5	1	14
Widowed	6	12	24	23	20
Never Married	2	1	3	0.4	3
<b>Education</b>					
Grade School	3	8	15	14	15
Some High School	11	12	26	14	26
High School Grad	35	36	26	41	26
Voc/Tech School	3	5	6	6	6
Some College	21	19	16	12	16
College Grad	15	11	6	11	6
Post Grad	13	9	5	3	5

Source: AARP Legislative Priorities Survey, November-December 1991, based on 1,519 Americans surveyed.



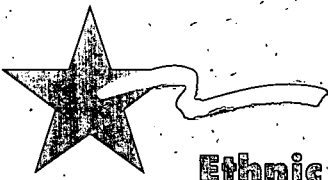
## Age and Gender

In 1991, almost 125 million adults were in the U.S. labor force, including those with jobs and those currently seeking employment. Workers age 45 and older numbered over 36 million, or 29 percent of the total work force. For every five working men age 45 and older there were four working women in the same age bracket.

**Employment Status of the Civilian Noninstitutional Population by Age and Sex, 1991 (in thousands)**

Age and Sex	Civilian Noninstitutional Population	Employed	Unemployed	Not in Labor Force
16-19				
Men	6,746	2,879	709	3,158
Women	6,630	2,749	581	3,300
20-44				
Men	48,529	41,492	3,180	3,855
Women	50,410	34,940	2,403	13,067
45-54				
Men	12,663	10,909	552	1,203
Women	13,421	9,255	402	3,764
55-59				
Men	5,027	3,773	200	1,055
Women	5,514	2,967	103	2,443
60-64				
Men	4,981	2,616	111	2,254
Women	5,640	1,912	69	3,658
65-69				
Men	4,570	1,103	42	3,425
Women	5,517	904	33	4,581
70+				
Men	8,035	820	24	7,190
Women	12,082	557	16	11,508

Source: *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, January 1992, pg. 164

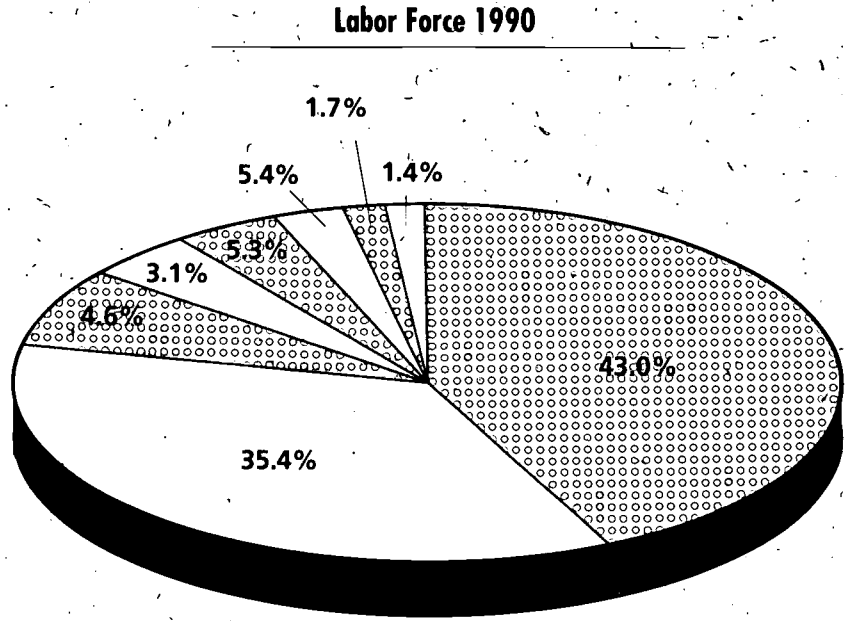


## Ethnic Background and Gender

Most of the new workers between 1990 and 2005 will be non-white or Hispanic. White, non-hispanic workers will make up the largest segment of new entrants, but only 46.3 percent of the total growth. Hispanic men and women will make up the fastest growing group of entrants, increasing their number by 75.3 percent.

Between 1990 and 2005, 57.2 percent of all new workers will be women and 42.8 percent, men. By the year 2005, women will constitute 47.4 percent of America's work force, up from 42.5 percent in 1980 and 45.3 percent in 1990.

Most New Workers Will

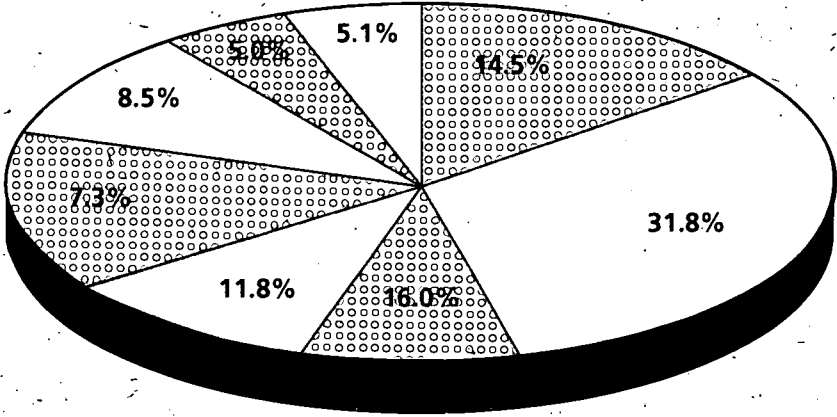


- |  |              |  |                       |
|--|--------------|--|-----------------------|
|  | White Male   |  | Hispanic Male         |
|  | White Female |  | Hispanic Female       |
|  | Black Male   |  | Asian & Other Male*   |
|  | Black Female |  | Asian & Other Female* |

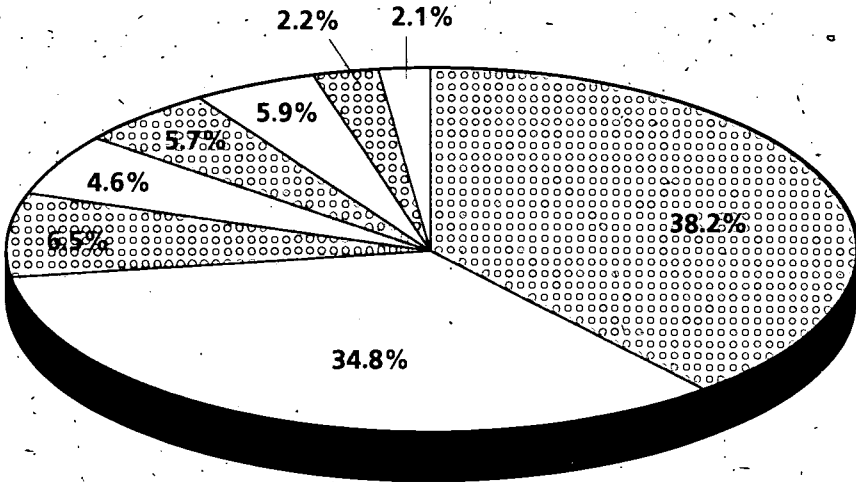
\* "Asian & Other" includes Pacific Islanders, American Indians, and Alaskan natives.

Source: *Monthly Labor Review*, November 1991

Entrants 1990-2005



Labor Force 2005





## Employment in Major Industries

American workers age 45 and older are employed in every major industry group. Half of older women work in service industries, which tend to be lower paying, for example, education; nursing; and hotel, food, and health services. This proportion is the same in each of the age breaks. Only about one-fourth of older male workers hold service jobs. That share increases to one-third for male workers age 65-and older.

Employed Persons by Major Industry Group by Age and Sex, 199

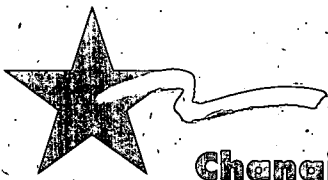
Industry	45-54		55-59	
	Men	Women	Men	Women
Agriculture	355	116	167	52
Mining	121	17	31	7
Construction	1,001	121	357	37
Manufacturing	2,691	1,265	927	411
Transportation, Comm, & other public utilities	1,211	413	388	107
Trade	1,622	1,510	562	528
Financial, insurance, & real estate	605	762	216	216
Services	2,599	4,570	916	1,457
Public Administration	704	481	208	151
<b>Total</b>	<b>10,909</b>	<b>9,255</b>	<b>3,772</b>	<b>2,966</b>

Source: Unpublished data, U.S. Department of Labor; Bureau of Labor Statistics



(in thousands)

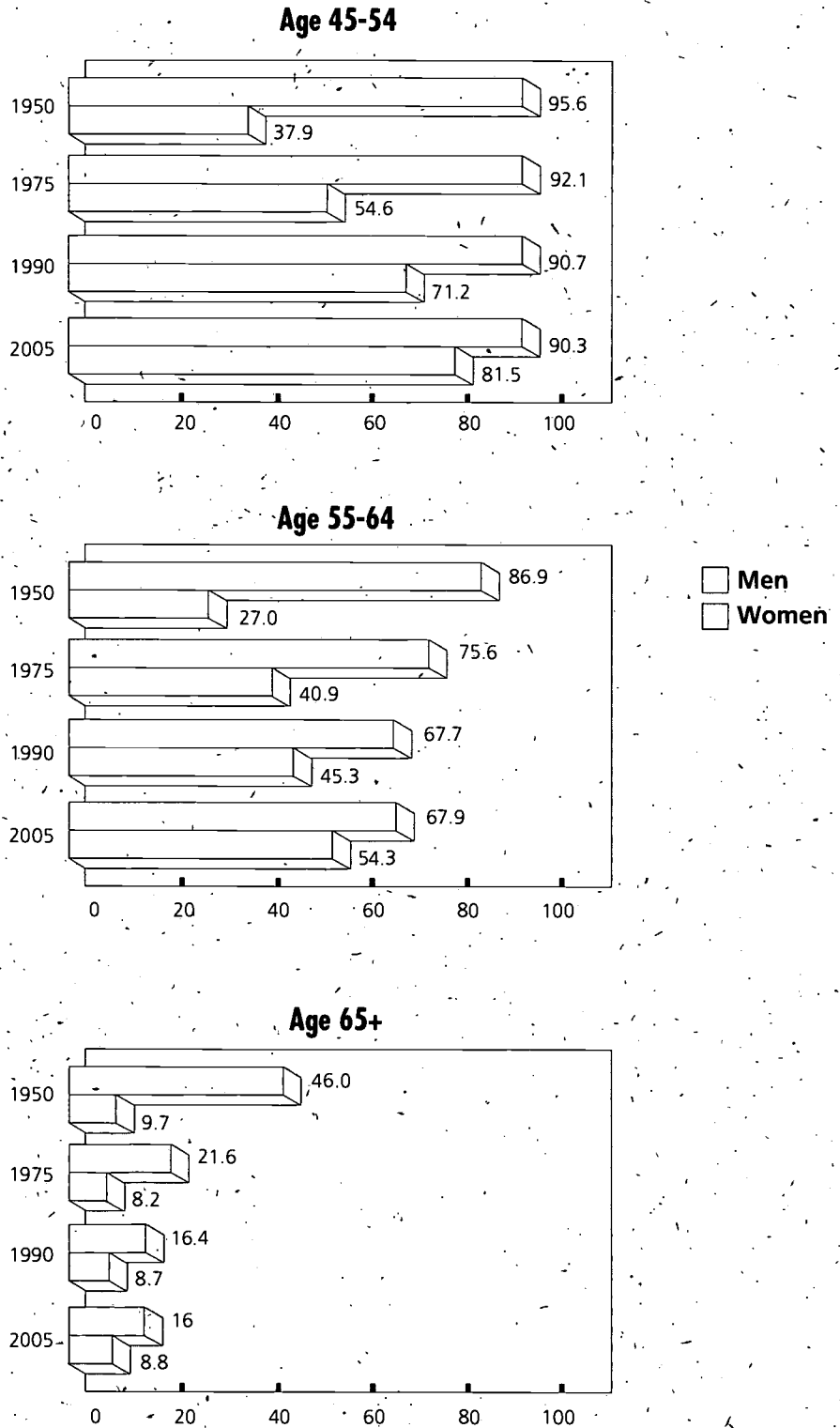
60-64		65+		Total 45+	
Men	Women	Men	Women	Men	Women
171	44	234	34	927	246
18	4	9	2	179	30
206	20	105	18	1,669	196
529	232	203	106	4,350	2,014
217	59	96	27	1,912	606
452	390	389	344	3,025	2,772
181	129	151	96	1,153	1,203
699	955	666	774	4,880	7,756
144	79	70	59	1,126	770
<b>2,617</b>	<b>1,912</b>	<b>1,923</b>	<b>1,460</b>	<b>19,221</b>	<b>15,593</b>



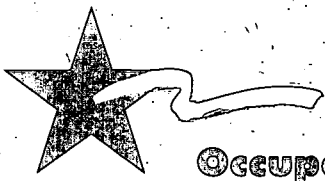
## Changing Labor Force Participation Rates

The participation of women in the labor force has doubled over the last 40 years and is expected to continue increasing past the year 2000. Participation by older men has declined during the same period, but is projected to remain at the current rate through 2005.

Labor Force Participation Rates by Sex and Year, 1950, 1975, 1990, and 2005 (Projected)



Source: 1950 figures from *Labor Force Statistics Derived from the Current Population Survey: A Datebook*, Department of Labor, Bureau of Labor Statistics, September 1982. Other figures from *Monthly Labor Review*, November 1991.



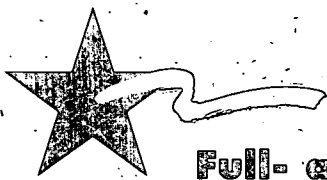
## Occupations

Workers age 45 and older make up a significant portion of employees in every occupation group. They comprise approximately 28 percent of all workers in every category except Farming, Forestry, and Fishing, in which they account for 36 percent of workers, and Managerial and Professional Specialty, in which they account for 34 percent of workers. There is a sharp gender difference in this last category: 38 percent of men holding managerial and professional specialty jobs are age 45 or more; only 30 percent of women with these jobs are in that age group.

### Employment by Occupation, Sex, and Age, 1991 (in thousands)

Occupation	Total	Age				
		16-44	45-54	55-59	60-64	65+
<b>Managerial &amp; Professional</b>						
Men	16,656	10,354	3,711	1,179	816	596
Women	14,355	10,072	2,805	748	427	303
<b>Total</b>	<b>31,011</b>	<b>20,426</b>	<b>6,516</b>	<b>1,927</b>	<b>1,243</b>	<b>899</b>
<b>Technical, Sales, Administrative Support</b>						
Men	12,734	9,039	2,058	699	527	411
Women	23,353	16,854	3,805	1,255	817	622
<b>Total</b>	<b>36,087</b>	<b>25,893</b>	<b>5,863</b>	<b>1,954</b>	<b>1,344</b>	<b>1,033</b>
<b>Service</b>						
Men	6,428	4,879	760	312	241	236
Women	9,556	6,719	1,473	563	417	384
<b>Total</b>	<b>15,984</b>	<b>11,598</b>	<b>2,233</b>	<b>875</b>	<b>658</b>	<b>620</b>
<b>Precision Production, Craft, Repair</b>						
Men	12,031	8,660	2,063	699	415	194
Women	1,132	763	226	71	39	33
<b>Total</b>	<b>13,163</b>	<b>9,423</b>	<b>2,289</b>	<b>770</b>	<b>454</b>	<b>227</b>
<b>Operators, Fabricators, Laborers</b>						
Men	12,844	9,582	1,917	687	426	232
Women	4,330	2,932	845	289	176	88
<b>Total</b>	<b>17,174</b>	<b>12,514</b>	<b>2,762</b>	<b>976</b>	<b>602</b>	<b>320</b>
<b>Farming, Forestry, Fishing</b>						
Men	2,903	1,861	400	198	190	254
Women	557	349	100	41	36	31
<b>Total</b>	<b>3,460</b>	<b>2,210</b>	<b>500</b>	<b>239</b>	<b>226</b>	<b>285</b>

Source: Unpublished data, U.S. Department of Labor, Bureau of Labor Statistics.



## Full- and Part-Time Work

Women of all ages are more likely than men to work part time (by a margin of two-to-one). Only 14 percent of men age 45 and older work part time, while the corresponding figure for women is 26 percent. Older women are disproportionately represented in the part-time work force. They make up 20 percent of part-timers as compared with only 13 percent of the labor force as a whole.

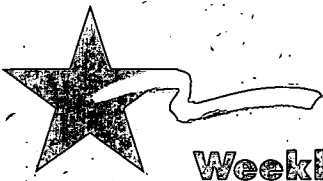
Employed Full- and Part-Time Workers by Sex and Age, 1991 (in thousands)

Age	Full-Time			Part-Time		
	Total	Full-Time Schedules	Part-Time for Economic reasons, usually work full-time <sup>1</sup>	Total	Voluntary	Part-Time for Economic reasons, usually work part-time <sup>2</sup>
<b>16-24</b>						
Men	6,200	5,941	259	3,101	2,510	591
Women	4,863	4,713	150	3,697	3,088	609
<b>Total</b>	<b>11,063</b>	<b>10,654</b>	<b>409</b>	<b>6,798</b>	<b>5,598</b>	<b>1,200</b>
<b>25-34</b>						
Men	17,185	16,759	426	1,003	559	444
Women	11,828	11,594	234	2,898	2,379	519
<b>Total</b>	<b>29,013</b>	<b>28,353</b>	<b>660</b>	<b>3,901</b>	<b>2,938</b>	<b>963</b>
<b>35-44</b>						
Men	16,251	15,914	337	632	331	301
Women	11,398	11,185	213	3,004	2,512	492
<b>Total</b>	<b>27,649</b>	<b>27,099</b>	<b>550</b>	<b>3,636</b>	<b>2,843</b>	<b>793</b>
<b>45-54</b>						
Men	10,511	10,322	189	398	240	158
Women	7,470	7,329	141	1,785	1,467	318
<b>Total</b>	<b>17,981</b>	<b>17,651</b>	<b>330</b>	<b>2,183</b>	<b>1,707</b>	<b>476</b>
<b>55-64</b>						
Men	5,770	5,655	115	619	499	120
Women	3,491	3,414	76	1,389	1,197	192
<b>Total</b>	<b>9,261</b>	<b>9,069</b>	<b>191</b>	<b>2,008</b>	<b>1,696</b>	<b>312</b>
<b>65+</b>						
Men	1,019	987	32	904	852	52
Women	589	569	20	873	816	57
<b>Total</b>	<b>1,608</b>	<b>1,556</b>	<b>52</b>	<b>1,777</b>	<b>1,668</b>	<b>109</b>

<sup>1</sup> Includes workers who have recently had shortened work weeks due to a temporary cut back in hours, temporary illness, or other unpaid leave, but expect to resume full-time work.

<sup>2</sup> Includes workers who have been employed part-time for a lengthy, but unspecified period, but who would prefer to work full-time.

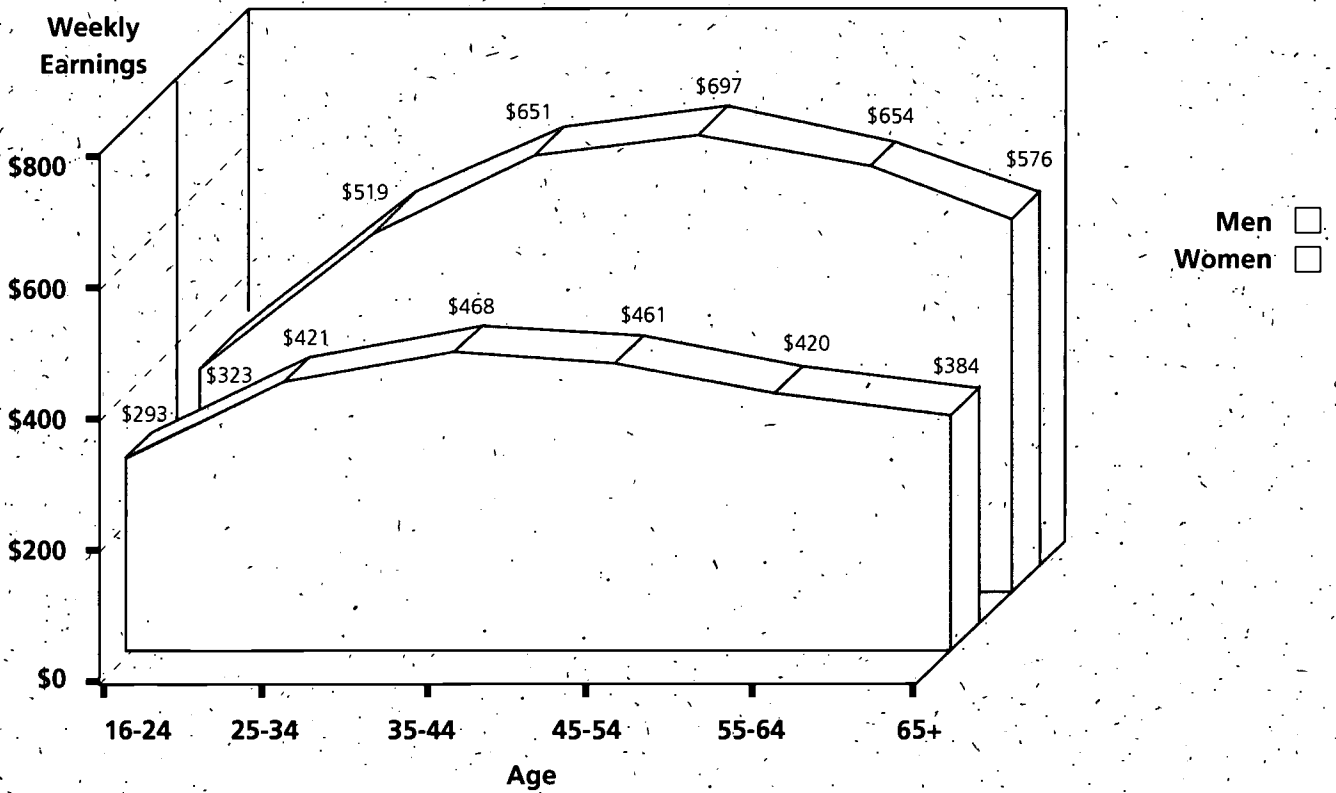
Source: *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, January, 1992, pg. 171.



## Weekly Earnings

### Average (Mean) Weekly Earnings of Full-Time Wage and Salary Workers, by Age & Sex, 1991

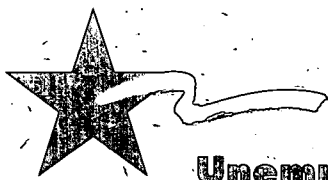
Women earn less than men. As women get older, the earning gap widens. Women age 45 and older earn 64-68 percent of what men earn per week. Women reach their peak earnings when they are age 35-45, ten years before men do.



### Average Earnings, All Workers

Age	16-24	25-34	35-44	45-54	55-64	65+
Total	\$310	\$478	\$572	\$594	\$559	\$491

Source: Unpublished data, U.S. Department of Labor, Bureau of Labor Statistics.



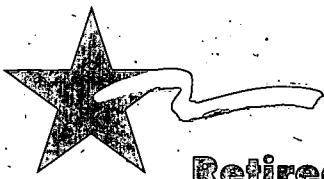
## Unemployment

### Unemployment Persons by Sex, Age, and Duration of Unemployment, 1991 (in thousands)

In 1991, the unemployment rate for workers age 45 and older averaged 4.3 percent, lower than the general unemployment rate of 6.7 percent. Unemployment rates for older men and women were about the same. While their unemployment rate was lower, older men and women remained unemployed longer than their younger counterparts.

Age	Total	<5 Wks	5-14 Wks	15-26 Wks	27+ Wks	Average Duration (wks)	Median Duration (wks)	% in Group Unemployed <5 Wks	% in Group Unemployed 15 Wks+
<b>16-19</b>									
Men	709	380	230	66	33	8.1	4.2	53.6	13.9
Women	581	337	185	41	19	7.0	3.9	58.0	10.2
<b>Total</b>	<b>1,290</b>	<b>717</b>	<b>415</b>	<b>107</b>	<b>52</b>	<b>7.6</b>	<b>4.0</b>	<b>55.6</b>	<b>12.2</b>
<b>20-34</b>									
Men	2,209	834	753	347	274	13.8	6.4	37.8	28.1
Women	1,685	796	549	198	141	10.9	4.9	47.2	20.1
<b>Total</b>	<b>3,894</b>	<b>1,630</b>	<b>1,302</b>	<b>545</b>	<b>415</b>	<b>12.5</b>	<b>6.4</b>	<b>41.9</b>	<b>24.7</b>
<b>35-44</b>									
Men	971	285	315	183	188	18.1	10.1	29.4	38.2
Women	718	275	240	106	97	14.0	7.5	38.3	28.2
<b>Total</b>	<b>1,689</b>	<b>560</b>	<b>555</b>	<b>289</b>	<b>285</b>	<b>16.4</b>	<b>8.9</b>	<b>33.2</b>	<b>34.0</b>
<b>45-54</b>									
Men	552	153	162	105	132	21.4	11.4	27.7	42.9
Women	402	140	124	75	64	15.3	8.6	34.7	34.5
<b>Total</b>	<b>954</b>	<b>293</b>	<b>286</b>	<b>180</b>	<b>196</b>	<b>18.8</b>	<b>10.1</b>	<b>30.6</b>	<b>39.4</b>
<b>55-64</b>									
Men	310	84	84	58	86	22.6	12.8	26.9	46.1
Women	173	55	49	32	37	18.3	9.8	31.9	39.7
<b>Total</b>	<b>483</b>	<b>139</b>	<b>133</b>	<b>90</b>	<b>123</b>	<b>21.1</b>	<b>11.7</b>	<b>28.7</b>	<b>43.8</b>
<b>65+</b>									
Men	66	22	17	10	17	21.9	10.0	33.6	40.7
Women	50	18	16	6	11	18.8	8.3	35.7	32.9
<b>Total</b>	<b>116</b>	<b>40</b>	<b>33</b>	<b>16</b>	<b>28</b>	<b>20.6</b>	<b>9.3</b>	<b>34.5</b>	<b>37.4</b>

Source: *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, January 1992, pg. 178

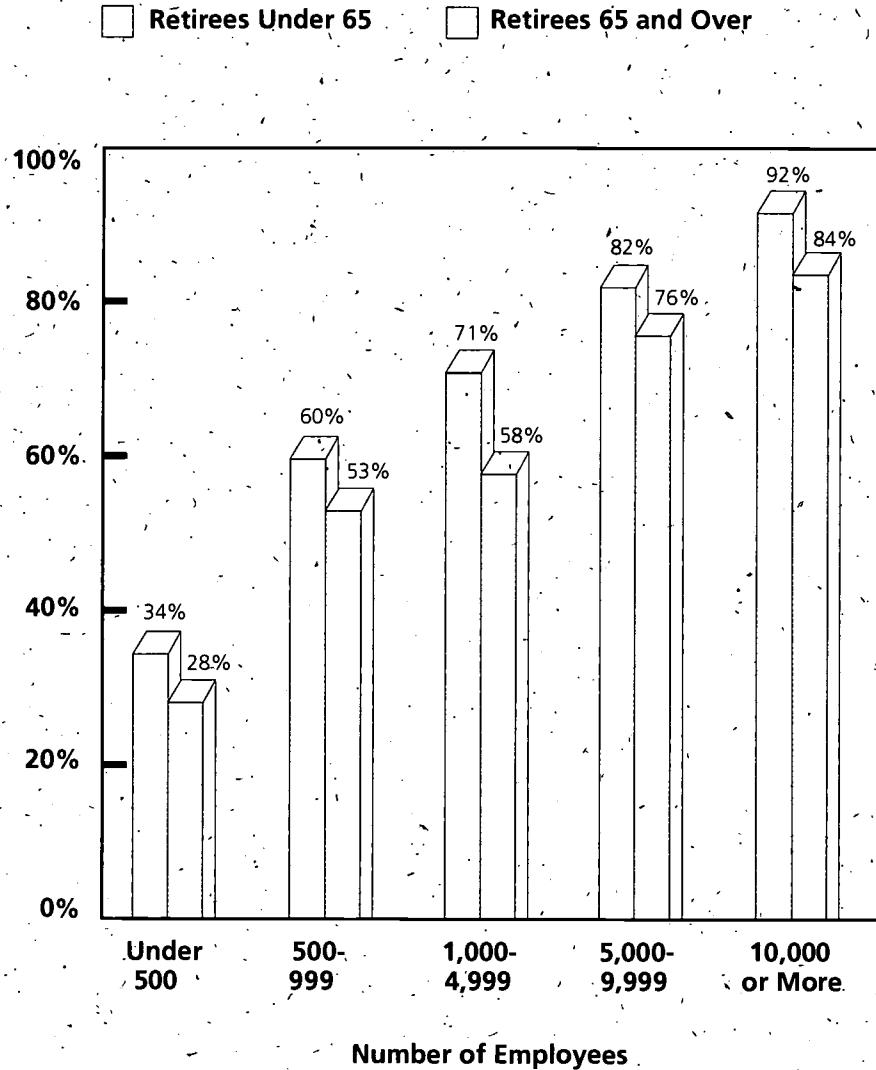


## Retiree Health Care Coverage

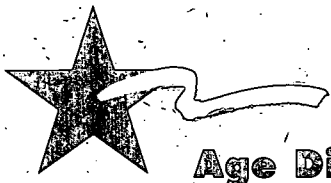
Only 4 percent of companies provide retiree health benefits. However these are generally the largest employers, accounting for about 40 percent of all private-sector workers. The majority of employers having at least 500 employees provide retiree health benefits.

Some employees are more likely to be covered than others. Men are more likely than women to have postretirement health coverage, and higher-paid employees are more likely to have such coverage than lower-paid workers. Retiree health coverage is slightly more prevalent for employees of state and local governments than for private-sector employees.

Percent of Employers Offering Health Care Coverage to Retirees, By Size of Employer



Source: Unpublished data from A. Foster Higgins & Co., Inc. Health Care Benefits Survey, 1989. Prepared by AARP Public Policy Institute.

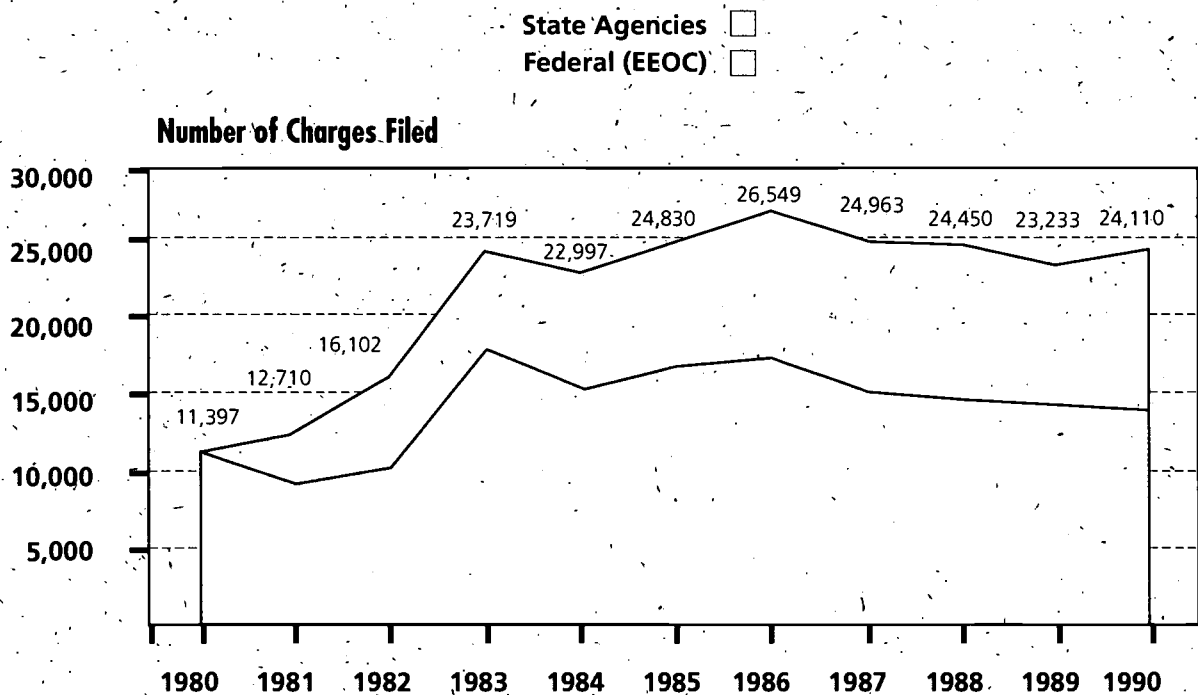


## Age Discrimination

### Age Discrimination Charges Filed State and Federal, 1980-1990

The Age Discrimination in Employment Act (ADEA) of 1967, as amended in 1986, protects most workers age 40 and older from discrimination in the work place. The ADEA covers hiring, firing, promotions, trainings, retirement, or any other action taken against an individual with respect to compensation, conditions, or privileges of employment.

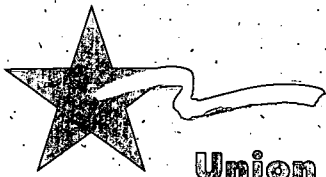
In 1980, the Equal Employment Opportunity Commission (EEOC) reported that 11,397 charges of age discrimination had been filed. By 1983, that number more than doubled to 23,719. Since 1987, the annual number of age discrimination charges has remained relatively constant at approximately 24,190.



	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
<b>Federal (EEOC)</b>	11,076	9,479	11,063	18,087	15,614	16,784	17,443	15,121	14,882	14,789	14,526
<b>State Agencies</b>	321	3,231	5,039	5,632	7,383	8,046	9,106	9,842	9,568	8,444	9,584
<b>Total</b>	<b>11,397</b>	<b>12,710</b>	<b>16,102</b>	<b>23,719</b>	<b>22,997</b>	<b>24,830</b>	<b>26,549</b>	<b>24,963</b>	<b>24,450</b>	<b>23,233</b>	<b>24,110</b>

Source: Equal Employment Opportunity Commission (EEOC)





## Union Affiliation

Almost one-quarter of workers age 45-64 are either members of a labor union or represented by one. Union affiliation drops to 10 percent for workers age 65 and older. A larger percentage of men are affiliated with unions than are women.

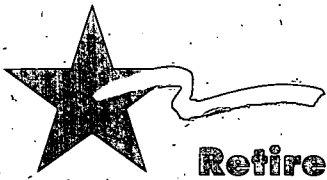
**Employed Wage and Salary Workers by Age, Sex, and Union Affiliation, 1991**

Age	Total Employed	Members of Union <sup>1</sup>		Represented by Unions <sup>2</sup>	
		Total	% of Employed	Total	% of Employed
<b>16-24</b>					
Men	8,951	738	8.2	851	9.5
Women	8,389	405	4.8	490	5.8
<b>Total</b>	<b>17,340</b>	<b>1,143</b>	<b>6.6</b>	<b>1,341</b>	<b>7.7</b>
<b>25-34</b>					
Men	16,298	2,702	16.6	2,998	18.4
Women	13,808	1,526	11.1	1,826	13.2
<b>Total</b>	<b>30,106</b>	<b>4,228</b>	<b>14.0</b>	<b>4,824</b>	<b>16.0</b>
<b>35-44</b>					
Men	14,025	3,313	23.6	3,619	25.8
Women	13,031	2,026	15.5	2,421	18.6
<b>Total</b>	<b>27,056</b>	<b>5,339</b>	<b>19.7</b>	<b>6,040</b>	<b>22.3</b>
<b>45-54</b>					
Men	8,680	2,334	26.9	2,547	29.3
Women	8,183	1,408	17.2	1,616	19.7
<b>Total</b>	<b>16,863</b>	<b>3,742</b>	<b>22.2</b>	<b>4,163</b>	<b>24.7</b>
<b>55-64</b>					
Men	4,850	1,231	25.4	1,350	27.8
Women	4,266	689	16.1	788	18.5
<b>Total</b>	<b>9,166</b>	<b>1,920</b>	<b>21.1</b>	<b>2,138</b>	<b>23.5</b>
<b>65+</b>					
Men	1,127	113	10.0	129	11.5
Women	1,179	85	7.2	99	8.4
<b>Total</b>	<b>2,306</b>	<b>198</b>	<b>8.6</b>	<b>228</b>	<b>9.9</b>

<sup>1</sup> Data refer to members of a labor union or an employee association similar to a union

<sup>2</sup> Data refer to members of a labor union or an employee association similar to a union as well as workers who report no union affiliation, but whose jobs are covered by a union or an employee association contract.

Source: *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, January 1992, pg. 228.



## Retirement Age

The average-age at which American men and women retire has fallen by several years over the past four decades. This decline slowed greatly during the 1970s and especially during the 1980s. The median retirement age is not expected to change until the second half of this decade, when it will decline again sharply.

Median Age at Retirement by Sex, 1950-55 to 2000-2005

Period	Men	Women
1950-55	66.9	67.7
1955-60	65.8	66.2
1960-65	65.2	64.6
1965-70	64.2	64.2
1970-75	63.4	63.0
1975-80	63.0	63.2
1980-85	62.8	62.7
1985-90	62.6	62.8
1990-95 <sup>1</sup>	62.7	62.6
1995-2000 <sup>2</sup>	62.3	62.0
2000-05 <sup>2</sup>	61.7	61.2

<sup>1</sup> Based on 1990 actual and 1995 projected data.

<sup>2</sup> Based on projected data.

Source: *Monthly Labor Review*, July 1992, pg. 27.



## Women, Work, and Age Age Discrimination

### Myth:

*It is not cost effective for an employer to hire an older woman.*

### Reality:

Corporate studies have demonstrated that older women workers are more dependable, have better attendance records, and are as productive as younger women employees.

### Myth:

*Older women are hard to train and have difficulty with new technology.*

### Reality:

Research findings show that women workers in their 50s and 60s function intellectually as well or better than women workers in their 20s and 30s.

### Myth:

*Employer insurance costs are higher for older women workers than younger workers.*

### Reality:

Ninety percent of companies report that health insurance costs for older women workers are no greater than for younger women workers.

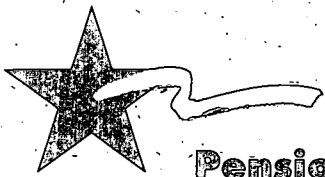
### Myth:

*Older women do not have a strong work force attachment.*

### Reality:

Women workers over 45 average 9.4 years in one job, compared with women aged 25-34, who average 3.1 years, and women aged 35-44, who average 4.9 years.

Source: National Commission on Working of Wider Opportunities for Women, July 1990.



## Pension Benefits

More than 70 percent of all pension recipients are age 65 or older, and more than 46 percent are age 70 or older. Less than 12 percent of pension recipients are under 60.

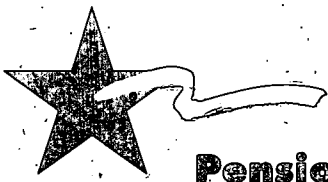
In every age group, the average monthly pension income received by men is significantly higher than that received by women. The monthly pension of women age 65 and older was \$444, 41 percent less than the \$750 that men of that age receive.

### Average (Mean) Monthly Pension Income by Age and Sex of Retirement Pension Recipients, 1991

Age	Number (in thousands)	Pension Income
<b>All Recipients 25+</b>		
Men	9,195	\$895
Women	4,485	481
<b>Total</b>	<b>13,680</b>	<b>735</b>
<b>25-49</b>		
Men	217	1,168
Women	36	*
<b>Total</b>	<b>253</b>	<b>1,053</b>
<b>50-54</b>		
Men	276	1,278
Women	37	*
<b>Total</b>	<b>313</b>	<b>1,224</b>
<b>55-59</b>		
Men	774	1,123
Women	211	703
<b>Total</b>	<b>985</b>	<b>1,033</b>
<b>60-61</b>		
Men	535	1,262
Women	179	712
<b>Total</b>	<b>714</b>	<b>946</b>
<b>62-64</b>		
Men	1,066	947
Women	555	540
<b>Total</b>	<b>1,621</b>	<b>808</b>
<b>65-69</b>		
Men	2,251	864
Women	1,197	492
<b>Total</b>	<b>3,448</b>	<b>735</b>
<b>70+</b>		
Men	4,076	686
Women	2,268	418
<b>Total</b>	<b>6,344</b>	<b>590</b>

\* Base less than 75,000.

Source: Unpublished data, U.S. Department of Commerce, Bureau of the Census



## Pension Coverage and Vesting Rates

Full-time employment is often a requirement for pension eligibility. Those groups most likely to hold part-time employment — young workers, workers age 65 or older, and women of all ages — are less likely to be covered by a pension plan.

Vesting in a pension plan is usually linked to the number of years of uninterrupted service on the job. Significantly fewer women, who traditionally have taken leave to raise children or care for aging parents, are vested in their pension plan than men, who traditionally have uninterrupted work histories.

### Workers 25 Years and Over by Pension Status, 1991 (in thousands)

Age	All Workers	Covered by a Pension Plan		Vested in a Pension Plan		
		Number	% of All Workers	Number	% of Covered Workers	% of All Workers
<b>25-29</b>						
Men	8,891	5,326	59.9	2,587	48.6	29.1
Women	7,666	4,584	59.8	2,231	48.7	29.1
<b>Total</b>	<b>16,557</b>	<b>9,910</b>	<b>59.9</b>	<b>4,818</b>	<b>48.6</b>	<b>29.1</b>
<b>30-39</b>						
Men	15,807	10,771	68.1	7,303	67.8	46.2
Women	13,331	8,593	64.5	5,120	59.6	38.4
<b>Total</b>	<b>29,138</b>	<b>19,364</b>	<b>66.5</b>	<b>12,423</b>	<b>64.2</b>	<b>42.6</b>
<b>40-49</b>						
Men	10,130	7,648	75.5	6,179	80.8	61.0
Women	9,028	5,949	65.9	4,008	67.4	44.4
<b>Total</b>	<b>19,158</b>	<b>13,598</b>	<b>71.0</b>	<b>10,187</b>	<b>74.9</b>	<b>53.2</b>
<b>50-59</b>						
Men	6,830	5,802	74.4	4,330	85.2	63.4
Women	5,982	3,942	65.9	3,039	77.1	50.8
<b>Total</b>	<b>12,812</b>	<b>9,024</b>	<b>70.4</b>	<b>7,369</b>	<b>81.7</b>	<b>57.5</b>
<b>60-64</b>						
Men	2,206	1,589	72.0	1,271	80.0	57.6
Women	1,832	1,147	62.6	877	76.5	47.9
<b>Total</b>	<b>4,038</b>	<b>2,736</b>	<b>67.8</b>	<b>2,148</b>	<b>78.5</b>	<b>53.2</b>
<b>65+</b>						
Men	1,184	604	51.0	382	63.3	32.3
Women	1,077	516	47.9	275	53.2	25.5
<b>Total</b>	<b>2,261</b>	<b>1,120</b>	<b>49.5</b>	<b>657</b>	<b>58.7</b>	<b>29.1</b>

Source: Unpublished data, U.S. Department of Commerce, Bureau of the Census.



## Projections of the Future Work Force

The American work force will grow more slowly between 1990 and 2005 than it did during the previous 15 years. Fewer workers will be entering the labor force. The fastest growing segment — for men and women — will be workers age 45-64. The number of workers age 24-35 will actually decrease over the same period.

Women — older and younger — are projected to account for more than half of the growth in the labor force; 53 percent of the increase in workers age 55 and older will be women. Although men continue to be the majority of the work force, that majority will decrease from 54.7 percent in 1990 to 52.6 percent in 2005.

### Civilian Labor Force by Sex and Age, 1975, 1990, and Growth Projection to 2005

Age	Level (thousands)			Percent Change	
	1975	1990	2005	1975-1990	1990-2005
<b>All Ages</b>					
Men	56,298	68,233	79,338	21.2	16.3
Women	37,476	56,555	71,394	50.9	26.2
<b>Total</b>	<b>93,774</b>	<b>124,788</b>	<b>150,732</b>	<b>33.1</b>	<b>20.8</b>
<b>20-24</b>					
Men	7,565	7,291	7,989	-3.6	9.6
Women	6,185	6,552	7,266	5.9	10.9
<b>Total</b>	<b>13,750</b>	<b>13,843</b>	<b>15,255</b>	<b>0.7</b>	<b>10.2</b>
<b>25-34</b>					
Men	14,192	19,813	16,955	39.6	-14.4
Women	8,673	15,990	14,724	84.4	-7.9
<b>Total</b>	<b>22,865</b>	<b>35,803</b>	<b>31,679</b>	<b>56.6</b>	<b>-11.5</b>
<b>35-44</b>					
Men	10,398	17,268	19,237	66.1	11.4
Women	6,505	14,576	17,829	124.1	22.3
<b>Total</b>	<b>16,903</b>	<b>31,844</b>	<b>37,066</b>	<b>88.4</b>	<b>16.4</b>
<b>45-54</b>					
Men	10,401	11,177	18,588	7.5	66.3
Women	6,683	9,316	17,229	39.4	84.9
<b>Total</b>	<b>17,084</b>	<b>20,493</b>	<b>35,817</b>	<b>20.0</b>	<b>74.8</b>
<b>55-64</b>					
Men	7,023	6,785	9,692	-3.4	42.8
Women	4,323	5,075	8,372	17.4	65.0
<b>Total</b>	<b>11,346</b>	<b>11,860</b>	<b>18,064</b>	<b>4.5</b>	<b>52.3</b>
<b>65+</b>					
Men	1,914	2,033	2,302	6.2	13.2
Women	1,042	1,502	1,756	44.1	16.9
<b>Total</b>	<b>2,956</b>	<b>3,535</b>	<b>4,058</b>	<b>19.6</b>	<b>14.8</b>

Source: *Monthly Labor Review*, November 1991, pg. 36.



## Myths and Realities about Older Workers

---

**Myth:**

*Learning ability declines with age.*

**Reality:**

Evidence shows that learning ability, intelligence, memory, and motivation do not decline with age.

**Myth:**

*Older workers cost a company more because of higher absenteeism and accidents.*

**Reality:**

Accident and attendance records are better for older workers than younger workers. Older workers have a strong sense of work ethic, are dependable and responsible, and tend to move from job to job far less frequently than younger employees.

**Myth:**

*Older people can't work as effectively as younger people.*

**Reality:**

For most occupations, productivity levels remain stable or even increase with age. Moreover, additional factors (other than physical stamina and dexterity) enter into productivity, such as work habits, motivation, and job concentration.

**Myth:**

*Work causes stress for older persons.*

**Reality:**

Older workers experience less stress on the job and have a lower rate of admissions to psychiatric institutions than younger workers, according to an AARP study. Ability to cope with stress is not a function of age, but rather of personal characteristics and previous life and employment experience.

**Myth:**

*Older workers tend to lose interest and motivation.*

**Reality:**

Studies have shown that maturity is actually a benefit in evaluating new information and making reliable, consistent decisions. A University of Michigan study found that workers age 65 and older had the highest job satisfaction of any age group. Most older workers value the chance to be of service.

**Myth:**

*Older workers are set in their ways.*

**Reality:**

Adaptability has been proven to be unrelated to age. Studies have shown that a younger person can be just as strong-willed as an older one.

**Myth:**

*Health becomes an issue as the worker ages.*

**Reality:**

Workers age 65 and older take fewer days off for illness than other workers. The more active the person, the better his or her health. Evidence also indicates a correlation between enforced idleness and poor health.



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