Research Report

Looking Back, Looking Ahead:

Chartbook on Women's Progress

Ariane Hegewisch
Jeff Hayes
Jessica Milli
Elyse Shaw
Heidi Hartmann
Institute for Women's Policy Research

AARP Real Possibilities
Public Policy Institute

Acknowledgments

We would like to thank the following members of the AARP Public Policy Institute and AARP's Office of Policy Integration for their contributions to this paper: Lori Trawinski, Sara Rix, Donald Redfoot, Christina Fitzpatrick, Gary Koenig, Mikki Waid, Alison Shelton, and Julia Alexis. Also, we would like to thank Allison Porter for her assistance as well as an external, anonymous peer reviewer for their time and valuable contributions.

About the Future of Work@50+

This report is part of the Future of Work@50+ Initiative. This is a multiyear initiative that examines the challenges and opportunities facing older workers. For other reports and information, visit: http://www.aarp.org/futureofwork.

AARP's Public Policy Institute informs and stimulates public debate on the issues we face as we age. Through research, analysis, and dialogue with the nation's leading experts, PPI promotes development of sound, creative policies to address our common need for economic security, health care, and quality of life.

The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

Table of Contents

Tables

Figures

Executive Summary

American women have seen tremendous changes in their roles and opportunities since the end of World War II. Women have made gains in many areas, even overtaking men in some, but equality remains elusive. This report reviews the changes that have taken place at work and at home during the past several decades. It identifies coming trends and the changes in policies that will be needed to get to a place of true gender equality and economic security for women. The report examines several generations of women and the challenges they have confronted and continue to confront as the workplace and education system evolve. These include the gender wage gap, occupational segregation and job polarization, the lack of work-family supports, and changes in retirement expectations.

KEY FINDINGS

During the past half century, women have made great advances in the workplace. Fifty years ago, women were a third of all workers and a third of those receiving college degrees. Now women make up nearly half of the workforce, mothers are more likely to be in the labor force than other women, and women outnumber men among those completing college degrees at all levels. With women's increased education and time in the labor market, their earnings have risen and the wage gap for full-time workers has fallen significantly. Still in 2013, the gender wage gap stood at 22 percent and—if progress continues at the same pace as it has since 1960—will not close for another four decades. Even as their earnings have become ever more important for the support of their households, women still earn markedly less than men. Women are also significantly less likely than men to work in management; to have science, technology, engineering, and mathematics (STEM)-related occupations; or to work full time year-round when they have children or care responsibilities. Because their working lives are interrupted more often than men's and they do not earn equivalent pay, women are less likely to achieve economic security during their working lives or in retirement.

Today, working women are more likely to be supporting themselves or supporting families on their own than women of earlier generations. Their achievements and challenges differ across generations, and between women of the same generation, especially by race, ethnicity, and income level. The economy of today is very different from the economy of 50 years ago. It is much more polarized between high and low earners, and between those working excessive hours and those who have too few hours to make ends meet. The lack of basic work-family supports is holding women back. Although it may look as if women are able to "have it all" by combining careers with motherhood, the lack of significant change in family policies in the workplace continues to push many women out of the labor force or into more marginal jobs.

GENERATIONAL TRENDS

- Three intergenerational trends run through this report: Women today are more likely to be single, divorced, or never married, and to delay marriage; society is aging as a result of lower fertility rates and higher life expectancy; and America is becoming more diverse as a result of immigration.
- Late baby boomer women, now in their 50s, face increasing pressures as well as opportunities to continue their working lives past the current customary retirement age.
- The social safety net has yet to adjust to the growing numbers of women who are not married or have not been married for long periods of time, and thus cannot rely on the resources of a spouse.

HIGHER EDUCATION

- Each generation of women has continued to improve its educational attainment during the course of a lifetime.

- More than 6 million women ages 25 and older in 2013 had not completed high school, including 32 percent of all Hispanic women.
- The risk of living in poverty is six times as high for a woman who has not completed high school as for a woman with a bachelor's degree.

THE GENDER WAGE GAP

- Fifty years after the Equal Pay Act was passed, women earn 78.3 percent of men's wages, or $10,876 less in a single year.
- Women's real earnings have increased fairly consistently during the past 50 years (although the impact of past recessions, and particularly the economic climate of the past decade, is clearly visible). This steady growth is a reflection of women's increased levels of education and more persistent time in the labor market, as well as equal opportunity policies.
- The glass ceiling is alive and well. Women are 43 percent of workers in managerial, business, and financial operations occupations and 27 percent of CEOs, but fewer than 5 percent of CEOs of Fortune 1000 companies.
- There is no single cause for the gender wage gap. Discrimination, lower earnings in occupations performed mainly by women or in the sectors of industry in which women primarily work, women's greater likelihood than men to reduce their time in paid work because of family care responsibilities, and women's choice of type of career preparation or higher education majors all play a role. However, discrimination and occupational and sector segregation are the biggest contributors to the gap.

OCCUPATIONAL SEGREGATION AND JOB POLARIZATION

- Women make up a substantial share, if not the majority, of workers in many occupations—accountants, bus drivers, pharmacists, photographers, veterinarians, lawyers, and doctors—where they once were only a small minority.
- In many areas of work, the gender balance has hardly changed. Fifty years ago, 9 of 10 nurses, secretaries, and administrative workers were women, and the same is true today.
- As a result of globalization and technological change, employment has become more polarized between high-paid knowledge jobs and low-paid, low-skilled service sector jobs. This trend will likely continue, making education ever more important.
- Technological innovation will probably lead to increased demand for highly educated workers who can develop new technologies and make them commercially viable. The extent to which women will be able to benefit from these opportunities will depend on how much they will be able to increase their share of STEM jobs, where they are now underrepresented.

WORK-FAMILY SUPPORTS

- The share of mothers in the workforce at age 30 has increased from just 40 percent of silent generation mothers to 68 percent of generation X women, and 66 percent of generation Y women.
- Mothers' labor force participation rates continue to be about 20 percentage points below those of fathers.
- Women are nine times as likely as men to work part time for caregiving reasons, whether caring for dependent children, a spouse, or an elderly parent.

CHANGES IN RETIREMENT EXPECTATIONS AND THE SOCIAL SAFETY NET

- Women have increased their work time and earnings both within and between cohorts, especially at older ages, in the past four decades. This is likely motivated in part by the need to increase savings for retirement.
- Social Security is a vital social safety net. Half of women and one-third of men ages 65 and older receive 80 percent or more of their income from Social Security. Social Security keeps nearly 15 million women and men ages 65 and older out of poverty.
- Social Security benefits of women and minorities are typically lower than those of white men because they tend to earn less. The continuing tendency of women to spend more

time caregiving, despite more divorce and fewer children, results in lower Social Security benefits for women (on average) because they often have zero-earnings years among the 35 years used in the benefit calculation.

- The 2012 update by the Bureau of Labor Statistics now projects that, by 2020, about 27 percent of men and 20 percent of women ages 65 and older will be in the labor force. Some of this increase, if it occurs, will likely result from changes in the preferences of older individuals (perhaps baby boomers will want to stay in the workforce) as well as from changes in economic circumstances.
- Data collected by the American Savings Education Council and AARP in 2008 found that young workers in generations X and Y are burdened by nonmortgage debt from credit cards, cars, and education. While the young workers were optimistic that they would be able to finance a comfortable retirement for themselves (many thought Social Security and Medicare would not be available to them in retirement), a large number were not yet saving or acknowledged they were not saving enough.

PRIVATE- AND PUBLIC-SECTOR POLICY SOLUTIONS

- Policies are needed to tackle poor job quality in the low-wage sector and that jobs pay full-time workers enough to keep them and their families out of poverty.
- Better supports for working families would improve the lives of women, children, and men, while also enhancing the performance of the American economy.
- Women across all generations would benefit from policies for a secure retirement, whether this means improved supports for women who are already retired, or policies that help younger women save for retirement.
- Social Security should be updated to reflect women's changed lives, but it is critical that Social Security remain the bedrock of women's retirement security.

Section 1: Introduction

During the past 50 years, American women have seen tremendous changes in their roles and opportunities. Gone are the days when

- It was legal for employers to advertise a job just for a woman;
- Universities could bar women from certain fields or impose more restrictive college entry requirements on women than on men;
- Marriage, and certainly motherhood, meant an exit from the labor market for most women;
- Over 40 percent of black women worked in just two occupations; and
- Employers could legally pay a woman less than a man—and a black woman less than a white woman—for the same work.

Now, working mothers are the norm; women outnumber men among university graduates; women, including women of color, have entered a wide range of occupations formerly closed to them; three of nine Supreme Court justices are women; a woman heads the Federal Reserve System; and corporations with household names such as Xerox and General Motors are led by female CEOs.

Yet, while women have made huge gains in many areas and have overtaken men in some, equality remains elusive. Women are still fewer than one in five members of Congress; in every age group, women are more likely to live in poverty than men; and if the trend in the gender earnings ratio over the last 50 years is projected into the future, it will take until 2058 for the gender wage gap to finally close—and this is an optimistic assumption given the recent stagnation in the closing of the wage gap, which is evident in figure 1.1 below between the years 2000 and 2013.

DIFFERENT GENERATIONS OF WOMEN

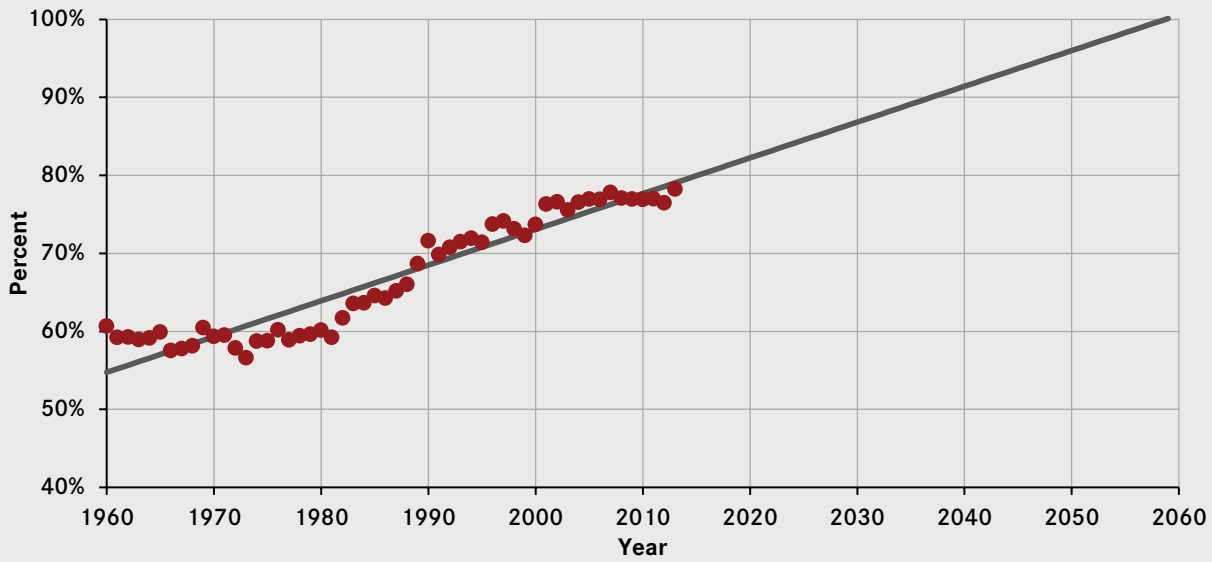
This report reviews the changes that have taken place at work and in the home during the past few decades; it looks ahead to ask what trends to expect and what changes in policies will be needed to get to a place of true gender equality and economic security for women. The report also examines trends from the vantage point of six different generations of women, ranging from women of the silent generation, who by 2014 have all reached the age of 65, to young women and girls in generation Z, most of who have not yet reached voting age (table 1.1).

Each of these generations has witnessed some key events and developments that collectively shape its members' attitudes and expectations of work, family, and politics, even if grouping women by their year of birth is somewhat arbitrary and not predictive of the preferences or characteristics of any one woman. Although there is considerable variation in the exact definitions of the birth years, intergenerational shifts in values are well documented (Jopling 2004; Johnson, Butrica, and Mommaerts 2010; Ollivier 2011; Taylor and Keeter 2010; Taylor 2014). Below is a summary of the formative events for each generation.

- Women of the *silent generation*,[1] born between 1930 and 1945, are the children of the Great Depression and World War II (with mothers who benefited from unexpected opportunities because of the drafting of 16 million men into the armed services), who grew up during periods of want and scarcity but experienced young adulthood during the unprecedented growth and prosperity of the 1950s and 1960s. They entered college in large numbers and participated in the expansion of the middle class and the rise of the suburbs, which they populated with large families. In the 1960s, they witnessed and supported the first major

1 The term "silent generation" was coined by *Time* magazine and fails to capture women's social and political engagement during the 1950s and early 1960s in issues ranging from nuclear disarmament to civil rights and women's rights at work. Carlson (2008) suggests "lucky few" would better capture their experience of close-to-full employment, rising levels of education, and secure retirement.

Figure 1.1
Trends in the Gender Earnings Ratio 1960–2013, with Projections to 2058



Source: IWPR analysis based on data from DeNavas-Walt and Proctor 2014.

Notes: Gender earnings ratio for median annual earnings of full-time, year-round workers ages 15 and older from 1960 to 2013; projections based on linear regression analysis.

expansion of the safety net since the 1930s in the form of Medicaid and Medicare. Today most are retired and they have all reached the age of Medicare eligibility.

- Women of the *early boomer generation*, born between 1946 and 1955, a period of growing prosperity, had formative youth or early adult experiences that included the civil rights movement, the Vietnam War, the women's movement, and the advent of the birth control pill, as well as the explosion of television and television advertising. They also benefited from the first comprehensive federal legislation to prohibit sex and race discrimination by private employers: Title VII of the Civil Rights Act of 1964. This most-numerous generation ever began to reach the age of Medicare eligibility in 2011, following the Great Recession (2007–2009). This generation of women worked outside the home for many more years than their mothers did and had fewer children.

Table 1.1
Five Generational Cohorts

Generation	Birth	Turns 18	Turns 30	Turns 50	Turns 65
Silent Generation	1930–1945	1948–1963	1960–1975	1980–1995	1995–2010
Early Boomers	1946–1955	1964–1973	1976–1985	1996–2005	2011–2020
Late Boomers	1956–1964	1974–1982	1986–1994	2006–2014	2021–2029
Generation X	1965–1979	1983–1997	1995–2009	2015–2029	2030–2044
Generation Y	1980–1994	1998–2012	2010–2024	2030–2044	2045–2059
Generation Z	1995–2010	2013–2028	2025–2040	2045–2060	2060–2075

Note: While it is common to refer to different generations, there is no standard definition of each generation. The definitions used in this report reflect the most appropriate manner of grouping generations by birth cohort.

- Women of the *late boomer generation*, born between 1956 and 1964, grew up in an era during which many legal barriers to women's equality had fallen and when many doors seemed to have opened for women. Yet, rather than sustained economic prosperity, the oil crisis, the Watergate scandal, and the recessions of the 1980s shaped their young adulthood. Nevertheless, like the early boomers, these women increased their labor force participation and spent fewer years as married women raising children. A substantial number of women who had children later in life have become part of the *sandwich generation*, caring both for dependent children—including students and young adults—and elderly parents, often while working full time. Women of this generation reached their 50s during, and in the aftermath of, the Great Recession.
- Women of *generation X*, born between 1965 and 1979, grew up at the time when the divorce rate peaked, with one study suggesting that 4 of 10 members of generation X grew up with divorced parents (Marquardt et al. 2012). As teenagers and young adults, they experienced the recessions of the 1980s and the Reagan years and witnessed the downfall of the Soviet Union and the collapse of the Iron Curtain. Some found employment in the high-tech boom of the mid-1990s. As generation X women are moving into their 40s and early 50s, increasing numbers of them, too, are finding themselves in the sandwich generation. As they have typically grown up in smaller families than earlier generations, they have fewer siblings to share support for their parents.
- Women of *generation Y (or the millennials)*, born between 1980 and 1994, experienced childhood and their teen years in the long, sustained economic expansion of the Clinton years. They began entering the workforce at the beginning of the 2000s, a period of two recessions and slow recoveries marred by a dearth of jobs. Many are struggling with unemployment, low pay, and student debt. The terrorist attacks of September 11, 2001, were a defining moment in the evolution of generation Y and came to shape much of the following decade in terms of security, national pride, and international relations. Facebook, Google, and other social media have rapidly become an integral part of the lives of the millennials. Many of them voted for the first time in the historic election of America's first black president in 2008. They take demographic diversity and same-sex relationships for granted and are generally supportive of government solutions to social problems (Taylor 2014).
- Women of *generation Z*, born between 1995 and 2010 are, of course, still mostly in elementary and secondary school, and it remains to be seen what the formative events of their lives will be. Compared with previous generations, they are growing up in a much more racially and ethnically diverse society. The role of the web, cell phones, and social media is already clear in their lives. It is likely that their adult years will be accompanied by continued and accelerating innovation in information technologies, neuroscience research, and bioengineering, not to mention tourist travel to outer space. It is harder to predict what the world of work will become, and, of course, whether they will truly have to wait until they reach their late 50s and early 60s to finally reach gender equity in pay.

Section 2: Changing Demography, Changing Lives

KEY FINDINGS

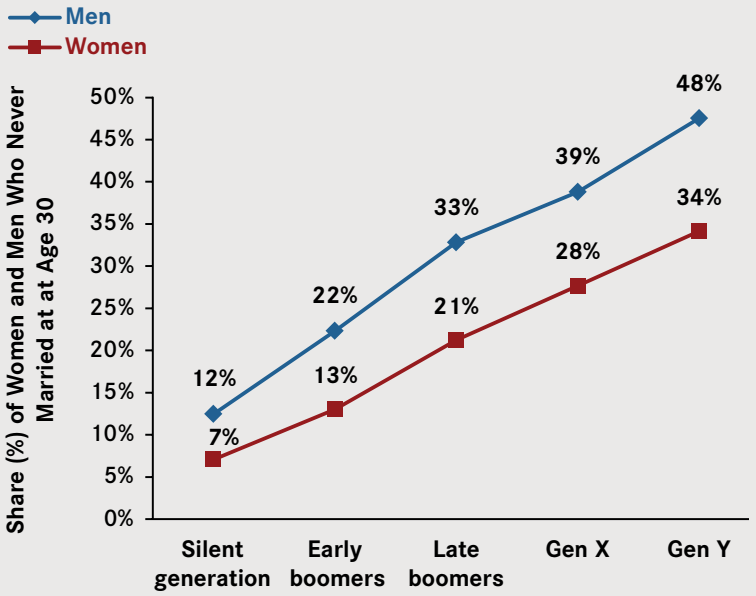
- Compared with the 1960s, women now are less likely to get married straight out of school, and, indeed, less likely to ever get married. Women are having fewer children and are more likely to raise children as single mothers. These developments reflect changes in social values and improved contraception, as much as greater economic opportunities for women.
- During the past 50 years, marriage has become much less of a prerequisite for social acceptability and economic security. Differences in the likelihood of marriage by race and ethnicity have grown over time. Black generation X women, ages 35 to 49, are more than three times as likely as white or Asian generation X women to have never been married.
- The social safety net has yet to adjust to the growing numbers of women who are not married or have not been married for long periods of time, and thus cannot rely on the resources of a spouse.
- In 1960, people ages 65 years and older constituted fewer than 1 in 10 of the population; by 2030, they are projected to be 1 in 5. The aging of society is creating pressures on individual women and men to extend their working lives, and on society to provide the resources and supports needed by people as they age during a time when there are fewer workers than before.
- When the early boomers became adults, 85 percent of the population was white. In 2011, for the first time, fewer than half of children born in the United States were white, non-Hispanic. By 2050, the population will be "majority minority." While American society has become much more diverse, race and ethnicity still strongly influence women's health and economic well-being.
- As society ages, with fewer young people to support larger numbers of retired people, employers may need to offer more work-family supports and more actively ensure that workplaces are inviting to older workers in order to attract the talent they need.

CHANGING PATTERNS OF MARRIAGE AND CHILDBEARING

During the past 50 years, the age of first marriage has increased dramatically. Women and men are waiting much longer to get married. As illustrated in figure 2.1, to be single at the age of 30 was

Figure 2.1

Percentage of Women of Different Generations Who Had Never Married by Age 30



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

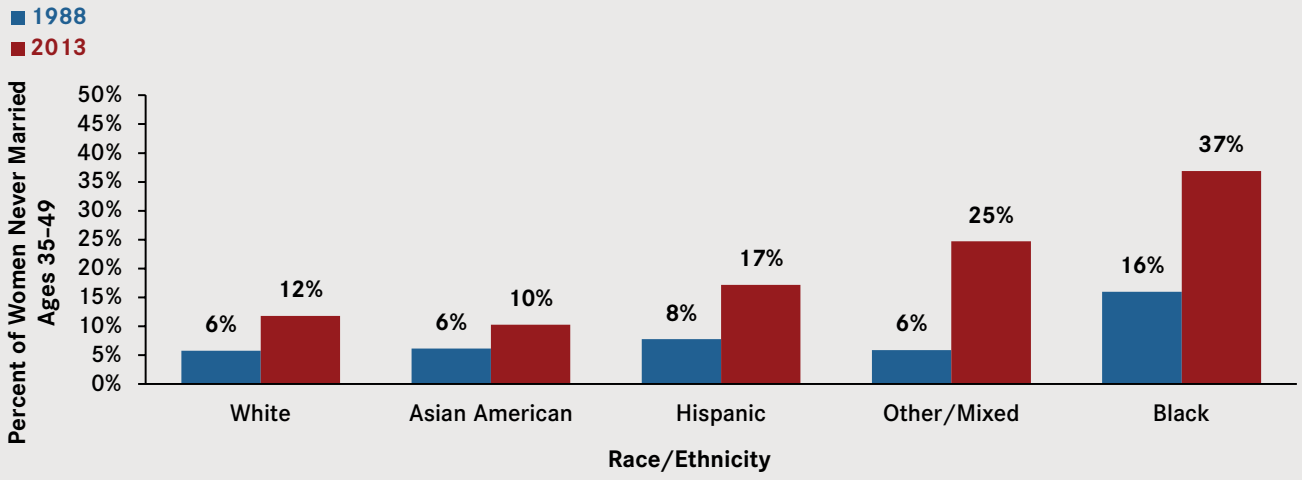
Note: The five generations are based on their year of birth: silent generation (1930–1945), early boomers (1946–1955), late boomers (1956–1964), generation X (1965–1979), generation Y (1980–1994).

rare for women of the silent generation, with only 7 percent of women unmarried at this age. In contrast, over a third of generation Y women were "never married" when they hit the age of 30. What has not changed, however, are basic gender differences in marriage patterns: men tend to be older than women at first marriage, and fewer women than men never marry (though this may reflect age differences in the number of men and women in a given area and given period of time).

The likelihood of marriage differs substantially among women of different racial and ethnic backgrounds. As of 2013, black generation X women, ages 35 to 49, are more than three times as likely as white or Asian women of the same generation to have never been married; these differences were already substantial 25 years ago and have become larger since (figure 2.2). The differences in marriage rates are not due to differences in perception of the desirability of marriage, but more due to beliefs that to get married one should be able to support a family financially (Taylor 2014). Real wages for men without higher levels of education have declined during the past 3 decades, and stable jobs with family-sustaining wages have become much harder to come by, something that has hit minority communities particularly hard (Shierholz and Mishel 2013). The lack of economic opportunity for men with less education is creating disincentives for women in minority communities to marry (Edin and Reed 2005). For women during the past 50 years, marriage has become much less of a prerequisite for social acceptability and economic security. As social values have changed and economic opportunities have opened for women, some argue that marriage, particularly among lower-income women, may now be better described as a "luxury"—desirable but not essential (Edin and Kefalas 2005).

While boomer women married earlier, they also had much higher rates of divorce than later generations. Divorce rates were at their highest in 1980, when early boomers were in their 30s. Divorce has been on the decline since 1996 when women of generation X began to turn 30, perhaps at least partly a response to their own experience when growing up: 40 percent of generation X women are children of divorced parents (Marquardt et al. 2012). Young people are more likely to cohabitate—when in the past they may have gotten married—and consequently divorce rates are lower (Wolfinger 2005). Yet, divorce rates have not fallen for women of the boomer generations: "The same people who had

Figure 2.2
The Share of Never-Married Women Ages 35 to 49 in the Largest Racial and Ethnic Groups, 1988 and 2013



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

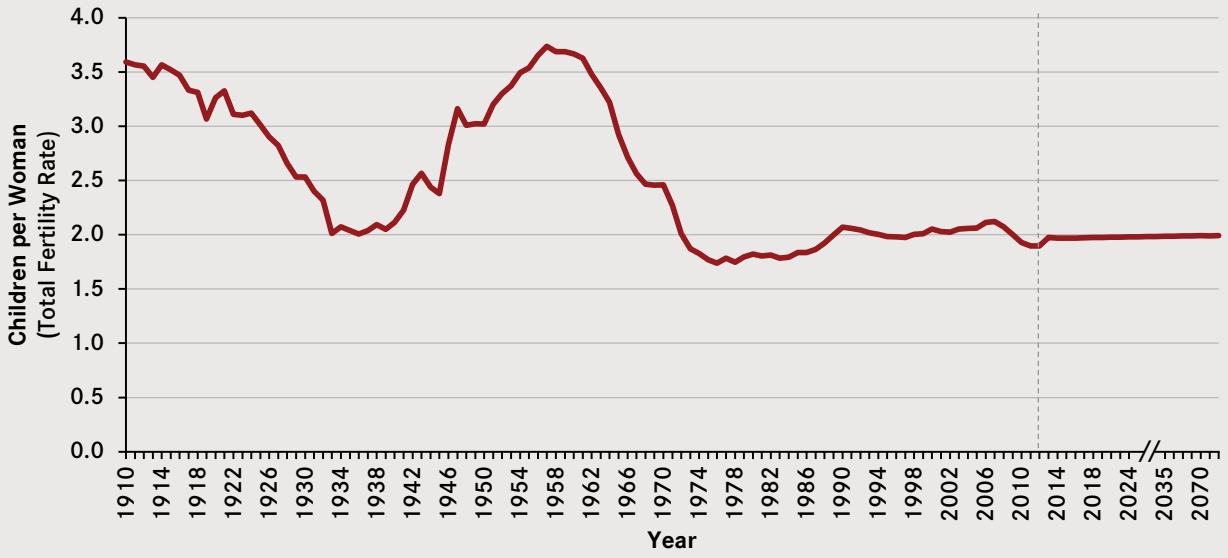
Note: Racial groups are defined as exclusive; Hispanic includes individuals of all races. "Other" includes women of more than one race/ethnicity and anyone else not included elsewhere.

unprecedented divorce incidence in 1980 and 1990 when they were in their 20s and 30s are now in their 40s, 50s, and 60s," and still have high divorce rates (Kennedy and Ruggles 2014, 595). The overall divorce rate, while lower than it was at its peak in 1980, has not fallen back to its previous levels in the 1960s and early 1970s. In contrast to generation X women, who in surveys particularly value marriage and family life, generation Y women, the current cohort in their 30s, are much less likely to believe that a mother and a father are both necessary for a child to grow up happily (Taylor 2014; Taylor and Wang 2011). Women's growing educational achievement also contributes to later, and likely more stable, marriages, as well as increases in women's ability to raise children outside marriage.

As marriage rates have fallen, it has become more common for children to be raised by just one parent. In 1960, the share of single mothers among all families with children under 18 was 8 percent, and that of single fathers was less than 1 percent (U.S. Census Bureau 1999). In 2013, single mothers made up 25 percent of households with children under 18, and single fathers made up 7 percent of such households (U.S. Census Bureau 2013). As with rates of marriage, parenting and family patterns vary considerably by race and ethnicity. Among generation Z children, the likelihood of living with both parents or with a single parent varies considerably by race and ethnicity. Almost half of all black children under 18 (49 percent) live in single mother households, compared with a quarter of Hispanic children (26 percent), 1 in 7 white children (15 percent), and fewer than 1 in 10 (8 percent) Asian American children (U.S. Census Bureau 2013[2]). The share of children who live just with their father is less than 5 percent for each group.

Another dramatic trend during the past 50 years has been the decline in the average number of children per woman (figure 2.3). After the initial baby boom following World War II—when average fertility rates peaked above 3.5 children per woman and stayed above 3 children per woman for almost 13 years—birth rates dropped sharply as the birth control pill made it much easier for women to control the number and

Figure 2.3
Actual and Predicted Children per Woman (Total Fertility), 1910–2099



Source: Gapminder 2012.

Note: Vertical dashed line indicates the point at which total fertility rates become predicted total fertility rates.

2 The Census Bureau uses the following race/ethnic definitions for these calculations: white alone, non-Hispanic; black alone (may include Hispanics); Asian alone (may include Hispanics); and Hispanics who may be of any race. Single parent is defined as divorced, separated, widowed, or never married with a child under 18 years old.

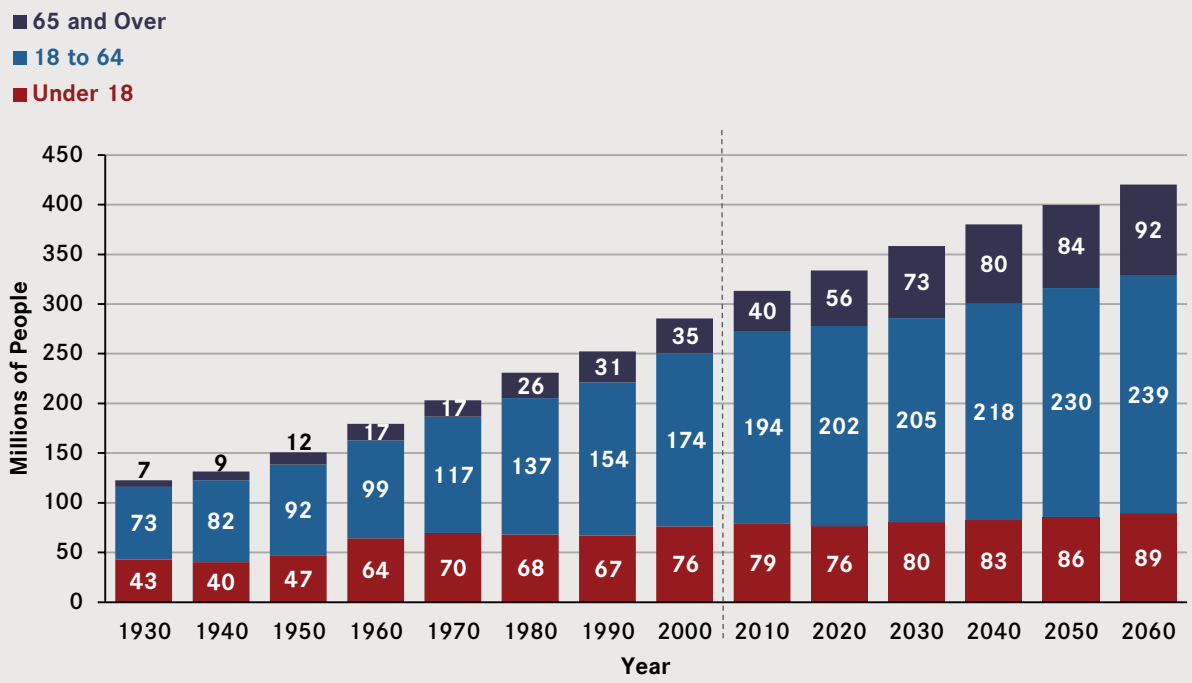
spacing of births, and increased education and employment opportunities motivated them to do so. Birth rates dipped below the "replacement rate" of 2.1 children per woman (the rate at which the population would just reproduce itself) during the early 1970s and stayed below 2 until 1990. With the exception of the Great Recession, the rate has since settled around 2 and is predicted to hold fairly constant for the coming decades (figure 2.3).

Changing birth rates have been accompanied by increases in longevity. A woman born in 1900 had an average life expectancy of less than 50 years; a woman born in 1950 of 71 years; and a woman born in 2000 of 79 years. Men's life expectancy has also increased dramatically, from 46 to 76 years (Centers for Disease Control and Prevention 2011). Because of women's higher life expectancy, the majority of older people are women, particularly at more advanced ages. This gender imbalance among the older population is projected to continue, although men are expected to have slightly larger gains in longevity than women.

The combination of falling birth rates and greater longevity has resulted in the gradual aging of the population. In 1930, the first birth year of the silent generation, people ages 65 years and older were only 5 percent of the population, while more than one-third of the population was under age 18. By 1980, when the members of the silent generation were all at least 50 and the eldest 65, the share of older people in the population had doubled to 11 percent. The share is expected to double again, to 22 percent by 2060, when generation Y begins to reach the age of Medicare eligibility (figure 2.4). The share of children under 18, on the other hand, had fallen to slightly under 30 percent by 1980, to 25 percent by 2010, and is expected to fall to 21 percent by 2060.

According to the Social Security Life Expectancy Calculator, a woman who turns 65 in 2014 has an average life expectancy of another 21.5 years, slightly longer than for a man of the same age.[3] Rising life expectancy and the baby boom followed by the baby bust combine to change the "old age dependency ratio" between people of

Figure 2.4
Actual and Projected U.S. Population by Age Group (in Millions), 1930–2060



Sources: IWPR compilation of data from U.S. Census Bureau 2012b; Minnesota Population Center 2011; Hobbs and Stoops 2002.

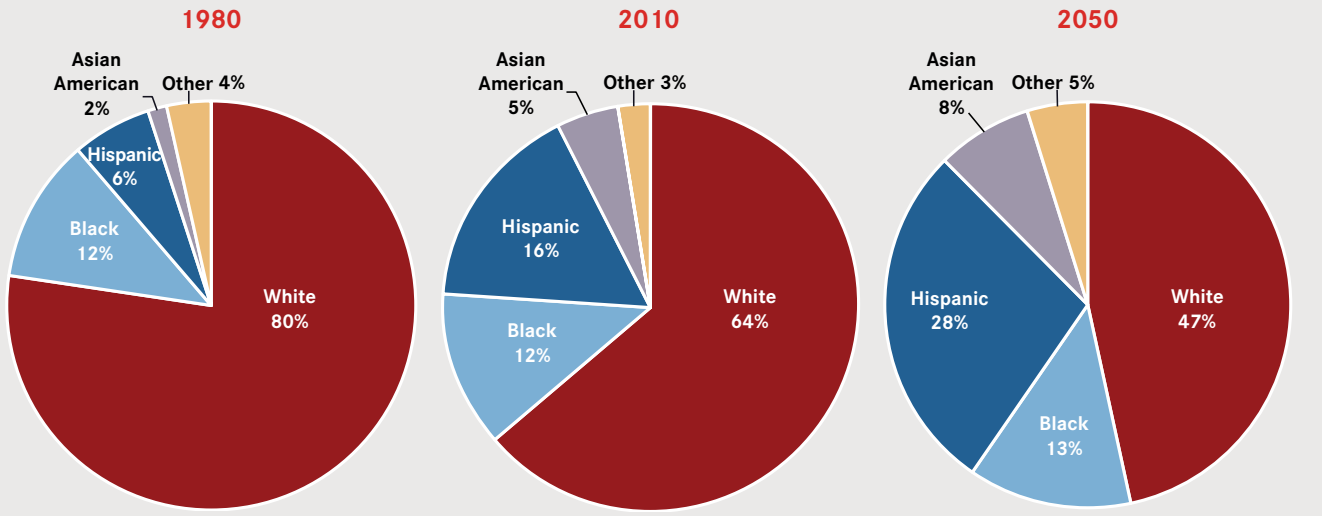
3 See Social Security Life Expectancy Calculator, for a woman who reached age 65 on January 2, 2014, http://www.ssa.gov/cgi-bin/longevity.cgi (accessed January 31, 2014).

conventional working age (15 to 64 years of age) and the population of the conventional retirement age (65 years and older). When a person retires, two factors combine to put pressure on the economy: an experienced and skilled worker is lost, and an additional person has to be supported by the output produced by the economy. Given that the generations following the baby boomers have fewer workers overall, this potentially creates labor and skill shortages. Yet, the relatively smaller number of children in the population can also make it easier to invest substantially more in their health care, education, and training, increasing their productivity as adults. In this way a more productive, younger worker can replace a less productive, older worker. An aging society can therefore also be a highly productive society if the right public policy choices are made.

AN INCREASINGLY DIVERSE POPULATION

In 2011, for the first time in U.S. history, the majority of children under 1 year old were minorities (U.S. Census Bureau 2012a).[4] Women in the boomer generation grew up in a very different environment than women of generation Y or generation Z. In 1960, 85 percent of the population was white, non-Hispanic, and 10 percent was black; Hispanics, Asians, and all others were only 5 percent of the population (U.S. Census Bureau 2008). This had not changed much by 1980 (figure 2.5). As a result of strong immigration from Latin America, as well as Asia, starting in 1980, by 2000—when generation Y women started to turn 18 and the first generation Z girls entered school—a higher share of the population was Hispanic than black (13 and 12 percent, respectively). By 2010, the share of whites had fallen below two-thirds of the population, and by 2050 whites are expected to be fewer than half of the population. Also by 2050, more than a quarter of the population will be Hispanic, and Asians will be 1 in 12 Americans (figure 2.5). Growing diversity is also apparent in the rising share of those classified as "other," including those who are of two or more races, a reflection of the rising share of people who marry someone from a different race or ethnicity (from fewer than

Figure 2.5
The Racial/Ethnic Composition of the U.S. Population 1980, 2010, 2050



Source: IWPR compilation of data from U.S. Census Bureau 2002; U.S. Census Bureau 2011; U.S. Census Bureau 2012b.

Notes: Data shown for largest race and ethnicity groups; racial and ethnic categories are defined as exclusive: white alone; black alone; Asian alone. Persons whose ethnicity is identified as Hispanic or Latino may be of any race. "Other" includes American Indians, persons of two or more races, and others not classified elsewhere.

4 The Census Bureau defines a "minority" as anyone who: (1) is not single-race white and/or (2) not Hispanic; a population greater than 50 percent minority is considered "majority-minority" (U.S. Census Bureau 2012a).

3 percent in 1960 to 15.5 percent of new marriages in 2011; Taylor 2014).

Yet, while the population has become more diverse, many aspects of life continue to be characterized by considerable segregation. A typical generation Z child from a minority background is now less likely to have a white classmate than a comparable child in 1970 (Fiel 2013). Neighborhoods have become more diverse overall, but they have also become more segregated by level of income. Because black and Hispanic families are more likely to have low incomes, many black and Hispanic women live in low-income neighborhoods with lower-performing schools, higher crime rates, and less access to quality health services or amenities than the higher-income neighborhoods of white or Asian women (De la Roca, Gould Ellen, and O'Regan 2013; Holloway, Wright, and Ellis 2012). Health outcomes for black women in particular lag behind those of other women; black women face the highest rate of obesity, the highest mortality rate from breast cancer, and the highest maternal mortality rate, as well as a higher rate of infant mortality (National Coalition on Black Civic Participation 2015; Spalter-Roth, Lowenthal, and Rubio 2005). While life expectancy has improved across most groups of women, rising rates of obesity are threatening to reduce further rates of improvement (Olshansky et al. 2005). Moreover, in recent years, life expectancy has fallen for white women who have less than a high school diploma and for very low-income women regardless of race and ethnicity (Bosworth and Burke 2014, Olshansky et al. 2012).

LOOKING FORWARD

This section has focused on three intergenerational trends: women are more likely to be single, divorced, or never married, and to delay marriage; society is aging as a result of lower fertility rates and higher life expectancy; and society is becoming more diverse as a result of immigration. For late boomer women, now in their 50s, that means increasing pressures and opportunities to continue their working lives past the current customary retirement age. Although for some women, working longer may be a welcome opportunity, for others, it may primarily express economic necessity. The social safety net has yet to adjust to the growing numbers of women who are not married or have not been married for long periods of time, and thus cannot rely on the resources of a spouse.

For younger generations of women, the aging of society means fewer workers supporting a greater number of older people no longer fully able to work. This trend can lead to both greater pressures—working longer, finding the time and money to support one's parents, with fewer siblings to share the burden—and greater opportunities, because as workers become scarcer, employers may need to offer more work-family supports to attract the talent they need.

Public policy innovation will be needed to support these workplace changes and, as noted above, public investments in children can be vastly increased in order to enhance the productivity of the future smaller cohorts who will be entering the workforce.

Section 3: Women's Educational Progress

KEY FINDINGS

- Women are the majority of those earning an associate degree, a bachelor's degree, a master's degree, or a doctorate or first professional degree in a given year, but men are still marginally more likely to have at least a bachelor's degree among all those 25 and older (32 percent of all men ages 25 and older have a bachelor's degree compared with 31 percent of all women that age in 2013).
- The passage of Title IX of the Educational Amendments in 1972 played an important role in increasing women's educational attainment. Just 10 years after Title IX, women had surpassed men among new graduates with associate, bachelor's, or master's degrees.
- Women in each new generation start their working lives with a higher level of educational attainment, but each generation has continued to improve its educational attainment over the life course. Women of the boomer generations are almost as likely to have bachelor's degrees as generation X and generation Y women.
- More than 6 million women in 2013 had not completed high school, including 32 percent of all Hispanic women. The risk of living in poverty is six times as high for a woman who has not completed high school as for a woman with a bachelor's degree.
- For the many women who are trying to improve their educational attainment during their working lives, childcare supports are especially important. A quarter of female college students have children under the age of 18, including more than 40 percent of black women and more than 30 percent of Hispanic women.
- The average cost of tuition at public 4-year colleges has more than tripled since 1983. The debt associated with the rising cost of college tuition takes up a higher proportion of women's earnings than men's, especially for black women.

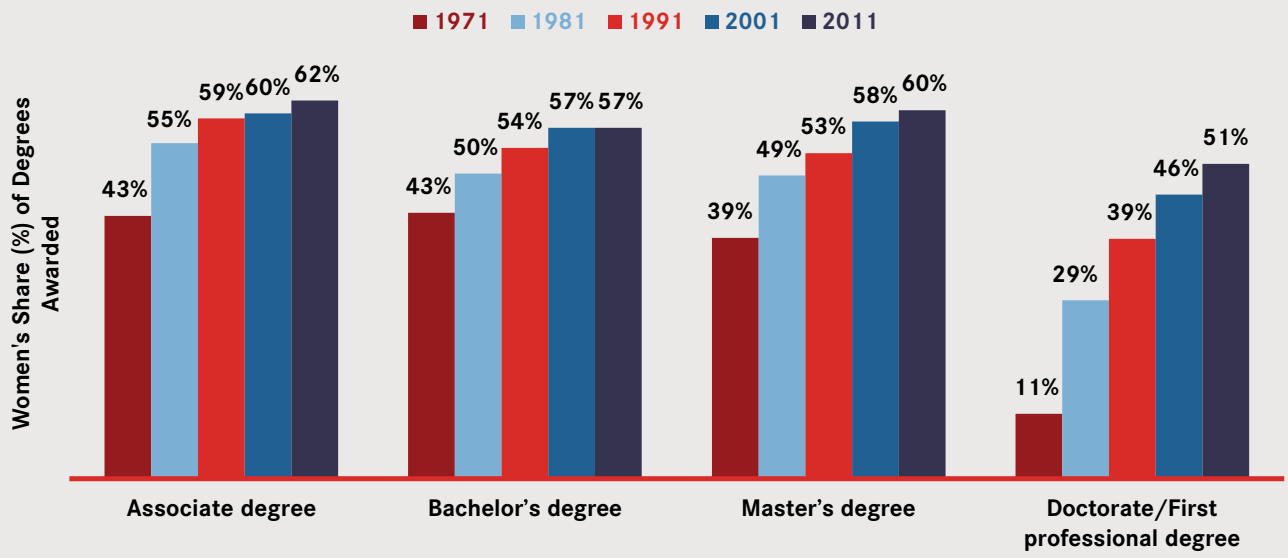
THE GROWTH OF POSTSECONDARY EDUCATION FOR WOMEN

In 2011, women were 62 percent of all those who were awarded an associate degree, 57 percent of those awarded a bachelor's degree, 59 percent of those who received a master's degree, and 52 percent of those who received a doctorate or first professional degree (such as an M.D., D.D.S., or LL.D. The fact that women are more likely than men to have postsecondary levels of education has become so commonplace that it is almost hard to remember that in the 1960s and 1970s, when women of the boomer generation left secondary school, the reverse was the case. In 1971, women were fewer than half of those who received associate or bachelor's degrees, fewer than 4 in 10 of those with master's degrees, and just 1 in 10 of those with doctorates or first professional degrees (figure 3.1).

Institutions of higher education in 1971 were still legally able to impose higher entry requirements on women, or prevent them from entering certain academic or vocational fields altogether. Title IX of the Education Amendments of 1972, 20 U.S.C. §1681 et seq. states that "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance." As Title IX reduced the barriers women faced in accessing education, and Title VII of the Civil Rights Act made it illegal to discriminate against women in employment, women have made tremendous strides in educational attainment. Title IX leveled the playing field for women in two ways: directly, by forcing colleges and universities to admit women on a more equal basis with men,[5]

5 Historically single-sex public institutions were exempted, but all graduate and vocational programs were required to admit women; once admitted, women and men were to have equal access to all programs, including fellowships.

Figure 3.1
Women's Share of Total Degrees Awarded, 1971–2011



Source: IWPR compilation of data from Snyder and Dillow 2012.

Note: Degrees awarded in academic years 1970–71; 1980–81; 1990–91; 2000–01; 2010–11.

and indirectly, by requiring more equal resources and programs for male and female student athletes in elementary schools, high schools, colleges, and universities. The opening up of graduate and vocational programs was particularly important for women's growing entry to the legal and medical professions. Apart from providing opportunities for athletic scholarships for girls, participation in competitive high school sports also helped girls develop leadership, focus, and motivation to succeed.[6] The passage of Title IX came at a time when the contraceptive pill had become more widely available, making it easier for young women to pursue their educational goals and invest in their careers before starting families. Just 10 years after Title IX was signed into law, women had surpassed men among new graduates with associate, bachelor's, or master's degrees. Although it took a little longer for women to reach parity among those who received doctorates or first professional degrees, by 2011 women had also achieved parity there (figure 3.1).

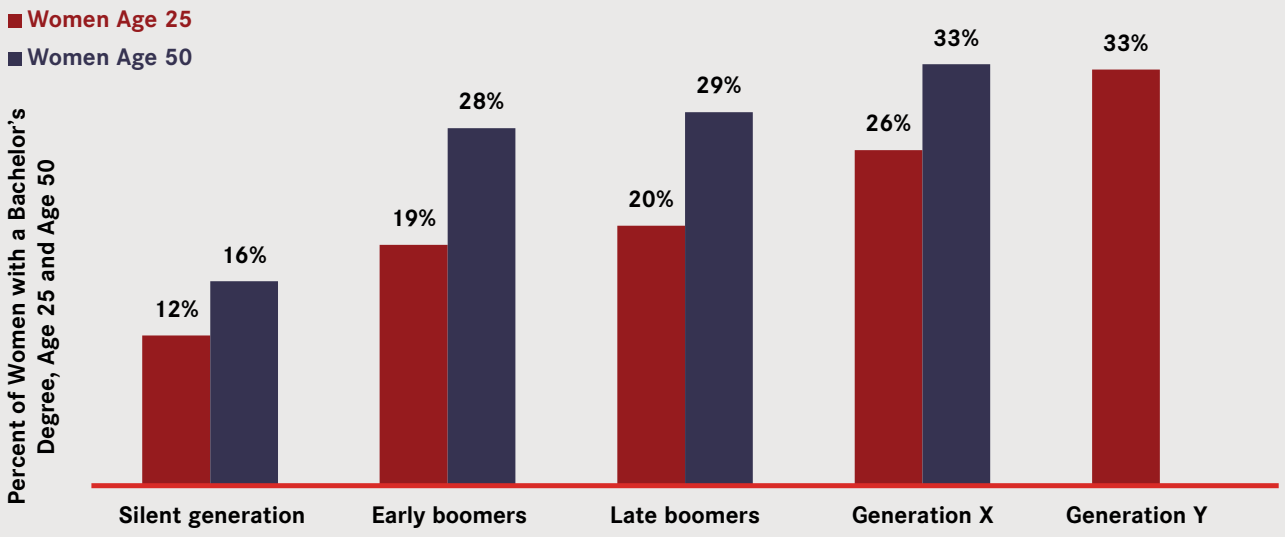
Each generation of women has been more likely than the previous generation to enter the labor market with at least a bachelor's degree. Figure 3.2 shows that only 12 percent of women in the silent generation had at least a bachelor's degree by the time they were 25, but 33 percent of women in generation Y had a bachelor's degree by 25. Yet even though women of the older generations had fewer opportunities to achieve a 4-year degree, many women returned to education later in life, so that women of the boomer generations are almost as likely to have a 4-year degree as younger women of generation X (figure 3.2).

The share of women with at least a bachelor's degree has increased sharply for women of all of the largest racial and ethnic groups, yet levels of educational attainment vary sharply among women. Asian American women are most likely to have a bachelor's degree and are more than three times as likely to have a degree as Hispanic women, the group least likely to have a degree (figure 3.3). For both groups this reflects recent trends in immigration: Hispanic immigrants are much less likely to be university educated than Asian immigrants. Compared with men of the same racial or ethnic background, black and Hispanic women are more likely to have at least a bachelor's degree, while the same is not true for white and Asian women (Snyder and Dillow 2012).

6 One recent study by Stevenson (2010) on the impact of Title IX found that a 10 percentage increase in female high school students' participation in sports caused a 1 percent increase in their college attendance.

Figure 3.2

The Share of Women with a Bachelor's Degree or Higher, at Age 25 and Age 50, by Generation

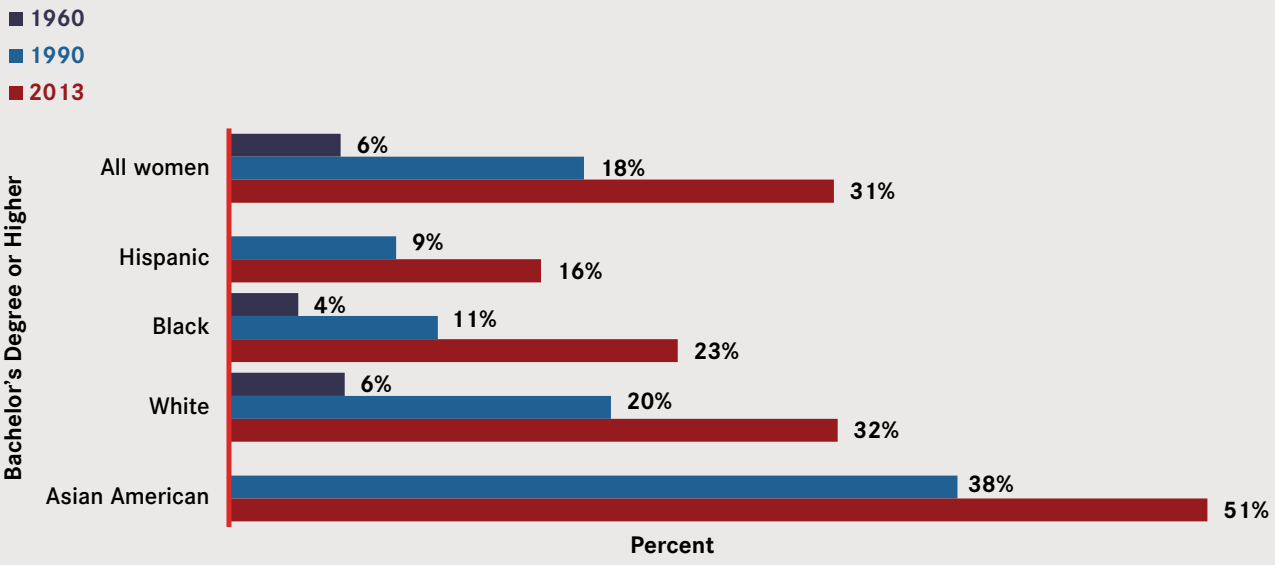


Source: IWPR microdata analysis of CPS-ASEC through 2013, as provided by King et al. 2010.

Note: For late boomers, data for women age 50 include some women ages 47–49. For generation Xers, "women age 50" refers to women ages 34–48.

Figure 3.3

The Share of Women Ages 25 Years and Older with a Bachelor's Degree or Higher by Largest Racial and Ethnic Groups, 1960, 1990, and 2013



Source: IWPR compilation of data from Snyder and Dillow 2012 for 1960 and 1990 and U.S. Census Bureau 2014 for 2013 data.

Note: Apart from 2013 data for "white," racial groups include persons of Hispanic ethnicity; Hispanics or Latinos may be of any race. Data for Hispanics/Latinos and Asian Americans not available for 1960.

There were also sharp increases in the number of men with a bachelor's degree or more, from 10 percent in 1960 to 32 percent in 2013. Indeed, while the difference is now less than 1 percentage point (31.4 percent of women) among the total population ages 25 and older, men are still marginally more likely than women to have at least a bachelor's degree. This is true, marginally, for white women and men ages 25 years and older (31.6 percent of women and 32.4 percent of men) and particularly Asian women and men (50.8 percent of women and 56.1 percent of men); however, black women are more likely than black men to have a bachelor's degree or more (23.3 percent compared with 19.8 percent), as are Hispanic women (16.2 compared with 13.9 percent; U.S. Census Bureau 2013).

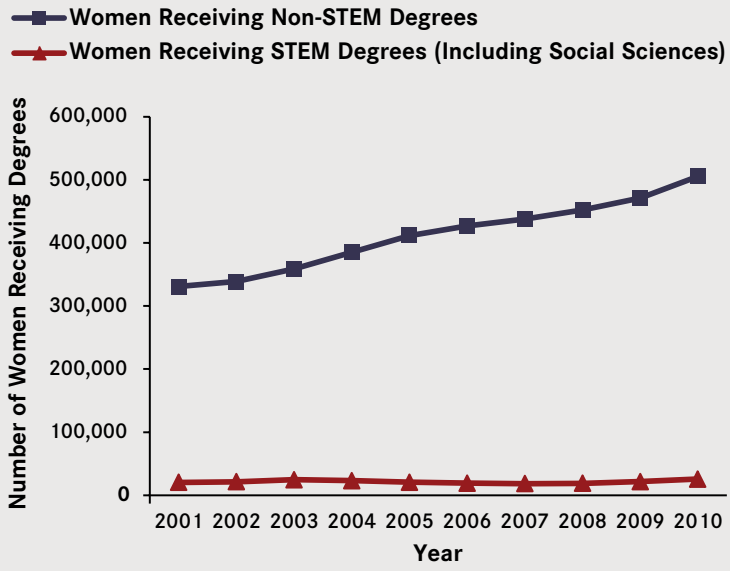
The focus on women's dramatic advancement in higher education, however, should not obscure the fact that not all women have high levels of educational attainment. A substantial number of women—6.3 million women ages 25 or older in 2013, or one in seven—had not completed high school, as well as 4.9 million men, slightly fewer than one in eight (U.S. Census Bureau 2014). The share of women who have not completed high school is lowest for white women (7 percent), but includes 11 percent of Asians, 14 percent of blacks, and almost a third (32 percent) of Hispanic women (U.S. Census Bureau 2014). Women who have not completed high school are 13 percent of all women ages 25 years and older, but 31 percent of same-age women who live in poverty; their risk of being poor is more than six times higher than that for women with at least a bachelor's degree, and twice as high as for women who have completed high school.[7] Given the ever-growing importance of educational attainment in the labor market, creating viable options for women to improve their educational credentials is key to their chances for obtaining economic security.

For the many women who are trying to improve their educational attainment during their working lives, childcare supports are especially important. A quarter of female college students have children under the age of 18, including more than 40 percent of black women and more than 30 percent of Hispanic women (Gault, Reichlin, and Román 2014).

WOMEN ARE UNDERREPRESENTED IN STEM FIELDS

While women are as likely—or more likely—than men to have college-level credentials, women are much less likely than men to have postsecondary education qualifications in science, technology, engineering, and mathematics (STEM) fields; in occupations that require at least a bachelor's degree; as well as in occupations that require an associate degree or other certification (Carnevale, Strohl, and Melton 2011; Rothwell 2013). In 2001, STEM-related associate degrees accounted for only 6 percent of all associate degrees awarded to women; by the end of the decade, instead of narrowing, the gap between STEM and non-STEM degrees was even wider (figure 3.4).

Figure 3.4
The Number of Associate Degrees Awarded to Women in Science & Engineering Compared with Other Fields, 2001–2010



Source: Gault, Reichlin, and Román 2014.

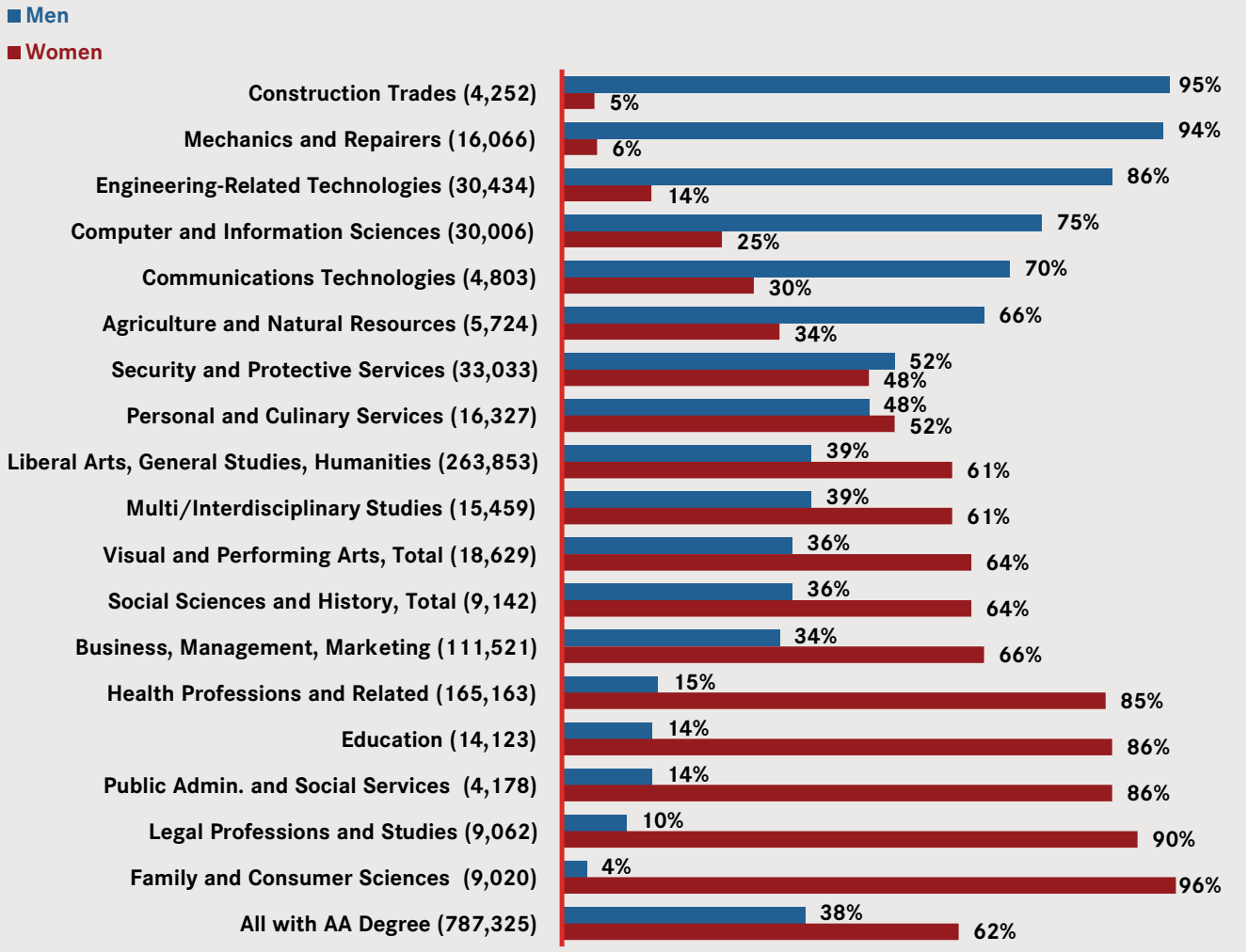
7 IWPR analysis of 2011 IPUMS American Community Survey microdata; the share of women living with household incomes below 100 percent of federal poverty in 2011 was 32 percent for women who had not completed high school, 16 percent for women who had completed high school, 12 percent for women with some college or an associate degree, and 5 percent for women with at least a bachelor's degree.

Figure 3.5 shows the share of women and men who received associate degrees for different fields of study in 2011. More than 6 in 10 students receiving an associate degree were women, but they are 25 percent or fewer of those who were awarded associate degrees in construction, mechanics, engineering and related fields, and computer and information sciences. They were 85 percent or more of those awarded degrees in health professions, education, public administration, legal studies, and family and consumer sciences. Even in fields where there seems to be a more even balance between women and men, such as business, management, and marketing, women are more likely to be in fields such as human resource management, and men in operations management. As will be discussed in greater detail below, the fields in which women study have a considerable impact on earnings, and thus on the gender wage gap.

While higher education is expected to increase in importance in the labor market in future years, the rising cost of college education makes debt a much greater concern for women and men of the younger generations, and of course for their parents or relatives who may assist in supporting

Figure 3.5

Proportion of Women and Men Earning Associate Degrees by Field of Study, Ranked Lowest to Highest by Women's Share, 2009

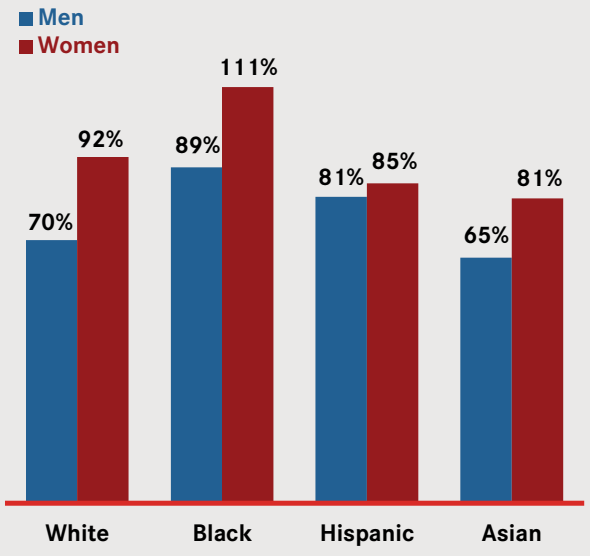


Source: IWPR compilation of data from Moughari, Gunn-Wright, and Gault 2012.

Note: Number in parentheses shows total number of associate degrees awarded in 2008–09; fields with fewer than 4,000 graduates are not shown.

their children through college. Since 1983, after adjusting for inflation, the average costs of tuition at public 4-year colleges have more than tripled and more than doubled for public 2-year colleges and private not-for-profit 4-year colleges. The costs of room and board have increased even more steeply (The College Board 2013). During the past decade, the share of students who take out loans to finance their studies has increased considerably, together with a sharp increase in the average amount borrowed per student. Between 2004 and 2012, the average amount borrowed by undergraduate students under federal loan programs increased by more than 40 percent (Bergeron, Baylor, and Valenti 2013). Figure 3.6 shows the average total debt 1 year after graduation as a percentage of average first-year earnings for women and men of the largest racial and ethnic groups. Across the board, college debt takes up a higher proportion of women's earnings than men's, and the debt burden is particularly high for black women.

Figure 3.6
Average Debt 1 Year after Graduation as a Percent of Annual Earned Income 1 Year after Graduation, by Gender and Race/Ethnicity, 2009



Source: IWPR microdata analysis of U.S. Department of Education, National Center for Education Statistics (2012), B&B: 09 Baccalaureate and Beyond Longitudinal Study.

Note: Percentages calculated as a person's student loan debt divided by their annual earnings one year after graduation.

The issue of college debt is particularly tough for women and men of generation Y who graduated after the Great Recession. Women and men who graduate into recessions tend to suffer long-term reductions in earnings. College debt, combined with the impact of the recession, may require many generation Y women to spend more of their working years paying off student loans, with fewer resources to invest in other large purchases, such as a home or children's education, or to build up assets to prepare for future retirement.

While a college education continues to be a good investment over a lifetime, the costs of getting a degree vary much less than the potential earnings in different fields of study. Good advice on what to study, and how to finance the costs of study, is ever more crucial to ensure that college debt does not unduly burden generation Y and generation Z women.

LOOKING FORWARD

Almost all commentators agree that having higher levels of education will, if anything, become even more important. It is not that low-skilled jobs will disappear, on the contrary; but a good job will increasingly require at least an associate degree, and staying in a good job will require lifelong learning and periodic returns to formal education. Colleges and training institutions are beginning to address the fact that learning styles and preferences change with age, and are offering courses targeted specifically at people returning to education in their 50s and 60s.[8] Yet good advice on which careers make sense at what age, and which providers offer the best and most cost-effective education, continues to be hard to find, particularly for individuals returning to education later in life. The importance of higher education in the future economy and the rising cost to students of attaining higher education, as well as the potential shortage of workers as the U.S. population ages, suggest the value of larger public investment in higher education to enable students to acquire higher education at less cost to themselves.

8 See for example the American Association of Community Colleges *Plus 50* Initiative (http://plus50.aacc.nche.edu/Pages/Default.aspx); or Council for Adult Education and Learning 2013.

Section 4: The Changing World of Work

KEY FINDINGS

- In 1960 just one-third of workers were women; 50 years later almost every other worker is female. The workforce today is much more diverse than in the past, by gender, age, race and ethnicity, and all trends are projected to continue.
- The glass ceiling is alive and well. Women are 43 percent of workers in managerial, business, and financial operations occupations; 27 percent of CEOs; and fewer than 5 percent of CEOs of Fortune 1000 companies.
- While women have moved into many professions, in many areas of work the gender balance is no different for generation Y women than it was for women of the silent generation: 50 years ago 9 in 10 nurses and more than 9 in 10 secretaries were women, and the same is still true today.
- Progress in closing the gender wage gap stalled at the same time as further progress in the gender integration of occupations.
- As a result of globalization and technological change, employment has become more polarized between high-paid knowledge jobs and low-paid, low-skilled service sector jobs; this trend will likely continue. This makes education ever more important.

Workforce Diversity

In 1960 just one-third of workers were female; 50 years later, women are almost half of the workforce. During the past 50 years, labor force participation rates for women have increased sharply, from just 38 percent of all women ages 16 and older working in 1960, to 59 percent in 2010, and even more dramatically for married women, from 32 to 61 percent during the same period (U.S. Census Bureau 2012b). As women's labor force participation has increased, men's has fallen (although at 71 percent, men's labor force participation is still considerably higher than women's; U.S. Census Bureau 2012b).

The workforce today is much more diverse than it was when women of the silent and boomer generations entered the labor market—in terms of both age and race and ethnicity. In 1980, women workers ages 55 and older were only 5.5 percent of the total civilian labor force; by 2010, their share of the workforce had almost doubled to 9.2 percent, and as the boomers move through their 50s and 60s, this growth trend will continue. At the same time, strong immigration during the 1980s and 1990s has made the workforce more racially and ethnically diverse. In 1980, Hispanics were 5.8 percent of the workforce, with women comprising 37 percent of the Hispanic workforce; by 2010, Hispanics' share had more than doubled to 14.8 percent, and women had increased their share of the Hispanic workforce to 40.5 percent (U.S. Census Bureau 2012d).

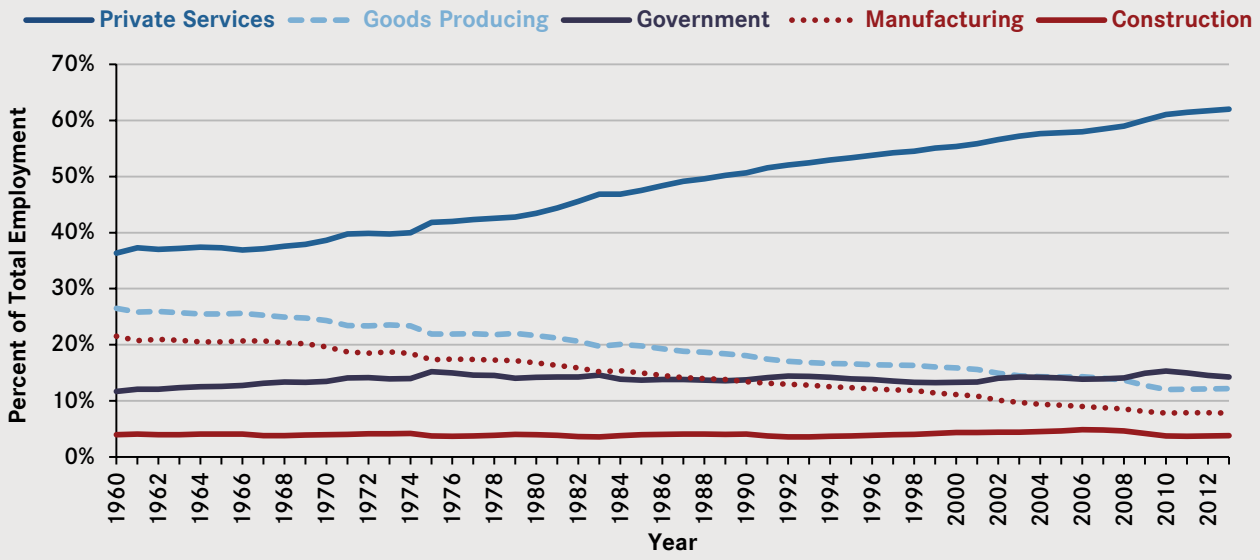
Women's growing numbers in the workforce coincided with the expansion of jobs in the service sector. Employment in private services[9] almost quadrupled in absolute terms as the share of private service employment in the economy increased, from just over a third of all jobs in 1960 (36 percent) to more than 6 in 10 jobs in 2013 (62 percent; figure 4.1). However, employment in manufacturing is lower in absolute numbers in 2013 than it was in 1960, with its share of total employment falling from 22 percent to 8 percent during the period (figure 4.1).

WOMEN'S ADVANCEMENT IN PROFESSIONAL AND MANAGERIAL JOBS

Women found work in the rapidly expanding professional and business services. Women's share of professional and business services

9 Private services are defined to include wholesale and retail, transportation, utilities, information services, financial services, business and professional services, education and health services, leisure and hospitality, and other services (U.S. Bureau of Labor Statistics 2010a).

Figure 4.1
Share of Employment by Broad Sectors of Industry, 1960–2013



Source: IWPR compilation of data from U.S. Bureau of Labor Statistics 2010a.

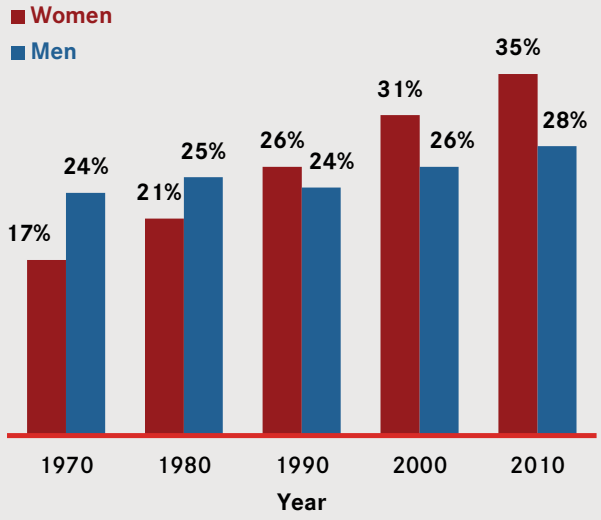
Note: Employment figures are for March of each year, based on a survey of employers.

employment almost doubled (from 22 percent in 1964 to 44 percent in 2013), at the same time as professional and business services increased its share of total private sector employment from 14 to 19 percent (U.S. Bureau of Labor Statistics 2010a). Women were already the large majority of workers in private education and health services in the early 1960s (72 percent in 1964). As jobs in this sector grew (from 12 to 22 percent of all private service jobs), women also filled the newly created jobs (U.S. Bureau of Labor Statistics 2010a). These, together with women's rising share of jobs in financial services, provided job opportunities for the increasing numbers of women with associate and four-year college degrees. Yet, the service sector growth also brought an expansion of lower-skilled jobs in retail, hospitality, and leisure services.

In each decade, women increased their employment in managerial and professional occupations (occupations that usually require a four-year degree or more), and by 1990 the share of all women workers in these occupations had outpaced the share of all male workers in the occupations (figure 4.2).

The term "glass ceiling" was first coined in the 1980s to express women's frustration with being

Figure 4.2
Percentage of All Male and Female Workers in Management, Professional, and Related Occupations, by Sex, 1970–2010

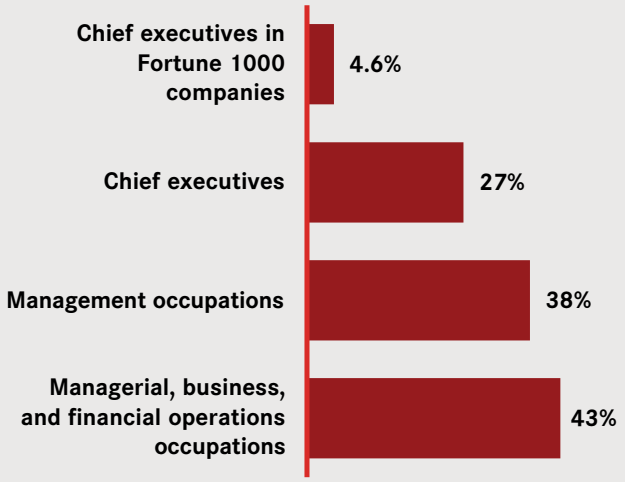


Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Sectors of employment based on the 1990 Census three-digit occupation classifications.

stuck at the top of middle management, in plain sight of, but with little likelihood of actually being promoted to, senior levels (Catherwood Library 2005). In the early 1990s, the Federal Glass Ceiling Commission commissioned extensive research to better understand why women and minority men were not advancing to senior positions. The Commission's report made a number of recommendations, ranging from CEOs taking a lead in prioritizing diversity and better work-family supports to greater enforcement of affirmative action and civil rights legislation (U.S. Department of Labor, Federal Glass Ceiling Commission 1995a,b). Almost 20 years later, women are CEOs of some household-name corporations across different sectors of the economy, such as General Motors and Xerox. Yet, as can be seen in figure 4.3, it remains exceptional for women to reach such senior levels.

Figure 4.3
Women's Share of Managerial, Professional, and Related Occupations, 2013



Source: IWPR compilation of data from U.S. Bureau of Labor Statistics 2014a and Catalyst 2014.

Note: Employed workers ages 16 and older.

WOMEN'S OCCUPATIONS, MEN'S OCCUPATIONS

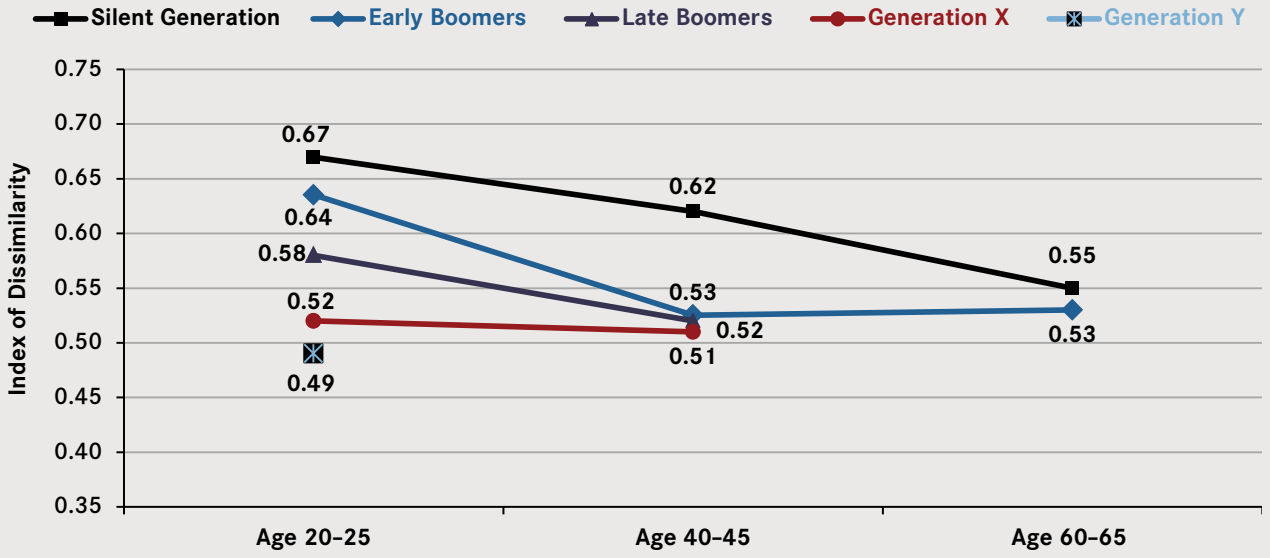
Women make up a substantial share, if not the majority, of workers in many occupations—accountants, bus drivers, pharmacists, photographers, veterinarians, lawyers, and doctors—where they once were only a small minority. Yet, in many areas of work, the gender balance has hardly changed at all. Fifty years ago, 9 of 10 nurses and more than 9 of 10 secretaries and administrative workers were women, and the same is true today. Change has been as slow in predominantly male occupations such as auto mechanics, electricians, firefighters, and mechanical and civil engineers (Hegewisch et al. 2010). About 40 percent of women work in occupations where at least 3 in 4 workers are also women; the share of men working in predominantly male occupations is even higher (Hegewisch and Keller Hudiberg 2014). This occupational gender segregation matters: studies suggest that up to 40 percent of the pay gap is due to differences in the occupations and sectors in which women and men work (Blau and Kahn 2007). Occupational segregation explains why the Great Recession of 2007 to 2009 was, at least initially, described as a "man-cession." Job losses were particularly dramatic in the construction industry, which employs few women, while health services, which employ mainly women, saw a small growth in employment even during the worst months of the Great Recession.

Women's movement into male-dominated occupations and the growth of occupations with a more even mix of men and women were strongest during the 1970s and 1980s, the decades when Title IX opened educational opportunities, high-profile enforcement of affirmative action and civil rights laws broke down barriers for women, and significant efforts throughout the workforce development system opened "nontraditional"[10] occupations to women. Progress slowed during the 1990s, and during the past decade there has been little further improvement in the gender integration of occupations (Hegewisch and Liepmann 2013). The Index of Occupational Gender Segregation is a way of measuring the gender (im)balance in occupations across the whole economy. The Index measures how many women and men would have to change their occupation so that the mix of women and men in each occupation was the same as the mix of women and men in the overall workforce; a value of 0 means complete gender balance, and a value of 1 complete imbalance. Figure 4.4 uses the index to look at change across

10 A "non-traditional" occupation for women is one where women are fewer than 25 percent of the total workforce; this definition is used in both the Perkins Act and the Workforce Investment Act.

Figure 4.4

Occupational Gender Segregation for Different Generations of Women at Ages 20–25, 40–45, and 60–65



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Occupations are consistently classified according to 1990 Census occupational classifications.

different generations of women. It shows that each subsequent generation of young women has entered a somewhat more gender-integrated labor market, but while the labor market continued to become more gender integrated for women of the silent generation and early boomers as they reached their 40s and 60s, this is no longer the case for generation X women as they age.

Figure 4.5 demonstrates why the lack of progress in the integration of occupations matters. It correlates progress in raising the gender earnings ratio with progress in the gender integration of occupations. When occupations integrated most strongly during the 1970s and 1980s, the gender earnings ratio showed the largest improvement. The lack of further progress in the integration of occupations during the past decade went hand in hand with a lack of further progress toward the equalization of the earnings of women and men.

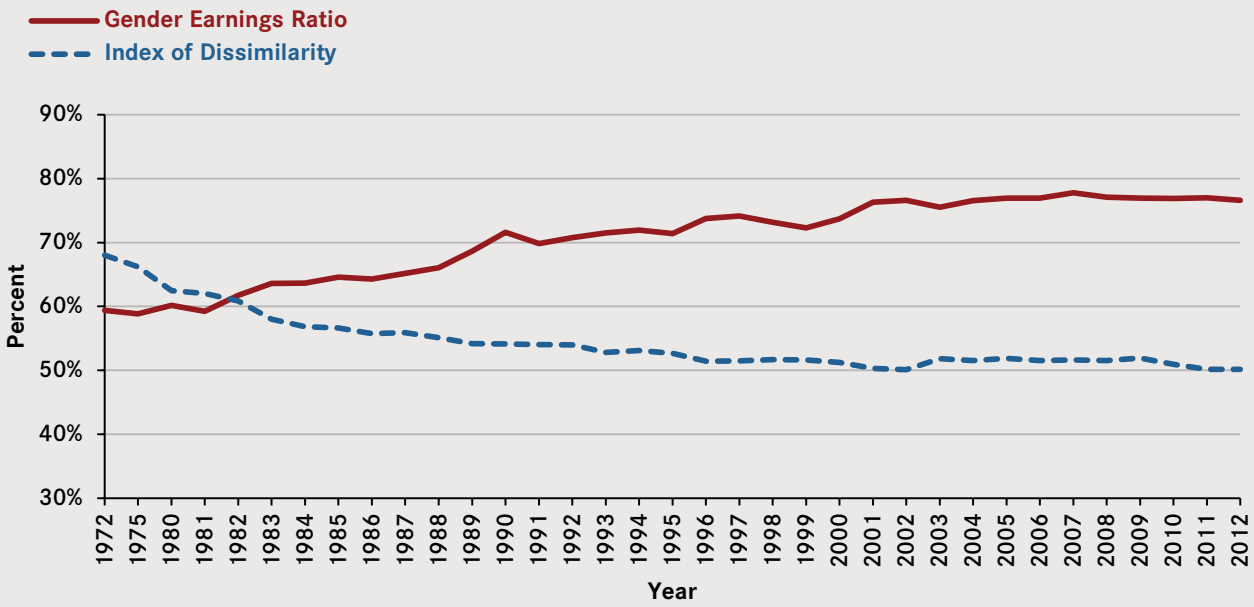
THE IMPACT OF GLOBALIZATION AND TECHNOLOGICAL CHANGE ON JOBS

Starting with the recession in the early 1980s, and rapidly accelerating during the 1990s, technological innovation and other factors have changed the balance between low-, middle-, and high-skilled jobs. Routine jobs, in both production and office environments, have increasingly been automated or relocated around the world to take advantage of dramatically lower wage costs. While international outsourcing initially affected mainly manufacturing jobs, particularly in industries such as textiles and apparel that were traditional employers of women, the radical technical advances in communications technologies made it possible for a much broader range of work to be relocated abroad, including call centers and administrative jobs. The impact of the computer revolution on jobs is far from complete; one recent study projects that in the next 2 decades almost half of all U.S. occupations will suffer some job losses as a result of advances in computing technologies. Among the jobs with the highest probability of job losses are both "accountants and auditors" and "retail sales persons" (Frey and Osborne 2013).

Some suggest that the "computer revolution" has contributed to a "jobless recovery" since the Great Recession. It took over 4 years, from June 2009 to October 2013, for women's total number of jobs to reach their pre-Great Recession peak (and at the time of writing, men's job numbers continue to be below their previous peak; IWPR 2014a). It has been particularly difficult for boomer women who lost their jobs to find new employment. Women and

Figure 4.5

The Gender Earnings Ratio and the Index of Occupational Gender Segregation, 1972–2012



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Gender earnings ratio is based on median annual earnings for women and men working full-time, year-round in the civilian labor force. Analysis of occupational dissimilarity index is restricted to workers ages 25 to 64. Occupations are consistently classified according to 1990 Census occupational classifications.

men older than age 55 have particularly high rates of long-term unemployment, with higher levels of education serving as less of a protection against longer spells of unemployment than they do for younger workers. For women who lost their jobs in sectors such as retail banking, which are affected by technological changes in service delivery and offshoring, this might mean having to reinvent themselves in a new career at relatively mature ages.

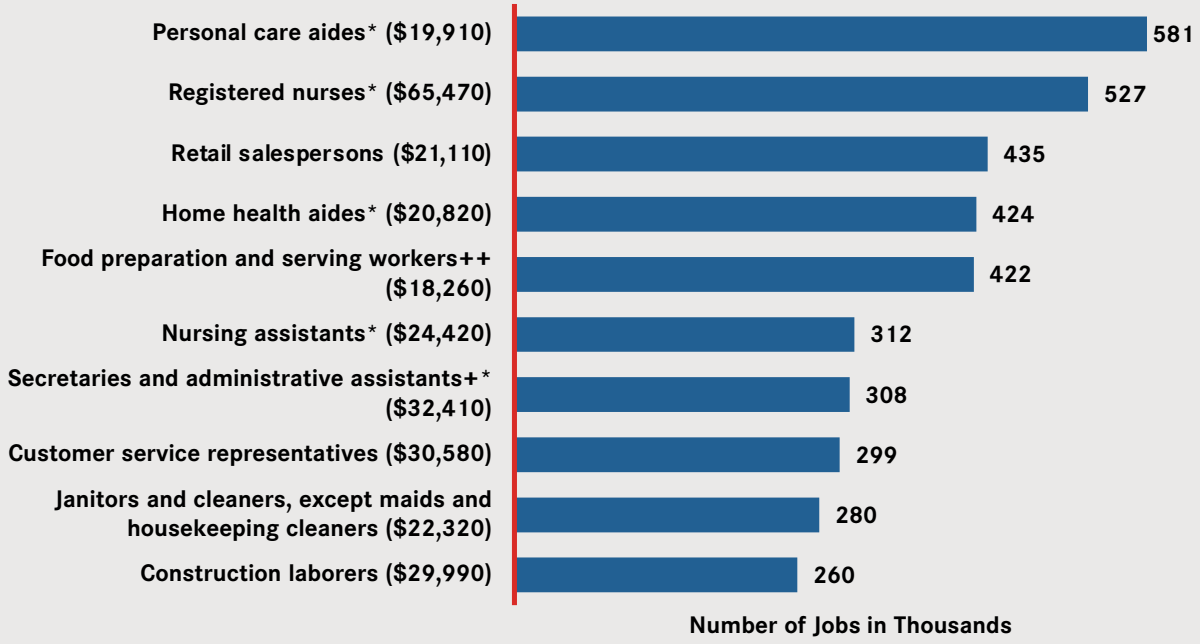
As midlevel routine jobs have been automated, some have argued that the labor market has become more polarized with growth of "knowledge jobs"—requiring at least a 4-year college education—and growth in low-skilled, low-paid service sector jobs, often not paying much above poverty wages, but little growth in middle-skilled jobs (Autor 2010). In contrast, an analysis by the Georgetown University Center on Education and the Workforce emphasized that there will be continued job demand across all skill levels, with 36 percent of jobs in 2020 requiring a high school diploma or less, 30 percent requiring some college or an associate degree, and 35 percent requiring a bachelor's degree or higher (Carnevale, Smith, and Strohl 2013). STEM fields (which are generally defined to include many health care jobs), in particular, are growing and offer many well-paid jobs for individuals with associate degrees or equivalent, such as dental hygienists and health care technicians (Carnevale, Smith, and Strohl 2013; Holzer and Lerman 2009; Rothwell 2013).

Figure 4.6 shows the 10 occupations projected to account for the largest number of job openings between 2012 and 2022 (projections include an assessment of jobs both from new demand and from the need to replace retiring workers). These projections offer mixed prospects. Altogether six of these occupations had earnings at or near the federal poverty threshold for a family of four; four of these almost exclusively employ women. "Personal care aides," the occupation predicted to see the strongest growth, of more than half a million jobs by 2022, had median annual earnings well below the federal poverty threshold for a family of four in 2012.[11] Personal care assistants and other rapidly growing low-

11 In 2012, the federal poverty threshold for a family of four was $23,050 (U.S. Department of Health and Human Services 2012).

Figure 4.6

The 10 Occupations with the Largest Projected Job Growth, 2012–2022, and Median Annual Earnings for 2012



Source: IWPR compilation of data from U.S. Bureau of Labor Statistics 2013a.

*Note: * At least 85 percent of workers in occupation were women in 2012; ++ combined food preparation and serving workers, including fast food; + except legal and executive secretaries. Annual earnings for full-time, year-round work in parentheses.*

paid care occupations, such as home health aides, disproportionately employ older women (Shierholz and Mishel 2013). In second place on the list of high-growth occupations are "registered nurses," another occupation predominantly filled by women but, in contrast to personal care aides, providing good earnings. "Registered nurses" has been one of the five largest occupations for women since 1960, and ranks in the top five for white women, black women, and Asian American women (although not for Hispanic women).

THE CHANGING NATURE OF WORK

The technological innovation of the past decades has also changed the way that work is performed. The large majority of jobs now require some interaction with computers. The use of information technology has created new opportunities to work remotely and made the location of work less important, at least for workers in many jobs requiring higher levels of education. The number of employed people who telework increased by 80 percent between 2005 and 2012,[12] an increase from 12.4 to 17.2 million people between 2006 and 2008 alone (Challenger 2009). In 2010, almost a quarter of female workers (24.5 percent) and a slightly smaller share of male workers (22.9 percent) performed some or all of their work from home (U.S. Bureau of Labor Statistics 2010b). Having a more dispersed workforce, with fewer people at any one point in the same location, requires more developed forms of communication.

The workplace itself has also undergone changes as members of generation Y, who are much more comfortable with technology, have entered the workforce. The idea of what a job is, is changing. Work no longer refers to the traditional 9 to 5 sitting in a cubicle or office; rather it is increasingly used to identify a particular type of active behavior (Self 2010). As the population and the workforce become increasingly diverse, reflecting changing racial and ethnic composition as much as the aging of the workforce, intangible

12 According to an analysis of the American Community Survey conducted by globalworkplaceanalytics.com.

skills such as the ability to work with changing teams across different backgrounds will become increasingly critical to success in the workforce.

Yet while new technologies have enhanced the options for work-life control for some women, for others the past decade has seen a worsening of work-life balance. The technology to provide more stable schedules for workers is available, and research suggests that employers who use such technology to accommodate the scheduling needs of their hourly paid workers are economically viable, if not more profitable in the longer run (Richman, Johnson, and Buxbaum 2006; Swanberg, James, and McKechnie 2008; Ton 2012). In comparison, variable schedules have become more common for retail, hotels, and restaurants, leading to a situation where a worker may not know from one day to the next whether she is expected to work a shift of 3 or 8 hours (Lambert, Fugiel, and Henly 2014). Apart from wreaking havoc with any firm commitments or care responsibilities a worker may have, this uncertainty also creates great income instability and makes it much harder to plan one's economic future.

LOOKING FORWARD

Women are in an excellent position to adapt to and profit from likely changes in the world of work. Their commitment to getting more education, their entry into many high-skilled professional jobs, and their dominance in the health care occupations suggest they may continue to benefit from economic changes as their skills remain, or even grow, in demand. With the continued growth of a "knowledge economy," the share of gender-integrated occupations can be expected to grow, and sex segregation can be expected to resume its long-term decline.

Predicting what the future will hold for jobs is, of course, risky business, particularly during times of rapid technological change. Computerization has already replaced many routine cognitive and manual tasks, and it is likely that this trend will continue further. Unlike past technological revolutions, the IT revolution has the potential to replace jobs beyond routine tasks, including in areas such as accounting and middle management that now provide good jobs for many women. At the same time, technological innovation is also likely to lead to continued and increased demand for highly educated workers who can develop new technologies and make them commercially viable, working with international teams and across international borders (Karoly and Panis 2004). How much women will be able to benefit from these opportunities will depend on how much they will be able to increase their share of STEM jobs, in which they are now underrepresented.

Not all job growth will occur at the top of the skill range, of course. Many occupations that currently do not pay well, especially in elder care, will also grow because of increased demand. With the aging of the population and smaller family size, more reliance will have to be placed on paid caregivers. A disproportionate number of the newly growing jobs in these sectors are low quality: low wages, low benefits, and few opportunities for advancement. The growth in demand for people to perform these jobs (which will occur at the same time that demographic change will lead to reduced growth in the workforce overall) can be expected to increase wages and improve working conditions in these jobs.

Currently, female immigrants provide a growing share of paid caregiving (Henrici 2013; Hess and Henrici 2013). Public policy decisions regarding the extent and type of immigration as well as the extent of public financial support for elder care will all affect how much these jobs improve and where they will be performed. Baby boomers are expected to want to remain in their homes as long as possible, rather than move to institutionalized care settings. The growth of this occupation will likely attract more men to the field.

It is possible that generation Y and later generations will develop more social forms of living, which could also affect the direction of future economic growth. Already, young adults are observed to eat out regularly, which creates jobs in food service and reduces unpaid housework hours. The diversification of work locations and increased use of residences for work can be expected to change housing and transportation demands. Currently, more young families are choosing to remain in cities rather than move to the suburbs, a pattern that can

reduce energy demands and also free up time for increased leisure, caregiving, or paid work.

While much, of course, is unknown, it seems certain that women's long march into the labor market will continue, bringing further changes in the re-adjustment of caregiving work between women and men and more demands by workers of both genders for increased family accommodations at work. At the same time, the lines between work and home may continue to blur, leading to further changes in how society is organized.

Section 5: Women's Earnings and the Gender Wage Gap

KEY FINDINGS

- Although women's real earnings have increased almost consistently during the past 50 years, women still earn less than men across all levels of education and when working in the same occupations.
- Women's earnings are ever more important to their families. For 38 percent of married couples, women earn as much or more than their husbands; more than 40 percent of children under 18 live in households where the mother is the sole breadwinner.
- Black and Hispanic women are much less likely than white or Asian American women to be among the top quintile earners. Women comprise the majority of workers who would benefit from an increase in the minimum wage.
- The wage gap is smaller for each new generation of women entering the labor market, but it grows larger when women are in their 30s and 40s. Over their lifetimes, and at all points throughout their lives, women's earnings are lower than men's.

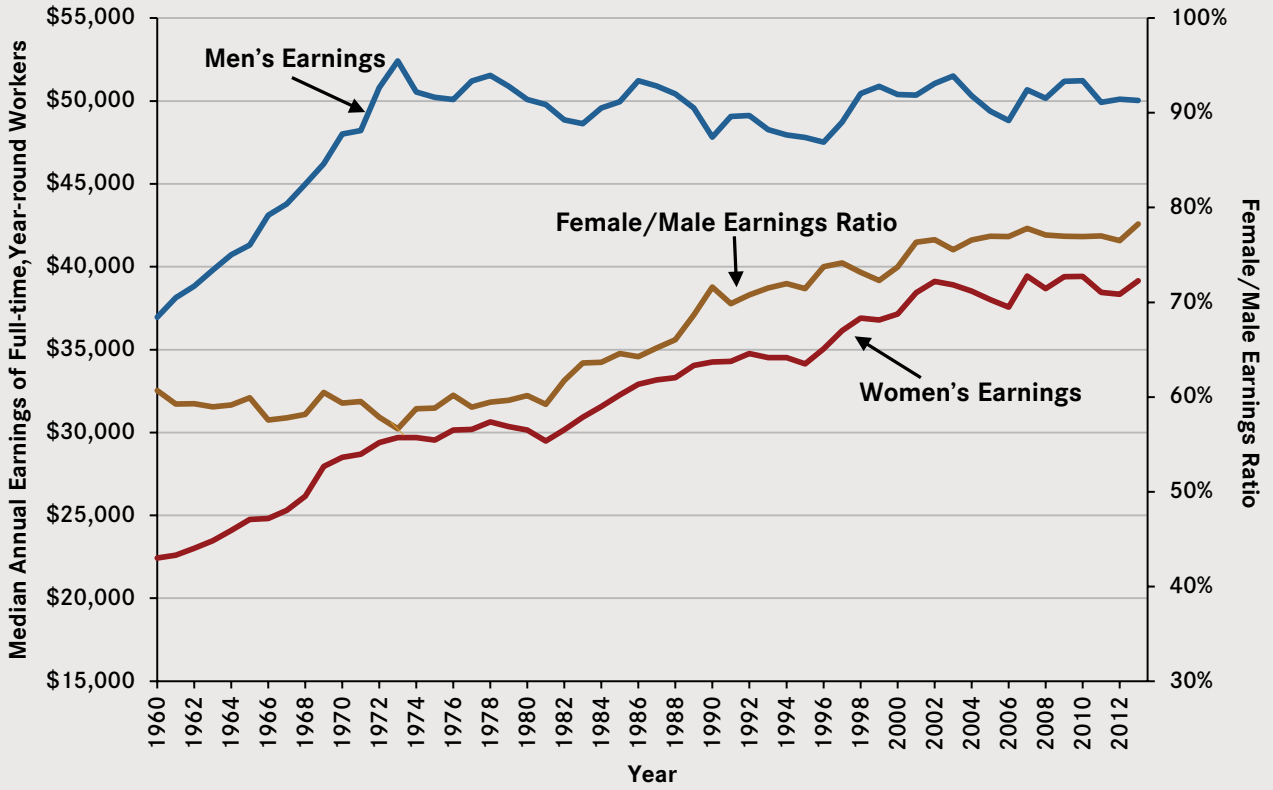
One of the most widely used measures of gender equality is the ratio of women's to men's median annual earnings for full-time year-round work.[13] In 1963, when the Equal Pay Act was passed, making it illegal to pay workers doing substantially the same work at a different rate based on the sex of the workers, women earned 59 percent of men's wages. Fifty years later, women earn 76.5 percent of men's wages, or $11,600 less in a single year. Women's real earnings have increased almost consistently during the past 50 years (although the impact of past recessions, and particularly the economic climate of the past decade, are clearly visible; figure 5.1). This steady growth is a reflection of women's increased levels of education and more persistent time in the labor market, as well as equal opportunity policies. The story of men's real earnings is much more varied; after rising steeply during the 1960s and 1970s, men's real earnings stagnated. The decline of manufacturing, the falling influence of unions, and the hollowing out of good middle-range jobs (discussed in the previous section) have had a strong impact on men's earnings. In 1973, the median hourly earnings of men with high school completion were $20; in 2011 they had fallen to $17.53 (in 2011 dollars; Economic Policy Institute 2012). Since the 1980s, only men with at least a bachelor's degree have seen their earnings increase (data not shown). The combination of slow wage growth for women and flat earnings for men (at the median) has resulted in a rising ratio of women's to men's earnings for most of the past 50 years. In the past decade, both women's earnings growth and growth in the wage ratio have stagnated (figure 5.1).

As men's earnings have stagnated or fallen in real terms, women's earnings have become ever more important to keep families afloat. In 1970, more than half of all families with children under the age of 18 fell into the "male breadwinner" model—a married couple household where the father works for pay and the mother works in the home. Now the share of "male breadwinner" households has fallen to 20 percent, and most children have a "working mom," because their parents are "dual earners," that is, married couples with both parents in the labor force (44 percent of families with children), because they live in a household supported by a single

13 The median annual salary is calculated by putting earnings for the full calendar year of everyone who worked full time for at least 50 weeks a year into a range from lowest to highest earner; the median salary is the one that falls at the midpoint of that range. The median is less likely than the mean/average to be skewed by outliers such as those with extremely high salaries.

Figure 5.1

Trends in Male and Female Median Annual Earnings and the Female-to-Male Earnings Ratio, 1960–2013, in 2013 Constant Dollars



Source: IWPR compilation of data from DeNavas-Walt and Proctor 2014.

Note: Full-time, year-round workers in the civilian labor force, ages 15 years and older.

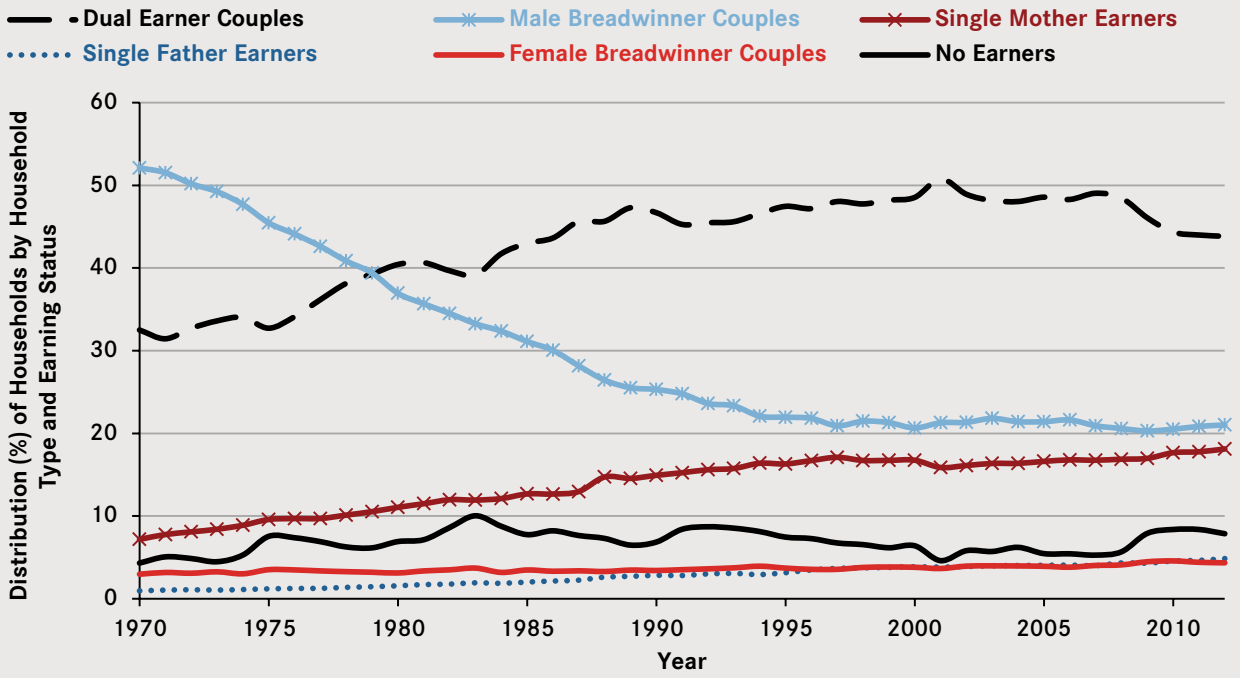
mother (18 percent of families with children), or because a married mother is the sole earner (4 percent; figure 5.2). Women's earnings do more than just "contribute" to household incomes. Single mothers of course, by definition, are the main earner in their households, but change has also happened in married couple households. For 38 percent of married couples, women out-earned their husbands in 2010 (U.S. Bureau of Labor Statistics Labor 2013e). Women are particularly likely to earn as much or more than their husbands in families with the lowest household incomes: 70 percent of wives in dual-earner couples in the bottom fifth of the income distribution, contribute as much as or more than their husbands to family incomes, compared with 33 percent of working wives in the top earning dual-earner households (Boushey 2014). Whether rich or poor, the contribution of wives' earnings has risen sharply since the 1960s, and, indeed, since the outset of the Great Recession (Boushey 2014).

Although families depend on women's earnings, those earnings have still not caught up with men's. The wage gap not only persists at different levels of education but becomes larger with each level. Women with a graduate degree[14] earn only 70 percent of what similar men earn. In 2012, this translated into an earnings differential of $28,000 (figure 5.3).

14 This includes master's degrees, professional degrees, and doctoral degrees.

Figure 5.2

Earning Status of Households with Dependent Children under 18, 1970–2012

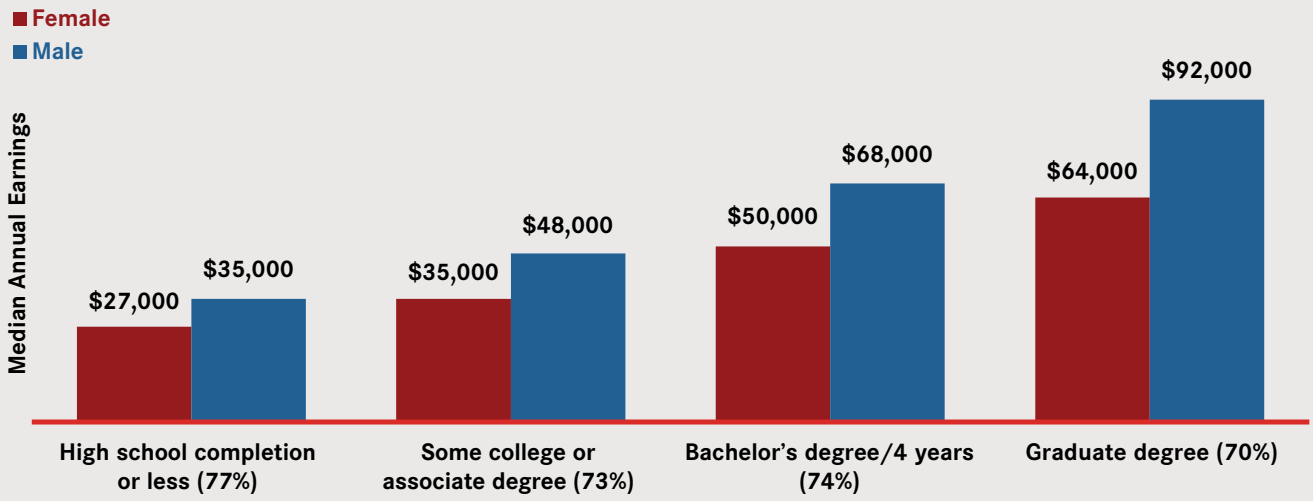


Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: A male breadwinner couple is defined as a married couple in which the male is the only earner. A female breadwinner couple is defined as a married couple in which the female is the only earner. For dual-earner couples and male-breadwinner couples, the percentage given is the percentage of married couple households with dependent children under 18. For single mother earners and single father earners, the percentage given is the percentage of single parent households with dependent children under 18. For no-earner households, the percentage given is the percentage of both single and married couple households with dependent children under 18.

Figure 5.3

Median Annual Earnings for Women and Men at Different Levels of Educational Attainment, 2012



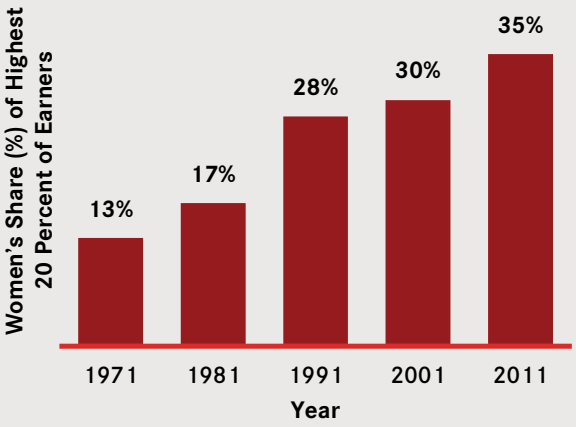
Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Full-time, year-round workers ages 25 years and older in the civilian workforce; percentage in parentheses shows women's earnings as percent of men's.

During the past 40 years, women have advanced substantially; in 1971 they were just one in eight of the highest earners (defined as the 20 percent with the highest annual earnings); 40 years later they are more than one in three of this group (figure 5.4).

While women are the minority of the highest earners, they are the majority of the lowest earners. In 2012, women were 52 percent of those working full time with weekly earnings in the bottom quintile; as women are only 44 percent of all who usually work full time, this is a considerable overrepresentation.[15] Figure 5.5 shows the distribution of workers in each of the earnings quintiles by race and ethnicity as well as gender. Hispanic and black women share the same pattern—they are overrepresented among the lowest earners and underrepresented among the highest ones. The same holds for Hispanic and black men (though their share of the top quintile is not as small). The reverse is true for white and Asian men—they make up a higher share of higher earners (figure 5.5). Yet, what is also

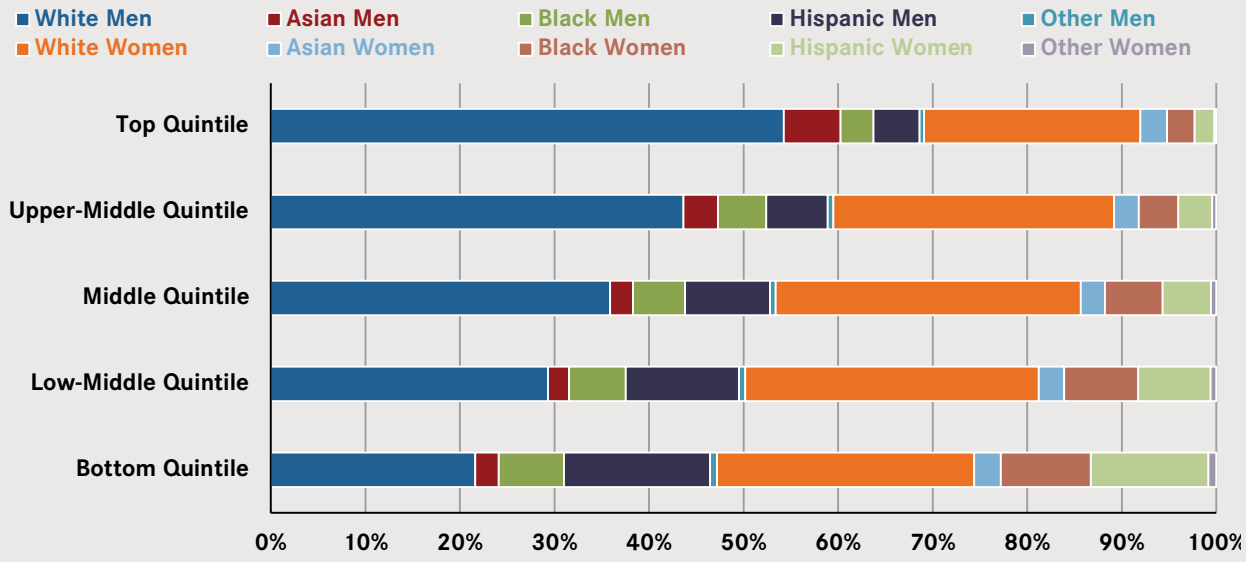
Figure 5.4
The Share of Women in the Top Earnings Quintile, 1971–2011



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Based on annual incomes for all full-time workers, excluding the self-employed.

Figure 5.5
Distribution of Men and Women by Largest Racial and Ethnic Groups across Earnings Quintiles (Weekly Earnings), 2012



Source: IWPR microdata analysis of CPS Outgoing Rotation Group as provided by the Center for Economic and Policy Research 2012.

Note: Racial categories are defined as exclusive, non-Hispanic; Hispanics may be of any race. "Other" includes American Indians, Alaskans, people of two or more races, and anyone else not classified elsewhere.

15 IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

clear is that the race and ethnic distribution of the bottom quintile (i.e., workers with the lowest earnings) includes significant numbers of women and men of all racial and ethnic backgrounds.

Hispanic and black women's underrepresentation among the highest earners partly reflects the fact that black and Hispanic women are less likely to have college-level education than white or Asian workers. Yet, as figure 5.6 shows, although having at least a bachelor's degree significantly increases their weekly earnings, black and Hispanic women also have lower earnings than men or other women when only workers with a bachelor's degree or more are compared.

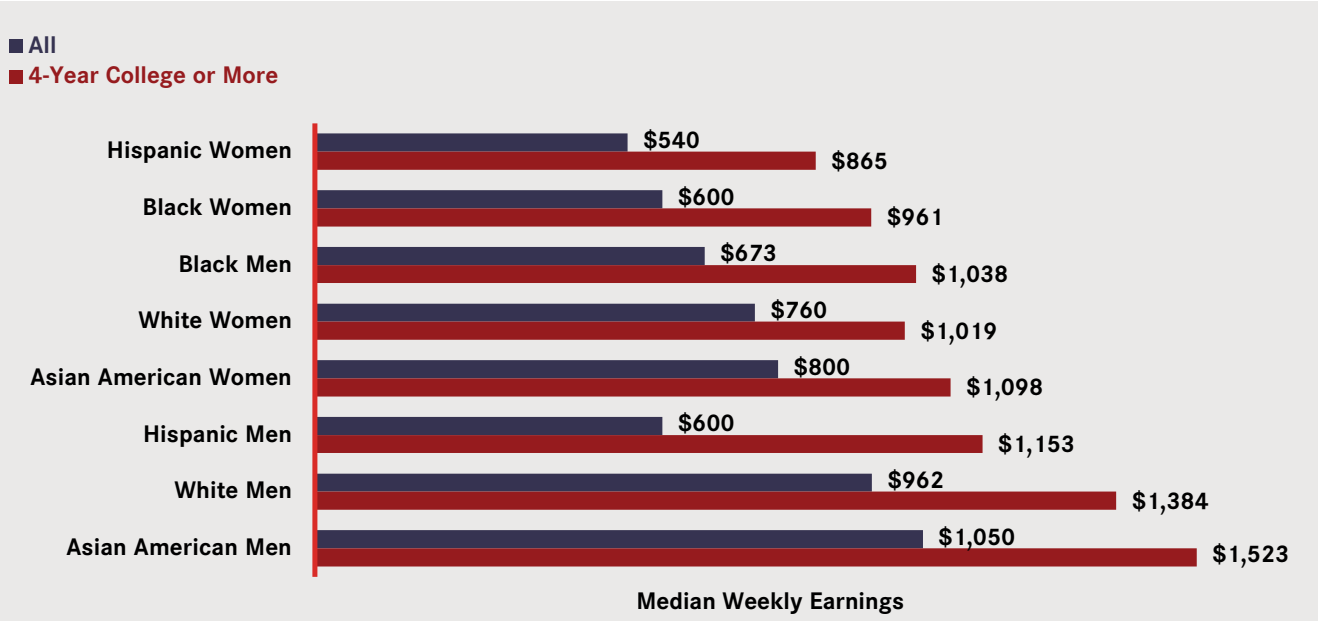
Gender earnings figures typically focus on full-time workers because that makes it easiest to compare like with like. When all workers with earnings are included, women's share of the lowest earners increases; women are 64 percent of those with hourly earnings at or below the minimum wage (U.S. Bureau of Labor Statistics 2013b). Women comprise the majority of workers who would benefit from an increase in the minimum wage; many men, particularly men of color, would also benefit. Women are more likely than men to work part time; for some women, part-time work is, of course, voluntary. Yet an increasing number of women find themselves in a situation where they do not know from one week to the next how many hours they will be able (or are expected) to work; apart from making it hard to plan childcare or additional schooling for the worker under such circumstances, it also makes it hard to plan one's finances (Watson, Froehlich, and Johnson 2014).

CAUSES OF THE GENDER WAGE GAP

There is no single cause for the gender wage gap: discrimination, lower earnings in occupations done mainly by women or in the sectors of industry in which women mainly work, women's greater likelihood than men to reduce their time in paid work because of family care responsibility, and women's choice of type of career preparation or higher education majors, all play a role. However, discrimination and occupational and sector segregation are the biggest contributors to the gap (Blau and Kahn 2007). Occupational segregation (women working in occupations primarily done by other women and men in occupations primarily done by other men) has a particularly marked impact on the earnings of women with at least a bachelor's degree. The

Figure 5.6

Median Weekly Earnings for All Full-Time Workers and Workers with at Least a Bachelor's Degree, by Gender and Largest Racial and Ethnic Groups, 2013



Source: IWPR microdata analysis of CPS Outgoing Rotation Group as provided by the Center for Economic and Policy Research.

Note: Racial categories are defined as exclusive, and non-Hispanic; Hispanics may be of any race.

median weekly earnings of a librarian in 2011 were $850, for instance, while the median weekly earnings of a software developer were $1,558, and those for a civil engineer were $1,336. More than 80 percent of librarians are women and more than 80 percent of software developers and civil engineers are men. Each of these occupations requires at least a bachelor's degree. Occupational segregation, although it is less marked between women of different races and ethnicities than it is between women and men, also partly explains why black and Hispanic women with college degrees have lower earnings than white and Asian women with the same level of educational attainment. For example, highly educated black women are less likely than white women to work in the highest paid occupations, such as actuaries or lawyers (Alonso-Villar, del Río, and Gradin 2012), and both black and white women are less likely than Asian women to work in IT professions.

For a woman, the difference between working in a high-skilled occupation that is at least 75 percent female and a high-skilled occupation that is at least 75 percent male in 2010 was almost $500 per week, a "wage-penalty" of 32 percent. While this wage penalty for working in female-dominated occupations is lower in middle- ($152 per week) and low-skilled occupations ($145 per week), it is still quite substantial (Hegewisch et al. 2010).[16] Indeed, there seems to be only one occupation that is well paid, has an equal share of men and women in it, and shows no gender gap in earnings: pharmacist, an occupation so unique that it has sparked a major investigation by Harvard economists (Goldin and Katz 2012).

As well as facing earnings differentials across occupations, women face lower median earnings than men in almost all occupations, where they do the same work (Hegewisch and Keller Hudiburg 2014). Earnings differences also reflect who gets recruited to the highest-paying jobs in each occupation. Jobs in the best-paying companies are still more likely to go to white men. Such selection may not involve any direct discrimination, but in a labor market where many jobs are not openly advertised[17] and much of hiring is done through networking, be it through family, neighborhood, or college connections, there is a tendency to perpetuate the existing makeup of the workforce. Yet, outright discrimination in hiring, promotions, and remuneration also continues to hold down women's earnings (Hegewisch, Deitch, and Murphy 2011). Even though the laws making employment discrimination illegal have been in place for 50 years, finding out whether one is treated fairly can still be an uphill battle because of the lack of transparency of earnings in many organizations. The majority of workers in the private sector say that they are either contractually forbidden or strongly discouraged from discussing their earnings with coworkers (IWPR 2014b).

THE GENDER WAGE GAP DURING THE LIFE CYCLE

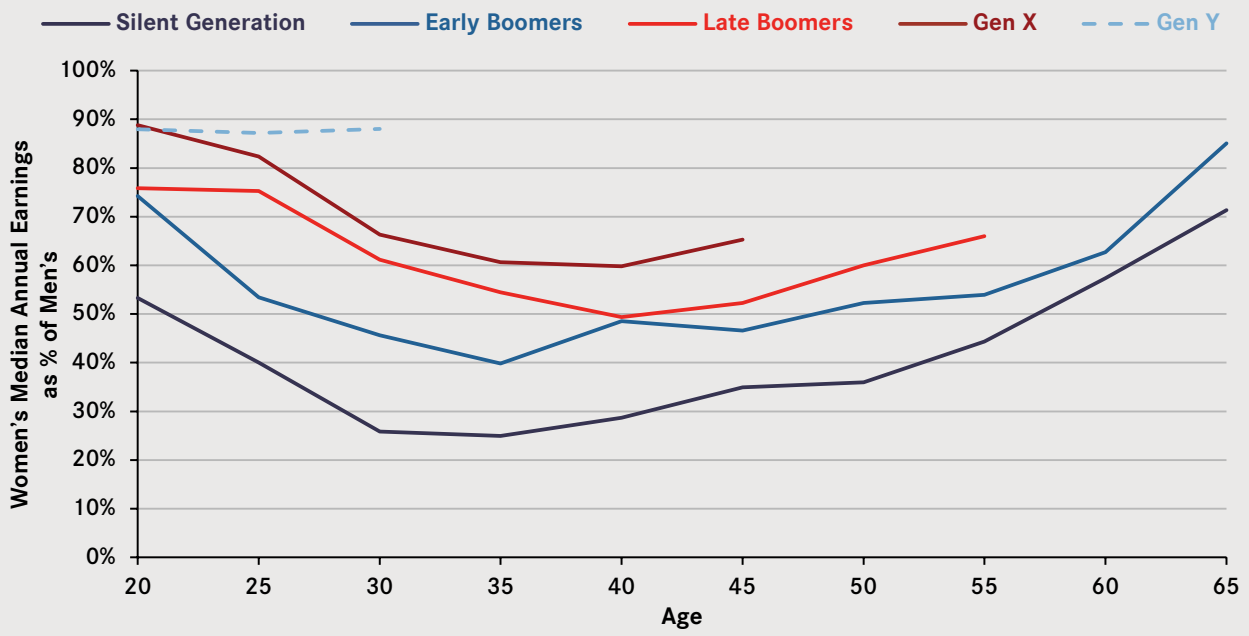
Recently there has been considerable discussion suggesting that the gender wage gap may be disappearing for younger women. Indeed, comparing the gender earnings ratio during the life cycle for different generations of women suggests that younger generations are doing better than their predecessors (figure 5.7). The gender earnings ratio typically starts out comparatively high, falls during child-rearing years, and then begins to rise again at older ages. Figure 5.7 shows the earnings ratio for all women and men who work full time, year-round, irrespective of whether they had some time out of paid work or not. Over time, the fall of the earnings ratio during women's 20s and 30s has become less pronounced. The median annual earnings of 20-year-old early boomers were 74 percent of men of the same age. By the age of 35, these women's earnings had fallen to only 40 percent of men's. It then took them another 25 years to get back to the gender earnings ratio of their 20s. When generation X women were 20, the gender earnings ratio had increased to 89 percent. However, this ratio also fell substantially, to 60 percent at age 40, before rising again. Generation Y women, who began their working lives with the same wage gap as generation X women, are the first generation

16 High-skilled occupations are defined as requiring at least a bachelor's degree; middle-skilled occupations require some college or an associate degree or substantial on-the-job training; low-skilled occupations require high school completion or less.

17 See Nishi 2013, for example.

Figure 5.7

Women's Earnings as a Proportion of Men's during the Life Cycle for Different Generations of Women



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Note: Gender earnings ratio for median annual earnings of full-time year-round workers in the civilian labor force.

of women not to have seen a substantial fall in the earnings ratio by age 30. It is too early to say whether this represents a more permanent change in gender earnings patterns or merely a reflection of a postponement of motherhood.

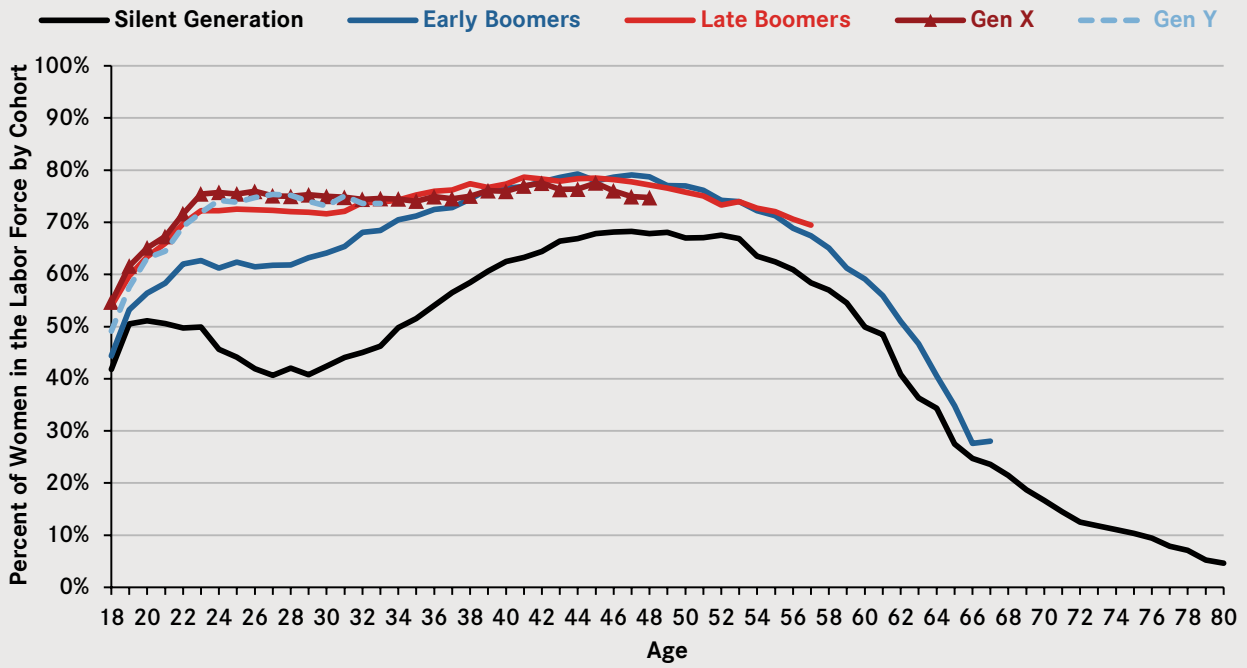
The dramatic decline in the gender earnings ratio during childbearing years suggests that the gender wage gap over a lifetime is much larger than in any one year. When the earnings and years out of the labor market for all women and men ages 25 to 54 are taken into account, Rose and Hartmann (2004) found a gender earnings ratio of only 38 percent and a gap of 62 percent for a 15-year period (1983–1998). Having such low lifetime earnings makes it much more difficult for women to build up savings and prepare for eventual retirement.

The improvement in the gender earnings ratio over time reflects the more continuous attachment of women of younger generations to the labor force as well as their increased education and public policy changes that opened opportunities to women. The labor force participation of women of the silent generation has a broad M form: an initial rise as women enter work following education; a fall as women leave work to raise children; a rise again when children go to school or leave home; and then another fall toward retirement (figure 5.8). Such a shape is still somewhat recognizable for early boomers, even though labor force participation rates still peak in the late 40s and 50s for women, there no longer is a recognizable dip. Yet, earnings continue to dramatically fall back in these childbearing years behind those of men of the same generation.

LOOKING FORWARD

At current projections, the gender earnings gap will not close until 2058 when generation Y women have reached their 60s. Whether this projection is too optimistic or too pessimistic depends significantly on public policies. Much of the narrowing of the gender wage gap in the past can be attributed to two factors: mothers increasing their time in the labor market, and women improving their educational attainment and entering previously male-dominated professional fields. Both of these factors were aided by public policies (the

Figure 5.8
Changing Labor Force Participation during the Life Cycle for Different Generations of Women



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Pregnancy Discrimination Act of 1978, Title IX of the Education Amendments of 1972, and Title VII of the 1964 Civil Rights Act). Women made significant inroads into male-dominated professions during the 1980s when the gender wage gap closed fastest, but the trend toward gender integration across fields of study and occupations has currently stopped. Without a renewed effort to improve gender equity in education, tackle occupational segregation, or increase the earnings of the jobs typically done by women, women's earnings are likely to continue to lag behind men's for some time to come.

Another part of the story of the narrowing wage gap (and its stagnation) has been the decline in real earnings of men without college degrees. In the most recent decade, women's real earnings have also stopped growing. Women are more likely than men to be in the lowest-paid jobs, but many men now also work in low-paid jobs, particularly men from communities of color. Increasing the earnings of the lowest-paid workers, through raising the minimum wage or making it easier for women in the lowest-paid jobs to organize collectively, would have an immediate impact on narrowing the gender gap in pay. Finally, the decades with the strongest improvement in the gender pay gap were also the decades with the most concerted effort in enforcing civil rights and pay discrimination legislation. Strengthening pay equity laws and enforcement may also speed up progress toward equality in earnings.

Section 6: Work and Care

KEY FINDINGS

- The share of mothers with dependent children in the workforce at age 30 has increased from just 40 percent of silent generation mothers to 68 percent of generation X women, and 66 percent of generation Y women. Yet mothers' labor force participation rates continue to be about 20 percentage points below those of fathers.
- Women are nine times as likely as men to work part time for caregiving reasons, whether caring for dependent children, a spouse, or an elderly parent. Part-timers are much less likely to get benefits such as paid leave, health insurance, or pension contributions.
- Because of later childbearing, generation X and future generations will be more likely to find themselves in the sandwich generation, having a dependent child as well as a parent age 65 or older.
- The number of workers who have access to paid family leave has hardly changed during the past 2 decades. More than 25 percent of full-time workers and more than 75 percent of part-time workers are not entitled to paid sick days. Even paid vacation time is not universal for full-time workers, and the percentage of part-time workers who receive paid vacation time has decreased during the past 20 years.
- The United States is the only high-income country in the world to not guarantee paid maternity leave to women.

With increased paid work, smaller families, and less marriage, women's lives have changed dramatically as they have taken advantage of new economic opportunities. Men's lives have also changed; they have increased time spent on housework and childcare primarily by increasing their total work hours. Compared with other similarly well-off countries, Americans work more total and paid employment hours and have less help from government and employers to make it easier for them to combine work and family care.

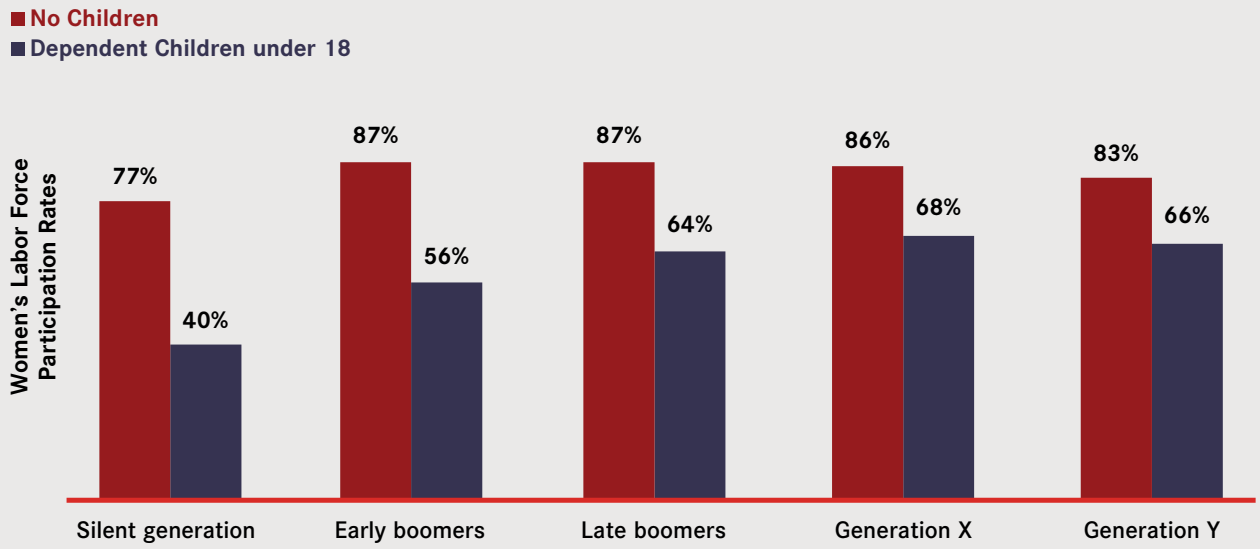
When women of the silent generation were 30 years old, only 40 percent combined motherhood with paid employment; of generation X and generation Y women of the same age with children, more than 60 percent are in the workforce (figure 6.1). At age 30, women without dependent children continue to be more likely to be in the workforce, but the gap between mothers and non-mothers has shrunk substantially.

TIME USE AND LABOR FORCE PARTICIPATION

Despite this revolution in paid employment for women, women continue to do the bulk of housework and childcare. Figure 6.1 shows changes in how mothers and fathers spent their work time on a weekly basis from 1965 to 2008. Both have increased their total work hours, fathers especially so. Mothers have more than doubled their paid work hours, cut their housework time by about half, and increased their childcare hours by about 50 percent. Fathers have decreased paid work hours slightly and increased their childcare and housework hours significantly (more than doubling them)—but from a very small base. Mothers still do about twice as much childcare and housework as fathers, and about half as much paid work, but the disparity between mothers and fathers has diminished since 1965.

Labor-saving devices like washing machines, dishwashers, and microwave ovens—as well as the rapid development of fast food and ready-made meals—have reduced the time required for running a household, but not so much time-saving is evident in childcare, even though the average household now has fewer children. Time spent on childcare has increased, for both mothers and fathers, reflecting a sharp increase in parental investment per child, an investment often in conflict with long hours of paid work (figure 6.2). As Correll et al. (2014, 5) put it: "Americans find themselves caught between these two inconsistent social ideals: the ideal worker norm, which enshrines the employee ever-available for paid work, and the intensive-parenting norm, which enshrines the parent ever-available for their children."

Figure 6.1
Generation Analysis of Female Labor Force Participation Rates at Age 30, with and without Dependent Children

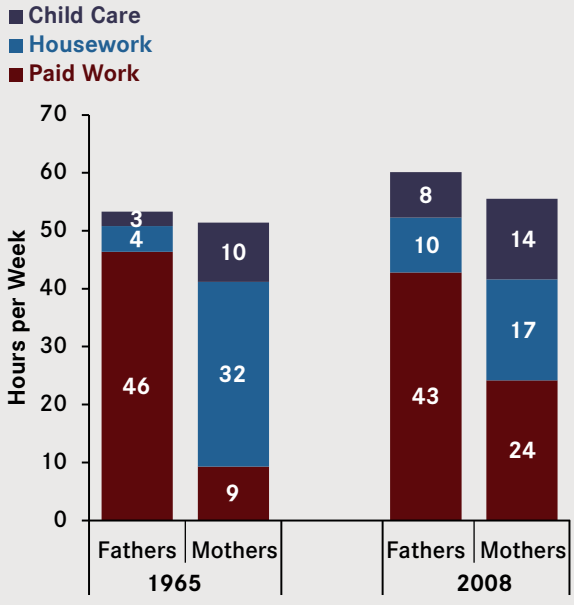


Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Notes: Not all members of generation Y have reached the age of 30 yet. The percentage reported is for those members of generation Y who were age 30 at the time of the interview. Generation Z has been omitted from this analysis because none of them has reached the age of 30 yet.

While "having [or doing] it all" perhaps best captures the work-family tenor for early boomer women with children, for late boomers and certainly generation X this optimistic notion of combining fulfilling (full-time) careers with motherhood was replaced by buzzwords such as "Opt-Out Revolution" (Belkin 2003),[18] work-life conflict, and workforce/workplace mismatch (Christensen 2005). Work-life conflict has increased considerably since the late 1970s, for both men and women. Indeed, in the late 2000s, more men than women reported work-life conflict (49 and 43 percent, respectively), rising to 60 percent of fathers in dual-earner families; comparable levels for fathers in 1977 had been at 35 percent (Galinsky, Aumann, and Bond 2011). The Opt-Out discussions (which focused primarily on highly educated women at the same time as welfare reform focused on speeding up the return to work of low-income single mothers) were fueled by a decline in the labor force participation of women with dependent

Figure 6.2
Time Use Trends of Mothers and Fathers, 1965 and 2008



Source: IWPR compilation of data from Bianchi 2011.

18 Williams, Manvell, and Bornstein (2006) carefully document that discussions of women "dropping out" of the workforce to focus on the home go back a long time, at least to the 1950s; but the volume of debate increased considerably during the early 2000s.

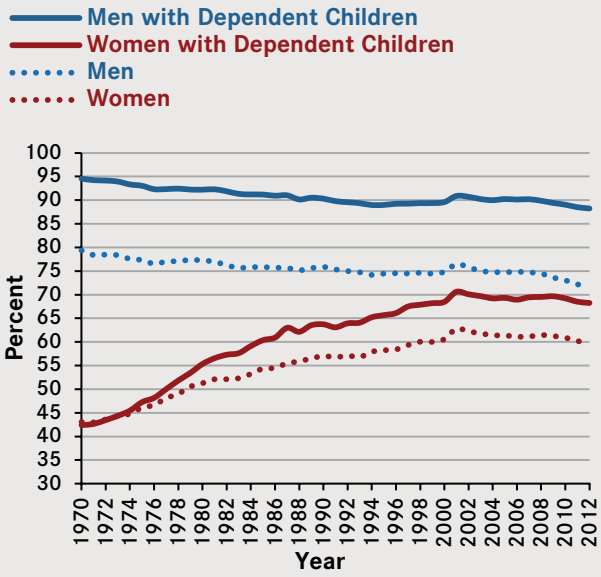
children from the late 1990s onward (figure 6.3). This decline has continued during the 2000s, and women of generation Y are less likely to be in the workforce when they have children than women of generation X (figure 6.1). While in the past the United States used to have comparatively higher labor force participation rates for prime-age women (ages 25–54), the United States now lags behind; a recent report by the President's Council of Economic Advisors notes that "Research has found that family-friendly policies are partially responsible for the rise in [workforce] participation in other advanced countries, and the lack of these policies explains why the United States has lost ground" (White House Council 2014, 35). Yet, focusing only on mothers, or only on women's labor force participation, is misleading; men, too, have seen a drop in workforce participation, a trend that began well before the start of the Great Recession.

Figure 6.3 shows, however, that men are still more likely than women to be in the workforce, although the gap in participation now is much narrower than it was 40 years ago. The gender gap in workforce participation is particularly substantial between mothers and fathers of dependent children: in 2012, fathers were 20 percentage points more likely than mothers to be in the workforce (figure 6.3). When it comes to deciding who cuts back on paid work in families with a mother and a father, it is still usually the mother.

Change in closing the gap in labor force participation stalled at the same time as progress toward closing the gender wage gap. While these two trends are moving in tandem, it is not exactly clear which one causes the other (or whether both depend on something different altogether). Given that women on average earn less than men, in many families it makes more economic sense for the mother rather than the father to cut back paid work; however, the fact that more women than men cut back time at work when they become parents may also contribute to the perpetuation of the gender wage gap.

Indicators of social attitudes toward women and work have also shown less change during the past decade compared with previous decades. In the late 1970s, for example, almost 70 percent of men and women agreed with the statement "better for man

Figure 6.3
Labor Force Participation Rates for Men and Women with Dependent Children under 18, 1970–2012



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

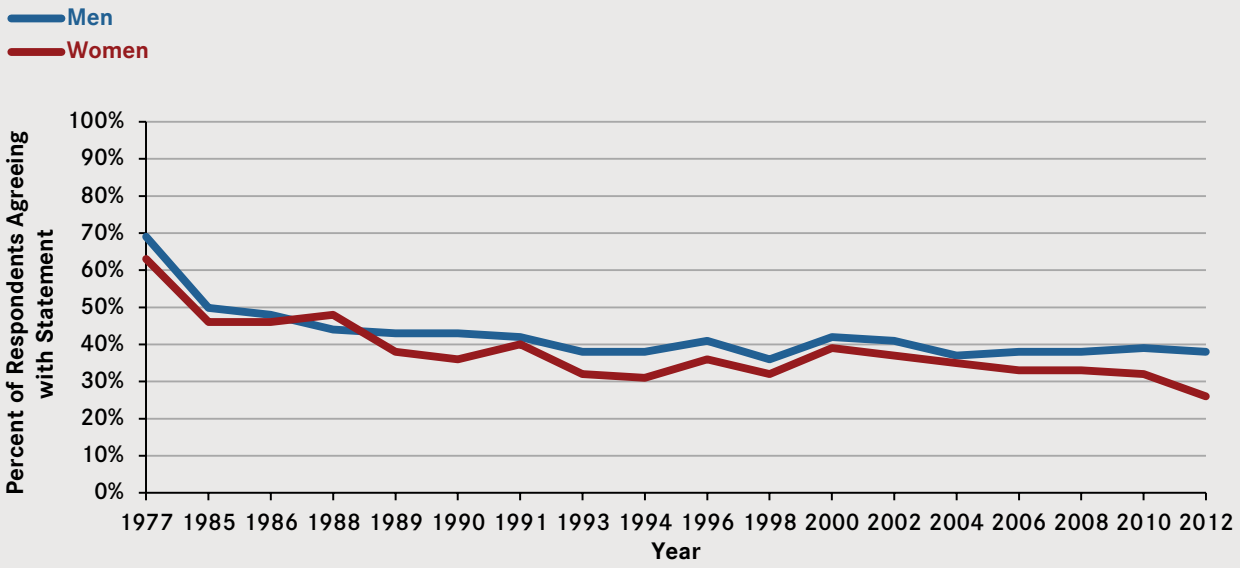
Note: Analysis includes all men and women ages 16 and over.

to work and woman to tend home" (figure 6.4). While such views have become less prominent, they have by no means disappeared, and in 2012 were still held by 38 percent of men, a higher proportion than had answered similarly in 1998. Women were consistently less likely to agree with the statement than men, but more than a quarter of women continue to support the statement.

Black women with dependent children are more likely to be in the labor force than white or Hispanic women, whatever the age of the children (Hardy and Jones-DeWeever 2014). An increasing number of women have taken responsibility for their grandchildren; black and Hispanic women ages 45 and older are particularly likely to be the primary caregiver for their grandchildren (Livingston 2013). More than half of all grandparent caregivers are ages 45 to 59. Women who are caring for their grandchildren are more likely to work than similar women without dependents—as long as they can find childcare (Wang and Marcotte 2007).

Figure 6.4

Percent of Women and Men Who Agree with the Statement "Better for Man to Work and Woman to Tend Home," 1977–2012



Source: IWPR microdata analysis of 1972–2012 General Social Survey (Smith et al. 2013).

Note: The question in the survey is asked in the negative: "Disagree: Better for man to work and woman to tend home." For ease of reading, data are shown inversely.

WORKING PART TIME

All workers, not only those who are working full time, are included in the calculation of the labor force participation rate. The proportion of women who work part time (fewer than 35 hours per week) has remained virtually unchanged since 1970: 26.5 percent of women worked part time in 2010, compared with 26.1 percent in 1970 (U.S. Bureau of Labor Statistics 2012b). Yet women are twice as likely as men to work part time, and women are much more likely than men to say that they work part time because of childcare or other family/personal obligations. In 2012, women were 64 percent of all who usually worked fewer than 35 hours per week; but they were 94 percent of the 850,000 who reported that they worked part time for childcare reasons, and 91 percent of the close to 4 million who said they worked part time because of "other family or personal obligations" (U.S. Bureau of Labor Statistics 2012b).

Working fewer hours per week leads to lower earnings and lower contributions to Social Security. Yet, apart from the obvious impact on earnings of working fewer hours, part-time workers also have lower hourly earnings than full-time workers in the same occupation. In 2009, part-timers in retail sales occupations made only 58 cents of every dollar earned by a full-timer; a part-time worker in computer and mathematics occupations made only 63 cents of a full-timer (Joint Economic Committee 2010). Part-time work carries additional penalties: part-time workers are less likely than full-time workers to get pro-rated paid vacation, paid sick days, health insurance, or pension contributions (Society for Human Resource Management 2011). Such unequal treatment of part-time workers is recognized as discrimination in all 27 European Union (EU) countries. In the EU, a part-time worker is entitled to the same treatment as a full-time worker doing substantially similar work.

WOMEN IN THE SANDWICH GENERATION

Work-family indicators are still primarily focused on childcare and parenthood. As women have had their children later in life, they are increasingly likely to find themselves in the sandwich generation—having dependent children at the same time as elderly parents in need of support. In 2005, 45 percent of baby boomers had a dependent child as well as a parent age 65 or older; by 2012, 42 percent of generation X

women found themselves in the sandwich, as well as 33 percent of the baby boomers (Parker and Patten 2013). Generation X and generation Y women typically have fewer siblings than women in the baby boomer generations, and thus fewer people with whom to potentially share caregiving of older parents. At the same time, the increase in higher education means that young adult children join the workforce later and may expect financial support from their parents for longer (Pierret 2006).

Having a parent who is older than age 65 does not necessarily imply that one has care responsibilities for that parent. Indeed, many "sandwich" families benefit from support from the older generation. A nationally representative survey of women and men ages 65 and older in 2009 found that about half of respondents said that they had financially supported their children, and about a third reported helping their adult children with childcare, running errands, and other tasks. In turn, about 40 percent reported receiving help with errands, and approximately a fifth received financial support from their children (Taylor et al. 2009). Pierret (2006) found that slightly less than one in ten women ages 45 to 56 in 1999 made substantial financial or in-kind contributions to both children and elderly parents. While stress levels were higher and well-being lower for "sandwich" women who combined substantial informal caregiving for children and elders with employment, at least one study found that they were doing better than women with such dual care responsibilities who were not in paid employment: work may actually help mitigate stress, strain and burden (Rubin and White-Means 2009).

Paid caregivers will likely be increasingly needed as first the baby boomers and then the generation Xers and Yers reach the age at which they need assistance in daily living. The burden on unpaid caregivers for the elderly will only increase as the early and late baby boomers are living longer and have fewer children to rely on when they are the most likely to need long-term services and supports in their 80s. With the increase in the number of childless women, many elderly people have no family members on which to rely, and these older adults will need to hire paid caregivers or enter institutional care, both at a high personal cost. With a smaller labor force in the future, it will be more difficult to find a paid caregiver. In 2010, the ratio of potential caregivers (any person age 45–64) for each person over the age of 80 was approximately 7 to 1. This ratio will decrease to 4 to 1 by 2030, and further decrease to 3 to 1 in 2050 (Redfoot, Feinberg, and Houser 2013). Providing care for the elderly in the coming years will most likely require expanded public policies and financial support.

POLICIES AND PRACTICES THAT SUPPORT WORKERS WITH FAMILY RESPONSIBILITIES

As more women have moved into the labor market and it has become the norm for mothers to work, work-family benefits have not kept pace. The passage of the Pregnancy Discrimination Act (PDA) in 1978 prohibited employers from discriminating against pregnant women in any aspect of employment, including hiring, firing, job assignments, and pay. The PDA greatly increased the options for women to work during pregnancy and to return to work after having a child, without having to change employers. Yet, the PDA provides only half of the protection for pregnant women commonly available elsewhere in the world, where pregnant women have the right to shift to different or lighter duties as necessary to protect their own or their baby's health.

As a result of the PDA, women in five states became entitled to maternity pay for the several weeks required to recover physically after giving birth (generally about 6 to 10 weeks). In California, Hawaii, New York, New Jersey, and Rhode Island, workers are covered by temporary disability insurance (TDI). In TDI states, someone who is temporarily disabled, for example from a back injury, is entitled to temporary disability benefits. Giving birth and recovering after birth are treated as a temporary disability, ensuring that women receive some maternity pay in these states and whenever employers voluntarily provide benefits for disability. Beyond these five states, paid maternity leave is still not legally guaranteed to all women. After the passage of the PDA, it took another 15 years for the federal Family and Medical Leave Act (FMLA) of 1993 to be signed into law; the FMLA provides up to 12 weeks of job-protected but unpaid leave for one's own health, to bond with a new child,

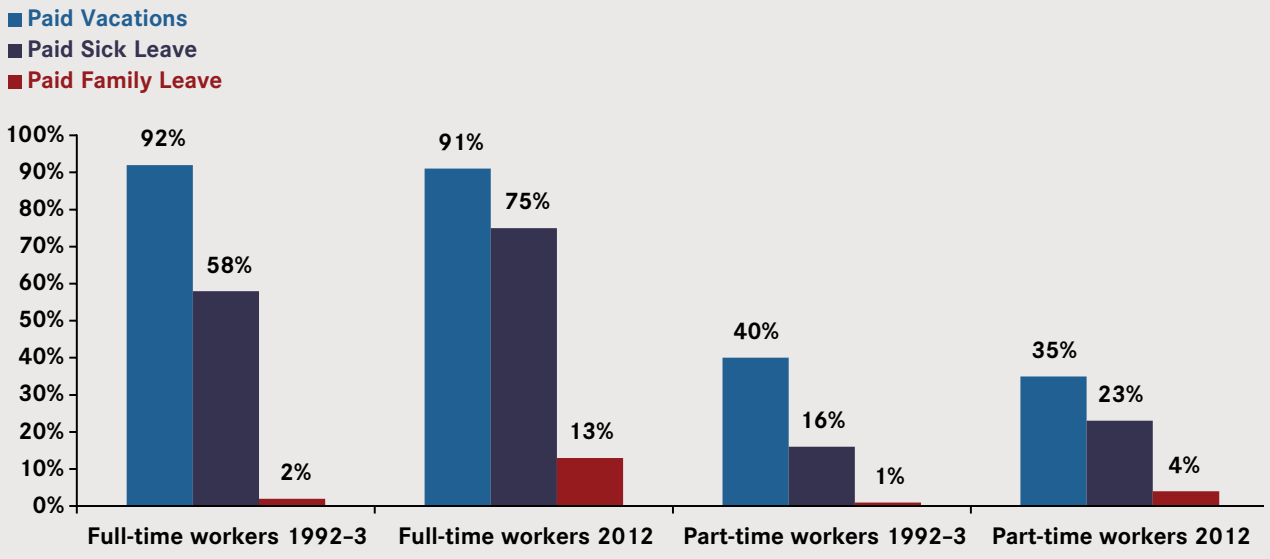
or recover after giving birth, and to look after a child or parent when they are seriously ill. Having a right to job-protected leave has had a measurable impact on women's advancement at work (Waldfogel 1997). Yet, because of limitations on the size of employers covered and on the work hours and job tenure of workers eligible under the FMLA, only 60 percent of workers are entitled to this job-protected leave, although state laws cover additional workers. The United States is the only high-income country in the world that does not guarantee a right to paid maternity leave to women.

Employers have not stepped in to provide such paid leave as part of their benefit packages. The number of workers who, according to their employer, have access to paid family leave has hardly changed during the past 20 years (figure 6.5). Full-time workers are more likely to have access to paid sick days than they were 20 years ago, but more than 25 percent of full-time workers and more than 75 percent of part-time workers, according to their employers, are not entitled to such benefits. Paid vacation time is still not universal for full-time workers, and the share of part-time workers receiving paid vacation has actually fallen during the past 20 years. In Europe it is no longer legal to treat part-timers differently from full-timers. Part-timers are entitled to the same benefits as full-timers, on a pro-rated basis.

Families are also largely left to their own devices when it comes to childcare. Childcare is a major expense in family budgets, often exceeding the cost of housing, college tuition, transportation, or food (Childcare Aware of America 2013). Access to childcare enables parents to work and allows for improved job stability and financial security, especially among working mothers (Lee, McCann, and Messenger 2007).

Women in low-income households are particularly likely to regularly work weekends, evenings, or at night, partly in reaction to high costs of childcare, but at the potential cost of time spent with their children, higher work-family stress, and marital breakup (Enchautegui 2013; Presser 2000). The growing movement toward a 24/7 economy, combined with innovations in communications technologies, has increased the opportunities for employees to find alternative work arrangements that fit with both their own schedules and those of their employers. Among all workers, the proportion who have some flexibility over the scheduling of their daily working hours more

Figure 6.5
Workers with Access to Employer-Paid Leave, 1992–93 and 2012



Source: IWPR compilation of data from Van Giezen 2013.

Note: The definition of paid leave includes only leave directly paid for by the employer; workers who may receive paid leave benefits through a state disability insurance program based only on employee contributions are not included in this estimate.

than doubled between 1985 and 2004 (the last time the Bureau of Labor Statistics collected these data), and about an equal proportion of men (29 percent) and women (30 percent) have such flexibility, irrespective of whether they have dependent children (McMenamin 2007). The number of companies offering workplace flexibility to at least some employees has steadily increased, but the majority of employers do not allow employees to change daily starting or finishing times (61 percent), have a say in which shifts they work (64 percent), or control their paid or unpaid overtime work (56 percent) (Matos and Galinsky 2012). Requirements to work additional hours at short notice or to work changing shifts from day to day can wreak havoc for anyone with care responsibilities (Watson, Froehlich, and Johnston 2014; Lambert 2009). A third of hourly paid generation Y women get a week or less notice regarding when they are expected to work (Lambert, Fugiel, and Henly 2014).

LOOKING FORWARD

Mothers' participation in paid work has been one of the most significant social and economic changes during the past 50 years. Yet while women have become ever more important for the economic security of their families, there has been hardly any development in the work-family infrastructure to support women's dual roles as caregivers and workers. During the coming decades, more women are likely to find themselves in the sandwich generation. Whether women have care responsibility for someone else or not, as women age and stay in the workforce longer, they are also likely to require more time to care for themselves. Yet, many women and men find themselves without basic work-family supports—policies and practices that make it easier for them to combine work and family care. Paid family leave remains the exception rather than the rule; paid sick days are still far from universal; childcare, especially for young children, is very expensive, as is elder care; and access to quality part-time work remains scarce.

While men have increased their share of household and care work, women still perform the bulk of this work, and it is women who adjust their paid work in order to take care of family care tasks. This reduces women's quality of life and also compromises their ability to save and prepare for retirement. In Section 8 we will look more closely at the policies that are needed to make it easier for women and men to work and be good caregivers. Yet, the need for many of these policies has been established for a long time; whether future generations of women and men will have better supports than their mothers and fathers remains to be seen.

Section 7: The Shifting Frontiers of Retirement

KEY FINDINGS

- People are increasingly maintaining an attachment to the labor force and spending time in paid work at older ages. In 2010, 27 percent of women and 22 percent of men expected to work until after age 70 or never retire at all.
- Social Security is a vital social safety net. Half of women and one-third of men ages 65 and older receive 80 percent or more of their income from Social Security. Social Security keeps nearly 15 million women and men ages 65 and older out of poverty.
- Women's and minorities' Social Security benefits are typically lower than white men's because they tend to earn less than white men. Also, women's continuing tendency to spend more time caregiving results in lower Social Security benefits for women (on average) because they often have zero-earnings years among the 35 years used in the benefit calculation.
- Participation in employer pension plans has fallen over the past 30 years for both men and women, but more so for men. During the early 1990s, however, women (when working full time) became more likely than men to participate in employer pension plans. Currently, defined benefit (DB) plans are disappearing and defined contribution (DC) plans are not making up for their absence.

The changes in work and family spheres reviewed in the preceding sections have been slowly changing both the expectations and experiences of women and men for their retirement years. Women have increased their work time and earnings both within and between cohorts, especially at older ages in the past 4 decades, likely motivated by the need to increase savings for retirement. The narrowed differences between women and men in terms of work experience reflect reduced, but not eliminated, tendencies for women to take more time out of the labor force, spend fewer hours at work when in the labor force, and receive lower earnings due to the persistent gender wage gap—all of which has a cumulative effect during a career that results in greater economic insecurity for women at older ages (Hartmann and English 2009).

Traditionally, people are expected to plan for three sources of income in retirement: pensions, assets and savings, and Social Security. Increasingly, policies and circumstances have added earnings to the mix—people expect to maintain an attachment to the labor force and spend time in paid work at older ages. In 2010, nearly 1 in 4 people who were not yet retired (27 percent of women and 22 percent of men) expected to work until after age 70 or never retire at all; 7 in 10 people not yet retired (72 percent of women and 70 percent of men) reported that they expected to do some work in their retirement (Hess, Hayes, and Hartmann 2011). Because of illness, disability, and job loss at older ages, however, far fewer older Americans actually engage in paid work than expect to do so.

Since 2000 the labor force participation of women and men ages 55 and older has been increasing while it has been declining among younger age groups. Although the rate of increase slowed at the start of the Great Recession, older women and men remain more likely to be in the labor force in 2013 than at the start of the recession in 2007 (Johnson and Southgate 2013). Nevertheless, compared with younger unemployed workers, women and men ages 55 and older who lose their jobs are more likely to become long-term unemployed—out of work and looking for a job for 6 months or more (Johnson and Southgate 2013).

INCOME SOURCES AT OLDER AGES

Overall, half of women and one-third of men ages 65 and older receive 80 percent or more of their income from Social Security, and this share is greater among those 75 years and older compared with women and men ages 65 to 74 years (Fischer and Hayes 2013). Furthermore, Fischer and Hayes

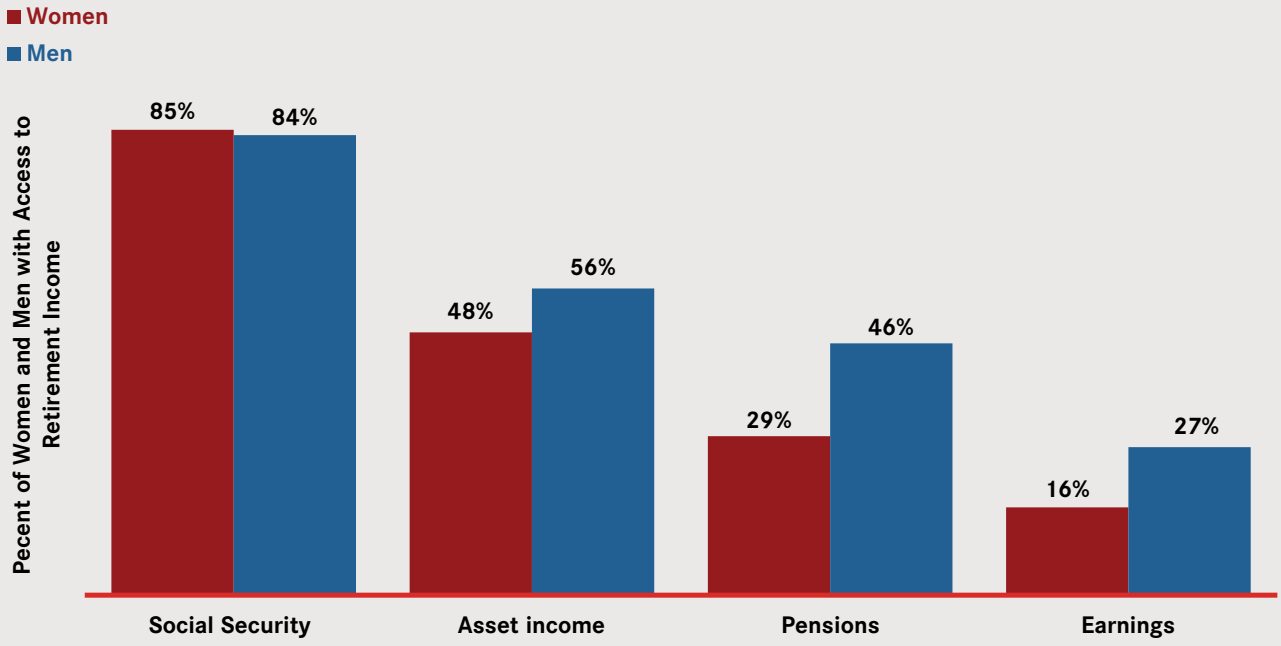
(2013) estimate that Social Security keeps nearly 15 million women and men ages 65 and older out of poverty. Peterman and Sommer (2014) conclude that Social Security was "particularly effective" at insuring against the adverse effects (e.g., loss of wealth and high long-term unemployment) of the Great Recession for those who are poorer, less productive, or older.

Based on data from Fischer and Hayes (2013), figure 7.1 shows that Social Security is the most common source of income for both women and men ages 65 and older, with 85 percent of women and 84 percent of men receiving income from Social Security. Social Security also provides the largest amount of income for women ages 65 and older across the racial and ethnic groups shown. White men ages 65 and older continue to earn more income from paid labor than they receive from other sources, but for men of color and all women, Social Security provides the highest amount of income. Women and men of color ages 65 and older receive very little income from assets. White and black women report similar levels of pension income, but Hispanic women receive about half as much, on average (see figure 7.2). Only 27 percent of older men and 22 percent of older women have any income from earnings (figure 7.1).

Given the earlier analysis of differences in men's and women's experience in the workforce thus far, it is not surprising that men have more income from each of the four major sources of retirement income: Social Security, asset income, pensions, and earnings. These differences between men and women are most pronounced in the earnings and pension income categories. In addition, both black and Hispanic men and women are less likely to have access to these sources of retirement income than their white counterparts, and their incomes earned from these sources are lower as well. Gaps between white workers and workers of color in employment-based pensions and retirement account ownership persist among younger workers as well as older workers, suggesting that differences by race and ethnicity in economic insecurity will persist into the future (Rhee 2013b).

Each racial and ethnic group of women and men had different experiences, on average, during a working lifetime. Women are more likely than men to take time out of work for family care as well as to work part time, and are therefore less likely to have generous employer-provided retirement benefits, and because of lower hourly earnings as well, have both lower lifetime earnings records and lower Social Security benefits. Minority men

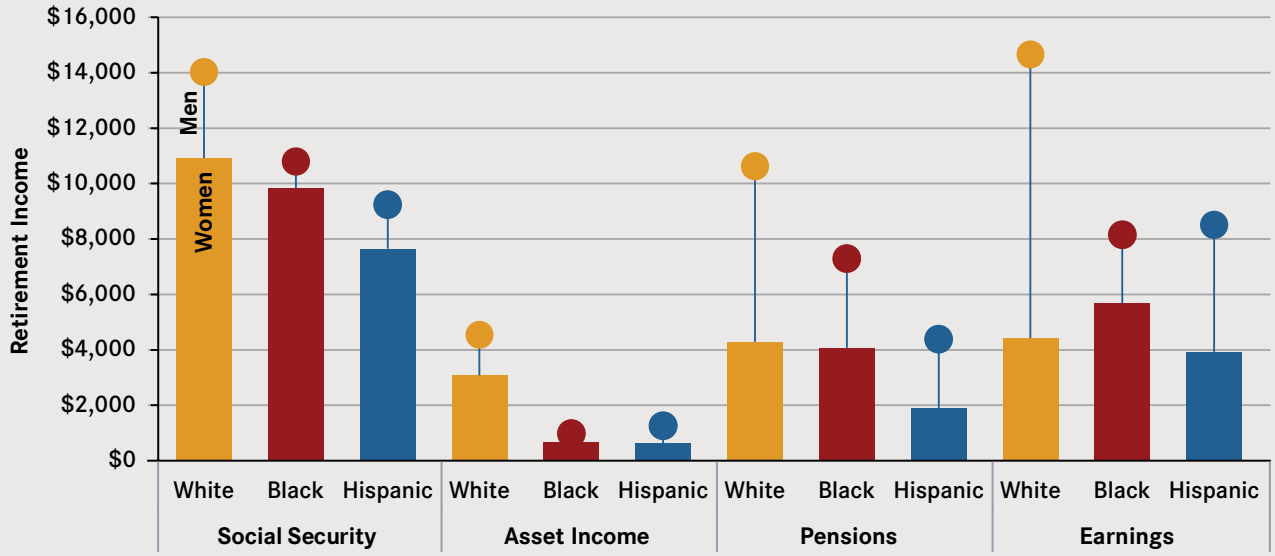
Figure 7.1
Access to Retirement Income for Women and Men Ages 65 Years and Older, 2011



Source: IWPR compilation of data from Fischer and Hayes 2013.

Figure 7.2

Amount of Retirement Income for Women and Men Ages 65 Years and Older, for Largest Racial and Ethnic Groups, 2011



Source: IWPR compilation of data from Fischer and Hayes 2013.

Note: Average annual income for each source includes zero values. Pension income refers to regular income from any type of pension but typically would not include irregular distributions from DC-type plans (Federal Interagency Forum on Aging Related Statistics 2012). The population groups "Asian Americans and Hawaiian/Pacific Islanders" and "other" are excluded from the analysis because of small sample sizes.

have achieved less education than white men and experience more job loss and unemployment over their life course, which, coupled with lower hourly earnings and limited access to high-quality jobs, contribute to lower pensions and Social Security benefits than white men.

Changes in family life are also important for economic security in retirement. Time out of the labor force for childbearing and family care by women results in fewer Social Security credits and lower average earnings in the benefit calculation. (Social Security benefits are based on the highest 35 years of inflation-adjusted earnings including any years without earnings.) Marital dissolution or cohabitation, in lieu of marriage, can also reduce access to spousal benefits through Social Security and pensions. Divorce is another life event that can reduce savings and wealth accumulation, since multiple households are typically formed following a separation.

PARTICIPATION IN PENSION PLANS AMONG CURRENT WORKERS

Participation in employer pension plans has fallen during the past 30 years for both men and women, but men have seen the larger decline in pension plan participation. As figure 7.3 shows, in 1979 about 60 percent of men who worked full-time, year-round participated in a pension plan at work, but by 2013 this rate had declined to less than 50 percent. Women, in contrast, have seen only a marginal decrease in participation rates over time. Because of the relative difference in the decline, women became more likely than men to participate in employer-provided pension plans in the early 1990s; this may well be the result of the large and increasing presence of women in public sector jobs (such as education), which are more likely to offer their employees pension plans. For example, in 2013, 89 percent of state and local government workers had access to a pension plan but only 64 percent of private sector workers did, and the participation rate averaged 95 percent in the public sector but only 49 percent in the private sector (U.S. Bureau of Labor Statistics 2014b).

The pension participation rates shown in figure 7.3 combine participation in DB plans and DC plans. Currently, DB plans are disappearing and DC plans, while they have grown, are not making up

for the loss of DB plans, resulting in the falling participation rates of both women and men since their highs in the late 1990s. For example, the share of full-time private sector employees participating in DB plans has fallen from 42 percent in 1989 to 22 percent in 2010, while the share participating in DC plans increased from 40 percent to 50 percent (Morrissey and Sabadish 2012). The shift in employee participation reflects a shift in what employers offer (Wiatrowski 2011).

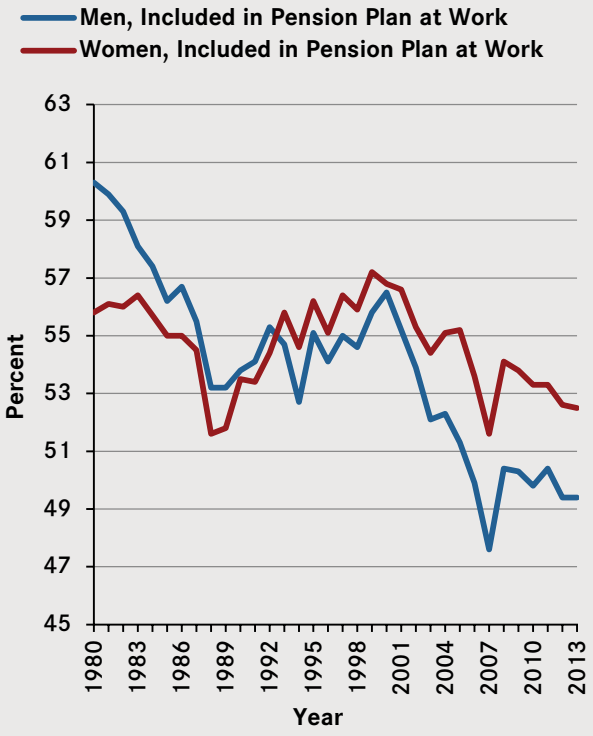
DB plans provide a guaranteed monthly pension amount at retirement that continues for life and are often referred to as traditional pensions. For DB plans, employers generally determine the amount of pension benefits in relation to earnings and years of service and when workers become eligible to collect pension benefits (at what age, after how many years of service, and with what reduction for early retirement; Hartmann and English 2009).

DC plans require defined contributions (such as 5 percent of earnings) from employers and/or workers and the funds are placed in individual accounts for each worker (examples of DC plans are 401(k) plans and 403(b) plans, which reflect the sections of the Internal Revenue tax code that pertain to them). The amount of retirement benefits depends on the amount contributed over the years the worker participated and the results of the investment portfolio.

There are pros and cons to each approach:

- The risks of investment and management decisions fall on the employer offering a DB plan, whereas under a DC plan the employer might select the financial firm that will invest the funds, but each worker usually has the ability to invest her or his funds according to his or her own preferences and tolerance for risk (riskier investments generally have higher returns). The worker bears the risk of poor investment performance in the form of lower benefits. Women tend to invest more conservatively than men, perhaps because they have less ability to absorb higher risks as their assets are smaller.
- DC plans have varying investment costs and management fees, so that not all the investment gains go to the account holder. Other "leakage" from DC accounts occurs when workers withdraw the funds before retirement and spend them on other needs, such as health care, education, starting a business, or covering living expenses when current income falls due to job loss or ill health.
- DB plans are insured by the federal government and regulations provide spouses with the right to receive survivor benefits after the worker dies. A worker cannot choose not to provide a survivor benefit without having the spouse agree in writing. DC plans, however, generally do not require that benefits be made available to spouses, so women may not receive their husbands' DC plan benefits. In a DC plan, benefits can be paid out in several forms: (1) lump sum, (2) draw down, or (3) through an annuity.
- DC plans may be more portable from one job to the next, allowing some accumulation for covered and participating workers with shorter

Figure 7.3
Percent of Full-Time, Year-Round Workers with Pension Plans at Work, 1980–2013



Source: IWPR microdata analysis of CPS-ASEC as provided by King et al. 2010.

Notes: "Pension plan" includes both defined benefit and defined contribution plans.

work histories with a single employer. With DB plans there is usually a "vesting" period (e.g., 5 years), meaning some retirement benefits will be available from that employer if the worker moves to a different employer, but only after 5 years of job tenure; if a worker changes jobs earlier, she or he is not eligible for any benefits. Women may benefit from the portability of DC plans, since women typically move in and out the labor force more than men do.

- DB plans are particularly common in the public sector and these plans are also disappearing because of lack of funding. In 2008, public sector DB plans were only about 80 percent funded, and, because of the financial crisis of that year, the percentage of plans that were underfunded was projected to increase (Munnell, Aubry, and Muldoon 2008). While revenues are increasing for local and state governments now with the economic recovery, many governments are trying to reduce their pension obligations (U.S. Government Accountability Office 2012).

For many workers, DC plan balances are much too low to provide a substantial, stable income stream for life during retirement, in contrast to the way previous generations were able to rely on DB pensions (for those who were fortunate enough to have pensions). Moreover, according to a recent report, 45 percent of working-age households do not have any DC-type retirement assets (Rhee 2013a). This report, from the National Institute on Retirement Security, also looks at households of different ages and concludes that few have retirement savings at the level recommended by financial planners for their stage of the life course (Rhee 2013a).

In order to make the switch from DB to DC plans, employers often froze current employee DB plans and created new DC plans or relied on already existing DC plans more (with more or less employer funding than the prior DB plans had). Butrica et al. (2009) attempt to determine the effect of a switch from DB to DC plans on household retirement income for the baby boomer generations (those generations closest to retirement age at the time of the study). They concluded that there are winners and losers from the change they tested (freezing all remaining private-sector DB plans and one-third of all public-sector DB plans over 5 years), but that there are many more losers than winners. Specifically, they find that 11 percent of late boomers would see their retirement increase because of higher DC accruals, but 29 percent would have lower family incomes at age 67. They find that the reduction in retirement income would be largest for the last wave of boomers (defined in their study as those born between 1961 and 1965; similar to the late boomers in this paper) because they are the most likely to have their DB plans frozen with relatively low levels of job tenure (which typically means a low value of the future benefits to be paid).

In addition to pension plans, retirees may also have income from other sources, such as assets or earnings. Currently, Social Security income makes up the largest portion of retirees' annual retirement income (figure 7.2). However, looking forward across generational birth cohorts, simulation models suggest that, compared with those born around the time of the silent generation, generation Xer families will have substantially less of their preretirement earnings replaced by Social Security benefits, from almost 47 percent to 39 percent (Wu et al. 2013). One-third of the change is due to the increased employment of women (which means the household pays more in FICA taxes for only slightly increased benefits). The policy changes already enacted in Social Security—such as increasing the age at which full benefits can be claimed from 65 to 67 as well as by the several-decades-long trend toward earlier retirement (which appears to have partially reversed only in the last few years[19])—explain a significant portion of the change as well. For women, reduced time spent in marriage could be expected to decrease their Social Security benefits. The growth of the minority population, which generally has lower earnings than whites, might also reduce future Social Security benefits. Relatively little of this shift to a lower earnings replacement rate by

19 For women, the average age for Social Security claiming was lowest in 1987 and 1988, when it was 63.3 years; it has been rising fairly steadily and slowly since then and in 2012 reached 64.0 years. For men, their lowest average claiming age was 63.6 years in 1989, and the average remained at about that value through 2005. In 2012 men's average claiming age had reached 64.2 years (U.S. Social Security Administration 2014).

Social Security, however, is explained by these demographic changes, perhaps because those with lower lifetime earnings have higher replacement rates (since the Social Security formula is generally progressive and replaces more of lifetime earnings for lower earners than for higher earners).

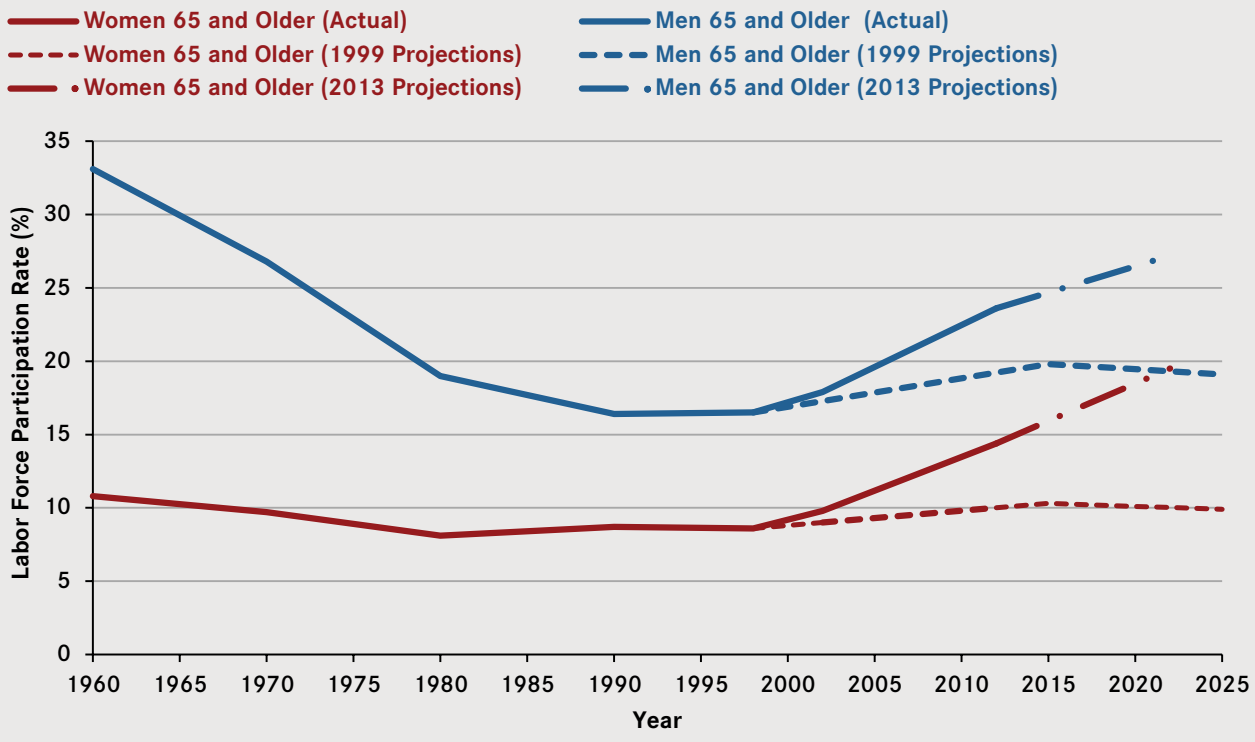
LOOKING FORWARD

The falling share of workers participating in employer-provided pension plans and the shift from DB to DC pensions raise concerns that more workers will be left with no or low pension benefits in retirement. DC pensions are subject to "leakage" from unsuccessful investments, management fees, and preretirement uses (such as starting a business, putting children through college, or weathering periods of illness or unemployment). Perhaps because workers realize they now bear greater responsibility for securing retirement income, the trend toward earlier retirement has reversed. It is difficult to know, however, if this is a temporary effect of the long recession and slow recovery or a more permanent change in work and retirement behavior at older ages. While several studies show that many older workers expect to work after typical retirement ages (and IWPR's 2011 study shows that workers increasingly define retirement as when they begin to collect retirement benefits, not when they stop working), some of these same studies show that most older workers will not in fact work as long as they expect to. Illness, disability, and lack of employment often force them to retire earlier than they had planned.

As figure 7.4 shows, projections from 1999 indicated relatively little change in the labor force participation rates of older men and women. However, in 2012 these projections were revised upward and now predict that by 2020 about 27 percent of men and 20 percent of women will work in some capacity during their retirement years. Unfortunately, it is not possible to know whether this sudden increase will be sustained or whether it will reflect changes in the preferences

Figure 7.4

Actual and Projected Labor Force Participation Rates for Those Ages 65 Years and Older, 1950–2020



Source: IWPR compilation of data from Fullerton 1999 for the 1999 projections and U.S. Bureau of Labor Statistics 2013c for the 2013 projections.

Note: Data points for 2000 and 2010 reflect realized values for the 2012 projections data.

of older individuals (perhaps baby boomers will want to stay in the workforce) or changes in economic circumstances (the Great Recession may have jeopardized many workers' retirement plans, causing them to remain in the workforce longer despite a preference for leisure).

Based on data collected in January 2008 (just after the official start of the Great Recession in December 2007), the American Savings Education Council and AARP found that young workers in generations X and Y are burdened by nonmortgage debt from credit cards, cars, and education (American Savings Education Council and AARP 2008). While many had access to an employer-sponsored pension plan, twice as many were eligible for DC plans (50 percent) as DB plans (23 percent). While the young workers were optimistic they would be able to finance a comfortable retirement for themselves (many thought Social Security and Medicare would not be available to them in retirement), many were not yet saving or acknowledged they were not saving enough, and a large share lacked knowledge of basic investment concepts. In 2010 nearly half of households headed by a generation Xer or generation Yer (ages 25–34, 49.3 percent) had no retirement savings (Rhee 2013a).

Just as it is difficult to predict the future of work or of economic growth, it is difficult to forecast people's savings and retirement behaviors. While greater longevity and improved health make working longer a plausible long-term trend, it is also important to recognize that strong future economic growth could bring back the concept of the "golden years" enjoyed in leisure and even extend those years to a broader group of elder adults (since many low-income elderly do not enjoy a golden retirement today). Or the predictions may not come true at all.

In the current challenging economic times in which pensions are disappearing, it seems clear that a strong Social Security system will be needed for many years to come.

Section 8: Looking Ahead: Policies for Women's Workplace Equality and Economic Security

KEY FINDINGS

- Public policies are an important factor in enabling, and sometimes hindering, women's advancement toward economic self-sufficiency.
- During the past 50 years, major progress has been made toward a legal framework guaranteeing formal equality, but gaps remain in relation to pay transparency and comparable worth, equal treatment for part-time workers, and rights to pregnancy accommodation.
- Women need a better work-family infrastructure, such as paid family leave and paid sick days. The lack of affordable quality childcare for young children is a particular barrier to women's continuous participation in the workforce. Workplace flexibility remains a privilege rather than a reliable support for workers with caregiving responsibilities.
- Women are the majority of workers in low-wage jobs; policies that improve job quality, such as minimum wage increases, greater predictability in the number and scheduling of hours, and greater support for labor unions will improve women's economic security.
- Postsecondary education and lifelong learning are crucial for women's economic security; women need better guidance to help them make career decisions, better supports for student parents, and improved financial support to ensure that college education does not lead to burdensome debt.
- Social Security remains the bedrock of financial support for women in retirement; benefits for single women—widowed, divorced, or never married—should be improved. Participation in employer pension plans has fallen in recent years for both women and men, leaving older Americans with inadequate income security in their retirement years.

Many factors shape women's labor market experiences, including changed cultural expectations about what a good parent is, assumptions about marriage, technological change, and changes in the overall demand for workers in the economy. Yet, government policies are an important factor in enabling, and sometimes hindering, women's advancement toward economic self-sufficiency and equality at work. Enabling policies include those that directly challenge discrimination at work and in education, those that address the challenges of reconciling work and family, and, more generally, those that are targeted at improving the quality of work, particularly in low-wage jobs. Women have moved a considerable way toward achieving formal equality at work. Yet, actual equality remains more elusive because work-family supports remain severely underdeveloped and because women, as the majority of minimum-wage workers, are particularly hurt by the growth of low-quality, low-wage jobs.

POLICIES AND LAWS TO CHALLENGE DISCRIMINATION

Women of the silent and the baby boomer generations started their adult lives during periods of major advances toward formal gender equality in employment. The Equal Pay Act of 1963 made it illegal to pay women less than men for substantially similar work; Title VII of the Civil Rights Act of 1964 made it illegal to discriminate against women on the basis of their race, color, national origin, religion, or sex in all aspects of employment, including hiring, promotion, compensation and benefits, and training. Title VII was complemented by Executive Order 11375 which, in 1967, included sex discrimination as one of the areas of affirmative action to be addressed by employers in receipt of federal contracts. Title IX of the Education Amendments

of 1972 made it illegal to discriminate on the basis of sex in access to any education program in receipt of federal funding, from kindergarten to community college to postgraduate school; Title IX protections cover not only students but also teachers and other educational staff, and include equal access to and funding for athletic programs. The Pregnancy Discrimination Act of 1978 clarified that discrimination on the basis of pregnancy, childbirth, or related medical conditions constitutes sex discrimination, and that it is illegal to fire a woman or otherwise treat her adversely just because she is pregnant. While not relevant only to women, the Age Discrimination in Employment Act of 1967 constitutes another important part of legal employment rights for women, as does the 1990 Americans with Disabilities Act.

Together, these laws set the stage for women's advancement into better-paying jobs and provided incentives to women of the boomer generations to increase the investments in their education and careers. Yet in many ways the formal building blocks for equality remain incomplete.

Strengthened equal pay laws to tackle pay secrecy, outlaw retaliation for discussing pay, and provide a right to equal pay for work of comparable worth: Generations Y and Z women, as women of earlier generations, still lack basic protection from retaliation for trying to find out whether they are being paid equally by openly discussing their pay with colleagues.[20] The Equal Pay Act adopts a narrow approach to pay discrimination and fails to explicitly address the need for comparable worth, that is, to be paid equally for work that requires comparable skills, education, and effort, not just for work that is substantially the same. As shown in Sections 4 and 5 of this report, women often do not work in the same occupations as men, and occupations predominantly done by women are paid less than occupations predominantly done by men. Comparable worth policies were adopted by a number of states to increase women's wages in public employment during the 1980s (Hartmann and Aaronson 1994). Evaluations of the gender wage gap in the public sector in Minnesota, New Mexico, and West Virginia show the continuous positive impact (Burk 2009; Hess, Hegewisch, and Williams 2013; Minnesota Management and Budget 2015). In other high-income countries, the definition of equal pay includes comparable worth.

Equal treatment for part-time workers: Approaches to equal pay remain incomplete because they do not explicitly provide for the equal treatment of part-time workers. As discussed in Section 6, women are twice as likely to work part time as men, primarily because they are more likely than men to cut back their time in paid work to perform unpaid family care responsibilities. Part-time workers are routinely compensated less well than full-timers by being much less likely to get paid vacations, paid sick days, access to employer pension plans or employer provided health care, as well as receiving lower hourly pay than full-timers doing similar work. In European countries, employment law recognizes that treating part-time workers worse than full-time workers constitutes discrimination.

Pregnancy accommodations at work: Pregnant women still do not have the basic right to a temporary change in their work duties if such work duties may be harmful to them or their unborn child. Even simple protections such as allowing more toilet breaks during later stages of a pregnancy, or making it possible to sit rather than stand in a cashier job, are not guaranteed. Such accommodations are part of basic employment rights in all other high-income countries, and have been so for years. Twelve states and two cities have passed laws requiring some employers to provide reasonable accommodations to pregnant workers (National Women's Law Center 2014), and the Equal Opportunity Employment Commission (EEOC) has issued guidance clarifying that employers

20 Employees in firms with federal contracts have had such protections since April 8, 2014, when the President signed *Executive Order (EO)–Non-Retaliation for Disclosure of Compensation Information.* The EO states: "The contractor will not discharge or in any other manner discriminate against any employee or applicant for employment because such employee or applicant has inquired about, discussed, or disclosed the compensation of the employee or applicant or another employee or applicant" (http://www.whitehouse.gov/the-press-office/2014/04/08/executive-order-non-retaliation-disclosure-compensation-information).

cannot deny light duty accommodations to pregnant workers if they provide such accommodations to temporarily disabled workers (as they must under the Americans with Disability Act; EEOC 2014). Yet, this still leaves workers with a patchwork of protections that needs to be made more comprehensive with clear national legislation.

A WORK-FAMILY INFRASTRUCTURE FOR THE 21ST CENTURY

Little progress has been made toward policies that support women and men with family responsibilities. When it comes to basic supports such as access to paid leave, access to childcare, time off for caregiving, or access to workplace flexibility, working families are left largely to their own devices or the luck of working for a more generous employer. The United States lags behind many other high-income economies; their examples show the potential social and economic benefits of having more systematic work-family policies (Gornick and Hegewisch 2014; OECD 2007).

Paid medical, parental, and family leave, set up for today's diverse families: Women and men lack paid leave when they are new parents, suffer serious illness, or need to care for a loved one. The passage of the Family and Medical Leave Act in 1993 was an important milestone for women; it guarantees 12 weeks' job-protected leave for new parents, and provides the right to job-protected leave to care for a seriously ill child, spouse, or parent. The FMLA is exemplary in many ways, by providing equal rights to women and men, and by being drawn up in a manner that covers the need for family and medical leave during the life cycle of workers. Yet, unlike all other high-income countries, the United States still lacks a federal right to paid maternity leave, and even unpaid family and medical leave is guaranteed for only 60 percent of workers. Moreover, while the FMLA is gender neutral, it adopts a narrow definition of family that fails to recognize the broader family and support networks—particularly those of many unmarried women. As discussed in Section 6, several states have recently introduced reforms to family and medical leave provisions that provide potential models for a federal paid family and medical leave law.

A right to earn paid sick days: Women and men also lack a right to paid time off for short-time illnesses, for a worker herself or to care for a child. There are clear costs to not having paid sick days, from productivity loss when workers go to work ill because they cannot afford to take a day off, to individual job loss and turnover when time off from work is penalized by job loss, to the increased use of emergency hospital care for workers. The example of San Francisco, the first city in the United States to have introduced a paid sick day ordinance, in 2007, shows that a right to earned sick days does not harm businesses or job creation (Lovell 2014; Miller, Williams, and Yi 2011). The state of Connecticut, New York City, Jersey City, Newark, Portland, Seattle, Eugene, San Diego, and Washington, DC, have followed San Francisco with local ordinances providing paid sick leave. One of the important benefits of passing earned sick day ordinances has been the inclusion of part-time workers in firms that previously provided such benefits only to full-time workers (Appelbaum et al. 2014).

Childcare and Elder-Care Services

Universal pre-kindergarten education and a significant expansion of public funding to improve the availability and quality of childcare and early childhood education: In 1965, as part of the war on poverty, Head Start was introduced to provide high-quality childcare for the preschool children of low-income families. Head Start was expanded several times but reaches only a minority of children, and among toddlers and infants it reaches fewer than 5 percent of those who are eligible (National Women's Law Center 2011). In 1971, both houses of Congress passed the Comprehensive Child Development Act, designed to address child development concerns as well as the needs of working parents, and to provide a universal right to child development services—provided for free to lower-income families and on a sliding scale to families with higher earnings. Yet, contrary to his initial support and against all expectations, the law was vetoed by President Nixon in 1971 (Cohen 1996). The momentum toward significant public support for childcare was derailed and it was not until 1990 that Congress passed another significant bill providing funding for childcare, Child Care and Development Block Grant Act. Funding has not

kept pace with demand, and there is only enough for one in four of the children who should receive support. The United States has some of the lowest per capita spending on early care and education among high-income countries (OECD 2014); the lack of reliable affordable childcare not only puts too many women between a rock and a hard place when deciding between employment and care for their children, but also harms the human capital development of future generations of workers.

Better elder-care supports: Like many government policies, the basic programs providing support for elder care were introduced in 1965. Medicare covers the costs of hospital and outpatient care; Medicaid covers the costs of long-term care for those who are low income and elderly or disabled, and the Older Americans Act (OAA) provides for meal services, housing, and other services, also on a means-tested basis. The National Family Caregiver Support Program (authorized in 2000 under the OAA reauthorization) specifically addresses the needs of the many unpaid family caregivers (for caregivers ages 60 and older), by offering referrals, respite care, training, and other supports. These programs provide a basic system of supports but provide only limited help for many middle class families whose incomes are too high to qualify for Medicaid.

While men are more likely to perform elder-care than childcare, it is still women who are most likely to cut back paid work or otherwise restrict their advancement at work when there are elder-care needs in the family.[21] Such potential cutbacks in paid work reduce women's resources for their own retirement. As Bookman and Kimbrel (2011, 132) note, in the context of demographic trends and the growing need for elder-care supports, "[f]amilies alone cannot provide eldercare, employers alone cannot provide all the supports employed caregivers need, and the government alone cannot provide or fund all the elder policies required."

The current mix of policies leaves too much of the burdens and responsibilities for elder care on the shoulders of individual women and their families.

Predictability and Flexibility of Working Time

Predictability in work schedules and formal say over when, where, and how many hours are worked: The lack of the alignment of the working day with the timing of care responsibilities has been, and remains, a barrier to women's full and equal participation at work. For women of the silent and early boomer generations, the rigidity of a 9 to 5 (or 8 to 6) working day for 50 weeks per year was a major barrier, unaligned with school timetables. For late boomers and women of generations X and Y, too much rigidity has been replaced by too little predictability (Lambert, Fugiel, and Henley 2014). The move to a 24/7 economy means a norm of long hours in professional and managerial jobs, and reduced predictability of work schedules in lower-skilled jobs. Anyone who is unable to comply with demands for constant work availability risks being penalized.

During the past several decades the scope for negotiating alternative work schedules has increased. Many employers are open to alternative work arrangements, but such arrangements remain unreliable and often depend on the goodwill of individual supervisors. Following examples from Europe, Australia, and New Zealand, both the state of Vermont and the city of San Francisco have recently introduced "right to request flexible working" statutes. These laws are designed to encourage more individualized working time arrangements and find solutions that address a particular time need of an employee while fitting in with the business requirements of the employer.[22] Policy makers realize that in the absence of alternative work arrangements, many workers (particularly women with caregiving responsibilities) either drop out

21 This gendered division of elder-care work is not necessarily between spouses, but between the sons and daughters of an individual in need of care (Grigoryeva 2014).

22 Two bills introduced at the federal level would provide workers with a right to request flexibility. The Working Families Flexibility Act (first introduced in 1997 and reintroduced annually, see: https://maloney.house.gov/issues/working-families/working-families-flexibility-act) and the Schedules that Work Act (H.R. 5159) (first introduced in 2014, see http://democrats.edworkforce.house.gov/bill/schedules-work-act), if passed, would provide a right to request flexible working. The Schedules that Work Act also includes rights to advance-notice, 4-hour-minimum shifts for workers called in to work, and additional compensation for last-minute changes in working hours for workers in retail and food service occupations.

of the workforce or work in jobs that do not make full use of their skills and prior experience; policies to promote such win-win flexibility complement efforts to facilitate gradual retirement as well as the return to training and education (Hegewisch and Gornick 2008).

IMPROVING THE QUALITY OF LOW-WAGE JOBS

An increased minimum wage: Women are the majority of workers in low-wage jobs, they are the majority of workers in minimum-wage jobs, and they are two-thirds of workers in tipped minimum-wage jobs (Allegretto and Filion 2011). After adjusting for inflation, the value of the minimum wage is lower in 2014 than it was in 1980. The tipped-minimum wage, at $2.13 per hour, has not been increased since 1991. An increase in the minimum wage (and its consistent enforcement to ensure that women in the low-wage sector receive payments for all the hours they work) can help improve women's earnings.

Strengthened overtime regulations: In the United States, unlike in other high-income economies, there are no absolute limits to how many hours anyone may be required to work, no right to refuse mandatory overtime, no minimum rest periods, nor minimum notice periods about when work is required to be performed, and no minimum hour protections for on-call workers (Lee, McCann, and Messenger 2007). Research clearly shows the dangers of working excessive hours (Caruso et al. 2004; Virtanen et al. 2012). Long hours, especially at short notice, play havoc with family care responsibilities. At the same time, a shrinking minority of workers are covered by overtime protections because the earnings threshold of covered salaried and professional workers has not been adjusted. Currently, only workers with a salary of less than $455 per week, or $23,660 a year, are entitled to overtime pay, an earnings level only marginally above the poverty threshold for a family of four; in 1975, the threshold (at today's prices) was $970 per week, or $50,400 per year (Eisenbrey 2014). Updating these thresholds will create fairer remuneration for those who are expected to work long hours.

Support for workers' right to bargain collectively: Women who work for unionized employers have higher earnings and better benefits than comparable women working for nonunion employers (Schmitt and Woo 2013). Women are almost half of unionized workers (Schmitt and Woo 2013) and black women in particular have higher rates of union membership than other women (Joyner and Williams 2014). Reducing the obstacles and creating a more level playing field for women who seek to bargain collectively will improve the quality of their jobs.

IMPROVING ACCESS TO POSTSECONDARY EDUCATION

Affordable access to postsecondary education: For women even more so than men, postsecondary education is essential for accessing jobs with family-sustaining wages; the importance of educational credentials and certifications is likely to increase in the coming decades. Policies are needed to make college-level education more accessible for women during their work life. Such policies need to address the costs of postsecondary education; as discussed in earlier sections of this report, the costs of a college education have risen sharply, and student loan debt is now higher than credit card debt (Dai 2013). Policies need to better address the fact that many women, particularly women of color, combine postsecondary education with motherhood, and some combine college, motherhood, and full-time employment (Gault, Reichlin, and Román 2014). Better childcare facilities at colleges and increased financial support for student parents are proven methods for increasing college completion for women. Last but not least, policies such as the Dream Act are needed to provide legal access to higher education for the daughters and sons of undocumented workers.

Targeted career advice for women and girls and better supports for those who want to enter nontraditional fields: While Title IX formally opened many new careers to women, women continue to be much less likely than men to qualify in (higher-paying) STEM fields. Renewed policy efforts are needed to tackle the gender segregation in college degrees, through more targeted career counseling, more gender-neutral teaching and instruction methods, and better mentoring and guidance for women who enter nontraditional fields.

IMPROVING RETIREMENT SECURITY FOR WOMEN

Older women are more likely than older men to live in poverty in retirement. Because they are likely to have had lower earnings and less time in the labor force during their working-age years, women are less likely than men to have been able to build up retirement resources for themselves; yet because women tend to live longer than men, they are in greater need of such assets. The financial crisis and the Great Recession have been particularly harmful in reducing the retirement savings of many middle-income families, particularly in the black community. Without reforms to employer-provided pensions and the Social Security system, gender and racial inequality in old age are likely to persist.

Social Security is the bedrock of women's retirement security but needs to be updated: Strengthening Social Security and amending the manner in which benefits are calculated—for example by providing caregiver credits for periods spent out of the labor force to raise children or care for elderly or dependent adult relatives—will provide women with important benefits. Social Security benefits also need to be updated to better account for changes in marital patterns and the growing number of women who were never married or were married for too few years to be included in their husband's Social Security benefits. Black women in particular are unlikely to benefit from widow or spousal benefits.

Universal and portable pension plans with automatic enrollment: Reforms are needed to make it easier to contribute to retirement plans during one's working life and to ensure that investment costs and failures are minimized. Policies such as automatic enrollment in 401(k) plans or IRAs, and greater financial transparency over fees and investment strategies of pension plans, are likely to help women prepare for old age. Women in low-wage jobs, many of whom are sole providers for their families, often have difficulty finding the resources to save for old age. Against the background of more pressing immediate needs, automatic saving plans are unlikely to be sufficient. They need to be supported by specific incentives and supports such as tax credits that provide matches. In addition, universal and portable pension plans could be expanded to help reduce investment risks to individuals (see for example Baker 2006; Ghilarducci, Hiltonsmith, and Schmitz 2012).

LOOKING FORWARD

Two facets differentiate the United States from many other high-income countries. The United States has much less developed supports for working families, and the United States has much lower representation of women in politics than many other high-income countries. Research consistently shows that the two—women in politics and public policies in support of women and families—are connected and that women officeholders are more likely to introduce and support legislation helpful to women (Swers 2002). Only 24 percent of state legislators are women and less than 20 percent of the U.S. Congress is female (Center for American Women in Politics 2014). Improving women's access to elected office is likely to be an important complement to achieving better public policies for women and their families.

During the past decade, considerable momentum for improved work-family supports has developed at the state level on paid family leave, earned paid sick days, and the right to request workplace flexibility. Several states have increased the minimum wage, or strengthened equal pay rules, through transparency provisions. State initiatives show that such laws are practicable and compatible with business success; they provide models for federal action once there is the political will to bring America's work-family infrastructure into the 21st century.

Section 9: Summary and Conclusion

During the past 50 years, women have made great advances in the workplace. Fifty years ago, women were a third of all workers and a third of those receiving college degrees; now women are close to half of the workforce, mothers are more likely to be in the workforce than other women, and women outnumber men among those completing college degrees at all levels, from associate to doctoral degrees. With women's increased education and time in the labor market, their earnings rose and the gender wage gap for full-time work fell significantly. Yet, in 2012, the gender wage gap still stood at 23 percent, the same level as a decade earlier. Even as women's earnings have become more important for the support of their households, women still earn much less than men. Women are far less likely than men to work in management, to have STEM-related occupations, or to work full time, year-round when they have children or care responsibilities. Because women's working lives are more interrupted than men's and because women do not earn equal pay, they are less likely to live in economic security during their working lives or in retirement. Women today are more often supporting themselves or supporting families on their own than those of earlier generations.

When they were young, women of the silent generation—now in their late 60s and older, and mostly retired—helped break down barriers for women in the workplace, higher education, and society in general. Yet, their working lives were more restricted. Birth rates and marriage rates were high and divorce less common, so motherhood and marriage played a greater role than for the following generations. As a result of lower earnings and less time in the workforce, they entered retirement with little income from their own work, and today their retirement security depends strongly on current or past marriage (and access to Social Security and pension income through marriage). Women of color in the silent generation, who are less likely to have been married or to be married to men with high earnings and good pensions, are in particular danger of living in poverty in old age, and may continue to work at older ages out of necessity rather than choice. Retirement security and quality of care are key concerns for women of this generation.

Boomer women took advantage of educational opportunities opened by Title IX of the Educational Amendments of 1972 and benefited from the enforcement of affirmative action rules. As women improved their education and (especially white women) spent more time in the workforce and made major inroads in previously male-dominated professions in law, medicine, and business, their earnings rose and the gender wage gap fell significantly. Black women also benefited from a wide range of occupations opening to them. Yet affirmative action did little to tackle the glass ceiling in the most prestigious positions, and the anti-discrimination laws that removed formal employment barriers were not accompanied by policies to make it easier to combine work and parenthood. While childcare no longer is a constraint for most boomer women (although a growing number of women are providing care for grandchildren) and parental responsibilities now may primarily be financial, workplace supports are just as relevant, to help boomer women address their own health issues or to support elderly parents or a spouse in need of care.

Women of generation X continued the trend of increased labor force participation, including as mothers of young children, and increased their educational attainment. Compared with their mothers, however, they were less likely to be trailblazers in the remaining male-dominated occupations, and they saw less narrowing in the wage gap. Lack of flexibility at work was a problem for boomer mothers with young children, but for generation X mothers increasingly the problem has become too much flexibility. This is

a result of an explosion of the long-hours culture from the mid-1990s onward in professional jobs and an erosion in predictability in lower-skilled jobs as scheduling "on demand" becomes more common and work schedules can change on a daily basis. Both trends made it harder for women to succeed at work and put a particular burden on the growing number of single mothers. And women of generation X still lack the paid family leave and sick pay that women in other countries can take for granted. Having children later in life means that increasing numbers of generation X women are joining early boomers in the sandwich generation, with care responsibilities for both their elders and their children.

Generation Y women are only just reaching their 30s. Many of them graduated into the Great Recession and its aftermath, to high levels of unemployment, stagnating earnings, and college debt. For many, aspirations such as home ownership that were taken for granted by many in their parents' generation are out of reach. But as the most educated and IT savvy generation yet, they also bring new norms and expectations to the workplace, including increasing expectations by men to have workplace policies that allow a more equal sharing of care work.

Finally, as young women of generation Z are growing up, we still hear the familiar calls for tackling girls' and young women's underrepresentation in STEM fields and the importance of including boys and young men in care work. Paid maternity leave has still not become the norm, and paid paternity leave remains an exception. For the current generation of young women to have a shot at equality and economic security, the United States needs to update its work-family infrastructure.

The achievements and challenges vary for women of different generations, and between women of the same generations, especially by race, ethnicity, and class. Today's economy is very different from the economy of 50 years ago. It includes almost as many women as men. It is much more polarized between high earners and low earners and between those working excessive hours and those working too few hours to make ends meet. Yet across generations and backgrounds, the lack of basic work-family supports is holding women back. While it may look at times as if women are able to "have it all" by combining careers with motherhood, the lack of change in the workplace continues to push many women out of the workforce or into more marginal employment. The United States lags far behind other high-income economies in the provision of even basic work-family supports. Better supports for working families will improve the lives of women, children, and men, while enhancing the performance of the American economy.

Women across all generations also need policies that make it less prohibitive to get educational credentials and keep their skills current in response to economic and technological change. Policies are needed to tackle poor job quality in the low-wage sector so that full-time work, in whatever job, once again pays enough to keep workers and their families out of poverty. Last but not least, women across all generations need policies for a secure retirement, whether this means improved supports for women who are already retired or better policies to help younger women save for future retirement. While Social Security needs to be updated to reflect women's changed lives, it is and must remain the bedrock of women's retirement security.

References

AARP Public Policy Institute. 2012. "Boomers and the Great Recession: Struggling to Recover." http://www.aarp.org/content/dam/aarp/research/public_policy_institute/econ_sec/2012/boomers-and-the-great-recession-struggling-to-recover-v2-AARP-ppi-econ-sec.pdf (accessed February 21, 2014).

Allegretto, Sylvia A., and Kai Filion. 2011. "Waiting for Change: The $2.13 Federal Subminimum Wage." Washington, DC: Economic Policy Institute.

Alonso-Villar, Olga, Cora del Río, and Carlos Gradin. 2012. "The Extent of Occupational Segregation in the United States: Differences by Race, Ethnicity, and Gender." *Industrial Relations: A Journal of Economy and Society* 51(20):179–212.

American Savings Education Council (ASEC) and AARP. 2008. "Preparing Their Future: A Look at the Financial State of Gen X and Gen Y." http://assets.aarp.org/rgcenter/econ/preparing_future.pdf (accessed February 21, 2014).

Appelbaum, Eileen, Ruth Milkman, Luke Elliott, and Teresa Kroeger. 2014. "Good for Business? Connecticut's Paid Sick Leave Law." Center for Economic Policy Research and City University of New York. http://www.cepr.net/documents/good-for-buisness-2014-02-21.pdf (accessed May 1, 2014).

Autor, David. 2010. "The Polarization of Job Opportunities: Implications for Employment and Earnings." Center for American Progress. http://economics.mit.edu/files/5554 (accessed February 10, 2014).

Baker, Dean. 2006. "Universal Voluntary Accounts: A Step Towards Fixing the Retirement System." Washington, DC: Center for Economic and Policy Research.

Bergeron, David A., Elizabeth Baylor, and Joe Valenti. 2013. "Resetting the Trillion-Dollar Student-Loan Debt Problem." Center for American Progress. http://www.americanprogress.org/issues/higher-education/report/2013/11/21/79821/resetting-the-trillion-dollar-student-loan-debt-problem/ (accessed February 10, 2014).

Belkin, Lisa. 2003. "The Opt-Out Revolution," *New York Times Magazine*, October 26, pp. 42, 46, 85, 86.

Bianchi, Suzanne M. 2011. "Changing Families, Changing Workplaces." *Future of Children* 21(2):15–36.

Blau, Francine D., and Lawrence M. Kahn. 2007. "The Gender Pay Gap: Have Women Gone as Far as They Can?" *Academy of Management Perspectives* 21:7–23.

Bookman, Ann, and Delia Kimbrel. 2011. "Eldercare and Families in the 21st Century." *Future of Children* 21(2):117–40.

Bosworth, Barry P., and Kathleen Burke. 2014. "Differential Mortality and Retirement Benefits in the Health and Retirement Study." The Brookings Institution. http://www.brookings.edu/~/media/research/files/papers/2014/04/differential%20mortality%20retirement%20benefits%20bosworth/differential_mortality_retirement_benefits_bosworth_version_2.pdf (accessed April 22, 2014).

Boushey, Heather. 2014. "A Woman's Workplace Is in the Middle Class." In *The Shriver Report: A Woman's Nation Pushes Back from the Brink*, edited by Olivia Morgan and Karen Skelton. New York: RosettaBooks.

Burk, Martha. 2009. "Task Force Report to the Governor: Fair and Equal Pay for All New Mexicans Initiative." Report prepared on behalf of the Governor's Task Force on Fair and Equal Pay. http://www.generalservices.state.nm.us/uploads/files/report093009.pdf (accessed April 22, 2014).

Butrica, Barbara, Howard Iams, Karen Smith, and Eric Toder. 2009. "The Disappearing Defined Benefit Pension and Its Potential Impact on the Retirement Incomes of Baby Boomers." *Social Security Bulletin* 69(3):1–27.

Carlson, Elwood D. 2008. *The Lucky Few: Between the Greatest Generation and the Baby Boom*. New York: Springer.

Carnevale, Anthony, Nicole Smith, and Jeff Strohl. 2013. "Recovery: Projections of Jobs and Education Requirements through 2020." Georgetown University: Center on Education and the Workforce. https://georgetown.app.box.com/s/tllozkxtopuz45hu21g6 (accessed February 19, 2014).

Carnevale, Anthony, Jeff Strohl, and Michelle Melton. 2011. "What's IT Worth? The Economic Costs of a College Major." Georgetown University: Center on Education and the Workforce. https://georgetown.app.box.com/s/5bgczqconefsx68bj4u4 (accessed February 19, 2014).

Caruso, Claire C., Edward M. Hitchcock, Robert B. Dick, John M. Russo, Jennifer M. Schmit. 2004. "Overtime and Extended Work Shifts: Recent Findings on Illnesses, Injuries, and Health Behaviors." U.S. Department for Health and Human Services NIOSH. http://www.cdc.gov/niosh/docs/2004-143/pdfs/2004-143.pdf (accessed February 19, 2014).

Catalyst. 2014. "Women CEOs of the Fortune 1000." http://www.catalyst.org/knowledge/women-ceos-fortune-1000 (accessed February 10, 2014).

Catherwood Library. 2005. "Question of the Month: Where Did the Term 'Glass Ceiling' Originate?" Ithaca: Cornell University.

Center for American Women in Politics. 2014. "Women in State Legislatures 2014." New Brunswick, NJ. http://www.cawp.rutgers.edu/sites/default/files/resources/legleadchairs14.pdf (accessed March 18, 2014).

Center for Economic and Policy Research. 2012. "CPS ORG Uniform Extracts, Version 1.7." Washington, DC.

Centers for Disease Control and Prevention. 2011. "Table 22: Life Expectancy at Birth, at Age 65, and at Age 75, by Sex, Race, and Hispanic Origin: United States, Selected Years 1900–2010." http://www.cdc.gov/nchs/data/hus/2011/022.pdf (accessed February 19, 2014).

Challenger, John. 2009. "Finding a Job in the 21st Century: Seek Training, Be Flexible, and Get Hired in the Fast-Moving Working World of the Future." World Future Society. http://www.wfs.org/August-Sept09/SO2009_Challenger.pdf (accessed December 13, 2013).

Childcare Aware of America. 2013. "Parents and the High Cost of Childcare: 2013 Report." http://www.usa.childcareaware.org/advocacy/reports-research/costofcare/ (accessed April 23, 2014).

Christensen, Kathleen. 2005. "Foreword." In *Work, Family, Health, and Well-Being*, edited by Suzanne M. Bianchi, Lynne M. Casper, and Rosalind B. King. Mahwah, NJ: Lawrence Erlbaum and Associates.

Cohen, Abby J. 1996. "A Brief History of Federal Financing for Child Care in the United States." *The Future of Children* 6:20.

Correll, Shelley J., Erin L. Kelly, Lindsey Trimble O'Connor, and Joan C. Williams. 2014. "Redesigning, Redefining Work." *Work and Occupations* 41(1):3–17.

Council for Adult Education and Learning. 2013. "Tapping Mature Talent: Policies for a 21st Century Workforce." http://www.cael.org/pdfs/TMT_21stCentury_Policies_Full_Report (accessed January 31, 2014).

Dai, Emily. 2013. "Student Loan Delinquencies Surge." Federal Reserve Bank of St. Louis. https://www.stlouisfed.org/publications/itv/articles/?id=2348 (accessed April 15, 2014).

De la Roca, Jorge, Ingrid Gould Ellen, and Katherine M. O'Regan. 2013. "Race and Neighborhoods in the 21st Century: What Does Segregation Mean Today?" *Regional Science and Urban Economics* (August):1–27.

DeNavas-Walt, Carmen, and Bernadette D. Proctor. 2014. "Income and Poverty in the United States: 2013." In *Current Population Reports*, P60-249. Washington, DC: U.S. Census Bureau, U.S. Government Printing Office.

Economic Policy Institute. 2012. "Hourly Wages of Men, by Education, 1973–2011 (2011 dollars)." In *The State of Working America*. http://stateofworkingamerica.org/chart/swa-wages-table-4-15-hourly-wages-men-education/ (accessed April 15, 2014).

Edin, Kathryn, and Maria J. Kefalas. 2005. *Promises I Can Keep: Why Poor Women Put Motherhood before Marriage*. Los Angeles, CA: University of California Press.

Edin, Kathryn, and Joanna M. Reed. 2005. "Why Don't They Just Get Married? Barriers to Marriage among the Disadvantaged." *The Future of Children* 15(2):117–37.

Eisenbrey, Ross. 2014. "Updating Overtime Rules Is One Important Step in Giving Americans a Raise." Washington, DC: Economic Policy Institute. http://www.epi.org/publication/updating-overtime-rules-important-step-giving/ (accessed April 15, 2014).

Enchautegui, Maria. 2013. "Nonstandard Work Schedules and the Well-Being of Low-Income Families." Low-Income Working Families Paper 26. Washington, DC: Urban Institute. http://www.urban.org/UploadedPDF/412877-nonstandard-work-schedules.pdf (accessed April 15, 2014).

Federal Interagency Forum on Aging Related Statistics. 2012. "Older Americans 2012: Key Indicators of Well-Being." Washington, DC: Government Printing Office. http://www.agingstats.gov/agingstatsdotnet/Main_Site/Data/Data_2012.aspx (accessed April 23, 2014).

Fiel, Jeremy E. 2013. "Decomposing School Resegregation: Social Closure, Racial Imbalance, and Racial Isolation" *American Sociological Review* 78(5):828–48.

Fischer, Jocelyn, and Jeff Hayes. 2013. "The Importance of Social Security in the Incomes of Older Americans: Differences by Gender, Age, Race/Ethnicity, and Marital Status." Institute for Women's Policy Research. http://www.iwpr.org/publications/pubs/the-importance-of-social-security-in-the-incomes-of-older-americans-differences-by-gender-age-race-ethnicity-and-marital-status (accessed February 21, 2014).

Frey, Carl B., and Michael A. Osborne. 2013. "The Future of Employment: How Susceptible Are Jobs to Computerization?" Working Paper. Oxford University. http://www.futuretech.ox.ac.uk/sites/futuretech.ox.ac.uk/files/The_Future_of_Employment_OMS_Working_Paper_1.pdf (accessed February 19, 2014).

Fullerton, Howard N. Jr. 1999. "Labor Force Participation: 75 Years of Change, 1950–98 and 1998–2025." *Monthly Labor Review*. Bureau of Labor Statistics. http://www.bls.gov/mlr/1999/12/art1full.pdf (accessed December 2013).

Galinsky, Ellen, Kerstin Aumann, and James T. Bond. 2011. "Times Are Changing: Gender and Generation at Work and at Home." In *2008 National Study of the Changing Workplace*. Families and Work Institute. http://www.familiesandwork.org/site/research/reports/Times_Are_Changing.pdf

Gapminder. 2012. "Children per Women (Total Fertility)." http://www.gapminder.org/data/documentation/gd008/ (accessed December 13, 2013).

Gault, Barbara, Lindsey Reichlin, and Stephanie Román. 2014. *College Affordability for Low-Income Adults: Improving Returns on Investment for Families and Society*. IWPR Report C412. Washington, DC: Institute for Women's Policy Research.

Ghilarducci, Teresa, Robert Hiltonsmith, and Lauren Schmitz. 2012. "Stated Guaranteed Retirement Accounts: A Low-Cost, Secure Solution to America's Retirement Crisis." New York, NY: Schwartz Center for Economic Policy Analysis.

Goldin, Claudia, and Lawrence F. Katz. 2012. "The Most Egalitarian of All Professions: Pharmacy and the Evolution of a Family-Friendly Occupation." National Bureau of Economic Research. http://www.nber.org/papers/w18410 (accessed February 21, 2014).

Gornick, Janet C., and Ariane Hegewisch. 2014. "Gender, Employment and Parenthood: The Consequences of Work-Family Policies." In *Lessons from Europe? What Americans Can Learn from European Public Policies*, edited by R. Daniel Kelemen. London: Sage and CQPress.

Grigoryeva, Angelina. 2014. "When Gender Trumps Everything: The Division of Parent Care among Siblings." Working Paper. Princeton University.

Halsted, Ted. 1999. "A Politics for Generation X." *The Atlantic*, August 1. http://www.theatlantic.com/magazine/archive/1999/08/a-politics-for-generation-x/306666/ (accessed December 13, 2013).

Hardy, Channelle, and Avis Jones-DeWeever. 2014. "Black Women in the Economy." In *Black Women in the United States in 2014: Progress and Challenges*. National Coalition on Black Civic Participation Black Women's Roundtable. http://ncbcp.org/news/releases/bwr_report_release_2014_POST/ (accessed October 28, 2015).

Hartmann, Heidi, and Stephanie Aaronson. 1994. "Pay Equity and Women's Wage Increases: Success in the States, a Model for the Nation." *Duke Journal of Gender Law & Policy*, 1:69.

Hartmann, Heidi, and Ashley English. 2009. "Older Women's Retirement Security: A Primer." *Journal of Women, Politics & Policy* 30(2–3):109–40.

Hegewisch, Ariane, Cynthia Deitch, and Evelyn Murphy. 2011. *Ending Sex and Race Discrimination in the Workplace: Legal Interventions that Push the Envelope*. IWPR Report C379. Washington, DC: Institute for Women's Policy Research.

Hegewisch, Ariane, and Janet C. Gornick. 2008. *Statutory Routes to Workplace Flexibility in Cross-National Perspective*. IWPR Report B258. Washington, DC: Institute for Women's Policy Research. http://www.iwpr.org/publications/pubs/statutory-routes-to-workplace-flexibility-in-cross-national-perspective-b258.

Hegewisch, Ariane, and Stephanie Keller Hudiburg. 2014. *The Gender Wage Gap by Occupation 2013 and by Race and Ethnicity*. IWPR Fact Sheet C414. Washington, DC: Institute for Women's Policy Research.

Hegewisch, Ariane, and Hannah Liepmann. 2013. "Occupational Segregation and the Gender Wage Gap in the U.S." In *Handbook of Research on Gender and Economic Life*, edited by Deborah M. Figart and Tonia L. Warnecke. Cheltenham, U.K.: Edward Elgar Publishing Limited.

Hegewisch, Ariane, Hannah Liepmann, Jeffrey Hayes, and Heidi Hartmann. 2010. *Separate and Not Equal? Gender Segregation in the Labor Market and the Gender Wage Gap*. IWPR Briefing Paper C377. Washington, DC: Institute for Women's Policy Research.

Henrici, Jane. 2013. *Improving Career Opportunities for Immigrant Women In-Home Care Workers*. IWPR Report 1925. Washington, DC: Institute for Women's Policy Research.

Hess, Cynthia, Jeffrey Hayes, and Heidi Hartmann. 2011. *Retirement on the Edge: Women, Men, and Economic Insecurity After the Great Recession*. Washington, DC: Institute for Women's Policy Research.

Hess, Cynthia, Ariane Hegewisch, and Claudia Williams. 2013. *The Status of Women and Girls in West Virginia.* Washington, DC: Institute for Women's Policy Research.

Hess, Cynthia, and Jane Henrici. 2013. *Increasing Pathways to Legal Status for Immigrant In-Home Care Workers*. IWPR Report 1924. Washington, DC: Institute for Women's Policy Research.

Hobbs, Frank, and Nicole Stoops. 2002. "Demographic Trends in the 20th Century: Table 5, Population by Age and Sex for the United States: 1900 to 2000." U.S. Census Bureau. http://www.census.gov/prod/2002pubs/censr-4.pdf (accessed December 13, 2013).

Holloway, Steven R., Richard Wright, and Mark Ellis. 2012. "The Racially Fragmented City? Neighborhood Racial Segregation and Diversity Jointly Considered." *The Professional Geographer* 64(1):63–82.

Holzer, Harry, and Robert Lerman. 2009. "The Future of Middle Skill Jobs." The Brookings Institution. http://www.brookings.edu/~/media/research/files/papers/2009/2/middle%20skill%20jobs%20holzer/02_middle_skill_jobs_holzer.pdf (accessed December 17, 2013).

HSBC and The Cicero Group. 2013. "The Future of Retirement: Life after Work?" http://www.professionalplanner.com.au/wp-content/uploads/2013/09/HSBC-Aust-Report.pdf (accessed February 13, 2014).

Hsieh, Chang-Tai, Erik Hurst, Charles I. Jones, and Peter J. Klenow. 2013. "The Allocation of Talent and U.S. Economic Growth." National Bureau of Economic Research. http://www.nber.org/papers/w18693 (accessed April 23, 2014).

Institute for Women's Policy Research (IWPR). 2014a. "Women Gained 99,000 Jobs in March." IWPR Quick Figures Q018. Washington, DC: Institute for Women's Policy Research.

Institute for Women's Policy Research (IWPR). 2014b. "Pay Secrecy and Wage Discrimination." IWPR Quick Figures Q016. Washington, DC: Institute for Women's Policy Research.

Jacobs, Jerry A., and Kathleen Gerson. 2004. *The Time Divide: Work, Family and Gender Equality*. Cambridge, MA: Harvard University Press.

Johnson, Richard W., Barbara A. Butrica, and Corina Mommaerts. 2010. "Work and Retirement Patterns for the G.I. Generation, Silent Generation, and Early Boomers: Thirty Years of Change." Urban Institute. http://crr.bc.edu/wp-content/uploads/2010/07/wp_2010-8-508.pdf (accessed January 29, 2014).

Johnson, Richard W., and Benjamin G. Southgate. 2013. "Labor Force Statistics on Older Americans, Third Quarter 2013." Urban Institute. http://www.urban.org/UploadedPDF/412999-Labor-Force-Statistics-on-Older-Americans.pdf (accessed April 23, 2014).

Joint Economic Committee. 2010. "The Earnings Penalty for Part-Time Work: An Obstacle to Equal Pay." U.S. Congress. http://www.jec.senate.gov/public/index.cfm?p=Reports1&ContentRecord_id=d6034bc5-9247-4b08-91f3-a41e86b3a0d0&ContentType_id=efc78dac-24b1-4196-a730-d48568b9a5d7&Group_id=c120e658-3d60-470b-a8a1-6d2d8fc30132 (accessed April 23, 2014).

Joyner, Carol and Robin Williams. 2014. "Black Women and Trade Unions." In *Black Women In the United States,* edited by Avis Jones deWever. Washington, DC: National Coalition on Black Civic Participation and AARP. http://ncbcp.org/news/releases/bwr_report_release_2014_POST/.

Karoly, Lynn, and Constantijn Panis. 2004. "The 21st Century at Work: Forces Shaping the Future Workforce and Workplace in the United States." Rand Corporation. http://www.rand.org/content/dam/rand/pubs/monographs/2004/RAND_MG164.pdf (accessed April 23, 2014).

Kennedy, Sheela, and Steven Ruggles. 2014. "Breaking up Is Hard to Count: The Rise of Divorce in the United States, 1980–2010." *Demography* 51(2):587–98.

King, Miriam, Steven Ruggles, J. Trent Alexander, Sarah Flood, Katie Genadek, Matthew B. Schroeder, Brandon Trampe, and Rebecca Vick. 2010. "Integrated Public Use Microdata Series, Current Population Survey." Version 3.0. [machine-readable data file]. Minneapolis, MN: University of Minnesota.

Lambert, Susan J. 2009. "Lessons from the Policy World: How the Economy, Work Supports, and Education Matter for Low-Income Workers." *Work and Occupations* 36(1):56–65.

Lambert, Susan J., Peter J. Fugiel, and Julia R. Henly. 2014. "Schedule Unpredictability among Early Career Workers in the U.S. Labor Market: A National Snapshot." Chicago: University of Chicago, Employment Instability, Family Well-Being, and Social Policy Network. https://ssascholars.uchicago.edu/einet/announcements/schedule-unpredictability-among-early-career-workers-us-labor-market-national-sn (accessed August 8, 2014).

Lee, Sangheon, Deirdre McCann, and Jon C. Messenger. 2007. *Working Time around the World: Trends in Working Hours, Laws, and Policies in a Global Comparative Perspective*. Switzerland: Routledge.

Livingston, Gretchen. 2013. "Grandparents Living with or Serving as Primary Caregivers for their Grandchildren." Pew Research Social & Economic Trends. http://www.pewsocialtrends.org/2013/09/04/grandparents-living-with-or-serving-as-primary-caregivers-for-their-grandchildren/ (accessed April 20, 2014).

Lovell, Vicky. 2014. "Universal Paid Sick Days." In *When Mandates Work: Raising Labor Standards at the Local Level*, edited by Michael Reich, Ken Jacobs, and Michaela Dietz. University of California Press. http://www.pewsocialtrends.org/2013/09/04/grandparents-living-with-or-serving-as-primary-caregivers-for-their-grandchildren/

Matos, Ken, and Ellen Galinsky. 2012. "2012 National Study of Employers." New York: Families and Work Institute.

Marquardt, Elizabeth, David Blankenhorn, Robert Lerman, Linda Malone-Colon, and W. Bradford Wilcox. 2012. "The President's Marriage Agenda for the Forgotten Sixty Percent." National Marriage Project. http://nationalmarriageproject.org/wp-content/uploads/2012/12/SOOU2012.pdf (accessed December 13, 2013).

McMenamin, Terence M. 2007. "A Time to Work: Recent Trends in Shift Work and Flexible Schedules." *Monthly Labor Review* (December):3–15. http://www.bls.gov/opub/mlr/2007/12/art1full.pdf (accessed April 20, 2014).

Miller, Kevin, Claudia Williams, and Youngmin Yi. 2011. "Paid Sick Days and Health: Cost Savings from Reduced Emergency Department Visits." IWPR Briefing Paper B301. Washington, DC: Institute for Women's Policy Research.

Minnesota Management and Budget. 2015. "Local Government Pay Equity Compliance Report." Report Submitted to the Minnesota Legislature." http://www.mn.gov/mmb/images/payequityreport.pdf. (accessed May 12, 2014).

Minnesota Population Center. 2011. "National Historical Geographic Information System: Version 2.0. Persons by Sex and Detailed Age; 1980, 1990, 2000, 2010." Minneapolis, MN: University of Minnesota.

Morrissey, Monique, and Natalie Sabadish. 2012. "Retirement Inequality: How the 401(k) Revolution Created a Few Big Winners and Many Losers." Economic Policy Institute. http://s1.epi.org/files/2013/epi-retirement-inequality-chartbook.pdf (accessed January 29, 2014).

Moughari, Layla, Rhiana Gunn-Wright, and Barbara Gault. 2012. *Gender Segregation in Fields of Study at Community Colleges and Implications for Future Earnings*. IWPR Report C395. Washington, DC: Institute for Women's Policy Research.

Munnell, Alicia H., Jean-Pierre Aubry, and Dan Muldoon. 2008. "The Financial Crisis and State/Local Defined Benefit Plans." Center for Retirement Research at Boston College, November No. 8-19:1–9.

National Coalition on Black Civic Participation. 2015. "Black Women in the United States, 2014." http://ncbcp.org/news/releases/bwr_report_release_2014_POST/ (accessed October 28, 2015).

National Women's Law Center. 2011. "Head Start: Supporting Success for Children and Families." http://www.nwlc.org/sites/default/files/pdfs/head_start_fact_sheet_2011.pdf (accessed May 1, 2014).

National Women's Law Center. 2014. "Reasonable Accommodations for Pregnant Workers: State Laws." Fact Sheet. http://www.nationalpartnership.org/research-library/workplace-fairness/pregnancy-discrimination/reasonable-accommodations-for-pregnant-workers-state-laws.pdf (accessed August 8, 2014).

Nishi, Dennis. 2013. "Take Your Search for a Job Office." *Wall Street Journal*, March 24. http://online.wsj.com/news/articles/SB10001424127887323869604578368733437346820?mod=e2fb&mg=reno64-wsj&url=http%3A%2F%2Fonline.j.m%2Farticle%2FSB10001424127887323869604578368733437346820.html%3Fmod%3De2fb (accessed April 2, 2014).

Ollivier, Debra. 2011. "So You Think You're A Boomer? Think Again." *Huffington Post*, December 15. http://www.huffingtonpost.com/debra-ollivier/gen-jones_b_1149703.html (accessed December 17, 2013).

Olshansky, S. Jay, Tony Antonucci, Lisa Berkman, Robert H. Binstock, Axel Boersch-Supan, John T. Capioppo, Bruce A. Carnes, Laura L. Carstensen, Linda P. Fried, Dana P. Goldman, James Jackson,

Martin Kohli, John Rother, Yuhui Zheng, and John Rowe. 2012. "Differences in Life Expectancy Due to Race and Educational Differences Are Widening and Many May Not Catch Up." *Health Affairs* 31(8):1803–13.

Olshansky, S. Jay, Douglas J. Passaro, Ronald C. Hershow, Jennifer Layden, Bruce A. Carnes, Jacob Brody, Leonard Hayflick, Robert N. Butler, David B. Allison, and David S. Ludwig. 2005. "A Potential Decline in Life Expectancy in the United States in the 21st Century." *New England Journal of Medicine* 352:1138–45.

Organisation for Economic Cooperation and Development (OECD). 2007. *Babies and Bosses: Reconciling Work and Family Life. A Synthesis of Findings for OECD Countries*. Paris: OECD.

Organisation for Economic Cooperation and Development (OECD). 2014. "OECD Family Database." Paris: OECD. http://www.oecd.org/social/family/database (accessed).

Parker, Kim, and Eileen Patten. 2013. "The Sandwich Generation: Rising Financial Burdens for Middle-Aged Americans." Pew Research, Social and Demographic Trends. http://www.pewsocialtrends.org/2013/01/30/the-sandwich-generation/ (accessed January 7, 2014).

Peterman, William B., and Kamila Sommer. 2014. "How Well Did Social Security Mitigate the Effects of the Great Recession?" Federal Reserve Board. http://www.federalreserve.gov/pubs/feds/2014/201413/201413pap.pdf (accessed February 12, 2014).

Pierret, Charles R. 2006. "The 'Sandwich Generation:' Women Caring for Parents and Children." *U.S. Department of Labor, Monthly Labor Review* (September):3–9.

Presser, Harriet B. 2000. "Nonstandard Work Schedules and Marital Instability." *Journal of Marriage & Family* 62(1):93–110.

Redfoot, Donald, Lynn Feinberg, and Ari Houser. 2013. "The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers." AARP Public Policy Institute. http://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf (accessed April 22, 2014.)

Rhee, Nari. 2013a. "The Retirement Savings Crisis: Is It Worse Than We Think?" National Institute on Retirement Security. http://www.nirsonline.org/index.php?option=com_content&task=view&id=768&Itemid=48 (accessed February 21, 2014).

Rhee, Nari. 2013b. "Race and Retirement Insecurity in the United States." National Institute on Retirement Security. http://www.nirsonline.org/index.php?option=com_content&task=view&id=810&Itemid=48 (accessed February 21, 2014).

Richman, Amy, Arlene Johnson, and Lisa Buxbaum. 2006. *Workplace Flexibility for Lower-Wage Workers*. Washington, DC: Corporate Voices for Working Families.

Rose, Stephen, and Heidi Hartmann. 2004. *Still a Man's Labor Market*. IWPR Report C355. Washington, DC: Institute for Women's Policy Research.

Rothwell, Jonathan. 2013. "The Hidden STEM Economy." The Brookings Institution. http://www.brookings.edu/research/reports/2013/06/10-stem-economy-rothwell (accessed February 19, 2014).

Rubin, Rose M., and Shelley I. White-Means. 2009. "Informal Caregiving: Dilemmas of Sandwiched Caregivers." *Journal of Family and Economic Issues* 30(3):252–67.

Schmitt, John, and Nicole Woo. 2013. "Women Workers and Unions." http://www.cepr.net/documents/union-women-2013-12.pdf (accessed August 9, 2015).

Self, Jack. 2010. "Digital Natives and the Death of the Desk: A Glimpse into the Future of Work." *Architectural Review*, December 21. http://www.architectural-review.com/london-and-amsterdam-

digital-natives-and-the-death-of-the-desk-a-glimpse-into-the-future-of-work/8609401.article (accessed February 19, 2014).

Shierholz, Heidi, and Lawrence Mishel. 2013. "A Decade of Flat Wages: The Key Barrier to Shared Prosperity and a Rising Middle Class." Economic Policy Institute. http://www.epi.org/publication/a-decade-of-flat-wages-the-key-barrier-to-shared-prosperity-and-a-rising-middle-class/ (accessed on April 14, 2014)

Smith, Tom W., Peter V. Marsden, Michael Hout, and Jibum Kim. 2013. "General Social Surveys, 1972–2012." [machine-readable data file] National Opinion Research Center, producer, 2005; Storrs, CT: The Roper Center for Public Opinion Research, University of Connecticut.

Snyder, Thomas D., and S. A. Dillow. 2011. Table 8: "Percentage of Persons Age 25 and Over and of Persons 25 to 29 Years Old with High School Education or Higher and a Bachelor's or Higher Degree, by Race/Ethnicity and Sex: Selected Years, 1910 through 2011." http://nces.ed.gov/programs/digest/d11/tables/dt11_008.asp?referrer=report (accessed April 23, 2014).

Snyder, Thomas D., and S. A. Dillow. 2012. Table 310: "Degrees Conferred by Degree-Granting Institutions, by Level of Degree and Sex of Student, Selected Years: 1869–79 through 2021–22." http://nces.ed.gov/programs/digest/d12/tables/dt12_310.asp (accessed November, 2013).

Society for Human Resource Management. 2011. "2011 Employee Benefits: Examining Employee Benefits amidst Uncertainty." https://www.shrm.org/Research/SurveyFindings/Articles/Documents/2011_Emp_Benefits_Report.pdf (accessed on April 23, 2014).

Spalter-Roth, Roberta, Terri Ann Lowenthal, and Mercedes Rubio. 2005. "Race, Ethnicity, and the Health of Americans." American Sociological Association. http://www.asanet.org/images/research/docs/pdf/race_ethnicity_health.pdf (accessed April 23, 2014).

Stevenson, Betsey. 2010. "Beyond the Classroom: Using Title IX to Measure the Return to High School Sports." National Bureau of Economic Research. http://www.nber.org/papers/w15728 (accessed February 21, 2014).

Swanberg, Jennifer E., Jacquelyn B. James, and Sharon P. McKechnie. 2008. "Can Business Benefit by Providing Workplace Flexibility to Hourly Workers?" Citisale Issue Brief No. 3. http://www.uky.edu/Centers/iwin/citisales/_pdfs/IB3-HourlyWorkers.pdf (accessed July 10, 2014).

Swers, Michele L. 2002. *The Difference Women Make: The Policy Impact of Women in Congress.* Chicago: University of Chicago Press.

Taylor, Paul. 2014. *The Next America: Boomers, Millennials, and the Looming Generational Showdown.* New York: Public Affairs Perseus Book Group.

Taylor, Paul, and Scott Keeter. 2010. "Millennials: A Portrait of Generation Next, Confident. Connected. Open to Change." Pew Research Center. http://www.pewsocialtrends.org/files/2010/10/millenials-confident-connected-open-to-change.pdf (accessed December 13, 2013).

Taylor, Paul, Rich Morin, Kim Parker, D'Vera Cohn, and Wendy Wang. 2009. "Growing Old in America: Expectations vs. Reality." Pew Research Center. http://www.pewsocialtrends.org/files/2010/10/Getting-Old-in-America.pdf (accessed April 20, 2014).

Taylor, Paul, and Wendy Wang. 2011. "For Millennials, Parenthood Trumps Marriage." Pew Research Center. http://www.pewsocialtrends.org/2011/03/09/for-millennials-parenthood-trumps-marriage/ (accessed December 13, 2013).

The College Board. 2013. "Trends in College Pricing 2013." http://trends.collegeboard.org/sites/default/files/college-pricing-2013-full-report-140108.pdf (accessed February 10, 2014).

Title IX Legal Manual. http://www.justice.gov/crt/about/cor/coord/ixlegal.php (accessed December 21, 2013).

Ton, Zeynep. 2012 "Why 'Good Jobs' Are Good for Retailers." *Harvard Business Review* 90:1 (January-February).

U.S. Bureau of Labor Statistics. 2010a. "Current Employment Statistics Tabulations." http://www.bls.gov/webapps/legacy/cesbtab5.htm (accessed February 21, 2014).

U.S. Bureau of Labor Statistics. 2010b. "The Editor's Desk, Work at Home and in the Workplace, 2010." http://www.bls.gov/opub/ted/2011/ted_20110624.htm (accessed January 13, 2014).

U.S. Bureau of Labor Statistics. 2012b. Current Population Survey "Table 23: Persons at Work 1 to 34 Hours, by Sex, Race, Hispanic or Latino Ethnicity, Usual Full- or Part-time Status, and Reason for Working Less than 35 Hours." http://www.bls.gov/opub/gp/gpsec2.htm (accessed December 13, 2013).

U.S. Bureau of Labor Statistics. 2012c. "Civilian Labor Force Participation Rates by Age, Sex, Race, and Ethnicity." http://www.bls.gov/emp/ep_table_303.htm (accessed December 13, 2013).

U.S. Bureau of Labor Statistics. 2013a. "Table 1.3: Fastest Growing Occupations, 2012 and Projected 2022." Employment Projections. http://www.bls.gov/emp/ep_table_103.htm (accessed April 19, 2014).

U.S. Bureau of Labor Statistics. 2013b. "Characteristics of Minimum Wage Workers: 2012." Labor Force Statistics from the Current Population Survey. http://www.bls.gov/cps/minwage2012tbls.htm (accessed April 19, 2014).

U.S. Bureau of Labor Statistics. 2013c. "Table 3.3: Civilian Labor Force Participation Rates by Age, Sex, Race, and Ethnicity, 1992, 2002, 2012, and Projected 2022." Employment Projections. http://www.bls.gov/emp/ep_table_303.htm (accessed April 9, 2014).

U.S. Bureau of Labor Statistics. 2013d. "The American Time Use Survey: 2012." *Economic News Release*, June 20. http://www.bls.gov/news.release/atus.nr0.htm (accessed April 9, 2014).

U.S. Bureau of Labor Statistics. 2013e. "Women in the Labor Force: A Databook (Report 1040)." http://www.bls.gov/cps/wlf-databook-2012.pdf (accessed December 13, 2013).

U.S. Bureau of Labor Statistics. 2014a. "Occupational Outlook Handbook, 2014–15 Edition." http://www.bls.gov/cps/wlf-databook-2012.pdf (accessed January 17, 2014).

U.S. Bureau of Labor Statistics. 2014b. "National Compensation Survey, March 2013." http://www.bls.gov/ncs/ebs/benefits/2013/benefits_retirement.htm (accessed April 22, 2014).

U.S. Census Bureau. 1999. "Living Arrangements of Children under 18 Years Old: 1960 to Present." http://www.census.gov/population/socdemo/ms-la/tabch-1.txt (accessed February 12, 2014).

U.S. Census Bureau. 2008. "Table 12: Projections of the Population by Age and Sex for the United States: 2010 to 2050 (NP2008-T12)." National Population Projections. https://www.census.gov/population/projections/data/national/2008/summarytables.html (accessed October 16, 2013).

U.S. Census Bureau. 2012a. "Most Children Younger than Age 1 Are Minorities, Census Bureau Reports." News Release, May 17. https://www.census.gov/newsroom/releases/archives/population/cb12-90.html (accessed August 8, 2014).

U.S. Census Bureau. 2012b. "Table 2. Projections of the Population by Selected Age Groups and Sex for the United States: 2015 to 2060." National Population Projections. http://www.census.gov/population/projections/data/national/2012/summarytables.html (accessed December 19, 2013).

U.S. Census Bureau. 2012c. "Most Children Younger than Age 1 Are Minorities, Census Bureau Reports." http://www.census.gov/newsroom/releases/archives/population/cb12-90.html (accessed on April 14, 2014).

U.S. Census Bureau. 2012d. "The 2012 Statistical Abstracts: Labor Force, Employment, & Earnings: Labor Force Status." http://www2.census.gov/library/publications/2011/compendia/statab/131ed/tables/labor.pdf (calculated based on Table 587)(accessed February 10, 2014).

U.S. Census Bureau. 2013. "Table C3: Living Arrangements of Children under 18 Years and Marital Status of Parents, by Age, Sex, Race, and Hispanic Origin and Selected Characteristics of the Child for All Children." http://www.census.gov/hhes/families/data/cps2013C.html (accessed February 10, 2014).

U.S. Census Bureau. 2014. "CPS Historic Time Series Table A-2: Percent of People 25 Years and Over Who Have Completed High School or College, by Race, Hispanic Origin and Sex: Selected Years 1940 to 2013." http://www.census.gov/hhes/socdemo/education/data/cps/historical/index.html (accessed February 10, 2014).

U.S. Department of Education. 2010a. "Science, Technology, Engineering and Math: Education for Global Leadership." http://www.ed.gov/sites/default/files/stem-overview.pdf (accessed December 21, 2013).

U.S. Department of Education. 2010b. "Table 281. Associate Degrees and Other Sub-baccalaureate Awards Conferred by Degree-Granting Institutions, by Length of Curriculum, Sex of Student, and Discipline Division: 2008–09." National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS). http://nces.ed.gov/programs/digest/d10/tables/dt10_281.asp?referrer=list (accessed July 8, 2011).

U.S. Department of Education, National Center for Education Statistics. 2012. "Digest of Education Statistics 2011: Table 283, Degrees conferred by degree-granting institutions, by level of degree and sex of student: Selected years, 1869–70 through 2020–21." U.S. Department of Education. http://nces.ed.gov/pubs2012/2012001.pdf (accessed August 19, 2015).

U.S. Department of Health and Human Services. 2012. "2012 HHS Poverty Guidelines." http://aspe.hhs.gov/poverty/12poverty.shtml (accessed April 24, 2014).

U.S. Department of Labor. Federal Glass Ceiling Commission. 1995a. "Good for Business: Making Full Use of the Nation's Human Capital." http://www.dol.gov/oasam/programs/history/reich/reports/ceiling.pdf (accessed February 10, 2014).

U.S. Department of Labor. Federal Glass Ceiling Commission. 1995b. "A Solid Investment: Making Full Use of the Nation's Human Capital. Recommendations of the Federal Glass Ceiling Commission." http://www.dol.gov/dol/aboutdol/history/reich/reports/ceiling2.pdf (accessed February 10, 2014).

U.S. Equal Employment Opportunity Commission (EEOC). n.d. "The Toothless Tiger Gets Its Teeth." EEOC 35th Anniversary. http://www.eeoc.gov/eeoc/history/35th/1970s/index.html (accessed May 1, 2014).

U.S. Equal Employment Opportunity Commission (EEOC). 2014. "Enforcement Guidance: Pregnancy Discrimination and Related Issues." No. 015.003. http://www.eeoc.gov/laws/guidance/pregnancy_guidance.cfm (accessed August 1, 2014).

U.S. Government Accountability Office. 2012. "State and Local Government Pension Plans: Economic Downturn Spurs Efforts to Address Costs and Sustainability." http://www.gao.gov/assets/590/589043.pdf (accessed February 11, 2014).

U.S. President's Commission on the Status of Women. 1965. "American Women: The Report of the President's Commission on the Status of Women and Other Publications of the Commission." New York: Charles Scribner's Sons.

U.S. Social Security Administration. 2014. "Annual Statistical Supplement to the Social Security Bulletin, 2013." http://www.ssa.gov/policy/docs/statcomps/supplement/2013/supplement13.pdf (accessed April 21, 2014).

Van Giezen, Robert W. 2013. "Paid Leave in Private Industry over the Past 20 Years." *Beyond the Numbers: Pay & Benefits* (2:18) U.S. Bureau of Labor Statistics. http://www.bls.gov/opub/btn/volume-2/paid-leave-in-private-industry-over-the-past-20-years.htm (accessed October 22, 2014).

Virtanen, Marianna, Katriina Heikkilä, Markus Jokela, Jane E. Ferrie, G. David Batty, Jussi Vahtera, and Mika Kivimäki. 2012. "Long Working Hours and Coronary Heart Disease: A Systematic Review and Meta-Analysis." *American Journal of Epidemiology* Open Access. http://aje.oxfordjournals.org/content/early/2012/09/04/aje.kws139.full.pdf+html (accessed April 21, 2014).

Waldfogel, Jane. 1997. "The Effect of Children on Women's Wages." *American Sociological Review* 62(2):209–17.

Wang, Ying, and Dave E. Marcotte. 2007. "Golden Years? The Labor Market Effects of Caring for Grandchildren." *Journal of Marriage and Family* 69(5):1283–96.

Watson, Liz, Lauren Froehlich, and Elizabeth Johnston. 2014. "Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences." National Women's Law Center. http://www.nwlc.org/resource/collateral-damage-scheduling-challenges-workers-low-wage-jobs-and-their-consequences (accessed April 20, 2014).

White House Council. 2014. "The Labor Force Participation Rate since 2007: Causes and Policy Implications." http://www.whitehouse.gov/sites/default/files/docs/labor_force_participation_report.pdf (accessed August 12, 2014).

Wiatrowski, William J. 2011. "Changing Landscape of Employment-based Retirement Benefits." U.S. Bureau of Labor Statistics. http://www.bls.gov/opub/mlr/cwc/changing-landscape-of-employment-based-retirement-benefits.pdf (accessed on April 23, 2014).

Williams, Joan C., Jessica Manvell, and Stephanie Bornstein. 2006. "'Opt Out' or Pushed Out?: How the Press Covers Work/Family Conflict." Center for WorkLife Law, U.C. Hastings College of Law. http://www.worklifelaw.org/pubs/OptOutPushedOut.pdf (accessed April 23, 2014).

Wolfinger, Nicholas H. 2005. *Understanding the Divorce Cycle: The Children of Divorce in Their Own Marriages*. New York: Cambridge University Press.

Wu, April Yanyuan, Nadia S. Karamcheva, Alicia H. Munnell, and Patrick J. Purcell. 2013. "How Do Trends in Women's Labor Force Activity and Marriage Patterns Affect Social Security Replacement Rates?" *Social Security Bulletin* 73(4):124.

Research Report 2015-09, November 2015

© **AARP PUBLIC POLICY INSTITUTE**
601 E Street, NW
Washington DC 20049

Follow us on Twitter @AARPpolicy
On facebook.com/AARPpolicy
www.aarp.org/ppi

For more reports from the Public Policy Institute, visit http://www.aarp.org/ppi/.

AARP
Real Possibilities

Public Policy Institute