WOMEN AND THE WORKFORCE:
Challenges and Opportunities Facing Women as They Age

2012 Mother’s Day Report
www.owl-national.org
TABLE OF CONTENTS

A MESSAGE FROM OWL’S PRESIDENT ................................................................. 5
EXECUTIVE SUMMARY .................................................................................. 6
INTRODUCTION ................................................................................................. 8
BACKGROUND ................................................................................................... 10
 THAT WAS THEN—JOBS ARE NOW ............................................................... 10
 HOW MIDLIFE & OLDER WOMEN ARE FARING IN THE WORKPLACE ......... 11
 Unemployment .................................................................................................. 11
 Economic Recovery .......................................................................................... 11
 Job Cuts ............................................................................................................ 11
 Vulnerability ..................................................................................................... 12
 Mental Illness .................................................................................................. 12
 Pay Inequality .................................................................................................. 13
 Economic Insecurity ....................................................................................... 13
 The Caregiver Penalty ...................................................................................... 14
 Retirement ........................................................................................................ 15
 Underemployment ........................................................................................... 15
 Underrepresentation ......................................................................................... 16
 STEM Jobs ........................................................................................................ 16
 Higher Paying and Managerial Positions ....................................................... 16
 Women & Non-profit Work .............................................................................. 16
 Mentors ............................................................................................................ 17
 Entrepreneurship and Small Business ........................................................... 17
 Quality and Quantity ....................................................................................... 17
 FACTORS IMPEDING EMPLOYMENT .......................................................... 18
 Age Discrimination ........................................................................................ 18
 Gender Discrimination .................................................................................... 18
 Race Discrimination ....................................................................................... 18
 MOVING FORWARD ......................................................................................... 18

WHO STANDS TO WIN FROM ADOPTING CHANGE? .................................. 19
 WOMEN AND THEIR FAMILIES ................................................................... 19
 YOUNG WOMEN ............................................................................................ 19
 VETERANS, SERVICEWOMEN, AND MILITARY SPOUSES ......................... 19
 EMPLOYERS .................................................................................................. 19
 THE GLOBAL ECONOMY .............................................................................. 19

CRITERIA FOR SOLUTIONS ............................................................................ 21

EXISTING PROGRAMS .................................................................................... 21
 GOVERNMENTAL PROGRAMS & RESOURCES ............................................. 21
 Senior Community Service Employment Program ..................................... 21
 One-Stop Career Centers ................................................................................ 22
 Senior Environmental Employment Program .............................................. 22
 Agriculture Conservation Experienced Services ......................................... 22
 Green Jobs Initiative ....................................................................................... 22
 Small Business Administration ..................................................................... 23
 Local Universities ............................................................................................ 23
 Unemployment Insurance & the UI Connectivity Project ............................. 24
 Pay Gap App & Equal Pay Task Force ......................................................... 24
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIVATE &amp; NON-PROFIT PROGRAMS</td>
<td>24</td>
</tr>
<tr>
<td>American Association of Community Colleges</td>
<td>24</td>
</tr>
<tr>
<td>Byte Back</td>
<td>25</td>
</tr>
<tr>
<td>Partners in Care</td>
<td>25</td>
</tr>
<tr>
<td>Osher Lifelong Learning Institutes</td>
<td>25</td>
</tr>
<tr>
<td>National Coalition of 100 Black Women</td>
<td>25</td>
</tr>
<tr>
<td>INNOVATIVE SOLUTIONS &amp; MODEL INITIATIVES</td>
<td>26</td>
</tr>
<tr>
<td>COMMUNITY COLLEGE-EMPLOYER PARTNERSHIPS</td>
<td>26</td>
</tr>
<tr>
<td>Community College to Career Initiative</td>
<td>26</td>
</tr>
<tr>
<td>Aspen WSI</td>
<td>26</td>
</tr>
<tr>
<td>ENTREPRENEURSHIP &amp; NON-TRADITIONAL BUSINESS</td>
<td>26</td>
</tr>
<tr>
<td>R.A.K.H.I. for World Peace Foundation</td>
<td>26</td>
</tr>
<tr>
<td>Empowered Women International</td>
<td>27</td>
</tr>
<tr>
<td>Create Jobs for USA</td>
<td>28</td>
</tr>
<tr>
<td>The Blogosphere</td>
<td>28</td>
</tr>
<tr>
<td>SPANX</td>
<td>29</td>
</tr>
<tr>
<td>MENTORING &amp; SUPPORT PROGRAMS</td>
<td>29</td>
</tr>
<tr>
<td>The Foundation for Women's Resources</td>
<td>29</td>
</tr>
<tr>
<td>Business and Professional Women's Foundation</td>
<td>29</td>
</tr>
<tr>
<td>Latinas Leadership Program</td>
<td>30</td>
</tr>
<tr>
<td>Reverse Mentoring</td>
<td>30</td>
</tr>
<tr>
<td>Meetup.com</td>
<td>30</td>
</tr>
<tr>
<td>Salary Negotiation Workshops</td>
<td>30</td>
</tr>
<tr>
<td>Temporary Employment Agencies</td>
<td>30</td>
</tr>
<tr>
<td>VOLUNTEERISM</td>
<td>31</td>
</tr>
<tr>
<td>THE ROLE OF EMPLOYERS &amp; BUSINESSES</td>
<td>32</td>
</tr>
<tr>
<td>Relationship Building</td>
<td>32</td>
</tr>
<tr>
<td>Coalitions</td>
<td>32</td>
</tr>
<tr>
<td>Public-Private Partnerships</td>
<td>32</td>
</tr>
<tr>
<td>Promoting Positive Perceptions of Older Women</td>
<td>33</td>
</tr>
<tr>
<td>Workplace Flexibility and Advancement Programs</td>
<td>33</td>
</tr>
<tr>
<td>INTERNATIONAL INITIATIVES</td>
<td>33</td>
</tr>
<tr>
<td>Coop Adriatica, Italy</td>
<td>33</td>
</tr>
<tr>
<td>Apparent Project, Haiti</td>
<td>34</td>
</tr>
<tr>
<td>Building a Society for All Ages, UK</td>
<td>34</td>
</tr>
<tr>
<td>Age Platform Europe</td>
<td>34</td>
</tr>
<tr>
<td>Filter Service, Poland</td>
<td>35</td>
</tr>
<tr>
<td>Mataró Glassworks, Spain</td>
<td>35</td>
</tr>
<tr>
<td>POLICY &amp; LEGISLATIVE RECOMMENDATIONS</td>
<td>36</td>
</tr>
<tr>
<td>General Policy Recommendations</td>
<td>36</td>
</tr>
<tr>
<td>Outside the Box</td>
<td>36</td>
</tr>
<tr>
<td>Strengthening Existing Programs and Legislation</td>
<td>37</td>
</tr>
<tr>
<td>Enacting Proposed Legislation</td>
<td>38</td>
</tr>
<tr>
<td>STORIES</td>
<td>40</td>
</tr>
<tr>
<td>APPENDIX A: RESOURCES</td>
<td>42</td>
</tr>
<tr>
<td>APPENDIX B: ANTI-DISCRIMINATION LAWS</td>
<td>51</td>
</tr>
<tr>
<td>ENDNOTES</td>
<td>52</td>
</tr>
</tbody>
</table>
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A MESSAGE FROM OWL’S PRESIDENT

This is a timely report on an important issue. More women than ever before are working, and it is essential—to them, their families, and the economy—that they have access to full and equal employment opportunities.

In the following pages, we highlight challenges confronting midlife and older women as they search for new, better, or more satisfying employment; strategies for successful job seeking; and recommendations for changes in policy and practice.

We draw on many kinds of data, including census figures, study and report findings, and personal stories.

In compiling this report, several themes emerged. We found that women who are successful at making work transitions in mid- and later life often follow their passions and interests when seeking employment. They learn how to get help, sometimes in novel places. They network widely and creatively. They recognize that they may need to upgrade their knowledge, skills, and attitudes to remain competitive and get the job they want.

One of the great advances of the modern women’s movement was the recognition that women work all their lives, but that most of that work was unpaid (and discounted). In the late 1960s, a U.S. Department of Labor recommendation that the federal government examine volunteer work for evidence of experience and competence was a major policy breakthrough that enabled women to enter appropriate careers that previously would have been closed to them. We need similarly creative changes to accommodate the emerging realities of the long, usually healthy lives experienced by women today.

Work brings not just financial rewards—it is central to our sense of identity, our feelings of self-worth, and our participation in society. For three decades, OWL has been committed to improved quality of life for midlife and older women. With this report, we continue our mission by advocating for opportunities for these women to fully and equally participate in our nation’s workforce.

We are grateful to those who join us in supporting this cause.

Margaret Hellie Huyck, Ph.D.
President, OWL National Board
Midlife and older women are the fastest-growing sector of the U.S. workforce, and their participation in the nation’s productivity is at an all-time high. As greater numbers of older women delay retirement, their presence in the workplace will continue to increase. In spite of their growing numbers, these women encounter real challenges in finding meaningful employment, competitive wages, and retirement security.

The past few years of economic decline, slow recovery, and related job cuts in state and local governments were particularly devastating for women. Along with the negative impact of the recession, older women workers are facing an array of obstacles in the workplace including age and gender discrimination; pay inequality; under-representation in business ownership, high-paying science, technology, engineering, and math (STEM) jobs, and upper-management jobs; caregiving demands and penalties; underemployment; and a lack of retirement security.

- Despite federal anti-discrimination laws, age-based discrimination complaints have increased over the past several years by 50%. Many employers still believe that older workers cannot be trained in new technologies, cost more to employ, and cannot work as efficiently as young people.
- Women still earn only 77 cents for every dollar men earn, and this disparity increases with age.
- Women represent a much smaller proportion (24%) than men (76%) in STEM jobs, which are one of the best-paying and fastest-growing employment sectors.
- Many working women in the “sandwich generation” are caregivers to children and/or aging parents and are often required to cut back on hours, take part-time work, decline promotions or overtime, or leave the workforce altogether to fulfill their caregiving responsibilities.
- Underemployment is especially prevalent among midlife and older women. Of men age 55-61, only 7.2% are underemployed; for women in the same age group, the percentage jumps to 20.5%.
- As the result of a lifetime of reduced income, women have less in savings and retirement benefits. Almost twice as many retired women live in poverty as retired men.

There are many gains to be won by addressing these challenges. Midlife and older women would be able to achieve rewarding work and increased economic and retirement security, protecting them and their dependents from poverty. Younger women would benefit from increased mentoring. Employers would enjoy the proven qualities such as dedication, dependability, and trustworthiness that a mature worker can provide. And the position of the U.S. in the global marketplace would benefit from increased fairness and competition with a more age- and gender-diverse workforce.

There are a number of existing programs and resources to help midlife and older women find and retain a job or start their own business. These include governmental programs such as the Senior Community Service Employment Program and the Senior Environmental Employment Program. There are private and non-profit organizations such as the Business and Professional Women’s Foundation and Empowered Women International that work to advance women economically and socially. And there are several anti-discrimination laws
on the books, including the Equal Pay Act of 1963, the Civil Rights Act of 1964, and the Age Discrimination in Employment Act of 1967, that were enacted with the goal of equal employment opportunity for all.

Though these programs and laws are important, they are not sufficient. In order for midlife and older women to achieve true equality in the workplace and financial security in retirement, more needs to be done.

American organizations, businesses, and individuals are inventing solutions to the challenges facing older workers. Some of these solutions include partnerships between community colleges and employers for job training and placement; training women in craft-making, marketing, and entrepreneurship to foster sustainable business and self-sufficiency; mentoring and leadership programs; and volunteerism as a means to network, improve skills, and find work.

Many innovative approaches can be found outside the U.S. In Poland, a filtration factory values its older workers as skillful and knowledgeable assets to its company. A glassworks cooperative in Spain encourages positive relationships between its old and young workers. A large retail company in Italy offers a flexible work program, allowing its older workers time for caregiving responsibilities. And the United Kingdom is proactively meeting the challenge of its aging workforce by issuing a comprehensive strategy that includes improving employer attitudes toward older workers.

OWL believes that the best approach to addressing the challenges facing midlife and older women in the workplace is through innovative programs and model initiatives, along with policy and legislative improvements.

The government can assist by vigorously enforcing and strengthening anti-discrimination laws, ending pay inequality, and increasing tax credits for caregivers. Employers can play a critical role by seeing through myths about older workers, creating an age-friendly work environment, and helping employee caregivers to balance work and family responsibilities. And midlife and older women can help themselves by networking and seeking social support, volunteering, and keeping their computer and technology skills up to date.

Since its inception 32 years ago, OWL has been a leader in the debate over how midlife and older women can combat discrimination and achieve greater equity in the workplace. Through this report, we endeavor to highlight the critical role these women play in our nation’s economy, the special problems they face, and the opportunities all of us can pursue to maximize their full potential.
Americans are living and working longer, and older Americans are working in record numbers. It is estimated that by 2014, 21% of the nation's workers will be 55 and older\(^1\) and nearly half of them will be women.\(^2\)

The importance of women in the workforce is substantial and on the rise. As shown in Figure 1, the proportion of the labor force who are women has increased substantially over the past 70 years. Mature working women are contributing to U.S. productivity in unprecedented numbers. They are part of the fastest-growing sector of the American workforce, and their participation, over 35%, is at an all-time high.\(^3\)

![Figure 1: Women's Share of the Labor Force, 1951-2011](image)

Both men and women are delaying retirement in unprecedented numbers, and for a variety of reasons. For many, it's because of changes in Social Security that offer a bonus to keep working until age 70 and raise the age at which a worker is eligible for full retirement benefits. Others choose to remain in the workforce because of the social interaction and feelings of purpose, competence, and self-worth they associate with their work. Many can survive on their expected retirement income, but want to have additional resources to participate more fully in their social system. Many are worried about the economic uncertainties of retirement: Will they have enough money to live on? Will their home or investments lose value? Will Congress cut their Social Security or Medicare benefits? How much will they need to spend on health and long-term care?

For women, the decision to remain at work may be more complicated than it is for men. Women live on average five years longer than men, so they may need to work longer to save more. With more aging women in the workforce, it is important to examine their work prospects and to address the obstacles they face in achieving meaningful employment and retirement security.

Mature women face a number of challenges re-entering the workforce, or continuing to work as they reach age 50 and beyond. One of the biggest hurdles is age discrimination, based on stereotypes and myths about the limitations of older workers. Women face age discrimination earlier in life than men do, and the combination of age and gender discrimination is particularly difficult for women to overcome.\(^4\)

---

1. Of all the wastes of human ignorance, perhaps the most extravagant and costly to human growth has been the waste of the distinctive powers of womanhood after the child-bearing age.”

   - Anna Garlin Spencer, 1913

2. INTRODUCTION

30%
25%
35%
40%
45%
50%

51 56 61 66 71 76 81 86 91 96 01 06 11
Other obstacles to employment facing older women include under-representation in STEM jobs; lack of employer-provided training opportunities; a “sticky floor;” and a “glass ceiling” that prevents promotion to upper-level positions.

Finding and keeping a job is only part of the problem. Ensuring a secure retirement is also a major concern for older working women.

Pay inequality can erode retirement income. On average, women working full-time, year-round earn 77 cents for every dollar earned by men. This wage gap widens even further when race and ethnicity come into play. These differences in pay can negatively impact a woman’s earnings over her lifetime, resulting in lower pay, less personal savings, and smaller Social Security and pension benefits.

Caregiving can also cut into a woman’s retirement security. Most caregivers are female and middle-aged and drop out of the workforce for an average of 12 years to care for young children or aging parents. This time off results in lost wages, smaller retirement benefits, and difficulty re-entering the workforce.

Fewer women than men are covered by public or private pensions, and even after a lifetime of working, without adequate pay or pension plans older women can end up in poverty. Of older Americans living below poverty, 70% are women.

There are a number of government, private, and non-profit programs and model initiatives that can help older women in the workforce. Employers can do their part as well in acknowledging the contribution that older women can make and providing job flexibility and training. There is much that can be accomplished through legislation and policy changes to ensure that mature women have access to employment opportunities and retirement security.

For more than three decades, OWL has worked with thousands of women across the country, advocating for employment and retirement security for midlife and older women. We have actively supported a range of policies to help women meet those goals, including pay equality, improved pension and other retirement plans, laws against age and gender discrimination, and monetary credit for caregiving.

This 2012 Mother’s Day report is dedicated to helping midlife and older women achieve meaningful employment and a secure retirement. The report—prepared in collaboration with a wide range of women’s, aging, and related organizations—examines the current state of midlife and older women in the workforce, analyzes the barriers they face to work and retirement security, and highlights existing programs and innovative solutions for improving their employment and retirement outlook.
BACKGROUND

THAT WAS THEN—JOBS ARE NOW
The historic National Woman’s Party (NWP) fought for women’s rights in the U.S. during the early 20th century. Their efforts led to the passage in 1920 of the 19th Amendment, giving women the right to vote. They continued their campaign for women’s equality by lobbying for passage of an Equal Rights Amendment. Their activism propelled women’s rights forward and set an example for non-violent change that endures today.

The NWP leadership also understood the business side of suffrage. They raised thousands of dollars to support their efforts by using innovative fundraising techniques such as running tea rooms and renting out office space. One of the most memorable and enduring was selling soap wrapped in a pamphlet with the slogan, “Equal Suffrage means Clean Politics. Use this Soap and Do Justice to Women.” (The soap is still sold today at the NWP headquarters in Washington, DC.)

Although nearly a century has passed since the NWP’s founding, similarities remain. Women still face barriers to full participation and equality, and many are seeking innovative ways to achieve financial security—through entrepreneurship, small-business ownership, or nontraditional careers.

Women have made great strides toward equality, thanks to the commitment of the NWP and many others who came after them. But there is more work to do. Now, for the 74 million American women who are midlife and older, we focus our efforts on removing the obstacles they continue to face in achieving true workplace equality and financial security.

“…when women still face barriers to participation in the workplace and marketplace, that is not just a ‘women’s issue.’ When women still make just 77 cents for every dollar men make, or have to pay more for their health care than men, that hurts entire families who cannot afford to lose part of their income each month. When a job does not offer adequate family leave or sick leave that also hurts men who need to help care for a new baby or an ailing parent. When women entrepreneurs continue to have a harder time accessing capital they need to start and sustain their businesses, create new jobs, and sell new products, that hurts our entire economy. And when approximately two million women fall victim to domestic violence each year, that costs our nation $8 billion annually in lost productivity and health care expenses and results in the loss of 8 million paid days of work a year.”

—Excerpt from Keeping America’s Women Moving Forward
The White House Council on Women and Girls, April 12, 2012
HOW MIDLIFE & OLDER WOMEN ARE FARING IN THE WORKPLACE

A steady economic decline over the past several years, a slow climb toward recovery, and an array of other challenges are having a significant impact on employment among midlife and older women.

Unemployment

From 2007-2011, the unemployment rate grew among women age 40-44 (3.4% to 6.7%), 45-54 (3.2% to 6.7%), 55-64 (3.0% to 6.1%), and 65 and older (3.1% to 6.5%). In addition to losing jobs, older workers, including women, have faced challenges finding employment. From June 2010 to July 2011, 16.3% of unemployed workers over the age of 35 spent 99 weeks or longer looking for work, while only 8.1% of workers under the age of 35 were unemployed for similarly long periods. Complicating matters, research has shown the longer a person remains unemployed, the more difficult it becomes for them to become gainfully employed in the future.

Economic Recovery

While men gained back 34% of jobs they lost during the recession, women regained only 23% during the same period. In fact, of a little over one million new jobs created between 2010 and 2011, about 90% went to men, whereas women gained only 149,000. The stimulus spending by the federal government on infrastructure projects like roads, less than one-third of the total, heavily favored jobs held by male workers; at the same time, much of the other two-thirds of the American Recovery and Reinvestment Act targeted assistance like food stamps to low income families and individuals in financial trouble, one-time payments went to older adults, financial aid went to the states for Medicaid and welfare, and the Make Work Pay tax cuts targeted tax relief to low- and moderate-income families. Much of this assistance and tax relief went disproportionately to women, including older women, and helped employ women in social science, health care, and education jobs.

Job Cuts

Cuts to state and local budgets have had a particularly negative impact on women. Between 2007 and 2011, state and local governments saw a decline of approximately 765,000 jobs, and 70% of those jobs were lost by women. Figure 2 shows that although women make up 46.6% of the U.S. workforce, they comprise about 60% of state and local government workforces.

Figure 2: Gender breakdown of labor force vs. state and local workers, 2011

Vulnerability

Economic recession and unemployment leave midlife and older women more vulnerable to poverty. A survey conducted in 2010 revealed 61% of men claimed to have sufficient savings to support themselves for at least two months, while only 43% of women reported a similar level of financial security.\textsuperscript{17}

In addition, being unemployed, especially for an extended period, can cause individuals to fall behind on mortgage payments. Most single-family mortgage loans, especially those originated from 2005 through 2008, have been affected by the compounding pressures on household wealth caused by significant declines in home values that began in 2006 and the ongoing weak employment environment.\textsuperscript{18} Unemployment and foreclosure combine to erode one’s feeling of self-worth and economic security. The inability to sell homes impedes women from moving to take advantage of better work opportunities.

Unemployed and underemployed time for women also affects Social Security earnings. Unemployment may prevent older women from meeting the “recency-of-work” test for disability benefits (i.e. an individual has worked for at least five out of the last ten years). Older women who are unemployed or underemployed may have to claim benefits early because they need the income—causing their monthly Social Security benefit to be lower. Lastly, job loss can have immediate and long-term effects on Social Security because of the time (can be up to ten years) it takes for the individual to make up for lost earnings.

Mental Illness

To this point, the relationship between unemployment and mental health has not been entirely clear. Research indicates past unemployment at multiple points in time predicts symptoms of depression, and also finds that previous mental health problems can lead to unemployment.\textsuperscript{19} More longitudinal research is needed to explore and clarify the relationship between un/underemployment and mental health outcomes. However, trends indicate that:

- High levels of depressive symptoms are particularly common among individuals with economic problems and those of lower socioeconomic status. Individuals who are less educated and unemployed are at higher risk for depression and often have less social support. A 1990 study found that these risk factors were overrepresented among women.\textsuperscript{20}
- Women of color are more likely than white women to share a number of socioeconomic risk factors for depression, including racial/ethnic discrimination, lower educational and income levels, segregation into low-status and high-stress jobs, unemployment, poor health, larger family sizes, marital dissolution, and single parenthood.\textsuperscript{21}
- Welfare reform designed to facilitate the transition from welfare to work has placed limitations on benefits that many low-income women can use to ensure the well-being of their families, causing increased stress and contributing to the onset and exacerbation of psychological illness.\textsuperscript{22}
Pay Inequality
Adding to midlife and older women’s financial worries is the longstanding history of gender-based discrepancy in pay. In addition to having more gaps in their careers, women have consistently made less in salary than men performing the same tasks. Even more striking is that the pay disparity between men and women only increases with age. When individuals enter the employment market (ages 16-19) the gap is only 5%. Between ages 35 and 44, women earn only 80% of men’s earnings of the same age, and by age 65 women earn only 76% of men’s earnings.

For African American and Hispanic/Latina women, the pay gaps between them and white men are even larger—30% for African American women and 39% for Hispanic/Latina women, compared with 28% for white women.23

Economic Insecurity
The Elder Economic Security Standard Index (Elder Index), developed by Wider Opportunities for Women (WOW) in collaboration with the Gerontology Institute at the University of Massachusetts Boston, looks at economic security among older adults in a new light—by examining income adequacy across geographical areas. The Elder Index illustrates how the cost of living for elder households (their “income adequacy”) varies geographically. For example, an income of $30,000 may go a long way for an older couple in rural Alabama, but may leave barely enough money to put food on the table for an older New York City couple. In addition, race and ethnicity play a large part in whether women over 65 live above or below the Elder Index (see Figure 3).

Factors that influence “income adequacy” other than geography include household size, housing status (rent vs. own vs. own with a mortgage), transportation availability, and the health status of the older adult. The Elder Index focuses on the economic security of older adult households and assumes that no subsidies are being provided. According to WOW, “economic security implies that seniors can meet their basic needs without income-eligible public supports, such as Food Stamps, Medicaid, subsidized housing or property tax help”—quite different from the way older adult economic security is typically portrayed.24

Figure 3: Percentage of women 65+ with household income above and below the Elder Index for the United States, by race and origin

Source: Adapted from Wider Opportunities for Women, “Doing Without Economic Insecurity and Older Americans,” 2012.
The Caregiver Penalty

Today, nearly 60% of women—including 75% of middle-aged women—are in the workforce. And a growing number of women are working into their sixties and seventies. At the same time, women continue to be the primary caregivers in their families, caring both for children and for older family members. Forty-six percent of female caregivers are in this so called “sandwich generation.”

Women are much more likely than men to have gaps in their career due to voluntary periods of unemployment while caring at home for children or aging relatives. Fifty-four million Americans serve as unpaid caregivers to family members, and nearly two thirds of those caregivers are women. Most continue to work while providing care. Approximately 12% of caregivers must either work fewer hours or work at a less demanding job, and 9% quit working completely. Despite the large number of caregivers in the workplace, only 28% of full-time workers and 39% of part-time workers report having flexible work hours. Even when employers do offer flexible workplace arrangements, employees are often reluctant to take advantage of them either because, in the case of unpaid leave, they cannot afford to do so, or in the case of paid leave, they worry about missing out on promotions or not being viewed as a “team player.”

Against this backdrop, work-family policies become increasingly important to the short- and long-term financial security of women and their families. Women are breadwinners or co-breadwinners in nearly two-thirds of families, making their job security critical to their families’ security—and, for many, taking time off without pay is either a hardship or an impossibility. Nearly 80% of workers who were eligible for and needed Family Medical Leave Act (FMLA) leave but did not take it said they could not afford to take unpaid leave. FMLA is extended only to workers at companies with more than 50 employees—and the leave given to them is unpaid. In addition, employers are not prohibited from adopting policies that prevent employees from using their leave to care for a sick family member. When caregivers reduce their hours or are unable to continue working—a scenario more common for women than men—their retirement and long-term financial security are jeopardized. The average female caregiver over 50 who leaves the workforce to care for a parent will lose $324,044 over her lifetime in wages, Social Security, and private pensions. The average woman who reduces her work hours to provide care to a parent loses more than $185,000 in lost wages and Social Security.

Given today’s reality, it’s not surprising that middle-age people are stressed out. According to the Centers for Disease Control, major depression rates are highest among men and women ages 45 to 64 years. Women, who shoulder the majority of sandwich responsibilities, are particularly affected. According to the July 2011 Gallup-Healthways Well-Being Index report, women between the ages of 45 and 64 have the lowest well-being of any age group. Add caregiving to the mix and health risks go even higher.

—Spotlight Newsletter, besmartbewell.com
Retirement
As the result of a lifetime of reduced income, the average woman has less in savings and retirement benefits on which to live. In 2009, the median income of women over age 65 was $15,282—roughly 59% of the median income ($25,877) of older men. Almost twice as many retired women (12%) live in poverty as retired men (6.6%). In fact, without Social Security benefits, half of women age 65 and older would live below the poverty line. In addition, only one in three women report having at least $20,000 in stocks, bonds, and mutual funds, as compared to men (four in ten), and less than half of women have at least $20,000 in an IRA, 401(k), or similar account, making their retirement or recession savings minimal. When they reach retirement, men’s and women’s income sources differ substantially, especially in that women rely mostly on Social Security for their income (69% vs. 57% for men, see Figure 4).

Underemployment
Although the national average unemployment rate has been hovering around 8%, rates of underemployment are much higher. In September 2011, Gallup reported that the underemployment rate was around 18.5%. Here, we define underemployment as “employed at a job that does not fully use one’s skills or abilities” and/or “employed only part-time when one is available for full-time work.” Being underemployed can result in significant reductions in income and health and retirement benefits. Underemployment particularly affects midlife and older women. Figure 5 on the next page shows that while 7.2% of men age 55-61 are underemployed, more than two times the number of women in the same cohort (20.5%) are underemployed. Among those who are working at age 70, 59.1% of women are engaged in part-time-only employment while more than 55% of men are employed in full-time positions. A 2009 MetLife survey of workers and jobseekers age 55–70 found that, of those working part-time, 22% said they would prefer to work full-time.

Figure 4: Income sources for men and women age 65 and older, 2009

Source: Adapted from Institute for Women’s Policy Research, “Can Boomer Women Afford to Retire?” February 2012.
Underrepresentation
Midlife and older women are consistently underrepresented in certain sectors of the workforce.

STEM Jobs
One of the best-paying and fastest-growing employment sectors lies within the science, technology, engineering, and math (STEM) fields. Women represent a much smaller proportion (24%) than men (76%) in STEM jobs. On average, STEM jobs pay over $74,000 per year, while the average take-home pay for a middle school teacher is less than $48,000. STEM jobs are projected to grow at a rate of 17% over the next several years, and if women continue to be underrepresented in these jobs, they will miss out on opportunities for substantial job and economic growth.

Higher Paying & Managerial Positions
Women face challenges in “moving up the ladder” into higher paying, managerial positions. A 2010 report published by Calvert Investments revealed that 56% of companies have no women in high-paying executive positions. In addition, only 12 of the Fortune Global 500 companies are headed by women, and this number did not change from 2010 to 2011.

In the non-profit world, women make up two-thirds of the workforce, but major disparities exist in management. Of the 400 largest charities in the U.S., only 19% have a woman serving as chief executive officer. Even in the restaurant industry, where women make up a large percentage of the workforce, they fail to attain higher earning positions. Women make up 79% of full-time restaurant workers yet fill only 19% of the top-paid chef positions, and are overrepresented in the lowest-paid positions such as host, counter attendant, and server.

Women & Non-profit Work
The non-profit sector provides a huge employment opportunity for women as they age. Jobs in the non-profit sector have continued to grow during the recession, while for-profit jobs declined. Reductions in government spending will likely inhibit future growth, but as of 2010, the sector employs 10.7 million workers, representing 10.1% of the private workforce, and the third largest sector after retail and manufacturing. Women make up more than 70% of the non-profit workforce, although they are significantly underrepresented in the top non-profit CEO roles. Of 400 top national non-profit CEOs, only 19% are women, earning 14.8% less than their male counterparts. Nonetheless, the need for senior managers in the non-profit sector is growing, as was documented in a 2006 report by the Bridgespan Group, “The Non-profit Leadership Deficit.” The gap results from the increase in the number and size of

Figure 5: Full- and part-time employment of men and women age 55 and older

Source: The Sloan Center on Aging & Work at Boston College

2012 OWL MOTHER’S DAY REPORT 16
non-profits at the same time as the current baby boomer manager pool retires.\textsuperscript{58} Insufficient attention and resources have been dedicated to preparing for this gap. In the meantime, half of retirees are looking for meaningful engagement, with 20\% naming it as a priority for their “encore careers.”\textsuperscript{59} Programs such as ReServe and CivicVentures tap this energy and help to fill this need.

\textbf{Mentors}

Women gain more in workplace settings when they can follow the model of a successful woman who has overcome barriers that her gender faces. They are more inspired by female role models than they are by male role models.\textsuperscript{60} Yet women must sometimes deal with not having access to mentors in the workplace. A LinkedIn survey of 1,000 female professionals found that 19\% never had a mentor and only 34\% between the ages of 45-66 have been or are being mentored by women.\textsuperscript{61} Without the insight that a knowledgeable mentor can provide, it is more difficult for women to find the right opportunities at the right time to further their career.

\textbf{Entrepreneurship & Small Business}

Women are much less likely than men to be entrepreneurs or to head a small business. According to a recent survey of business owners, only 28.7\% of all non-farm businesses in the U.S. are owned by women, representing 6.4\% of total employment.\textsuperscript{62}

More than half (55.5\%) of women-owned businesses had to use personal or family savings to start or acquire their business. Many women entrepreneurs also struggle to advance their businesses beyond the start-up phase.\textsuperscript{63} The Small Business Administration (SBA) has recognized the need to assist and promote women-owned small businesses through its Women’s Business Centers, a national network of nearly 100 educational centers designed to assist women in starting and growing small businesses. A new SBA contracting program allows federal agencies to set aside certain contracts for competition only among small businesses owned and controlled by women.\textsuperscript{64} While this is a step in the right direction for women to grow in this area of the workforce, it still falls short of ensuring equal opportunities for females to move ahead in business ownership.

\textit{Forbes Magazine} made clear the important opportunity and advancement entrepreneurship provides our country: new companies account for all net job creation—creating over 3 million positions each year since the 1970s while existing firms have, on average, lost one million.\textsuperscript{65}

\textbf{Quality and Quantity}

Even in sectors where women make up the majority of workers, there are challenges. For example, the direct-care worker field (e.g., home health aides, licensed practical nurses, and certified nursing assistants) will be the second largest field by 2018, according to recent projections.\textsuperscript{66} While this might seem like a good sign for midlife and older women, as the average age of a direct-care worker is 40 and 89\% of all direct-care workers are female, the earning potential for these positions is dismal. The average median income for direct-care workers is just over $20,000, and nearly 30\% do not receive basic employment benefits such as health care coverage.\textsuperscript{67} Additionally, 45\% live in households earning below 200\% of the federal poverty income level.\textsuperscript{68}
FACTORS IMPEDING EMPLOYMENT

There are several factors that contribute to the challenges that midlife and older women face when seeking employment.

Age Discrimination
Despite federal legislation protecting workers from age-based discrimination, complaints of age-based discrimination to the Equal Employment Opportunity Commission (EEOC) have increased over the past several years by 50%. From 1997 to 2011, the number of age-based discrimination complaints rose from 19.6% to 23.5% of total EEOC complaints. Unfortunately, only 273 (1%) of the cases resulted in successful conciliations. Without blatant proof, discrimination is usually difficult to prove.

According to the Center for Retirement Research at Boston College, workers under age 45 are 40% more likely to receive an interview request than are older workers with similar skills and work history. This sort of bias puts midlife and older women at a disadvantage and can discourage them from seeking work because of fear or prior experience of workplace discrimination.

Gender Discrimination
The lack of advancement by women is often blamed on their choosing families over careers or not having the skills necessary to demand higher salaries. However, new research from Catalyst has challenged these assumptions when they identified nine strategies that individuals use to further their careers: getting training through experience, gaining access to power, making achievements visible, blurring work-life boundaries, getting formal training, planning their careers, seeking advice when needed, scanning opportunities outside the company, and scanning opportunities inside the company. These personal strategies were then clustered into four types of employees. The results: regardless of which cluster of strategies women used, men consistently advanced faster and further when they “did all the right things.” This report sought to dispel the myths surrounding advancement among women such as that women are seeking slower tracks or women “don’t ask.”

Race Discrimination
The effects of race discrimination can compound disadvantages among many women. African American, Latina, and Asian females face “double jeopardy” because they are both female and racial and/or ethnic minorities. Minority women represent less than 2% of the positions on corporate boards of Fortune Global 500 companies even though minority women make up 974,000 (18.3%) of the 5.3 million women who are managers. In addition, racial and ethnic minorities face longer periods of unemployment than their white counterparts. During the recent economic crisis, African Americans and Asian Americans remained unemployed longer than any other racial or ethnic minority. Discrimination in hiring practices of unemployed individuals is compounded by race and ethnicity.

MOVING FORWARD
The challenges outlined in this section highlight the inequalities that midlife and older women face in workforce participation. Some of the obstacles are biases that are long-held and not easy to change. But with commitment, cooperation, creativity, and innovation, much can be accomplished in bringing women closer to true workplace equality. There is no better time than the present to tackle these challenges, and doing so will reap benefits not just for women, but for their families, employers, and the global economy.
Women and their Families
In general, women are less financially secure than men and report having more difficulty paying for food, rent or mortgage, and health care. In addition, older women are more likely to be living in poverty than older men. Moving women out of poverty and into secure employment and careers will enable them to become self-sufficient.

Children also stand to gain significantly when their mothers, grandmothers, and other caretakers have secure employment. Aside from financial strain, unemployment affects the overall physical and emotional health of the family—from the ability to buy nutritious foods to access to quality health care.

Young Women
Younger women seek to learn from like-minded women who are senior to them. Female students are more influenced by the gender of their role models than are young men. Increasing the presence of mature women in leadership roles and high-level positions can inspire and encourage young women toward greater achievement.

Veterans, Servicewomen, and Military Spouses
Women make up about 14.5% of our military, nearly 1.9 million of our veterans are female, and roughly one million women are the spouse of an active duty service member or veteran. For these women, finding employment can be a particular hardship—their unemployment rates are often higher than their non-military counterparts.

Employers
Companies can benefit from gender diversity within their staff. Qualities such as longevity, loyalty, dependability, and trustworthiness are cited as the reason why some businesses are aggressively trying to bridge the gender divide. Companies are also seeing an economic benefit: those with the most female board directors (three or more women for at least four or five years) see an 84% higher return on sales, a 60% higher return on invested capital, and a 46% higher return on equity.

A report by McKinsey & Company, which identified nine key types of leadership behavior that improve organizational performance, found that women managers use five out of the nine types of behavior more frequently than men, while men used only two out of the nine more often than women (see Figure 6).

Companies can also benefit by providing flexible workplaces for their employees. Research shows that flexible work arrangements often lead to increased productivity, a better bottom line, and the ability to recruit and retain high-quality workers.
The Global Economy
Increased participation by women in the workforce helps to build strong, fair, and stable societies and moves businesses ahead in markets.  

Women comprise slightly over 49% of working-age individuals worldwide. In some parts of the world, however, women still lag 40 percentage points behind their male counterparts. Yet in many countries, women’s labor force participation rates are quite high: for example, China (68%), Ghana and Peru (67%), and Vietnam (73%) have now surpassed the U.S. and the UK. According to the Women’s Economic Opportunity Index, the U.S. ranks 15th out of 38 high-income countries in economic opportunities for women. In Norway, 40% of Parliamentary leaders and public-sector corporate executives are women. The Norwegian government is a world leader in establishing policies that promote female participation in the workforce, including over eleven months of paid leave and flexible work schedules for parents.

Developing countries are also taking women’s economic security seriously, noting that educating and empowering women leads to increases in their nation’s gross domestic product. In fact, by 2014, the worldwide earning power of women is expected to reach $18 trillion.

In order to remain competitive in the global marketplace, U.S. businesses, organizations, legislators, and decision-makers must tackle the relatively low standing of the U.S. in economic opportunities for women, when compared to our competitors. In the following sections, we offer suggestions for increasing employment opportunities for midlife and older women—both for present and future generations.

Figure 6: Application of nine types of leadership behaviors by women and men

<table>
<thead>
<tr>
<th>Leadership Behaviors</th>
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<tr>
<td>People development</td>
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<tr>
<td>Expectations and rewards</td>
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<tr>
<td>Role Model</td>
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<tr>
<td>Inspiration</td>
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<tr>
<td>Participative decision making</td>
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<td>Intellectual stimulation</td>
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<tr>
<td>Efficient communication</td>
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<tr>
<td>Individualistic decision making</td>
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<tr>
<td>Control and corrective action</td>
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CRITERIA FOR SOLUTIONS

There are a number of existing governmental, private, and non-profit programs whose aim is to increase employment opportunities for midlife and older women, and many of those programs and laws are highlighted in this report. However, existing laws and programs are not sufficient. More needs to be done—changes must take place through creative programs, innovative initiatives, and policy and legislative action.

The goals must be not just to increase the number of midlife and older women in the overall job sector and women’s access to retirement security, but also to increase women’s participation in the following areas in which they are currently underrepresented:

- Small business ownership
- STEM jobs
- Mentorship roles
- High level positions (upper management, boards of directors)
- Full-time employment
- Entrepreneurship

Additionally, solutions must be cost-effective, non-partisan, and benefit both present and future generations.

EXISTING PROGRAMS

The following programs exist in both the public and private sectors through government, small business, or corporate entities. This list is not comprehensive, but merely highlights several of the exemplary organizations and efforts currently in place. A list of resources can be found at the end of this report.

GOVERNMENTAL PROGRAMS & RESOURCES

Senior Community Service Employment Program

The Senior Community Service Employment Program (SCSEP) is a program designed to give workers 55 and older a chance to gain on-the-job experience and potential employment through community service placements. The program was created under the Older Americans Act of 1965 and has become a valuable opportunity for low-income, unemployed older workers seeking employment. Individuals must be 55 or older with an income at or below 125% of the federal poverty line. According to the U.S. Department of Labor (DOL), 105,851 adults participated in SCSEP programming in 2010. Of those participants, 64% were women. DOL has contracted with 18 national agencies and 56 state and territorial agencies to implement the SCSEP program in communities throughout the country. Two examples of contracting of agencies include:

- Experience Works
    Formerly known as Green Thumb, Experience Works is a non-profit agency that provides older workers training and assistance in finding employment. The organization was born out of a movement to provide employment opportunities
to retired farmers in rural communities. Their training and employment model set the framework for the authorization of the SCSEP program in the Older Americans Act of 1965. Experience Works is one of the largest providers of SCSEP services in the country and has a unique focus on the challenges older adults face in rural areas.

- **Easter Seals**
  In 2003, Easter Seals was awarded a national SCSEP grant from DOL to help low-income jobseekers age 55 and older receive the tools and experience to succeed in the workplace. Easter Seals’ employment specialists work one-on-one with SCSEP participants beginning with a comprehensive intake process that identifies interests and skills and develop individualized training plans that result in a high rate of placement and retention. Through the program, participants are placed in community service positions (e.g., daycare centers, senior centers, hospitals, libraries) where they train 15 to 20 hours a week on average and earn minimum wage as a training stipend. The majority of jobseekers served by Easter Seals through SCSEP are women.

**One-Stop Career Centers**
One-Stop Career Centers were established by the Workforce Investment Act of 1998 and are coordinated by the DOL Employment and Training Administration. They offer jobseekers services including placement, referrals, skill-building, job-specific skills trainings, and employment transitioning guidance. There are almost 3,000 One-Stop Centers located throughout the U.S. and its territories. CareerOneStop.org is a virtual version of the physical centers that allows access to job listings, links to local resources, job training and placement programs, résumé development, and career counseling.

**Senior Environmental Employment Program**
The Senior Environmental Employment Program (SEE) recruits retired and unemployed adults age 55 and older to “share their expertise with the Environmental Protection Agency.” Program participants can be assigned a wide range of duties, such as providing information to the general public, typing environmental abstract briefs, or estimating levels of pesticide exposure.

**Agriculture Conservation Experienced Services**
The Agriculture Conservation Experienced Services (ACES) employs individuals age 55 and older on a part-time basis to provide support to the conservation-related programs of the U.S. Department of Agriculture. Services include conservation planning assistance, technical consultation, and assistance with design and implementation of conservation practices. ACES enrollees receive wages and benefits, including paid holiday, sick, and vacation leave. The average work week ranges between 16 and 40 hours. Depending on the position for which one is being hired, the hourly wage can range from $11.33 to $38.48.

**Green Jobs Initiative**
In 2010, DOL funded the “Pathways Out of Poverty” program, which awarded grants to organizations across the country to increase employment and career training among
certain populations in the areas of energy efficiency and renewable energy. Organizations offer recruitment and referral services, basic and occupational skills training, and support services to help overcome barriers to employment. Participants receive certifications and on-the-job training that can lead to jobs. These training programs work in communities with poverty rates of 15% or higher. DOL offers a new guide entitled, “Why Green Is Your Color: A Woman’s Guide to a Sustainable Career,” which outlines reasons why women should consider jobs in the green sector, such as:

- **Green jobs pay more.** Green jobs in environmental engineering, for example, pay a median wage of $37.04 an hour or $77,040 a year.
- **Green jobs allow women to begin with any skill level and work up.** For example, an entry-level worker might gain hands-on experience by assisting a more experienced worker while working toward a certificate.
- **There are jobs in different areas with need for diverse skills and knowledge.** Examples include recycling coordinators, home insulators, and energy auditors.
- **Green jobs result in greater personal satisfaction.** Working to protect and restore the environment can be very satisfying because workers are employed for a good cause.
- **Green employers are hiring.** The Bureau of Labor Statistics estimates that the demand for agricultural and food scientists will grow at a rate of 16% between 2008 and 2018.105

**Small Business Administration**

Small businesses serve as a platform for women to achieve economic autonomy by turning an interest, talent, or hobby into a profitable business. But starting a business can be daunting without the right support and training. The Small Business Administration (SBA) offers free small business counseling for older adults who may be considering starting their own business.

**Local Universities**

Many accredited two-year, four-year, and technical colleges across the country offer tuition waiver programs specifically for older adults. One example is the University of Maryland’s Golden Identification Card Program. In this program, tuition is waived although students are required to cover their own part-time undergraduate student fees. Students may register for a maximum of three courses, offered on a space-available basis during the first week of classes. Participants must be legal residents of the state of Maryland, age 60 or older, and retired (defined as “not engaged in gainful employment for more than 20 hours a week”).106 Some programs offer full tuition remission for both credit and non-credit courses, while others offer tuition remission only for credit courses. Students are usually expected to pay for any associated fees and materials, textbooks, and other related expenses.

An additional resource for people who are recalibrating and changing careers or looking for a job is the university career center. This service is often available and sometimes free to alumni. Services offered include career counseling, critique of resumes and cover letters, interview tips, graduate school
application essays, networking opportunities, and web-based events and activities.

Unemployment Insurance & the UI Connectivity Project
Most unemployment insurance (UI) claims are processed remotely, by telephone or over the Internet, and in many states there is no clear connection between the claims process and job search and placement services for the unemployed. To remedy the situation, DOL and ITSC (the information technology consulting arm of the National Association of State Workforce Agencies) have teamed up in an effort to help states connect individuals who are collecting unemployment insurance to the workforce system. A national workgroup was formed to study existing programs and propose a plan, which is summarized in “A National Call for Innovation: Rethinking Reemployment Services for UI Claimants.”

The UI Connectivity Project is now underway, and New York, Mississippi and Oregon were awarded almost $5.5 million in DOL dislocated worker funds to implement the plan. Working together with ITSC, the states will build a single integrated workforce registration system that will serve as the entry point to all reemployment services, including jobseeker services, training, and unemployment insurance. With an additional $2.25 million in grant funds, New York, Minnesota, and Idaho are partnering with DOL and ITSC to use the Internet and social media to link jobseekers with supports, services, training opportunities, and peer networks. Completion of the integrated system is tentatively scheduled for March 2013.

Pay Gap App & Equal Pay Task Force
The Equal Pay Task Force brings together the Equal Employment Opportunity Commission (EEOC), Departments of Justice and Labor, and the Office of Personnel Management to address challenges to gender pay discrepancies. Since its creation, the EEOC has obtained more than $62.5 million in relief through enforcement for victims of sex-based wage discrimination.

DOL, in conjunction with the National Equal Pay Task Force, is challenging software developers create an application using publicly available data that will give the user more information on the labor market, including salary ranges broken down by gender, race, and ethnicity. The “Equal Pay App Challenge” is intended to empower users with information to help them make better employment decisions. It could aid women jobseekers in researching comparable salaries before negotiating their own salary.

PRIVATE & NON-PROFIT PROGRAMS
American Association of Community Colleges
The Plus 50 Initiative of the American Association of Community Colleges (AACC) helps adults over 50 to train for meaningful jobs that improve communities. This initiative will reach 10,000 older students at 100 community colleges and is funded through a $3.2 million grant from Deerbrook Charitable Trust. The Plus 50 Initiative at AACC has been proving services to older adults since 2008 and has found that, since then, 89% of their students felt they had acquired new job skills and over 70% of those individuals attributed gaining employment to the training they received.
Byte Back
Byte Back is a Washington, DC based organization that provides computer literacy and employment readiness skills to underserved communities. Recently, Byte Back received a grant from the AARP Foundation for a program that offers computer classes to low-income older workers. The organization offers a wide variety of classes ranging from basic computer literacy to information technology certifications. All beginning and intermediate classes are free to low-income or unemployed persons, and for a sliding-scale fee to upper-level classes. Last year, according to Byte Back, 59% of students were female, and the average student was 51 years old.

Partners in Care
Partners in Care is a non-profit organization that provides training and placement services for home health aides in New York. For over 15 years, Partners in Care has worked with the New York City Department for the Aging, enrolling people over 55 in their training program to become certified home health aides. Participants in Partners in Care’s training program go through three weeks of preparation before being placed with older adults or individuals with disabilities.

Osher Lifelong Learning Institutes
Osher Lifelong Learning Institutes was established in 2001 at the University of Southern Maine as an innovative educational program geared toward students over the age of 50. The program has since expanded to 117 colleges and universities across the nation and is unique in offering classes for non-credit, support from the host educational institution, leadership opportunities, and a wide variety of course offerings.

National Coalition of 100 Black Women
Bridging the Generations, a program of the National Coalition of 100 Black Women (NCBW), is a new jobs development and employment training initiative in the San Francisco Bay Area designed to assist African American women with short-term, intensive skills-based training. The program began in mid-2011 and, when it concludes, will have included four 90-day training cycles for 28 women, eight of whom are over age 55. NCBW members will use their personal and professional connections as leverage to assist in the identification of on-the-job learning opportunities and potential post-training jobs placement. NCBW has 60 chapters in 23 states, and they expect to expand the program nationally.
Organizations, businesses, and individuals around the globe are coming up with creative ways to counter the challenges facing midlife and older women in the areas of employment, advancement, and retirement security. The following are some examples of programs and initiatives in the U.S. and overseas.

COMMUNITY COLLEGE-EMPLOYER PARTNERSHIPS
Community colleges offer unique settings to women and student parents wishing to pursue further education. They offer affordable and physically accessible options to surrounding community members and often have more open admission policies compared to their four-year institution counterparts. In addition, community colleges offer many resources to students, and developmental and remedial programs help ensure the success of their students. Community colleges have initiated innovative and mutually beneficial partnerships with businesses to train students with the skills they need to meet the needs of the labor market. These partnerships are especially crucial for older workers in need of training and job placement. Many community colleges also strive to educate employers about the benefits of hiring and retaining older workers.

Community College to Career Initiative
President Obama has recognized the value of these partnerships and, in February, called on Congress to fund the “Community College to Career Initiative” to train community college students for jobs in high-growth industries such as health care, transportation and advanced manufacturing. Dr. Jill Biden, Second Lady of the United States and college professor, along with Secretary of Labor Hilda Solis, launched a “Community College to Career” bus tour, visiting several community colleges to learn about their successful partnerships with industry. The goal of this program, a partnership between DOL and the Department of Education, will be to train two million workers with skills that lead directly to jobs.

AspenWSI
The Aspen Institute Workforce Strategies Initiative helps low-income individuals gain access to job training and education to help meet the hiring needs of industry, and encourages partnerships between non-profits and community colleges to help achieve its goals. Another Aspen program, Skills for America’s Future, promotes partnerships between community colleges and businesses and helps to connect employers to community colleges.

ENTREPRENEURSHIP & NON-TRADITIONAL BUSINESS

R.A.K.H.I. for World Peace Foundation
The National U.S. India Chamber of Commerce has outlined an idea that incorporates the ancient Hindu tradition of Raksha Bandhan with the opportunity for entrepreneurship. Raksha Bandhan, Rakhi for short, is a festival in which a bracelet is tied around another person’s wrist in a promise to protect and love one another. The purpose of the ritual is to create an opportunity to strengthen bonds in a community and promote peaceful relationships. In this proposal, the organization will hire children and adults diagnosed with autism to make Rakhi bracelets and work to establish a
National Brother/Sister Day. The entity will build a business by contracting older women to make other products offered by the Raising Awareness and Knowledge through Humanitarian Initiatives (RAKHI) brand in commemoration of the newly established holiday.

Through the use of microloans, numerous women will be able to become entrepreneurs by making handmade Brother/Sister Day cards, jewelry, crafts, and other gifts to be sold at various online marketplaces and retailers. Microloans are small loans under $50,000 given to low-income individuals or groups to start or expand a small business. According to the Small Business Administration, the average microloan amount in the U.S. is approximately $13,000. Microfinance includes savings accounts, insurance, and access to other services that empower individuals and communities to create and grow sustainable businesses. In addition to the financial benefits of microfinance, lenders offering microloans require an education component to support the success of the small business initiative. The ultimate vision is to offer women a path to economic independence by making products that send a universal message of peace and promote global community support.

**Empowered Women International**

Empowered Women International (EWI) is an organization that provides a model system for supportive services to empower and prepare low-income women interested in entrepreneurship. The basic premise of EWI is to cultivate the creative talents of refugee and immigrant women and allow them the opportunity to utilize their cultural heritage to create sustainable businesses. Their programming operates in three stages: education, micro-enterprise, and outreach.

In the first stage, EWI provides a three-month educational program which:

- Provides business and market-readiness training, marketing coaching, help with product development, and market access;
- Ensures that its beneficiaries receive a fair price for their products and are paid promptly;
- Builds long-term, supportive relationships with its beneficiaries to help them build and sustain careers, support their families and contribute to their communities;
- Creates new markets and product sales for beneficiaries.

The second stage is the establishment of a space where graduates can begin to execute their newly created business plan and test their products. EWI offers its graduates access to an online marketplace, established relationships with retailers, and events (festivals, markets, etc.) where the artisans can sell and market their products.
Lastly, EWI promotes its graduates’ businesses via outreach in the community through cultural events, partnerships with museums, craft shows, exhibits, and other outlets.

Each graduate commits to “pay it forward” by volunteering at least eight hours of her time to mentor and/or teach her craft to new students and community members.

EWI graduates are working, making money, and giving back to their communities: Since 2002, over 2,500 low-income, immigrant and refugee women benefitted from EWI’s services; 80% report that they increased their income, changed jobs for better positions, and/or enrolled in college or other educational programs.124

**Create Jobs for USA**

In October 2011, Starbucks teamed with the Opportunity Finance Network to begin their Create Jobs for USA campaign, a program that raises money for grants to non-profit community development financial institutions (CDFIs). CDFIs are organizations that provide responsible and low-cost financing solutions to small businesses in low-income communities. Grantees receive funding for a two-year period.125

The Create Jobs for USA website boasts that “for every $3,000 donated through this network, one job is either created or maintained.” The campaign collects donations at any Starbucks location or online and promotes the concept of Americans helping to rebuild the economy by supporting small businesses.”126

**The Blogosphere**

With the growth of the Internet in the last decade, many women over age 40 are turning to blogging as a way to express themselves, share ideas, and create movements. A blog is simply an online forum where anyone, regardless of formal training, can write about anything. For women who have lost their jobs, blogging is a way to cope and connect with others in the same situation. It is also a way to inspire others and to tap into one’s resilience. Founded in 2005, BlogHer is an online forum for female bloggers of all ages to write about a spectrum of topics in a safe and respectful space. The premise of BlogHer is to empower women to talk about issues that are relevant to their everyday lives, including caregiving, changing careers, work-life balance, small business, and entrepreneurship.127

Another blogging community, iRelaunch, focuses on resources for women re-entering the workforce. It is a space where women can look for workshops, conferences, advice, and other tools to better equip them in achieving career goals.128 The Glass Hammer is a blog for female executives who have the ability to influence their industries and create working environments that welcome women. Their goal is to “break the glass ceiling” so women have the same opportunities for advancement as their male counterparts.129

“In the next decade, I see SPANX going worldwide,’ Blakely says. ‘Everywhere. No butt left behind. It’s going to be all over the world and it’s going to be an aspirational brand that transcends categories. There’s so many things we can improve upon and make better.’”

—Sara Blakely, *Forbes Magazine* Interview, April 2012
SPANX: The Road to Entrepreneurship Wasn’t Easy
Sara Blakely was named one of Time Magazine’s most influential people of 2012—and has now inspired women to work toward their own creative goals. While getting ready for a party one night, she was having difficulty finding an undergarment that made her dress look just right. She cut off the bottom of her control top panty hose, and that night SPANX was born.130

Since then, Blakely and SPANX have become a nationwide phenomenon. But, she speaks of the days when she read books on trademarks and patents, and received laughter from lawyers when she met with them. Today, her company is worth over $1 billion dollars, and Blakely, at 41, made the Forbes rich list as the youngest self-made woman.

Recently, she offered five tips to women seeking entrepreneurship opportunities:

1. Don’t let the first “no” (or five) stop you.
2. Don’t quit your day job just yet.
3. Don’t seek validation from others.
4. Hire your weaknesses.
5. Never stop evolving.

Blakely has started a foundation to give women a Leg Up to start a business. Each woman she selects to work with is given a “lucky red backpack”—the same kind she used to begin her journey to success. Blakely’s vision for innovation doesn’t stop with products. SPANX is an organization that values its employees and honors their hard work with rewards, flexible policies, and special activities planned by the “Board of Fun.” This unique board is charged with the responsibility of planning events that build team unity, including parties, games, and special guests.131

MENTORING & SUPPORT PROGRAMS

The Foundation for Women’s Resources
Several innovative mentoring and leadership programs for women at various stages in their career are offered by the Foundation for Women’s Resources (FWR) in the state of Texas. FWR’s Leadership Launch program is for young women in the early stages of their careers who are looking for ways to give back in the community where they live. The Leadership Passages program is geared for the mid-career female leader who is moving up or changing course. Their Leadership Legacy program is tailored for seasoned woman leaders who have “been there, done that,” and are looking for what’s next and how to give back to their peers.132 And their Power Pipeline program brings together emerging women leaders and accomplished women leaders who provide guidance and mentoring.

Business and Professional Women’s Foundation
In partnership with the U.S. Chamber of Commerce that runs the Hiring Our Heroes Initiative, the Business and Professional Women’s Foundation began the Joining Forces for Women Veterans and Military Spouses Mentoring Plus program. This program connects female veterans and military spouses with working women mentors and subject-matter experts (SMEs). Participants are matched using a 10-point system and create a development plan or mutual contract between the mentor and mentee. SMEs provide assistance in areas like work-life balance, negotiation skills, industry careers, and entrepreneurship. Mentees gain knowledge and skills through the partnerships, while mentors gain from improving their leadership skills,
expanding their networks, and keeping current with industry trends.

**Latinas Leadership Program**
Latinas Leadership Program is a series of trainings offered by Mujeres Latinas en Acción, a bilingual/bicultural social services and advocacy agency, to teach and enhance women’s leadership skills. The program consists of two phases that build and strengthen skills, assertiveness, and self-esteem. One of the phases includes an intergenerational component where mothers and their teenage daughters focus on skills such as communication and negotiation, which are essential to developing and maintaining a successful personal and professional life.

**Reverse Mentoring**
Many companies are making an effort to move toward a more intergenerational approach to training and mentorship. The concept of “reverse mentoring” was coined by Jack Welch, former CEO of General Electric Company, when he required 500 of his top executives to reach out to their younger employees to learn how to use the Internet. This reverse mentoring relationship has made older employees go outside of the box, and has reduced the turnover of younger employees, as they feel their voices are being heard and that they are a valuable asset to their companies.

**Meetup.com**
In addition to the financial strain unemployment or underemployment places on an individual, there is also an emotional component that can affect one’s health. Anxiety and depression are not uncommon psychological effects of job loss, and seeking help can be intimidating. Support groups are an effective tool women can access to improve their emotional and behavioral health after a job loss. Meetup.com is an online networking website that women from around the country have used to create and join support and networking groups to help one another through the challenges of reentering the workforce. The mission of Meetup.com is to give people a place to connect and network. In addition to finding support groups, men and women can search for local groups that support and provide resources for all aspects of one’s career, including resources for small businesses, networking opportunities, mentoring, and more.

**Salary Negotiation Workshops**
Women Are Getting Even (WAGE) is teaching women how to negotiate a fair salary through workshops and one-on-one coaching. WAGE focuses on women who are currently employed or returning to the workforce, trades workers, and undergraduate and graduate students through a partnership with the American Association of University Women. An equitable salary is important not only because it’s fair, but because a starting salary is often the basis for future promotions and salary increases.

**Temporary Employment Agencies**
Although temporary positions tend to be the first ones eliminated during an economic recession, they also quickly increase when the economy is rebuilding. Temporary employment agencies assess the jobseeker’s skill level and place her in jobs that fit her interests and skills. Some employers contract with temporary help firms for employees because it saves them the cost of going through
the hiring process and paying for benefits, particularly in an uncertain economy. Though the lack of benefits is a huge drawback, there are several advantages to temporary employment for older workers. First, it gives them the opportunity to receive on-the-job computer and technology training while still earning a paycheck. Second, someone who is changing careers can accept a temporary position and test-drive a new company or industry. If it is a great fit, then the worker can negotiate extending the employment contract, seek a permanent position within the company, or network with company employees. Third, most temp agencies offer their employees access to computers to brush up on their skills. And fourth, it fills a potential gap in a jobseeker’s resume and shows continuous history of employment. According to Adecco USA’s 2012 Job Market Perspectives report, the finance, health care, administrative support, engineering, and information technology fields are currently the most in need of temporary workers.

VOLUNTEERISM
During the recent economic downturn, many women who lost their jobs turned to volunteering as a way to fill time that had been previously spent at work. While volunteering doesn’t pay monetarily, it can pay off in the long run by teaching new skills or refreshing old ones, forging relationships, and making contacts that could lead to a paying job. Volunteerism can be more than a “feel good” activity; it can be a way to gain on-the-job training, particularly for sectors such as non-profits and social services.

The Ladders, a job-matching service for professionals, suggests the following steps to volunteer one’s way to a job:

1. Use personal networks to find open volunteer positions.
2. Determine whether the volunteer opportunity matches the worker’s availability so that the organization won’t be left in the lurch.
3. List the volunteer positions that further the worker’s skills on the resume, disclose the volunteer status, and list all of the duties and responsibilities that were involved with the volunteer job.
4. Join a professional organization or a chamber of commerce. They can provide excellent opportunities for networking, and there’s always a need for new members.

Age UK recommends volunteering for organizations in an area about which a woman is passionate or in which the worker wishes to obtain employment.

“Volunteering is good for your soul, and it can also be good for your resume.”

—Marc Cenedella, The Ladders, Volunteering Opportunities Pay Off
THE ROLE OF EMPLOYERS & BUSINESSES

Almost two-thirds of employers are finding it difficult to recruit employees with the skills and expertise they need. Overcoming misconceptions about older workers, realizing the benefits they can bring to the workplace, and supporting their recruitment, training, and retention are ways that employers and businesses can help to achieve their hiring goals.

Relationship Building

Some organizations are attempting to build relationships between employers and employment agencies to help older jobseekers find work. Under a grant from DOL, the Council for Adult and Experiential Learning is administering a number of pilot programs that engage employers in helping older workers find employment, such as:

- **Reverse Job Fairs**: Turning the traditional job fair on its head, the reverse job fair gives the jobseeker a booth at the event and asks employers to walk around and talk to the candidates at each table. Jobseekers undergo training to ensure they can confidently market themselves to employers.

- **Employer Dialogues**: Maine’s Coastal Counties Workforce has collaborated with a local school to create a space for employers to come together to discuss the benefits of hiring mature workers and to strategize the best ways to recruit them.

- **Industry-Specific Training**: The South Central Workforce Investment Board and the Baltimore Aging Worker Initiative are using a model that links older jobseekers to employers in the high-demand industries of health care, manufacturing, and information technology to provide job-specific training that will prepare them for work in these growing sectors.

Coalitions

Coalitions can be an effective platform for employers to come together to address common challenges, share information, and arrive at solutions. Several business and industry coalitions are proactively addressing workplace and training issues:

- **Respect a Caregiver’s Time (ReACT)** is a coalition of corporations and organizations formed to increase awareness of the issues faced by employee caregivers. ReACT supports a business environment where the challenges of working caregivers are recognized and where the employer and employee work together to help manage those challenges. The coalition shares its findings of best practices and successes so that employers can help their employee caregivers manage work and caregiving responsibilities.

- **STEMConnector** is a nationwide collaboration of companies, non-profit associations and professional societies, STEM-related research and policy organizations, and academic institutions that are concerned about the plight of STEM education in the U.S. Their website has a directory of organizations that help to connect jobseekers with STEM jobs or training.

Public-Private Partnerships

Public-private partnerships, such as Connecticut-based Platform to Employment
(P2E), can be a win-win for both employers and jobseekers. P2E works with the long-term unemployed to place them in jobs. After skill-training and self-esteem coaching, candidates are matched with prospective employers and placed in an eight-week paid work experience program which is supported by a government subsidy. If, after the eight weeks, the employer is satisfied with the employee’s performance, an offer of full-time employment may be made. This program can be attractive to employers because their payroll is temporarily subsidized, little risk is assumed, and if the candidate is successful, the vacancy is filled. At the same time, unemployed persons become gainfully employed, become self-sufficient, and regain confidence.

**Promoting Positive Perceptions of Older Women**

With their ability to reach the masses through advertising, businesses can go a long way in encouraging positive public perceptions of midlife and older women. One company celebrating the significance of midlife and older women has done so in a bold and refreshing way. In March 2012, MAC Cosmetics made headlines when it debuted one of its newest employees, model Iris Apfel. At 90, Iris is perhaps the oldest cover girl ever to front a major cosmetic line. For their forward and imaginative marketing campaign, MAC received a huge return on investment by selling out the entire line of products that Apfel represented within days of its launch.

**Workplace Flexibility and Advancement Programs**

As more women enter the workforce than ever, companies and businesses have to react and offer more flexibility to their workers. According to the Council of Economic Advisors, only 28% of full-time workers and 39% of part-time workers report having flexible work hours. In order to strengthen the government’s role as a model employer, President Obama signed the Telework Enhancement Act which requires federal agencies to promote teleworking as an option for workers.

One company who has seen great success with implementing a flexible workplace received a Catalyst Award in 2010. Deloitte LLP and their Women Initiative: Living the Lattice program was launched in 1993 as a response to high rates of female attrition and underrepresentation of women in leadership roles. An initiative of this program includes Mass Career Customization, which allows their employees to “dial up and dial down their levels of contribution and career progression along with changing life stages.” Since beginning the program, Deloitte LLP has seen women’s representation as partners, principals, directors, and senior managers steadily rise, and the gender turnover gap decreased from 7% to less than 1% by 2009.

**INTERNATIONAL INITIATIVES**

**Coop Adriatica, Italy**

Coop Adriatica is one of the largest retail operations in Italy. Of its over 8,275 employees, approximately 75% are women, many over the age of 45. In 1995, the company received funding from the European Social Fund to begin a “retravailler” program to recruit women who had become “redundant” in the job market before retirement age. Initially, 15 women were recruited, some over age 45, and at the end, eight of the recruits were hired permanently.
The company found the program so successful that it began to change its attitude toward the hiring of older individuals. From 1996 to 2004, Coop Adriatica hired over 120 individuals over the age of 45, and has since enjoyed the increased efficiency and motivation the older workers bring to the company.

In 2002, with the cooperation of the labor unions, the company began a flexible work program with about 600 workers, allowing them to manage their own shifts and schedules. The employees organized into groups of 20-25, each specifying their preferred work days in advance. Since implementing the program, Coop Adriatica has seen benefits to both their employees and their company. The older workers are grateful for the flexibility it gives them to tend to personal and family commitments such as raising children or caring for parents/in-laws, and the company sees lower rates of absenteeism and less overtime.

**Apparent Project, Haiti**

In an effort to give parents the means to support and keep Haitian families together, Shelley and Corrigan Clay founded Apparent Project in 2008—a non-profit organization that trains adults in various crafts, provides the supplies to make their products, and offers access to sales avenues. Since the displacement of hundreds of thousands of Haitians from the 2010 earthquake, Apparent Project has played a pivotal role in helping the Haitian people. The founders reinforce their goal of keeping families together by maintaining a working environment that is accommodating to families. All of the employees and their children are provided lunch, women are allowed the flexibility of working from home or at the artisan center, and parents can bring their children to work with them.

The Apparent Project has now teamed with Urban Zen Foundation, founded by Donna Karan, and their Haiti Artisan Project to promote and sell its products. The goal of the Haiti Artisan Project is to support artists and craftspeople in Haiti and help them access a Western marketplace.

**Building a Society for All Ages, UK**

The UK is in the midst of a demographic shift where, for the first time, retirees outnumber children. In 2009, the British government issued a strategy, Building a Society for All Ages, for dealing with the population changes. Part of its vision is to work with businesses to tap the experience and commitment of older people; promote flexible opportunities in teaching, tutoring, and 50-plus employment; raise awareness of training opportunities; encourage people to consider their options for working longer and ensure they have the information they need to know when to retire; and help improve employer attitudes toward older workers. The strategy sought input from all sectors of the community, stimulated a national debate on aging, and helped to highlight the contributions older workers can make to the economy.

**Age Platform Europe**

Like their American counterparts, midlife and older women in Europe see discrimination in the areas of access to employment, lifelong learning, and equality of income and pensions. European coalitions such as EY2012, launched by Age Platform Europe, are engaged in the
fight against age discrimination.\textsuperscript{152} EY2012 consists of over 50 European organizations\textsuperscript{153} and promotes equal rights and opportunities for all persons “regardless of age, sex, race or ethnic origin, religion or belief, social or economic status, sexual orientation, physical or mental condition, or need for care.”\textsuperscript{154} Its manifesto calls for measures to ensure security for European women as they age; including a labor market that promotes cross-generational exchange of knowledge and skills.\textsuperscript{155}

\textbf{Filter Service, Poland}

Filter Service is a factory headquartered in Łódz, Poland, producing filtration materials. The company was granted the status of “Protected Labor Factory,” and given certain breaks on taxes and administrative charges. In return, it is required to maintain a certain percentage of individuals with disabilities in its workforce, and supply them with adequate working conditions, ergonomics, health care, and rehabilitation programs. These requirements have led to Filter Service increasing its support for workers with disabilities, and as a result, turnover has been reduced and a supportive environment has been fostered.

Of Filter Service’s over 200 employees, 41% are age 46 or older. When their employees reach retirement age, rather than terminating the individual, Filter Service works to develop an atmosphere in which the older person, considered skillful and knowledgeable, is more apt to remain working. Many employees who do retire return to the company on a part-time basis to offer their expertise and consulting services.

\textbf{Mataró Glassworks, Spain}

Cristalleries Mataró (Mataró Glassworks) was established in 1920 as a workers’ cooperative. To date, it employs over 200 individuals, with an average age of 42, and with 33\% over the age of 50. In 2004, to address the aging of its workforce, Mataró Glassworks developed policies aimed at maintaining older employees in their current roles for as long as possible, and encouraging positive relationships between old and young workers. The new strategy included mentoring and training staff, employing experienced coaches, integrating workers over age 60 into management positions, and recruiting older workers from the local labor market.
GENERAL POLICY RECOMMENDATIONS

- Strengthen and enforce anti-discrimination laws to discourage age and gender discrimination.
- Raise the minimum wage and grant overtime protections for direct-care workers, 90% of whom are women.
- Offer incentives to businesses to train, hire, and retain older workers.
- Increase the amount of federal contracting funds that go to women-owned small businesses.
- Reward small businesses with an income tax credit for expanding their hiring or increasing their wages for employees, which could potentially benefit more than 900,000 women-owned small businesses.
- Mandate paid sick leave.
- Expand work sharing programs across the country to help prevent layoffs. These programs, which currently operate in 20 states, allow employees to qualify for unemployment insurance benefits to compensate them for cutbacks in the number of hours worked.
- Support legislation and initiatives that offer training to encourage employers to improve attitudes toward older workers and the long-term unemployed.
- Target midlife as well as young women for participation in STEM jobs.
- Encourage policies, programs, and initiatives such as Joining Forces that work toward reducing the unemployment rate for military spouses, which is three times as high as the civilian unemployment rate.\(^{156}\)
- Allow veterans to use military occupational skill training for credit toward civilian licenses and certifications.
- Adopt the latest best practices identified to promote licensing portability for military spouses. Licensing portability would also benefit many workers in other sectors who wish to move for better work opportunities.
- Support expansion of programs, such as the Administration on Aging-funded National Resource Center for Women and Retirement, which help low-income midlife and older women plan for retirement and protect their limited resources.
- Develop older worker programs available to all, regardless of income levels.
- Introduce initiatives that will encourage low-income persons to pursue entrepreneurship as an alternative to traditional employment.

OUTSIDE THE BOX

- Promote “middle skills jobs” which target individuals with a high school diploma but without a college degree.
- Increase U.S. investment in high-quality vocational education and training.
- Foster relationships between community colleges and the business community to fill employment needs. Do this by matching job needs to retraining and education; providing assessments to match interests, skills, and life and professional experiences to need; training in job search and interview techniques; and offering training sessions during evenings and weekends.
- Use skills developed from being a parent, spouse, sibling, and volunteer in conjunction with training to parlay into a new career.
• Encourage women to open online businesses through platforms such as Etsy.
• Support a tax credit for starting a business.
• Incentivize employers to offer long-term care insurance options in benefit packages.
• Ensure that employees and managers, human resources departments, etc., receive diversity and anti-discrimination training which includes dispelling myths about older workers.
• Encourage mentoring and reverse mentoring in the workplace.
• Offer flexible work schedules to all segments of the labor force.
• Facilitate community networking for older workers.
• Support women entrepreneurs with business training, marketing coaching, help with product development, and market access.
• Reauthorize the Workforce Investment Act and increase resources for community colleges and lifelong learning initiatives to ensure that workers can continue to gain new skills throughout their lifetimes.
• Modernize and expand the existing system of trade adjustment assistance to include service sector workers hurt by changing trade patterns.
• Create flexible education accounts that workers can use to retrain.
• Target and train women age 40 and older via requests for proposals (RFPs) to distribute funding and incentives. Offer grants through an RFP process to organizations involved in industries such as technology, green, and health care that are interested in developing and implementing training programs for people who are recalibrating and intent on re-entering the workforce.
• Provide anti-discrimination and anti-retaliation protections through legislation and/or coordinated actions by the U.S. Department of Labor and the Equal Employment Opportunity Commission to ensure that working family caregivers are not adversely affected by their caregiving responsibilities.
• Build a national database of evidence-based practices with documentation about the impacts of the many initiatives in place and proposed.
• Make Congress Work: Support recommendations such as those from NoLabels.org.

STRENGTHENING EXISTING PROGRAMS & LEGISLATION

Amend the Military Spouse Residency Relief Act to include the ability to itemize taxes and claim certain expenses.

Expand the Pathways Back to Work portion of the American Jobs Act.

Increase funding to the “Community College to Career” initiative from $2 billion to the originally proposed $10 billion.

Amend the Securities Exchange Act of 1934 to require annual disclosures relating to the compensation brackets in which an issuer’s minority and women employees reside.

Update and expand access to the Family and Medical Leave Act. Currently the law applies only to about 50% of workers in the U.S. Workers in smaller businesses, some part-time workers, and
new employees do not have coverage under the law. The FMLA should also be updated to recognize the care that grandparents provide to grandchildren, the care that adult grandchildren provide to grandparents, and the care that siblings provide to one another. Moreover, the FMLA provides only unpaid leave, and it does not provide time off for routine or less serious health needs. Finally, the FMLA does not provide the day-to-day flexibility that workers need to help meet the dual demands of work and family.

Strengthen the Social Security Program by:
- Gradually eliminating the cap on payroll contributions; including all new state and local workers; treating all salary deductions like 401(k)s.
- Add an enhanced minimum benefit that targets workers with long careers with low lifetime earnings.
- Add a modest credit that compensates workers for up to three years out of the labor market due to caregiving, unemployment, or poor health.

Expand the Senior Community Service Employment Program to focus on subsets of the older worker population such as:
- Older workers with limited English and older women who have been out of the workforce for many years.
- Rural populations where their workplace may be at home by creating training opportunities online to prepare them for a range of settings.

Tailor labor programs to the needs of the changing workforce that now includes a substantial number of older workers who want to stay working and/or shift careers. Provide a range of training opportunities, internships, and placement services that are not only available to low income workers but would serve the full spectrum of this diverse group.

Amend the Fair Labor Standards Act to extend basic labor protections, including minimum wage and overtime premium pay, to home care workers.

ENACTING PROPOSED LEGISLATION

Elder Care Tax Credit Act of 2012 (HR.3820) modifies the dependent care credit to take into account expenses for the care of parents and grandparents who do not live with the taxpayer.

Older Worker Opportunity Act of 2011 allows employers a business-related tax credit of 25% for the first $6,000 of wages for employees age 62 and older participating in a formal flexible work program. The credit would apply to employers who maintain a pension or retirement plan and who provide health insurance coverage.

Protecting Older Workers Against Discrimination Act (S.2189) amends the Age Discrimination in Employment Act of 1967.

Fair Employment Act of 2011 (S.1471) would prohibit certain employers from failing or refusing to consider hiring an individual based on their present or past unemployment status, publishing ads or announcements for any job that indicate unemployed individuals are disqualified from consideration, and requesting
that employment agencies screen for unemployment status before referring individuals.

**Paycheck Fairness Act (HR.1519)**
strengthens the enforcement of the Equal Pay Act through stricter provisions regarding wage rate differentials. This will make it easier for plaintiffs to sue in sex discrimination cases. It provides for grants and studies, and establishes the Secretary of Labor’s National Award for Pay Equity in the Workplace for an employer who makes a demonstrative effort to eliminate pay wage disparities. These are among the provisions intended to alleviate pay disparities between men and women.

**Small Business Fairness Act of 2011 (S.1110)** expands the Small Business Act to permit contracts between federal agencies and small business teaming entities, including small businesses that are owned by women, veterans with disabilities, and individuals who are socially and/or economically disadvantaged.

**Security and Financial Empowerment Act (HR.3271)** amends the Violence Against Women Act to implement new guidelines for employees who need to use emergency leave from employment in order to address domestic violence, dating violence, sexual assault, or stalking.

**Women and Workforce Investment for Nontraditional Jobs Act (S.1252, HR.2315)** authorizes grants to states to set goals for the hiring of women, organize public education and outreach activities about stereotypes about women in certain non-traditional occupations, and provide training and technical assistance to employers to overcome gender inequity. These programs should encourage women to take higher paying skilled jobs and add new apprenticeship programs for women.

**Rebuild America Jobs Act (S.1769)** supports education, infrastructure, jobs, bolstering Social Security, and ultimately strengthening the family. It contains $50 million dedicated to giving greater access to job opportunities to women, individuals of color, and disadvantaged individuals.

**Seniors’ Tax Simplification Act of 2011 (HR.1058)** allows individuals over 65 to use a simplified federal income tax form - 1040SR. - even if their income includes Social Security, retirement plans, annuities, deferred payment arrangements, interests and dividends and/or capital gains and losses.

**Senior Financial Empowerment Act of 2011 (S.465)** works to prevent mail, telemarketing, and Internet fraud schemes against older adults in the U.S.

**Creating Jobs Through Small Business Innovation Act of 2011 (HR.1425)** which furthers the goal of increasing outreach to small businesses owned and operated by women, and encourages applications from women-led small businesses.

**Healthy Families Act of 2012 (HR.1876)** allows Americans to earn paid sick leave to address their health needs and those of family members.
**Credit for Volunteering through Policy Change**

Ruth Nadel is one of the pioneers at OWL. In her late 50s she got her first paid job and retired 21 years later in 1996. As she recalls: “During the late 1960s, the Women’s Bureau of DOL, recognizing that most women had only volunteer work in their backgrounds, sought to have the federal government accept and credit such experience as paid work on their resumes. Based on my training and unpaid experience, I was encouraged to apply for a Grade 12 Social Science Advisor vacancy.” Ruth was chosen to represent the Women’s Bureau at the 1980 White House Conference on Aging planning meeting in Des Moines, Iowa. Her success might not have been possible without the policy change that allowed her to receive credit for her volunteer work.

**Fit For Life: A Re-Education Success Story**

Sharon Smith, 60, was an art teacher and hair stylist who reinvented herself as a fitness instructor. In 2000, she developed serious pain in her knees; she stopped power walking, could no longer enjoy dancing with her husband, and needed a cane to feel steady. With this more sedentary life, she gained 50 pounds. Eventually, Sharon lost the weight and got a new knee, as well as a newfound commitment to physical fitness. She decided to get re-educated and enrolled in a two-year program with a specialty in fitness. Her 10-week internship at a fitness center was so successful, it earned her a position as a “possibilities coach.” Sharon loves her work and seeing the impact of her encouragement on her clients. Her plan: “to remain physically and socially active until the end,” now that she has found “the perfect place to be.”

—Interview by Margaret Huyck: 3/19/2012
www.matherlifeways.com

**Making a Difference with the Peace Corps**

P. Jay Peterson spent the last 15 years of her diplomatic career in Europe before retiring in 1999. Then her world came apart. After 35 years of marriage, her husband said he wanted a divorce. At the same time, both of her parents were stricken with serious illnesses. To battle depression she tried a number of therapies, but her cure came when she decided she needed to be “doing something instead of feeling sorry for myself” and at age 60, she joined the Peace Corps. She was given an assignment in Ukraine with a non-profit rehabilitation center for children with disabilities, where she helped raise money to build ramps in the first wheelchair-accessible public school in the city. P. Jay reflects: “What an adventure! I can’t recommend the Peace Corps enough as a way to see the world, made a difference and find your own peace.”

—Source: Dallas, TX OWL Chapter
**Caregiver Gets a Fresh Start**

After a 22-year career as a social worker, Heline left the workforce to care for her aging mother. After her mother’s passing, however, Heline found it impossible to reenter the job market. She enrolled in Easter Seals’ Senior Community Service Employment Program (SCSEP) in New York City, where she gained valuable skills and work experience and eventually landed a job in social work. Her personal journey and experiences have strengthened her ability to work with her clients and guide them to success.


**From Downsized to Dream Job**

After 13 years of employment, Kathryn Cooper was asked to retire from her position at a hospital in Athens, Georgia, due to downsizing. The 61-year-old accepted the offer of early retirement, but immediately set out to find a new career because she felt “too young to retire.” She searched for suitable work for nearly a year, until an associate recommended her for a position at the Athens Community Council on Aging. The Division of Aging Services had awarded a grant to the ACCA and the Area Agency on Aging to start up a model village in Georgia. This new endeavor, Athens Area Village, needed a coordinator, and Kathryn got the job. More than 20 years after earning her degree in Family and Consumer Sciences from the University of Georgia, she had an opportunity to use her academic coursework in her day-to-day work. She summed up the new challenge by stating, “This is a marvelous opportunity to see what I am made of and what I can make of this great program.”

—Interview by KaDee Holt, Athens Community Council on Aging, www.accaging.org

**Disability Workshop Helps People with Chronic Illness Remain Productive**

Doretta Wilson fell ill due to a stroke she suffered from when she was 53 years of age. An African American woman, Doretta is a former licensed practical nurse (LPN). When she first fell ill, she was unable to use her right arm and hand and was not able to walk any longer. She turned to her local County Office of Disability Services; they recommended an upcoming chronic disease self-management workshop. She credits this workshop with changing her life. Now 55, Doretta has learned to control her condition. During the workshop, she learned about Workforce 55 Plus, a program that assisted her in finding a job doing filing and desk work at a local hospital; she also leads the workshops she once took. She has regained most of her physical ability and relies on a friend to help her complete tasks that still challenge her. These days, Doretta enjoys serving as a model to her peers, running a support group for stroke victims and leading other programs to inspire those around her. Doretta continues her physical therapy and hopes to eventually get back into nursing. Recently, Doretta felt confident and strong enough to travel by herself to Florida to attend her son’s wedding, saying “I have added one more important action to the things I CAN do!”

—Source: National Council on Aging
APPENDIX A: RESOURCES

This list is not all-inclusive, but serves as a starting point and guide to many of the resources listed throughout this report, and more.

### 40Plus
(202) 387-1582 | www.40plus-dc.org

40Plus is a non-profit, self-help, volunteer organization offering a proven system of hands-on training, peer support, networking opportunities, volunteering, and talks by experts on topics of interest to professionals in job and career transition.

### AARP Work & Retirement
1-888-OUR-AARP www.aarp.org/work

AARP's Work & Retirement provides tools to help older individuals find a job, tools for recareering, retirement planning, Social Security, and life at work.

### Accion
www.accion.org

Accion is a private, non-profit organization with the mission of giving people the financial tools they need to work their way out of poverty. By providing “micro” loans, business training, and other financial services to poor men and women who start their own businesses, Accion helps people work their way up the economic ladder, with dignity and pride.

### Agriculture Conservation Experienced Services
(703) 558-4200
www.acesprogram.org

The partnership between the National Older Worker Career Center and the Natural Resources Conservation Service places experienced workers into positions supporting conservation and environmental protection efforts.

### American Association of Community Colleges
www.aacc.nche.edu

The American Association of Community Colleges features academic resources, community college finders, research, and publications for higher education administrators and students worldwide.

### Apparent Project
www.apparentproject.org

The Apparent Project Artisan's Guild uses discarded materials to create beautiful “upcycled” pieces of jewelry, journals, and stylish home decor. These artisans are bringing new hope to their families, employing themselves for a brighter future, and earning the means to pay for their children’s food, shelter, and education.

### Aspen Institute
www.aspeninstitute.org

The Aspen Institute mission is twofold: to foster values-based leadership, encouraging individuals to reflect on the ideals and ideas that define a good society, and to provide a neutral and balanced venue for discussing and acting on critical issues.

### BlogHer
www.blogher.com

BlogHer is a community and media company created in partnership with women in social media.

### Business and Professional Women’s Foundation
www.bpwfoundation.org

BPW Foundation is a 501(c)3 research and education organization. The work of BPW Foundation supports workforce development programs and workplace policies that recognize the diverse needs of working women, communities and businesses.

### Business Development Assistance Group, Inc.
www.bdag.org

Business Development Assistance Group, Inc. (BDAG) is a not-for-profit, 501(c)3 organization assisting recently arrived immigrants to start a business as their first entry to the American workforce. BDAG partners with a wide variety of small business organizations to provide individuals with information on writing a business plan, taxes, permits, licensing, marketing, financing and just about anything else you’ll need to know to start or grow your small business.

### Byte Back
www.byteback.org

Byte Back, Inc. is a 501(c)(3) non-profit organization that provides computer literacy and employment readiness skills to underserved communities throughout Washington, D.C. See some of their tips for older job seekers on our website: www.owl-national.org/blog/job-search-tips-for-older-job-seekers

### Capital Area Asset Builders
www.caab.org

Capital Area Asset Builders puts people on the road to financial independence. Their programs help low- and moderate-income individuals and families improve their money management skills, increase their savings, and build wealth by investing wisely.
Career One Stop
www.careeronestop.org

Tools to help job seekers, veterans, students, businesses, and career professionals. Sponsored by the U.S. Department of Labor.

Change the Equation (CTEq)
(202) 626-5740 www.changetheequation.org

CTEq is structured as a broad umbrella under which companies can connect with like-minded leaders, identify opportunities for leveraging their STEM investments and, as a collective, create a significantly greater impact than would be possible working in isolation.

Chronicle of Philanthropy
www.philanthropy.com

The Chronicle of Philanthropy is the No. 1 news source, in print and online, for non-profit leaders, fund raisers, grant makers, and other people involved in the philanthropic enterprise. For more than 20 years, The Chronicle has been connecting the non-profit world with news, jobs, and ideas.

Council for Adult and Experiential Learning
www.cael.org

The Council for Adult and Experiential Learning (CAEL) links learning and work. CAEL is a non-profit that works at all levels within the higher education, public, and private sectors to make it easier for people to get the education and training they need.

Corporation for National and Community Service
www.nationalservice.gov

The Corporation for National and Community Service is a federal agency that engages more than five million Americans in service through Senior Corps, AmeriCorps, and Learn and Serve America, and leads President Obama’s national call to service initiative, United We Serve.

Craigslist
www.craigslist.org

Website featuring local classifieds and forums.

Dell’s Women Powering Business

Dell’s Women Powering Business initiative strives to help women entrepreneurs and technologists expand their networks while offering capabilities to help them use technology to do more.

Easter Seals
www.easterseals.com

Easter Seals has been helping individuals with disabilities and special needs and their families live better lives for nearly 90 years. The nonprofit organization offers a variety of services to help people with disabilities address life’s challenges and achieve personal goals.

Economic Policy Institute
www.epi.org

The Economic Policy Institute (EPI), a non-profit, non-partisan think tank broadens discussions about economic policy to include the needs of low- and middle-income workers. EPI believes every working person deserves a good job with fair pay, affordable health care, and retirement security. To achieve this goal, EPI conducts research and analysis on the economic status of working America.

Empowered Women International
www.ewint.org

Empowered Women International helps low-income immigrant and refugee women living in the Greater DC Metro area integrate, participate as new citizens and become self-sufficient by employing their creativity, skills, and entrepreneurial spirit to develop new career paths and startup businesses.

Enterprise Development Group
www.entrdevgroup.org

EDG provides loans for small businesses, classes for career enhancement, and access to office space.

Equal Employment Opportunity Commission (EEOC)
www.eeoc.gov

EEOC is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person’s race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability, or genetic information.
Evolved Employer
www.evolvedemployer.com
Evolved Employer is dedicated to informing business leaders and change agents in roles like HR, Talent, Diversity, and Line Management about best practices and ideas that will help them lead their companies in the 21st century, as truly progressive “Evolved Employers.”

Experience Works
www.experienteworks.org
Experience Works helps low-income seniors, with multiple barriers to employment; get the training they need to find good jobs in their local communities.

Fresh Start Women’s Foundation
602-252-8494
Fresh Start’s Career Services assists women in various stages of professional development.

Foundation Center
1-800-634-2953 www.foundationcenter.org
The Foundation Center is the leading source of information about philanthropy worldwide. Through data, analysis, and training, it connects people who want to change the world to the resources they need to succeed.

Foundation for Women’s Resources
www.womensresources.org
Women’s Resources is a private, non-profit, educational organization headquartered in Dallas, Texas, that develops programs and projects to advance and improve the personal, economic, and professional status of women.

Fox News on the Job Hunt
www.foxnews.com/topics/job-hunt.htm
Fox News correspondents across the U.S. explore new opportunities and challenges people face as they head to work or search for new jobs.

GE Ecomagination Challenge
http://challenge.ecomagination.com/ideas
The GE Ecomagination Challenge is a $200 million innovation experiment where businesses, entrepreneurs, innovators and students share their best ideas on how to build the next-generation power grid.

Give Me 5
888-488-WIPP | www.giveme5.com
The Give Me 5 Program, named after the 5% federal contracting goal for women-owned businesses, was created by Women Impacting Public Policy and American Express OPEN to provide Education and Access for Women in Federal Contracts.

The Glass Hammer
www.theglasshammer.com
The Glass Hammer is an award-winning blog and online community created for women executives in finance, law, technology and big business.

Goldman Sachs 10,000 Small Businesses
www.goldmansachs.com/citizenship/10000-small-businesses
Goldman Sachs 10,000 Small Businesses is designed to tap into that economic power by providing entrepreneurs across the country with access to business education, financial capital and business support services to help small businesses grow and create jobs.

Hilltop Microfinance Initiative
www.hilltopmfi.org
The Hilltop Microfinance Initiative aims to alleviate poverty in and around the nation’s capital through microfinance service. By providing business skills training, microloans, and enterprise development services, Hilltop promotes local entrepreneurship and enables its clients to improve their standard of living and achieve financial sustainability.

Hire Heroes USA
1-866-915-HERO
www.hireheroesusa.org
Hire Heroes USA is dedicated to creating job opportunities for US military veterans and their spouses through personalized employment training and corporate engagement.

Idealist
www.idealist.org
Idealist connects people, nonprofit organizations, and resources to help build a world where all people can live free and dignified lives.
Inc.
www.inc.com

A place where entrepreneurs and business owners can find useful information, advice, insights, resources and inspiration for running and growing their businesses.

Indeed
www.indeed.com

Indeed is a global job site that links employers and jobseekers over 50 countries and 26 languages.

Institute for Women's Policy Research
www.iwpr.org

The Institute for Women's Policy Research conducts rigorous research and disseminates its findings to address the needs of women, promote public dialog, and strengthen families, communities, and societies.

Interfaith Older Adults Program
(414) 291-7500 | www.interfaithmilw.org

Interfaith sponsors several programs that help mature workers find employment.

iRelaunch
www.irelaunch.com

For more than 8,000 experienced professionals at over 130 events since 2006, iRelaunch creates connections, empowers action, and keeps a finger on the pulse of cutting-edge career reentry resources.

Jobs 4.0
www.jobs4point0.com

Jobs 4.0 connects jobseekers over the age of 40 with employers. Jobs4.0 means real jobs at great companies that value diversity of experience; they work only with select companies that embrace the unique benefits that a more experienced worker can provide.

Jobalot
www.jobalot.com

Launched in June 2006, Jobalot is one of the leading employment vertical search engines reaching more than 100,000 unique visitors per month. The job postings are provided by top companies and niche employment websites.

Job Search Television Network
www.myjstn.com

JSTN is using the power of video to deliver career opportunities, insight into employers, as well as career advice and making this information more compelling and easily accessible to everyone through all points of media today. JSTN provides job seekers the opportunity to watch high quality video and learn about their dream job in a dynamic and educational format.

Joining Forces
www.whitehouse.gov/joiningforces/resources

In June 2011, the Military Spouse Employment Partnership, led by the Department of Defense, was announced. Through this partnership, nearly 100 companies are now advertising thousands of jobs for military spouses, all listed in one place on the Joining Forces website.

Kickstarter
www.kickstarter.com

Kickstarter is a website that utilizes social media and the internet so people can fundraise to start creative projects and businesses.

Knowing Your Value: Women, Money and Getting What You're Worth
http://morningmika.com/knowingyourvalue.html

In her novel, Mika Brzezinski reveals the latest research on equal pay, women in the boardroom, and access to start-up capital and includes practical tactics and strategies on how to speak up, negotiate from a place of power and not fear, close the deal, and get the compensation you deserve.

Latino Economic Development Corporation
www.ledcmetro.org/en/small-business

LEDC has many services that help current and prospective entrepreneurs develop small businesses in a vibrant, multicultural community. Whether entrepreneurs are working out a new idea or expanding an existing operation, LEDC is ready to help entrepreneurs in the development of their business.

LinkedIn
www.linkedin.com

As of February 9, 2012, LinkedIn operates the world's largest professional network on the Internet with more than 150 million members in over 200 countries and territories.
Meetup
www.meetup.com

Meetup is the world’s largest network of local groups. Meetup makes it easy for anyone to organize a local group or find one of the thousands already meeting up face-to-face.

Milicruit
www.veteranscareerfair.com

Milicruit was created to address the premise that the traditional military career fair is costly, time-consuming, and often times ineffective. They designed Milicruit to allow industry leading employers, veterans, and military spouses the opportunity to meet and interact in a fully interactive online environment from wherever they may be located.

Mujeres Latinas en Acción
www.mujereslatinasesnaccion.org

Mujeres Latinas en Acción empowers Latinas through providing services which reflect their values and culture and being an advocate on the issues that make a difference in their lives.

MyMoney.gov
1-888-MYMONEY | www.mymoney.gov

The U.S. Department of Treasury’s Office of Financial Education lends its expertise and provide primary support to the Financial Literacy and Education Commission (FLEC). With support from the Treasury Department's Office of Financial Education, the FLEC has worked with its member Federal agencies to improve financial literacy and education and provide free, reliable financial information to the American public.

National Able
www.nationalable.org

National Able Network® is a non-profit agency working to serve individuals, families and communities by bringing together qualified job seekers and businesses. Since 1977, Able's experienced, multicultural professionals provide the training, the personal skills, and the job search techniques that help people enter or re-enter the workforce as quickly and as easily as possible.

National Asian Pacific Center on Aging
(206)-624-1221 | www.napca.org

The National Asian Pacific Center on Aging’s mission is to serve as the nation’s leading advocacy organization committed to the dignity, well-being, and quality of life of Asian Pacific Americans (APA) in their senior years.

National Association for Hispanic Elderly
(626) 564-1988 | www.anppm.org

The National Association for Hispanic Elderly [Asociación Nacional Pro Personas Mayores] serves the needs of Hispanic older adults and other low income persons. The scope of the Association’s work includes employment programs, services for older adults, economic development projects which include low-income housing and neighborhood development programs, research and data collection, training and technical assistance, development of model projects, and award winning media productions.

National Caucus and Center on the Black Aged, Inc.
(202) 637-8400 | www.ncba-aged.org

NCBA is a 501(c)3 not-for-profit organization dedicated to preserving the dignity and enhancing the lives of low-income older adults African Americans. As one of the largest minority focused organizations in the U.S., NCBA addresses the needs of its constituency in the areas of health, affordable housing and employment.

National Coalition of 100 Black Women
www.ncbw.org

NCBW consists of thousands of progressive women of African descent who represent 60 chapters in 25 states and the District of Columbia and whose commitment to gender equity and socioeconomic advancement drives meaningful change to benefit women of color.

National Community Reinvestment Coalition (NCRC): National Neighbors Silver
www.ncrc.org

National Neighbors Silver is a campaign to empower, organize, and support economically vulnerable older adults by promoting issues such as housing options and responsible banking services for low-to-moderate-income elders.
National Council on Aging  
(202) 479-1200 | www.ncoa.org  
NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

National Older Worker Career Center, Inc.  
(703) 558-4200 | www.nowcc.org  
The National Older Worker Career Center (NOWCC) is a national non-profit organization dedicated to promoting experienced workers as a valuable and critical component of the nation’s workforce.

NYC Business Solutions  

NYC Business Solutions is a set of free services offered by the Department of Small Business Services to help businesses start, operate and expand in New York City. Whether you’re an entrepreneur, running a small business or a large corporation, NYC Business Solutions can work for you - for free.


This directory provides information on financial literacy resources, issues and events that are important to bankers, organizations, and consumers of all ages.

O*NET  
www.onetonline.org

Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

Operation HOPE Small Business Empowerment Program  
www.operationhope.org

The Operation HOPE Small Business Empowerment Program is designed for aspiring entrepreneurs from low-wealth neighborhoods. Through partnerships with over 25 direct lenders nationwide, they provide access to a wide range of small business loan options—as well as crucial business services, training, information, and resources.

Open Forum  
www.openforum.com

Open Forum provides financial information, news, and business advice for small business owners and female entrepreneurs.

Opportunity Fund  
(408) 297-0204 | www.opportunityfund.org

Opportunity Fund is a not-for-profit social enterprise helping thousands of California families build financial stability. Their strategy combines microloans for small businesses, microsavings accounts, and community real estate financing.

Osher Lifelong Learning Institutes  
www.osherrfoundation.org/index.php?olli

The Bernard Osher Foundation's Osher Lifelong Learning Institutes grant program provides support to institutions of higher education to develop and strengthen initiatives that offer intellectually stimulating, non-credit courses specifically designed for students 50 years of age or older who are interested in personal enrichment.

Partners in Care  
www.partnersincare.org

Partners in Care is a community non-profit using time-exchange to help older adults remain independent in their own homes. Neighbors use their time and talents to help others and, in exchange, receive help when they need it.

Rent a Grandma  
1-855-7-GRANNY| www.rentagrandma.com

They specialize in placing caring women, possessing deep life experience with families as Nannies, Baby Sitters, and in-home Care Providers, as well as chefs, cooks and highly experienced domestic staff.

Respect a Caregiver’s Time (ReACT)  
www.reactconnection.com

ReACT is a coalition of corporations and organizations dedicated to addressing the challenges faced by employee caregivers and reducing the impact on the companies that employ them.
RetiredBrains
www.retiredbrains.com

Founded in July of 2003, RetiredBrains provides information for retirees, older adults, and caregivers. Topics include, but are not limited to, retirement planning, job search tips, and health care advice.

SCORE
www.score.org

SCORE is a non-profit association dedicated to educating entrepreneurs and helping small businesses start, grow, and succeed nationwide. SCORE is a resource partner with the U.S. Small Business Administration (SBA), and has been mentoring small business owners for more than forty years.

SecondAct
www.secondact.com/work/careers/

SecondAct.com is an online destination uniquely tailored to the needs and interests of readers over age 40. Their mission is to provide the inspiration, information, and hands-on know-how you'll need to get the most out of your second act.

Senior Community Service Employment Program (SCSEP)
www.doleta.gov/seniors/

SCSEP enhances employment opportunities for unemployed older Americans and promotes them as a solution for businesses seeking trained, qualified, and reliable employees.

Senior Corps
www.seniorcorps.gov

Senior Corps connects today's 55+ with the people and organizations that need them most. They help them become mentors, coaches, or companions to people in need, or contribute their job skills and expertise to community projects and organizations.

Senior Environmental Employment Program
www.epa.gov/ohr/see/brochure/index.htm

SEE is a program of grants/cooperative agreements to federal, state, and local environmental agencies for projects of pollution prevention, abatement, and control. To implement this program, EPA and other Federal and State environmental offices fund cooperative agreements with national aging organizations that have been authorized by the Secretary of Labor.

Senior Job Bank
www.seniorjobbank.org

Senior Job Bank connects jobseekers over 50 with employers.

Seniors4Hire
www.seniors4hire.org

Seniors4Hire connects jobseekers over 50 with employers.

Senior Service America, Inc.
(301)578-8900|www.seniorserviceamerica.org

Senior Service America, Inc. (SSAI) is committed to making it possible for low-income and other disadvantaged older adults to participate fully in determining their own future and the future of their communities.

Simply Hired
www.simplyhired.com

Simply Hired is a vertical search engine company based in Silicon Valley offering job searches for those seeking work.

Small Business Administration
1-800-827-5722 | www.sba.gov

SBA offers a variety of programs and support services to help people navigate issues faced with initial applications, and resources to help after they open for business.

STEM Connector
www.stemconnector.org

STEMConnector™ is a nationwide collaboration of companies, non-profit associations, and professional societies, STEM-related research & policy organizations, and academic institutions concerned about the plight of STEM education in the U.S.

TaskRabbit
888-661-8105 | www.taskrabbit.com

TaskRabbits are friendly, awesome people in your community who are either under-employed, retired, parents with grown children, or folks who just want something more interesting than a standard desk job.

The Ladders
www.theladders.com

TheLadders is the most comprehensive job-matching service for career-driven professionals.
The Riley Guide
www.rileyguide.com

The Riley Guide is a directory of employment and career information sources and services on the Internet. It is primarily intended to provide instruction for job seekers on how to use the Internet to their best advantage.

TED Talks
www.ted.com

TED is a nonprofit devoted to Ideas Worth Spreading. It started out as a conference bringing together people from three worlds: Technology, Entertainment, and Design. TED makes the best talks and performances from TED and partners available to the world, for free.

TweetMyJobs
www.tweetmyjobs.com

TweetMyJobs provides an online social job solution for job seekers that seamlessly integrates with their Facebook and Twitter profiles. By using TweetMyJobs, seekers receive highly targeted opportunities and can leverage their social graph to be introduced directly to hiring employers.

Urban Zen Foundation
www.urbanzen.com

Urban Zen was founded by Donna Karan to make positive change all around the world. They identify three initiatives for the organization: “well-being, empowering children, and preserving culture.”

USA Jobs
www.usajobs.gov

USA Jobs is the Federal Government’s official job list. USA Jobs provides special information and resources for individuals with disabilities, veterans, students, recent graduates, and senior executives.

U.S. Department of Labor (DOL)
www.dol.gov

DOL exists to foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the U.S.; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights.

U.S. Department of Veterans Affairs Center for Women Veterans
http://www1.va.gov/WOMENVET/

The Center serves as an advocate for a cultural transformation in recognizing the service and contributions of women Veterans and women in the military, and in raising awareness of the responsibility to treat women Veterans with dignity and respect.

U.S. Social Security Administration
www.ssa.gov

The U.S. Social Security Administration delivers services through a nationwide network of over 1,400 offices that include regional offices, field offices, card centers, teleservice centers, processing centers, hearing offices, the Appeals Council, and our State and territorial partners, the Disability Determination Services. Selected publications on the SSA website include:

Understanding the Benefits
www.socialsecurity.gov/pubs/10024.pdf

Plan Your Retirement
www.socialsecurity.gov/retire2

Estimate Your Social Security Benefits
www.socialsecurity.gov/estimator

What Every Woman Should Know
www.socialsecurity.gov/pubs/10127.html

How Work Affects Your Benefits
www.socialsecurity.gov/pubs/10069.pdf

Veterans Green Jobs
720-236-1300 www.veteransgreenjobs.org

Leveraging a variety of programs and initiatives, Veterans Green Jobs helps military veterans transition back into the civilian workforce and find career opportunities across all environmental sustainability sectors of our economy.

Washington Area Women’s Foundation: Women’s Small Business Development Directory
www.thewomensfoundation.org

This online directory was compiled by Trinity University in Washington, D.C. to assist women in the region with starting their own small businesses. It is useful to those seeking information on organizations that offer micro loans, training and technical assistance, business plan development, and other resources critical to starting a successful small business.
Washington DC Economic Partnership
www.wdcep.com

A 501(c)(3) organization, the Washington, DC Economic Partnership promotes business opportunities throughout the District and contributes to business retention and attraction activities.

We Help Women
www.wehelpwomen.com

WeHelpWomen.com is the national online resource for all women in transition, provided by Fresh Start Women’s Foundation.

WiserWorker
www.wiserworker.com

Connects older adults with job seekers and provides information on nationwide job fairs, résumé tips, and educational opportunities.

Women in Government Relations Career Center
http://careercenter.wgr.org

Women in Government Relations, Inc. (WGR) is one of the most respected non-profit, non-partisan government relations associations in the Washington metropolitan area. WGR’s over 750 members include women and men at all professional levels representing corporations, trade associations and professional societies, law firms, lobbying firms, non-profit groups, and federal, state, and local governments.

Women’s Business Centers Directory
www.sba.gov/about-offices-content/1/2895/resources/13729

The U.S. Small Business Administration’s Women’s Business Center (WBC) Program comprises a national network of WBCs providing business training, counseling, and other resources to help women start and grow successful businesses.

Women’s Business Center of Northern Virginia
www.cbponline.org

The Women’s Business Center offers free and low-cost training programs, free one-on-one technical assistance counseling, marketing assistance, access to banks and micro-lenders, help in getting special certifications to do business with local, state and federal government, a resource library, computers, high-speed Internet access, and much more!

Women’s Initiative
www.womensinitiative.org

Women’s Initiative’s mission is to build the entrepreneurial capacity of women to overcome economic and social barriers and achieve self-sufficiency. Women’s Initiative has proven that women create jobs for themselves and others, access the mainstream economy, and increase their economic self-sufficiency when they are given business planning and financing support.

Women Innovate Mobile
www.womeninnovatemobile.com

Women Innovate Mobile (WIM) is the first startup accelerator and mentorship-driven program designed for women-founded companies in mobile technology. WIM’s goal is to provide women entrepreneurs with the guidance, feedback and connections needed to make their startups best in class companies and formidable business concerns.

WomensJobList.com
www.womensjoblist.com

WomensJobList.com was created to give employers a tool to promote diversity and inclusion within their workplaces and to provide job seekers with easy access to those companies. Each job posted on WomensJobList appears on the leading women websites for women as ranked by Forbes Magazine top 100.

Workforce50
www.workforce50.com

Workforce50 connects jobseekers 50 and older with employers.

YourEncore
www.yourencore.com

YourEncore connects retired scientists, engineers, and product developers with employers.
APPENDIX B: ANTI-DISCRIMINATION LAWS

Title VII of the Civil Rights Act of 1964 states that it is illegal for an employer to discriminate against an applicant or employee because of his/her race, color, religion, sex, or national origin. In particular, women are protected from intolerant or unfair treatment due to pregnancy, childbirth, or medical circumstances linked to pregnancy and/or childbirth.

The Equal Pay Act of 1963 established that employers cannot pay women less than their male counterparts for equal work, performance, skills, and settings.

Titles I and V of the Americans with Disabilities Act of 1990 protects applicants and employees with disabilities from discrimination in the workplace, hiring practices, and employment-related activities. It also requires employers to make “reasonable accommodations” for individuals with disabilities as long as it does not impose “undue hardship.”

Americans with Disabilities Act Amendments Act of 2008 established a more comprehensive definition of “disability” as it pertains to the law and employment practices.

The Age Discrimination in Employment Act of 1967 made it unlawful for employers to discriminate against applicants and employees on the basis of age in hiring and employment-related practices.

Title II of the Genetic Information Nondiscrimination Act of 2008 states that employers may not discriminate against applicants and workers based on their genetic disposition or medical history. Additionally, the law limits employers from requesting and testing for genetic information. In cases where an employer does obtain genetic information, the employer is required by law to limit access to the information and keep it classified.

Other federal anti-discrimination laws protect individuals from retaliation in cases where an employee has reported discriminatory practices and conditions, been involved in related legal proceedings, or spoken out against their employers’ inequitable actions. Anti-discrimination laws also protect individuals from harassment in the workplace. Harassment is defined as recurrent or harsh language and/or behavior related to the victim’s race, religion, sex, age, disability, color, genetic disposition, or national origin that breeds an uncomfortable working environment.  

157
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97 Ibid.
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154 Ibid.
155 Ibid.
THERE IS NO AGE REQUIREMENT TO JOIN OWL-THE VOICE OF MIDLIFE AND OLDER WOMEN!
WE ADVOCATE FOR:

ECONOMIC SECURITY
• Preservation of the social insurance principles of Social Security
• Better pensions and other retirement plans for women
• Laws barring age and gender discrimination
• Meaningful employment and competitive wages
• Monetary credit for caregiving

HEALTH
• Universal, affordable, accessible, and quality physical and mental health care
• Expansion of Medicare and Medicaid to include the full range of services needed by midlife and older women
• Long-term and chronic care assistance

QUALITY OF LIFE
• Safe, accessible, non-discriminatory, and affordable housing
• Public transportation that meets the needs of older persons
• The elimination of exploitation and abuse of older women
• The right of all persons to remain in control of decisions throughout their lives

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As the only national grassroots membership organization to focus solely on issues unique to women as they age, OWL strives to improve the status and quality of life for midlife and older women. OWL is a nonprofit, nonpartisan organization that accomplishes its work through research, education, and advocacy activities. Now in its 32nd year, OWL provides a strong and effective voice for the more than 74 million women age 40 and over in America.