



February 15, 2021

Testimony in Support of House Bill 2938

Age Discrimination Task Force

Submitted by Chloe Becker on behalf of Family Forward Oregon

Chair Holvey and Members of the House Committee on Business and Labor,

Thank you for the opportunity to provide testimony in support of House Bill 2938 and taking steps toward strengthening protections against age discrimination in Oregon. Family Forward Oregon is committed to advancing policies that support women and families and help them succeed economically. We support HB 2938 and the effort to better protect older workers and, in particular, older women workers who have been shown to experience age discrimination at higher rates than men.

It is no secret that in a society obsessed with physical appearance, workers fight a battle to stay relevant as they reach middle age. In the workplace, this can result in being passed over for promotions, marginalized, and pushed out to make room for younger employees. Age related assumptions create the perception that older workers, especially women, lack the stamina, aren't technically savvy, or want to slow down.

Early in their careers, women are subjected to assumptions about whether their family obligations interfere with their commitment to work and when their children grow up, they continue to see their careers stalled by a reduced tolerance for aging women at work.

According to the Equal Employment Opportunity Commission (EEOC), women have been filing more age discrimination complaints annually since 2010. This is a reversal from 1990 when men filed nearly twice as many complaints as women.¹ Women, who make up 46.8 percent of the overall workforce, are now regularly filing more complaints than men. And it's not just that women perceive more discrimination than men, a 2019 study by economists at the University of California at Irvine and Tulane University found "robust evidence of age discrimination in hiring against older women."² The researchers created job applications for 40,000 fictional job seekers and submitted them to a variety of online job postings. They made resumes for older applicants (ages 64-66), middle-aged applicants (49-51), and younger applicants (29-31). It

¹ Lipnick, V. The State of Age Discrimination and Older Workers in the U.S. 50 Years After the Age Discrimination and Employment Act. EEOC. June 2018.

² Neumark, D., Burn, I., & Button, P. Is It Harder for Older Workers to Find New Jobs? New and Improved Evidence from a Field Experiment. University of Chicago. February 2019.

found evidence of age discrimination against both men and women, with older applicants - those age 64 to 66 years old -- more frequently denied job interviews than middle-age applicants age 49 to 51. Women, especially older women but also those at middle age, were subjected to more age discrimination than older men. The researchers concluded that it is harder for older women to find jobs than it is for older men.

This compounds economic security issues for women at a time when more than half of women are the primary breadwinner in their household; 30 percent are married breadwinners who are generating more than half their household income.³

Yet women, who also carry more of the non-financial family responsibilities, continue to be treated differently at work at every stage of their careers.

Because of their lower incomes, women are accruing more debt, and more women – 25 percent – are still paying off student loans than men – at 18 percent. Because of their lower incomes, women have less money to invest and will have lower Social Security benefits in the future. Only 54 percent of women said they have put aside money for retirement, and on average they have saved \$115,412. By contrast, 61 percent of men have saved for retirement, and on average have saved \$202,859.⁴ Women’s overall lifetime earnings are considerably less than men, even though women tend to live longer and need to stretch those earnings over additional years. As a result, older women are staying in the workforce longer and many are retiring into poverty: women made up nearly two-thirds (64.6 percent) of all people 65 and older living at or below the poverty line.⁵

**Enhancing protections against age discrimination is not just a middle-age and older worker issue, it’s an equity issue. Women deserve to be treated fairly in the workplace.
We urge you to support HB 2938.**

³ 2018 Financial Wellness Survey: The Cut. Prudential Survey. http://news.prudential.com/content/1209/files/PrudentialTheCutExploringFinancialWellnessWithinDiversePopulations.pdf?utm_source=businesswire&utm_medium=newsrelease&utm_campaign=thecut

⁴ Ibid

⁵ Tucker, J and Lowell, C. National Spotlight: Poverty Among Women and Families 2015. National Women’s Law Center. September 2016. nwlc.org/wp-content/uploads/2016/09/Poverty-Snapshot-Factsheet-2016.pdf