



WOMEN, WORK, AND THE ROAD TO RESILIENCE: WORKING WOMEN AT MIDLIFE AND BEYOND

September 2021

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KEY FINDINGS

Key findings

The Covid-19 pandemic has had widespread impact on women workers.

- While 41% of women workers have experienced some type of job interruption since the beginning of 2020, 14% of midcareer and older women workers lost a job. More African American and Hispanic women lost jobs than did White or Asian women.

Women workers face long-term unemployment.

- Nearly 70 percent of women who were still unemployed were out of work for six months or more.

Interruptions in work lead to financial uncertainty.

- One quarter of midcareer and older workers have seen their financial situation worsen over the course of the Covid-19 pandemic.

Even among those who are employed, concerns for the future and underemployment exist.

- About 1 in 5 (21%) of those who are working are underemployed, meaning they work fewer hours than they would like. Many more African American, Hispanic, and Asian women are underemployed than White women
- Many women are concerned about involuntary job interruptions in the next year. These concerns are magnified for multicultural women.



This report reflects the survey findings and experiences of women workers ages 40-65, referred to as midcareer and older women workers. When referring to multicultural populations, the terms African American and Black are used interchangeably and Hispanic and Latina are used interchangeably.

Key findings (cont.)

Providing care to others can exacerbate already-tenuous job situations.

- Nearly 3 in 10 midcareer and older women in the workforce report having taken care of a child or grandchild who was home during Covid-19 for remote schooling. This impacted work, including most commonly: working only certain shifts/hours (24%) and inability to work full time (20%).
- Women in the workforce who have cared for an adult friend or family member OR a child or grandchild during the pandemic are more likely to be concerned about job interruptions.
- More than 2 in 5 women were either caring for an adult family member or friend OR a child/grandchild who was out of school. One in ten were caring for both an adult family member or friend AND a child/grandchild. In both cases, Hispanic/Latinas were more likely than other groups to have provided care to others.

Age discrimination in hiring and in the workforce persist.

- Over half of women have looked for a job since turning 40. Of those, nearly one third (31%) cite age discrimination as an impediment to finding a job, the most common type of discrimination by far.





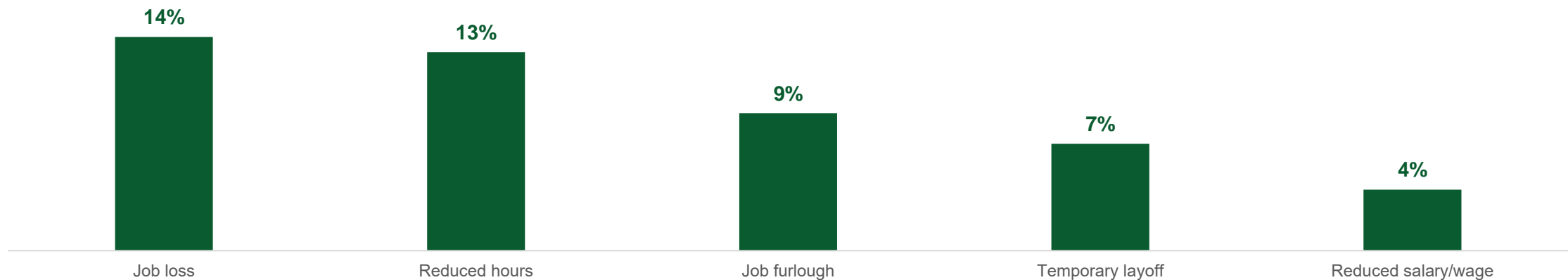
IMPACT OF THE PANDEMIC

Impacts to working women during the pandemic are pronounced in many areas

Since the beginning of the pandemic, unemployment for women peaked in April of 2020 to 16.1% for all women and 15.4% for women workers ages 55+ (US Bureau of Labor Statistics, Current Population Survey, 2021). The realities of child/grandchild care needs, higher proportions in occupations and jobs that downsized, and lower wealth to begin with meant the impacts to women were more pronounced than for men. Any work toward recovery should recognize the disparate impacts to women and understand that a one-size-fits-all approach may serve to leave women behind.

Since the beginning of 2020, 41% of women ages 40 to 65 lost job-based income, through job loss (14%), reduced hours (13%), job furlough (9%), temporary layoff (7%), or reduced salary/hourly wage (4%).

Experiences with loss of job-based income during Covid-19



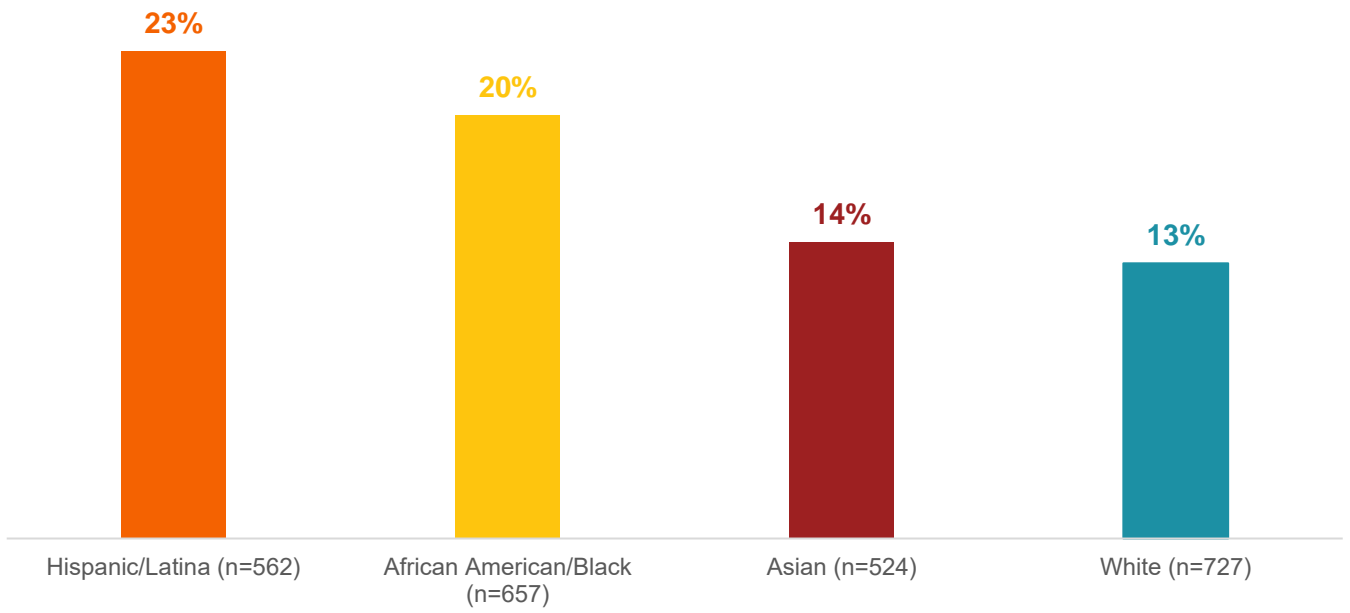
Q6. At any time since January 2020, did you experience any of the following job interruptions due to Covid-19?

Base: Total respondents: n=1,612

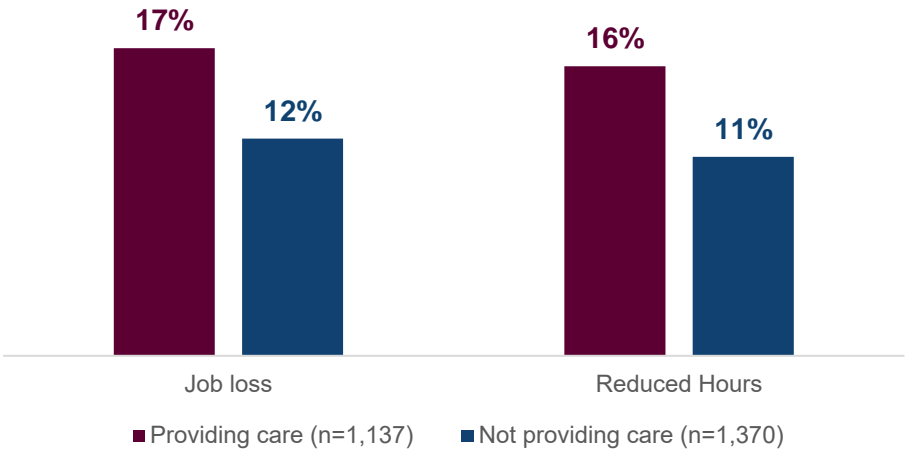
Job loss for women ages 40-65 is higher among multicultural groups

Job loss for African American women (20%) and Hispanic women (23%) was higher than for White (13%) and Asian women (14%). Further, women who were providing care to others* were more likely to lose a job during the pandemic (17% vs. 12%) and to have their hours reduced at work (16% vs. 11%).

Job loss by race/ethnicity



Job loss and reduction in hours by care type

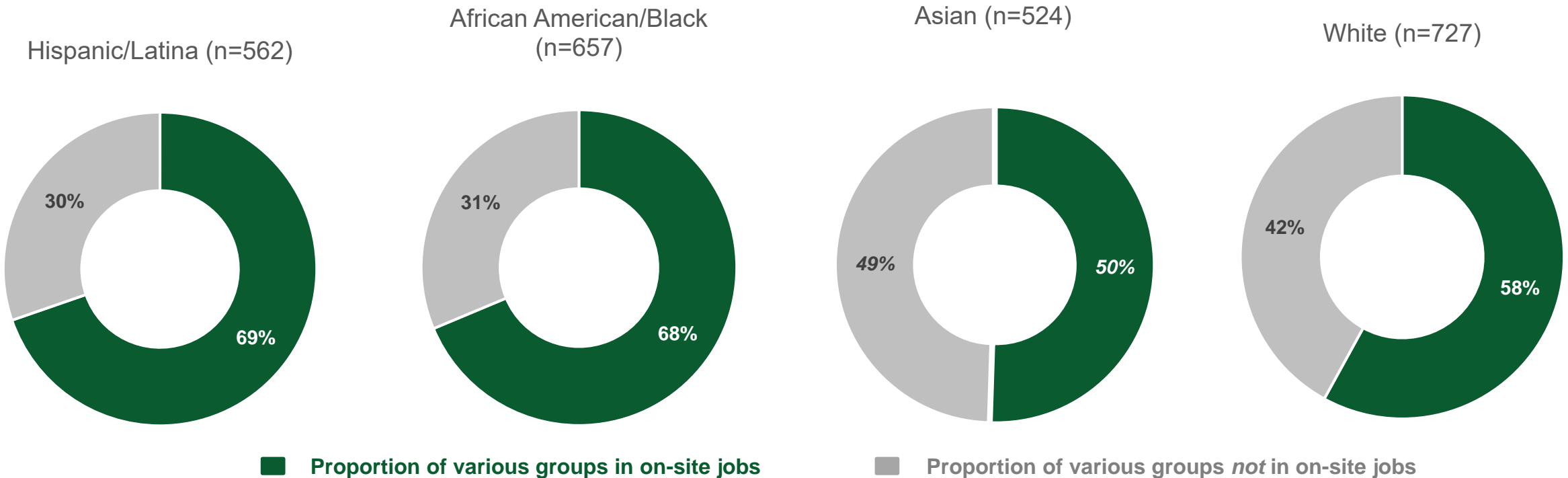


* Throughout this report, "providing care for others" is defined by measuring if the individual had been providing regular care for another adult OR had been providing care for a child or grandchild who was out of school because of Covid-19.

Q6. At any time since January 2020, did you experience any of the following job interruptions due to Covid-19?
 Base: Total respondents: bases vary.

Majorities of midcareer and older women workers are/were in on-site jobs

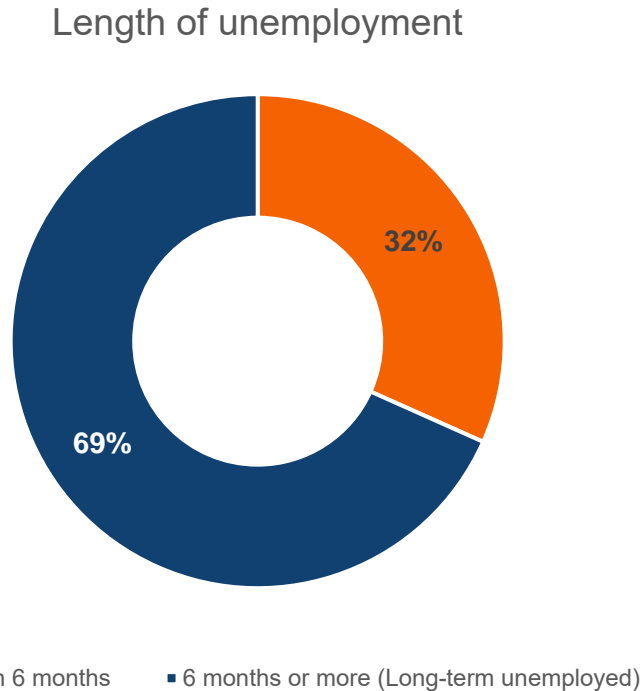
Overall, 62% of working women ages 40 to 65 were in front-line or on-site jobs in their most recent jobs (either current job, for those who were employed or the most recent job, for those who were unemployed). African American and Hispanic women were more likely than White and Asian women to be/have been in a front-line or on-site job. Only half of Asians were in front-line jobs, while 69% of Hispanics were.



Q5. Of the following types of jobs, which best reflects the type of job you [are currently/ were most recently] in? Total respondents: bases vary. On-site work was comprised of the following job types: first responders, corrections, mail delivery, grocery store worker, health care worker, teacher/school employee, manufacturing, childcare/daycare worker, mechanic, town/city/county employee, farming, transportation, hospitality, retail, food services worker, housekeeping, and energy worker.

For the currently unemployed, the majority are long-term unemployed

While unemployment has dropped significantly since the beginning of the pandemic, a large percentage of unemployed women have been out of work for six months or more and are thus considered long-term unemployed. Of the 9% of women workers over 40 who were still unemployed at the time of this study, 69% are long-term unemployed meaning they have been out of work for over six months. Historically, those who are long-term unemployed take much longer to find a new job and, when they do, typically make less than they did before their job loss¹.



Q2. How long has it been since you last worked for pay? Base: Unemployed; n=182.



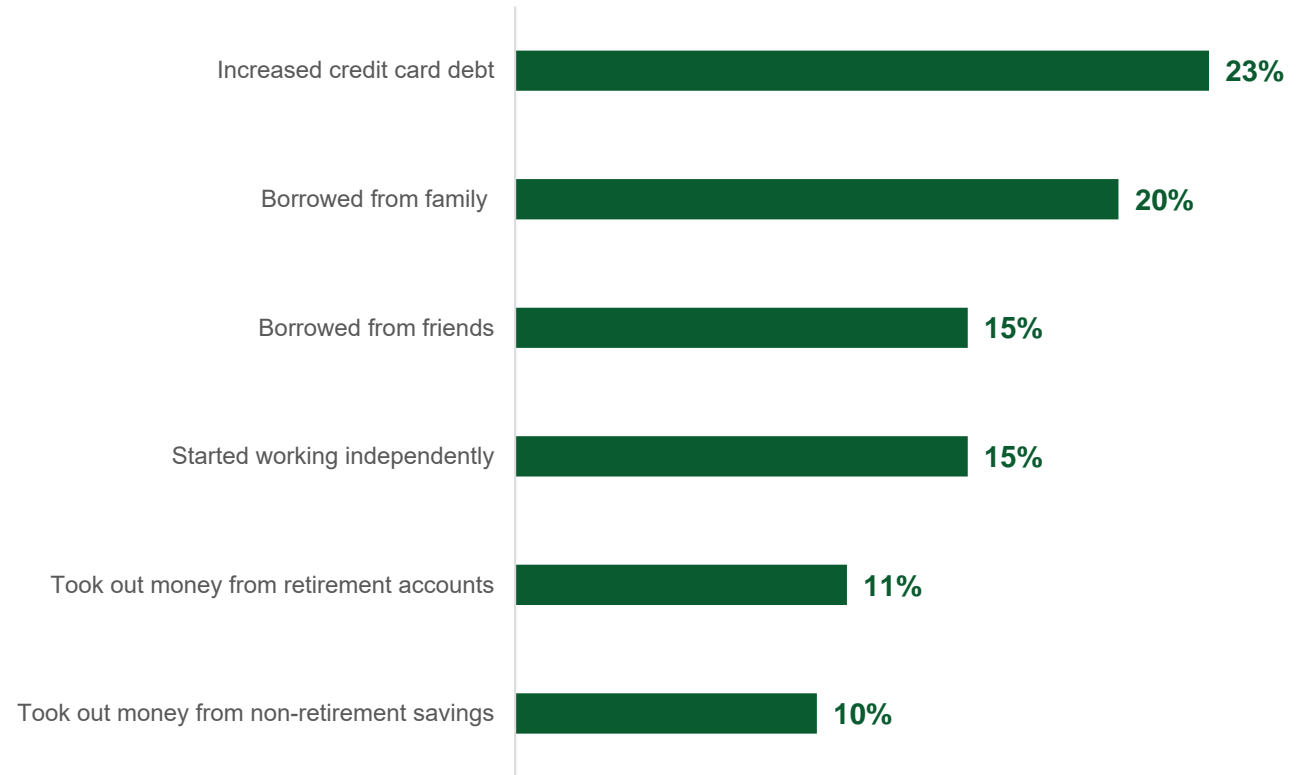
1. Koenig, G, Trawinski, L, & Rix, S. 2015. *The Long Road Back: Struggling to Find Work after Unemployment*. AARP: Washington, DC.

Job loss leads to potential long-term financial consequences

Job loss took a toll on older women's finances, including taking on debt to pay for everyday expenses. Of women who lost a job, nearly one-quarter (23%) increased their credit card debt, 20% borrowed from family, 15% borrowed from friends, 15% started working/earning money independently, and 11% took money from a retirement savings account.



Approaches to paying for everyday expenses that could increase debt

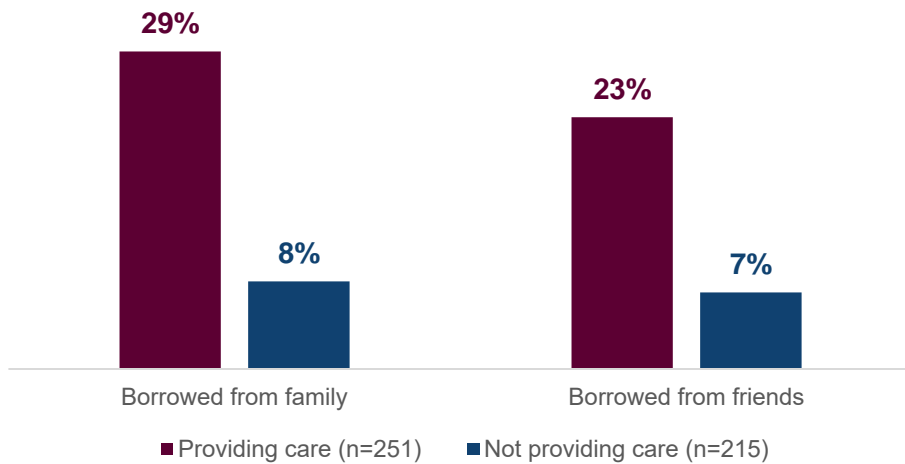


Q9A. As a result of your unemployment, have you done/did you do any of the following to pay for your basic living expenses? Base: Currently unemployed or had lost a job since January 2020. n=272

Unemployed Hispanics, Blacks, and Whites took similar approaches to pay for everyday expenses

African American, Hispanic, and White women all took steps to paying for everyday expenses at similar rates.* Women who provided care to others were more likely to have borrowed money from family and/or from friends.

Approaches to paying for everyday expenses by care type



Approaches to paying for everyday expenses by race/ethnicity



Q9A. As a result of your unemployment, have you done/did you do any of the following to pay for your basic living expenses?

Base: Currently unemployed or had lost a job since January 2020.

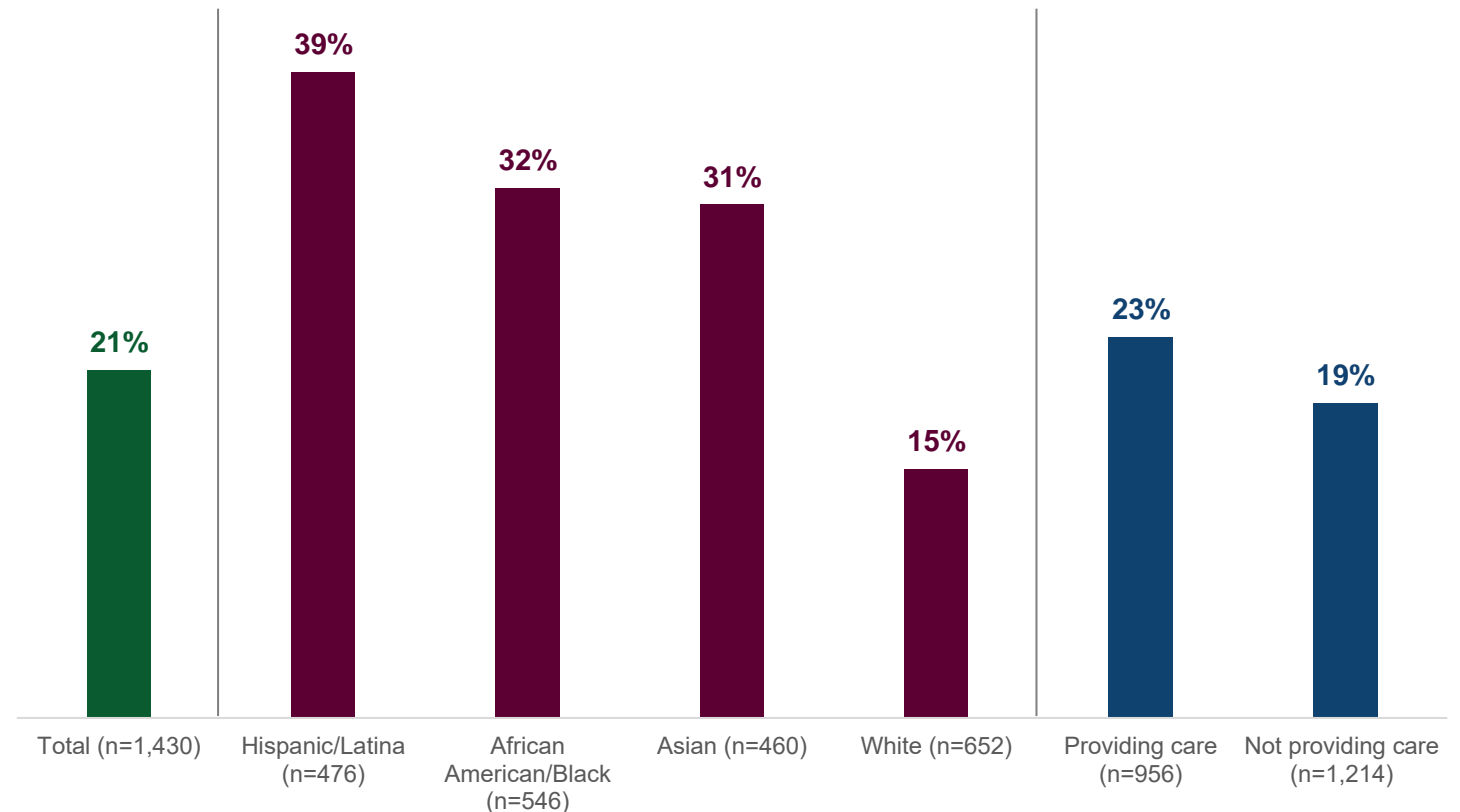
* Asian sample base was insufficient.

Underemployment is a barrier to financial recovery for one in five working women

Having a job does not ensure that women are sufficiently employed. Particularly hard-hit by underemployment are women of color and women who are providing care for others.

Of those women who are currently employed, 1 in 5 (21%) would prefer to work more hours than they are currently working. These numbers increase substantially for Hispanic (39%), African American (32%), and Asian (31%) women. Nearly one-quarter (23%) of women who are providing care for others would prefer to be working more hours.

Percentage of women who would prefer to be working more hours



Q4. Would you prefer to be working more hours per week than you currently work on average? Base: Employed.

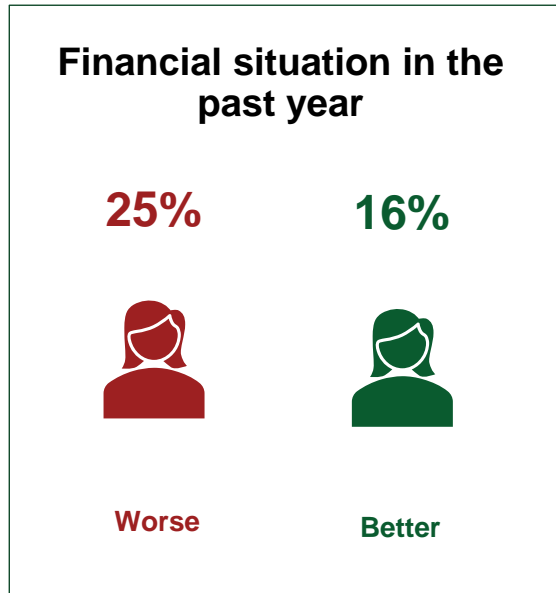


ANXIETY ABOUT THE FUTURE

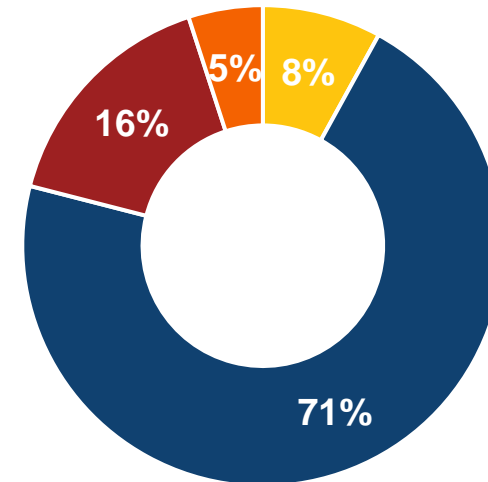
One quarter of women are faced with a worse financial situation than a year ago and most believe it will take 1-5 years to recover

Of the 25% of women whose financial situation got worse during the pandemic, only 8% think they will recover within a year. Seven in 10 (71%) say they'll recover within 1- less than 5 years, and 5% say they will never recover.

Expected timeline for recovery of financial setback from Covid-19



Q22. How has your financial situation changed since the beginning of the Covid-19 pandemic?
Base: Total respondents.



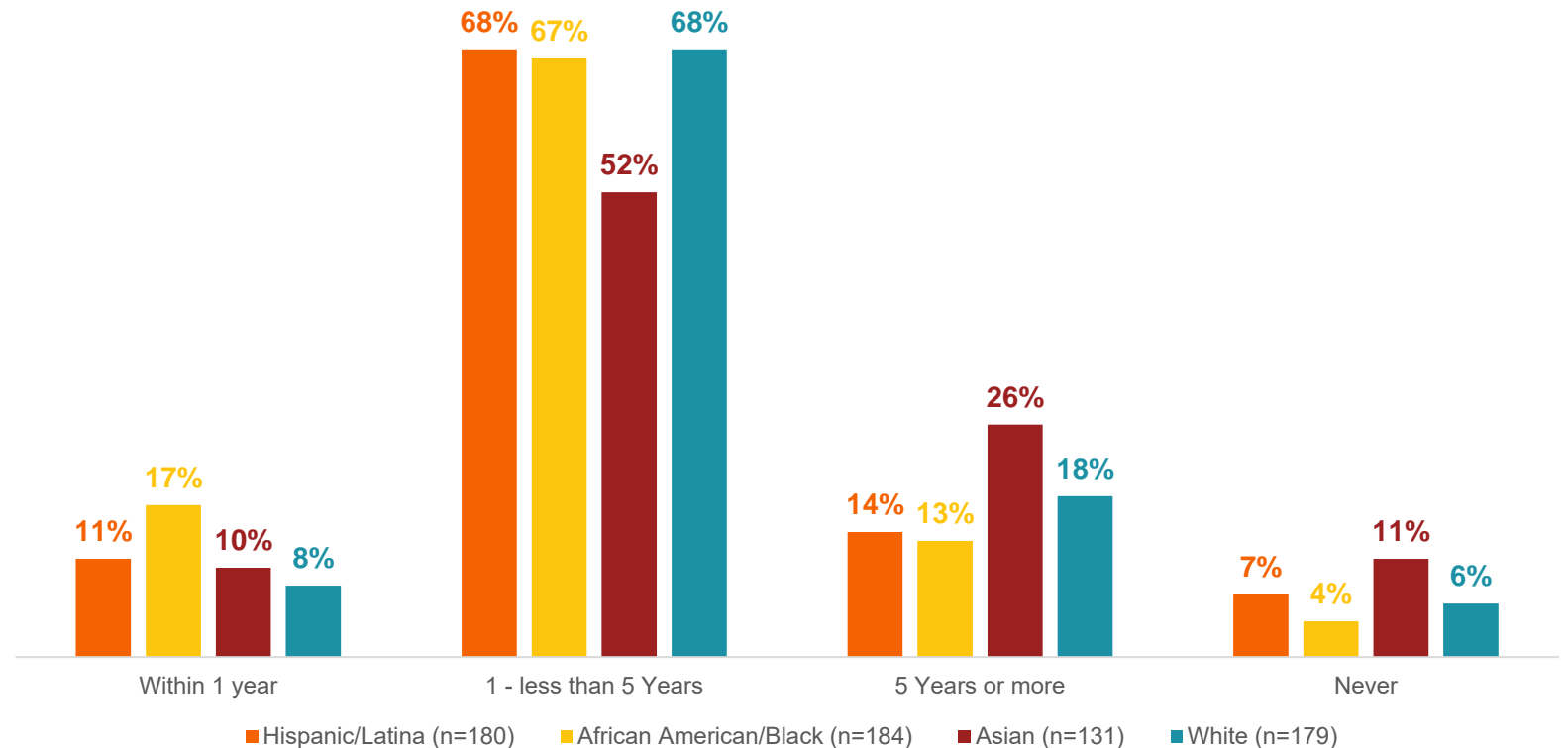
■ Within 1 year ■ 1 - less than 5 Years ■ 5 Years or more ■ Never

Q22AA. You indicated that your financial situation has gotten worse since the start of the Covid-19 pandemic. How long do you think it will take you to recover financially? Base: Financial situation has gotten worse. n=418.

African American women are most optimistic about financial recovery; Asian women most pessimistic

Expected financial recovery timeline by race/ethnicity

African Americans show a bit more optimism than Whites that they will recover financially within a year (17% vs 8%). In the reverse, Asians are more likely to think that it will take them 5 or more years to recover (26% vs. 13% for African American women and 14% for Hispanic women) or that they will never recover (11% vs. 4% for African American women).

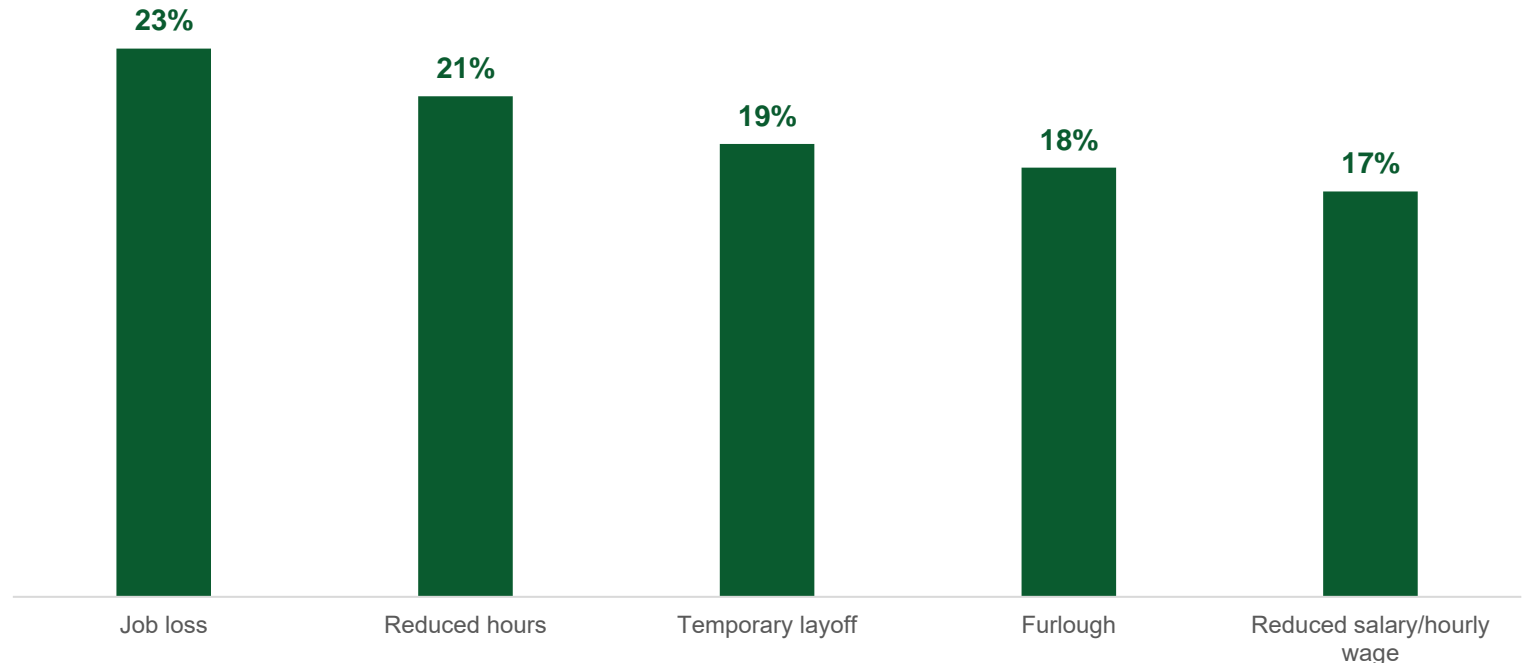


Q22AA. You indicated that your financial situation has gotten worse since the start of the Covid-19 pandemic. How long do you think it will take you to recover financially? Base: Financial situation has gotten worse. Bases vary.

Nearly one-quarter of midcareer and older women workers are concerned that they could lose their job in the next year

Many women are concerned about involuntary job interruptions in the next year. Nearly one quarter (23%) are somewhat or very concerned that they could lose their job, 21% worry that their hours could be reduced, 19% are concerned about temporary layoff, 18% are concerned they will be furloughed, and 17% are concerned that their salary will be reduced.

Concern about potential job interruptions in the next year

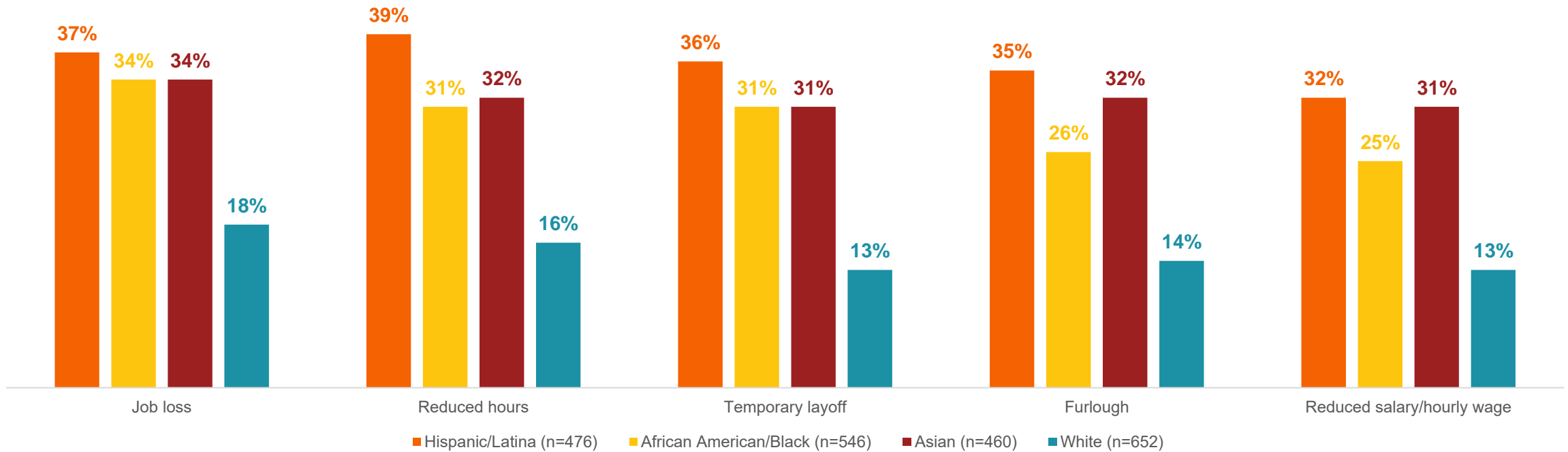


Q11. How concerned are you that each of the following may happen to you over the next 12 months? Base: Employed. n=1,430

Over one-third of Hispanic, Black, and Asian midcareer and older women workers are concerned that they will lose their job in the next year

Concerns about job interruptions are magnified for multicultural populations. Concern is most pronounced for Hispanic women, though African American women and Asian women also outpace White women on all concerns related to job interruptions.

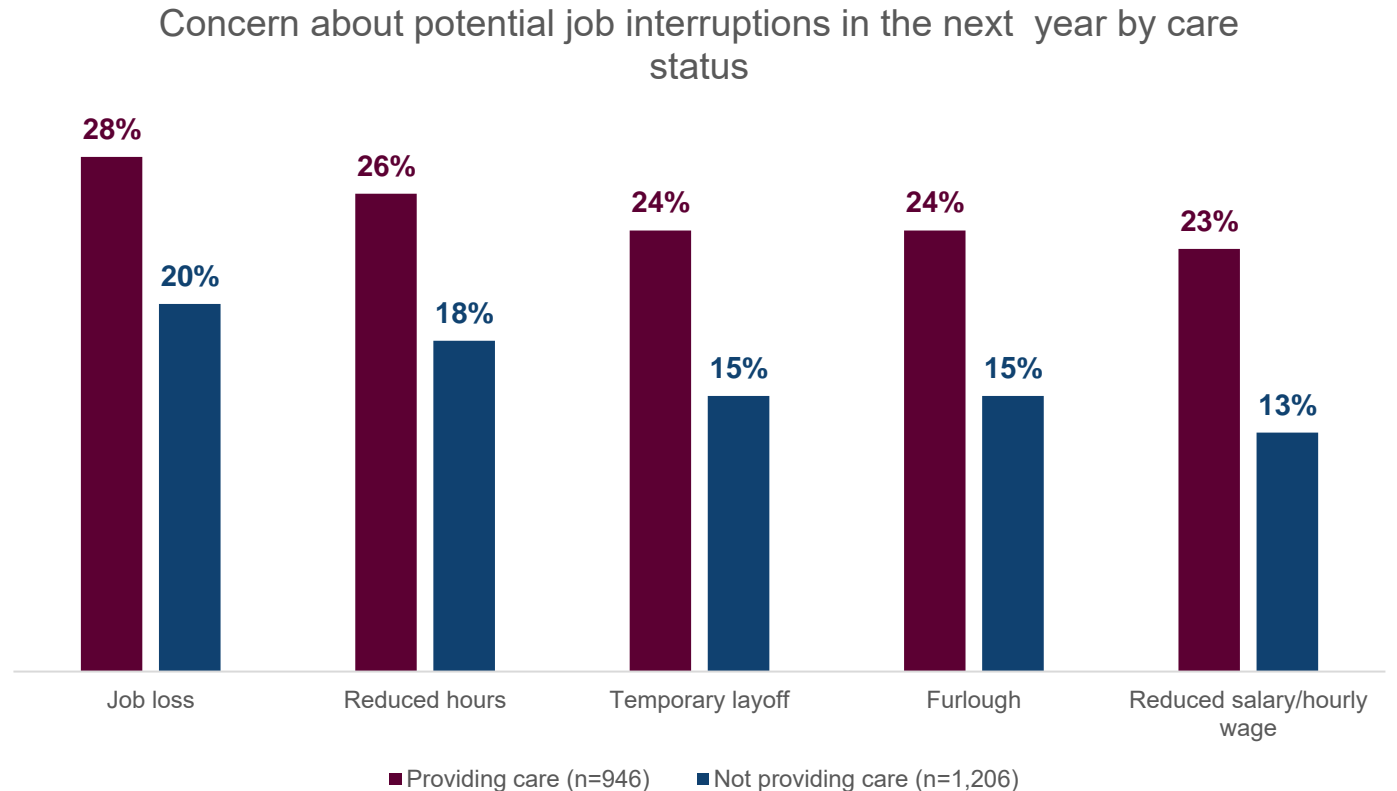
Concern about potential job interruptions in the next year by race/ethnicity



Q11. How concerned are you that each of the following may happen to you over the next 12 months? Base: Employed

Midcareer and older women workers who provide care for others are more concerned that they will experience job interruptions in the next year

Women who were providing care for others during the pandemic are more likely than those who are not to be concerned about all types of job interruptions in the next year. That is to say, they are more concerned that they will lose their job, they could be furloughed, they could be temporarily laid off, their employer might reduce their hours, or that their employer may reduce their salary/hourly wage.



Q11. How concerned are you that each of the following may happen to you over the next 12 months? Base: Employed



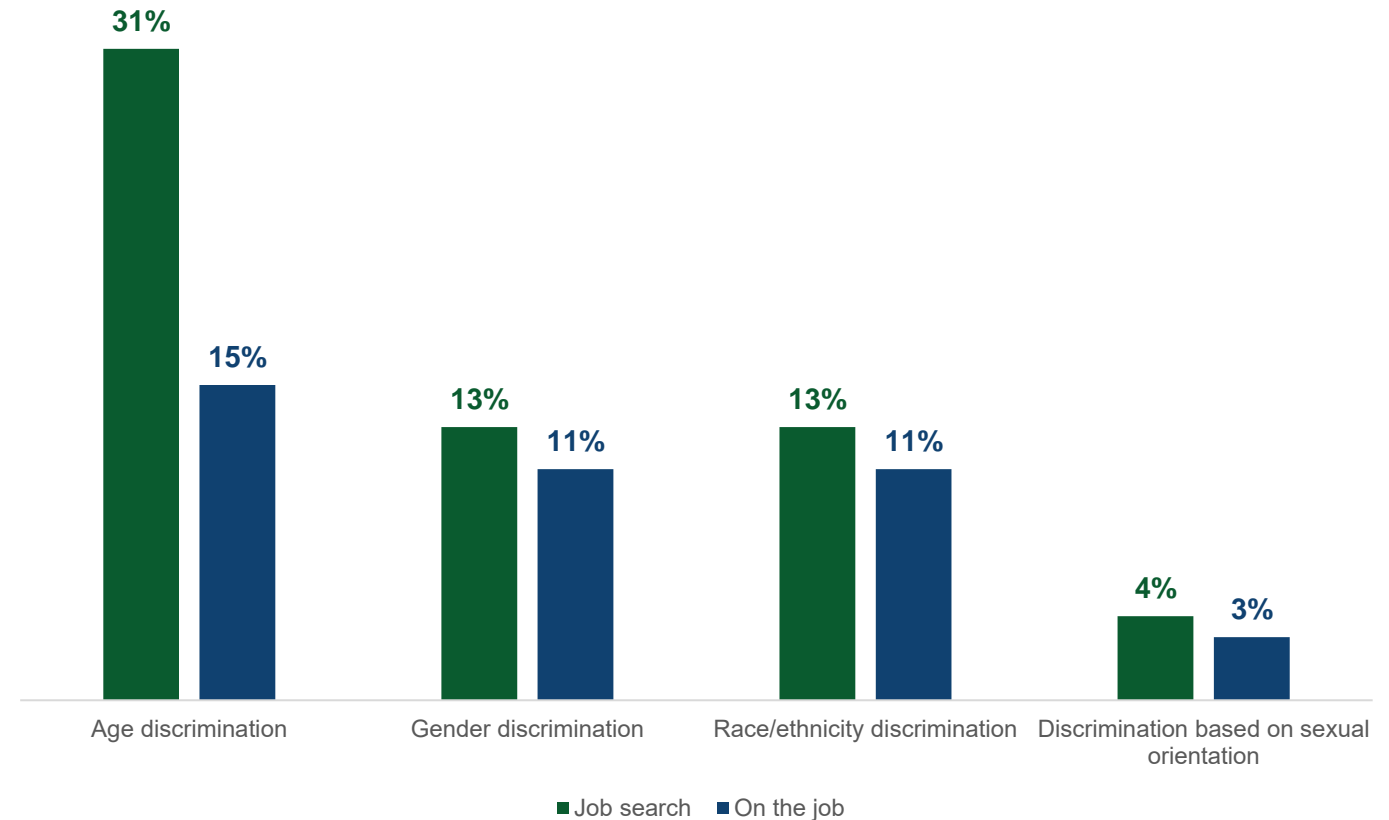
WOMEN SPEAK OUT ABOUT AGE DISCRIMINATION

Midcareer and older women workers see age as their greatest impediment to *finding a job* and in their *day-to-day* work

Over half (55%) of women workers ages 40-65 have looked for a job since turning 40 and they report the following types of discrimination: age discrimination (31%), gender discrimination (13%), race/ethnicity discrimination (13%), and discrimination based on sexual orientation (3%).

Unfortunately, these negative impacts persist even once they land a job. They believe their treatment on-the-job is negatively impacted by age discrimination (15%), gender discrimination (11%), race/ethnicity discrimination (11%), and discrimination based on sexual orientation (3%).

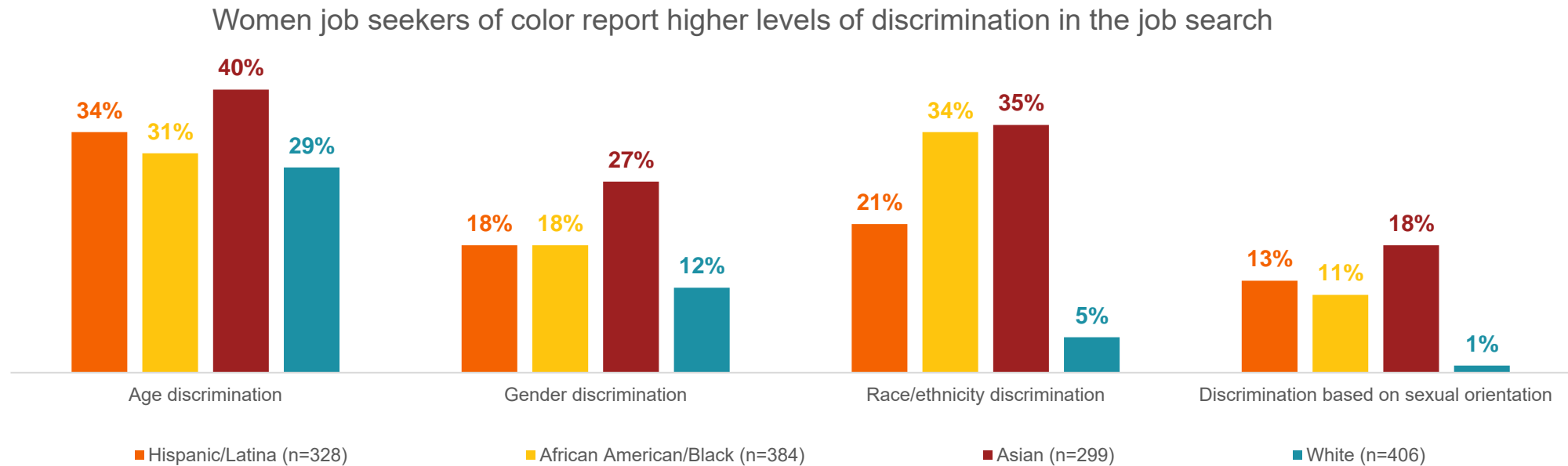
Types of discrimination in the job search and on the job



Q13A. Since turning 40, to what extent have the following negatively impacted your ability to get a job? Base: Employed; n=917. Q14. Since turning 40, to what extent have the following negatively impacted your experience while working? Base: Total respondents.

Female job seekers of color feel discrimination even more keenly than the general population

Asian women report the highest levels of all types of discrimination. Age discrimination is highest among Asian women (40%), followed by Hispanic women (34%), Black women (31%), and White women (29%). Racial or ethnic discrimination is higher for Asians (35%), Black women (34%), and Hispanic women (21%) relative to White women (5%). Gender discrimination is also highest among Asian women (27%), while 18% of both Black and Hispanic women have experienced gender discrimination and is least common among White women (12%). Finally, nearly 1 in 5 Asian women (18%) have experienced discrimination based on their sexual orientation, followed by Hispanic women (13%), Black women (11%), and White women (1%).



Q13A. Since turning 40, to what extent have the following negatively impacted your ability to get a job? Bases vary.

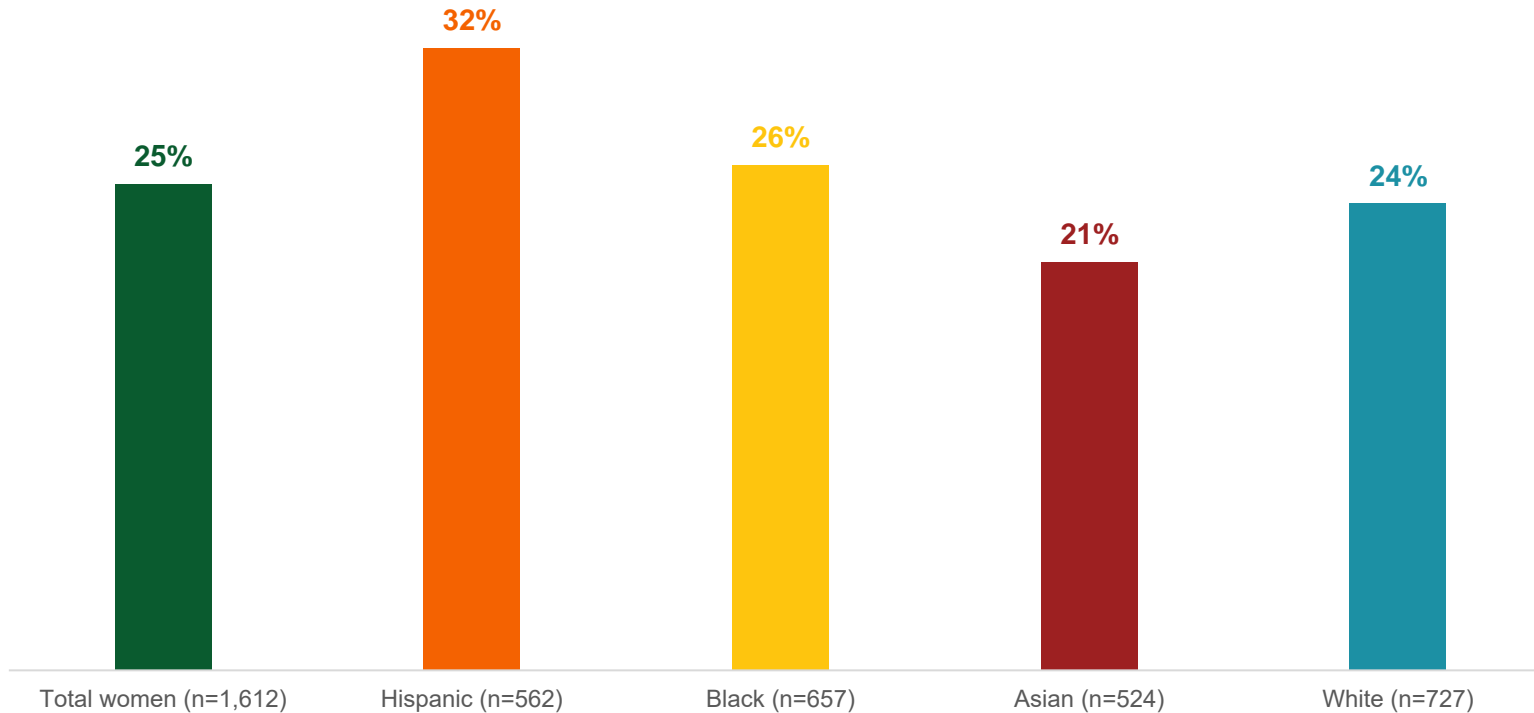


WOMEN AND CAREGIVING: A DEEPER DIVE

About one quarter of women workers are caregivers of an adult family member or friend

Caregivers support adult family members or friends with unpaid care, like assisting with personal needs, household chores, managing finances, arranging for outside services, or helping with a disability. One quarter of women ages 40+ report being a caregiver and the rate is higher among Hispanic women (32%).

Caregiver of an adult family member or friend



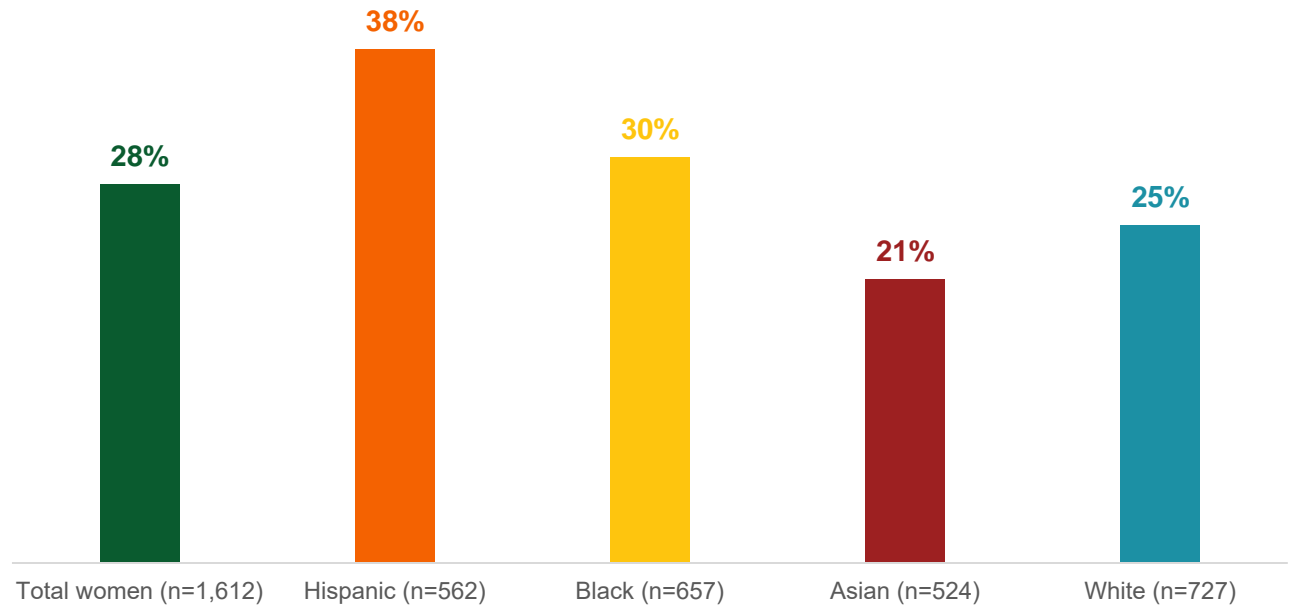
Q15. Do you provide regular unpaid care to another adult family member or friend? Unpaid care can include things like assisting with personal needs, household chores, managing their finances, arranging for outside services, or helping with a medical, behavioral, or mental disability. Base: Total respondents.

Many women took on additional responsibilities caring for a child or grandchild during the pandemic

Given the unprecedented closing of schools and remote learning for school-aged children, understanding the degree to which midcareer and older women workers interrupted their work lives helps to explain the unique burdens they faced and will face in recovery. Nearly 3 in 10 (28%) say they provided care for a child or grandchild who was no longer learning in-person due to Covid-19.



Provided care to a child/grandchild during remote learning during Covid-19



Q16. Have you provided care for a child or grandchild who was no longer in school in-person due to Covid-19? Base: Total respondents.

Providing care for a child or grandchild negatively impacted the ability to work

About half of those who are providing care to a child or grandchild who was out of school due to Covid-19 have experienced at least one negative impact to their work life. Most commonly, it limits their ability to work certain hours or shifts (24%), their ability to work full time (20%), their ability to work in a job without a flexible work option (12%), their ability to work only a certain distance from home (12%), and their ability to make it to a job on time (10%).

Caring for a child or grandchild during Covid-19 impacted the ability to:

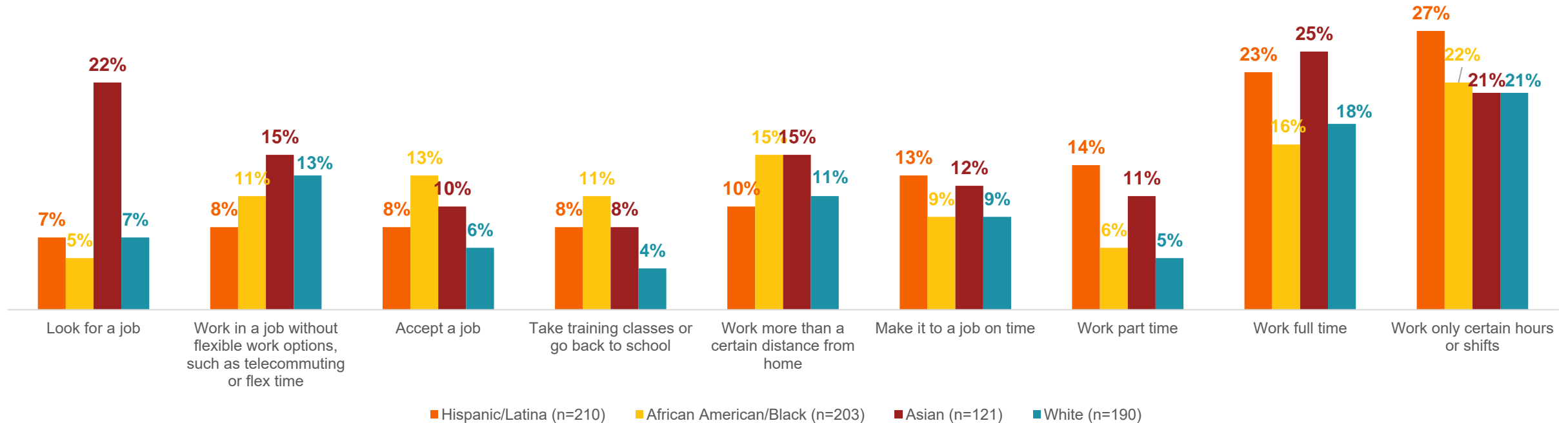


Q17. Has providing care to a child or grandchild affected your ability to do any of the following? Base: Provided care to a child or grandchild; n=465.

Impacts to work of caring for a child or grandchild differed by race/ethnicity

Similar to caregiving in general, Hispanic women were most likely to have cared for a child or grandchild who was learning remotely (38%) and African American women were more likely to do so than Asians (30% vs. 21%). The negative impacts on their jobs of providing this care for a child or grandchild were similar across multicultural groups. A notable exception is that Asian women were more likely than all other groups to say that providing care for a school-aged child or grandchild limits their ability to even look for a job (22% vs. 7% for White and Hispanic women and 5% for African American women).

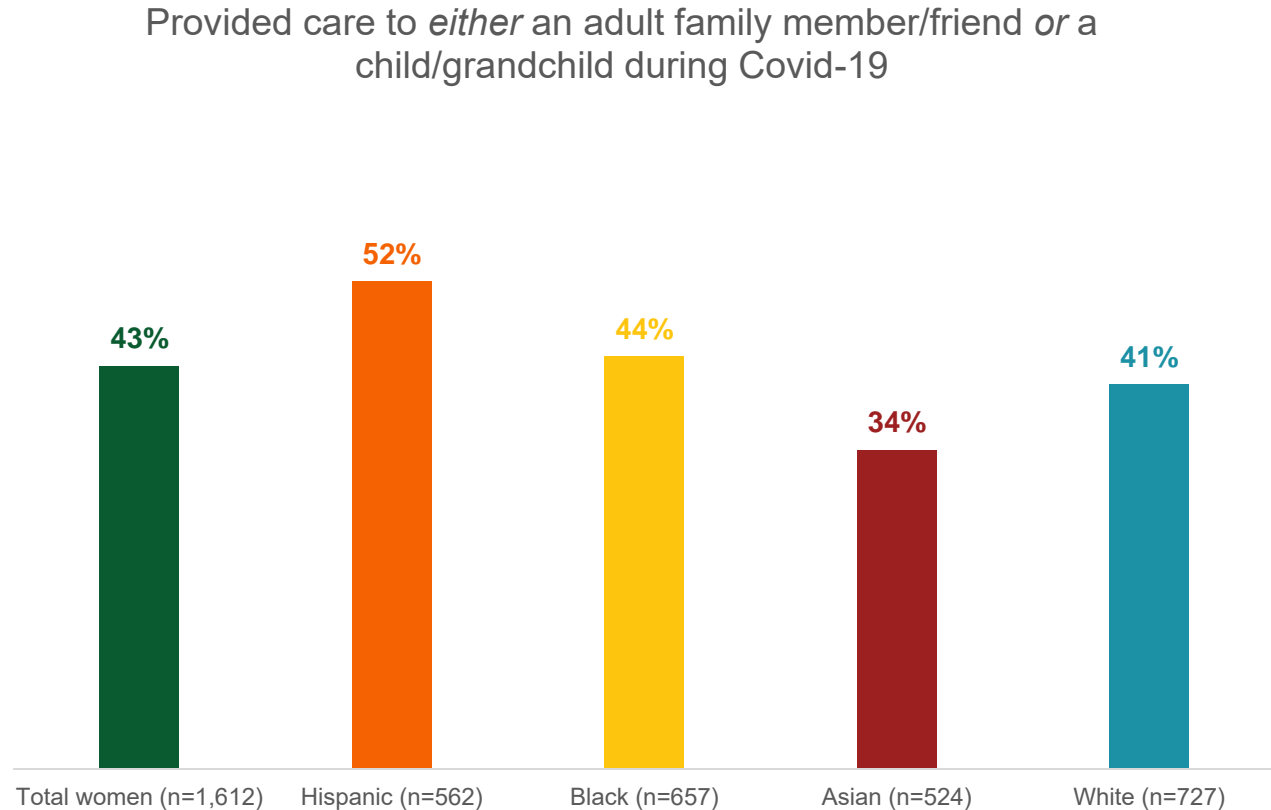
Caring for a child or grandchild during Covid-19 impacted the ability to: by race/ethnicity



Q17. Has providing care to a child or grandchild affected your ability to do any of the following? Base: Provided care to a child or grandchild

More than four in ten women workers have provided care for either an adult family member/friend or a child/grandchild during the pandemic

While both caring for an adult family member or friend *and* caring for a child or grandchild who was remote schooling have impacts on work separately, it is also interesting to understand how many midcareer or older women workers have at least one of those responsibilities and how many may be doing double duty as both. 43% of women were *either* caring for a family member or friend or cared for a child or grandchild during the pandemic. This was highest – over half (51%) - among Hispanic/Latina women.

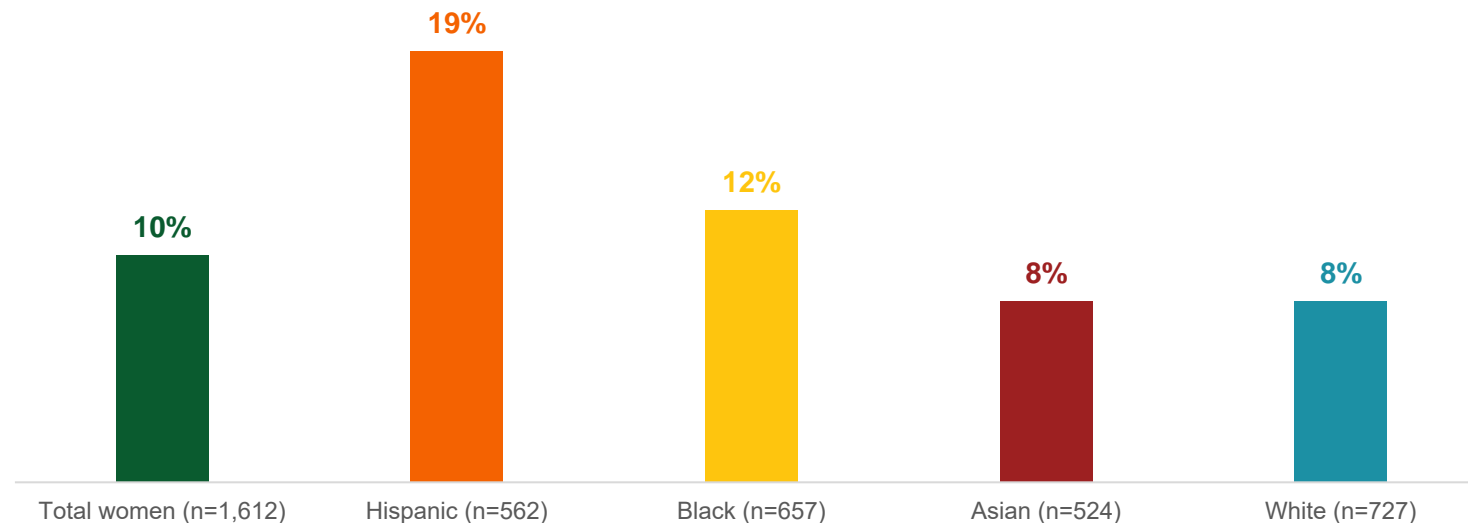


Q15. Do you provide regular unpaid care to another adult family member or friend? Unpaid care can include things like assisting with personal needs, household chores, managing their finances, arranging for outside services, or helping with a medical, behavioral, or mental disability. Base: Total respondents. OR Q16. Have you provided care for a child or grandchild who was no longer in school in-person due to Covid-19? Base: Total respondents.

The twin burdens of caring for an adult family member/friend *and* for a child/grandchild fall hardest on Hispanic women workers

One in ten women were caring for *both* a family member or friend *and* a child or grandchild, potentially compounding those impacts on work. Hispanic/Latina women were more than twice as likely (19%) to be caring for both than White (8%) or Asian women (8%), while 12% of Black women cared for both a family member or friend *and* a child or grandchild.

Provided care to *both* an adult family member/friend *and* a child/grandchild during Covid-19



Q15. Do you provide regular unpaid care to another adult family member or friend? Unpaid care can include things like assisting with personal needs, household chores, managing their finances, arranging for outside services, or helping with a medical, behavioral, or mental disability. Base: Total respondents. AND Q16. Have you provided care for a child or grandchild who was no longer in school in-person due to Covid-19? Base: Total respondents.



IMPLICATIONS

Implications

Work is a critical component of financial resilience and particularly for financial recovery from the Covid-19 pandemic. While that is true for workers of all ages, **older women workers also face unique challenges.** They are more likely to be caregivers generally² and to have stepped up to help children and grandchildren who were out of school.

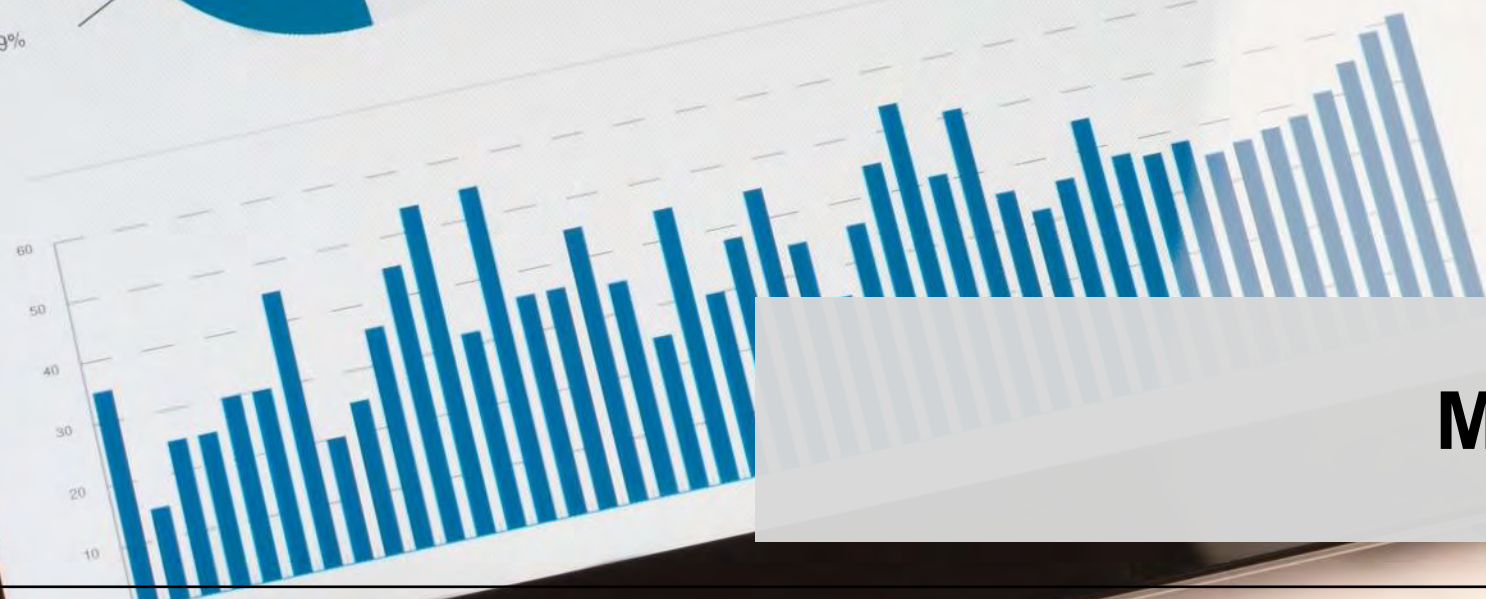
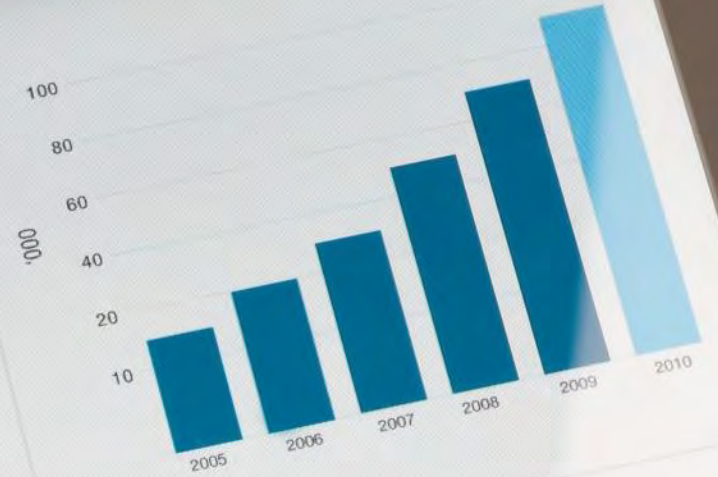
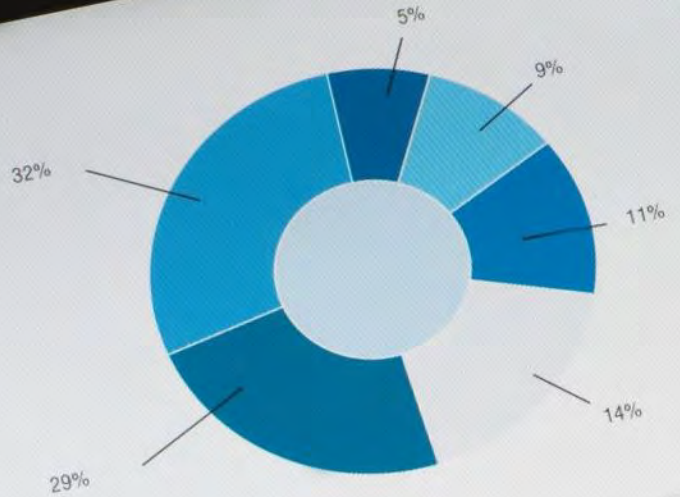
Many who lost jobs took steps to cover bills and expenses that could have **long-reaching implications for financial health.**

Providing care for others has meant **limiting their ability to look for work, work as many hours as they would otherwise, and take certain jobs.** Furthermore, many see their **age**, race/ethnicity, and gender as **limiting factors** to both finding and maintaining a job.

Economic recovery should include **additional help for caregivers** and **flexible work options**, as well as continued efforts to **eliminate age discrimination** in both hiring and access to opportunities at work.



2 . AARP and National Alliance for Caregiving. *Caregiving in the United States 2020*. Washington, DC: AARP. May 2020.



Expenses		Other	
\$	2,564.00	\$	154.00
\$	1,556.00	\$	342.00
\$	2,564.00	\$	256.00
\$	14,898.00	\$	1,256.00
\$	668.00	\$	1,478.00
\$	20	\$	254.00
\$	369.00	\$	741.00
\$	4,850.00	\$	741.00

METHODOLOGY

Methodology

- **Objectives:** To understand the Covid-19's impact on midcareer and older women workers.
- **Methodology:** Online probability survey via NORC Amerispeak panel®, with sample targeting panelists ages 40-65. Additional non-probability sample was collected for oversamples of Hispanic/Latina, African American/Black, and Asian women workers.
- **Qualifications:** Ages 40-65; in the workforce or recently out of the workforce, female.
- **Sample:** General population n=1,612; Hispanic/Latina n=562; African American/Black n=657; Asian n=524
- **Interviewing Dates:** June 3-24, 2021
- **Weighting:** The data are weighted at two levels: first, to demographics among total respondents; second, to demographics within multicultural populations.
- **Questionnaire length:** Overall (minutes): 5 (median);
- **Confidence Interval:** Total sample: ± 3.42 percentage points



About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.



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