OLDER WOMEN AND DISCRIMINATION AT WORK

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DEDICATION

To my mother, brother and sister for supporting me in my academic journey. Thank you for your love and support.

To Kenzie Latham-Mintus, my thesis chair and academic mentor who has always supported and guided me. Your unconditional support means so much to me.

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To all the older women workers across the world, your contribution in the labor force is invaluable.

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Swapnali Ramesh Chavan

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Increasing numbers of older people are working past retirement age. However, older women are leaving the work force earlier compared with men, despite having longer life expectancies. Given the economic and health benefits of staying in the labor force in later life, it is important to understand which factors may contribute to older women exiting the labor force. With advancing ages, women may experience increasing work discrimination due to ageism and sexism. Using data from Wave 11 (2012) the Health and Retirement Study (HRS), I examine whether age is a predictor of work discrimination among older women workers. I conducted multivariable linear regression to assess whether age predicts perceived work discrimination among older women workers, net of all covariates. Additionally, an interaction between race and age was investigated to assess whether women of color experienced more work discrimination with advancing ages. I observed that age was negatively associated with work discrimination. Findings suggest that experiences with work discrimination may push older women out the labor force prematurely. Older women may desire to escape discriminatory work environments with less favorable conditions.

Kenzie Latham Mintus, PhD, FGSA, Chair

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CHAPTER 1: INTRODUCTION

The Baby Boom generation is aging, and their cohort is expected to form a major proportion of the labor force in the next decade (Toossi, 2002). "The 55 and older age group which constituted 13 percent of the labor force in 2000 is projected to increase to 19 percent by 2050" (Toossi, 2002, p. 15). Increasingly, older people are working past the retirement age (Dendinger, Adams, & Jacobson, 2005). However, women are leaving the work force earlier as compared to men (Flippen and Tienda, 2000). Relative to men, older women may experience growing work discrimination due to ageism and sexism (Duncan & Loretto, 2004; Gringart et al., 2005; Gringart et al., 2013), which may create negative work environment and push older women workers out of the labor force (Radl, 2012). However, little empirical data has examined older woman's work discrimination experience. I aim to fill the gap in this article by studying whether age is a predictor of work discrimination among older women workers.

Trends in Women's Labor Force Participation

There was a major jump in the labor force participation of women in the United States. The percentage of women participating in the labor force increased from 34 percent in 1950 to 60 percent by 2000 (Toossi, 2002). As of 2000, there were 66 million women in the labor force compared to 18 million in 1950 (Toossi, 2002). Although men have been the traditional income providers (e.g. breadwinner's) for their families; women are expected to contribute towards the family income and child care (Damaske, 2013). As men's salary reduced, they relied on their partner's income (Hofferth and Goldscheider, 2016). A women's salary is now an integral part of her family's financial welfare (Hofferth and Goldscheider, 2016).

The baby boom cohort is aging and will comprise of a large section of the older work force in the next two decades or so (Toossi, 2002). As per the U.S Bureau of Labor Statistics, approximately 40 percent of people who belong to the age group 55 and older were working or looking for work opportunities in 2014 (Toosi & Torpey, 2017). The BLS estimates that by 2024, the labor force will increase to 164 million people. This number will constitute 41 million people who will be of age group 55 and older (Toosi & Torpey, 2017). The BLS anticipates that participation of older women will rise in the labor force. According to them, women of age group 62-to-64 will see their labor participation rate reach upto 47.7 percent in 2022 (Toosi, 2013). Furthermore, the BLS estimates that women of age group 65-to-74 years will continue increasing their labor participation rate, to 28.3 percent in 2022 (Toosi, 2013).

A number of factors are keeping older Americans in the labor force. Many are healthier and living longer due to increased life expectancy. Major advances in medical science and lower fertility rates have contributed to longevity (Gringart, Helmes and Speelman, 2005). However, older workers are often subject to negative stereotyping which impacts how managers think about them (Posthuma & Campion, 2009). "Workplace age stereotypes are beliefs and expectations about workers based on their age" (Posthuma & Campion, 2009, p.160). Ageist attitudes and discrimination frequently "push" older workers out of workplace and fulltime employment. Ageist treatment is one of the main reasons for older workers to leave an organization (Roscigno et al.,2007). Age discrimination can have a significant impact on an individual's financial and mental well-being (Wood et al., 2008). Retiring earlier can impact an individual's finances as it takes longer for an older adult to find a job in comparison to a younger counterpart

(Wood et al., 2008). Older workers decision to retire earlier is not always to enjoy their golden years. It could be attributed to leaving a workplace which has an unfavorable work environment. Early exit could be prompted as a way of avoiding discrimination and being ignored (Wood et al., 2008). This may be doubly true for older women workers who face both sexist and ageist beliefs in the workplace (Barnett, 2005).

The Intersection of Age and Gender in the Workplace

According to Roscigno and colleagues (2007), older women employees are penalized for being old; they are typically replaced by younger women who are thought to be more agile and have higher energy levels. Employers may believe that younger women will have more social skills and enthusiasm to interact with numerous individuals (Roscigno et al., 2007). Additionally, organizations may not consider older women employees to be worthy of being associated with the company image (Roscigno et al., 2007). This trend transcends service jobs. For example, international studies have indicated a common theme of employers preferring younger staff (Patrickson and Ranzijin, 2004).

Aging in Unites States is associated with decline where it is believed that mental capacities will become weak, reflexes are slow and ambition will decrease (Barnett, 2005). As women get older, they are treated in an unfavorable manner at their workplace in comparison to men. This treatment could be attributed to existing attitude and structures in the labor force (Barnett, 2005). Older men are considered to be wiser and competent in their skills as they age. However, women do not enjoy any such benefits for being older (Barnett, 2005). In order to keep age away, men need to focus on performance and virility while women need to focus on looking younger as the impetus is

on looks (Calasanti, 2008). Ageism is associated with prejudice and categorization, but the most critical feature of ageism is the exclusion of older adults (Calasanti, 2005). Bobbitt-Zeher's (2011) research discusses how gender stereotyping and organizational policies across workplace settings result in gender discrimination. When members of multiple minority groups experience psychological distress beyond that experienced by single minority group; it is known as double jeopardy hypothesis (Ferraro & Farmer, 1996). When older women experience work place discrimination for being old and being a woman; it can be attributed to double jeopardy. Women often experience discrimination on multiple levels such as gender, age and workplace stereotyping (Gander, 2014). Because of the intersection of ageism and sexism, older women workers may experience increased discrimination at work.

The Intersection of Race and Gender in the Workplace

Compared with older white women workers, women of color may experience multiple jeopardy, where work discrimination is the result of sexism, ageism, and racism (Giscombe & Mattis, 2002; Moore, 2009). To illustrate, women of color receive lesser pay as compared to white women across the life course (Sanchez-Hucles and Davis, 2010; Berry and Bell, 2012). They also experience subtle discrimination (e.g., microaggression) which leads to isolation and a lack of support at their work place (Sanchez-Hucles and Davis, 2010). Black women often face hardships at work in various forms. They are ignored, harassed, stereotyped, and often lack mentoring or support at work (Hall et al., 2012). During midlife, women of color are often stereotyped as being single mothers and discriminated based on racist beliefs about their ability to balance motherhood and work (Ortiz and Roscigno, 2009). Furthermore, Black women are often

assumed to be incompetent at work, and often feel as they are being excessively scrutinized (Hall et al., 2012).

More generally, women of color report more experiences with discrimination across all life domains including work discrimination (Ortiz and Roscigno, 2009; Sanchez-Hucles and Davis, 2010; Remedios et al., 2016). Empirical studies have shown that minority women experience ethnic harassment and overall harassment at their work places (Berdahl and Moore, 2006). However, less is known about the experiences of older women of color in the labor force. Previous research has observed that discrimination due to race and gender is a source of chronic stress among black women at work (Hall et al., 2012), yet we do not know how these experiences unfold with age and whether they shape the decision to remain or exit the labor force in later life.

Pushing Women Out: Consequences of Ageist and Sexist Workplace Practices

Working for pay into old age is associated with better health and wellbeing (Berkman, Borsch-Supan, & Avendano, 2015). A job provides a sense of purpose in an older individual's life. Older adults who continue to work for pay will delay their use of savings (Berkman, Borsch-Supan, & Avendano, 2015). Individuals often form social relationships at their work place, which is beneficial for their mental well-being (Fisher, Ryan, & Sonnega, 2015). Yet, older women are more likely to leave the labor force earlier than their male peers, despite having longer life expectancies (Radl, 2012; Gonzales, Matz-Costa, & Morrow-Howell, 2015).

Being engaged in a productive manner can help older adults in maintaining their physical and mental health (Hinterlong et al., 2007). Although we may undervalue other

types of work including unpaid labor (e.g., caregiving) (Shandra & Penner, 2017), paid work is the main mechanism by which older adults stay productive and connected to society (Berkman, Boersch-Supan, & Avendano, 2015). Aging is often associated with mental decline and physical limitations. However, older adults are contributing to the economy and engaging in their communities (Merriam & Kee, 2014). Remaining in the labor force for a longer period appears to be an effective strategy for maintaining good health and wellbeing into old age (Berkman, Boersch-Supan, & Avendano, 2015).

Given the benefits of remaining in the labor force, it is necessary to examine why older women leave the labor force earlier compared with their male peers. Women are responsible for domestic work and child care in most American families. This gendered labor division impacts women's participation at work (Blau & Kahn, 2007). Push factors such as family care giving obligations determine women's exit from the labor force. Women often undertake caregiving roles. In order to fulfil these roles and take care of their family members, women are more likely to leave the labor force in comparison to men (Flippen and Tienda, 2000; Barnett, 2005). Women have higher levels of education and are expected to outlive men. Although they have an advantage in terms of longevity, they tend to live in poverty in their later years as they take up caregiving roles in comparison to men (Gonzales, Matz-Costa, & Morrow-Howell, 2015). "According to Weber (1978), social closure is the process by which individual and collectivities maximize their advantage by restricting access and privilege to others. This takes place via institutional exclusion and dominant group positioning" (Roscigno et al., 2007, p.316). When older women workers are not included in an organization, social closure is being practiced, and consequently their well-being is being harmed.

The Present Study

Older women workers are often overlooked and understudied in existing research. Few studies have explored older women workers and their experiences in the labor force particularly in the United States. Responding to this gap, the current study investigates whether age predicts work discrimination experience among older women workers. This research examines if race and age impact work discrimination experiences of older women workers in the labor force and contribute to their exit. This research has a novel contribution as it speaks of premature exit of older women workers from the work force. This study has potential policy implications as keeping older women workers in the labor force is beneficial for them and society. Due to the intersection of ageism and sexism, older workers may face more work discrimination as they move from later midlife into older ages. Using nationally representative data of Americans over the age of 50 years, this research explores to what extent age shapes reported work discrimination among older women. Based on previous research, I generated the following hypotheses:

1. There will be a positive correlation between age and reported work discrimination.
2. Older ages will be associated with more work discrimination, net of sociodemographic, health, and employment characteristics.
3. Race will be a predictor of work discrimination and will moderate the relationship between age and work discrimination with older women of color reporting more work discrimination with increasing ages.

CHAPTER 2: RESEARCH METHODS

The purpose of this study was to examine whether age influences work discrimination experiences of older women workers. This study examined the impact of age on work discrimination experiences of older women by conducting descriptive, bivariate and multivariable analyses. I evaluated my hypothesis (i.e., age is a significant predictor of work discrimination among older women workers) by estimating a series of multivariable regression analyses that controlled for key sociodemographic, health, and employment factors. To test whether race was a significant moderator, an interaction term of race and age was included in the analysis.

Data

Data for the research comes from Wave 11 (2012) of the Health and Retirement Study (HRS). The HRS is nationally representative of all non-institutionalized Americans (living in the contiguous states) over the age of 50. The HRS is a longitudinal panel study that surveys sample of more than 20,000 older adults (and their spouses) in the United States. The HRS is supported by the National Institute on Aging (NIA U01AG009740) and the Social Security Administration. The surveys are conducted by the Institute for Social Research at the University of Michigan. Through its unique and in-depth interviews, the HRS provides invaluable data that researchers can use to address important aspects of health, economics and demographics of aging and the retirement process.

Additionally this project, utilizes the Psychosocial and Lifestyle Questionnaire (2006-2016). The Psychosocial and Lifestyle Questionnaire (PLQ) is a leave-behind

questionnaire asked of half-samples every four year. The PLQ asks detailed information about sources of stress including information about working conditions. Work discrimination was most recently assessed in 2012; this information was not available in 2014 and 2016. Thus, this research is restricted to the most recent wave with work discrimination experiences. This enables an assessment of work discrimination experiences among older women workers post-recession.

Sample

My sample consisted of all women aged 50 to 74 years who were currently working for pay (regardless of the amount of hours) who had valid data on all variables in 2012. The analytic sample was further restricted to people who answered questions of Psychosocial and Lifestyle Questionnaire in 2012 (n=866).

Measures

Dependent Variable: Chronic Work Discrimination:

Attributions of every day chronic job discrimination measures were taken from HRS to measure work discrimination. Work discrimination is considered a dependent variable in this study. This variable was measured using a scale created by averaging responses for five work-discrimination items. Respondents were asked how unfairly they were treated at work; items included being unfairly asked to complete tasks, watched more closely, being humiliated, working harder, and not being taken seriously. The response option ranged from 1= Never, 2=Less than once a year, 3= a few times a year, 4= a few times a month, 5=at least once a week, 6= Almost every day. The scale was

created by averaging the scores across all items (range 1-6) with higher scores reflecting more work discrimination.

Independent Variables of Interest: Age

Age is the independent variable of interest in this study. Two different measures of age were used: (1) a linear measure of age ranging from 50-74 and (2) a categorical measure of age that represents pre-retirement and post-retirement ages (i.e., <65 years and ≥65 years).

Covariates:

This analysis controlled for sociodemographic characteristics (i.e., education, race and ethnicity, and marriage status), health factors (body mass index (BMI) and self- rated health), and employment factors (i.e., work tenure, work stress, and work hours). Education was measured numerically in formal years (0-17). Race and ethnicity were measured as racial/ethnic minority (=1) or white (=0). Because the sample was relatively small, a binary indicator of race/ethnicity was used. Marriage status was measured as married/partnered (=1).

BMI index was used to measure obesity which was measured categorically as obese (=1) or not obese. If the BMI score was more than 30, it was coded as 1 (for obese) and if the BMI score was between 0 and 30, it was coded as 0 (for not obese). A measure of self-assessed health was included in my analysis, where poor health (=1) was defined as someone rating their health as poor or fair health (versus good or better health).

Additional measures captured the working conditions including amount of work stress, work tenure, number of working hours, and type of occupation. Respondents were asked how much they agreed with the statement "My job involves a lot of stress." The answer categories ranged from (1) strongly agree to (4) strong disagree. A binary indicator was created, where "work stress" (i.e., strongly agree or agree) =1 and no stress (=0). Work tenure was measured as number of years in primary/part-time job. Number of hours worked were measured as number of hours worked per week. Occupation type was measured as sales/clerical (reference), managerial/professional, and other occupation.

Analytic Strategy

Data was analyzed using SPSS software. Descriptive statistics were generated for each measure. Next, I conducted bivariate analyses of the focal variables. Two ordinary least squares (OLS) regression models were created to assess whether age predicts work discrimination experiences among older women workers, net of all covariates. The main effects model included age (years) adjusted for all other covariates, while the interactional effects models included an interaction (racial/ethnic minority*age). The aim of this analysis was to test whether race/ethnicity moderated the relationship between age and work discrimination among older women.

CHAPTER 3: RESULTS

Table 1 presents the sample characteristics. The average age was 58 (SD = 5.24) and 64% of the sample was currently married or partnered. The average education was 13 years (SD= 2.67). Average work discrimination score was 11 (SD=6.18) on a scale that ranged from 5-36. The average work hours were 38 (SD=11.08) and average work tenure was 12 years (SD= 10.29). About 38% of women were obese in the sample, while 15% reported poor health.

Table 2 presents the bivariate correlations between the focal variables. There was a negative significant correlation between work discrimination and age ($r=-0.13$, $p<0.05$). There was a positive significant correlation between work discrimination and work hours ($r=0.09$, $p<0.05$), while there was a negative correlation between work discrimination and income ($r=-0.09$, $p<0.05$). Income, education, and work hours were negatively correlated with age, whereas work tenure was positively correlated with age.

Table 3 presents the comparison of means between the focal variables. There was a significant difference between work discrimination and retirement age ($t=3.83$, $p<0.05$), where post-retirement aged respondents reported less work discrimination on average compared with pre-retirement aged respondents. Figure 1 presents the mean value for work discrimination by pre-retirement and post-retirement age. The pre-retirement age mean was lower than the mean of post-retirement age. There was a significant difference between work discrimination and poor health ($t=-3.57$, $p<0.05$). Respondents reporting poor health had higher mean work discrimination scores relative to those reporting good health or better.

Additionally, there was a significant difference between work discrimination and those who found work to be stressful ($t=-9.87$, $p<0.05$). Participants who found work to be stressful had work discrimination of mean of 12.46 compared with 8.92 among respondents who did not report work as being stressful. There was a significant difference between age and minority ($t=3.34$, $p<0.05$). There was a significant difference between age and sales/clerical work ($t=-6.92$, $p<0.05$). Participants who worked in sales/clerical had a higher mean age score compared to those who did not work in sales/clerical. Participants who worked in sales/clerical had a mean age of 61.48 compared with 57.84 among participants who did not work in sales/clerical.

Table 4 provides the unstandardized and standardized regression estimates for work discrimination. Age ($b= -.14$; $p<0.05$) was negatively associated with work discrimination, net of all covariates. For every addition of year of age, there was a .14 decrease in amount of work discrimination reported by participants. Stressful work ($b=3.12$; $p<0.05$), poor health ($b =1.67$; $p<0.05$), and obese BMI ($b=0.99$; $p<0.05$) were all positively associated with work discrimination. Looking at the standardized coefficients (β), work stress exerted the strongest influence and was positively associated with work discrimination ($\beta=.24$; $p<0.05$). Age was the second most powerful predictor of work discrimination with a standardized coefficient estimate of -0.11. Age, sociodemographic characteristics, work environment and health factors account for 11.4% of the variance in work discrimination.

Table 5 provides the unstandardized and standardized regression estimates for work discrimination along with an interaction analysis. This model included this interaction term to examine whether race moderated the relationship between work

discrimination and age. Age interaction effect was not significantly associated with work discrimination among older women. Race was not a predictor of work discrimination nor a significant moderator. This suggests that the relationship between age and work discrimination did not vary by race. These results do not provide evidence that women of color experienced more discrimination with increasing ages. Similar to white women, pre-retirement aged women of color were more likely to report work discrimination, compared with post-retirement age.

CHAPTER 4: DISCUSSION

The main objective of this study was to examine the impact of age on work discrimination experiences among older women workers. However, counter to my hypothesis, age was negatively associated with work discrimination at bivariate and multivariate levels. With increasing ages, the women in this sample reported less perceived discrimination. I observed significant difference between work discrimination and retirement age. I found that post-retirement aged respondents experienced less work discrimination on average compared with pre-retirement respondents. I observed that race/ethnicity was not a predictor of work discrimination nor a significant moderator.

These findings suggest that experiences of work discrimination are prematurely pushing older women workers out of the labor force. The low ratings of work discrimination among women working past retirement age provide evidence that the work environment influences whether women continue to work after age 65. Supportive, non-discriminatory work environments may encourage women to work past retirement age. International research in Sweden states that ageism is a predictor for retirement plans among older men but not women. Thus, evidence from international research reveals that premature exit of women from the work force is not found in US alone (Thorsen et al., 2012). The same paper attributes the early exit of women due to various factors such as caregiving role and lower wages compared to men.

There are several push factors for women such as lack of opportunity for promotion, discrimination or harassment at their work place (Cabrera, 2007). Women are also being pushed out of the work force due to masculinity found in organizational culture. The culture in such organizations is largely masculine which is identified by

power and competitiveness. This behavior is in sharp contrast to feminine values such as participation and solidarity (Cabrera, 2007). A negative work environment leads to older women leaving the work force prematurely. The consequences of these findings are that older women are leaving the work force which leads to increased inequality. These women are no longer part of the labor force and have reduced income. Lack of financial resources will lead to higher rates of poverty (or near poverty) and reduced access to health care resources.

There are many race based stereotypes for woman of color in the work place. These stereotypes create barriers for them by hampering their career advancement and inter personal relationships at work. When women of color are being excluded from formal and informal networks in the work place, it can have a detrimental effect on their careers and advancement
(Giscombe & Mattis, 2002; Hall et al., 2012). Women of color face multiple jeopardy due to their gender and their minority status. Negative stereotypes about women of color which exist at work places place them at a disadvantage in comparison to white women (Giscombe & Mattis, 2002). Similar to white women, pre-retirement aged women of color report less work discrimination. This suggests that older women workers of color are also being pushed out. This may exacerbate existing inequalities in later life because women of color have fewer opportunities to collect full Social Security benefits (Green, 2005).

Although not the focus of this research, there was a significant difference between work discrimination and stressful work. I found that participants who felt work was stressful experienced higher work discrimination in comparison to participants who did

not find work to be stressful. I saw that work stress exerted the strongest influence and was positively associated with work discrimination. I interpret this finding to mean that stress and discrimination experiences are interrelated. Prior research suggests that discrimination is a chronic source of stress (Pearlin et al., 2005; Hall et al., 2012).

CHAPTER 5: CONCLUSION

The findings from this research document that age is negatively associated with experience of work discrimination among older women (i.e., ages 50-74). My findings suggest that older women are prematurely leaving the work force due to a negative environment at work. This study showcases how work discrimination pushes women out of the labor force.

We need to recognize that older women are engaged in care giving roles which lead to their premature withdrawal from the work force. When older women employees with caregiving responsibilities are not presented a flexible work schedule, they struggle between their caregiving and professional roles leading to stress and premature exit from the work force (Flynn, 2010).

There is greater need to create a positive work environment which supports older women. People stay longer in a supportive work environment which is evident in the findings for post-retirement age. Employees who find work to be meaningful and engaging are likely to continue working (Smyer and Pitt-Catsouphes, 2007). Women often leave the work force before the age of 65 when they are faced with stressful situations at work (Soidre, 2005). Based on the literature and results of this study, organizations looking to retain older women workers in their work force should consider some of these goals in their future policies:

- To incorporate flexible work hours so employees can perform their social and professional roles with equal ease.
- To create a supportive and positive organizational environment which will lead to higher level of job satisfaction and delay premature employee exit.

- To develop an organizational climate which will allow employees the freedom to enter and exit the organization as per their care giving roles.
- To treat all employees irrespective of their color and ethnicity, equally so they have access to the same opportunities, social network and mentorship program.
- To train supervisors, managers and leaders in managing a diverse work force with greater efficacy.

Research states that when organizations have more age friendly policies, older employees are encouraged towards working longer (Flynn, 2010). If we want older women to be a part of the labor force, then we need to create policies which will demand a supportive work environment for older women. Such policies will create a positive work environment and allow women to work past their retirement age. Phillipson and Smith (2005) have discussed improving support for older women in the work place and providing flexible employment to extend their working life.

Organizations need to create greater flexibility so older women can exit and re-enter the labor force without being penalized for leaving. Premature exit from the labor force has several negative implications. It is not easy for older workers above the age of 50 years to join the labor force once they exit it prematurely (Vickerstaff, 2010). On an individual level, it leads to reduced income and affects older women's socioeconomic status (Gough, 2001). Women's careers are often interrupted due to their family responsibilities and care giving roles. These interruptions create pathways for women to have lower lifetime earnings in comparison to men. Reduced income also leads to a lower standard of living in comparison to men. Women have a higher life expectancy in comparison to men, so they are likely to spend their older age in poverty (Gough, 2001).

Increased life expectancy and reduced earnings creates increased inequality and low self-identity among older women.

With an increase in ageing population, working past the retirement age, could be mandatory in order to fund pension and welfare in the near future (Vickerstaff, 2010). We need to take measures to ensure that older women will remain in the labor market. Organizations need to draft policies to include older women in their labor force. We must also consider care giving role to be an economic activity as that will ensure that women do not miss out on their pension requirements when they opt out of the labor force.

Women of color are a growing proportion of the labor force in United States. We must ensure that they are treated fairly and have equal opportunities to participate in the labor force (Cocchiara et al., 2006). We need to ensure that social network inclusion is practiced at work place. When women and minorities are segregated, they do not have access to information which can help them in their career advancement (McDonald, Lin, and Ao, 2009). Organizations need to understand that inclusion and not segregation is key to having a diverse work force.

Limitations

This research draws from a nationally representative longitudinal data set of older adults. In spite of the strengths of this study, there are several limitations. Despite the size of the HRS dataset, the number of currently working older women workers in the analytic sample was small. Because the survey begins with women aged 50 or over, this study is missing information on older women workers who have already left the labor force. Women exit the labor force earlier than men; therefore, these women who would

have retired earlier are missing from this study. Although this is an important limitation, this research still provides evidence about older women workers experience.

LIST OF TABLES AND FIGURES

Table 1. *Sample Characteristics*

Sociodemographic characteristics	Mean/proportion	SD	Range	Sample (n)
Age	58.23	5.24	50-74	972
Married	0.64	0.48	0-1	972
Race/ethnicity				
Minority	0.37	0.48	0-1	970
Socioeconomic status				
Education (years)	13.5	2.67	0-17	967
Income	97844.49	118394.09	0-1358260	916
Health factors				
Obese BMI	0.38	0.49	0-1	972
Poor health	0.15	0.35	0-1	971
Work environment				
Work discrimination	11.18	6.18	5-36	958
Work hours	38.35	11.08	2-100	961
Work Tenure	12.72	10.29	0-48	959
Work stress	0.64	0.48	0-1	966

Table 2. *Bivariate Correlations among Focal Variables*

	Work Discrimination	Age (years)	Income	Education (years)	Work Tenure (years)	Work Hours
Work Discrimination	--	-.13*	-.09*	-.01	.04	.09*
Age (years)	--	--	-.07*	-.07*	.06*	-.07*

*p<0.05

Table 3. *Comparison of Means among Focal Variables*

	Retirement Age			Poor Health		
	Yes	No	*t*	Yes	No	*t*
Work Discrimination	9.38	11.42	3.83*	13.22	10.84	-3.57*
Age (years)	--	--	--	58.20	58.24	0.08
	Work Stressful			Sales/Clerical Work		
	Yes	No	*t*	Yes	No	*t*
Work Discrimination	12.46	8.92	9.87*	9.88	11.33	2.65
Age (years)	58.15	58.39	0.70	61.48	57.84	-6.92*

*p<0.05

Table 4. *Linear Regression Estimates of Work Discrimination*

	Unstandardized Coefficients		Standardized Coefficients		
Variable	B	SE	Beta	*t*	*p*
(Constant)	16.85	3.30		5.10	.00
Sociodemographic Characteristics					
Age	-.14	.04	-.11	-3.20	.00
Number of children	-.03	.13	-.01	-.25	.81
Married	-.83	.47	-.06	-1.77	.08
Racial/ethnic minority	-.20	.45	-.02	-.44	.66
Socioeconomic status					
Education years	-.06	.089	-.02	-.63	.53
Income	-3.00	.00	-.07	-1.61	.11
Number of household	-.24	.16	-.05	-1.46	.14
Work environment					
Work hours	.02	.01	.04	1.18	.24
Work tenure	.02	.02	.03	1.01	.31
Work stressful	3.12	.43	.24	7.11	.00
Occupation: Managers	-.08	.89	-.00	-.09	.93
Occupation: Other	1.08	.68	.07	1.57	.12
Health factors					
Poor health	1.67	.61	.09	2.75	.01
Obese BMI	.99	.42	.08	2.4	.02

Table 5. *Linear Regression Estimates of Work Discrimination with Interaction Effect*

Variable	Unstandardized Coefficients B	Unstandardized Coefficients SE	Standardized Coefficients Beta	*t*	*p*
(Constant)	15.75	3.67		4.30	0.00
Sociodemographic Characteristics					
Age	-0.12	0.05	-0.10	-2.35	0.02
Number of children	-0.03	0.13	-0.01	-0.27	0.79
Married	-0.83	0.47	-0.07	-1.77	0.08
Racial/ethnic minority	3.18	4.91	0.25	0.65	0.52
Socioeconomic status					
Education years	-0.05	0.09	-0.02	-0.61	0.54
Income	-2.97	0.00	-0.06	-1.59	0.11
Number of household	-0.24	0.16	-0.05	-1.47	0.14
Work environment					
Work hours	0.02	0.02	0.04	1.21	0.23
Work tenure	0.02	0.02	0.04	1.03	0.30
Work stressful	3.09	0.44	0.24	7.07	0.00
Occupation: Managers	-0.10	0.89	-0.01	-0.12	0.91
Occupation: Others	1.09	0.69	0.07	1.59	0.11
Health Factors					
Poor health	1.67	0.61	0.09	2.75	0.01
Obese BMI	0.98	0.42	0.08	2.34	0.02
Interaction					
INTRA	-0.06	0.08	-0.26	-0.69	0.49

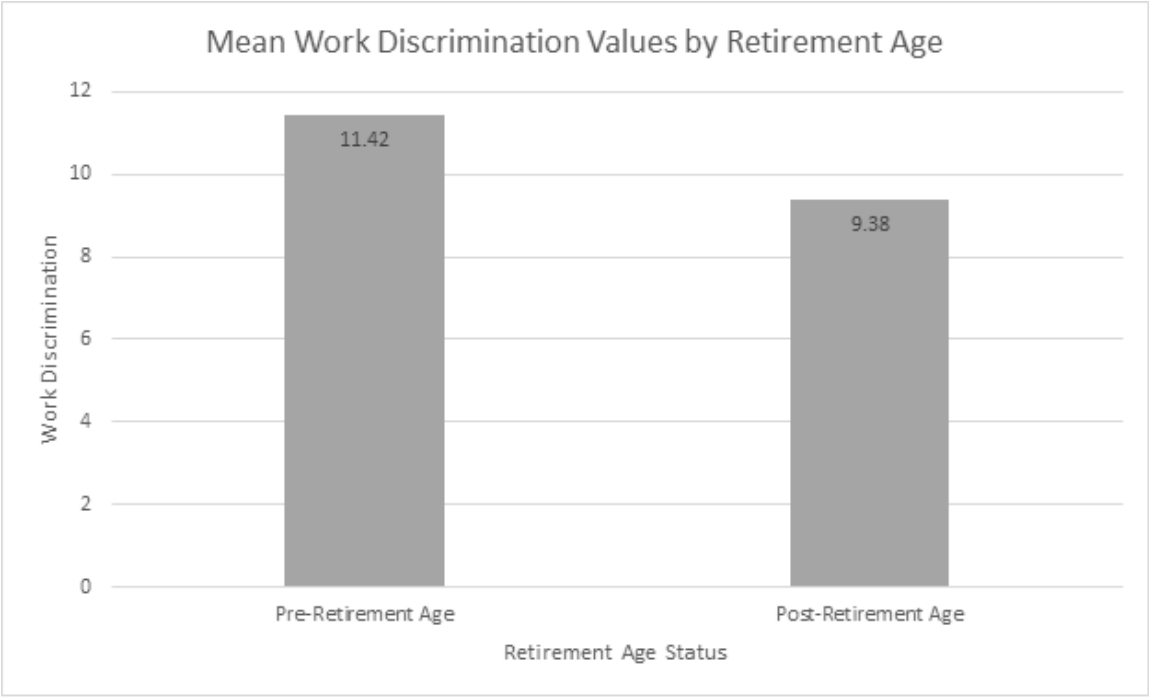

Figure 1. *Mean Value for Work Discrimination by Pre-retirement and Post-retirement Age*

APPENDIX

Appendix A

Chronic Work Discrimination

These items are to assess chronic work discrimination experienced at work.

Source: Williams, D. R., Yu, Y., Jackson, J. S., & Anderson, N. B. (1997). Racial differences in physical and mental health: socio-economic status, stress and discrimination. Journal of Health Psychology, 2, 335-351.

1.) How often are you UNFAIRLY given the tasks at work that no one else wants to do?
2.) How often are you watched more closely than others?
3.) How often do you feel that you have to work twice as hard as others at work?
4.) How often do you feel that you are ignored or not taken seriously by your boss?
5.) How often have you been unfairly humiliated in front of others at work?

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