

**In Brief**

# A Look at Women's Progress

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During the past 50 years, American women have experienced tremendous changes in their employment and educational opportunities. Women now make up half of the nation's labor force, up from one-third in 1960. The wage gap between men and women has narrowed significantly. But underneath that improvement lies a much more complicated picture of the role that employment has played in the lives of women over the past several decades.

This *In Brief* summarizes trends over time and from the vantage point of five different cohorts of women: the silent generation (born between 1930 and 1945); the early boomer generation (born between 1946 and 1955); the late boomer generation (born between 1956 and 1964); generation X (born between 1965 and 1979); generation Y, or the millennials (born between 1980 and 1994); and generation Z (born between 1995 and 2010). While almost all women of the silent generation are retired, most women of generation Z are still too young to vote.

The women in these cohorts have had profoundly different experiences with marriage and childbearing rates, educational opportunities, and labor force participation—with consequences for their lifetime earnings and financial security in retirement. Moreover, women from different racial and ethnic backgrounds have had very different employment experiences and opportunities. Some of the important trends can be summarized as follows.

**Women have made huge gains in education, but the gains are not universal.**

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

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

**The wage gap between women and men has narrowed, but the gender wage gap remains.**

- Women's real earnings have increased fairly consistently during the past 50 years. This growth is a reflection of women's increased levels of education and spending more time in the labor force. Equal opportunity policies have also helped.
- Despite the gains, women's wages still lag behind men's wages. This could be due to discrimination, lower earnings, women's tendency to spend time out of the labor force because of family caregiving responsibilities, and women's choice of career or college major. The biggest reasons tend to be discrimination, and occupational and industry-sector segregation.

**The labor market remains strikingly gender segregated.**

- In many occupations, the gender balance has changed little. Nine out of ten nurses, secretaries,

This *In Brief* is a synopsis of the research report *Looking Back, Looking Ahead: Chartbook on Women's Progress 2015–09*.

To view the full report, visit:

[www.aarp.org/futureofwork](http://www.aarp.org/futureofwork).



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\* Donald Redfoot and Allison Porter contributed to the draft of this *In Brief*.

and administrative workers were women: this is as true today as it was 50 years ago.

- The glass ceiling is alive and well. Women make up 43 percent of workers in managerial, business, and financial operations occupations and 27 percent of CEOs, but fewer than 5 percent of CEOs of Fortune 1000 companies are women.
- There will likely be increased demand for highly educated workers in the future. The extent to which women will be able to benefit will depend on how much they increase their share of science, technology, engineering, and mathematics (STEM) jobs.

**Women have increased their labor force participation but still bear a disproportionate share of the responsibility for family caregiving.**

- The share of mothers in the workforce has increased with each generational cohort: at age 30, 68 percent of generation X mothers and 66 percent of generation Y women were working, compared with 40 percent of silent generation mothers.
- Labor force participation rates of mothers continue to be lower than that of fathers—about 20 percentage points lower.
- Women are nine times more likely than men to work part time because of caregiving responsibilities (caring for dependent children, a spouse, or an elderly parent).

**Different patterns of work have lifelong consequences for the retirement security of women.**

- Women today are more likely to be single, divorced, or never married, and to delay marriage, than women of earlier generations. But the social safety net has not adjusted to this trend, leaving some women vulnerable.
- Over the past 40 years, women have increased their work time and earnings both within and between cohorts, especially at older ages.
- Social Security benefits of women and minorities are typically lower than those of white men because they tend to earn less. The continuing tendency of women to spend more time caregiving often results in lower Social Security benefits for women.

- In the future, retirement security of women may be buoyed by women working past age 65. The Bureau of Labor Statistics projects that by 2020, approximately 20 percent of women ages 65 and older will be in the labor force. Some of this increase will be attributable to women who want to stay in the workforce, as well as to changes in economic circumstances.

**Policy changes have made a difference for women, but more change is needed to enable women to achieve financial security.**

- Policies are needed to address poor job quality in the low-wage sector and to ensure that jobs pay full-time workers enough to keep them out of poverty.
- Better supports for working families would improve the lives of all people. Examples of supports include paid medical, parental, family, and sick leave.
- Women across all generations would benefit from policies that contribute to a secure retirement, whether this means improved supports for women who are already retired or policies that help younger women save for retirement.
- Social Security should be updated to reflect the changing employment and marital patterns of women while remaining the bedrock of women's retirement security.

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