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THE RISE OF OLDER WOMEN WORKERS, 1980-2021

MORE THAN 1-IN-10 U.S. WORKERS IS A WOMAN AGED 55 OR OLDER

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Older women¹ are an important and growing segment of the U.S. labor force. Even given the particularly [big declines in labor force participation they experienced at the onset of the pandemic](#),² in the longer term, the labor force participation of women ages 55 and older has increased dramatically, and their ranks in the workforce have swelled since 1980.

Their labor force participation not only provides critical support to the economy, but for many, it is a financial necessity, both during their work years, and as they attempt to create a financially secure retirement for themselves within an environment that has not always made that easy.

Despite the fact that old-age poverty has declined since the expansion of Social Security benefits in the 1970s, it's still the case that more than one-in-ten women 65 and older are living in poverty, and these rates climb to almost 20% for Black and Hispanic women. This social safety net helps, but does not assure, the financial security of these women, who are far less likely than their male counterparts to have access to pensions or income from wealth; and for a plethora of reasons, typically draw lower amounts of Social Security income, as well.³ As such, more so than men, many older women depend upon income from earnings, and thus labor force participation, to help make ends meet.

These same women are often confronted with additional, unique challenges. In the workplace, they tend to be hit by the intersection of age and gender [discrimination](#) in hiring, beyond that experienced by younger workers, or their older male peers. Moreover, the gender [wage gap is actually larger at older ages](#), reaching 22 cents on the dollar among those ages 55-64, and 27 cents on the dollar for those ages 65 and older.⁴ Beyond discrimination, many are segregated into low-wage, physically-demanding occupations such as health care support that not only make it difficult for them to make ends meet, but also may wreak havoc on their aging bodies.⁵

As we move forward, it is crucial to acknowledge the contributions of older women; and consider and accommodate their unique needs, as well, so that they can continue to support themselves financially, and help to hold up the U.S. economy.

¹ In this analysis, "older women" refer to those ages 55 and older, and all analyses are based on the civilian non-institutionalized population.

² In fact, the [labor force participation of women ages 65 and older still remains significantly lower](#) than it was prior to the pandemic, while [rates for women 55-64](#) have now recovered; the same is true when looking at [employment trends](#).

³ See [Living on Less](#) for a more comprehensive discussion of the life-course factors impacting women's late-life financial well-being.

⁴ In other words, for every dollar earned by a man aged 55-64, a woman of the same age would earn 78 cents, on average.

⁵ Moreover, while there is much focus on the challenges of parents caring for young children, many [older women are also enmeshed in caregiving responsibilities](#), often to an elderly parent or a spouse.



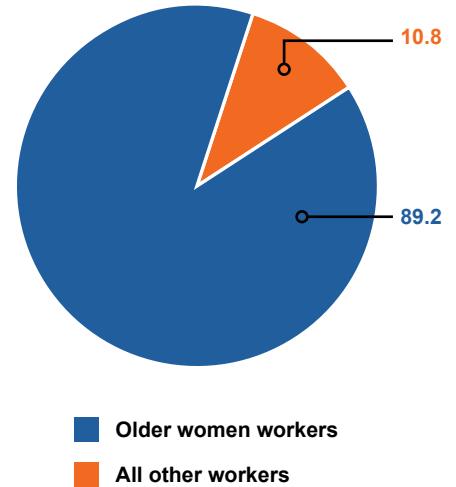
Women ages 55 and older comprised 10.8% of all U.S. workers in 2021, up from 5.8% in 1980⁶ To put this number in perspective, here is how the presence of women 55 and older in the labor force compares to other age groups:

- All teens: 4.0%
- **All older women workers: 10.8%**
- **All older men workers: 12.4%**
- All persons ages 16-24: 13.4%
- All persons ages 25-34: 22.1%
- All persons ages 35-44: 21.6%
- All persons ages 45-54: 19.8%

Because the ranks of older women workers have grown more rapidly than older male workers, the share of all workers ages 55 and older that are women has also grown, and now matches the pattern in the total U.S. labor force: 47% of all older workers are women, compared with 40% in 1980.⁷

More than 1-in-10 U.S. workers is a woman aged 55 or older

Share of the U.S. labor force (%)



Source: U.S. Census Bureau, American Community Survey 2021 (IPUMS)

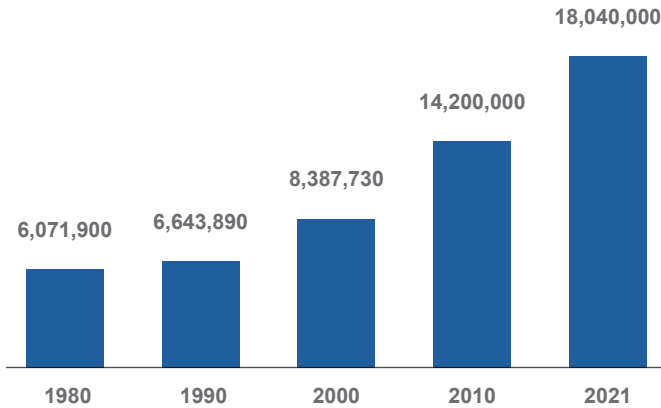
The number of older women in the U.S. workforce has almost TRIPLED in the past 40 years, from about 6 million in 1980 up to 18 million in 2021. While these numbers have risen steadily across the decades, increases have been particularly dramatic since 2000, and have been markedly larger for older women than for other groups, including all workers and older male workers. While the number of women ages 55 and older in the work force has risen 197%, the number of male workers ages 55 and older rose 124%, and the number of total workers in the workforce rose by 60%.

⁶ This analysis uses data from the Decennial Census and the American Community Survey. As such, the estimates differ somewhat from those extracted from the Current Population Survey. For more on the differences between the datasets, see: <https://www.census.gov/topics/income-poverty/guidance/data-sources/acs-vs-cps.html>. The author opts for these datasets to optimize sample size, which is particularly important for state-level and subgroup analyses.

⁷ This is part of a broader trend across all ages, as increasing female labor force participation has meant a [convergence in the overall share of the labor force made of men and women](#). This phenomenon has occurred across age groups, though it has been more dramatic [among those ages 55 and older](#). Women's rising labor force participation at older ages now [reflects, in large part, the rapid increases in young women's labor force participation that started in the 1970s](#); many of those same young women have remained in the labor force as they have aged.

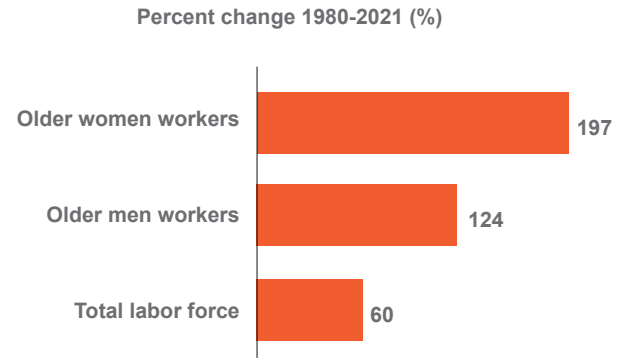


of Older Women workers almost tripled 1980-2021



Source: U.S. Census Bureau, Decennial Census 1980, 1990 & 2000, American Community Survey 2010 & 2021 (IPUMS)

Increase in number of older women workers far outpaces other key groups

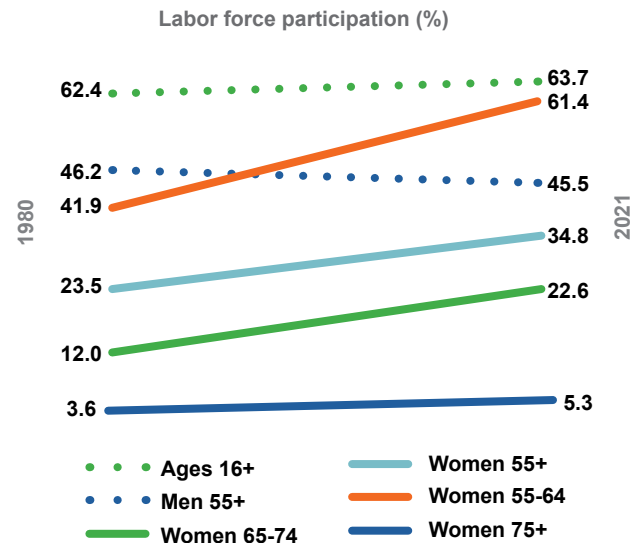


Rapid increases in labor force participation among older women have fueled much of their growth in the labor market.⁸ Since 1980,

labor force participation for women ages 55 and older has risen from 23.5 to 34.8 percent. At the same time, while the labor force participation rate of the full population ages 16 and older has fluctuated, in 2021 the rate was just slightly higher than it had been in 1980. The same is true of the labor force participation of men ages 55 and older. As a result, the gap in labor force participation rates between older women and these other groups has narrowed markedly.

In fact, the labor force participation rate of women ages 55-64 (61.4%) now almost equals the overall labor force participation rate of people ages 16 and older (63.7%). Rates have also risen markedly for women ages 65 to 74, from 12.0% in 1980 up to 22.6% in 2021; and for those ages 75 or older (from 3.6% up to 5.3%).

Dramatic increases in labor force participation of older women since 1980



Source: U.S. Census Bureau, Decennial Census 1980, American Community Survey 2021 (IPUMS)

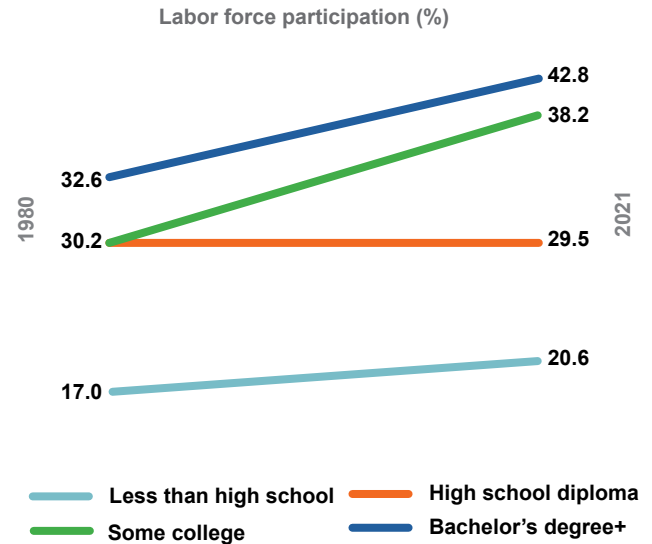
⁸ The *share* of women 55 and older in the total population has ticked up as well, but that is a smaller factor in explaining the labor force increases.



The labor force participation increases among women ages 55 and older have been driven primarily by those with at least some college experience.

Rates for older women with a bachelor's degree or more rose from 32.6% up to 42.8% from 1980 to 2021, and women with some college experienced a similar increase (30.2% up to 38.2%). This increase has occurred at the same time the share of older women with at least some college education has also risen dramatically, from 18.8% up to 57.8% in 2021.⁹ Changes in labor force participation for less educated women were minimal over the past four decades.

Increases in labor force participation among older women driven by the most highly educated



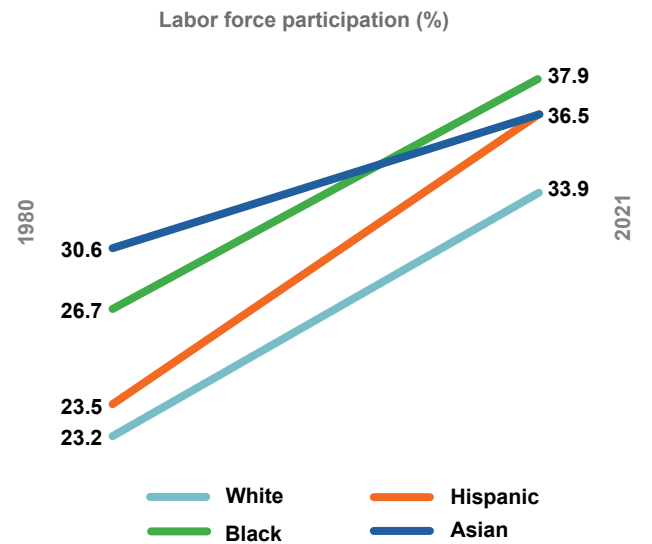
Note: Based on all women ages 55 and older

Source: U.S. Census Bureau, Decennial Census 1980, American Community Survey 2021 (IPUMS)

Labor force participation rates have increased among older women in all major racial and ethnic groups since 1980.

Hispanic women ages 55 and older experienced the largest increase, with their labor force participation rising from 23.5% up to 36.5% in 2021, at which point they matched the rate of their Asian counterparts. As a result, the gap in labor force participation by race and ethnicity has narrowed among older women, with black women now having the highest labor force participation at 37.9% and white women having the lowest rate of 33.9%.¹⁰

Across race and ethnicity, labor force participation has risen among older women



Note: Based on all women ages 55 and older. Hispanics may be of any race.

Source: U.S. Census Bureau, Decennial Census 1980, American Community Survey 2021 (IPUMS)

⁹ Based on author's calculations using 1980 Decennial Census and 2021 American Community Survey data.

¹⁰ Black women as a whole have typically had [higher labor force participation rates](#) than other women. Experts suggest this trend may be due to [social norms](#) rooted in the legacy of slavery that encouraged black women to work while discouraging married white women from doing the same; as well as the fact that [black men have historically had lower incomes](#) than their white counterparts, thus increasing the necessity of their (mostly) black spouses to work in the labor force.



Not only are older women a growing share of the labor force as a whole, but they are concentrated in several key fields, including health care, caregiving and education.

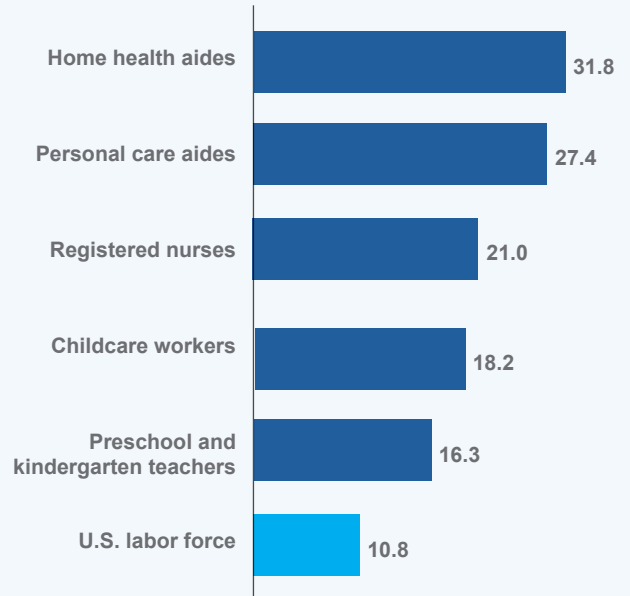
Women 55 and older comprise an important share of healthcare workers, accounting for 16% of healthcare practitioners, including physicians, dentists and pharmacists. They also account for just over one-in-five registered nurses (21%), and are disproportionately concentrated in crucial but underpaid and physically intense healthcare support [occupations, which are projected to be some of the fastest growing](#) in the years to come: They are almost one-third (31.8%) of home health aides, and 27.4% of personal care aides, for instance.

Older women also make up a sizeable share of childcare providers and educators. Women 55 and older comprise 18.2% of childcare workers, 16.3% of preschool and kindergarten teachers, and about 14% of primary, secondary and special education teachers in the U.S.

Older women are especially concentrated in certain office and administrative roles—just over one-in-five office workers is a woman ages 55 or older. Older women comprise particularly large shares of legal secretaries and administrative assistants (45.9%), court reporters and simultaneous captioners (45.6%), word processors and typists (38.3%) and bookkeeping, accounting and auditing clerks (37.1%), to name a few.

Older women play outsized role in health care, education & child care occupations

Share of each group comprised of women ages 55 and older (%)



Source: U.S. Census Bureau, American Community Survey 2021 (IPUMS)

The experiences of older women in the workforce vary markedly across states and time.¹¹

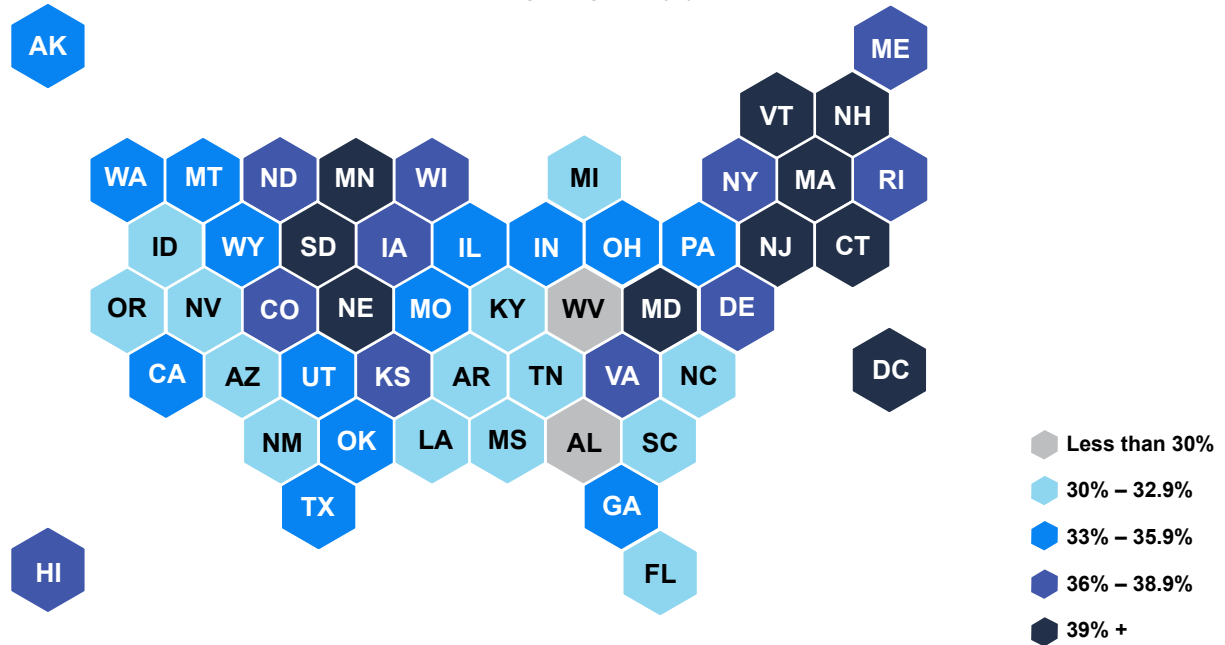
These variations in part reflect broader state-level patterns and trends in labor force participation, as well as demographic composition. For instance, in many cases older women workers have relatively high labor force participation rates in states that have high overall labor force participation; and states with large shares of older women in their labor force are states where older women are a comparatively large share of the population.

¹¹ See Tables 1 and 2 for state-level statistics.



Across states, labor force participation among older women varies markedly

Labor force participation (%)



Note: Based on all women ages 55 and older

Source: U.S. Census Bureau, American Community Survey 2021 (IPUMS)

Other state differences may also play a role. For example, whether a state’s dominant industries typically employ older women; or whether a state has a high cost of living, a low minimum wage or even Medicaid expansion might impact whether an older woman returns to or stays in the workforce to make ends meet. Furthermore, the specific characteristics of the 55 and older population within a state – their age, educational level, general health and caregiving responsibilities, for instance – can impact their presence in the labor force.

When it comes to labor force participation, the states of Massachusetts (41.5%), New Hampshire (41.3%), Nebraska (41.2%), Maryland (40.5%), Connecticut (40.5%) and New Jersey (40.2%) all had rates of 40% or higher for women 55 and older in 2021 (compared with the average of 34.8% for all women 55 and older). Labor force participation for all women in these states was also relatively high. At the same time, the labor force participation rates of older women workers were particularly low in Mississippi (30.9%), Arizona (30.9%), Arkansas (30.7%), Kentucky (30.5%), Alabama (29.0%) and West Virginia (25.8%)—all states that have relatively low overall labor force participation, as well.

In Florida, Maine, Nebraska and North Dakota, labor force participation rates for older women increased by more than 70% from 1980 to 2021. While overall increases in state labor force participation may often explain the changes among older women in particular, this is not the case in Maine, where overall labor force participation ticked up only slightly, even as it rose notably for women 55 and older (and indeed for all females ages 16 and older). At the other end of the spectrum, in Alaska and Nevada, the difference in labor force participation between 1980 and 2021 was minimal, reflecting, at least in part, broader statewide labor force participation stagnation or loss over the time period.



Partly as a result of high labor force participation among older women, the states of Maine (13.8%), Vermont (13.7%), New Hampshire (13.3%), Delaware (13.2%) and Hawaii (13.1%) had workforces comprised of relatively large shares of women ages 55 and older — sizeable increases from 1980 when the shares of the labor force comprised of older women ranged from 5.2% to 5.9% in these states. On the flip side, in 2021, the five states or areas with the lowest shares of women ages 55 and older in the labor force were Utah (7.0%), Washington D.C. (8.4%), Alaska (9.0%), Texas (9.1%) and Idaho (9.4%).

While the share of the labor force comprised of older women workers increased in all states and the District of Columbia since 1980, the rate of change varied markedly. In Alaska, for instance, the share tripled from 2.9 percent in 1980 up to 9 percent in 2021; on the flip side, the share of older women workers in the labor force in Utah increased by a much smaller amount, moving from 4.4 percent in 1980 up to 7.4 percent in 2021.

Older women workers comprise an essential portion of the U.S. labor force, and are deserving of more focus. In fact, they are crucial to the U.S. economy, especially some key sectors such as healthcare support that are projected to grow rapidly in the coming years. It's important moving forward to not only recognize their contributions to the U.S. labor market, but to acknowledge their unique needs, whether that be access to paid leave to care for an ailing spouse, for example or reasonable accommodations in the workplace — so that they, like all workers, have the option to continue in the workforce. In this way older women can both contribute to the broader economy, and strengthen their own financial security in the process.



Table 1. Labor force characteristics of older women workers by state, 1980 and 2021

State	1980 Share of the total labor force comprised of women ages 55+ (%)	2021 Share of the total labor force comprised of women ages 55+ (%)	1980 Labor force participation rate of women ages 55+(%)	2021 Labor force participation rate of women ages 55+(%)	1980 Number of women ages 55+ in the labor force	2021 Number of women ages 55+ in the labor force
Alabama	5.4	10.5	19.6	29.3	87,740	244,718
Alaska	2.9	9.0	35.3	35.4	5,340	31,760
Arizona	5.1	10.2	19.6	30.9	60,440	357,880
Arkansas	5.9	10.5	18.9	30.7	54,860	147,796
California	5.3	9.9	24.1	34.9	598,860	1,965,657
Colorado	4.4	9.6	24.4	37.2	62,360	304,142
Connecticut	7.1	12.8	28.7	40.5	109,680	248,239
Delaware	5.2	13.2	22.9	36.0	14,580	65,872
District of Columbia	7.4	8.4	29.5	39.3	23,640	32,458
Florida	6.6	11.9	18.0	31.4	278,840	1,257,288
Georgia	5.3	9.9	23.7	33.6	130,600	525,958
Hawaii	5.7	13.1	31.4	37.7	25,040	90,902
Idaho	4.9	9.4	22.7	31.7	20,340	88,035
Illinois	6.4	10.8	26.9	35.9	347,740	706,077
Indiana	5.7	10.5	24.6	34.6	147,060	358,233
Iowa	6.3	10.8	24.4	36.2	86,080	181,378
Kansas	6.5	11.5	25.8	38.7	73,560	172,136
Kentucky	5.3	10.3	19.6	30.5	79,600	218,894
Louisiana	4.8	10.8	20.4	31.6	84,040	227,926
Maine	5.9	13.8	21.6	37.0	29,460	98,200
Maryland	5.4	12.2	24.9	40.5	109,860	398,006
Massachusetts	7.2	12.3	27.2	41.5	200,740	476,333
Michigan	4.9	10.9	21.7	31.9	207,800	537,397
Minnesota	5.5	11.1	24.8	39.5	108,780	347,028
Mississippi	5.7	11.0	20.2	30.9	57,360	143,683
Missouri	6.3	11.1	22.7	34.6	141,060	344,658
Montana	5.0	11.3	22.3	33.9	18,040	62,308
Nebraska	6.0	11.4	23.9	41.2	44,760	119,459
Nevada	5.3	9.5	30.5	32.4	22,520	150,462
New Hampshire	5.9	13.3	26.2	41.3	26,600	102,276
New Jersey	6.9	12.4	26.4	40.2	242,440	605,961
New Mexico	4.4	11.6	20.2	31.6	24,180	110,341
New York	7.1	11.9	25.6	36.8	566,360	1,203,858
North Carolina	6.0	10.7	25.7	32.8	166,060	553,791
North Dakota	5.1	10.2	21.4	38.8	14,820	41,641

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Ohio	5.7	11.2	23.0	34.5	281,720	666,500
Oklahoma	5.8	10.3	22.0	33.1	78,460	195,160
Oregon	5.3	10.1	22.2	31.6	65,160	217,224
Pennsylvania	6.5	12.0	21.9	35.7	348,520	795,827
Rhode Island	7.6	12.3	26.9	38.8	35,040	72,901
South Carolina	5.6	11.2	25.0	31.1	78,820	276,602
South Dakota	6.6	11.6	25.2	39.4	20,420	53,481
Tennessee	5.6	10.6	22.0	32.8	115,440	364,347
Texas	5.1	9.1	24.5	35.6	334,780	1,342,951
Utah	4.4	7.0	24.3	33.6	27,000	120,333
Vermont	5.7	13.7	23.9	39.2	13,500	46,341
Virginia	5.3	11.3	23.8	37.2	129,440	497,342
Washington	4.9	10.1	22.0	34.7	94,840	396,664
West Virginia	5.2	10.8	16.3	25.8	39,320	83,379
Wisconsin	5.7	11.4	24.5	36.6	128,600	354,065
Wyoming	4.2	10.6	26.2	35.1	9,600	31,487

Data: U.S. Census Bureau, Decennial Census 1980, American Community Survey 2021 (IPUMS)



Table 2. Labor force characteristics by state, 1980 and 2021

State	1980 Share of population ages 16+ comprised of older women (%)	2021 Share of population ages 16+ comprised of older women (%)	1980 Labor force participation rate of people ages 16+ (%)	2021 Labor force participation rate of people ages 16+ (%)	1980 Labor force participation rate of women ages 16+ (%)	2021 Labor force participation rate of women ages 16+ (%)
Alabama	15.8	21.0	5.9	58.5	45.6	53.9
Alaska	5.8	16.5	69.6	64.8	59.5	61.3
Arizona	15.6	20.2	59.7	61.2	47.9	55.8
Arkansas	17.4	20.4	56.2	59.5	45.1	54.9
California	14.2	18.2	64.5	63.9	53.1	58.0
Colorado	12.1	17.7	67.4	68.5	55.4	63.3
Connecticut	16.4	20.9	66.1	66.4	54.4	62.0
Delaware	14.7	22.7	64.3	62.0	52.6	58.6
District of Columbia	16.0	15.2	63.7	71.1	58.8	68.6
Florida	20.6	22.6	55.7	59.8	45.9	55.0
Georgia	14.2	18.7	63.6	63.6	52.8	59.0
Hawaii	12.1	21.8	66.2	62.4	57.5	59.2
Idaho	13.6	19.0	63.4	63.9	49.2	57.9
Illinois	15.3	19.6	64.6	65.4	52.4	60.8
Indiana	14.9	19.5	63.8	64.3	51.0	59.0
Iowa	16.4	20.0	63.8	67.2	51.4	62.6
Kansas	16.4	19.6	64.7	66.0	52.1	61.2
Kentucky	15.5	20.3	57.2	59.8	44.2	55.4
Louisiana	13.9	20.2	58.8	59.4	44.7	55.6
Maine	16.6	23.2	60.4	62.2	48.2	59.1
Maryland	14.1	20.2	65.7	67.3	54.7	63.1
Massachusetts	16.9	20.1	64.4	67.5	53.9	63.6
Michigan	14.2	20.9	62.3	61.3	49.5	56.6
Minnesota	14.7	19.5	66.5	69.3	55.3	66.0
Mississippi	16.1	20.4	57.0	57.5	46.3	54.0
Missouri	17.0	20.6	61.6	63.9	50.1	59.8
Montana	14.1	20.9	62.4	62.4	49.9	59.1
Nebraska	16.3	19.2	64.9	69.7	52.2	65.3
Nevada	12.3	18.7	70.4	63.5	60.0	58.6
New Hampshire	14.9	21.6	66.6	67.2	55.5	62.8
New Jersey	16.5	20.4	63.4	66.4	51.2	61.1
New Mexico	13.1	21.0	59.8	57.3	46.6	53.6
New York	16.7	20.5	60.2	63.4	48.9	59.5
North Carolina	15.1	20.3	64.5	62.4	54.5	57.5
North Dakota	14.9	18.2	61.8	69.2	48.3	63.7

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Table 2. Labor force characteristics by state, 1980 and 2021

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Ohio	15.4	20.7	62.1	63.7	48.8	59.3
Oklahoma	16.1	19.3	60.8	61.7	48.1	57.1
Oregon	14.9	20.0	62.9	62.1	50.6	57.8
Pennsylvania	17.6	21.4	59.2	63.7	46.2	59.2
Rhode Island	18.1	20.9	64.0	66.1	53.7	62.5
South Carolina	14.3	21.5	63.6	59.8	53.2	55.2
South Dakota	16.4	19.8	62.8	67.4	50.6	63.4
Tennessee	15.5	20.1	60.9	62.1	49.3	57.0
Texas	13.5	16.8	64.6	65.4	51.5	58.6
Utah	11.6	14.5	64.6	69.2	49.7	61.2
Vermont	14.9	22.1	63.0	63.1	51.9	61.1
Virginia	14.1	19.8	63.7	65.4	52.7	60.4
Washington	14.2	18.6	63.6	64.1	51.2	58.9
West Virginia	16.8	22.4	52.2	53.6	36.8	49.6
Wisconsin	15.1	20.6	65.2	66.0	53.8	62.1
Wyoming	11.0	19.8	68.8	65.3	52.9	59.7

Data: U.S. Census Bureau, Decennial Census 1980, American Community Survey 2021 (IPUMS)