

WOMEN *at* MIDLIFE *and* BEYOND

A Glimpse into the Future

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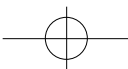
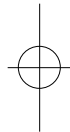
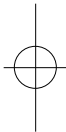
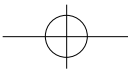
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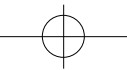
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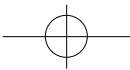
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A Glimpse into the Future

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SECTION 1

EXECUTIVE SUMMARY

I'm a business analyst right now . . . I'm working on a major project we have right now, implementing an entire new system to replace all our [existing related] systems. We're also implementing business process changes in connection with that. So it's a big project. It's important to the department and I'm heavily involved in it and enjoying working on it. I have a husband and two 13 year old boys. That's another big job! That keeps me quite active in my non-work time. I also work for a volunteer organization a couple days a week, teaching inner city kids how to ski and bike and outdoor activities. So I have a pretty busy life.

BUSINESS ANALYST, 41, FINANCIAL NORTH

INTRODUCTION

Beginning in the late 1960s and early 1970s, increasing numbers of women have remained in the workforce throughout their adult lives without taking significant time off for childbearing or childrearing. The labor force participation of women is expected to continue to increase, by 7.8 million workers between 2001 and 2008. In addition, large numbers of women continue to re-enter the workplace after their children reach school age. Historically, for example, from 1980 to 2000, the number of working women aged 35 to 54 increased by 16.4 million.

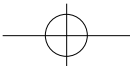
These changes mean that for the first time women at midlife and beyond are a significant component of the workforce. Pathbreaking women who entered the workforce in the 1960s and 1970s and continued to work throughout their adult life are now at late career and life stages and are moving toward retirement. Other women have now worked for 15 to 20 years and have reached midlife or the period beyond midlife. By examining the growing percentage of these women at midlife and beyond in the workforce, this report provides a *glimpse into the future*.

THE STUDY

This report describes the results of a project that focused on understanding the special issues and challenges faced by women age 35 and older. The study explores the following questions:

- > *What issues are faced by women at midlife and beyond with respect to their careers, family, and the interaction between the two?*
- > *How well do women at midlife and beyond balance work and family responsibilities?*
- > *How satisfied are women at midlife and beyond with their jobs, careers, and life in general?*
- > *How well do women at midlife and beyond believe their companies respond to the issues they face at midlife and later life, and what do they think their companies should do?*

The Center for Work & Family at Boston College supported this study – Women at Midlife and Beyond: A Glimpse Into the Future – because of the recognition that work-life issues for women over age 35 is an understudied area. Some women leave the workforce or particular employers during



midlife, in part because organizations fail to meet their needs. They seek alternatives, such as self-employment, a shift to an unrelated job in a different industry or occupation, or a complete departure from the workforce. If they do not leave their organizations at midlife, in later life these women may choose to retire early because their organizations do not acknowledge their particular needs.

THE SAMPLE AND DATA COLLECTION

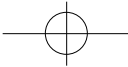
In this study, we focused on women over age 35. We administered surveys and conducted interviews in three organizations – two health care organizations and a financial services company. We received completed surveys from 1578 women at midlife or later life stages (i.e., age 35 and older). We then interviewed 104 of these women who returned surveys to obtain more detailed information about their responses. For comparative purposes, we also collected survey data from women younger than 35 in the two health care organizations.

We first report the survey responses for the women age 35 and older. Then, in some areas, we present differences between these women and women younger than 35. Occasionally, we look at the responses according to other characteristics of the women at midlife and beyond, such as their income or number of children. Finally, we include excerpts from interviews as a way to highlight our results.

SUMMARY OF FINDINGS

In this study, we examine many issues for women at midlife and beyond:

- > *Caregiving Responsibilities:* Child care remains an issue for women at midlife and beyond. The women most frequently allow their children to care for themselves; otherwise their spouse or a paid provider outside the home provides care. Self-care for children can potentially create a need for greater access to and support by parents if issues arise, increasing the need for personal days or flexible hours. Elder care responsibilities increase as the women age and include financial support, personal visits or telephone calls, taking an adult to appointments, or helping them pay bills.
- > *Work and Future Plans:* Women at midlife continue to express a need for compensation and benefits as the most important reason for working; however, this appears to be less important as women reach age 50 and older. These women are not as interested in new challenges, being able to advance, or gaining added responsibilities. In

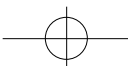
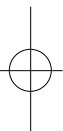
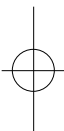


terms of the future, women over age 50 expect to be working fewer hours in the future and are less likely to leave their jobs for any reason. This interest in working fewer hours as an individual approaches retirement suggests that organizations should consider a variety of part-time and staged retirement options.

> *Work-family Balance:* Women at midlife express varying views in terms of the level of difficulty in balancing work and family responsibilities, although most feel that their work and family balance is at least acceptable. Our data show that concerns or stress regarding family and home negatively affect between one-fourth and one-half of employees. These issues are most exacerbated for women ages 35 to 50.

> *Family Friendliness of Employing Organizations:* The women at midlife and beyond value the support of executives for family-friendly initiatives but believe that supervisors and co-workers are more supportive of work-family programs than executives. Support by an immediate supervisor for work-life policies and programs is one of the most significant factors for employees' effective work-life balance. Benefits that help balance work and family are greatly valued. A majority of women at midlife and beyond value flexible work schedules, paid and unpaid family-related leaves and sabbaticals, eldercare referral, health insurance, access to fitness facilities, access to personal services, and work-family committees and policies.

> *Overall Attitudes:* Women at midlife and beyond are quite satisfied with their jobs, although they feel better about their supervisors than either their wages or management's concern for them. In general, they are not particularly committed to their organization, although women age 50 and older are more likely to feel that they could be happy staying at their organization for the rest of their careers. It is important for women at midlife and later life to be productive in their careers, but most do not want to focus on their careers to the exclusion of other responsibilities and interests. Nearly all of the women at midlife and beyond in our study are satisfied with their lives. Family relationships, security, and personal fulfillment are seen as the most important parts of their lives.



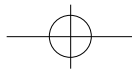
IMPLICATIONS FOR PRACTITIONERS

Since the number of working women age 35 and older is predicted to continue to increase, companies need to respond to the needs and challenges faced by women at midlife and beyond. Here are some actions that companies might take to address these issues:

- > Carefully tailor their benefits to the needs of women at midlife and beyond.
- > Link work-life benefits to appraisal and retention systems to reinforce the value of supporting work-life balance of employees.
- > Ensure support from supervisors for work-life programs and benefits through training and rewards for this support, as well as a culture of family friendliness.
- > Alter compensation to provide sufficient wages and benefits, as well as paid leaves, for women at midlife and beyond.
- > Assist with dependent care by recognizing that some women at midlife and beyond have responsibility for both children and dependent adults.
- > Consider the role of spouses by recognizing that benefits should address the needs of both partners and allow collaboration in dealing with work-family issues.
- > Provide challenging and interesting assignments to keep women employees motivated and employed.
- > Encourage organizations to build commitment from women employees by meeting their needs and providing them sufficient challenges and opportunities in the workplace.
- > Examine retirement options to ensure that they meet the needs of workers and do not cause companies to lose valued employees prematurely.
- > Conduct more research to gain a better insight into the specific needs of employees and to highlight differences and similarities among different cohorts of workers.

What you think in terms of success in your 20's may not always be what you think in your 30's and 40's and 50's. I can't even believe I'm in my 50's! . . . But I guess you look at the family and you want to make sure that you've given them all the things that they need to go on and be successful. Now what is being successful? Successful to me is doing something that you like. Being a good person. Having a [spiritual] aspect to your life. And being happy at what you do. I mean all of those things that I want so for my children are things I guess I want for myself too.

ADMINISTRATOR, 53,
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SECTION 2

BACKGROUND

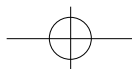
During the past several decades, the increase in women’s participation in the workforce has had a major impact on organizational policies and practices. Companies have instituted family-friendly policies to respond, in particular, to the needs of young working parents. Magazines such as *Fortune* and *Working Mother* have recognized the top companies in providing these types of benefits.

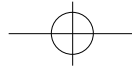
Increasing numbers of women are remaining in the workforce throughout their adult lives. Also, large numbers of women re-entered the workplace after their children reached school age, and many of these women have now worked for 15 to 20 years. Many working women have reached midlife and have even moved into the period beyond midlife. Existing research and programs have focused much less on women over the age of 35, in spite of the substantial increase in their participation in the workforce in the last 30 years.

The number of women between the ages of 35 and 44 is projected to be 17.1 million in 2005, as compared to 11.7 million in 1985. The percentage of the labor force between the ages of 35 and 54 increased from 36% in 1975 to 42% in 1990, and is expected to increase further to 48% by 2005. Similarly, the number of women age 55 and older in the civilian labor force is predicted to increase by 6.2% between 1998 and 2008, an increase from 7.6 to 11.6 million. This would be the largest increase for any age group of working men or women.

Our earlier research highlighted the special challenges faced by women at midlife and later life stages. Women at midlife rebalance and develop new perspectives at midlife. For example, they spend more time with their family, devote more time to social relationships, renew personal hobbies, and change their work strategies to work more efficiently and effectively. They also redefine success for themselves, strengthen their self-image, reduce their need for control over all aspects of their lives, and develop a new perspective on time and the pace of life. Older women continue to value work-life balance, and it has significance for their jobs and life satisfaction.

When we consider earlier research combined with the current demographic trends, we anticipate that the workplace will need to change in several ways:



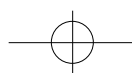


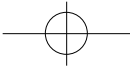
- > Flexibility in the workplace will increase: men and women will embrace the opportunity to control their schedules and adjust them for family and work demands.
- > Managing the care of elders will receive more attention: the current support is limited and inadequate for the babyboom generation as they reach older ages.
- > Career development and advancement at later career stages will be important for women: women who re-entered the workforce and those with enduring careers want the opportunity to continue to grow and learn in their jobs and to be recognized for their accomplishments.
- > Women's priorities will shift and will include a greater focus on finding time for oneself: the importance of family and work will change periodically; eventually, however, there is a greater concern for personal wellness and satisfaction.

We believe that women at midlife and later life stages present different challenges to organizations than younger women and men. Family-friendly programs that focus on child care do not meet the key needs of women in later life and career stages.

This study focuses on understanding the special issues and challenges faced by women at midlife and beyond, defined in this study as age 35 and older. It is intended to answer the following questions:

- > *What issues are faced by women at midlife and beyond with respect to their careers, family, and the interaction between the two?*
- > *How well do women at midlife and beyond balance work and family responsibilities?*
- > *How satisfied are women at midlife and beyond with their jobs, careers, and life in general?*
- > *How well do women at midlife and beyond believe their companies respond to these issues, and what do they think their companies should do?*

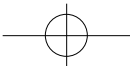
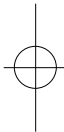
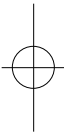




ORGANIZATION OF THE REPORT

This report highlights findings from the study. It focuses primarily on issues and information that executives need to consider as they develop work-life programs for their employees, particularly for women at midlife and beyond (i.e., age 35 and older). The following briefly describes the contents of each section:

SECTION 1 – an executive summary
SECTION 2 – relevant background information
SECTION 3 – the sample for this study and the methods used to collect data
SECTION 4 – the dependent care responsibilities of women
SECTION 5 – women’s attitudes toward working
SECTION 6 – the work-family balance experienced by the women
SECTION 7 – the family-friendliness of the organizations where the women were employed
SECTION 8 – the overall attitudes of the women, including their job satisfaction, organizational commitment, career importance and satisfaction, and life satisfaction
SECTION 9 – the implications of results for practitioners
SECTION 10 – conclusions, limitations of the research, and next steps



SECTION 3

METHODOLOGY

We collected information about women in two health care organizations and a financial services company using surveys and interviews.

THE SURVEY

We distributed surveys through the internal mail systems of each organization and received 1578 surveys from women at midlife or beyond (i.e., age 35 and older) for approximately a 25% return rate. For comparative purposes, we also surveyed women younger than 35 in the two health care organizations and received 299 completed surveys. The survey assessed work and family issues in the following areas:

Demographic information – age, education, marital status, income, spouse;

Caregiving to family and friends – child care and elder care responsibilities;

Work and career information – current position, meaning of work, key factors, opportunities, future plans, importance and use of benefits;

Balancing work and life – relative time spent on various activities now and in the past, types of assistance, benefits, impact of work on family and family on work, organizational support for work-family balance;

Attitudes – job, life, and career satisfaction, organizational commitment, and career importance.

We then interviewed 104 women who responded to our survey in greater depth. We chose women age 35 and older because we were particularly interested in understanding the experiences of women at midlife and later life stages. The interviews lasted between one and two hours and focused on questions in the following areas:

Background and history – chronology of professional and personal life and significant personal and professional events;

Work-life balance – impact of children, influence of other family members (including husband or partner), management of household responsibilities, coping strategies, and organizational impact;

Midlife and later life – experiences and transitions, goals, choices, decision to continue working, definition of success;

Overall attitudes – satisfaction with job, career, and life.

SITES

The two health care organizations, one located in the northeast United States (called Northern Health in this paper) and the other in the southeast United States (called Southern Health in this paper), have emergency, hospital, and clinic facilities (doctors' offices and outpatient services) in all areas of medicine. Both have a disproportionate number of female employees, particularly in nursing, allied health professions, other patient care, and office support staff. Since hospitals operate 24 hours a day and 7 days per week, many professional-level employees work outside the standard 9 to 5 workday. Shift work for all but medical office, clerical, management, and administrative staff is common, and part-time employment is possible for a number of jobs.

The financial services organization, located in the northeast United States (called Financial North in this paper), offers an array of financial services, including insurance, pension-fund management, and investment opportunities. It has a relatively equal number of male and female employees, although the support staff consists of more women than men. Most employees work from 9 to 5, and part-time work is not common. The company is often listed among the top area companies for women employees because of its support for work-life balance. In this organization, we restricted our survey distribution to women age 35 and older.

CHARACTERISTICS OF PARTICIPANTS

The average woman in the study was white, had a college or associate degree or some college credits, was married with a husband who worked full-time, had children, and was in good or excellent health. In addition, she had been at the organization where she worked for a fairly long period of time (more than ten years on average) but had been in her current position less than five years, had not taken more than a six-month leave over the course of her career, and worked full-time. There was a variety of positions represented by the women in the study, although the highest percentages were nurses in the health care organizations and professionals in the financial services company. Table 1 presents more information about the demographic characteristics of the participants in the study.

TABLE 1. CHARACTERISTICS OF WOMEN AT MIDLIFE AND BEYOND: PERCENTAGE IN EACH CATEGORY (N= 1578)*

Age	PERCENTAGE	Years Employed in Organization	PERCENTAGE
35-40	25	1-5	30
41-45	23	6-10	17
46-50	21	11-15	20
51-55	16	16 or more	33
56-60	10	Current Position-Health Care	
61-65	3	Allied health professional	12
66+	2	Director	3
Ethnicity/Race		Manager	7
White	92	Nurse	33
Black	4	Office support staff	20
Hispanic	1	Other patient care	5
Asian	3	Physician	5
Other	< 1	Professional	3
Education		Senior management	< 1
High school or less	12	Service or maintenance	< 1
Associate degree or some college	36	Skilled trade	< 1
College degree	27	Supervisor	3
Advanced degree	17	Other	8
Other	9	Current Position-Financial	
Marital Status		Sales	3
Single	13	Service and trades	10
Married	69	Administrative	26
Living with partner	4	Professional	38
Divorced	12	Supervisor	4
Widowed	2	Manager	9
Income of Women		Director	8
Less than \$25,000	17	Senior officer	3
\$25,000-44,999	36	Woman's Employment Schedule	
\$45,000-74,999	30	Full-time	79
\$75,000-100,000	7	Part-time	21
Greater than \$100,000	10		

* due to rounding, percentages may not total 100%

TABLE 1. CHARACTERISTICS OF WOMEN AT MIDLIFE AND BEYOND: PERCENTAGE IN EACH CATEGORY (N= 1578)* (CONTINUED)

Family Income	PERCENTAGE	Husband's Employment Schedule	PERCENTAGE
Less than \$75,000	30	Less than 40 hours	18
\$75,000-99,999	24	40 hours	54
\$100,000-149,999	22	More than 40 hours	29
\$150,000 or more	24	Assessment of Health	
Children		Poor	<1
Yes	76	Fair	4 No
No	24	Acceptable	12
		Good	48
		Very Good	36

* due to rounding, percentages may not total 100%

SECTION 4

CAREGIVING RESPONSIBILITIES

- > What are the dependent care responsibilities of women at midlife and later life stages?
- > How do the women handle their dependent care responsibilities?

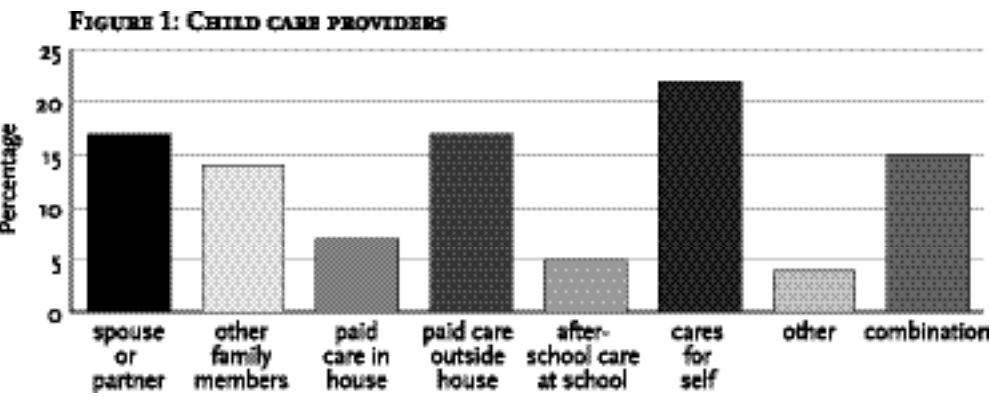
Although child care is most typically associated with younger women and their infants or very young children, child care is also a concern for women at midlife and beyond. As women age, care of adult dependents also becomes more critical. In this section we consider the extent to which the women have responsibilities for caring for children and dependent adults. We also comment about the strategies they use to handle these responsibilities.

CHILD CARE RESPONSIBILITIES

Nearly one-third of the women over the age of 35 have children under the age of 18. These women use a variety of strategies to care for their children during non-school hours while they are at work. As shown in Figure 1, women most frequently allow their children to care for themselves, followed by care from their spouse or partner, a paid situation outside of home, another family member or relative, or a combination of strategies. Very few women rely on paid care in their house or after-school care at the school location. The ages of the children clearly influence the type of child care provided. As shown in Table 2, women under age 35, who typically have younger children, relied more on paid care outside the house and a combination of methods than women over 35. Women over 50, who had the oldest children, most often relied on the children themselves to provide care.

And then I have a two and a half year old. So my main responsibility is his health and well-being and making sure that he's happy and cared for. Fortunately [Financial North] has daycare. He spends the ten hours that I'm here over in the daycare.

MANAGER, 36, FINANCIAL NORTH



Allowing children to care for themselves may be financially advantageous, but can also create pressure for working mothers who want to be able to respond in the event issues or problems arise. These interruptions may result in an increased need for flexibility.

At the financial services organization, on-site day care was provided for employees, and the women whose children attended viewed it very positively. In fact, women at the other two sites commented about how valuable such services would have been. These results confirm the existing view that on-site day care is a very desirable benefit for working parents.

TABLE 2. CHILD CARE PROVIDERS

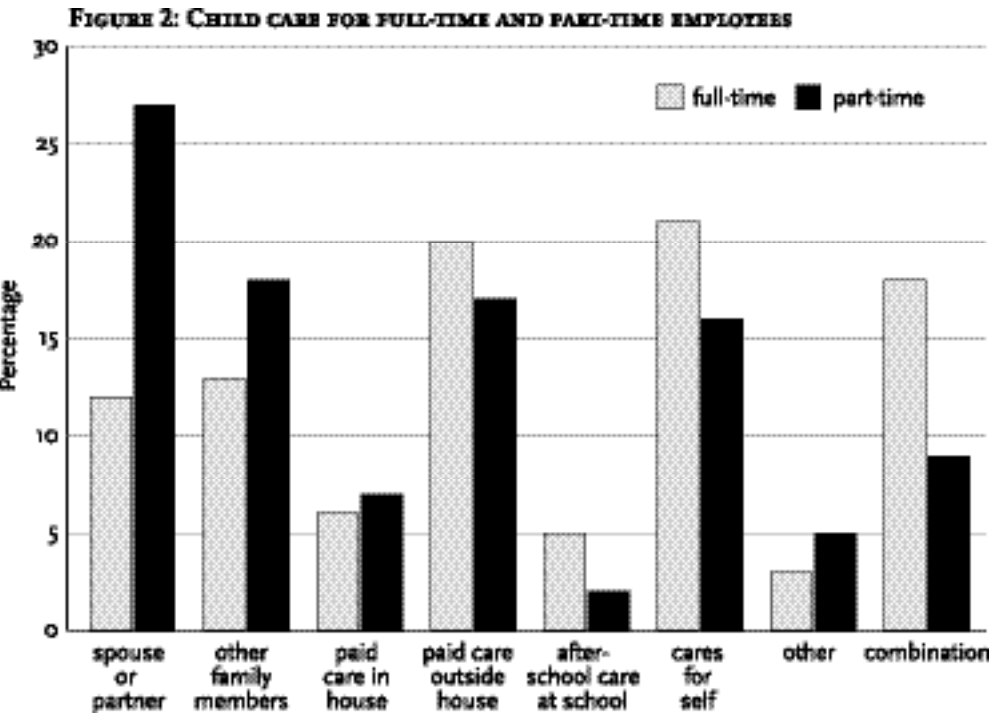
PROVIDER	PERCENTAGE OF WOMEN USING VARIOUS TYPES OF CHILD CARE		
	Women younger than 35	Women between 35 and 50	Women older than 50
Spouse or partner	19	18	11
Other family member or relative	21	14	14
Paid care situation in house	2	7	5
Paid care situation outside house	29	18	5
After-school care -at school	0	4	7
Cares for self	3	21	27
Other arrangement	1	3	5
Combination-more than one type	26	14	3

Not surprisingly, the type of child care also varied according to the women's income, as shown in Table 3. Women in the lowest income group had spouses or partners who provided day care, whereas women in the higher income groups most frequently paid providers to care for their children. Those with the highest income paid for this care in their houses, whereas those with the next highest income most often paid for child care outside of their homes.

TABLE 3. CHOICE OF CHILD CARE BY SALARY GROUP

PROVIDER	PERCENTAGE OF WOMEN WITH VARIOUS SALARIES USING EACH TYPE OF CHILD CARE				
	<25K	25-44K	45-74K	75-100K	>100K
Spouse or partner	24	17	16	15	12
Other family or relative	18	19	11	9	4
Paid care situation in house	4	1	6	9	28
Paid care situation outside house	13	16	22	43	17
After-school care -at school	3	2	7	4	8
Cares for self	20	24	17	9	4
Other arrangement	6	18	20	7	16
Combination – more than one type	12	18	20	7	16

Significant differences also existed in the type of child care for women who work full-time versus part-time, as shown in Figure 2. Although over one-fourth of women who worked part-time used their spouses or partners for child care, only one-tenth of women working full-time used this type of care. Women working full-time were most likely to allow their children to care for themselves or to pay a provider outside the house for child care.



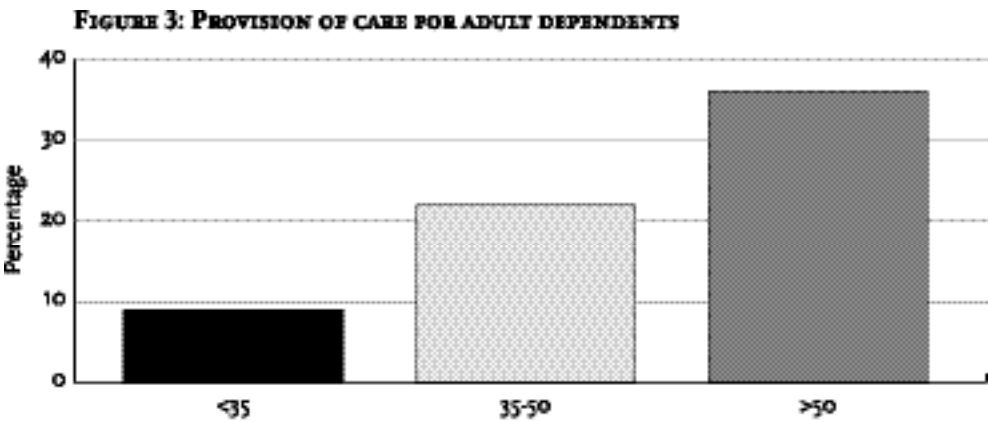
I think she over spoiled my children, God bless her...That was helpful because I knew where they were and that they were having good care, and if I needed them to be picked up early or something from their school experience, she was there. Eventually it turned out that we were her parents. We, meaning even the children, took some responsibility and made sure she got to the senior citizen bus on time and knew that Grandma had Alzheimers, or they called it "old timers",...so it did impact for sure. That extended family made a difference for me. It made it so I could go back to work after the children came, sooner than I should have. So there are some negative things about it. Much more [was] positive...My children were able to grow up with their grandma nearby.

PHYSICIAN, 49, NORTHERN HEALTH

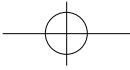
CARE OF DEPENDENT ADULTS

About one-fourth of the women age 35 and older provided care to a dependent adult, including a parent, sibling, adult child, other relative, or non-related individual. Women provided different types of care, including personal visits, telephone contacts, taking dependent adults to appointments, assistance with paying bills, and, in a very small number of cases, having the elder live in their homes.

Not surprisingly, the percentage of women who provided these types of care was greater as the women grew older, as shown in Figure 3. For example, while less than one-tenth of women under 35 provided adult dependent care, nearly one-fourth of women 35 to 50 and almost two-fifths of women over 50 provided this care. In addition, there were differences between women of different ages with respect to the recipient of their care, with older women more likely to provide care for a spouse than younger women.



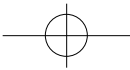
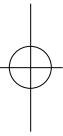
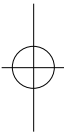
In fact, sometimes caregivers later became recipients of dependent care. This was especially true as their parents aged and the women took on different roles. Whereas a grandmother may once have provided care for the woman’s children, later the woman and her family may provide care and support for the grandmother. Finding the type of elder care services or facilities that an aging parent needs or wants requires significant time during the work day. Referral services can save valuable time for employees in dealing with elder care responsibilities.



SUMMARY

This section described the women’s dependent care responsibilities and some of their strategies for dealing with this care. The responses suggest the following:

- > The ages of the children and the women’s income level clearly influence the type of child care provided.
- > Women at midlife and beyond most frequently allow their children to care for themselves; otherwise their spouse or a paid provider outside the home provides care.
- > Elder care responsibilities increase as the women age and include financial support, personal visits or telephone calls, taking the adult to appointments, or helping them pay bills.
- > Dependent care benefits and referral services are critical work-life benefits.



SECTION 5

WORK, CAREER, AND FUTURE PLANS

It's funny because now...I sit in meetings with my superiors...I don't really want to sit there...that's a new experience for me because I think I was always sort of looking to advance and to move. And now I've reached a level where I don't want their lifestyles. I don't want their responsibility, and I don't care enough for the prestige or the money or whatever that's associated with that to really do that. Other things are more important. So that has changed.

MANAGER, 35, FINANCIAL NORTH

I have to be here because if I didn't work we wouldn't have a house. Nobody would be eating.

OFFICE SUPPORT STAFF, 45,
NORTHERN HEALTH

- > *How do women age 35 and older view their work, and what keeps them on the job?*
- > *What are they looking for in the future, and why would they leave their jobs for other positions?*

In this section, we consider the meaning of work for the women in the study, the value they place on different job opportunities, and their reasons for remaining in the workforce. We also examine their future plans, including their level of interest in changing jobs, how much longer they expect to continue working, the type of organization they expect to work for in the future, and reasons for leaving their jobs.

CURRENT VALUES

For the women age 35 and older in the study, work was more likely to be viewed as an avenue toward economic security than as a source of personal fulfillment. In fact, while nearly three-fourths felt that work was a means of making a living, less than one-fourth viewed work as providing them with fulfillment that includes social status. Similarly, only one-fourth reported that it was difficult to separate their work from the rest of their lives.

As shown in Table 4, women age 35 and older were most interested in receiving above average compensation and benefits, followed by the assignment of new and exciting challenges. It should be noted that the category "All women age 35 and older" includes 1089 women between 35 and 50, and 489 women over age 50. Subsequent tables that include averages for all women age 35 and older also reflect this sample distribution. However, when comparing women

TABLE 4. IMPORTANCE OF JOB OPPORTUNITIES

OPPORTUNITY	PERCENTAGE OF WOMEN RATING OPPORTUNITY AS VERY IMPORTANT			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
Receiving above average compensation and benefits	61	62	65	52
Being assigned new and exciting challenges	46	50	49	38
Being able to advance	39	52	43	30
Gaining added responsibilities	33	37	36	27
Becoming more visible in your organization	20	25	22	16

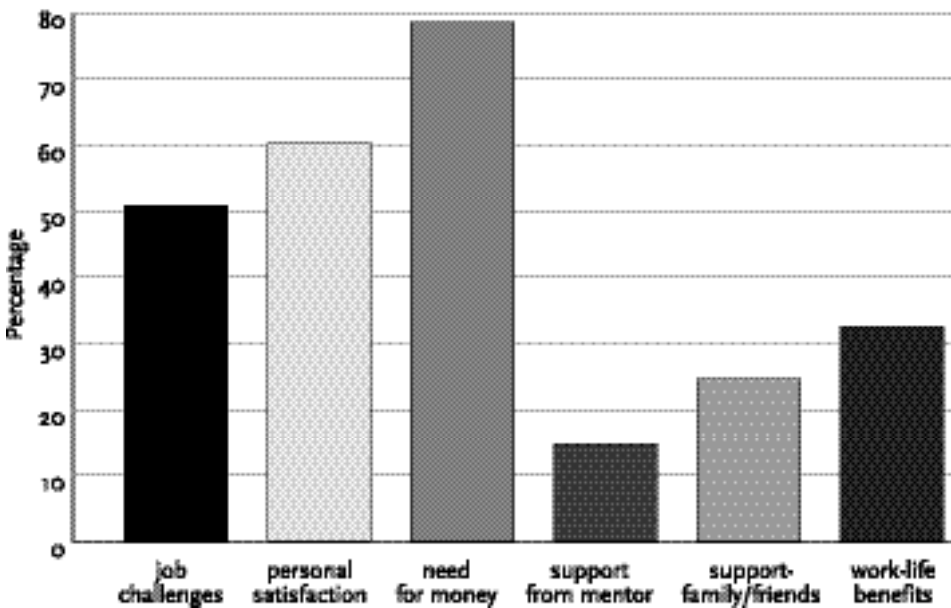
in the three different age groups, those over age 50 were less interested in these opportunities than the women age 50 or younger. This was also true for advancement opportunities, added responsibilities, and increased visibility. While further research would be needed to determine what women are looking for in their jobs as they age, at least for some women at midlife and beyond these opportunities at work are not as important as they were in the past.

In terms of reasons for remaining in the workforce, as shown in Figure 4, the compensation issue was again at the top of the list. Over three-fourths of the women age 35 and older reported that the need for money was a motivator for staying on the job, followed by personal satisfaction, cited by three-fifths of the women.

I used to come for the paycheck. Now I feel more challenged, and I like to be challenged, and, I don't know, I get something from working now, other than that paycheck. ... I like the work that I do...I used to say, "Oh, I have to go to work."... I really enjoy my work now and I get something as far as a personal satisfaction from it. And it is more than a paycheck.

SUPERVISOR, 42, NORTHERN HEALTH

FIGURE 4: MOTIVATORS TO STAY AT JOB



Women over age 50 were less likely to rate support from mentors or family and friends as important factors in remaining in the workforce. These women may have reached a point in their careers where these supports are not as important as when they were younger. Similarly, while the need for money was listed as the top motivator for women over 50, this percentage was lower than for either the women under age 35 or those between 35 and 50. Hence, the need for money may vary depending on the financial obligations at certain life stages.

Before I had kids, success was how much do you have and are you having fun with it? And now it's a lot more focused on do you have enough and are you having fun with it? And I'm not as competitive with other people as I was. But I am focused on making sure that I get enough so that the kids have good day care and that kind of thing. It's more quality issues.

PROFESSIONAL, 35, FINANCIAL NORTH

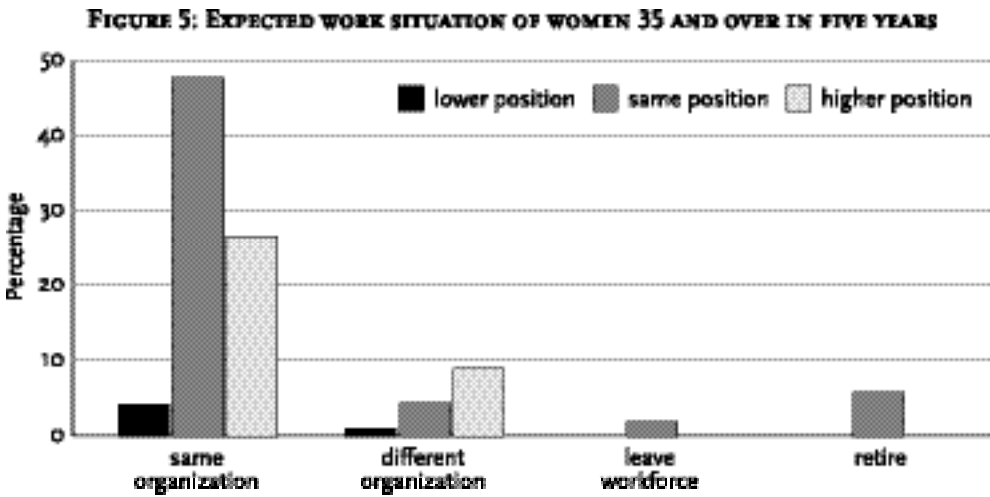
FUTURE PLANS

Overall, the women age 35 and older were fairly evenly divided in terms of their level of interest in changing jobs within the next five years, as shown in Table 5. For example, one-fourth of these women were not at all interested, while one-fifth were very interested in changing jobs. As expected, women under 35 were much more interested in changing jobs than those over age 50.

TABLE 5. INTEREST IN CHANGING JOBS – NEXT 5 YEARS

INTEREST	PERCENTAGE OF WOMEN			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
Not at all	27	11	19	45
A little	12	14	12	13
Somewhat	22	20	24	17
Quite a bit	20	20	23	14
Very	19	35	22	12

Interestingly, as shown in Figure 5, in this age of job uncertainty, over three-fourths of the women age 35 and older thought that they would be at the same organization in five years. Nearly one-half of the women felt that they would be in a comparable position, while slightly over one-fourth anticipated being in a higher position. Slightly less than one-tenth of these women thought that they would not be working or would be retired in five years.



Women over age 50 were less likely to leave their jobs for any reason, as shown in Table 6. Possible explanations include job markets that are not always kind to older workers or feeling settled in their jobs. Many employees had worked in their organizations for long periods of time and seemed to have a certain comfort level with their jobs and their activities outside of work.

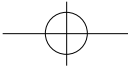
TABLE 6. MOTIVATORS TO LEAVE JOB

MOTIVATOR	PERCENTAGE INDICATING THAT THE MOTIVATOR WAS A LIKELY OR VERY LIKELY REASON TO LEAVE THEIR JOB			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
Increased compensation	63	73	68	52
Increased retirement funding	61	60	62	58
Increased benefits	58	64	61	52
More time with family	55	67	59	43
Better work-family balance	53	64	60	38
More recognition for work	48	58	52	39
More support from supervisor	34	40	36	29
More prestige	27	41	32	17

Consistent with other findings, women over age 35 were most likely to list increased compensation, retirement funding, and benefits as potential reasons for leaving their jobs. Interestingly, about three-fifths of women ages 35 to 50 and two-fifths of women over age 50 indicated that the opportunity for more time with family and better work-family balance would be a motivator in leaving their current position. It is important to remember that these are “intentions to leave” rather than actual behaviors of leaving.

Every couple of years, I like to have a change in my career. I do something different. That way I'm not afraid of change. And I think that's one thing that happens as you get older is that you get more afraid of change. Mortality is getting closer in front of your face and you become scared of any kind of change that happens going forward.

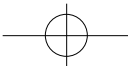
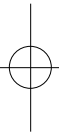
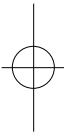
MANAGER, 47, FINANCIAL NORTH



SUMMARY

This section presented findings related to feelings about work and future plans. Overall, the findings indicate the following:

- > Work is more frequently viewed as a way to make a living than as a source of fulfillment.
- > Women age 35 and older were most interested in above average compensation and benefits, but this interest decreased with age.
- > The need for money was the most frequent reason for remaining in the workforce, but was less important for women over age 50.
- > The majority of women expected to be working the same number of hours in comparable positions at the same organizations in five years, but more women over 50 anticipated working fewer hours in the future.
- > Increased compensation was the most important reason and benefits were a very important reason for women to leave their jobs, but women over 50 were less likely to consider leaving for any reason.
- > For the majority of women, better work-life balance and more time with family were important reasons for leaving their jobs.



SECTION 6

WORK-FAMILY BALANCE

- > *How difficult is it for women 35 and older to balance their work and non-work activities?*
- > *What impact do women's work responsibilities have on their home lives, and vice versa?*
- > *What supports do women find useful in balancing their work and non-work activities?*

In this section, we examine the extent to which women's work and personal lives tend to have a positive or negative influence on each other. We also consider the supports that these women find useful, including assistance from spouses.

OVERALL RATINGS

An important aspect of work for women (and men) of any age is the extent to which they can meet their home and family responsibilities outside of work, as well as pursue other interests. Overall, the women age 35 and older were divided regarding the level of difficulty in balancing their work and non-work responsibilities. While 45% indicated that it was neither easy nor difficult to maintain this balance, the remaining women were about evenly divided between feeling that this was either easy (25%) or difficult (29%).

Not unexpectedly, as shown in Figure 6, the group of women between 35 and 50 years old reported the most difficulty balancing work and non-work responsibilities. While only 19% of the older group rated balancing as difficult or very difficult, this was true for 34% of women aged 35 to 50 (and 27% of those under 35). This rating may be due to greater dependent care responsibilities for those between the ages of 35 and 50 – either the provision of child care, adult dependent care, or both (i.e., those considered to be part of the “sandwich generation”).

My life now seems to be pretty easy....I don't have a lot of problems....I mean if I were doing this interview 15 years ago, it would have been very different. Then I had a little child at home and all the things that go with that. And I don't have that now.

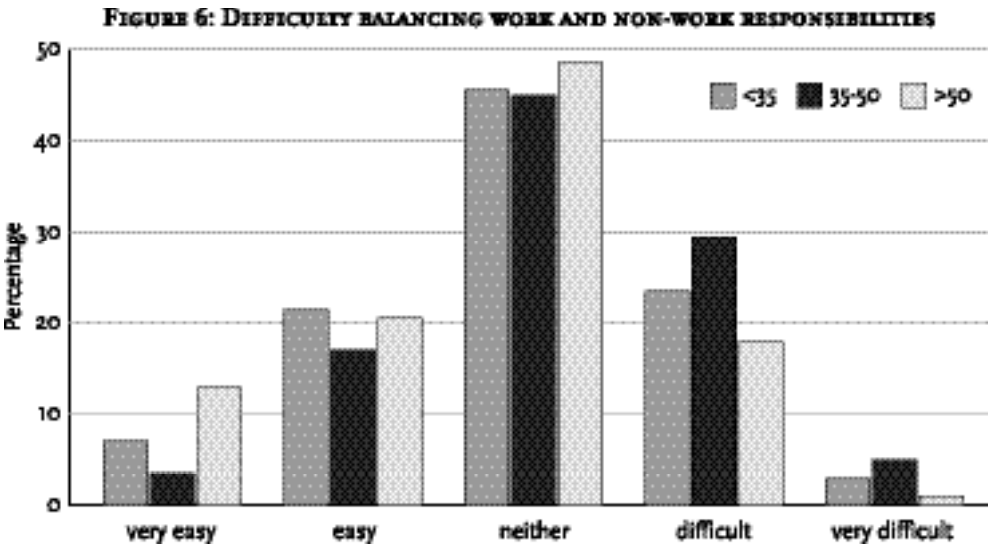
NURSE, 41, NORTHERN HEALTH

I don't think I juggle it real well, sometimes, because when I leave here I'm too tired to do much, to cook or to do anything like that. So sometimes I just don't. And I don't clean like I should, and I don't do a lot of things that I should because I'm too tired.

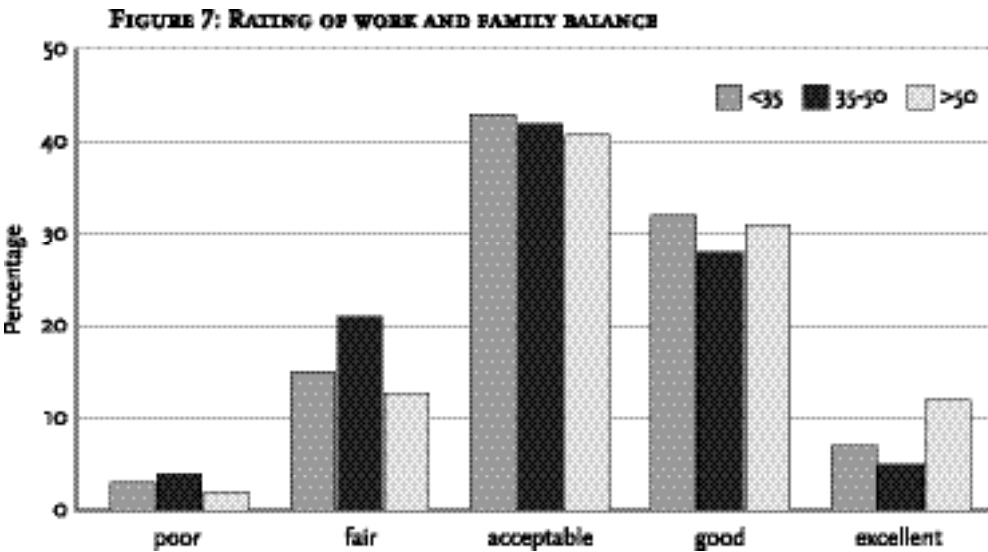
MANAGER, 50, SOUTHERN HEALTH

I think I compartmentalize my life a little bit, because home is home and work is work, and I have a really definite division between the two. When I'm home, I have the kind of job that I don't have to worry about something that's going on at work. And pretty much, [when I'm at work] for the most part, I try to focus on my work and not be concerned about anything at home.

ALLIED HEALTH PROFESSIONAL, 53,
NORTHERN HEALTH



As shown in Figure 7, a smaller percentage of women age 35 and older rated their work and family balance as either poor or fair than had assigned a rating of difficult or very difficult. Thus, while it may not be that easy to balance work and family responsibilities, for many of the women in the study the end result was a balance that was at least acceptable. The main difference between the women in the three age groups was that the older women were more likely to assign a rating of excellent to their work and family balance.



IMPACT OF WORK ON HOME LIFE

When directly asked about the impact of work on home life, women age 35 and older were more apt to rate this as positive (40%) or neutral (41%) than negative (19%). In terms of the specific influences of work on home, (e.g., stress at work, job worries, and the positive influence of one’s job on home life), work seemed to have both a positive and negative impact on home life as shown in Table 7. For example, the area in which there seemed to be the greatest negative influence was feeling too tired to devote attention to home responsibilities. This was experienced at least sometimes by four-fifths of women, followed by three-fourths feeling that their job reduces the effort they can give to activities at home. On the positive side, nearly nine-tenths of the women age 35 and older felt that having a good day on the job made them a better companion at home sometimes or more often. This was followed by two-thirds of women noting that things they did at work made them a more interesting person at home.

When I’m at work, I do my work. And when I leave here, then I know that I have a separate life from here....When I’m coming into work, I’m realizing that these are the things I’m going to be doing today, this is how I plan, this is what I need to do, this is my goal. And then when I’m going home, then I try to erase this work and think about what’s going to be happening when I get home... So I’m already planning, on the drive, what I’m doing for the day or what I’m going to be doing for the evening and vice versa.

MANAGER, 44, SOUTHERN HEALTH

TABLE 7. IMPACT OF WORK ON HOME

IMPACT	PERCENTAGE INDICATING THAT THIS HAPPENS SOMETIMES, OFTEN, OR ALWAYS			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
Your job makes you feel too tired to do the things that need attention at home.	80	82	83	75
Your job reduces the effort that you can give to activities at home.	77	71	81	68
Having a good day on the job makes you a better companion at home.	88	91	88	89
The things you do at work make you a more interesting person at home.	63	57	62	65

IMPACT OF HOME LIFE ON WORK

When asked about the overall impact of home on work, 40% of the women age 35 and older thought that activities and chores at home kept them from getting the sleep they needed to work effectively, and 36% noted that personal and family worries were distracting at work, as shown in Table 8. One-fourth of the women also felt stress related to work and home or family responsibili-

One thing I can say is the company that I work for is just very supportive, and I really enjoy it. And my family being supportive. My son, they are pleased that I have a good company to work for, and my husband. And that makes it easy because you know, if you have a conflict at home, then it makes it harder at work. And people... in administration here are very supportive of me. I couldn't do it if they weren't.

SUPERVISOR, 62, SOUTHERN HEALTH

ties. Since stress is linked to on-the-job mistakes, health problems, and turnover, organizations should continue to develop work-life programs, benefits, and cultures that acknowledge this reality.

The women age 35 to 50 more often noted that home responsibilities negatively impact the amount of effort that could be devoted to the job. The women older than 50 were least likely to have home experiences that negatively affected their work.

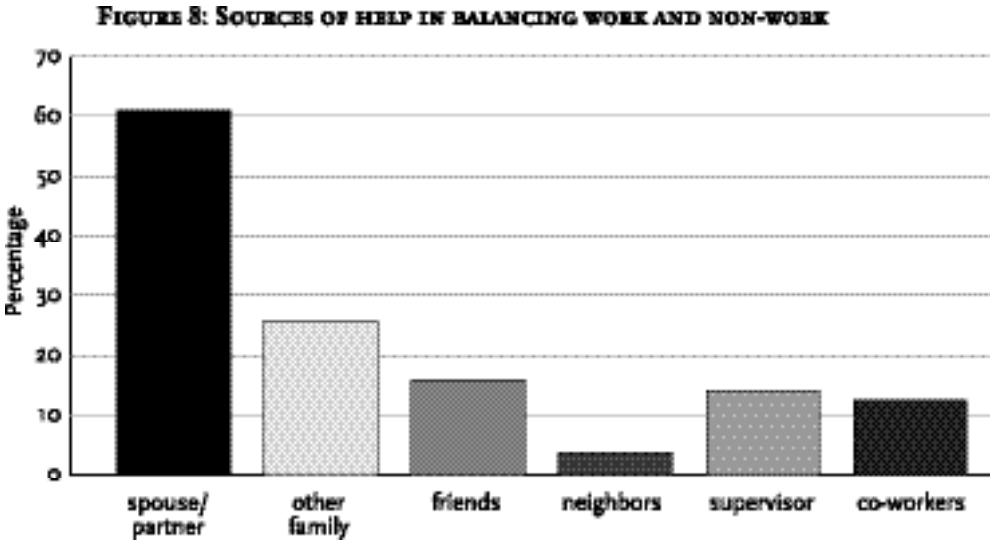
For some, balancing work and home life activities is accomplished by dividing the two parts of their lives. Obviously, in some positions this is not possible; but some women can leave their work behind when they travel home.

TABLE 8. IMPACT OF HOME ON WORK

IMPACT	PERCENTAGE INDICATING THAT THIS HAPPENS SOMETIMES, OFTEN, OR ALWAYS			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
Responsibilities at home reduce the effort you can devote to your job.	26	18	30	16
Personal or family worries and problems distract you when you are at work.	36	43	39	28
Activities and chores at home prevent you from getting the amount of sleep you need to do your job well.	40	42	45	29
Stress at home makes you irritable at work.	27	37	32	16

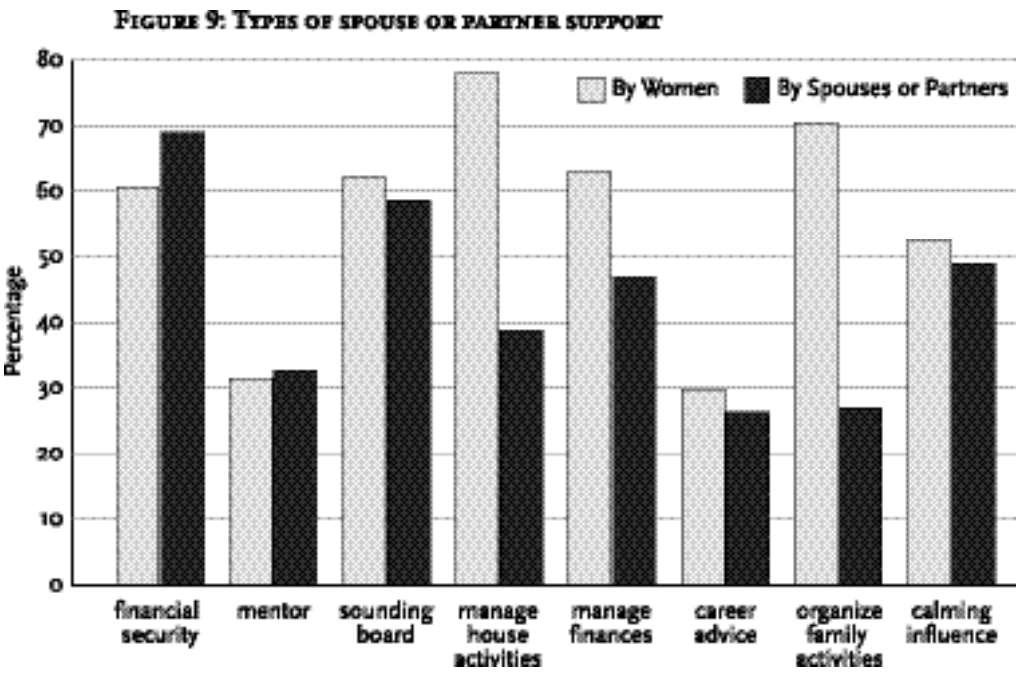
SUPPORT FOR BALANCE BETWEEN WORK AND NON-WORK ACTIVITIES

In considering the balance between an employee's work and non-work activities, the support of others at work and outside of work should not be underestimated. As might be expected and as shown in Figure 8, the women age 35 and older received the greatest amount of support from their husbands or partners, with nearly two-thirds reporting that they received either quite a bit or a great deal of support. About one-fourth of other family members provided this level of support, with assistance received from fewer friends and neighbors. In terms of supports at work, about one-tenth of women listed quite a bit or a great deal of support from their supervisors and co-workers.



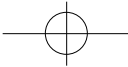
SPOUSAL SUPPORT FOR BALANCE BETWEEN WORK AND NON-WORK ACTIVITIES

Figure 9 shows the extent to which spouses and partners supported one another and the types of support they provided. The women in the study age 35 and older were most likely to provide support to their husbands in the areas of managing household activities and organizing family activities. In contrast, their husbands provided the most support to them in terms of financial security, followed by acting as sounding boards for the women.



At home, I still am the primary homemaker. My husband will share some responsibilities with me as far as meals and things like that. For the most part though if I'm very late, we'll just go out to eat as opposed to him having something thrown together. And as far as keeping the house pulled together, doing the errands and things like that, I do most of that also. So I still have what I consider the fulltime house responsibilities.

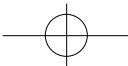
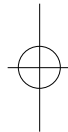
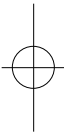
NURSE, 52, NORTHERN HEALTH



SUMMARY

This section presented findings related to the extent to which women's work and home lives either support or interfere with each other. In addition, various supports for women's work-life balance were described. For the women in the study, we found the following:

- > Women age 35 and older were divided in terms of how difficult it was for them to balance their work and non-work responsibilities, although those between 35 and 50 years old seemed to have the most difficulty.
- > Most of the women in the study rated their work and family balance as at least acceptable.
- > For most women, work did not have a particularly positive or negative impact on their home lives, although the majority felt that having a good day at work made them a better companion at home.
- > The women were even more positive about the impact of their home lives on work, with 94% rating this impact as either positive or neutral.
- > Women received the greatest amount of support from their spouses, followed by other family members.
- > The spouses provided the greatest amount of support by supplying financial security to the women, whereas the women provided the greatest amount of support to their spouses by managing household and family activities.



SECTION 7

FAMILY-FRIENDLINESS OF THE ORGANIZATIONS

- > *How responsive are organizations to the needs of women for balancing work and family?*
- > *What specific family-related benefits do they consider to be important?*

In this section we consider the general support for work-family programs and the importance of specific family-friendly benefits for the women. The results reported in this section differ from those reported earlier because they focus on the women's attitudes toward their specific organization and the benefits that should be offered, rather than their personal attitudes about work and family.

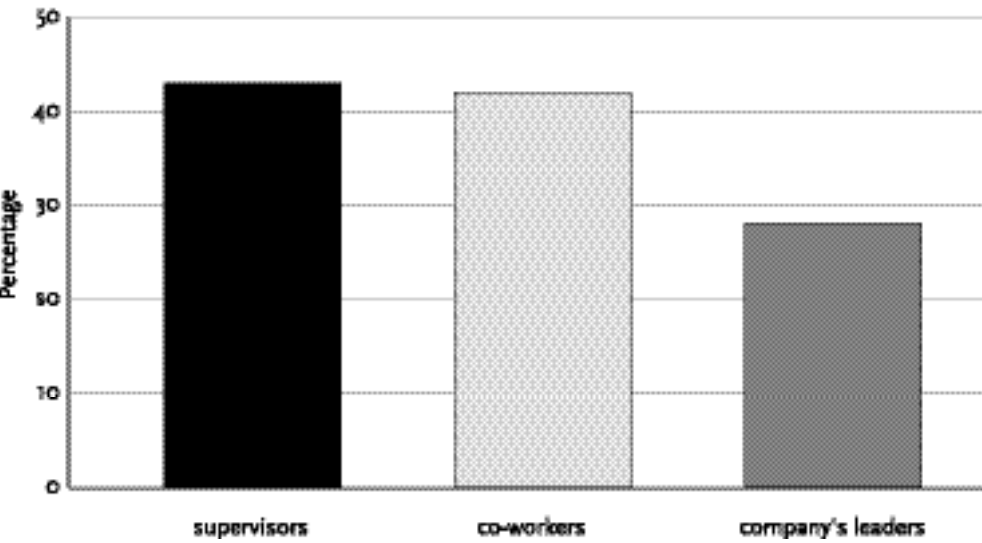
SUPPORT FOR WORK-FAMILY PROGRAMS

Women indicated that mixed support existed among executives, supervisors, and co-workers in helping women at midlife and beyond balance work and family in their organizations. However, almost all of the women valued benefits that help to support this balance. The women at midlife and beyond felt that their supervisors and co-workers were more supportive of work-family programs than the company's leaders, as shown in Figure 10. In fact, while 43% rated their supervisors and 42% rated their co-workers as very supportive, only 28% assigned this rating for their company's leaders. Still, less than a majority perceived that there was support from each of these groups, suggesting potential problems in the interface between work and family in these organizations.

The department I'm working in is a good place to be. We have a real good work environment. We all know what our responsibilities are, we work well together as a team, and I know that if I have an emergency that comes up, one of my co-workers is there and willing to help pick up and fill in and take care, and I do the same for them when they're not there.

NURSE, 55, SOUTHERN HEALTH

FIGURE 10: SUPPORT FOR WORK-FAMILY PROGRAMS



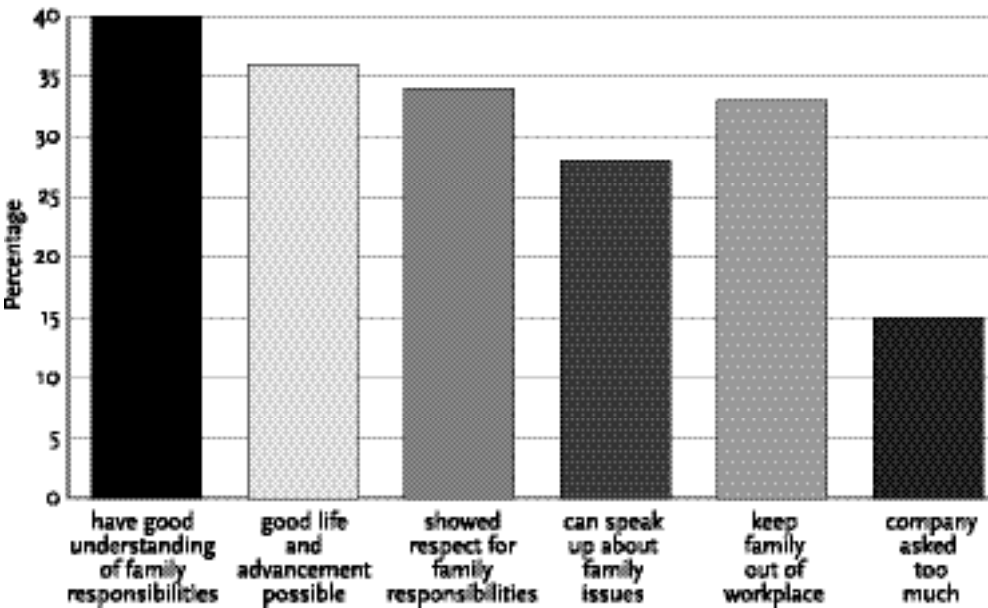
Well, I have had the same boss for 18 years. He's actually, he's gone to administration. I have a new boss who also... worked in this department and both of them have been very good to me. As far as adjusting my hours, I come in early and leave early so my husband can go teach his classes at night. So I can't, I mean if I have a school thing, I can leave here, go to school and come back. I live close enough, takes about ten minutes to get to the school. And they've never said no to me.

MANAGER, 45, NORTHERN HEALTH

Our study emphasizes the importance of an employee's direct supervisor or manager supporting work-life balance. These results support prior research which shows that an immediate supervisor's support for work-life balance dramatically affects the ease or difficulty of maintaining work-life balance and whether the employee perceives the organization as family-friendly and supportive. Similarly, our research shows that the immediate supervisor's support of work-family programs and awareness of helping employees balance work and life directly and significantly affects all key employee outcomes, for example, employee job satisfaction, organizational commitment, satisfaction with work-life balance, and ease of balancing work and life.

The women at midlife and beyond perceived their employers to be somewhat, but not overwhelmingly, positive in their attitudes toward work-family issues, as shown in Figure 11. Less than one-half of the women age 35 and older believed that their companies had a good understanding and showed respect for family responsibilities. Slightly more than one-third felt that they could have a good family life and still get ahead in their company. Close to one-fourth indicated that they felt free to speak up about work-family issues in the workplace. Only one-third of the respondents felt that they were asked to keep their families out of the workplace, and only 15% indicated that their organization asked too much of them. Still, the companies could provide more support to their employees through more positive attitudes toward work-family interactions.

FIGURE 11: COMPANY ATTITUDES ABOUT WORK AND FAMILY



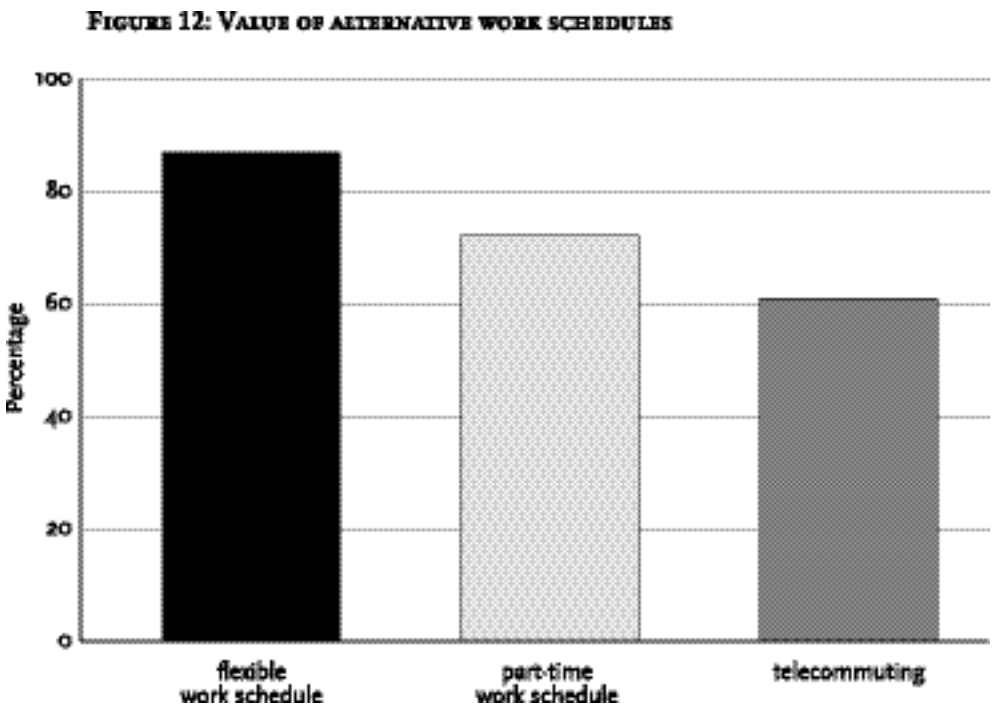
IMPORTANCE OF WORK-FAMILY BENEFITS

We know that working women have typically attached great value to child care in the work place and flexibility in their jobs. However, most of the surveys have focused on women younger than those we polled. Do women at midlife and beyond attach the same importance to these and other benefits?

Flexible Work Schedules. The majority of the women surveyed felt that various types of flexible work schedules were somewhat or very important. As shown in Figure 12, 87% valued flexible work schedules, 72% part-time work schedules, and 61% telecommuting. Since it is difficult for medical personnel who provide direct patient care to work from a remote site, the percentage of women who valued telecommuting may have been somewhat deflated. As shown in Table 9, however, women over age 50 valued flexible and part-time work schedules and telecommuting considerably less than women in the younger two age groups. While women over 50 valued flexible work schedules less than their younger female colleagues, the majority of women viewed flexibility as very important.

The only thing I think they could have been a little bit more flexible on the work arrangements. They're coming to that now. They're realizing I think that in order to retain individuals, they have to come up with new ways for people to be able to work, or balance work and home and a lot more telecommuting, which is an option now for people. I think to be reasonable, considering the number of hours somebody puts in, there needs to be more than three [family care days] per year. And allow people to get their work done outside of the office.

PROFESSIONAL, 55, FINANCIAL NORTH



I think one thing they need to consider doing for management people, especially people who get to be my age, is offer them sabbaticals. I think you might just hang onto some pretty good people if you would let them have some time off, more than a week or two at a time. I've been here so long, I've probably accrued more vacation time than anybody. But then I feel guilty if I want to take more than 2-3 weeks a year. And I just don't think that's right. If you've been here 20 years, then I think that they could offer a sabbatical or some kind of personal leave if you want to take it, and let people get some rest and then come back.

MANAGER, 50, SOUTHERN HEALTH

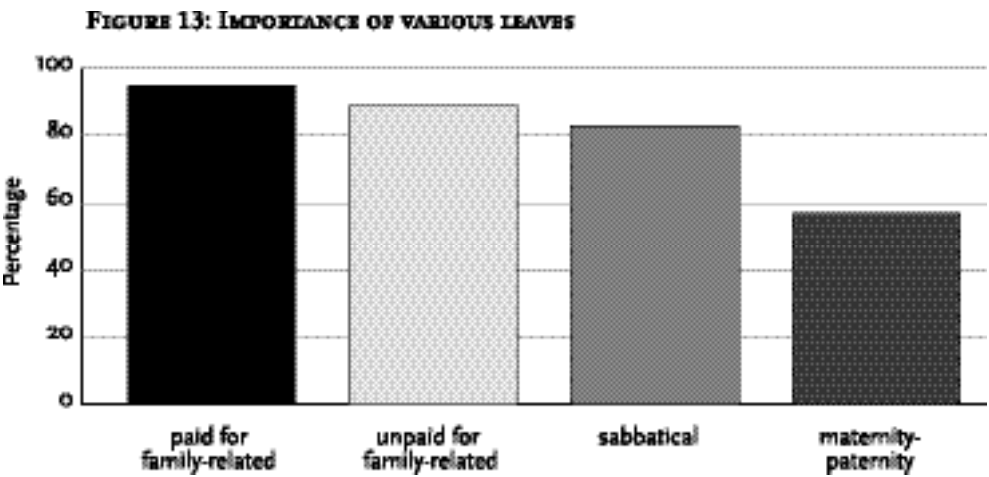
TABLE 9. ATTITUDES TOWARD FLEXIBLE SCHEDULES

SCHEDULE	PERCENTAGE OF THE THREE GROUPS RATING TYPES OF SCHEDULES AS SOMEWHAT OR VERY IMPORTANT		
	Women younger than 35	Women between 35 and 50	Women older than 50
Flexible work schedule	90	90	71
Part-time work schedule	77	75	64
Telecommuting	54	67	48

Paid and Unpaid Leaves. The majority of women age 35 and older agreed that leaves for family-related issues were important, as shown in Figure 13. Paid time-off for family-related issues was important for the largest percentage of women, followed by unpaid time-off for family-related issues. More than three-fourths also agreed that sabbaticals were important. The importance of these types of leaves cannot be understated. Often companies are unwilling to introduce paid leaves because they cannot justify the financial benefits. However, more careful tracking of the impact of these leaves on energy levels, productivity, commitment, and morale may document their value, as indicated by the women surveyed.

A considerably smaller percentage of women felt that paid maternity or paternity leave was somewhat or very important. As expected, there were clear differences in attitudes about maternity and paternity leaves for women at different ages: 92% of women younger than 35 thought it was important compared to 68% of women between 35 and 50 and only 32% of women older than 50. Clearly, paid maternity and paternity leave was most important for women younger than 35 who either had or were likely to have young children. It was least important for women over age 50, who most likely had passed their childbearing years.

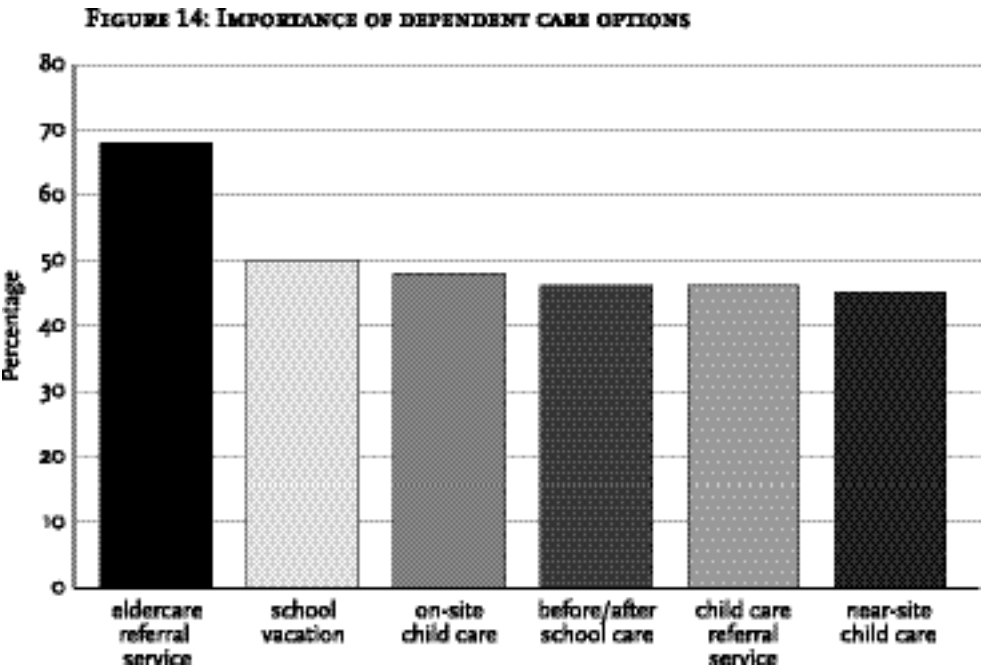
Ongoing globalization continues to increase the pressure on organizations regarding family and parental leave due to the significant differences in family leave in North America versus other developed nations, particularly those in Western Europe. Many feel that the Family and Medical Leave Act (FMLA), while protecting the right to time-off for family and personal illness and child birth or adoption, leaves employees unable to take advantage of this right because the leave is not paid. Many employees simply cannot afford to take 12 weeks of unpaid leave. Several organizations offer paid parental leave for the birth or adoption of a child, and employees with this benefit note its dramatic impact, and their appreciation increases satisfaction and commitment and can lower turnover. Current discussion about replacing unpaid leave covered by FMLA with paid leave further highlights the importance of this issue.



Dependent Care. The majority of the women at midlife and later stages agreed that both child care and elder care were somewhat or very important, as shown in Figure 14. Yet, clear differences existed in the attitudes of the three groups toward child care services, but not toward elder care services, as shown in Table 10. The women's attitudes about the importance of child care services are not surprising, since we would expect that younger women, who currently have or anticipate a need for these services, would value their availability. A few women even complained about the special treatment given to women with children, feeling that the organization appeared to cater more to women with families than to single women without families. What was more surprising was the similarly positive attitude toward elder care services by women in all three age groups, suggesting that the need for elder care services spans the life stages of women.

I wish that maybe five or ten years ago they had something like an office for women's careers. Like they have at the [other hospital]. Something that would be supportive for women. They do have a resource center. I've used it. They have a woman who can help you if you have issues. My Mom had Alzheimers. I did go and talk with her for a while.

PHYSICIAN, 49, NORTHERN HEALTH



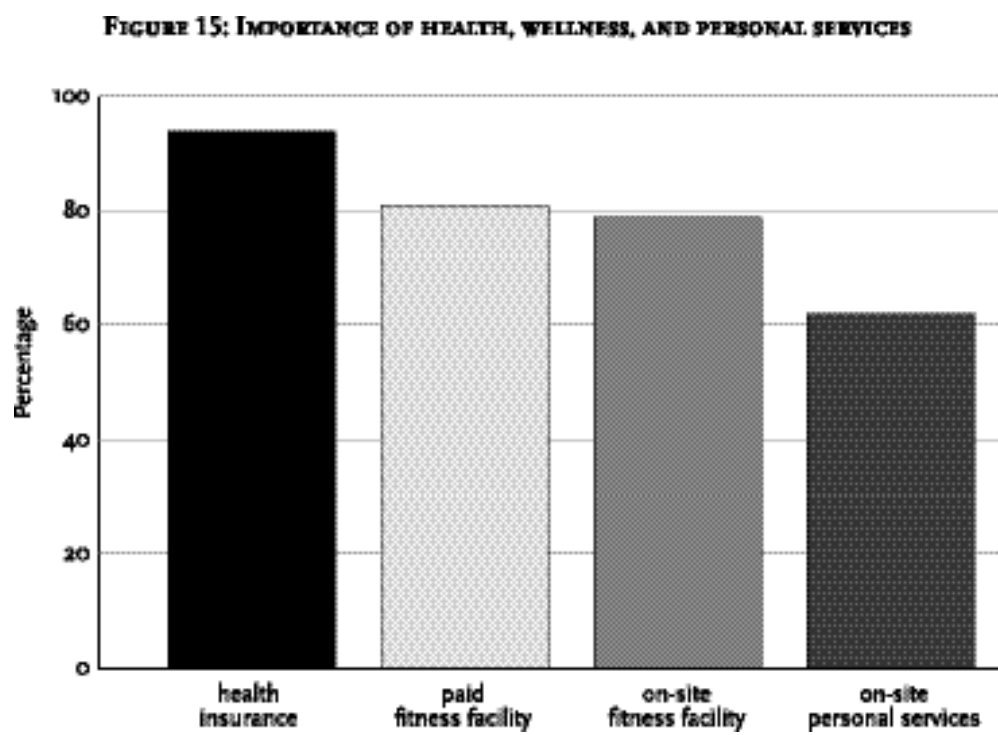
If we can go back to when I was thinking about having a child, if I didn't have the spouse to help juggle those things, I know that there are organizations that have day-care within the facilities. At one point here, they had sick-child care so that if your child was sick you could come to work, and they had a unit where the children were. I don't know what happened, that went away. So I think there are opportunities as far as being able to provide for the single parent.

MANAGER, 44, SOUTHERN HEALTH

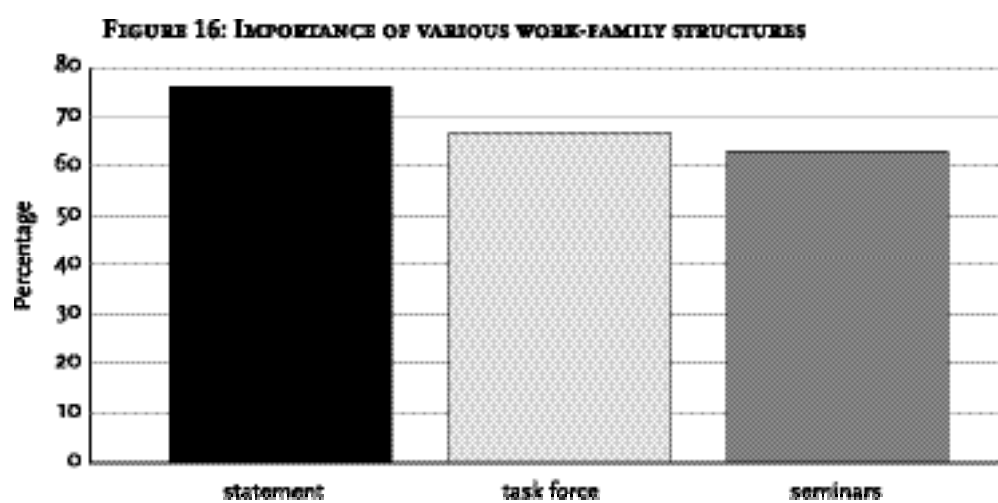
TABLE 10. ATTITUDES TOWARD DEPENDENT CARE SERVICES

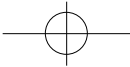
SERVICE	PERCENTAGE OF THE THREE GROUPS RATING TYPES OF DEPENDENT CARE AS SOMEWHAT OR VERY IMPORTANT		
	Women younger than 35	Women between 35 and 50	Women older than 50
Eldercare referral services	61	69	64
School vacation programs/care	70	58	30
On-site child care	74	55	31
Before/after school care	69	53	28
Child care referral services	73	54	28
Near-site child care	72	52	29

Health, Wellness, and Personal Services. The women age 35 and older almost unanimously considered health insurance for themselves and their dependents as important, as shown in Figure 15. Many of the women age 35 and older indicated plans for a renewed attention to their physical fitness and health. More than three-fourths agreed that a paid fitness membership or an on-site fitness center was also somewhat or very important. The women attached less importance to personal or home services provided by their organization. In addition, women at midlife and beyond may cope for months, if not years, with the impact of menopause on their health and sense of well-being. Thirty-eight percent of the women in our sample over age 35 described themselves as menopausal, and 68% as post-menopausal. Organizations are now beginning to consider the impact of menopause on working women and the workplace, similar to the consideration that was earlier given to pregnancy and parents' return to work following childbirth.



Work-Family Structures. The majority of women age 35 and older felt that it was important for their organizations to have various structures to support work-family programs, as shown in Figure 16. More than three-fourths thought that their organization should have a company statement on the importance of work-family issues. About two-thirds felt that a work-family task force or seminars on work-family issues were somewhat or very important. No significant differences existed between the three age groups in their attitudes about work-family structures.

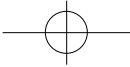
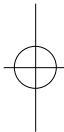
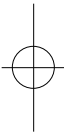




SUMMARY

This section described women’s feelings about the responsiveness of organizations to the needs of women for balancing work and family and the importance of various work-family benefits. The responses suggest the following:

- > Supervisors and co-workers were more supportive of work-family programs than the leaders of the organizations, although support differed considerably in different organizations.
- > The women felt some understanding of and respect for their family responsibilities in the workplace, but some also believed that their personal commitment to work-life balance could hinder their advancement.
- > Women valued flexible work schedules, including part-time work and telecommuting, although the attitudes varied for women at different ages.
- > The women greatly valued paid and unpaid family-related leaves and sabbaticals.
- > A majority of women valued elder care referrals, with no differences between women of different ages. Although a large proportion valued various child care services, the importance clearly was related to the age of the women (and their children).
- > The women felt that health insurance, access to fitness facilities, access to personal services, and work-family structures were important benefits.



SECTION 8

OVERALL ATTITUDES

- > *How satisfied are women with various aspects of their jobs?*
- > *What is their level of commitment to the organizations where they work?*
- > *How do they feel about their careers?*
- > *How satisfied are they with their lives, and how important are various components of their lives?*

This section investigates women’s attitudes with respect to their jobs, the organizations where they work, their careers, and other aspects of their lives.

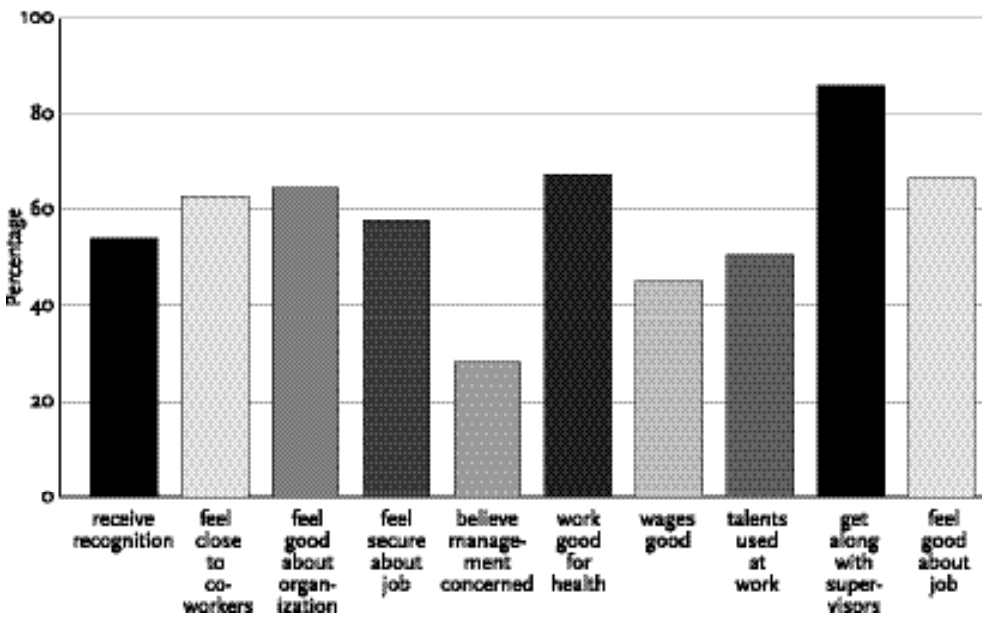
JOB SATISFACTION

Overall, two-thirds of the women age 35 and older were satisfied with their jobs, one-fourth were neutral, and only one-tenth were dissatisfied. In addition to an overall feeling of job satisfaction, women in this age group were also satisfied with various aspects of their jobs, as shown in Figure 17, which reports the percentage who agreed or strongly agreed that they were satisfied with each aspect. The women seemed to feel particularly positive about their supervisors; in contrast, they did not feel as positive about either their wages or management’s concern for them.

I’ve only been at [Financial North] for about a year and a half. And I really, really like it. I love it actually. It’s kind of taken all my experience that I’ve had before and kind of put it into one job.

PROFESSIONAL, 36, FINANCIAL NORTH

FIGURE 17: ASPECTS OF JOB SATISFACTION



In general, the women in the three different age groups had similar feelings about various aspects of their jobs. However, the women under 35 were somewhat more likely to feel secure in their jobs and that management was concerned about them (although still a fairly low percentage), while women over age 50 were more apt to feel that work was good for their physical health.

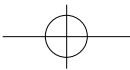
ORGANIZATIONAL COMMITMENT

Overall, fairly low percentages of employees were committed to the organization, with less than one-third of the women age 35 and older in the study responding quite a bit or a great deal to most of the items related to commitment, as shown in Table II.

TABLE II. ORGANIZATIONAL COMMITMENT

COMMITMENT	PERCENTAGE OF WOMEN RESPONDING QUITE A BIT OR A GREAT DEAL			
	All women age 35 and older	Women younger than 35	Women between 35 and 50	Women older than 50
I would be very happy to spend the rest of my career with this organization.	50	30	46	60
I think I could easily become as attached to another organization as I am to this one.	33	40	37	25
I feel like "part of the family" at my organization.	29	34	27	33
This organization has a great deal of personal meaning for me.	26	18	25	30
I really feel as if this organization's problems are my own.	21	13	20	23

When women of different ages were compared regarding commitment, those who were over 50 were more committed to their organizations. In fact, they were twice as likely to report that they would be happy staying with their organizations for the rest of their careers. In addition, they were more likely to say that the organization had personal meaning for them and were less likely to feel that they could easily become attached to another organization. However, it should be noted that even for the women over age 50, less than one-third felt strongly about these issues.



CAREER ISSUES

In this study, a career was defined as a series of jobs in the same or different organizations over a period of years. Overall, productivity was an important issue for women age 35 and older – both in terms of wanting to be productive and reaching their goal of productivity. These women also felt that they worked very hard at their careers. In these areas, about three-fourths of the women expressed these sentiments either quite a bit or a great deal. However, when viewing their careers in the context of their lives, they did not express this same level of importance. For example, only two-fifths reported that a large portion of their satisfaction in life comes from their careers.

When asked about the context of their careers in their lives, women age 35 and older indicated that, while their careers were important, they did not want to focus on their careers to the exclusion of other responsibilities and interests. For example, while 86% of the women indicated that it was important for them to feel successful in their careers, only one-fourth rated it as their most important life goal. However, women older than age 50 often thought about the contributions they would leave behind when they retired.

Well, I guess [I'd like to] finish off my career here on a positive note. To be remembered as someone that [was a] team player, easy to get along with, brought something to the table, was respected and respected others.

PROFESSIONAL, 52, FINANCIAL NORTH

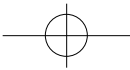
LIFE SATISFACTION

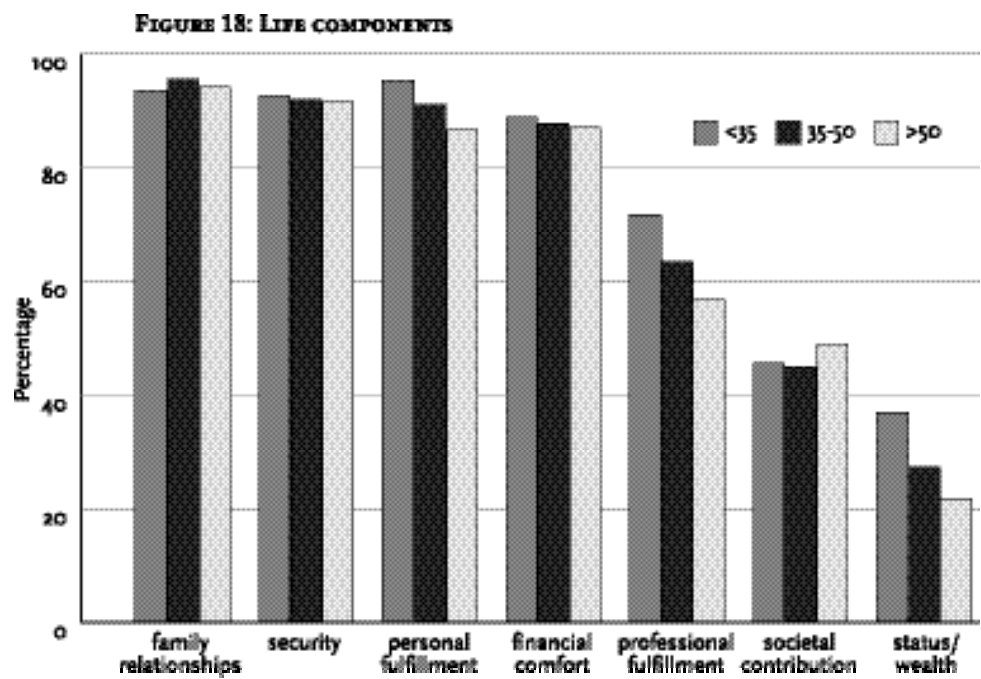
In general, women age 35 and older were fairly satisfied with their lives, with only one-tenth reporting that they were dissatisfied and 70% saying they were satisfied or very satisfied. Perhaps because they had lived longer, women over age 50 were slightly more satisfied with their lives than the younger women.

The women considered family relationships, security, and personal fulfillment as the most important components of their lives, with at least 90% of the women in this group rating these as either quite a bit or a great deal important, as shown in Figure 18. Perhaps not unexpectedly, no differences among women of different ages were found in terms of what might be considered the basic staples of life – family relationships, security, financial comfort, and contributions to society. On the other hand, there were clear differences between women of different ages with respect to the level of importance attributed to personal and professional fulfillment, as well as status and wealth. Women in the older age groups might have assigned lower ratings to these areas because of a shift in priorities, achievement of goals, or, conversely, the realization that their goals will never be reached.

I'm very satisfied with my life. I think my husband and I have done a good job with each other and putting together a decent life.

ALLIED HEALTH PROFESSIONAL, 50, NORTHERN HEALTH





SUMMARY

This section presented findings related to the women’s satisfaction with their jobs, careers, and lives. For the women in the study, we found the following:

- > Most of the women age 35 and older were satisfied with their jobs.
- > Women at midlife and beyond felt good about their supervisors, but not as good about either their wages or management’s concern for them.
- > Women demonstrated a fairly low level of commitment to the organization.
- > Women felt that they were productive in their careers and worked hard, but did not want to focus on their careers to the exclusion of other responsibilities and interests.
- > Overall, the women in the study were satisfied with their lives.
- > Family relationships, security, and personal fulfillment were the most important life components for women age 35 and older.

SECTION 9

IMPLICATIONS FOR PRACTITIONERS

The findings from this study suggest a number of important actions that could be taken by employers of women at midlife and beyond:

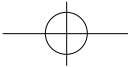
> **Tailor Benefits.** It is essential that employers carefully tailor their benefits to their workforce. The needs of women change as they get older and may differ for single and married women and for women with and without young children. Developing benefits programs that focus primarily on child care may overlook the needs of a large group of women employees.

> **Ensure Support from Supervisors.** An organization can have the best and most extensive work-life programs and benefits in their industry, but the programs will have minimal impact if line or immediate supervisors and managers do not support a culture of work-life balance. Training for managers and supervisors in gender issues, human resource programs, and performance appraisal issues related to work-life balance is critical.

> **Link Work-Life Benefits to Appraisal and Retention Systems.** Organizations need to create performance appraisal and retention systems that reward individual work-life balance and managers' and supervisors' support of work-life balance. While many organizations have a number of family-friendly policies and programs, often support for them is not included in evaluation systems.

> **Alter Compensation.** Although the need for money may vary for women at various life stages, receiving above-average compensation and benefits is of critical importance to all women. In fact, the need for money is the top reason that they continue to work. Women were also interested in receiving paid and unpaid leaves throughout their lives. The most important benefit for all women was health insurance, with many noting that they continued to work to receive this insurance.

> **Assist with Dependent Care.** The dependent care needs of women with children can vary. Increasingly, women may need support for the care of elders. In addition, flexibility seems to be an important response for women in all age cohorts, with a large percentage of the oldest group feeling that part-time work schedules are important. Although the women believe that they can have a good family life and still advance in their organizations, companies can help women by controlling the job requirements so that they do not interfere with family responsibilities.



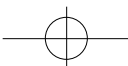
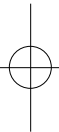
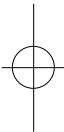
> **Consider the Role of Spouses.** For married women, balancing work and family appears to be a joint responsibility of both the women and their spouses. Companies need to recognize that benefits should address the needs of both partners who collaborate in dealing with work-family issues.

> **Provide Challenge at Work.** Companies need to continue to provide challenging and interesting assignments to keep women employees motivated and employed. The older women are less interested in being assigned new and exciting challenges and being able to advance than the women under age 50. Many of these women still value work that is interesting and that offers personal satisfaction and fulfillment.

> **Encourage Organizations to Build Commitment.** While the women were satisfied with their jobs, career, and life, they tended to rate their commitment to their organizations as relatively low. Organizations need to examine the reasons for this lower commitment. The women over age 50 were more committed to their organizations than the younger women. Understanding the factors that influence this level of commitment could be helpful to organizational leaders.

> **Examine Retirement Options.** Careful assessment of retirement options should be an ongoing activity in organizations. Making them overly attractive may cause companies to lose valued employees prematurely. At the same time, allowing flexibility or partial retirement might better serve the needs of older employees.

> **Conduct More Research.** Companies can use studies such as the one reported in this paper to gain a better insight into the specific needs of their employees and to highlight differences and similarities among different cohorts of workers. Conducting such an audit should allow companies to better select and target work-life benefits to support employees and meet organizational needs.



SECTION 10

CONCLUSIONS, STUDY LIMITATIONS, AND NEXT STEPS

This study is important for several reasons. First, it describes the experiences of women at midlife and late life career stages in three organizations. Little research has collected data from such a large group of women across these age groups. In particular, drawing attention to the different needs of women at midlife and beyond is a major contribution of this study.

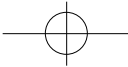
Second, by acknowledging that women continue to have significant and enduring careers throughout the life span and that the needs of these groups may differ significantly, organizations are alerted to the value of rethinking the types of benefits and programs that support work-family interaction.

Third, the results suggest a complex picture of work versus family issues, and a picture that changes over time, as first work, then family, and then some combination of the two comes to the forefront for these women. Finding ways to support women in facing an array of issues remains the challenge of progressive organizations.

LIMITATIONS OF THE STUDY

This study took a first step in understanding the issues that women at midlife and beyond face in balancing work and family. However, the study had a number of limitations:

- > We only studied three organizations in two industries in two parts of the United States. While the variety of organizations and locations that we did study suggests that our results are somewhat robust and generalizable, we have no way of knowing whether our results apply to all organizations.
- > Our response rate of 25% was satisfactory, but not close to 100%. It would be valuable to use organizations that would support a higher response rate.
- > Our study included only women. Clearly, comparing women's and men's experiences would provide a more complete picture of the challenges that employees face at midlife and beyond.
- > Although our study included both full-time and part-time employees, most of the employees classified themselves as full-time.

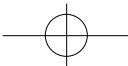
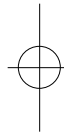
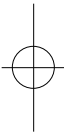


> We surveyed these organizations at a single point in time. Two of the organizations had reduced the resources devoted to their work-life efforts just prior to our data collection. The impact of these changes in resource allocation over time is interesting and important and should be the focus of future data collection efforts.

NEXT STEPS

Our study should be considered a first step, and additional research is necessary. Future studies should focus on the following:

- > Future research should expand the sample to include more organizations in the health care and financial services industries, as well as organizations in additional industries and geographical locations.
- > Subsequent studies need to expand the sample across the age spectrum to allow more comparisons between and within age groups.
- > Studies that include both men and women should be conducted to allow analysis of the similarities and differences in the issues faced by these groups.
- > Future studies should ensure that they include organizations with different patterns of full-time and part-time employment.
- > Longitudinal studies will reveal the dynamics of work-family interaction over time.



FOR FURTHER INFORMATION

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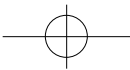
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ABOUT THE CENTER

Since its founding in 1990, The Boston College Center for Work & Family has been a national leader in helping organizations create effective workplaces that support and develop healthy and productive employees. The Center provides a bridge linking the academic community to the applied world of the work-life practitioner. The Center is fortunate to count many of the world’s most progressive companies in the human resources field as its members. The Center for Work & Family is committed to enhancing the quality of life of today’s workforce by providing leadership for the integration of work and life, an essential for business and community success. Our vision is that companies and communities will work together to ensure their mutual prosperity and the well-being of employees and their families. The Center for Work & Family conducts research projects on a variety of work-life topics. Please visit *www.bc.edu/cwf* for more information on participating in these research projects and to find out about other publications.

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JUDITH R. GORDON is an Associate Professor of Management in the Carroll School of Management at Boston College and has served as Chairperson of the Organization Studies Department. Dr. Gordon’s research and publication interests focus on work-life balance and career development of women, managerial effectiveness, and organizational change. She is the author of numerous articles in the areas of women at midlife and later life and has extensive training experience in a variety of human resource areas. She is the author of several well-known textbooks in organizational behavior, human resource management, and information systems.

LEON C. LITCHFIELD is the Director of Research at the Boston College Center for Work & Family. He has been associated with the Center since it opened in September 1990 and most recently functioned as the Co-Principal Investigator for a national study on flexible work arrangements entitled “Measuring the Impact of Workplace Flexibility.” Prior to working at the Center, he was a Senior Research Associate in the Research Department at the Boston University School of Social Work. Since 1980, he has contributed to over fifty research projects in the areas of work and family, substance abuse, gerontology, developmental disabilities, and social work education.

KAREN S. WHELAN-BERRY is an Associate Professor of Management in the School of Business at Utah Valley State College. She began to work full time in academe after fifteen years of working in business. Her research and practice interests include corporate and individual work-life balance processes and programs and the relationship between the two. She has also studied the optimal allocation of resources during the organizational change process and how to make the change process more effective and efficient. She has worked with and provided training for organizations on a variety of organizational change initiatives and the change process, process improvement, leadership and team development, and work-life culture and processes.

