

THE WORKING DAY:

Understanding “Work” Across the Life Course

John Havens

INTRODUCTION

For the past decade, significant attention has been paid to the aging of the U.S. population. New social trends have accompanied this demographic shift. For example, increasing numbers of older workers are remaining in the labor force past the typical age of retirement. Others are redefining the concept of retirement to include different combinations of paid work and unpaid work. Despite the emergence of new ideas about work and retirement, relatively little attention has been paid to the different types of work done by older adults.

Many people think of retirement as being a shift from work to leisure. However, contemporary ideas about retirement include the continuation of work during retirement. But what do we mean when we say “work”? For older adults, we can miss an important part of the work story if we only think of work as being paid employment. Housework and volunteer work, for instance, constitute important types of work for many people throughout their lives. For some, retirement may be less a shift from work to leisure than it is a gradual change in the types of activities completed during their “working day.”

This brief examines the interaction of marital status and financial resources on the work participation of men and women across the life course.

Key questions addressed include:

- How many Americans are working? And, how much of that work is uncompensated (such as housework or volunteer work), as opposed to paid work?
- How do marital status and financial resources influence the type and amount of work in which people participate?
- How does the balance and type of work change over the life course?

The findings are based on analysis of the 2003 wave of the Panel Study of Income Dynamics (PSID) and the 2004 Survey of Consumer Finances (SCF).

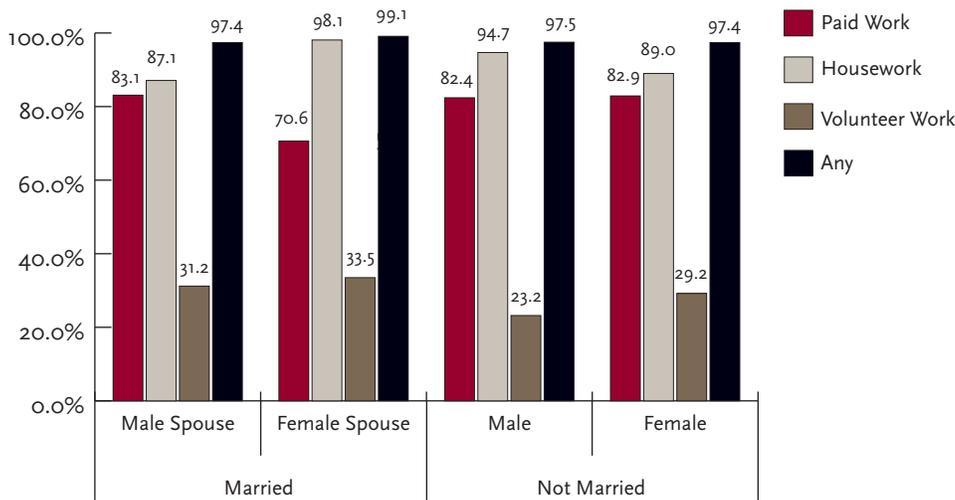
WHO WORKS?

How many Americans are working? And, how much of that work is uncompensated work (such as housework or volunteer work)?

Eighty-one percent of households include at least one adult who works for paid employment. However, once we expand the definition to include housework and volunteer work, nearly all American households—more than 98 percent—include a “worker.”

The type of work, however, differed noticeably by gender. Women, regardless of marital status or age category, said that they were working—that is, they were involved in some productive activities. Women, regardless of marital status, were more likely to be considered “nonworkers” if paid work alone was considered. About 83 percent of married men and 82 percent of unmarried men were in the paid labor force, compared to only 71 percent of married women and 67 percent of unmarried women. When all types of productive activities were considered as “work,” an additional 14 to 15 percent of men were working, along with an additional 29 percent of women. Nearly one-third of working women are excluded when uncompensated work (housework and volunteer work) is not included in the definition of “work.”

Figure 1. Percentage of American Households Participating in Various Types of Work



Source: 2003 Panel Study of Income Dynamics

Figure 1 shows the percentage of married men, married women, unmarried men, and unmarried women who participate in different types of work. Over 95 percent of adults in each of the categories report doing some type of work.

As suggested by Figure 1 above, virtually all American adults say that they work; that is, that they are involved in productive activity. In the next sections of this Issue Brief, we examine factors such as marital status and social and economic background that are related to participation rates in paid work, housework, and volunteer activities.

PATTERNS OF WORK

When various types of work activities are considered, how do marital status and financial resources influence the number of hours that people devote to different types of productive activity?

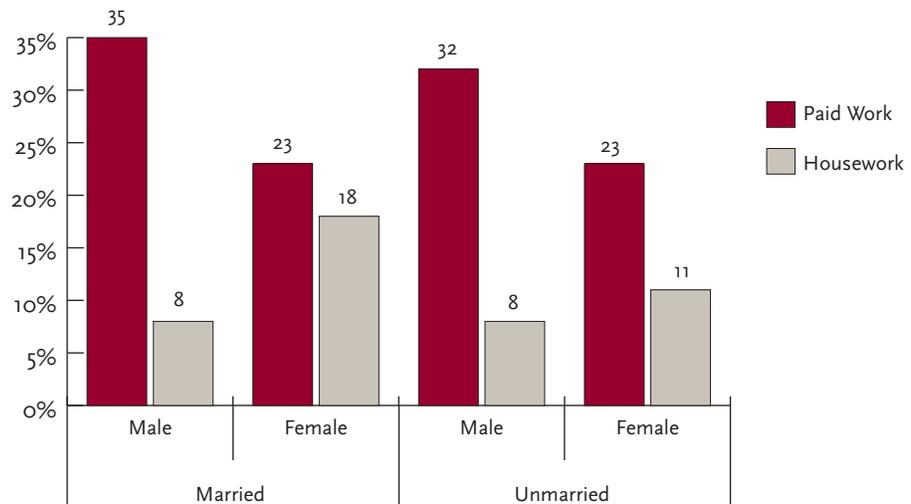
Married Couples: Married couples differ from single individuals in a number of important ways. Couples typically have twice the number of hours that can be allocated to paid and unpaid work each week, and sometimes they have substantially more financial resources due to the extra earning potential. Moreover, married-couple households can differentiate tasks and specialize in their allocation of time devoted to different types of paid and unpaid work activities.

To what extent do married couples specialize in terms of paid employment, housework, and volunteer activities?

Although it is common for both spouses in married-couple families to be in the labor force, on average, married males (of all ages) work more hours for pay (an average of 35 hours per week) than their wives (who work an average of 23 hours per week). Second, although most married couples share the housework, husbands spend less than half the time that their wives spend on these tasks, with the wives spending an average of 18 hours per week on these tasks and their husbands providing an average of 8 hours per week. Third, while both married men and women average about 1 hour per week on volunteer work, married men volunteer slightly more hours than married women do.

In summary, the patterns of paid and unpaid work in married-couple households are characterized both by different allocation for men and women (those of all ages, whether or not they are in the paid labor force). Husbands and wives do not divide tasks evenly, but instead specialize in different tasks.

Figure 2. Hours of Paid Work and Housework



Source: 2003 Panel Study of Income Dynamics

Single Individuals: Single men and women have similar patterns of work to married adults, but they do not specialize to the same extent.

For instance, like men in married couples, single men work more than single women. Yet, the gap is smaller, with single men reporting an average of 32 hours per week of work and single women reporting an average of 23 hours per week. Similarly, single women spend 11 hours per week on housework, compared to only 8 hours per week for single men. The gap is only about 3 hours, compared to the 10-hour difference between married men and women. Finally, single women volunteer slightly more than single men, reversing the pattern seen in married-couple households.

Specialization is an important distinction between the work of the married and single adult. As shown in Figure 2, there is a substantially larger amount of specialization in married couples, particularly with regard to paid work and housework. While men report more time on paid work and women report more time on housework, the gap is substantially larger among married people.

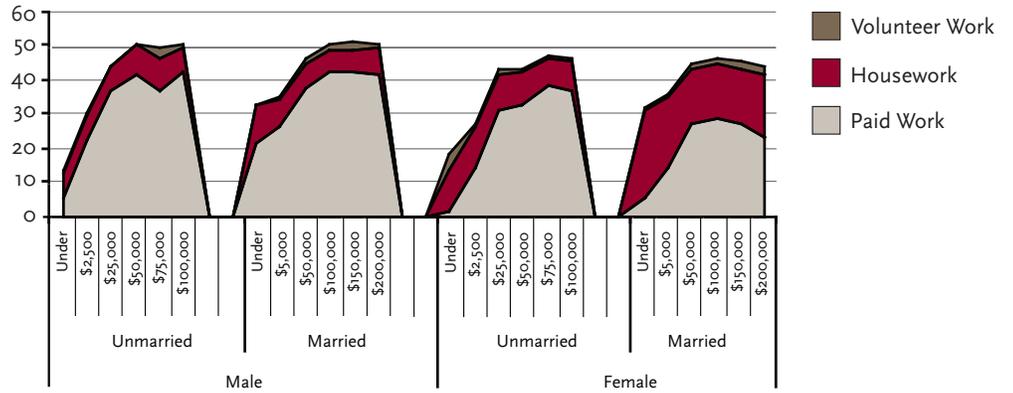
The greater amount of time at the disposal of married people (when their spouses' time is considered) allows for specialization of their work tasks. However, time is not the only resource advantage of married couples. Because of the potential for dual-earner couples, married couples tend to have greater net worth and income than unmarried adults as well. Hence, financial resources may also play a role.

Impact of Financial Resources on the Patterns of Paid and Unpaid Work

What is the role of financial resources? Figure 3 shows the hours spent on various types of work per week for married and unmarried people, by household income. First, paid work increases as family income increases, but is nearly unrelated to variations in household wealth. At the highest levels of income and wealth, hours of paid work drops off compared to households at lower levels of financial resources, mainly because higher levels of financial resources are attained near the end of a lifetime of work. Therefore, people with high levels of financial resources tend to be older, often retired or semi-retired, or in a financial position to elect to work fewer hours.

Second, among married couples, higher levels of income and net worth mean more hours are devoted to housework. With two adults, these married households have larger amounts of financial resources and devote more time to housework compared with unmarried households.

Figure 3. Hours Spent on Work per Week, by Household Income



Source: 2003 Panel Study of Income Dynamics

Finally, time spent volunteering is positively related to financial resources, both to income and to wealth. For married households, total time spent volunteering by both spouses combined is positively but weakly related to income and to net worth. The relationships between financial resources and volunteer time are stronger for female spouses than for male spouses. Although financial resources tend to be positively related to hours spent on volunteer time among married households, there is little or no relationship between financial resources and volunteer time among unmarried households.

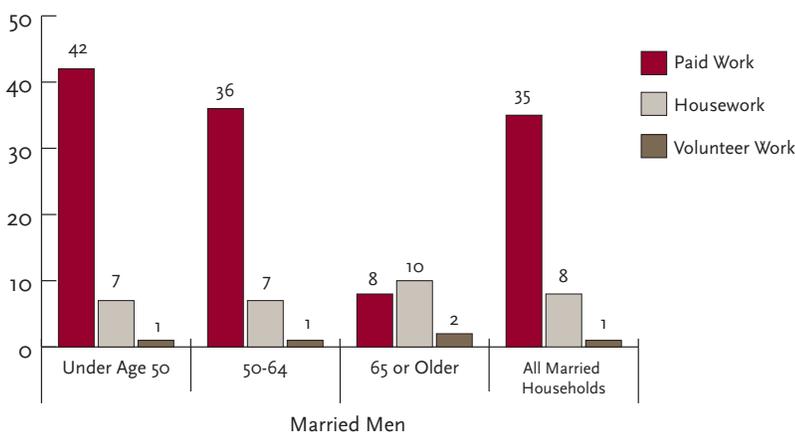
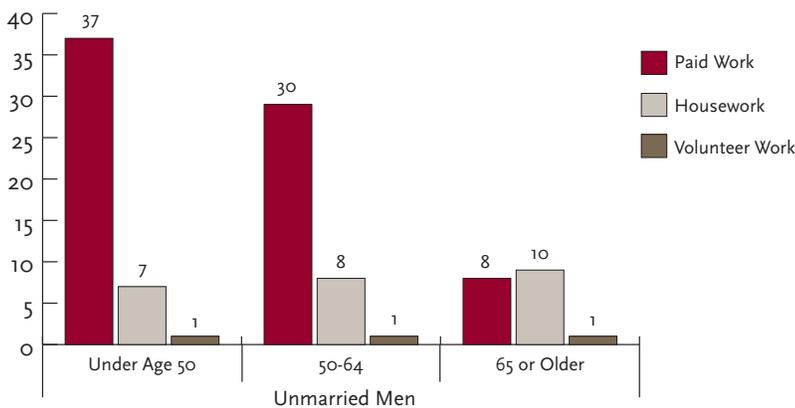
Higher income and net worth are associated with more time spent working, regardless of the type of work examined.

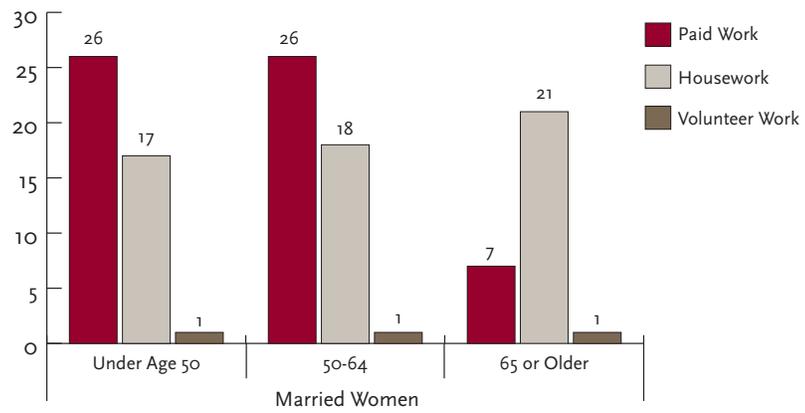
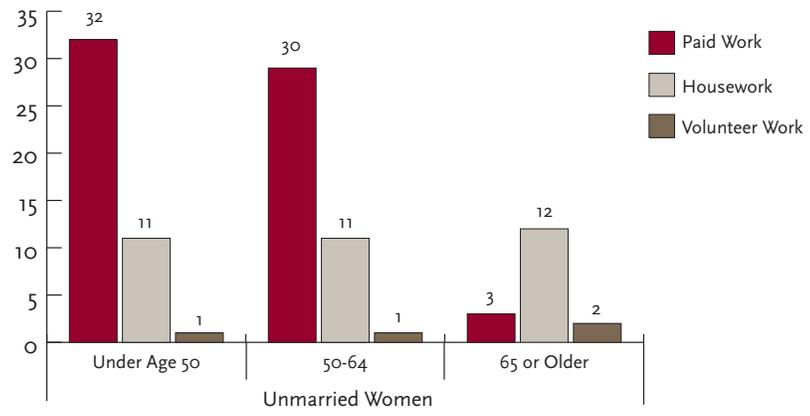
WORK ACROSS AGE GROUPS

Age is an important factor in understanding the relationship between financial resources and allocation of time. Both in its own right and as a proxy for other life-cycle and financial variables, age is directly related to time allocations. As shown in Figure 4, people in the labor force spend less time on housework and on volunteering, on average. Those not in the labor force spend more time on both of the latter types of activities, on average. As they approach retirement age (roughly age 65), they tend to cut back on paid work and start increasing time for housework as well as volunteer activities. Older adults work less than younger adults, but the story is not as simple as the concept of “retirement” would suggest. For instance, unmarried men under age 50 spend 45 hours per week working (of which 82 percent is paid work), while those ages 65 and older report 18 hours of work (of which only 45 percent is paid work).

How does the balance and type of work change over the life course? Overall work time decreases with age, but when housework and volunteer work are taken into account, this decrease is much more gradual than the traditional idea of “retirement” would suggest. As people approach and enter the retirement years, the time allocated to paid work drops dramatically, while time allocated to housework and to volunteer activities tends to increase.

Figure 4. Hours Spent on Work per Week, by Age





Source: 2003 Panel Study of Income Dynamics

CONCLUSION

This brief examined the interaction of marital status and financial resources on the work participation of men and women across the life course.

- Almost all American adults say that they work; that is, they are involved in productive activity. However, the type of work can differ for people of different social and economic backgrounds. Some people may participate in exclusively paid work, while others participate exclusively in housework.
- Specialization is an important distinction between the working days of married and single adults. Husbands and wives do not divide tasks evenly, but, instead, specialize in different tasks.
- Women report more time spent on housework, while men report more time spent on paid work.
- Higher financial resources are associated with more time spent working—even when examining unpaid types of work.
- Work time decreases with age, but when housework and volunteer work are taken into account, this decrease is gradual rather than abrupt.

To understand the contribution of people outside the paid labor force—including the growing number of older adults—we may need to broaden our definitions of work. Rather than the end of work, retirement can be understood as a gradual and continuous rebalancing of types and amount of work participation.

Conducted at the University of Michigan, the 2003 Panel Study of Income Dynamics (PSID) includes almost 8,000 families and over 60,000 individuals. It is a longitudinal survey, representative of United States men, women, and children. Economic, social, and health behavior is collected for both individuals and the families in which they reside. For more information, see <http://psidonline.isr.umich.edu>.

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John J. Havens, a Senior Research Associate and Associate Director of the Center on Wealth and Philanthropy at Boston College, is currently working on a range of projects focusing on an expanded and refined estimation of wealth transfer over the next half century.

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The Sloan Center on Aging & Work at Boston College promotes quality of employment as an imperative for the 21st century multi-generational workforce. We integrate evidence from research with insights from workplace experiences to inform innovative organizational decision-making. Collaborating with business leaders and scholars in a multi-disciplinary dialogue, the Center develops the next generation of knowledge and talent management.

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 - Issue Brief 2: Businesses: How Are They Preparing For the Aging Workforce?
 - Issue Brief 3: Getting the Right Fit: Flexible Work Options and Older Workers
 - Issue Brief 4: How Old Are Today's Older Workers?
 - Issue Brief 5: One Size Doesn't Fit All: Workplace Flexibility
 - Issue Brief 6: Down Shifting: The Role Of Bridge Jobs After Career Employment
 - Issue Brief 7: Civic Engagement: Volunteering Dynamics and Flexible Work Options
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 - Issue Brief 9: The 21st Century Multi-Generational Workplace
 - Issue Brief 10: Today's Multi-Generational Workforce: A Proposition of Value
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 - Issue Brief 16: Older And Out Of Work: Trend in Older Worker Displacement
 - Issue Brief 17: Older And Out Of Work: Employer, Government and Nonprofit Assistance
 - Issue Brief 18: Time Use Across the Life Course
 - Issue Brief 19: Workplace Flexibility: Findings from the Age & Generations Study
 - Issue Brief 20: Engaging the 21st Century Multi-Generational Workforce: Findings from the Age & Generations Study
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Research Highlights

- Research Highlight 1: Context Matters: Insights About Older Workers From the National Study of the Changing Workforce
- Research Highlight 2: The Diverse Employment Experiences of Older Men and Women in the Workforce
- Research Highlight 3: The Benchmark Study, Phase I of The National Study of Business Strategy and Workforce Development
- Research Highlight 4: The National Study, Phase II of The National Study of Business Strategy and Workforce Development
- Research Highlight 5: The Citi Sales Study of Older Workers
- Research Highlight 6: Age & Generations: Understanding Experiences at the Workplace