

Aging & Gender

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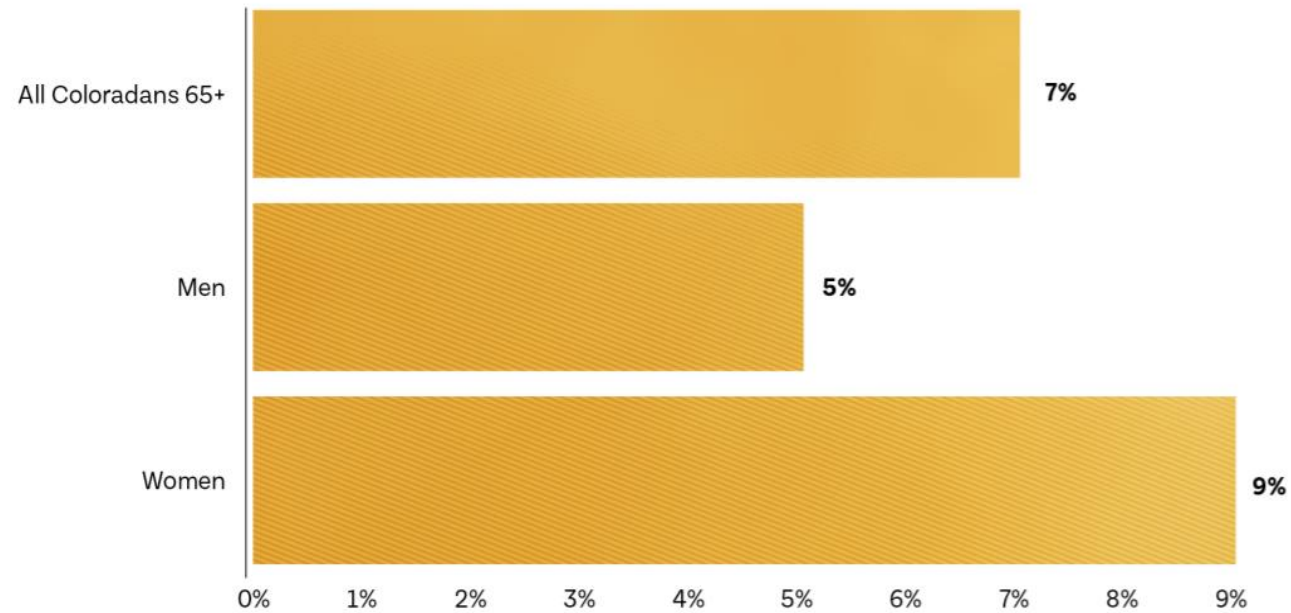


The Bell Policy Center, through research and advocacy, provides policymakers, advocates, and the public with reliable resources to create a practical policy agenda that raises the economic floor, builds a diverse and thriving middle class, and sparks innovative ideas to prepare us for the future.



Unequal Outcomes

Coloradans 65+ in Poverty by Gender

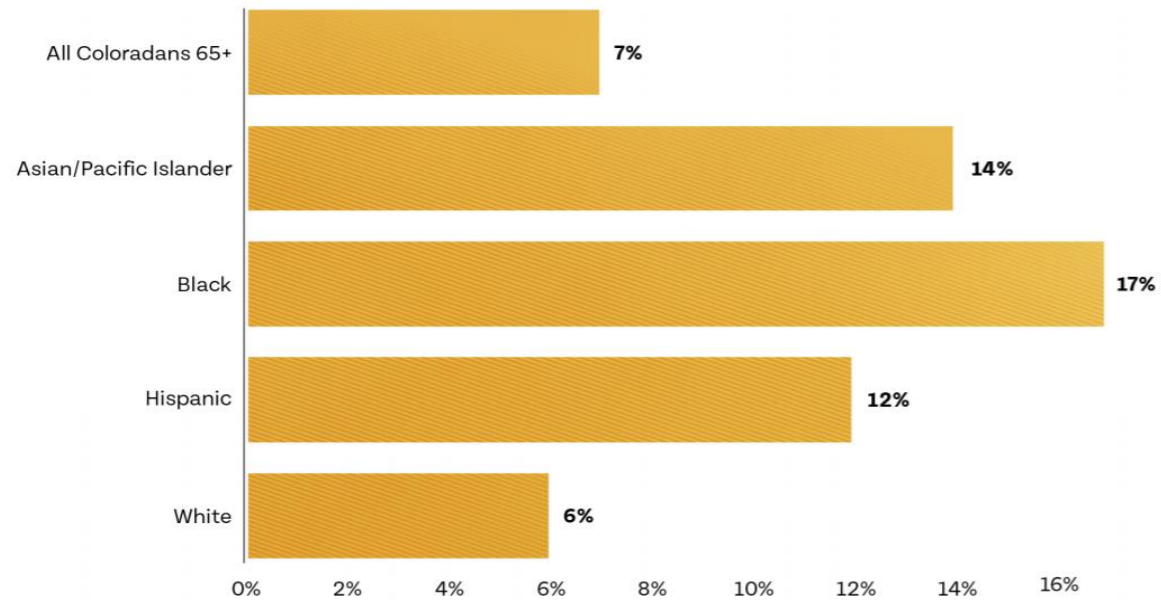


Source: Bell Analysis of 2015-2020 IPUMS CPS data



Unequal Outcomes

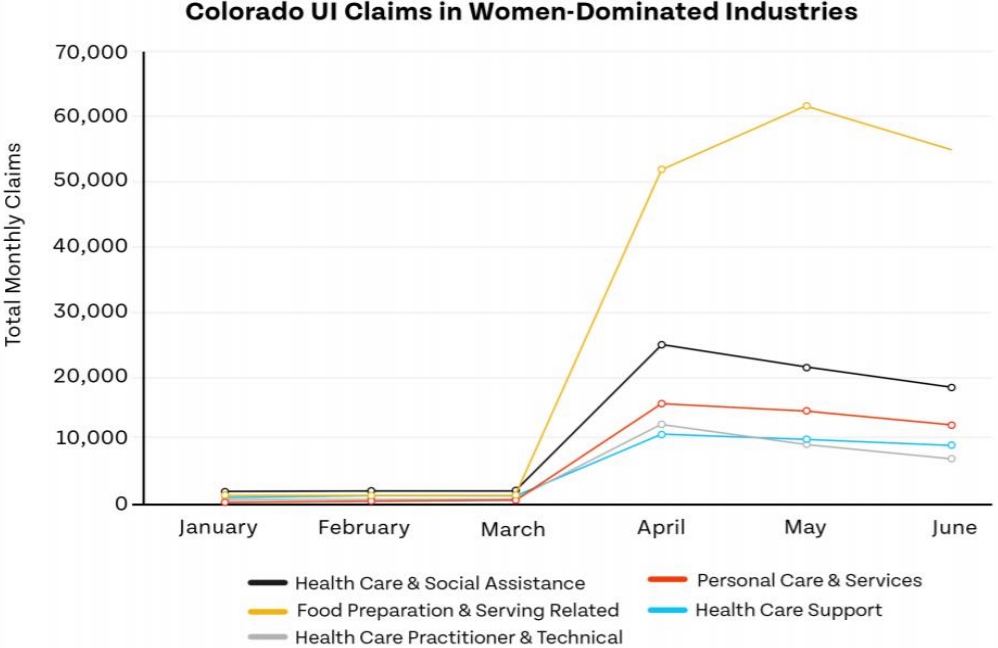
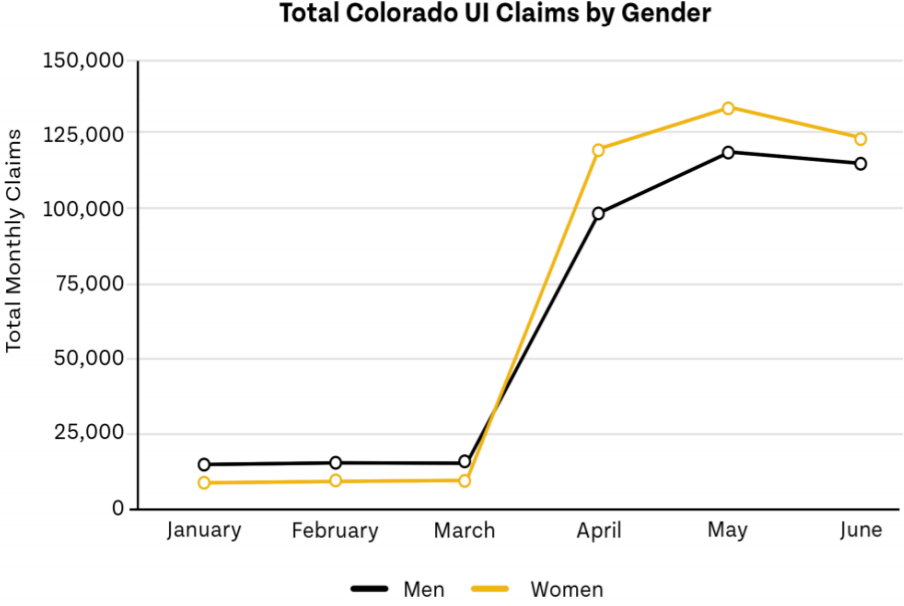
Coloradans 65+ in Poverty by Race/Ethnicity



Source: Bell Analysis of 2015-2020 IPUMS CPS data



Employment in the COVID Context

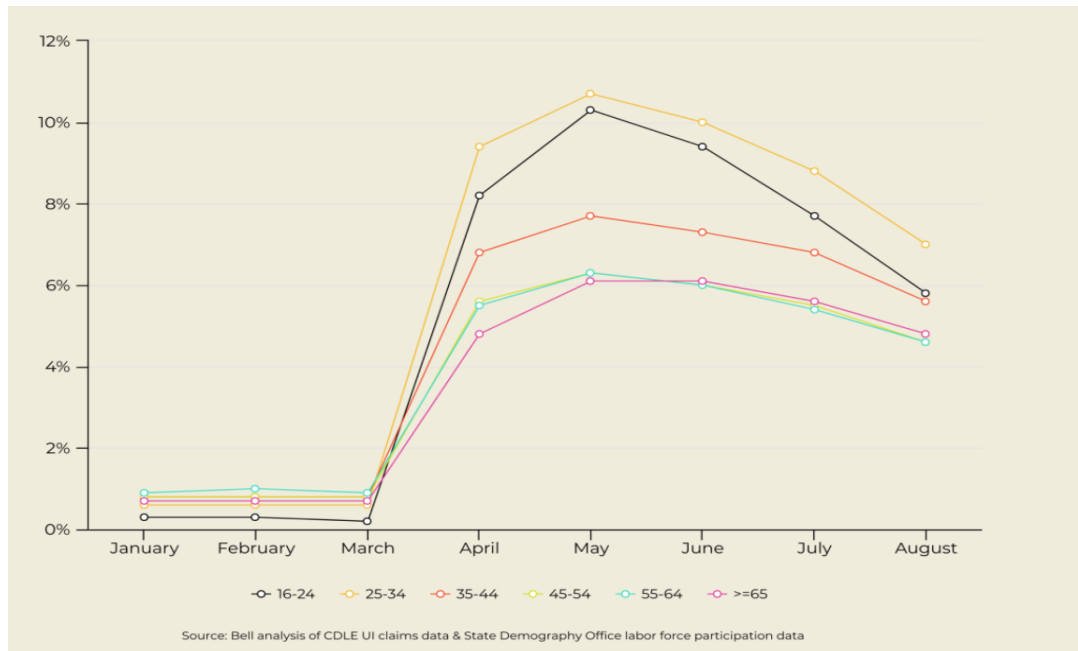


Source: [Bell Policy Center's, The Future of Work: COVID 19's Impact on Women](#)



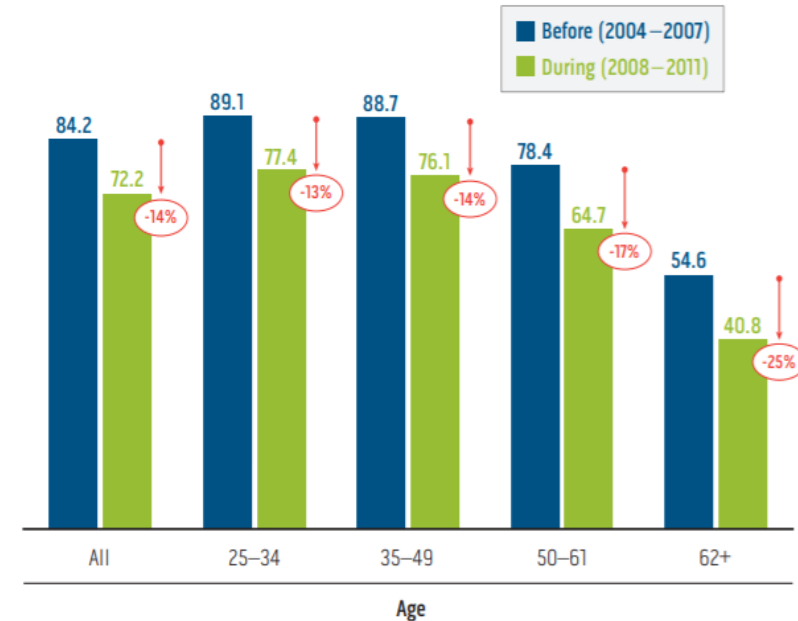
Employment in the COVID Context

Share of Coloradans on UI by Age



Source: [Bell Policy Center's, Colorado UI Update: October 1](#)

Probability of Unemployed Adults Becoming Reemployed within 18 months by Age (Before & After the Great Recession)



Source: [Urban Institute's, Age Disparities in Unemployment & Reemployment during the Great Recession & Recovery](#)



Employment in the COVID Context

Age discrimination will likely make it more difficult for older women to re-enter the workforce

- Women experience age discrimination earlier and more often than men
- For every 1 percent increase in unemployment, job applicant callback rates for older versus younger women drop by 15 percent



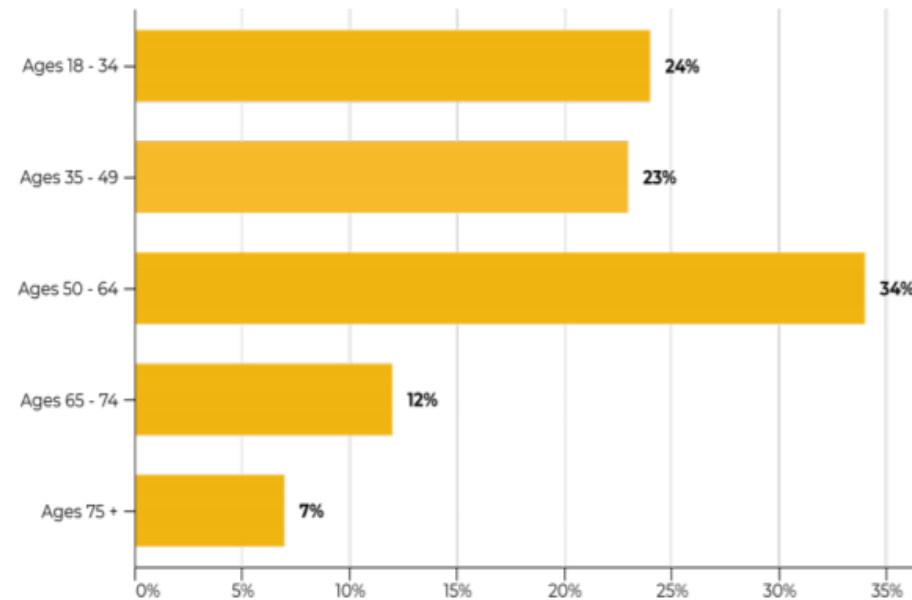
Caregiving in Colorado

Caregiving in Colorado

- 60% are women
- 73% of caregivers are in the workforce
- Approximately three-quarters of working caregivers are employed full-time
- Almost 70% of working caregivers report changing their work behavior

Sources: [Bell Policy Center's, Caregiving in Colorado 2020 & Beyond](#); [AARP's, Understanding the Impact of Family Caregiving on Work](#)

AGE OF UNPAID CAREGIVERS



Source: Information from AARP's Caregiving in the U.S. report



Caregiving in Colorado

- Average caregiver spends \$7,000 a year out-of-pocket supporting their loved one
- Approximately 45% of caregivers adjust their financial behavior
 - 28% stop saving
 - 23% take on additional debt
 - 22% use up short-term savings
 - 19% leave bills unpaid/pay them late



Access to Workplace Retirement Plans

Age	None Offered at Work	Offered, Not Participating	Offered, Participating
25 - 29	48%	20%	32%
30 - 34	46%	12%	42%
35 - 39	41%	10%	49%
40 - 44	40%	9%	51%
45 - 49	42%	9%	50%
50 - 54	43%	9%	48%
55 - 59	42%	7%	52%
60 +	41%	9%	50%
Gender			
Male	42%	11%	47%
Female	44%	12%	44%

Source: [Bell Policy Center's, Retirement in Crisis](#)



Age Compounds Systemic Challenges

- Wage & industry disparities
- Discrimination in the workplace
- Inadequate social supports, like child care

COLORADO INDUSTRIES DOMINATED BY ONE GENDER (BY SHARE OF INDUSTRY WORKFORCE)					
Men Dominated			Women Dominated		
Industry	Percent Men	Colorado Median Hourly Wage	Industry	Percent Women	Colorado Median Hourly Wage
Construction	87%	\$22.54	Child day care services	94%	\$12.92
Truck transportation	86%	\$16.91	Beauty salons	90%	\$11.94
Automotive repair	84%	\$21.34	Home health care	89%	\$12.14
Landscaping services	84%	\$15.15	Skilled nursing	88%	\$35.03
Mining support	81%	\$22.90	Outpatient care	79%	\$15.06
Animal production	80%	\$13.25	Individual & family services	77%	\$12.05
Security services	76%	\$14.53	Offices of physicians	73%	\$17.97
Crop production	74%	\$14.35	Other health care	73%	\$19.31

Source: [Bell Policy Center's, The Future of Work: Education & Workforce Gaps Affecting Colorado Women](#)



Questions?

