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TO: The House Committee on Business and Labor

AGE DISCRIMINATION IN THE OUT-OF-WORK PLACE: MY STORY

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I have a doctorate in Higher Education Leadership and Learning earned in 2016. I have been looking for steady work with reasonable pay since being laid off a year ago. Instead of focusing on my credentials, I heard the following from some interviewers:

- One said, “*We want someone who will stay through retirement*”. No one asks a 30 or 40-year-old what they think about retirement!
- Another said, “*We’re afraid you’ll get bored and leave in six months*”. I’ve never quit a job in six months.

So, I attended webinars to learn how to position my resume for the current job market and computerized selection systems. Happily, there were even webinars on combatting age discrimination. It is that obvious. I specifically learned:

1. Do not put any experience or community service on your resume more than 10 years old. (I worked for my last major employer 20 years). Answer: Put dates only by your most recent role. Put all other roles in a separate section underneath generally titled something like “additional roles” without dates.
2. Don’t put your graduation dates for college unless they’re within the last five years. (I earned all of my degrees within 20 years, my doctorate in 2016).
3. Be careful of the language and style you use: Don’t mention older software under technical skills. Don’t write “To Whom This May Concern. Don’t include your address. Don’t use tables or columns. Do not include references. These apparently indicate older workers.
4. Do emphasize your willingness to learn. Demonstrate and discuss your level of energy and enthusiasm. This indicates *youthfulness*.
5. Use a current email provider (not AOL).
6. During interviews, examples of achievements or challenges faced should be very recent.
7. LinkedIn – don’t use an outdated (blurry) photo.
8. ZOOM – now they can see you: color your hair (not kidding). Do not wear dated clothing styles. Remove older furnishings, pictures, etc. from the background.

Even then: I am applying for jobs that require a Masters or Doctorate. But the online job application then *requires* a field entry for the **high school** I attended and date of **high school** graduation. And they want transcripts from ALL of my degrees. This can only mean one thing: intentional age discrimination. After spending hours tailoring my cover letter and resume, I don’t apply.

The last webinar I attended in mid-February (Ageism and the Job Search) identified seven assumptions employers might make about workers they believe are older: 1) Won’t want or be able to learn new skills; 2) Haven’t kept up with needed skills or knowledge; 3) Will be overqualified or bored; 4) Lack of energy, enthusiasm, interest; 5) Not up for a challenge; 6) Won’t want to be managed; 7) Won’t stay for long. Clearly, the discriminatory habits of recruiters, HR Managers and others in the employment pipeline are very well known.

Why is work-related age discrimination so catastrophic for millions of Americans?

Without sufficient income, there is an increased risk of premature death:

Over 50,000 adults, aged 52-64, were engaged in a study tracing their vital status through age 65. The study determined, “Severely food-insecure **adults approaching retirement age were more likely to die before collecting public pensions...**” while there was no relationship between death and mortality due to food insecurity after age 65 (Men & Tarasuk, 2020).

This study was conducted in Canada where the public pension program universally disbursed at age 65 helps to offset financial issues that can lead to premature mortality due to poorer health, disease management, injuries, and food insecurity. Canada has a 3-part social security system: Old Age Security financed by taxes (and a higher tax on the wealthy) benefits all Canadians over age 65 but can be accessed as late as age 70; the Pension Plan funded by payroll taxes (as in the US) with benefits starting at age 60 (62 in the US), and a Guaranteed Income Supplement available to the poorest people (Pinkasovitch, 2020).

In this context, older Americans do NOT have equivalent safety structures, and “the risk of disability or premature death [prior to full retirement age] is greater than many realize” (CBPP, 2020). Americans must wait until age 66 to 67 to collect ‘full benefits’ and until **age 70** to receive the maximum on our investment. Collecting at 62 is penalized by up to a 30% reduction in payout and a loss of the 8% increase provided after full retirement age (through age 70). Wages earned during this time, along with income taxes and increasing Medicare premiums are subtracted from Social Security payments. Canadian income taxes cover healthcare for life without premiums, copays, or deductibles. Without Social Security, 37.8% of Americans over age 65 would have incomes below the official poverty line (Romig, 2020). An example of the problem:

- In February 2020, the average monthly rent for an apartment in the US was \$1468/month (Statista, 2020).
- As of June 2020, the average Social Security payment was only \$1514/month, near the bottom third of developed countries (CBPP, 2020) ... before subtracting taxes and Medicare. Within households that rely on Social Security alone, there are many, many layers of financial compromise happening which can lead to premature death, such as an inability to pay for prescriptions, healthy food, transportation, deductibles, copays, and utilities.

The American system makes it difficult to save:

- Americans must pay for private health insurance until age 65, and pay for Medicare after they start taking Social Security. The Supreme Court struck down Medicaid expansion, often seen as a human rights issue.
- **Social Security is expected to be cut by 20% within 14 years, by 2035 per the Social Security Administration.**
- Most people in private enterprise do not have pensions, particularly those working part time. “The number of pension plans offering defined benefits – which means the payouts are guaranteed – plummeted by about 73% from 1986 to 2016, according to the Department of Labor’s Employee Benefits Security Administration” (Bomey, 2019).
- **Collective bargaining** agreements often provided pensions, 401K savings, healthcare reimbursement accounts, and lower deductibles and copays than the health insurance marketplace today (in my experience). Sadly, unions and related tax deductions have been specifically undermined by Right to Work and other legislation. Union pensions are now endangered which literally means that **the full amount earned will not be paid out to senior retirees.**

Age discrimination particularly affects women:

- More women than men work part-time due to being caregivers, disability, illness, or injury, and because of the impact on Social Security (Dunn, 2018). They are more likely to be in lower paying jobs. They are less likely to have the resources to contribute to savings programs let alone to pay for basic needs.
- The Equal Pay Act was signed in 1963 by President Kennedy, but the gap still exists. According to data from the US Census Bureau, “a woman working a full-time, year-round job earns 81.1% as much as her male counterpart earns” (Sheth et al. (2020). **Oregon stats are no better.** Women must **work many years longer than men** to earn a similar amount in their lifetimes, highly relevant with regard to paying into Social Security and other savings plans.

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