The Aging Workplace

BY

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APPROVAL

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This professional paper has been read by each member of the graduate committee and has been found to be satisfactory regarding content, English usage, format, citations, bibliographic style, and consistency.

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Chapter I

Introduction

Age discrimination is the direct neglect by employers to maintain and support their workforce between the age of 40-70 years. (Martinez, Oscar; Kleiner, Brian H., 1993)

Age discrimination is against the law and has been since the 1967 Age Discrimination in Employment Act, and, in an amendment later, mandatory retirement was also outlawed. However, people are still retiring at 60 or 65 and sometimes earlier. Is this trend because of the need for more recreation time or is the above statement true? If this statement is true, then there is a need to be concerned. Anyone might face this type of discrimination.

PROBLEM STATEMENT

The major purpose of this paper was to discover the nature of the attitudes of Gallatin County employers toward older workers.

Questions to Be Answered

1. Are employers open minded in their hiring practices?
2. Do employers use language in advertising for employment opportunities that discourages older workers from applying?
3. Must older employees constantly try to combat stereotypes and attitudes of other employees or their supervisors in the workplace?
4. Are older employees given the same opportunities for growth and development as other employees?
5. Is there a difference in the way male and female are treated?
6. Does working in Bozeman, Montana have greater or lesser opportunities for the aging worker than in other communities?
NEED FOR THIS STUDY

With the coming retirement of the “baby boomer” generation, society will carry a staggering load. The costs of Social Security and Medicaid will be the responsibility of the generation following the baby boomers, and there simply are not enough of them to pay for what the baby boomers will consume. Businesses will be impacted by the shortage of experienced, reliable help in the labor market if current employment practices are continued. However, there is opportunity here as baby boomers gain control of the wealth in this and other countries.

LIMITATIONS

The focus of this study was limited to Montana’s Gallatin Valley, and employment practices affecting older workers. This study was also limited to the perceptions of randomly selected individuals and their related work history.

DEFINITION OF TERMS

Older worker: Employees or unemployed between the ages of 40-70. (19)
Retirement: The act of withdrawing from business or public life.(19)
Employer: One who employs another. (19)
Discrimination: A difference in treatment or favor, especially an unfair difference. The Age Discrimination in Employment Act of 1967 (Amended in 1975), prohibits discrimination in hiring and employment of workers over 40 years of age unless a bonafide occupational qualification can be established. The employer must prove this is a reason for not their employment practices.
ORGANIZATION OF THE STUDY

This study was organized into 5 Chapters. Chapter I contains the problem statement, questions to be answered, need for the study, the definitions of terminology used, the limitations of the study and the organization of the report.

Chapter II presents a review of literature pertaining to this study. Divisions of Chapter II are as follows:

1. Firms that hire older employees.
2. Dispelling myths and stereotypes.
3. Supervising the older employee.
4. Future labor and cost problems.
5. Benefits of older employees.

Chapter III is a review of the procedures used in completing this paper. This chapter will describe the population used and the procedure for sample size determination. It also describes the instrument design, time line, and survey procedures.

Chapter IV contains the results of the study. Findings of the survey instrument will be presented and analyzed.

Chapter V summarizes the study. Conclusions are drawn and author recommendations are made.

SUMMARY

The practice of retiring older workers at a given age for the sake of the up and coming workforce is no longer viable. Businesses must keep their experienced people to cope with competition. Foreign as well as domestic markets are fiercely competitive, even in Montana.

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CHAPTER II

REVIEW OF LITERATURE

FIRMS THAT EMPLOY OLDER WORKERS:

Many firms have found older workers to abound with untapped resources. With proper training these workers have been found to be dependable, flexible and thoroughly trainable. They bring experience and insight to the workplace. Mentoring is an important process and one that only can be done by an older worker. (5)

One industry that is becoming more and more successful because of their use of the older worker is the temporary services industry. “One reason office temps are more productive today is that there are fewer entry-level personnel and more reentry personnel.” (2) These Temp firms now can give their clients the experience and wisdom that is lacking in their industry. Older workers are timely, care about quality, and know how to fit into an office atmosphere. These firms stress training and development, so the older employee can continue to learn. Kuempel Chime Clock Company likes to hire workers that are self-starters. Older workers are that and honest, dependable and care about the quality work they do. The Place, a discount clothing firm, say their older sales force relates better to their customers. (3)

At Days Inn’s reservations, over 30 percent of their employees are older workers. One company is bringing back workers who went into early retirement. In World War II, merchant marines who were in there 60’s and 70’s responded to our nations call. (14) A statement by WH Smith and Boots, Do It All, says it best, “It is all about added value and you have to recognize the skills possessed by more mature workers.” (10)
DISPELLING MYTHS AND STEREOTYPES:

Many employers believe the older employee is gearing up for retirement and no longer willing to put the time and effort it takes to improve performance or to gain necessary training in new technologies. Most employees, however, would rather continue to contribute to society and feel useful. They may also need the social interaction and a way to stem boredom. Some, especially older women, need the extra income to supplement Social Security. Most older employees are grateful to have work and work very hard for their employers.

There are many myths that are believed by supervisors and employers. Employers may believe that the aging employee will not be as dependable because of minor aches and pains. They believe them to be slow, inflexible and hard to work with. In some cases this might be true. Other problems could include being less resilient and having poor eyesight. Poor eyesight is offset by the way the older employee perceives what he sees and the ability to understand it.

Health costs are one reason the employer may not wish to hire or retain an employee. However, “the U.S. Department of Health and Human Services says older people who stay in the work force may represent a self-selected healthier group of older people.” (Nelton, Sharon, 1993) Most people of retirement age have Medicaid or insurance from a previous employer to pay for most of their health costs and are no more expensive than a younger person.

Learning is another area of contention. Some employers believe that the employee will be retired soon and believe they waste resources training them. However, nothing has been found to substantiate this claim, or the claim that older workers cannot be trained or learn slower than their youthful counterparts. Most workers, if given the chance, will keep right on learning new things, including new technology. (3,4) Older workers need different motivation to get them to want to change. Introduce a new procedure slowly, have them talk to another older person already using the procedure, and help them to be less critical and less self-conscious. In all of this do not let quality standards be slackened. The older worker will appreciate supervisors who do
not condescend.\((18)\)

It is believed that older workers have more accidents than that of the younger employee. This was proved untrue by a Bureau of Labor Statistics study citing 20-24 year olds with the highest accident rate, and those who were older with the lowest.\((7)\) The older worker will do things slower and purposefully with less mistakes.\((18)\)

SUPERVISING OLDER EMPLOYEES:

These employees need less supervision and more autonomy. They should be offered training without having to be trained with younger employees, and they should not feel they are competing.\((8)\) Decisions should not be based on age, but must allow the older worker to decide what they can or cannot do. However, they must be encouraged to continue to learn and change as the company changes. When training for a new procedure, they need to know how they are doing.\((18)\) Their advice should be listened to in earnest, and their experience viewed as an asset. They must be trusted with new assignments, including the opportunity to mentor. This will build their confidence and their loyalty to the company. This is also useful as an example to younger workers who would not otherwise benefit from their experience and knowledge. When employees achieve a goal, they should be given due recognition. Fairness with everyone is important if supervisors are to maintain respect.\((12)\)

Other things to consider when working with the older employee are the programs offered to them. Training should be offered to older workers that take into account their learning styles, but also included should be seminars to do with retirement and the funds needed to retire. Proper planning for retirement and realistic expectations of what retirement truly means can help the person make the choice to work longer or retire. Previously retired persons could do the seminars, reducing the cost to the company. Older employees should be treated as “valuable assets”.\((13)\)
Because of the attitudes of former or present employers, some older workers might not feel valued or useful. Neglecting to offer the older worker new assignments might mean to them that they are regarded as less productive than other employees. This lack of self esteem could affect their job performances or make them less willing to go seek employment at all.

FUTURE LABOR AND COST PROBLEMS

"Never before in the history of the United States has there been as much uncertainty about the future supply of the workforce." (13) As the baby boomers age and retire, there will be less available, capable help for firms. There simply are not enough people in the generation after the baby boomers. This problem is not just in the U.S., it is a problem of all industrialized countries. Fewer than 40 percent of the workforce will be under 34 by the year 2000. (13)

Medicaid and the Social Security systems will be taxed far beyond what they have been in previous years. Baby boomers are healthier and will probably live longer, consequently, using more benefits than can be paid for by the next generation.

These are not the only costs associated with older employees. The costs of litigation are spiraling as discrimination cases flood into federal courts. These cases are increasing at the rate of 20% per year. Every company must be aware of the consequences of discrimination against workers. With the passage of the Civil Rights Act, employers must pay not only back wages with interest, but punitive and compensatory damages as well. (15) Sometimes it is hard to tell what forces older employees out of the work place. The easiest way to reduce costs are to cut salaries. The targeted employees would be the ones that are paid the most. Older employees who have the most seniority generally are receiving better wages than those people who are just starting. (16)

BENEFITS OF OLDER WORKERS:

Lower absenteeism, high level of skill, better judgement and greater loyalty are benefits of
hiring or retaining the older worker. Another benefit is the fact that older workers set good examples for the younger workforce, without which companies will have a definite disadvantage. Tax revenue, including Social Security and Medicare taxes, that these workers would generate might allow these systems to survive.

Many desire more flexible schedules. Part-time, flex-time and work at home arrangements could work for these employees. Job sharing is also an option for the older worker, as are trial retirements and phased retirements, where employees gradually reduce the number of hours they work.

EXAMPLES:

Accomplishment does not always follow the young, in fact, more often than not, the people who are in the news for major achievements are the older crowd. Nobel Prize winner George Bernard Shaw was 69 at the time he won. At 71, Golda Meir was appointed Prime Minister of Israel. George Burns worked until he passed away this last year at 100. Toscanini was 71 when he started to lead the New York Symphony and John Glenn, age 77, just became the oldest astronaut. This is just a small list of the many fine things accomplished by older workers.

SUMMARY:

Because of the aging and retiring baby boomer generation, there is a labor shortage imminent. Besides this problem, Social Security and Medicaid cannot possibly pay for all of the costs of these retirees. Myths about older employees have largely been proven false, and many companies are hiring those employees shunned by companies whose policies and attitudes remain rigid. This is a problem belonging to all, and it must be solved soon.
CHAPTER III

RESEARCH PROCEDURES

PURPOSE OF THE STUDY

The major purpose of this paper was to discover the nature of the attitudes of Gallatin County employers toward older workers.

SOURCE OF DATA

An instrument was constructed for the purpose of measuring attitudes and beliefs regarding older workers. The sample was chosen from residents of the Gallatin Valley who are involved in the work force in private firms and government agencies. The beginning date of this study was July 15, 1996. Research was conducted in the Renne Library on the campus of Montana State University by compiling data offered on the OBID data base. The Internet was also used to gather data relative to the study.

DATA INSTRUMENT

A survey instrument was used for this study. (See Appendix A) Survey content was based on the research and the questions needing to be answered. This instrument was approved by the authors advisor, Dr. Norman Millikin, College of Business, Montana State University-Bozeman after a pilot test of the instrument and changes had been made.
TIME LINE

September 1998..............................Completion of Instrument
October 1998..................................Personal Interviews began
November 1998...............................Completion of Interviews
December 1998...............................Data Analysis
December 1998...............................Final report completed

PARTICIPANT SELECTION

For the purposes of this study the sample size was 21. Personal interviews were conducted and care was taken to get a representative number of government and private sector employees as well as an equal number of males and females. Twenty-one surveys were completed. The respondents had lived in the Gallatin County from 2 to 28 years. Profiles of the selected participants are located in Appendix C.

ANALYSIS OF DATA

Percentages are used to show responses to each question.

SUMMARY

Chapter III addresses the issue of the perceptions of the Gallatin Valley employee. The survey instrument contains questions relating to this issue. Care was taken to randomly interview a variety of people in a variety of businesses and organizations in the Gallatin County.
CHAPTER IV

RESEARCH FINDINGS

INTRODUCTION

Questionnaires were used to interview twenty-one Gallatin Valley Employees. The researcher personally interviewed all participants. The participants were employees of selected businesses in Gallatin Valley.

All twenty-one of the responses were used in the analysis.

DATA

The survey questions were used for sorting and classifying the responses. All respondents were over the age of 42 and were employed in the Gallatin Valley.

Each figure represents a specific question and the data illustrate the responses. Each figure is followed by a brief summary of the findings and any relevant comments.

Question 1: Do you think you have ever been discriminated against?

The ratio of the respondents answering “no” was 76.19%. They felt that they had never been discriminated against. Of these participants who answered “no”, 43.75% were female and 56.25% were male. Eighty percent of the respondents that answered “yes” were female. Only one of these respondents believed the discrimination was due to age. After applying several times at Dominos Pizza, she was told that the job was filled, but the ad in the paper continued to run.

Of the other respondents who answered “yes” lack of formal education and personal differences were cited as the foundation for the discrimination. Forty percent of the respondents
had no idea why they thought they had been discriminated against, but thought it was a given that they had been. Graphic illustration of the answers to question 1 can be seen in Appendix B.

Question 2: Have you ever felt that people tended to think of you in a certain way because of your age or your sex?

This question addressed the age related stereotypes of “slow”, “less enthusiastic”, and “set in their ways”. Sixty-two percent of the respondents said “no”, they did not feel people thought of them in a certain way. Of these, 76.92% were men and 23.08% were women. One-hundred percent of the participants answering “yes” were women. Upon further investigation, one respondent offered no reason, one respondent felt it was because of her outspoken viewpoints, and the others ranged from being discouraged as a female in high school from pursuing a male dominated occupation to dressing for male superiors to be noticed for promotion. None were age related. Graphics depicting these responses can be found in Appendix B.

Question 3: Were you always offered the same opportunities for education and training?

Only 9.52% of the respondents felt they had not received the same opportunities as other employees. One was for personal bias reasons, and the other was due to a gender bias. Again, neither related to age.

Female participants constituted 100% of the “no” answers, indicating they had not been given equal opportunities for training or promotion. The ratio of women to men who answered “yes” to the question, “Did you receive the same opportunities as other employees?” was equal:

Question 4: Has working in Gallatin County increased or decreased your ability to find employment?

Of the respondents, 42.86% felt it would increase their ability to find employment
elsewhere, 42.86% believed it would have no effect or they had not looked for other employment and 14.29% believed working in Gallatin Valley would decrease their ability to find work. The reason for believing that employment in Gallatin Valley would decrease their ability to find employment was that jobs which they had in other areas were higher in prestige and better paying than those they could find in Gallatin County. Two-thirds of these respondents were female and one-third was male.

Question 5: Have you ever felt you were coerced into leaving a job?

Eighty-one percent answered “no”, they never felt they had been coerced into leaving a job. Of the remaining respondents who answered “yes”, bad feelings in the organization, expectations of the employer, and other reasons than age were cited as the underlying causes for the coercion.

Question 6: Have you ever felt that you received less pay for the same job as another employee?

Sixty-two percent said they felt they received the same pay for the same job. Of these, 38.46% were women and 61.54% were men. However, 38.10% felt they had received disparate treatment in the area of wages. Seventy-five percent of these respondents were women. Thirty-seven and one-half percent felt that the classifications of the job itself were suspect, and they were confused by the companies changing policies on their wages and the changing scope of the job itself. They were doing seemingly equal work, but received less pay. Differences with their supervisors was cited as the cause for wage disparity in 25% of the cases. Gender was cited by the remaining 37.5% of the participants. These participants were women and stated that males made more in the same job, especially those over 6 feet tall.

As a whole, Gallatin Valley employers appear to be very open minded in their hiring practices. The language used in advertising for employment opportunities seems to be very fair. In researching a 5 month period of classified ads in the Bozeman Chronicle, no overt attempts to
limit the age of the applicants was discovered. Several ads appeared to be slightly biased by the use of the words “energetic” and “enthusiastic”. These were jobs in the sales field and the researcher did not consider them to be an attempt to discriminate against older employees.

In the data gathered from the questionnaire, the participants felt that their employers did not use any form of stereotype. Older employees tended to get the same opportunities for growth and development as other employees. Contrary to the beliefs of the researcher, employers in Gallatin Valley would rather hire older more experienced workers. The classified ads in the Bozeman Chronicle were overwhelmingly geared to those with experience, and while this does not exclusively mean people over 40, they are the ones with the most experience. Van’s County Market goes out of their way to hire older employees because, as the manager says, they make better employees. The management also recommends hiring older employees to their fellow employers.

Equality of males and females is also an issue needing addressed. However, an in depth study is beyond the scope of this paper. What the researcher found was that the female participants of the study believed they had all been discriminated against in one form or another in Gallatin County.

Wage disparity was found. Many of the participants that felt they were being discriminated against in the form of wages were employees for the State of Montana. There was much confusion over the grade levels, the amount of work done by the employees and the hourly wage received.

Opportunities in Gallatin County, however, are somewhat limited. This may be because most companies based here are small. There are opportunities for entrepreneurs in Gallatin County. Opportunities also exist at Montana State University, who is the largest employer in the Gallatin County. If older employees relocate here, they will find the salaries are less, and the experience level required is the same.
Chapter V

CONCLUSIONS AND RECOMMENDATIONS

INTRODUCTION

The major purpose of this study was to discover the nature of the attitudes of Gallatin County employers toward older workers. To achieve this purpose, 21 residents of Gallatin County were interviewed. Ten men and 11 women were interviewed. Of these Twenty-one recipients, 10 were employed in governmental activities and 11 were employed in private endeavors.

CONCLUSIONS

1. Age discrimination is not perceived as relevant in Gallatin County.

2. There are feelings of discrimination in the sample tested, but not connected with age.

3. After a 5 month study of job advertisements spanning the period of June 1, 1998 to November 30, 1998, very little slanted advertisement was found. Some jargon, about 4 ads in a 4 month period, was found to be slightly slanted. Those ads were in the sales field where words like “energetic” and “enthusiastic” were used. While legally would not constitute discrimination, they may be construed by some to mean a younger person is wanted.

4. The most prevalent feelings of discrimination found was gender discrimination. Whether valid or not it is hard to tell. Females may simply be more sensitive to what goes on around them, and may simply assume something is due to gender bias. However, this is beyond the scope of this evaluation.

5. Other forms of bias included personality and weight. These areas were not among the criteria of this paper, but should be evaluated in a future study.

6. Most participants felt that if they did a good job, age should have no bearing on their future
employment.

7. While interviewing, the researcher did find several employers who limited their hiring by age or appearance from interviews with the recipients. Whether this is true discrimination may be impossible to tell. The discrimination can only be seen by the employees they now have on their payroll. This may be because Gallatin Valley has an over-abundance of youth because Montana State University is located in this area.

8. Originally this researcher expected to find a high level of discrimination in Gallatin Valley. This theory proved to be untrue.

RECOMMENDATIONS

1. Additional study should be done in the area of weight bias.

2. Additional study in the area of discrimination against women is needed.

3. Study in the area of wage disparity is needed.

4. Review of procedures in assigning wages to certain jobs is needed by the state.

5. Additional study in the area of height bias should be done.
BIBLIOGRAPHY


Questionnaire

1. Do you think you have ever been discriminated against?
   Where
   For what reason?

2. Have you ever felt that people tended to think of you in a certain way because of your age or your sex?
   Where
   In what way?

3. Were you always offered the same opportunities for education and training as other employees?
   Why or why not

4. Has working in this town increased or decreased your ability to find employment?

5. Have you ever felt you were coerced into leaving a job?
   Where
   Circumstances:

6. Have you ever felt that you received less pay for the same job as another employee?
   Where?
   Were your qualifications the same?

Gender: Male _____   Female_____   Age: ______
Graphic Illustrations for Question 1.

**Question 1**
Discrimination

Yes (23.81%)

No (76.19%)

Gender Division of “No” Answers

**Gender Division**

Female (43.75%)

Male (56.25%)
Division of "Yes" Answers Given to Question 1 by Gender

**Question 1**
Yes answers

- Male (20.00%)
- Female (80.00%)

Graphic Illustrations for Question 2

**Question 2**

- Yes (38.10%)
- No (61.90%)
Graph Depicting Gender Breakdown of “No” Answers

**Question 2**
"NO" Answers

Female (23.08%)
Male (76.92%)

Graphic Illustration of the Answers to Question 3

**Question 3**
Opportunities

No (9.52%)
Yes (90.48%)
Gender Breakdown of “Yes” Answers to Question 3

**Question 3 "Yes"**

Gender

- Male (52.63%)
- Female (47.37%)

Graphic Illustration of Question 4

**Question 4**

Applied Stereotypes

- Increased (42.86%)
- Decreased (14.29%)
- No Effect (42.86%)
Graphic Illustration of Question 5

Question 5
Coercion

Yes (19.05%)

No (80.95%)

Graphic Illustrations of Answers to Question 6

Question 6
Wage Disparity

Yes (38.10%)

No (61.90%)
Question 6 "Yes" Answers
Gender Breakdown

**Gender Division**
Yes, Wage Disparity

- Male (25.00%)
- Female (75.00%)

Question 6, "No" Answers
Gender Breakdown

**Gender Division**
No, No Disparity in Wages

- Male (61.54%)
- Female (38.46%)
APPENDIX C
Participant Profiles

1. This participant is a female. She is 45 years of age and works at the local newspaper. She has been a resident of Gallatin County for 14 years. She feels that the position she holds now is a typical woman’s role that she will never surpass with her present employer. She also feels that her employer pays males more than females. She also felt that she would be at a disadvantage if she had to look for work because of her age. However, in answering the questions, she did not indicate that there was a basis for this belief.

2. At age 47, this female participant is employed in a non-profit firm. She has been in the Gallatin Valley since 1963. She believes her job is interesting as it involves counseling people about their finances. She has worked for various employers in Gallatin Valley. In working for a large insurance company, she consistently bumped her head on the glass ceiling, watching males who were less qualified get the better positions. Men over 6 feet tall were usually promoted the fastest. Even in her job at her present employer, she believes that the man running their branch in Kalispell makes more money than she does for doing the same job. She believes that job experience in this geographic area would work to her detriment if she sought work somewhere else. For the experience she had, she would have a better chance for a higher paying more prestigious job in other states. However, because of the lower level job she was forced to take in Bozeman, employers in other places would not place her in serious contention for those better jobs.

3. This female employee of a state agency at 42 years of age has been in the Gallatin Valley for 9 years. She believes she has been discriminated against, but could share no specifics. Since she has been at the same job since she came to Bozeman, she has no experiences to share about trying to find a job while over 40. She believes she has been treated fairly in her present job.

4. This recipient works for a state agency. She is 43 years of age and has been in Bozeman for 24 years. She felt she had been discriminated against because she is outspoken. She has been passed over for many promotions and training opportunities and believes the personal bias of her supervisor is the reason this has happened. She also cites the lack of
formal education as a reason the promotions were not forthcoming. Though she has more than enough experience, she does not have a degree and believes this should not be a factor.

5. At 45 years of age, this participant works for a retail chain and has been employed by them for 6 of the 7 years she has been in Bozeman. She feels she has never been discriminated against and has always felt she was treated fairly. Her lack of formal education has hampered her in finding a better employment situation. She believes that the Gallatin Valley has an abundance of over-educated, over-qualified people. Staying in Gallatin County is a priority as she enjoys working in Bozeman.

6. Gallatin County employs this female participant. She has lived in Gallatin County for 28 years, but worked for the county for only 1 ½ years. She is 52 years of age and believes she has never been discriminated against. She has never experienced any sort of stereotype and enjoys working for the county. She has received wages that were disparate, and she believes this is because of differences with her supervisor, not because of her age or gender.

7. As a girl graduating from high school, this female participant was discouraged from acquiring training in a male dominated occupation. When moving to the Gallatin Valley 14 years ago, she simply needed to pay her bills and put food on the table. She applied at Dominoes Pizza and was told they had filled the position. The advertisement continued to be placed in the local paper, however. She applied three times, and the same thing happened each time. At 58, she is now employed with the state. She is confused and disappointed in how the state grade levels work. Her grade level was eliminated, forcing her into the next level. This gave her a raise in salary, but a girl who was hired only 6 months ago, and was not fulfilling her job responsibilities, was getting the same salary all along. This participant was more willing to talk to the researcher than most of the others perhaps because of her long term acquaintance with said researcher.

8. This communicant did not feel she had been discriminated against, but when asked if she had ever been stereotyped, her answer was yes. She felt in many of her jobs that males would not promote a female unless her appearance was to the supervisors liking. She believes that in many instances, experience does not matter, only appearance. She also said that she was always offered further training or education because of her willingness to ask about it. She was confused about how one of her employers based
wages, yet she did not feel the paying of wages was biased by age. At 43 years of age, she has been in Bozeman for 5 years. She is a Montana native, however.

9. This female respondent is 47 years of age and a bank president. Though she says she has never been discriminated against, she says that in her business gender is a limiting factor. There are more opportunities for men than women. She started as a teller, and has been with the same organization for 17 years. This organization is based in Gallatin Valley. Her job, its scope and the banking industry itself has evolved over the years making it difficult to tell if the wages are the same for her as they were for the men who preceded her.

10. This female participant is a life long resident of the Gallatin Valley and is 46 years of age. In high school she was discouraged from seeking an education as a veterinarian by school counselors. She has not experienced any form of discrimination since then. She has worked for the job service in Bozeman for 24 years and regrets listening to her high school counselor.

11. While working for university systems in various parts of the country, this respondent has experienced gender discrimination, she made less that males doing the same job. Even though she had a degree, she was stereotyped in women’s positions. She has been in the Gallatin Valley for 13 years and, at age 49, is still working for a university system, and being paid half of what she would in the same position in another university.

12. This male participant is 41 years of age and has been in the Gallatin Valley for 2 years. He works for a car dealership as a financial manager. He laments the disparity in wages from where he was formerly living out of state to Gallatin County. There are limited opportunities in his position and in the geographic area because the number of car dealerships is small. He also mentions the bias’ of the local residents toward new people moving into the area. He is very good at his job, so when he was discriminated against, not because of his age, but because of his weight, he was very surprised. The employer thought he would be slow and have more health problems because he was overweight. He also observed that one business in the area (Big R) hired young pretty girls for the counter and young men to serve customers, and so might have unfair hiring practices.

13. This male, who is approximately 55 years old, has worked all over this town in the 20 years he has been here. He faced discrimination when he was a young man in the military as a minority. He has not experienced it since. He not only works for the state, but he works part-time at a local retail store. Though he has not been offered regular
pay increases with his retail employer, he states it is because of differences with his supervisor not because of age discrimination. This respondent is one of the most energetic people the researcher knows, even at his age.

14. A federal employee this man has been in the Gallatin Valley for 13 years and has been with his present employer for 25 years. He states he has never been discriminated against and holds a supervisory position in the government. He is approximately 50 years of age. He has not looked for another job, so has not had the opportunity to experience discrimination in hiring practices. He is very supportive of the government's policies in the area of employment and states that he works in one of the most pleasant environments that can be had.

15. At 59, this male participant has never felt any form of discrimination and believes as long as you can do your job well, you have nothing to fear in aging. He has raised a family here in the Gallatin Valley and will retire here.

16. This respondent is from Ohio originally and has been in Montana for over 20 years. He is 63 years of age and has recently been in the job market. He now has his own business which is doing relatively well. He feels he has been discriminated against but is not sure. His last employer paid him wages that were lower than other employees. However, he does not feel that this was age related. He did feel that his qualifications were better than the other employees.

17. This employee of a bookstore says he has never been discriminated against, but says he has been coerced into leaving a job. He would give no details other than to say it was not age related. He is 44 years old. He has held his present job since he arrived in the area 8 years ago. While he has been here he has not experienced any disparity of wages, but he has in other areas where he was employed. He refrained from giving details.

18. This broker, who is approximately 50 years of age, has been in Bozeman for 6 years. He started with a brokerage different from the one at which he now works. At the first brokerage, he was in charge of opening offices in many different communities. When he had opened the office here, instead of being given the opportunity to run the office, he was simply employed as another broker. The man they hired to run the office misused his trust, and, instead of the firm putting the respondent in that job, they closed the office. He felt the company had some sort of bias against him. He is now doing very well with the present brokerage and intends to stay in Bozeman.

19. This participant is a male age 55. He feels he has never been discriminated against. He is
a Montana native and has worked for the banking system for many years. He did
answer my questions but was not forthcoming with any other information.

20. This Florida transplant is 52 years of age and works locally in customer service. He
does not feel he has ever been discriminated against in any way. He enjoys his work, but
misses the pay he received as an airline reservation clerk in Miami. He has been in the
Gallatin Valley for 15 years.

21. At age 72, this male respondent is still a viable part of the work force. He is enthusiastic
and is described as an excellent worker by his boss. He moved to Gallatin County nearly
10 years ago because of his wife’s health and has been in his present position for 4
years. He can retire but prefers to work.