

The Uneven Later Work Course: Intersectional Gender, Age, Race, and Class Disparities

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This work was supported by the National Science Foundation (grant number 1850914); the Minnesota Population Center at the University of Minnesota (grant number P2CHD041023) and IPUMS CPS (grant number R01HD067258), both funded through grants from the Eunice Kennedy Shriver National Institute for Child Health and Human Development (NICHD); and the Life Course Center at the University of Minnesota (grant number 1P30AG066613), funded through a grant from the National Institute on Aging (NIA).

P. Moen planned the study and wrote the paper. S. Flood helped plan the study and write the paper, performed statistical analyses, and supervised the data analysis. J. Wang helped write the paper and performed statistical analyses.

ABSTRACT

OBJECTIVES: Later adult work attachments and exits are in flux, suggesting the need for understanding both the range of contemporary population-level pathways of work and non-work and variations by overlapping social locations. We document patterned continuity and change in monthly work attachments and analyze the intersecting effects of age, gender, education, and race/ethnicity.

METHODS: We capitalize on massive micro-level 16-month panel data from the Current Population Survey (CPS) from 2008 through 2016 to empirically identify patterned pathways of monthly states: working full time, long hours, part time; being self-employed or unemployed; not working because of a disability, due to family care or other reasons, or because one defines oneself as retired.

RESULTS: Analyses of 346,488 American women and men ages 50 to 75 reveal patterned elasticity in the timing and nature of work attachments in the form of six distinctive pathways. Our intersectional analyses illustrate divergences and disparities: advantages for educated white men, disadvantages for low-educated Black men and women through their early 60s, and intersecting effects of gender, education, and race/ethnicity during the later work course across age groups. We find convergence across social markers by the 70s.

DISCUSSION: This research highlights the importance of intersectional analysis, recasting the gendered work course in later adulthood into a framework of even greater complexities within mutually shaping categories of race/ethnicity, class, and age. Older Americans experience patterned, uneven pathways around work and non-work. We recommend additional scholarship on the dynamics of constrained and disparate choices unfolding across multiple intersecting social locations.

Keywords: Employment, Intersectionality, Race/Ethnicity, Class, Gendered Life Course

Introduction

Contemporary retirement pathways have been shown to be less orderly and predictable (Cahill et al., 2016; Calvo et al., 2018) than the conventional notion of a one-time, one-way, irreversible exit around age 65. Moreover, the large cohort of U.S. Boomers (some 76 million, born 1946-64) moving to and through their 60s and early 70s confront economic and technological changes, unprecedented longevity, age (as well as gender and race/ethnic) discrimination, and the dismantling of the mid-20th century social contract linking seniority with job and income security (Ebbinghaus & Radl, 2015) – all compounded by reduced social protections and delays in eligibility for full Social Security benefits. Indeed, a greater proportion of Boomers are in the labor force in 2018 than were members of the Silent cohort (born 1928-45) at the same ages: 66% of those ages 54 through 64 and 29% of those ages 65 through 72 (Fry, 2019).

Research has shown that disability is a path out of work for many older workers (Warner et al., 2010; Brown & Warner, 2008) and that retirement can be a reversible process, with several types of transitions between work and retirement along the way (Cahill et al., 2015). This speaks to the need to promote understanding of disparate later life-course pathways of work and non-work, what we term the later work course.

In this time of social change in norms, options, and constraints around the retirement transition, we theorize patterned variability and disparities in even short-term later work course paths. As described below, we combine an intersectional framing with a gendered life course (Moen & Spencer, 2006) theoretical approach to understand the distinctive experiences of those differentially located in multiple overlapping dimensions of the social structure. To do so, we leverage the underutilized panel component of the Current Population Survey (CPS) to identify alternative paths across months not years, linking monthly surveys for those ages 50 to 75 across the 16 months of data collection. We use a combination of objective and subjective definitions of retirement, operationalizing it as both not working and defining one's self as retired.

We make three distinct contributions. First, we draw on recent data (2008-2016) on contemporary older Americans, primarily Boomers in their 50s, 60s, and 70s. We document the pathways of a nationally representative sample of all older Americans, not simply of those exiting full-time work (e.g., Radl, 2013) or transitioning from retirement back to work (Kail & Warner, 2013).

Second, in assessing patterned pathways we consider a range of work and non-work states, such as long-hour work or not working because of family-related or other reasons. Many Americans work 50 or more hours a week, but it is not clear whether such long hours reflect overwork precipitating early retirement exits (Hess et al., 2018) or deep occupational engagement fostering on-going employment beyond traditional retirement ages (Moen et al., 2016). Similarly, those in their 50s and 60s may be leaving the workforce to care for aging relatives, grandchildren, or spouses, not considering themselves formally retired.

Third, our intersectional lens (Romero, 2018) and a large dataset permit us to move beyond studies that control for or consider separate effects of gender, education, and race; we are able to chart the distinctive experiences of those located in the interlocking social structures these social identities represent. The power of this research lies in uncovering nuanced relationships between age and gender together with race/ethnicity and class (education) and identifiable patterned later work-course pathways.

Investigating the Later Work Course

We know that later life-course work and retirement patterns have been and continue to be in flux; previous studies have documented considerable heterogeneity in paths out of the labor force as well as patterns of reentry after exiting (Hardy, 2011; Krueger, 2017; Moen & Flood, 2013; Reynolds & Wenger, 2010; Rhee et al., 2015; van der Horst et al., 2017; Warner & Brown, 2011; Brown & Warner, 2008; Warner et al., 2010; Cahill et al., 2016). Our focus on short-term pathways across 16 months offers a novel and insightful temporal framing of later adult work paths that complements

yearly patterns identified among earlier-born cohorts (Calvo et al., 2018; Flippen & Tienda, 2000; McDonough et al., 2017; van der Horst et al., 2017).

The evidence shows many later adult workforce exits are involuntary (Rhee et al., 2015; van Solinge & Henkens, 2007), whether because individuals are pushed out (Ebbinghaus & Radl, 2015; Reynolds & Wenger, 2010), experiencing health problems (Martin et al., 2010), or serving as care providers for elderly parents, spouses, children, or grandchildren (Stoiko & Strough, 2019; van der Horst et al., 2017). Capturing continuity and change in short-term paths provides a more granular picture of the heterogeneous experiences preceding retirement, operationalized as being both out of the workforce and defining oneself as retired (Hardy, 2011).

Following a gendered life course/constrained choice approach (described below), we theorize Boomer men and women as active decision-makers whose “choices” are constrained by macro-level influences, including systemic norms about age, gender, work, family, and retirement (Hardy, 2011; Moen, 2013; Cahill et al., 2015). For example, being both out of the workforce and calling oneself “retired” should be more likely at age 62, age of first eligibility for reduced Social Security benefits; at age 65, the age of retirement institutionalized by early Social Security policies and Medicare eligibility; and at age 70 when OASDI and defined-contribution plans require disbursement of funds. Discrimination associated with age, gender, and race (Posthuma et al., 2012), outdated age-graded structures (Moen, 2016), and dismantled, reduced, or postponed safety nets are also part of the macro-level context in tandem with a globalized and automating economy enhancing precarity (Krueger, 2017). Being out of the workforce because of a disability is also a partially institutionalized way for those with health conditions to obtain public funds in the years preceding Social Security and Medicare eligibility (Krueger, 2017).

Along with these macro-level influences are micro-level situational exigencies (De Preter et al., 2013) shaping later adult labor market decisions, such as the press of long hours on the job (Hess

et al., 2018); health problems (Martin et al., 2010); family care obligations; the perceived need of some younger than 65/66 to keep working for financial or health insurance reasons (Fisher et al., 2016); and the marginalized social locations. Key studies show the stratification of retirement patterns by gender, race, and class. What we don't know, and the contribution of this paper, is how multiple intersecting social locations – with one another and with age – shape the later work course.

Theoretical Underpinnings

We draw from two overlapping theoretical framings: gendered life course/constrained choices and intersectionality. A gendered life-course, constrained choice theoretical approach (Moen, 2016), emphasizes how institutional arrangements and norms disadvantage women and suggest earlier exits whether as a result of disability, retirement, or to care for infirm family members.

The gendered life course/constrained choice lens benefits from an intersectional framing “...bundling together disparate traditions on social inequality” (Collins & Bilge, 2020: 2; Romero, 2018). We argue that social locations related to gender, class, race, and age *combine* to shape the experiences of older Americans. Overlaying an intersectional lens upon our constrained choice, gendered life course framing adds complexity but illuminates the ways social divisions operate in tandem with one another to widen or narrow opportunity structures. For example, we expect early exit pathways to be especially characteristic of Black and Hispanic women who face not only a gendered life course but the additional burdens of racial/ethnic discrimination (Crenshaw, 1991). We also expect to find that men, and especially college-educated White men, are better able to shape the timing, sequencing, and voluntariness of their later work course pathways. What we don't know is how those with other intersecting social locations fare. What are the effects on the later work course of being a Black or Hispanic woman with a college degree, for example, or the work course effects of being a White or Asian/Pacific Islander (PI) man with little education? Class has been shown in the Netherlands to increase risk of reduced hours (Visser et al., 2018). Do multiple layers of vulnerability – less education, minority status, and being a woman – enhance the likelihood of older

adults following a part-time pathway, or is it mostly a gendered path, regardless of other social locations?

We argue that the long arm of outdated gender, retirement, and age norms and biases remain internalized in individuals as well as institutionalized by public policies, with ages 62 and 65 as possible inflection points leading to increased odds of a retirement path for men in particular. Given that retirement is an almost universal status passage and age 70 is structurally incentivized (age of maximum Social Security benefits; mandatory disbursement payments), we theorize convergence with age in the retirement pathway across intersectional social identities. These systemic norms are in the process of being rewritten, however, suggesting that White educated men may be more apt to follow longer work paths even into their 70s (Ebbinghaus & Radl, 2015; Radl, 2013; Warner et al., 2010). But is this the case regardless of race and ethnicity? We know the least about the experiences of older Asian/PI adults. What are the distinctive experiences of Asian/PI women and men, and how does this differ by age and education?

Data and Methods

To truly understand patterned heterogeneity and disparities in later work course pathways requires data on subjective contexts (e.g., subjectively defining nonparticipation, such as because of “retirement” or because of a “disability”). It also requires detailed, repeated assessments of work engagement over a tightly focused time period during a concentrated age span when later life course employment transitions are most likely to occur.

Data

Current Population Survey. The Current Population Survey (CPS) is the primary data source for information about labor force participation in the U.S.; we access CPS data from IPUMS (Flood et al., 2018). The CPS panel component is a key advantage. Data are collected each month from about 140,000 persons. The CPS has a rotating sample design in which individuals in a particular dwelling are interviewed in four consecutive months, left out of the survey for eight months, and then return

to the survey for four additional months. Each month, 1/8 of the sample is new to the survey. By linking eight observations over a 16-month period for individuals who entered the CPS in 2008 through 2016 (and completed the CPS during the 16 months following their entry), we analyze short-term sequences of work “states” for those in the transitory age range of 50-74. Between 2008 and 2016 490,552 individuals ages 50 to 75 entered the CPS. We remove individuals from our sample for three reasons: 1) if they were not in the CPS for eight months (N=124,658) (for details about CPS linkages see Drew et al., 2014); 2) if they did not have gender and race/ethnicity values that were consistent over time and age values did not change in expected ways (N=19,139); and 3) if they did not have a longitudinal weight (N=267). We retain the 346,488 individuals who were ages 50 through 74 when they entered the CPS between 2008 and 2016 and participated in the CPS all eight times over the 16-month panel period. Analyses comparing our final sample with the respondents we exclude (see Appendix Table 1) reveal no large differences in demographics (age distribution, gender, race/ethnicity, education). This restriction does, however, yield slightly fewer persons who are not in the labor force because they are disabled or for other reasons as well as those who are unemployed.

Measures

Work, Non-Work States. We classify individuals into one of nine detailed employment and labor force states at each of the eight time points. First, we classify respondents who are not in the labor force (NILF) according to the reason they are not employed or actively looking for work. Reasons include not working due to retirement, disability, and family care or other reasons. Second, for individuals who are in the labor force, we distinguish between those who are unemployed, self-employed, part time (involuntarily for economic and unknown reasons or voluntarily for noneconomic reasons), full time (35-49 hours a week), and long hours (defined as 50 plus hours a week).

Social Locational Characteristics. We consider variation by historically disadvantaged social locations: gender, age, social class, and race/ethnicity. Gender distinguishes between men and women. Age is biological, social (institutionalized in expectations and policies), and biographical. Consequently, we theorize and measure age as a non-linear, seven-category variable: ages 50-54, 55-59, 60-61, 62-64, 65-66, 67-69, and 70-74 to capture Social Security eligibility age markers. We divide education, a proxy for class, into two categories: having a high school diploma or less education and having some college education or more. Even with our large sample size, we encounter small cell sizes when we divide the sample into two categories based on having a college degree or not or three categories (high school degree or less, some college, college degree or more). Race/ethnicity differentiates between White, Black, Hispanic, and Asian and Pacific Islander (PI). We include two additional categories including Native Americans and Multiracial/Other single race respondents except when conducting race-specific analyses.

Analytic Strategy

We use sequence and cluster analysis to identify work and retirement sequences and group them by similarity (see also Calvo et al., 2018). The large CPS sample permits an in-depth analysis of the ways in which nine separate “states” (such as long-hour work or a disability-related exit) are experienced in the older adult population over 16 months.

We use TraMineR (Gabadinho et al., 2011) to conduct optimal matching analysis (Abbott & Tsay, 2000) and create a dissimilarity matrix for each pair of sequences. The dissimilarity matrix indicates distances between sequences based on insertion, deletion, and substitution. Each operation is assigned a cost, which indicates the amount of work necessary to render two different sequences the same, and the sum of the costs is the distance between each pair. The insertion/deletion cost is set to .5 to lower the sensitivity of our results to timing of transitions in the CPS panel (Wahrendorf et al., 2018). We base substitution costs on observed transition rates.

The dissimilarity matrix is the input for hierarchical agglomerative clustering analysis. This approach groups similar sequences and identifies underlying structure or patterns in the data. The resulting pathways are our outcome of interest.

We summarize the distribution of patterned pathways and use multinomial logistic regression to estimate effects of social locations on pathways. Post-hoc Scheffe's tests indicate differences in probabilities of pathway participation; Scheffe's test is conservative (Lewis-Beck et al., 2003), so we may be understating differences.

Results

Identifying Patterned Pathways

Appendix Table 2 describes our sample, including nine possible work-hour and labor market

"states." There is considerable heterogeneity in states (measured at Time 1) between the early 50s and the early 70s (see Appendix Table 3). Over two-thirds (68%) of 50-54 year olds are working full time or long hours; only 2.7% are retired. Three in ten (29%) Americans in their early 50s are not working conventional full-time (or longer) hours. This changes with early Social Security benefit eligibility: by ages 62-64, one-third are retired, with only 37% working full-time or long hours. Full benefit eligibility brings further increases, with more than half retired by ages 65-66 and only 24% still working full-time or longer hours. By ages 70-74, fully 72% are retired and only 9% are working full time or longer. These proportions illustrate existing age-graded norms and institutional arrangements but mask the heterogeneity of the actual circumstances of those in these transitional years. They fail to capture patterned dynamics and disparities characterizing the contemporary older adult labor market experience.

Accordingly, we use sequence and clustering methods (described above) to identify short-term patterned pathways based on these states during ages 50-74. To select the optimal number of pathways, we calculate the Calinski-Harabasz (CH) index and squared CH index (CH2) for a range of possible pathways (Studer, 2013). The highest CH and CH2 indices indicate the preferred number of

pathways. The CH2 measure offers maximums at two and six, and the CH measure offers maximums at two, four, and six (see Appendix Figure 1). To ascertain whether the resulting pathways are artificial in nature or reflect strong structure in the data, we calculate the Average Silhouette Width (ASW). Our ASW value of .58 is within the .51-.7 range indicating that there is reasonable structure in our pathways, and that the chance of artificiality is low (Kaufman & Rousseeuw, 1990). We conclude that six is the optimal number of pathways, capturing meaningful yet divergent ways adults ages 50 to 75 are attached to or exit paid work.

The largest (40.8%) pathway consists of those 50 to 75 mostly engaged in full-time (35-49 hour) work (visually depicted in Appendix Figure 2). The next largest (30.8%) represents a mostly retired pathway – those not working and identifying themselves as retired. About 7-8% follow one of three distinct pathways – mostly working long hours (7.3%), mostly identifying themselves as disabled (7.8%), or mostly working part-time hours (7.4%). The final pathway (5.9%) represents two different experiences, consisting of those who are or become unemployed and those not in the workforce because of family care or other reasons. These six alternative pathways unfolding over 16 months underscore heterogeneity in work participation across these transitional years (see Appendix Table 4 for age-specific participation).

Intersectional Divergences in Pathways

Appendix Figure 3 shows the distribution of pathways by intersections of age in combination with race/ethnicity and gender (for age and gender only see Appendix Figure 4). We find both similarities and sharp disjunctures across these intersectional locations depending on the pathway considered. The late 50s and early 60s are transitional years for all subgroups, with sharp declines in predominantly full-time and long-hour pathways (for men) around but not solely related to ages of Social Security eligibility (ages 62 and 65). White and Asian/PI men are most apt of all racial/ethnic groups to pursue a long-hour (50 or more hours a week) pathway (19.9% and 15.2% at age 50, respectively). White women's long-hour path participation peaks at age 60 (9.8%), compared to age

56 for Asian/PI women (9.2%) (Appendix Figure 3a). By contrast, Hispanic and Asian/PI men are more likely than White men to participate in the full-time pathway (about 75% versus 64%, respectively, at age 50, see Appendix Figure 3d). White, Asian/PI, and Hispanic women are most apt to follow the part-time pathway in their 50s (peaking in the early 50s at around 12%, see Appendix Figure 3e). Part-time pathway participation increases with age for White men and is highest (8.9%) in the late 60s (Appendix Figure 3f).

We also find race/ethnicity and gender distinctions with age in non-work attachments. Hispanic and Asian/PI women, especially those under 70, are most likely to experience the unemployed/other pathway (Appendix Figure 3g), with seven in 10 not working because of family care responsibilities (see Appendix Table 5A). Participation in this pathway is low for men in general, and typically reflects those who are unemployed and looking for work (see Appendix Table 5B). The unemployed path is highest for Black and Asian/PI men in their early 50s at 7% to 8%, which is double that for white men.

Men and women experience the disability pathway in similar proportions, highest in the late 50s and dropping to less than 5% with Social Security benefit eligibility by age 65 (see also Warner et al., 2010). As in previous research (Flippen & Tienda, 2000; Brown & Warner, 2008) we find Black women and men in their 50s and early 60s are more likely than other groups to follow this pathway (21.9% and 22.3% for Black men and women, respectively, at age 58). But significant proportions of Hispanic men and women (13-16%) are also in the disabled pathway in their late 50s and early 60s. Asian/PI men and women are least the likely to experience the disabled pathway (Appendix Figures 3i and 3j).

The general age-graded and gendered pattern of being in the retired pathway is largely similar across racial/ethnic subgroups (Appendix Figures 3k and 3l). The percentage of men in the retired pathway increases gradually through the 50s, reaching 10.6% for men by age 58, nearly

tripling by age 62 (32.9%) and nearly doubling again by age 67 (62.6%). Note, however, that Black men tend to retire earlier, even as Asian/PI men are slightly less likely to be in the retired pathway and are more likely to delay moving into retirement compared to other groups. Women tend to experience the retired pathway at earlier ages than do men; by age 62, 38.7% of women are in this pathway, increasing sharply by age 65 (60%) and 67 (69.1%).

Taken together, Appendix Figure 3 underscores the importance of examining racial/ethnic differences in combination with age and gender to understand the distinctive work courses of older women and men differentially located in the social structure. But thus far we have not included the intersections of social class, defined here by educational attainment. To illustrate how education intersects with age, gender, and race/ethnicity, we present probabilities of pathway membership at these intersections (Figure 1) from models where we estimate four-way interactions between age, race/ethnicity, gender, and education on the likelihood of following each of the six pathways (see Appendix Table 6). Appendix Table 7 shows post-hoc Scheffe tests comparing race and education probabilities of pathway membership within age and gender.

(Figure 1 about here)

Does educational level temper later work course disparities by race/ethnicity for women and men of different ages? Comparing across Figure 1 groupings, the answer is far from simple. Following a long-hour pathway in the later work course seems to be the province of the advantaged; college educated White men are strikingly more likely to be in the 50 or more hours of work per week pathway through age 64 (Figure 1a). The pattern is similar but less common for college-educated White and Asian/PI women. Higher education is also associated with higher probabilities of following the long-hour work pathway for Black and Hispanic men in their 50s, though at lower levels than White men, compared to men in those subgroups with less education. While there are converging declines in participation in this pathway at older ages, college-educated White men in

their mid-60s to early 70s remain more likely to follow the long-hour pathway than are less educated men and even college-educated Black men. This same advantaged group is also most apt, compared to other men, to experience the part-time pathway as they reach their mid-60s (Figure 1c).

Men and women with at most a high school education are the least likely to participate in the long-hour pathway in their 50s if they are non-white (Figure 1a). Black men with a high school degree or less are least likely to be in the full-time pathway in their 50s (Figure 1b), and most likely to follow a disability path (Figure 1e) prior to conventional retirement age. For low-educated women in their 50s there are no race differences in full-time pathway participation, though participation is lower for women without at least some college. Black women in their early 50s with some college have a .67 probability of following a full-time pathway compared to a .59 probability for White women.

Education is protective against following the unemployed/other pathway for highly educated White men and women in their 50s (early 50s only for men) compared to those with less education (and college-educated Black men) (Figure 1d). Highly educated men of color are not similarly advantaged by virtue of their educational attainment. For example, Black men ages 55-59 with no college have a .065 probability of being in this pathway compared to a .066 probability for Black men with at least some college. Most apt to be not working for other (typically family) reasons in their 50s are Hispanic and Asian/PI women with only a high school degree or less (26.1% and 23.8%), but probabilities are still high (.132 and .149, respectively) for those with at least some college.

The probability of engaging in a part-time pathway is low overall, yet our analyses detect racial/ethnic variation within education, gender, and age groups (Figure 1c). As described above, this seems a path for the advantaged: in particular for White men with some college or more between ages 65 and 74. Similar advantages are apparent for women earlier in the work course: in their 50s,

the part-time pathway is more common for college-educated White women compared to Black and Hispanic women (55-59 only) at either level of education.. White women in their 50s who have at most a high school degree are more apt than highly educated Black women in early 50s to participate in the part-time pathway, possibly reflecting having a partner with an additional source of income.

Disability has been shown to be an increasingly common pathway toward retirement (Warner et al., 2010; Brown & Warner, 2008). We show that both race/ethnicity and class are related to following the disabled pathway (see Figure 1e). Black and White men and women with higher education are less likely to be in the disabled pathway compared to those with a high school degree or less through ages 62-64; the same is true for Hispanic men and women in their 50s. But there are compounding effects of race/ethnicity and education that result in Black men and women with a high school degree or less having the highest probabilities of participation in the disabled pathway, especially in their 50s ($Pr=.297$ and $Pr=.308$, respectively for ages 55-59). Despite the protective effects of education, fifty-something Black and Hispanic men and women with at least some college are still more likely than White and Asian subgroups to experience the disabled pathway. By the time they reach 65-66, these race/ethnicity differences within education attenuate, even as low educated Black men and women remain the most likely to experience this pathway. College-educated Asian men and women are least likely to follow the disabled pathway in their 50s.

Within gender and education groups we find few retirement pathway differences by race/ethnicity (see Figure 1f). But there are important disparities across race and education intersections. In particular, Black college-educated men in their late 50s are more likely to experience the retirement path earlier than other groups, especially college-educated White and Asian/PI men in their late 60s; and these men are also more apt to postpone this path in comparison to less educated White and Black men.

Discussion

We find most Americans in their early 50s are working full-time hours or longer (68.2%); most Americans in their early 70s are retired (72.4%). Clearly, the later work course is an age-graded transition, with ages of early (but reduced), on-time, and maximum eligibility for Social Security benefits often serving as normative exit points. However, past research (Calvo et al., 2018; Warner et al., 2010), in combination with our gendered life course/constrained choice and intersectional theoretical framing, suggests heterogeneous and unequal paths along the way. We make innovative use of rich nationally representative population data (the 16-month CPS panel) and methods (sequence and cluster analysis) to contribute a granular picture of divergences and disparities in even short-term contemporary work and non-work pathways on the way toward age-graded convergences by the 70s. We document six alternative and disparate pathways in the later work course spanning the transitional years from 50 to 75.

Collins and Bilge (2020, p. 2) describe intersectionality as “a way of understanding and explaining complexity in the world, in people, and in human experiences.” Gendered disparities have been captured in previous research (Calvo et al., 2018; Moen & Flood, 2013; Warner et al., 2010). Our contribution is *recasting the gendered work course in later adulthood into a framework of even greater complexity*, capturing constrained gendered choices within intersecting, mutually shaping categories of race/ethnicity, class, and age.

Who is Working?

Consistent with previous research (e.g., Flippen & Tienda, 2000; Brown & Warner, 2008), our results show that White men and women are more likely to be working than Black men and Black and Hispanic women. Indeed, we show that all three employment pathways – long-hour, full-time, and part-time – are more common for college-educated White men in their 60s. But we also show that educated Asian/PI men are more like White men in following full-time work paths longer than Black and Hispanic men. The fact that White men with at least some college are the most apt to be

working more than 50 hours a week suggests that long hours, for this subgroup at least, reflects a valued rather than imposed circumstance, one that continues for some until the mid-60s, possibly reflecting continued deep engagement in their jobs. Proportions following long-hour and full-time work paths decline more slowly for men and women with more education. But even for those with at most a high-school degree, race/ethnicity matters; low-educated Black and Hispanic men are less likely to work long hours than are similarly low-educated white men.

Working less than full time is most common for women in their 50s. Nearly 10% of White, Hispanic, and Asian women in their early 50s with at most a high school degree are following the part-time pathway, as are 12% of college-educated White women. The part-time path increases with age for college-educated White men, with 10% working part time by ages 65-69, suggesting that this path to working longer may not be available to those in disadvantaged social locations.

Who is Not Working?

Education, race/ethnicity, and gender combine to paint a picture of early exits. Three in ten Black men ages 55-59 without any college experience the disabled pathway, as do 30% of similarly educated Black women in the same age range. Fewer but significant proportions of low-educated Hispanic women and men in the second half of their 50s are also in this pathway. While education is protective against the disabled pathway, it does not erase racial/ethnic disadvantage; college-educated Black and Hispanic men (and Black women) are more likely than their White and Asian/PI counterparts to experience this pathway.

Another non-work pathway involves leaving because of unemployment or to care for one's family. Black and Asian/PI men in their 50s are more apt than other subgroups to follow the unemployment pathway, regardless of education level. And low-educated Asian/PI and Hispanic women in their 50s are the most likely of all women to experience the out of the workforce for family care reasons path, with about a fourth of those doing so.

Our findings also reflect systemic processes embedded in age-graded social policies (see also Warner et al., 2010). Under OASDI one cannot exit the workforce by way of Disability Insurance (DI) once one has reached the full-eligibility age for Social Security. We find declining participation in the disabled pathway past age 65. We also show increasing participation in the retired pathway following early eligibility for (reduced) Social Security benefits at age 62.

Limitations

Given our study design, we do not capture bridge jobs and partial retirement, but do observe engagement in part-time work. Even with our large sample size, our already complicated intersectional design limits the extent to which we can consider multiple jobs or more fine-grained education categories. Restricting our sample to only those interviewed at all eight time points slightly undercounts persons who are disabled, NILF other, and unemployed.

There is no doubt that intersectional analysis is complex, producing a person-oriented descriptive analysis, rather than multivariate assessments of the relative effects of different variables. But our intersectional lens combined with a gendered life course, constrained choice approach illuminates options and constraints of people in their 50s, 60s and early 70s who are differentially positioned at the interstices of overlapping social identities (Crenshaw, 1991; Romero, 2018). We believe these insights are fundamental to understanding disparities in the later work course.

Future Research and Policy Development

Our evidence points to the value of adding an *intersectional* lens to the more traditional gendered life course/constrained choice framing (Moen & Spencer, 2006). What is yet to be investigated are the *mechanisms*, how multiple, overlapping social locational identities translate into opportunities or constrained choices around work and non-work pathways in later adulthood. Clearly social class in the form of educational attainment is important, but we have shown racial/ethnic and gendered disparities within as well as across educational levels. Intersectional analysis together with the

complexities it portrays can be a valuable tool in tempering universal assumptions shaping policy, such that working longer is possible for everyone.

We also demonstrate the value of large-scale population data for examining differences across detailed subgroups defined by race/ethnicity, gender, class, and age. Neither paid work nor disability is evenly distributed by race/ethnicity, gender, or class across the 50s, 60s, and 70s. Compounding dimensions of advantage and disadvantage revealed by our intersectional lens across these four social dimensions are especially consequential in the 50s and early 60s, suggesting real disparities in later work course opportunities even prior to Social Security eligibility that reflect cumulative labor market and health inequalities across adulthood.

These findings also emphasize the need for building on and extending conceptualizations, theories, and operationalizations of later adult paid work and work exits (Carr, 2019; Hardy, 2011; Moen, 2016; Warner et al., 2010). We know that labor market participation is important for health, even as poor health limits such participation (Rhee et al., 2015). Policy efforts to encourage working longer (Ebbinghaus & Hofäcker, 2013; Hofäcker et al., 2016) need to consider the realities of multiple pathways – disability, unemployment, working part time unwillingly, exiting for family care reasons – that make such initiatives unlikely to be successful for large segments of the population. As we have demonstrated is the case for White college-educated men, those with resources and social advantage can work longer, capitalizing on their resources and existing policy incentives to do so. Conversely, the disadvantaged face constraints to working longer that lead to further disadvantage.

Future research should assess longer pathways of those now in this age group, what pathways are most protective for health for those differentially located in the social hierarchy, and especially whether diverse reasons for not working matter for health outcomes. Needed as well are studies of contemporary couples' pathways as they traverse the shifting terrain of both work and retirement together. These are fertile directions for scholarship that can promote understanding of heterogeneities and inequalities as well as divergences and convergences around the 21st century later work course.

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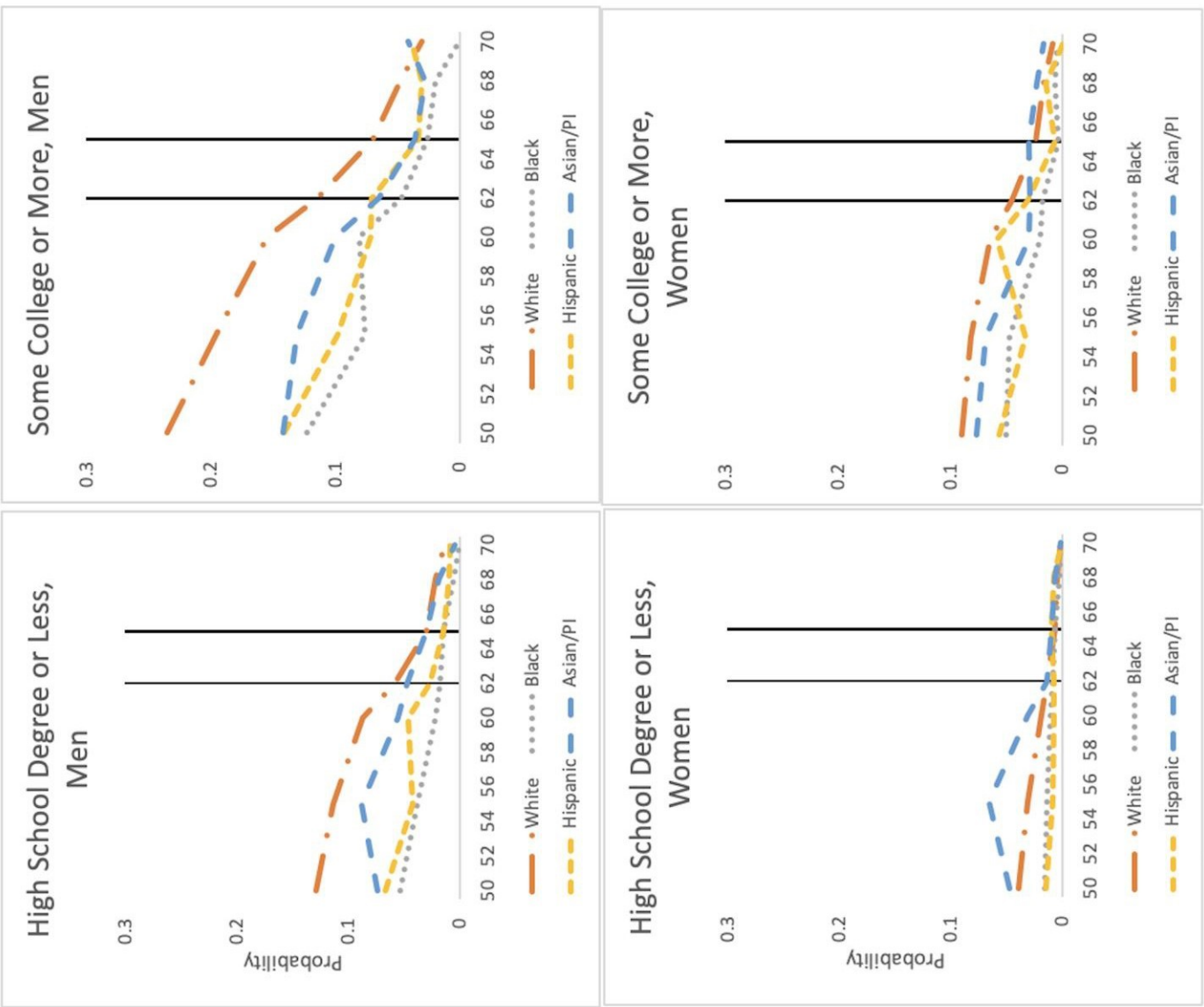
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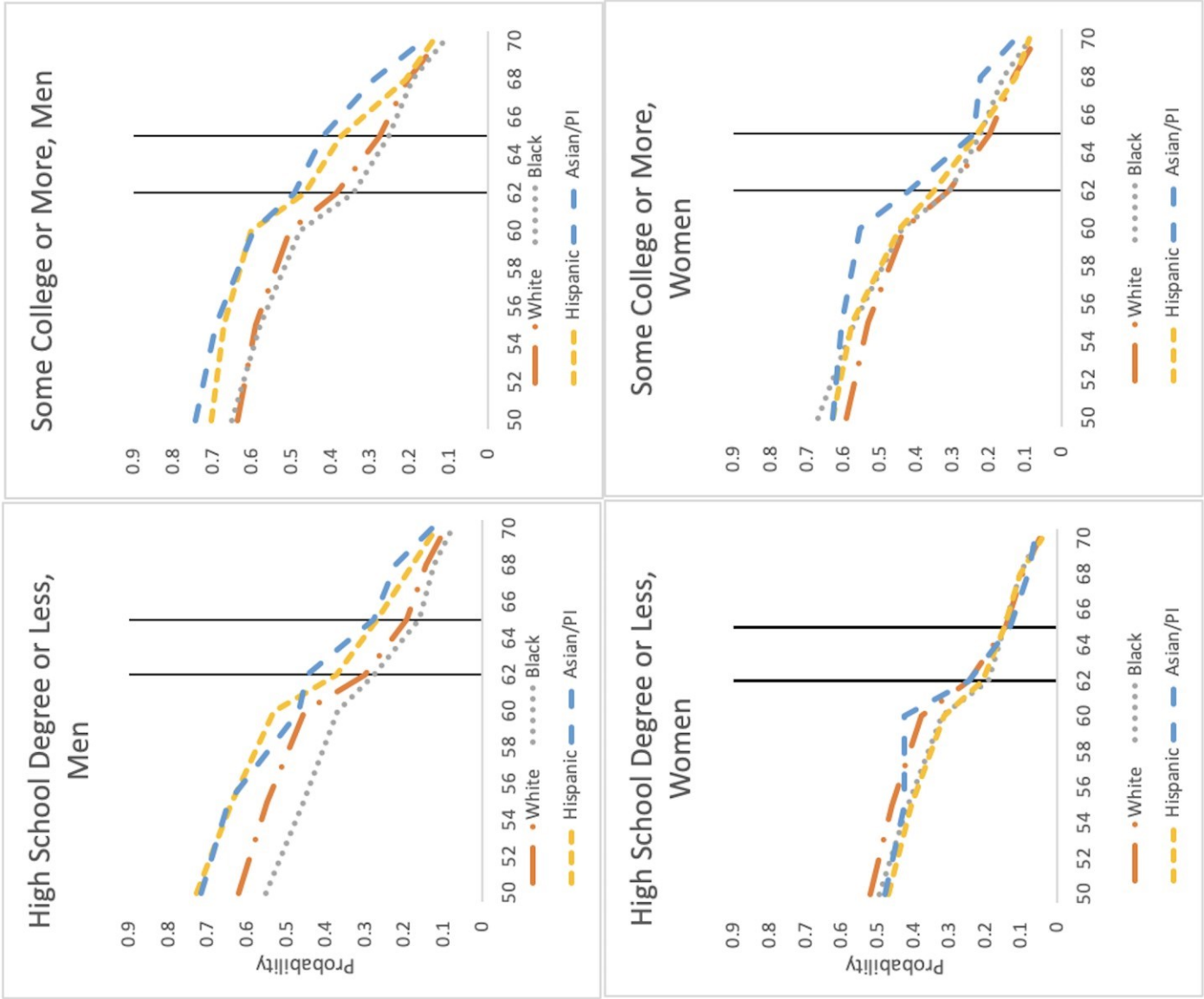
Figure 1. Predicted Probabilities of Alternative Pathways by Age, Gender, Education, and Race/Ethnicity Intersections

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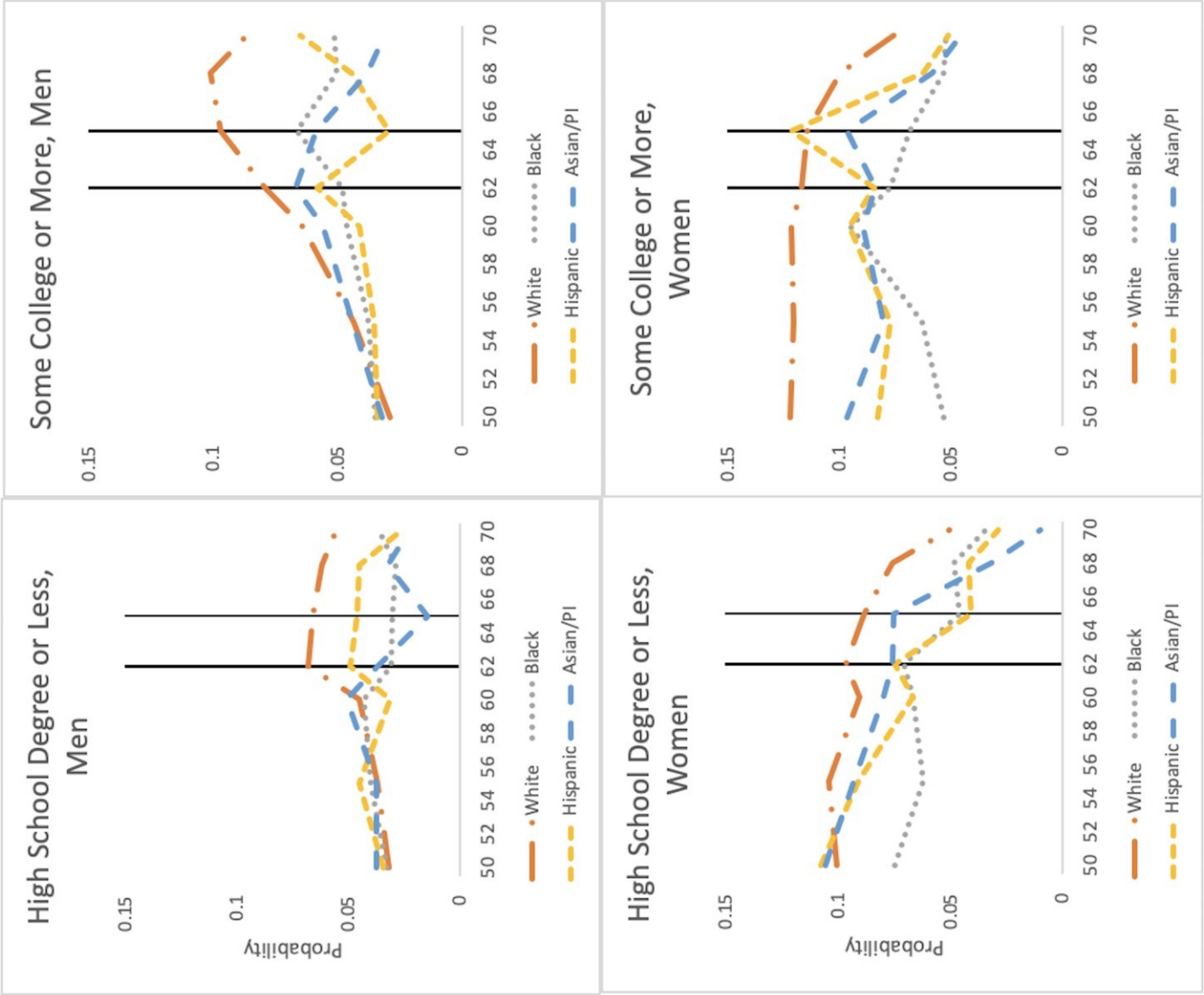
Figure 1. Predicted Probabilities of Pathway Participation by Age, Race/Ethnicity, Gender, and Education
1a. Long Hours Pathway



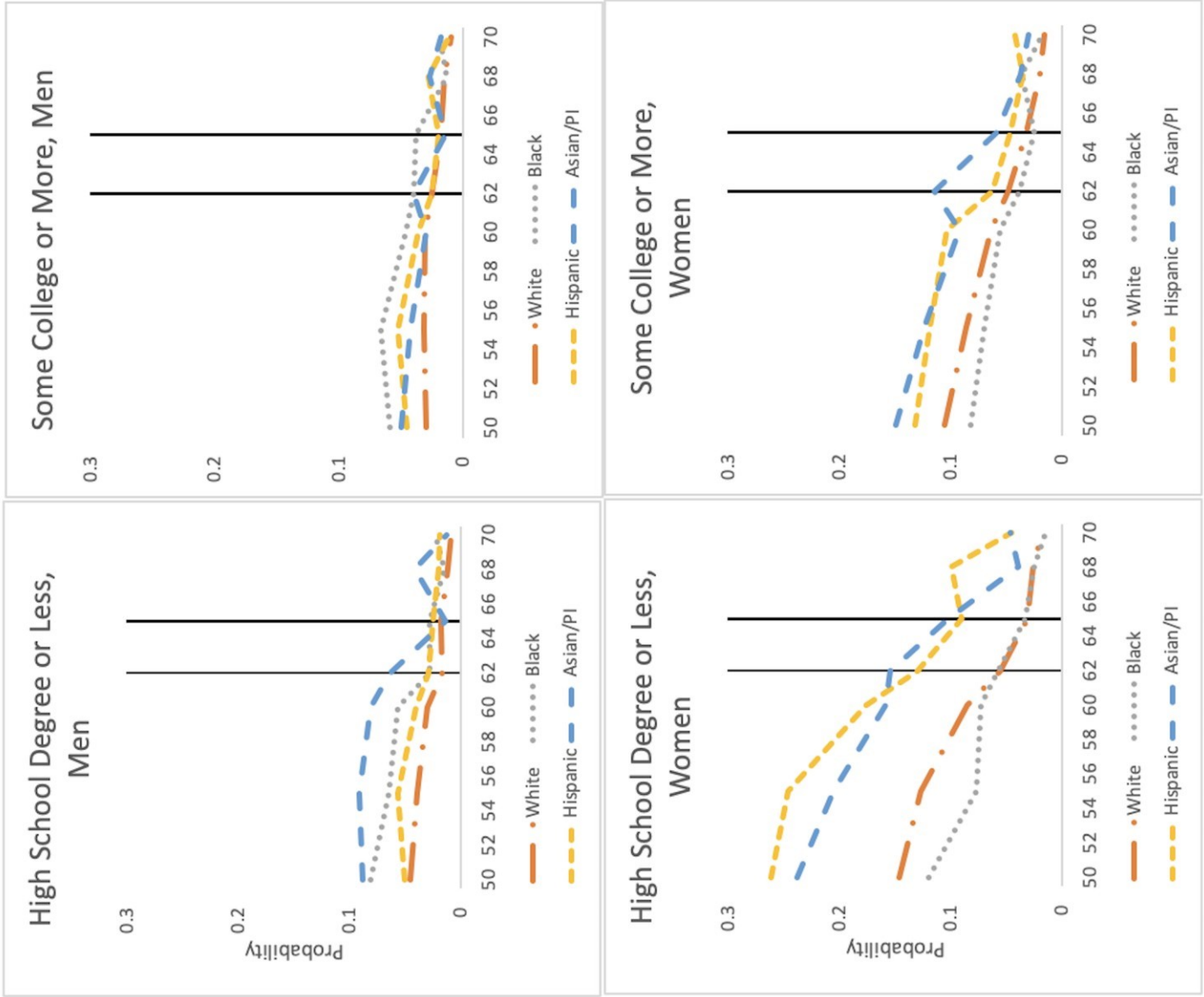
1b. Full Time Pathway



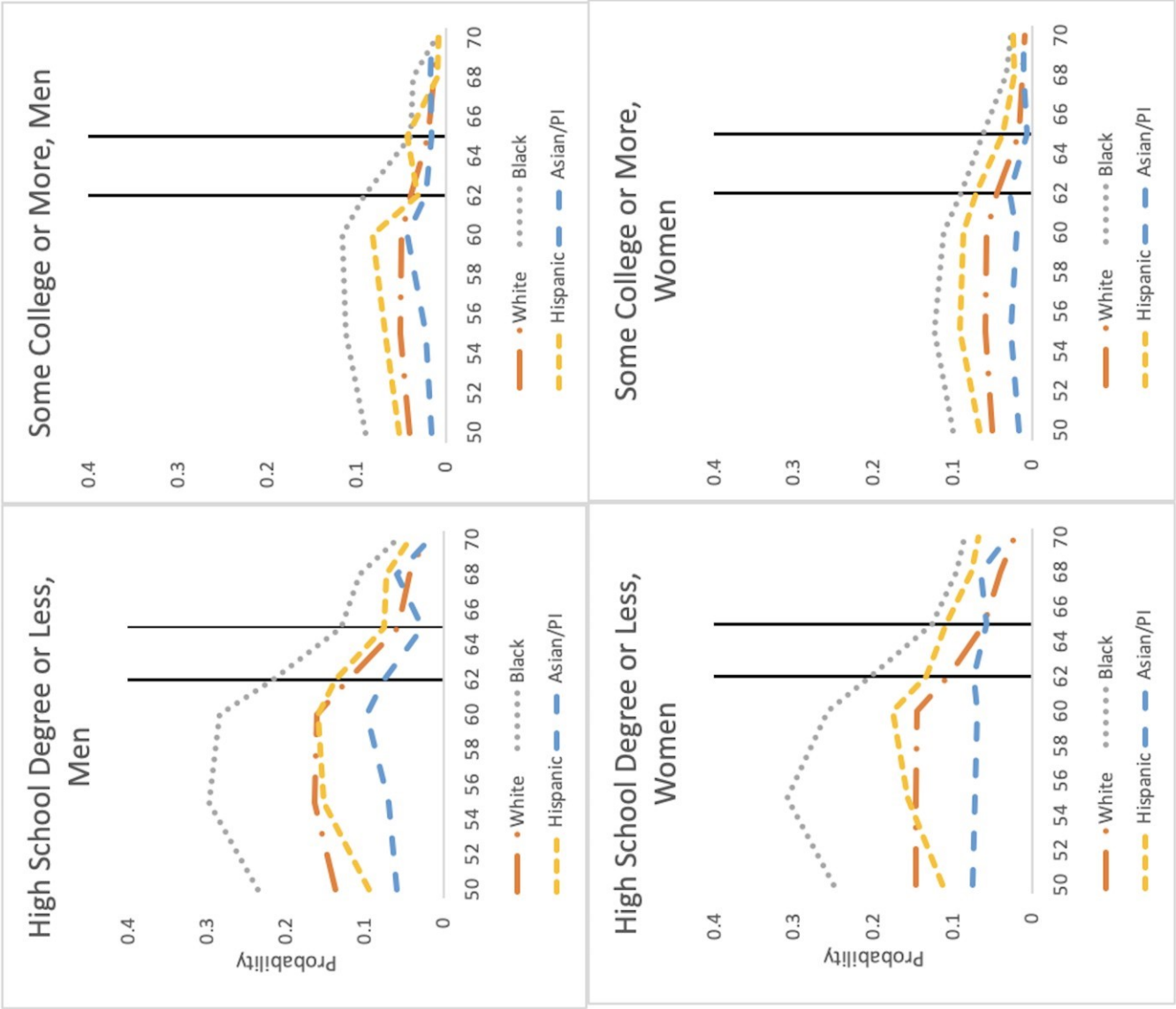
1c. Part Time Pathway



1d. Unemployed & NILF (Family & Other) Pathway



1e. NILF Disabled Pathway



1f. NILF Retired Pathway

