



Consider These Four Challenges to Expand the Narrative Beyond “Working Longer”

Authored by Christina Matz, MSW, PhD, Associate Professor, Boston College; Director, Center on Aging & Work

In the face of rapid population aging and extended life expectancies, our society has only begun to grapple with what can be done to ensure that longer lifespans are met with longer health spans and sustained economic security. Working longer or delaying retirement has become a commonly proposed solution, with advocates arguing that extended labor force participation could cut the cost of Social Security for an aging population, provide a bigger pool of experienced labor, and shore up individuals’ financial security.¹ What this solution has failed to consider, however, is that there is a large segment of older adults for whom choosing to work longer is not an option.

In recent years, we have seen shifts in our collective understanding of how structural factors and multiple sources of oppression (e.g., ageism, ableism, racism, and other ‘isms’ based on marginalized social identities) intersect to constrain choice and opportunity over the life course, resulting in health and economic inequities. Yet, discourse on work in later life has not always captured (and has sometimes mischaracterized) the variety and complexity of lived experiences—in particular for low-income workers, workers of color, women, and others marginalized due to their social positions. Further, statistics often obscure how the most marginalized older workers are faring. The COVID-19 pandemic has exposed such disparities as never before.

At the Center on Aging & Work at Boston College, we have been doing a lot of thinking about how to move the narrative beyond perceptions that aging well relies solely on individual agency and choice (i.e., depicting “successful” or “productive” agers as those who make good choices to secure their health and well-being, employment security, and pension and welfare provision in later life, etc.). Instead, we’re working toward broader approaches that identify socio-economic, structural, historical, and cultural factors that contribute to disparate outcomes in later life and center marginalized voices. In a post-COVID world, the field must come together to reimagine outdated models and set the agenda for new policies and practices moving forward.

An Ageism and Ableism Problem

At the individual level, ageism in the workplace can manifest as being denied a job based on age, being treated as less capable, being passed over for a work role, receiving less social support, or being blamed for failures or problems due to age, among other examples. Structural ageism occurs when societal institutions promote bias against older persons (e.g., denied access to health care based on age, mandated age-based retirement policies, lack of work opportunities, devaluing of lives, etc.). Ageism is, of course, intimately entangled with ableism—the privileging of the “normal” or able body. Indeed, “anything and everything can be cast under the light of normality, the light of ever-intertwined assumptions about how bodies are and should be.”² Positive aging discourse, while strengths-based in its intentions, often leads to public discourse in which we define and uplift the healthy older adult as one who is not disabled and is active, productive, and ‘not looking his/her age.’ Thus, the “preferred way of being old is to not be old at all, but rather to maintain some image of middle-age functionality and appearance.”³

How might we question the assumptions that shape access to choice and opportunity in later life and shift some of these more dominant narratives around retirement planning and decision-making? To be clear, there is no age wherein engaging in paid employment is merely a question of individual will or effort or choice. Such choice is always in intricate concert with a vast range of social, political, economic, legal, and other factors. This does not change when one reaches ‘traditional’ retirement age. Recent qualitative and quantitative research has pointed to a variety of issues that may affect low-income and marginalized workers during the retirement transition, including financial vulnerability, limited work prospects, significant caregiving responsibilities, health complications, cultural and familial factors, and perceptions of control.⁴ Many adults approaching retirement age come to the realization that there often is no choice—no good choice at least—when it comes to the alternative of work versus retirement.

Here are four challenges that employers, policymakers, and researchers must consider when it comes to the mandate to work longer...

Challenge #1: Attention to Care Work

We must acknowledge the plentitude of forms of caregiving and the ways in which they constrain or expand choice in later life, especially for lower-income workers (e.g., grandparents raising grandchildren may have to give up retirement completely).

Challenge #2: Decenter Whiteness in Our Approaches

Policy, research, and discourse on aging and work that use only culturally dominant indicators of ‘success’ (centering whiteness) will fail to reflect the diversity of experience within the population of older workers. We must look deeply at specific socio-cultural contexts and how they play a role in understanding observed disparities in choice, agency, and opportunity as well as antecedents and outcomes related to various aging and work phenomena. For instance, white-centered professionalism (i.e., implicit/unconscious bias toward white and western culture, race-based standards coded as a “cultural” workplace fit) is reinforced in various ways in the workplace, and those who do not or cannot conform to the culture are open to prejudice, ostracism, and other negative outcomes.

Challenge #3: Apply an Intersectional Lens

Intersectionality is a term coined by legal scholar Kimberlé Crenshaw in the late 80s⁵ that describes the overlapping and intersecting social identities (e.g., race, gender, education, ability, sexuality, gender identity, SES) that often affect and inform how we move around society. We must take an explicitly intersectional approach in order for the field to gain a better understanding of how multiple sources of oppression intersect to shape choice and opportunity and, subsequently, divergent work and retirement trajectories.

Challenge #4: Acknowledge Emerging Forms of Precarious Work in the Informal Economy

Those older workers who are self-employed or working in the gig economy in precarious types of work, involuntarily underemployed (i.e., working part-time or intermittently when they need full-time work or benefits), and those working in the informal economy (i.e., as a “side hustle” or as a primary source of income) tend to be overlooked in discussions of aging and work, yet these are the most vulnerable workers—those who have been pushed out of more secure, stable employment.

Conclusion

Everyone should have the right to choice and opportunity when it comes to paid work as they approach and pass retirement age. We know, however, that birthplace, social and economic class, and earnings impact not only our life expectancy but also quality of life. Rising levels of inequality mean wealthier people can retire whenever they see fit and enjoy at least a modicum of financial comfort while those with lower incomes and additional layers of being “othered” face impossible choices, like whether to continue working at a job that is killing them or risk impoverishment by retiring. That is, if they live long enough to have the opportunity to make ‘choices’ about retirement. The number of Americans facing these types of choices was already on the rise before COVID-19 and data show that downward mobility among older workers since the economic downturn escalated at a staggering rate.⁶

Now is the time to act on this front. Portraying the experiences of older workers holistically is important to advancing policy and practice moving forward. What is most critical, though, is ensuring we approach this work with intentionality and purpose. We need to have representation of older workers across various identities. We need to be asking, before we develop new policies and programs, which workers would benefit from this, who is represented, and who is left out? We also need to ensure that older workers—particularly those who occupy marginalized social identities—are being centered in policy discussions (including workplace policies) and government responses.

¹ Lisa Berkman and Beth Truesdale. Is working longer in Jeopardy? In Berkman, L. F. & Truesdale, B.C., *Overtime: America's Aging Workforce and the Future of Working Longer*, Oxford University Press (2022).

² Joel Michael Reynolds, *The Extended Body: On Aging, Disability, and Well-being*. Cambridge, MA: Hastings Center Report No. 48 (2018): S33.

³ Clara W. Berridge and Marty Martinson, “Valuing Old Age without Leveraging Ableism.” *Generations* 41, no. 4 (2018): 83.

⁴ Lisa Berkman and Beth Truesdale (Eds.), *Overtime: America's Aging Workforce and the Future of Working Longer*, Oxford University Press (2022); Nicole Ruggiano et al., “Work is Like a Therapy That Prevents Aging: Perceptions of Retirement, Productivity, and Health Among Minorities and Immigrants,” *SAGE Open* 7, no. 1 (2017): 1-11. <https://doi.org/10.1177/2158244016687234>; Luisa R. Blanco et al., “Retirement Planning among Hispanics: In God's Hands?” *Journal of Aging & Social Policy* 29, no. 4 (2016): 311-31. <https://doi.org/10.1080/08959420.2016.1272161>; Mary Gatta, *Waiting on Retirement: Aging and Economic Insecurity in Low-Wage Work*. Stanford, CA: Stanford University Press (2018). Dawn C. Carr et al., “Postretirement Life Satisfaction and Financial Vulnerability: The Moderating Role of Control,” *The Journals of Gerontology: Series B* 75, no. 4 (2020):849-60. <https://doi.org/10.1093/geronb/gby105>; Rocio Calvo, Dawn Carr, and Christina Matz-Costa, “Expanding the ‘Happiness Paradox’: Racial/Ethnic Disparities in Life Satisfaction Among Older Immigrants in the United States,” *Journal of Aging and Health* 31, no. 2 (2019): 231-55.; Antonia Diaz-Valdes. *Retirement Intentions and Behaviors of Hispanics Compared to Non-Hispanics in the United States: A Three-Paper Dissertation*. PhD Diss., Boston College (2019).

⁵ Crenshaw, Kimberly. Demarginalizing the intersection of race and sex: A Black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics, *University of Chicago Legal Forum*, no. 1 (1989): 139-167.

⁶ Papadopoulos, Michael, Bridget Fisher, Teresa Ghilarducci, and Siavash Radpour. Retirement Equity Lab. “Recession Increases Downward Mobility in Retirement: Middle Earners Hit From Both Sides.” Status of Older Workers Report Series. New York, NY: Schwartz Center for Economic Policy Analysis at the New School for Social Research. (2020).