

Chapter One

Statement of the Problem

At present, an increasing body of literature speaks to the ways in which the retirement experience is both similar and different for men and women. However, a male model is typically used to compare women's experiences with men's (Calasanti, 1993). Consequently, the research tends to explore, for example, gender differences in retirement income, in the transition to retirement, and in attitudes and expectations about retirement. But this approach only tells us that women's experience of retirement is different from men's. What this approach does not tell us, for instance, is how to respond to those differences so that the actual needs of women are met, or what women's experiences actually are. It also doesn't tell us about similarities, and how gender relations structure retirement for men and women.

For example, the reproduction of the labor force, which involves unpaid domestic work, is essential to the maintenance of the capitalist economy (Smith, 1987; Gerstel and Gross, 1987). Considering that retirement provisions are directly linked to the paid economy, it is critical to examine how gender relations over the life course structure labor force involvement and market wages. Given that women typically perform unpaid work at home (Gerstel and Gross 1987) despite their level of involvement in the paid economy (Calasanti, 1993), they reap fewer rewards in the work place. Women's involvement in unpaid productive activities enable men to devote more time to the paid economy (Acker, 1988), accruing greater rewards. Explaining how such gender relations influence retirement will help clarify why men and women's experiences would be different, or in

what ways the experiences are the same. Further, this type of examination can lead to much-needed solutions and policies that are gender-specific.

At the same time, much of the retirement literature on gender appears to be specific to the experiences, expectations, and attitudes of white men and women. However, the research that does take race into account suggests the retirement experience for racial-ethnic minorities is also different from that of white men and white women on many levels. For example, mainstream retirement theories and research have traditionally linked retirement to the paid labor market in a way that assumes long-term employment stability, mobility, and increasing wages. Given that Blacks' labor market experiences often diverge markedly from these assumptions, especially by gender (Amott and Matthaei, 1991; Collins, 1990), the resources, attitudes, expectations, and actual retirement experiences of racial-ethnic minority elderly should also be expected to be different.

Specifically, one ramification of the lifelong effects of institutional racism and discrimination in educational institutions (Perkins, 1993) has been the relegation of racial-ethnic minorities to secondary labor market jobs. These jobs, whose existence are partly determined by the needs of the economy, are characterized by low income, a part-time or temporary nature, few or no benefits, little to no upward mobility, and insecurity about future employment (DeViney and Solomon, 1995; Collins, 1990; Amott and Matthaei, 1991). Being constrained to these types of jobs can be expected to shape retirement experiences in significant ways. For example, in Gibson's (1987) examination of non-working Black people age fifty-five and older, she found lifetime work history to

be an important determinant in explaining the tendency for Black elderly to self-define as “unretired”. She found that working in both paid and unpaid jobs from childhood to old age made it difficult to identify as having a status that had never been a part of their lifestyle or expectations -- that is, being able to voluntarily stop working. Thus, in this study, lifetime labor market experiences are an important influence on self-defining as retired among this racial-ethnic minority group.

Still, the literature on African-American men and women’s retirement experiences is limited and contradictory. Studies on race and retirement suggest that lifetime work patterns have a significant affect on one’s self-definition as being retired. However, when the effects of the interaction of race and gender on retirement are considered, different findings emerge. For example, in Gibson’s (1987:695) study, she found that “[g]ender was not significantly related to one’s subjective definition of retirement.” However, lifetime work patterns and sources of retirement income were found to be significant. Likewise, Zsembik and Singer (1990) did not find gender to be significant in self-defining as retired among Mexican-American men and women. However, when associating retirement with the receipt of retirement income, women were significantly less likely to define themselves as retired than men, and they were more likely to define themselves as retired when the experience was defined as an activity status. This means that they were more apt to self-define when they regarded their current engagements, such as homemaking, as an activity.

Importantly, Gibson and Zsembik and Singer fail to examine the effects of unpaid productive activities on the retirement experience for racial-ethnic men and women. As

previously iterated, women are the ones who typically engage in unpaid productive activities. An examination of unpaid productive activities -- productive activities being any activity paid and unpaid, which produces goods or services (Herzog et al, 1989) -- may reveal if and how gender effects self-defining as retired (Danigelis and McIntosh, 1993). Finally, in their study of older African-American women, Allen and Chin-Sang (1990) found that the meaning and context of leisure overlapped with the meaning of work, despite their perception of what leisure time was and how it should be spent. What this means is that the kind of work these women did for pay closely resembled the kind of unpaid work in which they engaged. Thus the distinction between paid and unpaid work, and work and leisure, had no clearly defined distinctions.

Taken together, present findings do not allow us to make conclusive generalizations about racial ethnic minority men and women's retirement experiences. Further, among African-Americans it is unclear whether paid, unpaid, or both kinds of work significantly impact self-defining as retired. These considerations run counter to the mainstream perspectives which assume that retirement is an experience solely structured by paid work, but they dovetail with research on women and African-American retirees. Thus, it may be that if a holistic understanding of retirement is to evolve, analytical conceptions of labor must broaden.

To further examine this relationship between labor and retirement, I will conduct an exploratory investigation of the retirement experiences of African-American men and women. My research will be informed by the principles of Black feminism. According to Patricia Hill Collins (1991), Black feminism begins with experiences of Black women

and considers race, gender, and class equally as contexts which structure life experiences. Black feminism also identifies community and extended networks as agencies that serve as a means of survival, a source of activity/leisure, and/or a basis for friendship for men and women.

In relation to retirement, Black feminism would suggest that race, class, and gender interconnect to structure paid and unpaid work experiences differently within and across racial/ethnic groups. As the literature on race and retirement suggests, lifetime work patterns are likely to impact racial/ethnic minorities' decision to not define themselves as retired. At the same time, other research has shown that regardless of race, women are extensively engaged in both paid and unpaid labor (Amott and Matthaei, 1991). For example, despite the fact that both men and women are involved in paid labor, it is predominately women who come home to engage in a variety of unpaid activities. Thus, combining this evidence with the insights of Black feminism, my overarching research question is, "Do productive activities significantly impact whether Black men and women self-define as retired?" To answer my general question, I will ask the following specific research questions:

Do Black women differ from Black men in the type of productive activity performed?

Do Black women engage in more productive activities than Black men?

Does gender have a significant impact on Black men and women's decision to self-define as retired?

Does gender impact self-defining as retired for African-Americans through productive activities?

To address my research questions, I will conduct a secondary analysis using data from Wave I of the Americans' Changing Lives Survey conducted in 1986. Descriptive statistics and frequencies will show the various types and extent of engagement in productive activities. Then, logistic regression analysis will be used to determine whether gender will impact engagement in productive activities, thus affecting whether African-American men and women self-define as retired.

In the next chapter, I will review the literatures on gender and retirement and race and retirement. This review highlights research that has examined an array of factors that influence the retirement experience for men and women of different racial-ethnic backgrounds. I use the findings from these studies as a rationale to examine similar factors associated with race, gender, and the retirement experience.

Chapter three outlines the theoretical framework used in this study. It begins by giving an overview of the early theories on retirement as well as the more recent critical theories such as political economy and socialist feminism. This section illustrates the ways in which specific theories on retirement have excluded experiences of women and racial-ethnic minorities, leading to a myopic portrayal of work/retirement experiences. As a result, I incorporate the principles of Black feminism to examine the experiences of African-American elderly.

Chapter four describes the data and methodology I will use in my research. Specifically, it describes the Americans' Changing Lives data set, the variables drawn from this data set, and logistic regression analysis, the analysis that will be used in this study.

Chapter five presents the findings of my research. This chapter begins by describing the demographic, retirement, and productive activity characteristics of my sample and comparing them to the broader population. Next, it describes the statistical tool I used to facilitate the research. Finally, the results are discussed by addressing the overarching goals of my research.

In Chapter six I outline and interpret the findings by discussing them in relation to the specific research questions. Then, the findings are discussed in relation to the broader goals of my research. Finally, I discuss the limitations and implications of my findings, and speculate on their potential impact on future research and public policies pertaining to older African-American men and women during retirement.

Chapter Two

Review of the Literature

Gender and Retirement

A substantial amount of literature exists on women's attitudes toward, and expectations and experiences of retirement. This growth in research on women may be reflective of the influence that critical perspectives and women themselves have had on further developing the retirement literature. For example, the research on gender and retirement is usually grounded in mainstream ideology. This is not meant to suggest that the literature is insignificant, but instead to indicate that most of the research continues to focus on retirement primarily as it relates to factors associated with the paid labor market, factors found to be important to men.

For example, DeViney and Solomon (1995) attempted to explain women's retirement by looking at retirement income. They measured several factors that were presumed to have an impact on women's retirement income, including education, years of work experience, labor market segmentation, and family demands. They found that women received significantly less retirement income than men did, and that current and previous marital status had differential yet significant effects on women's retirement income. Women who are currently married, or have been continuously married reaped substantial benefits in retirement income in comparison to those who have had disrupted marital histories.

Likewise, in their early work, Gratton and Haug (1983) focus on retirement income and health, and found these factors to be most consistent in influencing women's

adjustment and decision to retire. Further, they found marital status to have positive and negative effects on women's decision to retire. Specifically, receiving retirement benefits as a wife is far more rewarding than receiving benefits as an insured worker. They conclude by suggesting subsequent research on marital status be conducted. Other researchers have investigated the effects of income and marital status on retirement. Hatch (1992) hypothesized that previously married women would be less inclined to want to retire than men, and that gender differences would not be observed among the never married. She found that previously married women were less likely than men to agree that older workers should retire. She concluded that women's lower anticipation of retirement had a lot to do with the lack of expected income associated with their past and present engagement in the paid labor market. That is, women who were previously married anticipated a lower income return because it would be based on their current income and not the income of their ex-spouse, which would have been significantly higher. Similarly, Keith (1985) investigated the effects of marital status toward work and retirement. In comparison with formerly married women, Keith found (1985:413) "... never married men and women held comparable attitudes toward work." On the other hand, the never married women had more positive attitudes towards retirement than the formerly married women.

The literature examining retirement experiences of white women in comparison to white men show retirement income and the structural factors that affect it, such as education and labor market segmentation, in addition to marital status to be the most significant predictors of women's retirement.

Race, Gender, and Retirement

However, when the lens shifts to non-white groups, research shows that retirement income and marital status are less significant predictors of retirement experiences. It does suggest however, that the retirement experience is mediated by race in ways not captured by the literature on gender and retirement.

Take, for example, the research conducted by Danigelis and McIntosh (1993). They used race and gender as social contexts for understanding how individual resources may affect productive activities for different groups of elderly. Personal resources included personal support, physical ability, age, and measures of socioeconomic status. In their analysis, separate regression equations based on race and gender were run in relation to each resource. They found that there were greater resource advantages when the person was both white and male. In reference to productive activities, they found that white women spend more time on productive activities in general. Among older Blacks, they found a similar gender pattern; however, it was not statistically significant when adjusting for resources.

Other researchers who have examined the factors that influence minority elderly's self-definition as retired, revealed that lifetime work history consistently influenced subjective retirement status. For example, Allen and Chin-Sang (1990) investigated how the context and meaning of past work history distinguishes leisure from work and non-leisure experiences for older Black women. They found that work from early childhood into old age was a defining feature of these older women's lives. When asked to describe their current work/leisure time, Allen and Chin-Sang found that no clear distinction was

made. Similarly, Zsembick and Singer (1990) found the factors influencing self-defining as retired among older Mexican Americans were not well-defined. For this group, leaving a long-term job or any job in general doesn't necessarily mean that actual work ceases. Similarly, it does not necessarily suggest that leaving a job signifies the end of productive activities. Thus, Zsembick and Singer also conclude that the effects of lifetime disadvantaged placement in the paid labor market blurs the distinction between the cessation of paid work and the beginning of retirement.

Like the two studies above, Gibson (1987) found lifetime work history to significantly influence African-Americans retirement status. Gibson examined respondent's subjective definition of retirement status in relation to age, sex, urbancity, lifetime work patterns, source of income, and subjective disability. Based on her findings, she asserted that Black America's relationship to the job market, the kind of jobs to which they have been relegated, experiences such as disability and receiving disability income, and declining labor force participation, have created a new category of what she termed the "unretired retired." She found the "unretired retired" status for older Black people to be a function of the following: an indistinct line between work in youth and work in old age, receiving retirement income from sources other than private pensions, the necessity to work in old age, and the economic and psychological benefit of defining oneself as disabled rather than retired. Her research illustrates that the process leading to a subjective assessment of being retired, is neither as simple nor linear as previous research and theories on white men often portrays. By not embracing the retired status, the Black elderly in this study ask us to broaden mainstream conceptions of

retirement processes by considering their experiences and placement in the paid labor market.

The literature on racial-ethnic minorities suggests slightly different factors than those for white men and women, to be significant predictors of retirement. While structural factors such as income and education were found to be important, other factors were consistently found to be even more significant. These factors include, income sources such as disability or Social Security, lifetime work patterns, and health status. Taken together, the literature review suggest that my study examine a variety of structural factors, income sources, work patterns, and unpaid productive activities when assessing retirement experiences of Black men and women.

Chapter Three

Theoretical Framework

While sparse, the literature on race, gender, and retirement suggests that the interaction of both race and gender plays profound and distinct roles in structuring people's lives in relation to work and leisure. The past and present effects of racism and sexism have translated into lifetime patterns of economic insecurity and vulnerability which are race-and gender-specific (Collins 1990). Thus, for minority elderly, racism and/or sexism were pivotal in determining occupation type and earning potential. In response to such disadvantages, racial-ethnic minorities, particularly women, have adopted a variety of survival strategies throughout their lives (Calasanti, 1993; Collins, 1990; Allen and Chin-Sang, 1990). These strategies, which may be gender-specific, included establishing community, extended family, and other social networks that function to alleviate childcare and housing needs, and provide supplementary income (Collins, 1991). Thus it appears that one key to survival involved the production and maintenance of a great deal of unpaid labor.

The above suggests the need to use a theoretical perspective that would account for race and gender inequities and their consequences in examining retirement among Black men and women. Black feminism provides such a framework, and is the perspective that I will use to guide my research. Unlike the early theories and the more recent critical perspectives on retirement, this perspective theorizes about the ways in which race-ethnicity, in tandem with gender, structures work, community, and family relations. Like some of the critical retirement perspectives, Black feminism assumes

unpaid work to be gender-specific. However, by viewing the world through the lens of Black women, it also recognizes it as a form of labor that is pivotal to the survival of members of the Black community.

Below I will review Black feminism more thoroughly. First, however, I will briefly discuss previous theories of retirement, to show why Black feminism is best suited for my research. After a discussion of Black feminism, I will apply this last perspective to formulate my specific research questions.

Early Theories on Retirement

Functionalism, a macro-level sociological theory, "...seeks to answer the question: What holds societies together?" (Denisoff and McQuarie, 1995). The basic premise of functionalism is that the ways in which a society functions is analogous to a biological organism. For example, a society's ability to function smoothly is dependent upon the role(s) each social institution performs both separately and together (Denisoff and McQuarie, 1995). During the 1950's and 1960's, when it enjoyed its greatest popularity in sociology, the tenets and assumptions underlying functionalism influenced the development of middle-and micro-level sociological perspectives in all areas, including aging and retirement.

Role theory shares with functionalism a concern with the roles that individuals and social institutions perform within society. It suggests that role performance is central to the development of one's identity and the corresponding tasks that one will perform within social institutions (Strauss, Aldrich, and Lipman, 1976). As such, each individual contributes to the overall functioning of society by engaging in mutually suitable roles for

themselves and society. Like structural functionalism, role theory also undergirds many retirement theories.

One retirement perspective rooted in structural functionalism is disengagement theory. This theory suggests that retirement involves a mutual withdrawal between the elderly individual and society, such that the individual withdraws from mainstream activities, including work in the paid labor market (Schwartz, Snyder, and Peterson, 1984). On the one hand, this disengagement process allows for younger workers to replace older (and it is assumed, somewhat “outdated” in terms of skills) workers in the job market; maintaining a stable and healthy economy. On the other hand, it provides older people with an acceptable avenue for withdrawing from the job market and other activities, preventing the embarrassment that might accompany the exposure of the diminishing capabilities and loss of status assumed to follow with old age (Strauss, Aldrich, and Lipman, 1976).

While also drawing from structural functionalism, activity theory poses an opposite path to “successful retirement”. This theory suggests that successful retirement involves engaging in high levels of meaningful activity. Since work in the paid job market was thought to be the predominant role for retirees, maintaining high levels of activity was assumed to be a necessary replacement. Finally, when applied to retirement, continuity theory (Atchley, 1989) suggests that the experience depends upon one’s former life experiences, the passage of time, and the development of one’s character (which is affected by life experiences and time). Thus the extent to which one’s retirement experience preserves or changes aspects of young adult and middle-aged

lifestyles is contingent upon the confluence of these factors. As a result, the retirement experience can vary for men or women of different racial-ethnic backgrounds on an individual and not systematic level.

While the postulates of each theory may vary, some of the overarching assumptions are essentially the same. Inherent in each theory is, first, the assumption that paid work is the only form of work that matters in relation to retirement experiences. Therefore, services performed outside of the labor market are not recognized as important on either a subjective or on a policy level. This is obvious in the fact that Social Security pensions are linked primarily to paid work in an occupational setting. Second, each of the theories point to a rigid and dichotomous distinction between work and leisure/retirement. This point is reflected by the fact that early theories examine retirement as an event that occurs in relation to making a single one time transition out of the formal paid economy. For example, such analyses fail to examine domestic work as a kind of paid work that is not characterized in the formal economy. Further, such analyses fail to capture the blurred distinction between the kind of work one did for pay, which closely resembles the kind of unpaid work one does even if she has retired from that particular domestic job.

Critical Perspectives

One of the stipulations of Social Security is that one must work ten years or earn forty credits before receiving benefits (Social Security Administration 1994). This is just one illustration of how retirement benefit levels are tied to market wages. Thus, prior to the 1980's, women who were full-time housewives or part-time workers who did not

meet the forty- credit requirement were excluded from Social Security eligibility. Similarly, when Social Security was first enacted certain occupations were excluded from benefit eligibility. Due to the powerful interests of southern legislatures, agricultural and domestic work -- work that has been and still is performed by racial-ethnic minorities -- were excluded (Quadagno, 1994). Thus, I would argue, many women as well as racial-ethnic minorities who worked in domestic and agricultural work would not be considered to be retirees based on their lack of access to Social Security pensions. While most occupations are now covered by Social Security, few other provisions in Social Security policies that reflect the changing composition of the workforce, changing family structures, or divergent forms of work have been made (O'Grady LeShane, 1993). These kinds of inequities which are embedded in retirement policy, and reflected in retirement income differentials for men and women, partially influenced more critical analyses of work, retirement, and social policy for men and women.

During the late 1980's, the increase in women workers (Perkins, 1993) also induced critical scholars to revisit the previous ways in which work and retirement were conceptualized. Part of the perceived need to do this was the recognition that social theories, and subsequent research, influence the development of social policies. Retirement research and subsequent policies thus reflect, and to a degree reinforce, the assumptions of early theories on retirement, particularly the belief that paid work in the formal economy is the only form of work that matters to men in relation to retirement (Gratton and Haug, 1983; Calasanti, 1993). In part, as a result of these factors, newer

critical perspectives on the retirement experience have developed. Two of particular relevance to my research are political economy and socialist feminism.

According to the political economy perspective, the retirement experience is contingent upon one's location within the class hierarchy (Estes, 1991), as well as race and gender. Unlike earlier perspectives, political economy suggests that social structural location and power relations have an impact upon retirement. As a result, social struggles that play out in the state arena can play a pivotal role in enhancing or inhibiting the retirement experience, either through policies that influence lifelong inequities or through policies specific to later life, such as social service provisions. For example, health and medical care provisions are not universal. They are only available to the elderly, and to impoverished people -- which includes poor elderly. In the latter case, class location determines whether you qualify for Medicare or Medicaid, a means-tested program. Consequently, struggles between the young and the aged or the poor and non-poor over such provisions get played out in the state arena. Although this perspective recognizes the importance of gender and race as structuring the aging process, its focus is on class as a predominant factor that shapes retirement experiences.

Socialist feminism, one strand of feminism, also assumes the interconnection of power relations in structuring work, family, and retirement relations. Beginning with the standpoint of women, socialist feminism considers the experiences of women from different racial-ethnic groups, classes, and sexual orientations. This reveals that social, economic, and political privileges are based on power relations, and that men accrue these privileges throughout the life course at the expense of women's oppression

(Calasanti and Zajicek, 1993). Patriarchy, an important concept in socialist feminism, refers to the systematic ways in which men dominate and exploit women in social institutions (Calasanti, 1993), including the labor market and the family. Thus, socialist feminism posits that retirement is going to be experienced in ways that reflect the privilege/oppressed relations that characterize men and women's experiences prior to retirement. As a result, socialist feminism attempts to describe the ways in which retirement can be understood in relation to work in the formal economy, and also in relation to the family and domestic, unpaid work. Theoretically, it attempts to understand the ways in which gender structures such relations, and how that varies by race-ethnicity and class. In practical terms, however, socialist feminist research is just beginning and to date has predominately drawn upon the experiences of all white samples (Calasanti, 1993). Thus even though socialist feminism theoretically considers racial-ethnic and class variations of men and women in relation to the dynamics of retirement, very little is understood about the racial-ethnic dynamics that further structure the retirement experience similarly or differently for men and women.

These critical perspectives on retirement have enhanced our understanding of retirement as a process that is not only linked to the paid economy, but is structured by one's class, race-ethnicity, and gender. However, if the dynamics of retirement are to be fully understood, then the experiences of racial-ethnic elderly must also be explored. Even though political economic theory and socialist feminism theorize about class, gender, and race-ethnicity as contexts that structure work and retirement experiences, neither give race equal weight. Failure to do this ignores the reality that one's class or

gender is not independent of, and unaffected by, one's race and ethnicity. Thus, an examination of African-American's retirement experiences, for example, can reveal the ways in which groups of elderly are privileged, and others oppressed on the basis of the intersections of these group differences. Further, a comparison of African-American men and women can reveal the ways in which race and gender structure patterns of work and consequently retirement. This offers the possibility of broadening our theories and mainstream conceptions of what constitutes work, especially in relation to retirement (Calasanti, 1993). If retirement policies are going to be able to respond to the experiences of different groups, they must be in tune with the reality of needs based on the intersection of race, gender, and class.

Applying Black Feminism to Retirement

To help me theorize how race-ethnicity might shape the retirement experiences of African-Americans, I will apply the principles of Black feminism, as put forth by Patricia Hill Collins (1991). Black feminism differs from socialist feminism in that it examines power relations in the job market, family, and community through the lens of Black women, a perspective that allows for the examination of simultaneous oppressions. This perspective examines the ways in which gender structures contexts of work based on one's race-ethnicity. So, for example, to understand why Black men and women perform certain kinds of paid and unpaid work, an analysis of race and race relations is necessary. An analysis of race, gives us insight as to how such relations structure employment opportunities for Black men and women, and how such opportunities differ or relate to those of different racial-ethnic groups of people. For example, Black feminism would

argue that racial discrimination has had negative ramifications for the employment and economic security of both African-American men and women. As a result, the black community and extended networks are relied upon as a context for performing various kinds of unpaid work, as a means of social and economic support. At the same time, Black feminism would note the gender differences that exist among African-Americans when evaluating who does the unpaid work, and how much time is so devoted. In essence, similar to white women, African-American women disproportionately perform the unpaid work that is necessary for African-American's survival. At the same time, beginning with the experiences of Black women, Black feminism expands the notion of unpaid work to include a much larger family, the Black community. The fact that this kind of labor is a critical part of African-American's but not white women's lives, is directly related to the privilege that white women receive at the expense of their Black sisters.

When applied to the retirement experience, Black feminism would argue that conceptions of work in relation to race and gender must undergo change if the experiences of African-American men and women are to be fully understood. For example, we must hold open to question the assumption of the importance of paid work that is central to current analyses of retirement. Both socialist feminism, and Black feminism suggest that conceptions of work must expand, especially in relation to retirement. This is particularly true if there is a desire to explore the ways in which race and gender relations structure work experiences and thus retirement. For example, socialist feminism argues that the dynamics of (1) domestic and market labor, (2) market

labor and retirement, and (3) retirement and domestic labor each affect work/retirement relations for men and women. In the first dynamic, it is revealed that women more so than men are relegated to household domestic tasks. Calasanti (1993) tells us that the effects of gender relations for men and women in market labor are indicative of extended careers, breadwinner roles, promotions and high wages for men, and secondary jobs, unattractive shifts and low wages for women. In relation to the second dynamic, men's high and stable market wages translate to comfortable retirement income as well as the possibility of a private pension. For women, low market wages and type of occupation employed, translate to depressed retirement income without the likelihood of having a private pension. The third dynamic reveals the ways in which gender relations structure unpaid work in the private sphere thus affecting retirement experiences for men and women. In this case, caregiving responsibilities, for example, may force a woman to unwillingly retire while enabling her spouse to continue working.

Socialist feminist analyses do offer insight into the ways in which retirement experiences might be played out when structured by gender relations. Yet it does not go far enough to suggest how racial-ethnic relations combined with gender relations may affect retirement experiences. By using an analysis that begins with the voices of Black women, the dynamics that are presumed to affect work/retirement relations for men and women may play out differently. As a result, below, I present what I take to be the core assumptions of Black feminism, and I will apply these to the retirement experience of Black men and women.

According to Collins (1991), these assumptions include first and foremost, Black women must be at the center of analysis. Second, Black feminism assumes that race-ethnicity cannot be analyzed without simultaneously assessing its interconnectedness with gender and class. Third, it posits that patterns of inequality emanating from the race, class, and gender interconnection structure a particular group's relationship to patterns of labor, both paid and unpaid. In relation to retirement, these assumptions suggest that these different labor patterns influence retirement experiences in ways that sometimes differ from those of white men and women. Conceptions of both labor and retirement must broaden to take these experiences into account.

My previous literature review, together with the tenets of Black feminism, suggests many areas to explore in relation to race, gender, and retirement. For instance, the literature tells us that women, regardless of race, are extensively engaged in paid and unpaid labor. Collins' (1991) and Allen and Chin-Sang's (1990) work also tell us that the community serves as a context that structures work, thus retirement, for Black women (and men too, but perhaps differently). Specifically, the community has consistently served as a source of unpaid but vital productive activities such as caregiving, church-related volunteer work, and childcare, tasks primarily performed by Black women. For these women however, the unpaid productive community activities closely resembled their paid productive activities. That is, historically, Black women have predominantly been employed in reproductive labor (Glenn, 1990). Further, as Allen and Chin-Sang (1991) found, Black women's work histories and the context of their work significantly influenced the meaning of work and leisure such that they often overlapped. As

evidenced in their research, engagement in both paid and unpaid productive activities blur the distinction between work and retirement, ultimately effecting whether these African-American women self-defined as retired.

Given these findings and using the insights of Black feminism, I want to examine whether gender differences exist among African-Americans when self-defining as retired. Theoretically, when and how Black men and women self-define as retired could be indicative of the effects of work (paid, unpaid, or both) in making such a decision. In practical terms, considering when racial-ethnic men and women self-define as retired –a decision clearly linked to patterns of work -- could for example potentially influence retirement pension policies to change preexisting eligibility formula, so as to account for divergent work experiences such as those of Black men and women.

The retirement literature and Black feminism suggest that to understand the ways in which race, class, and gender effect whether one self-defines as retired requires an examination of paid and unpaid productive activities. Thus controlling for such factors as income, education, occupation, income sources, disability status, marital status, and age, my specific research questions are:

1. What kinds of productive activities characterize the experiences of Black men and women ages fifty-five and older?
2. To what extent does gender impact Black people's decision to self-define as retired?
3. In what ways do productive activities, through gender, effect whether African-Americans self-define as retired?

In more detail, the following questions outline my research model.

- Does gender influence African-Americans' decision to self-define as retired?
- Does gender influence the unpaid productive activities African-Americans engage in, and thus affect their retired status?
- Does gender influence the paid productive activities African-Americans engage in, and thus affect their retired status?
- Do income sources vary by gender, and do they affect African-Americans' decision to self-define as retired?
- Does income and education affect African-Americans' decision to self-define as retired?
- Does disability status affect African-Americans' decision to self-define as retired, and is that effect gender dependent?
- Does age affect African-Americans' decision to self-define as retired?
- Does marital status influence African-Americans' decision to self-define as retired, and is this conditioned by gender?

Because community likely structures retirement for this group of people, many of the variables that will be used to account for unpaid productive activities relate to community activities. Thus, analysis of my second research question will also enable me to suggest some of the ways in which community-related activities serve as contexts in structuring the retirement experience.

To address my research questions, I will conduct logistic regression analysis, using data from Wave I of the Americans' Changing Lives Survey. Chapter four describes in more detail the data set and the methodology that will be used for my research. Refer to Appendix A to see Figure 1, the diagram of my research model.

Chapter Four

Methodology

In this chapter I will briefly describe the methodology that will be used in my research. I will begin by describing the data set I use in this study. Next, I will introduce the factors that will be examined, how those factors will be measured, and the analytic tools I will use.

Sample

My research requires that I have a sufficient sample of older African-Americans, and that the data set contains information on a wide range of paid and unpaid productive activities. As a result, my data will be drawn from Wave I of the Americans' Changing Lives (ACL) survey, originally conducted in 1986 and again in 1989 by James House, the principle investigator. The Americans' Changing Lives survey uses a multistage, stratified area probability sample, with an oversample of Blacks and people aged sixty and over ($N = 3,617$). The survey is representative of all United States households of people age 25 years and older, excluding households in Alaska and Hawaii (House 1996).

The study was designed to investigate a range of productive activities in which people engage (House 1996). Thus, the Americans' Changing Lives data is well-suited to my study. My study will address African-Americans aged fifty-five and over ($N = 569$).

Variables

I want to assess gender differences, and their effect on African-American men and women self-defining as retired. To do this, I will examine the effect of gender on

productive activities, and on self-defining as retired, controlling for structural factors including education, income, income source, health status, and age.

Thus, self-defining as retired is the primary dependent variable, productive activities and the control variables are both predictor and dependent variables, while gender is the primary independent variable.

Gender. The survey recorded the respondent's sex as a dummy variable, male = 0 and female = 1.

Self-define as Retired. This is the primary dependent variable. The survey measures this as a dummy variable, with not retired = 0 and retired = 1.

Age. This is a control variable. The survey asked respondents their age. This was a continuous variable, I recoded it into three categorical variables where ages 55 – 64 represents the young old, ages 65 – 69 represents the middle old, and ages 70 – 99 represents the oldest old. The first age category represents the young old -- who I presume are less likely to self-define as retired than the middle old and the oldest old -- because they are younger and do not yet receive Social Security income. For my research purposes, the age range is 55 - 99.

Productive Activities.

Paid productive activities will be measured by looking at **work status**, “Are you working now?” This is a dummy variable, not working = 0 and working = 1.

Unpaid productive activities will be measured using three different indices created to reflect various kinds of unpaid activities.

To create the indices, I conducted a factor analysis to assess whether each of the factors loaded into the appropriate index. Table 4-1, on page 28, shows the results from the factor analysis. Most of the variables loaded on the appropriate factor. However, home improvements, yardwork, growing/canning foods, and car repairs did not load together into a single index. Home improvements and car repairs loaded in index 1 along with the caregiving factors, while growing/canning foods and yardwork loaded in index 4. To determine if home improvements and car repairs would load into index 4, I combined yardwork with home improvements and made it one factor (named home improvements) and ran another factor analysis. Table 4-2 shows the results from the second factor analysis. This analysis shows home improvements and car repairs loading in index number two, and growing/canning foods loading in index number four. Since all three factors did not load together, I decided to keep the housework, community, and volunteer indices, and eliminate the outdoor work index. As a result, three indices will be used to measure unpaid productive activities. Refer to Appendix B to see the actual survey questions for these three indices. These indices are as follows:

Indoor Housework. This index includes cleaning, vacuuming, laundry, cooking, washing dishes, and grocery shopping. Questions for each variable are coded as dummy variables, do you engage in the activity, no = 0 and yes =1. Since there was a significant difference between older African-Americans who performed 1-3 chores and 4 or more chores, I recoded this index into three separate variables where 0 chores = 1 and all else = 0, 1-3 chores = 1 and all else = 0, and four or more chores = 1 and all else = 0.

Community work. This index includes housework, errands, and help given to or done for others. Questions for each variable are coded as dummy variables, do you engage in the activity, no = 0 and yes =1. Since the sample was almost evenly distributed between those who do not do any community service for others and those who do 1-3 kinds of community service for others I recoded this variable so that no community service for others = 0 and 1- 3 community services for others = 1.

Volunteer work. This index includes educational, senior citizen, church, and political volunteer work. Again, questions for each variable are coded as dummy variables, do you engage in the activity, no = 0 and yes =1. A majority of the respondents do not volunteer, thus this variable was recoded into two categories where no volunteer work = 0 and 1- 4 kinds of volunteer work = 1.

Table 4-1: Factor Analysis of Unpaid Productive Activities

Factors	Loading	Eigenvalue	Variance	Reliability
		3.82	25.4	.46
Errands for others	.701			
Housework for others	.736			
Helping others	.644			
Car repairs	.577			
Home improvements	.542			
		2.02	13.5	.53
Cook/wash dishes	.775			
Food shopping	.724			
Clean/vacuum	.771			
Laundry	.804			
		7.87	52.6	.87
Church volunteer	.697			
Education volunteer	.550			
Political volunteer	.440			
Senior citizen volunteer	.693			
Yardwork	.725	1.29	8.6	.91
Can foods	.765			

Table 4-2: Factor Analysis of Unpaid Productive Activities

Factors	Loading	Eigenvalue	Variance	Reliability
		1.63	11.7	.62
Errands for others	.729			
Housework for others	.641			
Helping others	.682			
		3.33	23.9	.39
Car repairs	.834			
Home improvements	.839			
		2.98	21.2	.51
Cook/wash dishes	.776			
Food shopping	.727			
Clean/vacuum	.779			
Laundry	.788			
		6.02	43.2	.43
Church volunteer	.726			
Education volunteer	.508			
Political volunteer	.311			
Senior citizen volunteer	.668			
Can foods	.448			

Danigelis and McIntosh (1993) use income and education to get at socioeconomic status in their study. Consequently, I am using income and education as two dimensions of socioeconomic class.

Income. Respondents were asked, "...what would your total income before taxes for the last 12 months add up to?" This variable was pre-coded so that each category-- starting with zero and ending with \$80,000 -- was defined by increments of 5,000. The frequencies for the income categories within the \$10,000 - \$80,000 range were low enough that it was necessary for me to collapse them into one category, which I labeled high-income. As a result, I recoded the income variable into three categories where the first is 0 - \$4,999 (low-income), the second is \$5,000 - \$9,999 (middle-income), and the third is \$10,000 - \$80,000 (high-income).

Education. Respondents were asked, "[w]hat is the highest grade of school or year of college you have completed?" I recoded this into three categories where the first is 0 – 7 years, the second is 8 – 11 years, and the third is 12 + years. These education categories allow me to assess the significance of having at least an eighth grade education, and further having at least a high school degree on the decision to self-define as retired. This is particularly important for older African-Americans who went to school during a period of time where having an eighth grade education or -- perhaps more importantly -- a high school degree was all one needed to get a good job.

Gibson (1987) found income sources, and disability status to have a significant impact on Black Americans self-defining as retired. To look at the same factors in my research, I will include the following variables.

Social Security. Respondents were asked if they had any income last 12 months from Social Security. This is coded as a dummy variable, no = 0 and yes = 1.

Private Pension. Respondents were asked if they had any income last 12 months from Veterans benefits or other retirement pay, pensions or annuities. This is coded as a dummy variable, no = 0 and yes = 1.

Unemployment/Disability. Respondents were asked if they had any income last 12 months from unemployment compensation, disability or workers' compensation in the last 12 months. This is coded as a dummy variable, no = 0 and yes = 1.

Disability Status. Respondents were asked if they are permanently disabled. This is coded as a dummy variable, no = 0 and yes = 1.

Several studies, including those by DeViney and Solomon (1995), Hatch (1992), Keith (1985) and Gratton and Haug (1983), suggest that marital status can have a significant impact on the retirement experience of White men and women. Thus, I will also examine marital status to see its effects on older Black men and women.

Marital Status. This was measured by asking, "[a]re you currently married, separated, divorced, widowed, or have you never been married?" The frequencies for this variable suggested that I collapse the separated, divorced, widowed, and never married into a single category. I recoded this with not married = 0 and married = 1.

Analysis

I have chosen logistic regression analysis to address my research questions. Since the primary dependent variable is a dichotomous variable, I felt this to be the most appropriate form of analysis. When regressed on each of the independent variables,

logistic regression will indicate the probability of an event or non-event occurring. Specifically, I will examine the probability that one will self-define as retired [an event] or not self-define as retired [a non-event], in relation to paid and unpaid productive activities, education, income, income sources, age, marital status and the like.

The means, standard deviations, and frequencies for each variable will be explored and presented to give a general description of the sample. My findings from the logistic regression analyses will be presented in two different models. Model one will present the outcome from the logistic regression analysis of retired status on all of the predictor variables. Model two -- the final model -- will present analyses for self-defining as retired on all significant predictor variables. Each model will illustrate the percent of the variation in the dependent variable that the independent predictor variables explain. An examination of each of the models will enable me to determine which factors are most significant in explaining African-Americans' self-defining as retired.

Chapter Five

Findings

This chapter presents my research findings. First, I will briefly describe my sample and discuss the statistical tools that I used to address my questions. I will then present and discuss my findings particularly as they relate to previous research that has examined similar issues.

The Sample

Table 5-1, on pages 38-39, shows the percentages and frequencies describing the demographic, retirement, and productive activities of the sample. Since I ran into complications trying to find 1980's data on these characteristics for older African-Americans, I used more recent 1990's data to make sample comparisons. In instances where the sample figures diverge significantly from national figures, I offer theoretical interpretations accounting for those differences.

While the African-Americans range in age from 55 – 99, the average age is 68, a figure reflective of the general population of older African-Americans (Hobbs and Damon, 1996). Sixty-eight (67.7) percent of the respondents are women. Again, nationally, most old adults are women. In 1995, overall, there were 45% more old women than men (Hobbs and Damon, 1996); and this gender differential holds across races (Quadagno, 1999). Thus, the predominance of women in my sample reflects the gender imbalance in the older population at large. Thirty-seven percent of the respondents are currently married. Census figures suggest that 42% women and 72% men aged 65 and older are married (U.S. Bureau of the Census, 1997). However, older

African-Americans, especially women, have a greater probability of being widowed or not married than do whites (Quadagno, 1999:64).

Fifty-two percent of the respondents do not self-define as retired. This is a larger percentage but closely related to Gibson's (1987) findings that approximately 40% of all African-Americans aged 55 and older do not self-define as retired. Since both are nationally representative samples the reason(s) for this difference is unclear. However, as Gibson's data was collected during 1978 and 1979, it is possible that some structural change took place between 1978 and 1986 that allowed more African-Americans in my sample to self-define as retired. Eleven percent of the respondents are disabled. Twenty-three percent of the respondents work in the paid economy, somewhat more than the comparable Census figure of 15.7% in 1993 (U. S. Bureau of the Census, 1995:407).

Seventy-five percent of the respondents receive Social Security income, 30% receive a private pension, and only 7% receive disability/ unemployment income. Census data (U.S. Bureau of the Census, 1998) show that 57% and 19% of African-Americans ages 55 and older receive Social Security and private pensions suggesting that my figures are not comparable to those reflecting the national population. Given the age range of the respondents reflecting the time period in which they worked and contributed to their retirement income, I would expect a smaller percentage of the respondents to receive these income sources in 1986 than African-Americans in 1998. What accounts for these differences? A possible explanation might be based on the occupational attainment among the respondents. Specifically, a majority of the sample is women and a much higher percentage of the respondents have at least a four-year college degree when

compared to the broader population of African-Americans. I presume that many of the women had the high school and college degrees, and were fortunate to land white-collar professional jobs -- like teaching -- which may not have been the norm but one of the few professions open for African-American women (Slevin and Wingrove, 1998). These kinds of jobs are more likely to provide access to Social Security and private pension coverage than domestic service jobs -- jobs disproportionately performed by women of color. Further, since a disproportionate number of the male respondents had at least an eighth grade education or less, these men were able to work in industrial blue-collar jobs -- jobs that don't necessarily require high school or advance degrees -- yet offer access to pension and Social Security coverage. Thus, when making probability assumptions about my sample, these assumptions might reflect a sample that is disproportionately comprised of professional white-collar women and men who are industrial blue-collar manual laborers. Because the Americans Changing Lives Survey combined disability and unemployment income together, it is difficult to discern exactly what percentage receives either source of income. Thus, the 7% actually represents the largest percentage that is receiving disability income.

Thirty-four percent of respondents have at least a high school degree, and 27% have at least a four-year college degree. According to Census figures, in 1996, 21% and 6% of African-Americans aged 65 and older had a high school degree and four-year college degree respectively (Hobbs and Damon, 1996). In relation to the broader population of African-Americans, a greater percentage of the respondents have both a high school and college degree. Again, in 1986 I would not expect a higher percentage of

African-Americans to have high school and college degrees compared with African-Americans in 1996, thus my sample contains a disproportionate percentage of older African-Americans with more education than their counterparts in the broader population.

Respondents' income fell into three distinct ranges, which I decided to re-classify as low, medium, and high-income categories. Thirty-eight percent of the respondents have an income that is less than \$5,000; this group represents the low-income category. Twenty-four percent of the respondent's income is between \$5,000 and 9,999 dollars; this represents the middle-income category. Thirty percent of the respondent's income

Table 5-1: Demographic, Retirement, and Productive Activity Characteristics of the Sample

Variable	%	(N)	Mean	S.D.
Age ¹			68	8.21
55-64	37.4	213		
65-69	21.8	124		
70-99	40.8	232		
Gender			—	—
Female	67.7	385		
Male ¹	32.3	184		
Marital Status			—	—
Married	36.9	210		
Not Married ¹	63.1	359		
Retired Status			—	—
Retired	48.0	273		
Not Retired ¹	52.0	296		
Disabled Status			—	—
Disabled	10.9	62		
Not Disabled ¹	89.1	507		
Work Status			—	—
Working	23.2	132		
Not Working ¹	76.8	437		

(Table 5-1 Continued)

Social Security Income			—	—
Receive	75.3	426		
Not Receive ¹	24.7	140		
Private Pension			—	—
Receive	30.5	171		
Not Receive ¹	69.5	390		
Disability Income			—	—
Receive	6.5	37		
Not Receive ¹	93.5	528		
Education			9.36	9.25
¹				
0-7 Years	39.8	219		
8-11 Years	34.0	192		
12-17 Years	27.1	153		
Income			—	—
¹				
\$0 - 4,999	40.8	214		
\$5,000 – 9,999	26.5	139		
\$10,000 – 80,000	32.6	171		
Volunteer Index			.39	.72
Do not volunteer ¹	73.1	415		
1-4 organizations	26.9	153		
Community Index			1.06	1.19
No community work ¹	46.8	266		
1-4 community services	53.2	302		
Housework Index			3.23	1.22
No housework ¹	6.5	37		
1-3 chores	29.8	169		
4 or more chores	63.7	362		
Total	100%	569		

Note. Percentages are based on completed cases for each variable.

¹ Represents the comparison category for regression analysis.

exceeds \$10,000 dollars. Because of the limited number of frequencies on the high end of the income scale, this represents the high-income category. The median income for African-American men and women ages 65 and older in the broader population is \$7,450

and \$5,617 respectively, (Quadagno, 1999:347); both figures fall into my middle-income category of \$5,000 - \$9,999 dollars.

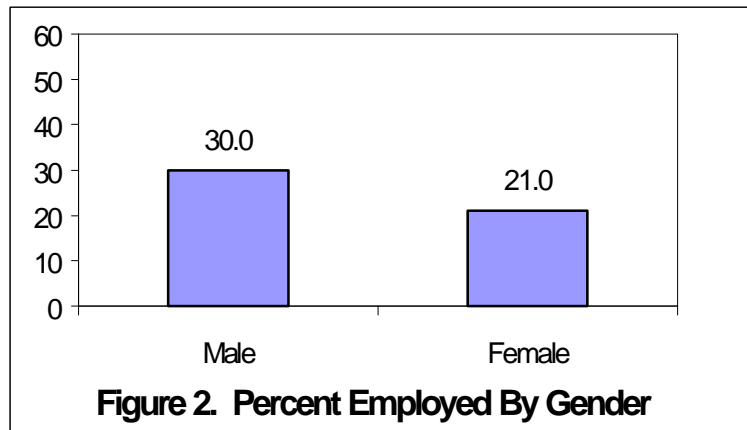
In terms of productive activities, on average respondents perform one of the following community services: helping others, running errands for others, doing housework for others, or offering childcare service for others. On average, the respondents also engage in at least three of the following kinds of household chores: cleaning/vacuuming, laundry, cooking/washing dishes, or grocery shopping. Finally, respondents average less than one volunteer activity in church, political, senior citizen, or educational organizations. One of the central premises of Black feminism is that Black women's commitments to unpaid labor are central to their daily survival and that of the community. The percentage distribution of men and women's involvement in unpaid work reflected in Figures 3 - 5 support the aforementioned premise, particularly in relation to housework and unpaid community work.

Analysis

The overarching goals of this research are threefold. First, I want to examine the kind of productive activities that characterize the experiences of older African-Americans. Second, I seek to assess the extent to which gender impacts their decision to self-define as retired. Finally, my goal is to assess the ways in which gender through its influence on productive activities, affects the decision to self-define as retired.

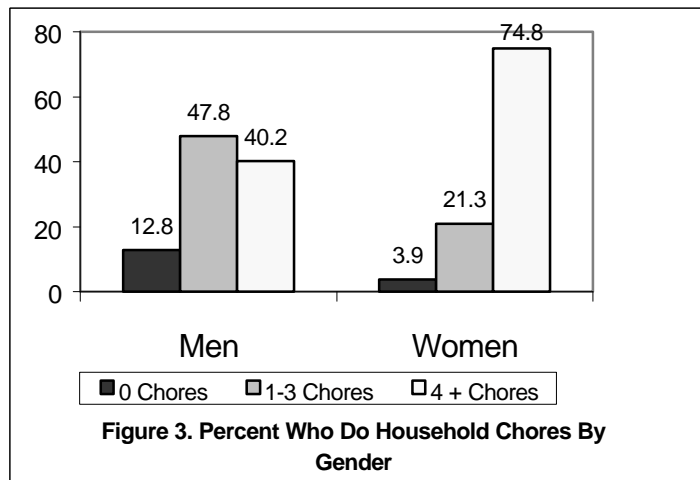
In relation to my first question, on the following pages, Figures 2– 5 illustrate in more detail the kind of productive activities older African-Americans are performing. Figure 2, below, shows that African-American men and women ages 55 and older are not

likely to work in the paid economy. Only 30% and 21% of the men and women, respectively are employed. The t-test of percent difference shows a t-value of 2.5 and an observed



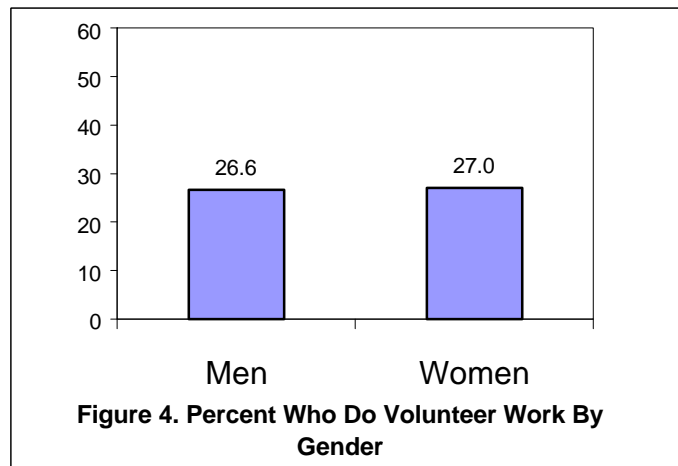
significance of .01, suggesting that an observed difference probably exists between population percentages of working African-American men and women. The fact that a majority of older African-Americans are not working in the paid economy is somewhat surprising since the literature suggests that in order to mitigate against the effects of poverty, racial-ethnic minorities find it necessary to work longer throughout their lifecourse.

Figure 3, on the next page, shows that the modal number of chores performed by men is 1 – 3 chores and that by women is four or more. While more men than women perform up to three kinds of household chores, most women perform four or more tasks. Taken all together, while they do contribute, men still do significantly less



household work than women. A t-test of percent difference suggests that a significant observed difference exists between the population means of older African-American men and women who do unpaid housework; the t-value is 7.63, which is significant at less than .001. This gender difference is also in line with socialist feminist and Black feminist research, which shows that women disproportionately perform unpaid reproductive work in the home.

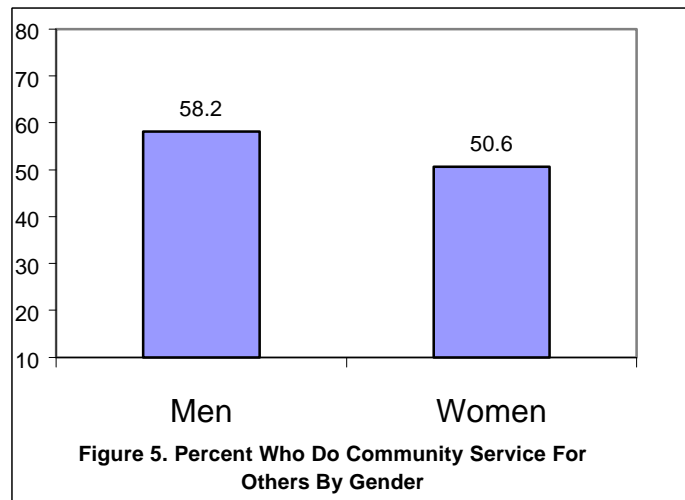
Figure 4, on the next page, shows that only about one fourth of men and women engage in or perform any kinds of volunteer service, and that gender differences are minimal. The t-test of percent difference shows a t-value of .11 and an observed significance of .90 suggesting that in the population, there is no difference between older African-American men and women in volunteer behavior. However, this finding is surprising as I expected that older African-Americans would have high levels of engagement in this area of unpaid work, particularly since



Black feminism suggests that volunteer activities are a central aspect of African-Americans social network and support base. It may well be that disability, transportation problems, neighborhood safety concerns, or other factors inhibit older African-Americans from getting out in the community and engaging in these kind of volunteer activities.

Finally, Figure 5, on the next page, shows that a little more than half of women and men perform some kind of unpaid community service for others, 50.6% and 58.2% respectively. The t-test of percent difference shows a t-value of 1.66 and an observed significance of .09, a value which approaches statistical significance at the .05 level, but is arguably theoretically significant and suggests a possible gender difference.

These descriptive findings suggest that certain productive activities, specifically unpaid housework and possibly community work, are disproportionately performed by women. This partially supports the theoretical model that guides this research.



Specifically, Black feminism suggests that unpaid productive activities are pivotal to the survival of the African-American community, and that women disproportionately perform those activities. These findings suggest that unpaid productive activities are an important area to consider when assessing the factors that influence older African-Americans to self-define as retired.

To address my other two research questions, I developed a subset of smaller questions that would allow me to respond to these goals in some detail. This subset of questions required that I examine the significant relationship of productive activities along with other factors on older African-Americans' decision to self-define as retired. Thus, first I looked at the zero order relationships between self-defining as retired and predictor variables. Table 5-2, on the following page, shows the results from this analysis.

Table 5-2: Zero Order Relationships Between Retirement and Predictor Variables

Variable	% Retired	df	Chi-Square
Age			
1			
55-64	21.6		
65-69	58.1		
70-99	66.8		
		2	97.417***
Gender			
Female	40.8		
Male	63.0		
		1	24.726***
Marital Status			
Married	47.6		
Not Married	48.2		
		1	.017
Disabled Status			
Disabled	16.1		
Not Disabled	51.9		
		1	28.280***
Work Status			
Working	8.3		
Not Working	60.0		
		1	108.234***
Social Security Income			
Receive	57.0		
Not Receive	20.0		
		1	57.937***
Private Pension			
Receive	69.6		
Not Receive	38.2		
		1	46.933***
Disability Income			
Receive	45.9		
Not Receive	47.9		
		1	.054
Education			
1			
0-7 Years	48.4		
8-11 Years	41.7		
12-17 Years	56.2		
		2	7.216*
Income			
1			
\$0 - 4,999	46.3		
\$5,000 – 9,999	53.2		
\$10,000 – 80,000	46.2		
		2	2.007
Volunteer Index			
1			
Do not volunteer	46.7		
1-4 organizations	51.0		
		1	.802

(Table 5-2 Continued)

Community Index	1		
No community work	47.0		
1-4 community services	48.7		
		1	.161
Housework Index	1		
No housework	40.5		
1-3 chores	57.4		
4 or more chores	44.5		
		2	8.603**

1 Represents the comparison category for regression analysis.

* $P \leq .05$.

** $P \leq .01$.

*** $P \leq .001$.

After examining the bivariate relationships, the following variables were not found to significantly influence the decision to self-define as retired at the .05, .01, or .001 level: marital status, disability income, income, volunteer index, and the community index. I did not eliminate any of these variables from the model, as I wanted to test the significance of the decision to self-define as retired on the predictor variables using logistic regression analysis.

Table 5-3, on the next page, shows the results from that analysis. The output from this table shows that the following variables are not significant predictors of the decision to self-define as retired at the .05, .01, and .001 level: married, Social Security income, disability income, 8-11 years of education, income, volunteer work, community service, and housework. I retained these variables in the model, as I wanted to further assess whether they could have significant interactions with gender, since a core component of my research suggests that gender differences exist among older African-Americans self-defining as retired.

To assess whether there were significant gender interactions, I ran a series of regression models including all of the predictor variables in the model, but only one

gender interaction variable at a time. In total, I ran twelve separate regressions. Of the twelve regressions, I found that four

Table 5-3: Logistic Regression of Retired Status on Predictor Variables

Variable	B	Odds Ratio
Age ¹		
55-64	—	—
65-69	1.31***	3.70
70-99	1.51***	4.51
Female	-2.09***	.12
Male ¹	—	—
Married	-.05	.95
Not Married ¹	—	—
Disabled	-2.57***	.08
Not Disabled ¹	—	—
Working	-3.41***	.03
Not Working ¹	—	—
Social Security Income	.66	1.93
No Social Security Income ¹	—	—
Private Pension	.68*	1.98
No Private Pension ¹	—	—
Disability Income	.17	1.18
No Disability Income ¹	—	—
Education ¹		
0-7 Years	—	—
8-11 Years	.03	1.03
12-17 Years	1.36***	3.89
Income ¹		
\$0 – 4,999	—	—
\$5,000 – 9,999	.25	1.28
\$10,000 – 80,000	-.07	.93
Volunteer (1-4) organizations	.07	1.07
Do Not Volunteer ¹	—	—
Community (1-4) services	.21	1.23
No Community Work ¹	—	—

Table 5-3 (continued)

Housework

0 chores 1	—	—
1-3 chores	.69	1.99
4 or more chores	.22	1.24

1 Represents the comparison category for regression analysis.

* $P \leq .05$.

** $P \leq .01$.

*** $P \leq .001$.

gender interactions, gender*married, gender*work, gender*Social Security income, and gender*1-3 household chores, were significant at the .20 level or better. I decided that .20 was flexible in that it would not bias the variables in the model which were theoretically significant but were not quite statistically significant at the .001, .01, or .05 level. To establish which variables would remain in the final model, I ran another regression equation that included all of the predictor variables and the four significant gender interaction terms. That analysis revealed that only two interaction terms, gender*married and gender*work, along with the following predictor variables: 65-69 years old, 70+ years old, female, married, disabled, working, private pension, and 12+ years of education, were significant at the .20 level or better.

Finally, to assess how well the aforementioned model predicted the outcome of older African-Americans self-defining as retired, I used the Hosmer and Lemeshow goodness of fit test (Hosmer and Lemeshow, 1989). Initially, the goodness of fit test showed a p-value of .04 suggesting that there was a significant difference between what the model predicted and the actual outcome of self-defining as retired. For this test, a desirable fit ranges anywhere from a p-value of .60 or higher (Hosmer and Lemeshow, 1989). To improve the fit, I included 1-3 chores and 4 or more chores -- variables that were almost significant at the .20 level in the logistic regression analysis -- into the

model, and the p-value increased to .26. Although .26 is not an optimal fit, I decided that I would not include any additional insignificant variables into the model for the sake of saying the model shows a more desired fit. Table 5-4, below, reflects the final model and will be used to address the remaining research questions.

Table 5-4: Final Model Of Significant Predictor Variables and Interaction Terms

Variable	B	Odds Ratio
Age		
65-69	1.62***	5.17
70-99	1.76***	5.83
Female	-1.97***	.14
Married	1.61*	4.99
Disabled	-2.73***	.07
Working	-5.43***	.004
Private Pension	.68**	1.97
Education		
8-11 Years	-.01	.99
12-17 Years	1.30***	3.65
Housework		
1-3 Chores	.57	1.76
4 or more Chores	.23	1.26
Gender*Work	2.88*	17.99
Gender*Married	-1.79*	.17

* $P \leq .05$.

** $P \leq .01$.

*** $P \leq .001$.

Results

My second research question asks the extent to which gender influences African-Americans' decision to self-define as retired. To address this question, I developed a subset of questions that would allow me to assess the significance of gender, via productive activities, work status, income sources, income, education, disabled status, age, and marital status in influencing their decision to self-define as retired.

Does gender impact older African-American's decision to self-define as retired?

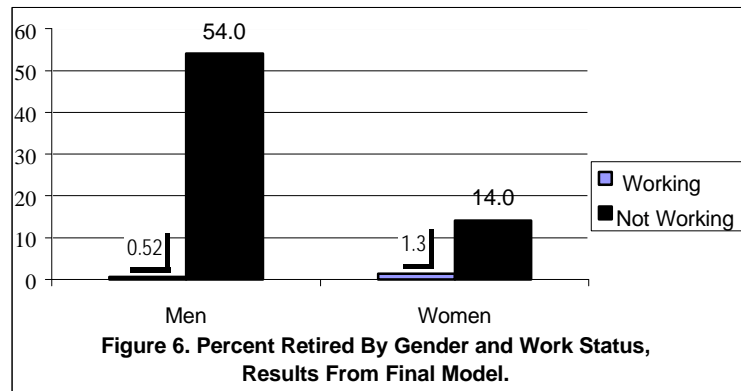
Table 5-4 shows that women are less likely to self-define as retired than men.

Specifically, the odds of self-defining as retired for women is .14 the odds of self-defining as retired for men, and is significant at the .001 level. However, Table 5-4 also reveals that the effect of gender on self-defining as retired depends on the influence of other variables as there are two significant interactions with gender.

The model derived from Black feminism suggests that self-defining as retired is influenced by patterns of paid work, unpaid work, or both, and that this relationship is gender-specific. The finding from question two reaffirms the notion that self-defining as retired is a gender-specific relationship; the factors that further contribute to this relationship will be discussed below.

Does gender affect the kind of unpaid productive activities African-Americans engage in, and in turn affect their retired status? Table 5-3 shows that the three measures of unpaid productive work -- community work, volunteer work, and housework -- have no significant effect; their interactions with gender were also insignificant. A core component of my research centered around the presumed significance of unpaid productive activities in structuring the work and thus retirement experiences for older men and women in the African-American community. Interestingly, this was not the case as none of the unpaid productive work indices were significant in this regard. This may mean that the significant gender interactions which influence self-defining as retired among African-Americans are only in relation to measures of paid work.

Does gender influence the paid activities African-Americans perform, and thus affect their retired status? When considering the effect of gender, Figure 6, below, shows that work status has more of an effect on men's decision to self-define as retired than on women. That is, 54% of non-working men compared with only 0.5% working men self-



define as retired. The difference between working and non-working women self-defining as retired is much smaller; only 14% non-working and 1.3% of working women are likely to self-define as retired. These percentages were derived from data in the final model, where I took the coefficients for each gender and work status category, calculated the odds, converted the odds into probabilities, then converted the probabilities into percentages. To answer the question, then, gender does not influence the paid productive activities African-Americans perform, but it does significantly affect the decision to self-define as retired.

Do income sources vary by gender, and do they affect African-American's decision to self-define as retired? Private pension, Social Security income, working, and disability/unemployment income are the four sources of income. Table 5-4 shows that

income from private pensions and work significantly affect older African-American's decision to self-define as retired. Specifically, the odds of self-defining as retired for African- Americans receiving a private pension is approximately 2 times the odds of those who are not receiving a private pension. Thus, having a private pension increases the odds that older African-Americans will self-define as retired. This finding makes sense when considering it in the context of the paid economy since private pensions serve to signify the end of paid work and provide economic security during retirement. However, I did not expect this to be significant based on Gibson's (1987) findings in relation to the insignificant effect of private pensions on African-Americans' decision to self-define as retired. I did expect that Social Security income would increase the odds that older African-Americans would self-define as retired, since it signifies the common sense notion of retirement, and has traditionally served as a demarcation between work in the paid economy and the cessation of paid work; however, this did not pan out.

In relation to work-related income, Table 5-4 shows that the odds of self-defining as retired for African-Americans who receive paychecks is .004 times the odds of those who do not receive paychecks. Thus, receiving a paycheck reduces the odds of self-defining as retired. This makes sense as the receipt of a paycheck or salary signifies to most people that they are working and not retired. Table 5-3 shows that disability/unemployment was not significant in influencing African-Americans to self-define as retired. Again, this is contrary to Gibson's (1987) findings that disability income was a major factor in defining the 'unretired' retirees among older African-Americans. A possible explanation as to why this variable was insignificant in my study

may have to do with the fact that disability income was combined with unemployment income, masking the true extent to which disability income affects the retired status among the respondents in my study.

The odds interpretation with regard to income received from working should be done in the context of gender as there is a significant interaction between gender and work in the final model. As Figure 6 illustrates, income received from work decreases the odds of self-defining as retired for both older African-American men and women. However, not receiving income from paid work significantly increases men's decision to self-define as retired when compared to women.

Do income and education affect African-American's decision to self-define as retired? Table 5-3 shows that the three measures of income -- low, middle, and high-income -- had no significant effect. Table 5-4 shows that for older African-Americans, having 8 – 11 years of education is not significant in effecting their retired status. This means that when self-defining as retired, there is little difference in having 8 – 11 years of education and having a seventh grade education or less. However, having 12 or more years of education is significant. Table 5-4 shows that for African-Americans with 12 or more years of education, the odds of self-defining as retired is 3 times the odds of self-defining as retired for African-Americans with just a seventh grade education or less.

This last finding suggests that African-Americans with at least an eighth grade education are relegated to the same low status, secondary labor market jobs as their counterparts with only a seventh grade education or less. As Gibson (1987) suggests since secondary labor market jobs offer low pay, few or no benefits, and precarious

employment opportunities, African-Americans who have spent their adult lives working such jobs will find it necessary to continue working in old age, thus not self-defining as retired. On the other hand, (given the kinds of jobs available to African-American men and women during the period which they entered the job market) twelve or more years of education maybe one avenue for African-American women to obtain occupational mobility in the primary labor market, even if not as successfully as their white counterparts. The characteristics of the primary labor market -- greater upward mobility, stability, and benefits -- offer the opportunity to retire from the formal economy. This may help explain why African-Americans with twelve or more years of education are more likely to self-define as retired.

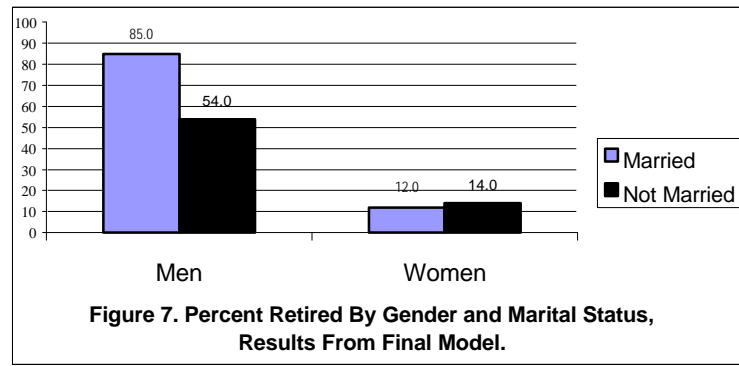
Does a disabled status affect African-American's decision to self-define as retired, and is that effect gender dependent? Table 5-4 shows that disabled African-Americans are less likely to self-define as retired. Specifically, the odds of self-defining as retired for disabled African-Americans is .07 times the odds for non-disabled African-Americans. This finding substantiates Gibson's (1987) findings, that disabled African-Americans had a greater probability of not self-defining as retired than African-Americans who were not disabled. Gibson also found that disability income, among other factors, significantly contributed to African-Americans' decision to not define as retired. I expected to yield the same results, yet in my study only disabled status had a significant affect. I believe that my finding that disability is significant supports my contention that the way in which disability income was combined with unemployment income in the

Americans' Changing Lives Survey masks its true affect on respondent's decision to self-define as retired.

My next question asks if age affects African-American's decision to self-define as retired. Table 5-4 shows that African-Americans ages 65 and older are more likely to self-define as retired than African-Americans ages 55–64. Specifically, the odds of self-defining as retired for African-Americans ages 65-69 is 5 times the odds for African-Americans ages 55-64. Further, the odds of self-defining as retired for African-Americans aged 70 and older is approximately 6 times the odds for African-Americans ages 55-64. This finding makes sense; as the respondents grow older and presumably further removed from the paid labor market, they are more likely to indicate that they are retired. It also substantiates previous findings (Gibson's 1987), that age significantly influences African-American's retired status.

My last question asks if marital status influences older African-Americans' decision to self-define as retired, and if that relationship is conditioned by gender. Table 5-4 shows that married African-Americans are significantly more likely to self-define as retired than their unmarried counterparts. Specifically, the odds of self-defining as retired for married African-Americans ages 55 and older is approximately 5 times the odds for African-Americans who are not married. Thus, to answer the first part of the question, being married does significantly affect African-Americans' decision to self-define as retired. Considering the gender effect, Figure 7, below, illustrates that 85% of married men, compared to only 12% of married women, self-define as retired, suggesting that marriage has no significant effect on women's decision to self-define as retired. These

percentages were derived from data in the final model, where I took the coefficients for each gender and marital status category, calculated the odds, converted the odds into



probabilities, then converted the probabilities into percentages. In reference to this last finding, I would argue that the respondent's wives are largely responsible for performing a majority of the household chores. Regardless of the status of the work, paid or unpaid, it is still considered work by those who have to do it (Calasanti, 1993; Amott and Matthaei, 1991; Collins, 1991). This is a plausible explanation as to why a significantly greater percentage of married men self-define as retired than married women.

To summarize my findings, gender, private pension, disabled status, 12 or more years of education, marital status, age, and work status all significantly impact on older African-American's decision to self-define as retired. Importantly, gender significantly influences the ways that marital status and work status impacts the decision to self-define as retired.

My findings suggest that while some factors are likely to impact the retired status of most old adults regardless of their racial-ethnic identity, there are some that are unique to the African-American aging experience. Similar to the findings presented in

mainstream literature, age, marital status, and work status are probable and consistent indicators that influence older adults to self-define as retired. Consistent with the literature on older racial-ethnic minorities, which suggests that racism has functioned to structure the retirement experience in ways that are also different from the dominant group, disabled status is substantiated as a significant predictor of racial-ethnic minorities' retired status. That is, compared with whites, Blacks are more likely to be classified as disabled and thus receive disability income, 6.6% and 12.8% respectively (Chen, 1994); this supports Gibson' (1987) argument that African-Americans disproportionately work in the kind of jobs where exposure to physical disability is not uncommon. Importantly, they prefer the disabled over the retired status as it is an earned identity reflecting previous commitment to hard physical labor, an involuntary decision to leave the paid labor market, and a status that reflects their receipt of disability and not Social Security income.

Chapter Six

Discussion

In my research, I examined the factors that influence older African-Americans to self-define as retired. Specifically, my aim was to assess the kind of productive activities that characterize the experiences of African-Americans aged 55 and older, the extent to which gender impacts older African-Americans' decision to self-define as retired, and how productive activities, through gender, might affect African-Americans' decision to self-define as retired.

My first research interest was to assess the kind of productive activities that characterize the experiences of African-American men and women aged 55 and older. To address this, I examined three measures of unpaid work in addition to paid work status. Not surprisingly, unpaid housework was most likely to characterize older African-American's productive activities. Further, this was more likely to characterize older women's experiences as they perform more household chores than their male counterparts. In addition, more than half of the men and women in my sample engaged in some kind of community activity. Contrary to my expectations however, most African-Americans were not involved in volunteer activity.

Next, I wanted to assess the extent to which gender significantly impacts African-American's decision to self-define as retired. To address this, I examined the influence of gender on older African-Americans' decision to self-define as retired via paid and unpaid productive activities, income sources, education, income, disabled status, marital status, and age. My findings showed that gender in and of itself significantly influences

the respondent's decision to self-define as retired. This is an important aspect of my research, as neither Gibson (1987) nor Zsembik and Singer's (1990) studies found gender to significantly affect racial-ethnic minorities' retired status. Thus, my research contradicts pre-existing research concerning the role and significance of gender in influencing the retired status for older racial-ethnic minorities. The role of gender in influencing the retired status for older racial-ethnic minorities is also inconclusive. That is, studies that have examined the effect of gender on retired status either focus solely on gender as an independent predictor variable, or in relation to measures of paid work/retirement like Social Security income receipt. My study is the first that appears to examine the effect of gender by looking at it as an independent predictor variable, and a variable that is impacted by measures paid and unpaid work. I believe that my findings suggest that to better understand what role(s) gender plays in the work and retirement experiences of older racial-ethnic minorities, measures of unpaid work --work typically performed by women -- must be included in the analyses.

In addition, my findings show that gender further influences the retired status via work status and marital status. In each instance, men are significantly more likely to self-define as retired than their female counterparts. Thus, non-working men are more likely to self-define as retired than non-working women, and married men are significantly more likely to self-define as retired than married women. This is interesting since all three measures of unpaid work did not significantly affect men and women's decision to self-define as retired. What explains the fact that men in each instance are more likely to self-define as retired than women? A possible explanation for this may be that men

actually feel that when they cease working for pay they are no longer obligated to perform any kind of work-related tasks -- paid or unpaid. In addition, married men may feel that when a woman is present in the household, that performing unpaid work-related tasks like housework, is by default a woman's responsibility, thus absolving them from performing that kind of work. In response to my research question, then, when gender is associated with paid work, gender significantly impacts men's decision to self-define as retired. In addition, when gender is associated with being a man, married or not, the decision to self-define as retired significantly increases. Since most studies do not consider the interaction of race and gender in influencing the retired status through factors like income sources, work status, and so on. It is difficult to generalize my findings. Interestingly, though, my findings suggest that there is an unknown factor that consistently allows more men to self-define as retired than women. I would argue that the reason men are more likely to self-define as retired is that when they retire from the paid economy, they literally feel that they no longer work. This is bolstered by Figure 3, which shows that their overall contributions to household work is minimal. As a result, they would more likely to self-define as retired than the women who do the majority of the domestic labor. This last interpretation leads me to my next research question.

My last research interest was to assess the ways that paid and unpaid productive activities, through gender, affect African-Americans' decision to self-define as retired. My findings show that the only productive activity to have a significant effect on African-American men and women's decision to self-define as retired was paid work. Statistically, none of the three unpaid work indices significantly influenced their decision;

yet, significant numbers of respondents in my sample did perform unpaid housework and community-related work. However, again it appears that women perform more household chores than men, and that an unexplained factor(s) allow more men to self-define as retired. All things considered, the housework index should have significantly impacted older African-American men and women's decision to self-define as retired. At this juncture, I can suggest a couple reasons for why this factor remained insignificant. One reason may be that housework is an unconscious and taken-for-granted activity that is disproportionately performed by women. Thus, performing household chores is so ingrained in women's daily routine, that it is not an activity that they take into consideration when asked if they consider themselves retired. This may explain why, for example, more women in my sample perform four or more household chores, yet household chores does not significantly impact the decision to self-define as retired. Another interpretation may be that the women in my sample, as suggested by Allen and Chin-Sang (1990), may perform the kind of unpaid work that resembles(d) the kind of work that they performed for pay, blurring clear and distinct lines between work and leisure or non-work related activities.

Several reasons prompted me to examine the factors that influence older African-American men and women to self-define as retired. First, the literature on racial ethnic minority's retirement experiences is limited and inconclusive. Second, mainstream literature, which speaks to gender differences and similarities in retirement experiences, suggests that retirement is mediated by factors associated primarily with the paid economy. Third, both bodies of literature ignore the degree to which gender relations

structure women's disproportionate involvement in unpaid work at home and in the community, potentially affecting their retirement experience in ways that are different from men's experiences.

My thesis was an attempt to bridge two bodies of literature, mainstream aging literature and racial-ethnic aging literature. Considering all of the factors that I used to evaluate older African-American men and women's decision to self-define as retired, I believe that I have done a fairly good job of reaching this goal. However, as previously mentioned, my findings in relation to gender and unpaid work among racial-ethnic minorities is still largely unexplored. Specifically, as the aforementioned findings illustrate, what remains inconsistent and under-explored is the relevance of unpaid household and community-related work to the African-American retirement experience. Clearly, further exploration is warranted, as these findings are inconclusive.

I do believe that I can make some generalizations about the factors that influence racial-ethnic minorities to self-define as retired. That is, an emerging pattern of findings clearly suggests that disability status and income sources -- specifically private pension income -- affect their retired status. However, I must note that the way in which disability income -- a factor identified by the literature as specific to the racial-ethnic retirement experience -- was measured posed a serious limitation on my findings. While my findings did not reveal this source of income to be significant, the results might have been different if this measure had not been collapsed with unemployment income. Finally, even though it is not consistent with previous findings, I feel confident that the gender differences my research uncovered are important. Theoretically speaking, my

findings suggest that an analysis of racial-ethnic experiences of retirement cannot ignore the possible affect that gender relations may have in structuring that life experience. By assuming that life experiences among racial-ethnic minorities are solely shaped by race relations, the possibility that gender-based differences exist among these groups of people is completely overlooked. An important area of consideration for future research, then, is the way in which productive activities structure retirement experiences similarly or differently for white and non-white older men and women.

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APPENDIX A:

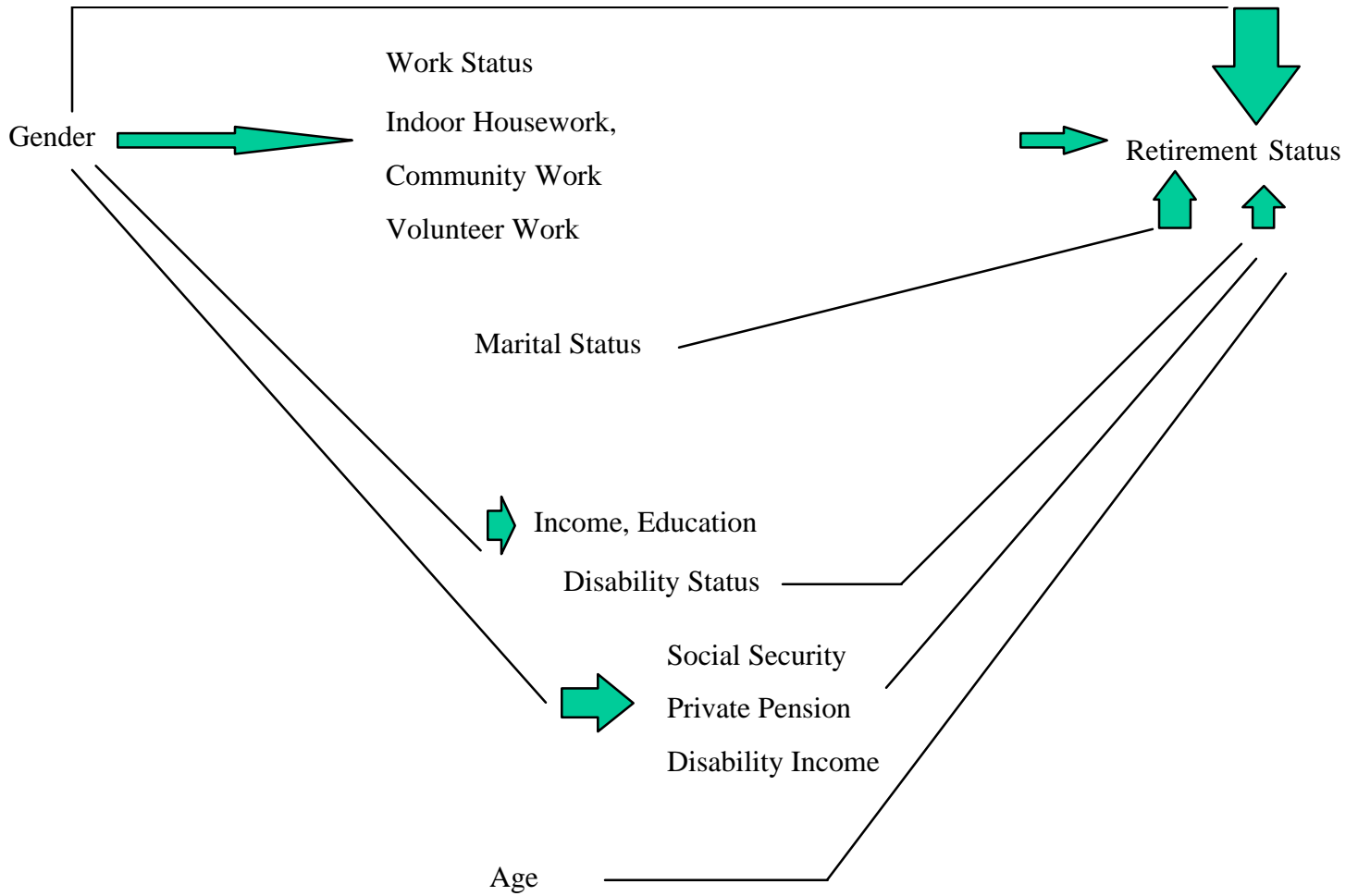


Figure 1: Research Model

APPENDIX B SURVEY QUESTIONS

These are the actual survey questions that correspond to the variables that comprise the three indices.

F12. Now let's talk about housework, including cooking and cleaning and doing other work around the house.

- | | |
|-----------------------------------------------------|------------|
| F12a. Do you prepare food for meals or wash dishes? | 1 yes 5 no |
| F12b. Do you do grocery shopping? | 1 yes 5 no |
| F12c. Do you clean or vacuum? | 1 yes 5 no |
| F12d. Do you do laundry? | 1 yes 5 no |

L1. Now let's talk about volunteer work you may have done during the last 12 months.

- | | |
|----------------------------------------------------------------------------------------------------------|------------|
| L1a. Did you do volunteer work in the last year for a church, synagogue or other religious organization? | 1 yes 5 no |
| L1b. Did you do volunteer work for a school or educational organization? | 1 yes 5 no |
| L1c. Did you do volunteer work for a political group or labor union in the last 12 months? | 1 yes 5 no |
| L1d. Did you do work last year for a senior citizen group or related organization? | 1 yes 5 no |

L10. Now let's talk about help you may have given in the last year to friends, neighbors, or relatives who did not live with you. We are interested in help you provided during the last 12 months for which you did not receive pay.

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| L10a. During the last 12 months, did you provide transportation, shop or run errands for friends, neighbors or relatives who did not live with you? | 1 yes 5 no |
| L10b. Did you help others with their housework or with the upkeep of their house, car or other things? | 1 yes 5 no |
| L10c. In the last 12 months did you do childcare without pay for persons not living in your household? | 1 yes 5 no |
| L10d. Do you do any others things in the last 12 months to help neighbors, friends, or relatives who did not live with you? | 1 yes 5 no |

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- Collected soil and water samples to perform the necessary tests for chemical findings in the samples
- Videotaped the physical appearance of the community
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- Presented an interim report to the community and guests from local (DEQ) agency

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Tanara B. Jackson, “Expanding the Discourse: Reflections on the Role of Marginalized Scholars
in Transforming the Discipline of Sociology.”
The Southern Sociological Society Annual Meetings, Richmond, VA. April 1996
Tanara B. Jackson, “The Impact of Gender Differences on Student Self and Intellectual
Development.”
Hampton University Forum, Hampton, VA. January 1995

