

# **WORK AND RETIREMENT IN THE 21<sup>ST</sup> CENTURY: INTEGRATING ISSUES OF DIVERSITY AND GLOBALIZATION \***

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In this essay, I outline a framework for studying work and retirement that takes into account the structural contexts in which individuals make decisions concerning economic activities in later life. This approach focuses on power relations in a global context, asking us to consider the relationships among advantaged and disadvantaged groups within and across national boundaries. Thus, it asks us to consider the impacts of global changes on local economies and workers, the welfare state, and intersecting power relations based on such characteristics as gender, race, ethnicity, class, age, religion and sexuality. I do not illustrate all of these power relations, but give examples of some ways in which they might influence individual patterns of work and retirement, and of how these influence the concepts of work and retirement themselves.

This is an intriguing time to study work and retirement. Most theory, research, and policy have been guided by the Western, white, middle-class, and male assumptions of mainstream models, particularly those that focus upon individual characteristics and “rational choices” for explanations. Even when such factors as “employment opportunities” in later life are discussed, we only hint at their structures. We study neither the creation of such opportunities nor how the ability to take advantage of them varies by social location. At the same time, the world, and our knowledge of it, is changing in two important ways. First, we realize that globalization matters, although we tend to ignore that powerful multinational corporations generally operate outside of a given nation’s control. We must recognize how this influences work and retirement in later life, and also how it is expressed in power relations among the old.

Second, we are revising theories in light of challenges occurring from greater attention to the work of marginalized groups—women, and the old, for instance. We have come to realize that work is more than paid labor in a formal

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economy. Recognition of the importance of informal or unpaid work has led some countries to enact reforms that would incorporate these labor forms into economic figures (Wilson, 2000). Along with the increased employment of women worldwide and particularly in the Global South over the last few decades (Kinsella & Velkoff, 2001), women continue to assume responsibility for domestic labor. In terms of work and retirement, such revelations compel us to ask new questions, such as, how do the interaction of these forms of labor influence older women's—and men's—paid work and labor force withdrawal? How do relations among states and markets, and between the young, middle-aged, and old shape work and retirement (Wilson, 2000)?

In this essay, I will not discuss all of these changes. Instead, I will lay out a framework through which we might examine more adequately work and retirement, taking into account both globalization and diversity. This approach asks us to focus on the power relations and structures that form the bases for individual decisions and opportunities. Individual attitudes and actions do matter, to be sure; but they occur within a **context**. My framework, then, advocates an awareness of the implications of power relations among states: how these serve to advantage the old in some countries while they disadvantage their counterparts in others. It asks us to consider the impacts of global changes on local economies (such as kinds of jobs available), the workforce (and worker power), the welfare state, and a society organized by intersecting power relations based on such characteristics as gender, race, ethnicity, class, age, religion and sexuality. While I cannot address all of these power relations, I will indicate some ways in which they influence individual patterns of work and retirement. Implicit in my discussion is the importance of recognizing these forces when we discuss what the concepts of work and retirement themselves really mean.

In outlining my approach, I will often draw upon research on the United States, the country with which I am most familiar. However, in so doing, I will also make clear the power relations within this country as well as acknowledge how its location within a global economy also influences work and retirement.

### **Diversity and Power Relations**

In proposing my framework, I begin with the concept that has guided me here: diversity. Many scholars have discussed diversity and what this means already; here I want to emphasize two points only. First, diversity is not equivalent to documentation of differences—between individuals or between groups. Instead, diversity scholars focus on power relations, and how these shape lives in both similar and different ways. Diversity implies a theoretical framework, one that recognizes and explores power-based structures and processes among groups.

Second, sensitivity to diversity does not mean focusing on marginalized populations, although that must certainly be a part of the process (Calasanti, 1996). Instead, it means taking into consideration the interconnections and

power relations that shape the lives of **all** groups. This means understanding not only that some groups are disadvantaged but also that the same processes advantage others. Power relations are just as important to our study of privileged groups as to the study of those with less privilege; and they need to be acknowledged even when we focus on homogenous populations. Thus, and to use an example from the United States, old, working-class, retired black men are disadvantaged. Due to marketplace barriers, such as racial discrimination and secondary labor market placement, this group moved into and out of the market place throughout their lives and thus generally do not experience the clear demarcation of middle-class, white men's labor force withdrawal and retirement (Gibson, 1987). Further, low-paid, unstable employment with few if any benefits translates into a need to continue working, whether in the formal or informal labor market (Calasanti & Bonanno, 1992). By contrast, the ability of white, middle-class men to identify as retired depends upon their unearned advantage in the labor market and their resultant ability to find stable jobs that amount to "careers" (Calasanti, 1996). Because black men were relegated to intermittent employment, white men faced less competition for "good" jobs. It is the *latter* part—the privilege that one group experiences at the expense of another—that scholars often ignore. Similarly, we have tended to ignore the fact that the ability of some (generally middle-class and white) men to feel "free" in retirement—to engage in domestic labor, for example, because they *choose* to do so, or to have the financial wherewithal to enjoy these years—rests upon women's continued responsibility for domestic labor upon retirement. Women do not stop working (Calasanti, 1993). Thus the focus on diversity in the framework I advocate is not directed to "special groups" alone but instead expands our knowledge of all groups.

How might this framework alter our interpretations of present work and retirement patterns? In the United States, the consensus is that the trend toward early retirement is reversing. Scholars have pointed recently to the elimination of both mandatory retirement and the limit on retirement earnings test as factors that may have influenced this continued labor force participation as well as the availability of more flexible work schedules and part-time employment (Kilker & Summer, 2000). The focus remains at the individual level, as it assumes that workers will choose to continue working if they can earn more or find more convenient jobs. The demand for older workers that may in fact drive these changes is missing, as are the structures that might influence workers to demand or need part-time work, or need to exceed earnings limits, for instance. Which workers might respond to the same factors but for very different structural reasons is also ignored.

Much is hidden when we ignore diversity and the structure of power relations. For instance, if we look only at gender, we find very different trends. Focusing on those aged 55-64, men's labor force participation rates were 83 percent in 1970, decreasing to 72.1 percent in 1980, and bottoming out at only 66 percent in 1995. Now, the proportion of men working is 67.9 percent

and is expected to rise further, to 69.4 percent, in 2008. However, women's participation shows a fairly **steady increase** over the same time period: 43 percent in 1970, a slight dip to 41.3 percent in 1980, then rising to 49.2 percent in 1995, 51.5 percent in 1999, and 57.5 percent in 2008 (U.S. Bureau of the Census, 2000, table 644). Thus the depiction of a reversal in early retirement trends applies only to men. Little is made of older women's continued and increasing rates of labor force participation and how this challenges assertions of early retirement trends.

Power relations do not only characterize interactions and experiences within countries; they transcend boundaries as well. Not only do group relations based on ethnicities, religions, race, gender and the like go beyond borders, but relationships among countries in our globalized world also have critical impacts on work and retirement in later life. It is to this latter dimension I now turn.

### **Globalization and Political Economy**

As I noted above, in the United States (and in many other advanced capitalist nations), when we focus on the "incentives" to continue working and how they lead some to choose to do so, we are often implicitly referring to white, middle-class men, as well as ignoring how their privileged position allows them such choices. We are also ignoring the influence of globalization on the local economy, on policies, and the like. However, given the intricate economic links across countries, we can no longer afford to ignore state structures and national economies within a global context, and in which local power relations are enacted. While virtually all scholars acknowledge the importance of the welfare state in enacting old-age policies, less attention has been accorded to the ways in which policies have an influence throughout the life course. Within the United States, the importance of employment and health insurance policies, for instance, and not only pensions and Social Security policies, has been demonstrated (e.g., O'Rand & Henretta, 1999). Attention to diversity reveals that effects of such policies are constrained or enhanced by gender, race, ethnicity, class, and sexuality. Globalization shapes each of these political issues as well as the national economy.

For instance, Estes (2001, p.116) notes that globalization itself is often used as a tool to dismantle many entitlements for the old, including the public pension system of Social Security. In this instance, what she refers to as an ideological "hoax" serves to situate globalization, as it is presently evolving, as inevitable, therefore also rendering such policies as capitalist-mandated workforce "flexibility" and labor market deregulation as both necessary and critical to the maintenance of the United States political and economic systems. This ideological stance mandates the privatization of Social Security as a part of the necessary, even patriotic, response to globalization.

Globalization is a fact of life; however, its shape and direction are not givens (Wilson, 2000). To cite just one example, Canadian corporations interpret

global economic competition in a variety of ways, implementing different restructuring policies with very diverse effects on older workers (Marshall & Marshall, 1999). Reactions to globalization are not uniform. Further, because the impact of workforce “flexibility” is not evenly distributed across the population—gender, race, ethnicity, class and age influence which workers are relegated to contingent work, for instance—such policies as pension reforms will also impinge upon workers differently. Thus, the rhetoric concerning the inevitability of the present state of globalization has important implications for reproducing inequalities among the old. We should examine the constructions of and debates over globalization to understand their impacts on work and retirement for particular groups within and across countries.

The mobility of capital also means that “the autonomy of the state is undermined and domestic policies no longer fall simply within the purview of state or local government” (Hendricks, Hatch, & Cutler, 1999, p. 26). State-based institutions cannot place many legal restrictions on, or generate revenue from, multinational corporations. In terms of work and retirement, we should ask how this influences wages and pensions, or the ability of states to distribute public pensions. For instance, how would these be financed if the state were unable to collect (much in) contributions from multinational corporate employers, or from workers whose pay levels may be too low to allow for a greater tax burden?

Scholars such as Estes (2001) aside, most analysts of globalization’s influence on old age focus only on its class dimensions. For instance, in the United States, the class politics attendant upon globalization led to both deindustrialization and declining unionization. Specifically, during the economic restructuring of the 1980’s, the manufacturing sector—which accounted for about one-fourth of employment at that time—suffered the greatest job displacements. From 1981-86, about one-half of job displacements occurred in manufacturing alone, and the unemployment rates in manufacturing were among the highest for both men and women. The recession in the 1990s again hit manufacturing workers the hardest; nearly one in three job losses occurred in manufacturing, a figure twice manufacturing’s share of employment, and these workers also had the lowest re-employment rates. Overall, from 1980 to 1998, jobs in manufacturing shrank by more than a million, while the labor force grew by more than 30. Still one of the most unionized industries, the job losses in manufacturing helped fuel the decline in private sector unionization rates from 16 percent in 1983 to only 9 percent in 2000 (U.S. Bureau of the Census, 2002, Table 637; U.S. Census Bureau, 2001, Tables 672, 676; U.S. Bureau of Labor Statistics, 2001, Table 10; U. S. Bureau of Labor Statistics, 2000; Gardner, 1995; Podgursky, 1992).

At the same time, globalization has gender, racial, ethnic, and age dimensions (at the very least) as well. For instance, the above deindustrialization and declining unionization had greater impacts on black women than on white women, and the across-race income gap widened as a result (Corcoran, 1999).

Black women were harder hit by lost jobs in manufacturing and in unionized employment and became increasingly concentrated in low-paying industries. By contrast, during the same time period white women were more successful in upgrading their occupations and translating their educational attainment into higher wages (Bound & Dresser, 1999). These differences will result in important disparities over time. For example, the loss of unionized jobs also robbed many black women of a variety of benefits, such as pensions and health coverage. Such losses, combined with lower wages overall, hurt them while they are employed but also well into retirement; they not only enter this time with less money and poorer health but also face lower pensions and diminished health care access.

Finally, job displacement in the 1990s was more common for older workers—those over age 55—than had been the case in the 1980s. Further, older workers displaced from 1997-99 have had more trouble finding new employment, and the older the worker, the greater the difficulty (Rix, 2001; Gardner, 1995)

Of the myriad other effects of globalization on older workers and retirees, I will discuss only a few by way of illustration of how different power relations interact. I will begin by considering labor force participation of older workers within the Global North and South, followed by discussions of the influence of globalization on pensions and migration as these relate to work and retirement.

### *Labor Force Participation*

Typical (Western) knowledge and definitions of work and retirement lose validity when we use a global lens (Marshall & Walker, 1999). Beginning with differences in labor force participation rates by gender and across countries, we can see the influence of a country's location within the larger world economy. Generally speaking, worldwide labor force participation rates decline as workers age. An examination by gender shows that although older men tend to engage in paid work more than do older women, men's rates have been declining. By contrast, women's labor force participation has been increasing. Huge differences exist across countries, however.

In the Global South, while men's and women's labor force engagement does decline with age, it remains substantially above that in the North. For instance, in Rwanda, older men and women display rather high and similar rates of labor force participation, though at every age the figures for men are slightly above those of women. More than three-fourths of both men and women over the age of 60 (87 and 78 percent, respectively) are employed, and rates stay elevated, right up to age 75, when they "drop" to 46 percent for men and 33 percent for women—figures far above those in countries in the North (Kinsella & Velkoff, 2001, p. 93). The fact that both old men and women are most likely to be found working in agriculture in rural areas speaks to the

element of necessity in much of this continued employment. Retirement is reserved for those of higher class in the cities.

On the whole, then, both old men and women in the South have higher labor force participation rates than in the North. Among old men, "In nations as diverse as Bangladesh, Indonesia, Jamaica, Mexico, Pakistan, and Zimbabwe, more than 50 percent of all elderly men are considered to be economically productive" (Kinsella & Velkoff, 2001, p. 100). Women's rates are also higher than in most countries in the North, though likely underestimated as large portions of their economic activities are not measured. In particular, their work in subsistence agriculture and household industries is often not counted or discovered (Kinsella & Velkoff, 2001, p. 100). Even so, data indicate that in some countries in the South, such as Argentina, Mexico, Peru, South Korea, and Uruguay, the employment of women over age 65 has actually increased since the 1970s (Kinsella & Velkoff, 2001, p.102).

By contrast, in the Global North, engagement in paid employment has declined, while women's has steadily risen, up to age 60; still, rates are consistently lower than in the South. For instance, from 1971 to 1998 the number of employed women aged 55-59 rose from 28 to 60 percent in New Zealand, from 41 to 79 percent in Sweden, and from 35 to 55 percent in Germany. Of the 16 countries Kinsella and Velkoff (2001) compare, only 4—all former communist countries in Eastern Europe—showed decrements in women's labor force participation rates. After age 60, most women's labor force participation rates in selected countries of the North evince a decline since the 1970s, with the exception of Australia, Sweden, and the United States; by age 65, the decrease in women's employment is uniform (Kinsella & Velkoff, 2001, pp. 97-99).

It appears, then, the likelihood of working in old age is influenced by globalization in conjunction with gender. That is, while employment rates are more similar within global region than without, larger numbers of both older men and women are compelled to work longer in the South than in the North. At the same time, gender influences paid employment worldwide in that women are less likely than men to work for pay.

At the same time, it is critical to note that labor force participation rates reflect only those persons employed for pay in the formal economy. Throughout the world, most old people are economically productive but often unpaid. Without standardized measures for their activity, we are unable to estimate their total economic contributions (Wilson, 2000). The nature of such contributions varies by country and social location. For instance, old women are often engaged in unpaid forms of domestic labor and childcare, while old men may be more involved in such activities as gardening (Calasanti & Zajicek, 1997). Particularly in the Global South, we find the old remain economically productive growing food for subsistence, tending livestock, and caring for children; in effect, they do not retire. Indeed, researchers in Vilcabamba, Ecuador estimated that only 13 percent of those over age 70 were not working outside the home (Wilson, 2000, p. 60). Our tendency to examine only em-

ployment can obscure much economic activity that, if taken into account, could make our current notions of "retirement" untenable.

### *Pensions*

Indeed, as Marshall and Walker (1999) aptly remind us, retirement is a social institution: its existence is neither inevitable nor immutable, but depends on the extent to which appropriate conditions and social recognition obtain. Cultural discourse plays a key role in this regard. For instance, retirement might be cast as a time of "not-work" for some groups, as an era marked by new forms of consumption for others, or as a time of care work for still others, to name just a few examples. Pensions can play a critical role in defining retirement.

Although pension receipt is rare for most of the world's workers, they provide important supports wherever they exist; even if not intended to eradicate poverty they improve the quality of life for the old. Specifically, on the one hand, pension programs have proliferated across countries, such that three-fourths now report having some sort of old age/disability/survivor's provisions. On the other hand, only three in ten workers are actually covered by pensions. This is because, particularly in the Global South, such plans tend to be quite limited, covering only a small fraction of workers such as civil servants, military, or workers in the formal economy. For the most part, agricultural workers in the Global South are not covered, thereby rendering most workers without pensions. Nigeria's program, for instance, covers only 1 percent of the labor force; Zambia's, only 10 percent; Morocco's, 21 percent; and South Korea's, 30 percent (Kinsella & Velkoff, 2001, p. 117). Obviously, power relations within these countries will also dictate which segments of the population can obtain pensionable employment. Further, even covered persons and occupations are influenced by globalization. The expansion and contraction of civil service, for instance, is shaped by a nation's economic position within the global system; in addition, globalization influences the types of industries that will proliferate, and whether or not these include pensions. Finally, attitudes about and timing of retirement within countries in the South vary in complex ways in accordance with power relations. For instance, among Singaporean ethnic groups, Chinese, Malays, and Indians expressed both similar and different feelings about economic security in retirement and how they might like to retire. Such sentiments were further complicated by gender and social class: men and those of higher income were more likely to have economic resources available to them and thus felt more confident about retirement (Mehta, 1999).

By contrast, access to pensions in the Global North is wider: more than 9 in 10 workers in most countries are now covered by government-based plans (Kinsella & Velkoff, 2001). In addition, select workers in some countries have access to occupational pensions. At the same time, power relations within



each country result in variability in actual pension receipt and amounts. For instance, gender, racial, and ethnic differences in pension receipt have been documented in Great Britain, Italy, Germany, the United States, and Eastern Europe (Ginn, 1998; Ginn & Arber, 1999; O'Rand & Henretta, 1999). Globalization further exacerbates these variations, both directly and indirectly. For instance, global competition has been blamed for many changes in employment contracts in the United States. Along with the loss of unionized jobs, defined benefit plans have been increasingly replaced by defined contribution pension plans, programs which disadvantage women, minorities, and working-class members (Chen, 1999; Kennickell & Sunden, 1997; Shaw, Zuckerman, & Hartmann, 1998). Further, important international institutions of globalization, such as the World Bank (Wilson, 2000) have advocated the increasing privatization of retirement pensions. Should such recommendations be adopted, women will certainly bear the brunt of such changes worldwide (Ginn, 1998).

Critically, pensions assume formal labor force participation. Yet, as noted above, many economic activities do not take place in the formal economy; and the extent to which this is the case varies by a country's global status, as well as various power relations. Importantly, those whose labor is not recognized as pension-deserving are more likely to be women and the poor. Yet, it is women's reproductive labor together with the informal economic activity of the poor that enables other, more privileged workers to retire.

Finally, a country's location within the global system will also affect the continued availability of pensions, especially those that are privatized. World economic changes can have devastating implications for the quality of life for old people, including their ability to retire. "[T]he world economy is now more closely integrated and possibly more easily destabilized..." (Wilson, 2000, p. 14); significantly, economic super powers are likely to be far less concerned about economic problems experienced by small countries of the Global South than they are about larger or more critically placed economies within the world economy (Wilson, 2000, pp. 14-15). Massive unemployment and poverty, which have ripple effects over the life course, provide but two examples of how economic dislocation can influence older workers and retirees in a given country. And of course the impact of globalization on specific countries' economies means that pension privatization schemes are all the more volatile and susceptible, with such vulnerability not evenly distributed within a given population (Calasanti & Slevin, 2001). Within countries with pension systems, a critical policy issue facing present and future pensioners, then, concerns the ways in which nations choose to deal with what is often construed as a "pension crisis." While the reality of such crises might be debated, ageism gives a strength and credibility to such arguments that may defy facts (Estes, 2001; Wilson, 2000), including the enormous diversity among the old. To be sure, pensions give those who cannot or would not work an enhanced ability to cease labor force activity. At the same time, reducing pension benefits, or delaying the time at which one is eligible, will not necessarily

cause large numbers of the old to work longer. Instead, it may make it more likely that they will simply have to rely on private (family) or public assistance of another type.

### *Ageism*

The choice model often implied in theories of retirement is all the more debatable when we also consider the reality of ageism. While lack of or inadequate pensions may foster a need for a job, an ageist labor market makes new or continued paid employment questionable. Evidence of ageism in the Canadian labor market (McMullin & Marshall, 2001) is paralleled in the United States. In addition to the above difficulties facing older displaced workers, formal age discrimination complaints soared with the economic slowdown that began in 2000. Certainly, the rhetoric of “global competition” is used to justify large corporations’ attempts to reduce costs by pushing out older, higher-paid workers to make room for younger, lower-paid employees. However, this explanation is more representative of the type of worker most likely to file suit—a white, middle-class male, over age 55 (Manor & Taylor, 2001)—and not of all those workers who in fact experience age discrimination.

Although unemployment is relatively low for those over age 65 in the Global North, those aged 55-64 tend to have rates higher than or similar to younger workers and, perhaps most importantly, they tend to remain unemployed longer than younger workers. Data from both OECD countries and Eastern Europe document unemployment for longer than one year for older workers (Kinsella & Velkoff, 2001). Further evidence of age discrimination can be seen when we look at the prevalence of old discouraged workers—those who have stopped looking for work. In fact, in many countries of the North, workers aged 55-64 make up a large portion of discouraged workers—as many as 7 in 10 discouraged male workers in the United Kingdom were in this age range—despite the fact that this age group represents a rather small percentage of the labor force. For most of these countries, the percentages are similar by gender, with men slightly higher. However, older women appear to fare much better than men in Australia (29 percent and 55 percent, respectively) and worse than men in Denmark (53 and 44 percent, respectively) (Kinsella & Velkoff, 2001), indicating that there is no one, simple way in which sexism and ageism interact in the marketplace. More in-depth analysis of the intersection of ageism with other forms of oppression in Australia, for instance, demonstrates that men and women face different problems related to ageism. For older women, who have often withdrawn from paid labor to care for others (especially parents), their age and presumed lack of up-to-date qualifications become barriers, and they often find only low-paid jobs. By contrast, men’s unemployment, often a result of downsizing, leads to personal problems and marital instability. Racial differences in experiences of ageism have been noted in Australia and the United States as well (Encel, 1999;

Calasanti & Slevin, 2001). Thus, we can speculate that the impact of globally induced pension reductions, reforms, employment changes, and the like are not evenly distributed by social location and need to be examined more thoroughly.

In the Global South, similar patterns of ageism in employment may well exist. At the same time, discerning such patterns has not been a priority and may be difficult given the high unemployment rates and poverty throughout some countries. Recent research on age discrimination in employment in Hong Kong gives us some idea of how complex the causes of this phenomenon might be. In this instance, labor force discrimination is enhanced by Chinese values that assume filial piety, wherein children care for their parents, and ageist stereotypes concerning productivity. Women are particularly disadvantaged in this regard (Chiu & Ngan, 1999). Reminiscent of how the class-, race-, and gender-based norms concerning male “breadwinners” in the United States have served to keep women from equal labor market opportunities, so too it appears that norms concerning family care for the old can become a two-edged sword, one that can constrict the job prospects of older workers in tight labor markets.

### *Migration*

Globalization influences work and retirement through migration at many different junctures in the life course, and not just in old age. Within a globalized world the desire to migrate—based on varying demand for labor and adequacy of wages in different locations—and the ability of people to move in response increases enormously. Further, which people migrate, to what location, and what new lives they find vary by social location. The migration of Filipina domestic workers to destinations in many countries is but one example of the ways in which gender intersects with class within a global economy to spur migration. Indeed, many Filipina domestic workers in the United States, who provide reproductive labor for employed women in the latter country, came from relatively privileged class backgrounds. However, given the pay in the Philippines, they can make more money by working as domestic workers in another country. At the same time, they often leave their families and households in the care of less-privileged Filipinas, to whom they can pay a very low wage (Parrenas, 2000). Such migration and employment decisions, which link globally many groups of women, can have positive and negative consequences in retirement, depending on the impacts on such things as families and pensions.

Distinguishing between types and timing of migration is critical. Those who migrate after retirement (and within this group, the reasons for the migration) differ from those who migrated to a new country while still working, and stay after retirement—or, conversely, return home. In some instances, individuals may migrate to a country in order to find work, and remain employed in that location for many years; yet, some countries will require that a retiree

return to his/her country of origin (Wilson, 2000). To understand the relationships among migration, work, and retirement, we must locate them within this context.

Here too diversity renders important distinctions. For instance, we can speak of retired life-style migrants, who move to improve their quality of life (Wilson, 2000: 72). Among retirees in the United States, such migrants include the more well-to-do who opt to relocate to sunny climates and often age-segregated communities in such places as Arizona or Florida. Receiving communities assume and cater to a privileged social position, one that is related to being white and male—or being the spouse of a white male (McHugh, 2000). Of course such migrants are not unique to the United States; for example, more and more retirees from England choose to relocate to the seaside in France, Spain, and Italy (Wilson, 2000). Also increasingly common, both within and across countries, is seasonal migration; in this instance, retirees reside in at least two different locales, depending on the time of year. For example, of the increasing numbers of Swedes who reside in Spain since the 1960s, the vast majority appears to be seasonal migrants (Gustafson, 2001). Such patterns again reflect positions of privilege wherein retirees can afford multiple residences.

These movements contrast sharply with those that might occur in the Global South—or between South and North, as with the example of Filipina domestic workers—where migration may reflect economic imperatives or an attempt to join children. Economic migrants—those who moved earlier in life in order to expand their economic opportunities—may never return to their country of origin after retirement (Wilson, 2000). Whether the latter is a positive or a negative is highly variable by context. Similarly, migration in old age in order to join children—in order to help with childcare, or because one is no longer able to live alone, or simply to reunite a family—can have varying repercussions.

Migration for both work and retirement suggest a number of important issues. For instance, how does migration influence both the receiving communities and the old? We know, for instance, that the effects of well-to-do lifestyle migrants are often economically positive for an area; indeed they are often actively recruited through aggressive advertising campaigns and the like (McHugh, 2000). At the same time, a surge of retirees can present a strain on communities unprepared for the particular needs, interests, and resources of an older population. The importance of policies in receiving countries are obvious, such as economic and health care security policies; but also, “family” based policies can matter as they might influence the ability of children to care for their aging parents, for instance.

Language skills, medical care (and costs thereof), support networks (family, friends, and community), economic resources and the like all influence the relationship between elders and their communities. Again, type of migration also matters: these issues may influence seasonal migrants differently than permanent migrants. Similarly, retirees may affect communities in diver-

gent manners. For instance, the Swedish seasonal migrants to Spain who are ensconced in their own enclaves may interact with host communities minimally, seeing themselves as only temporary visitors, while others may try to adapt more to their host area and enjoy the different culture (Gustafson, 2001).

Importantly, migration can influence men and women differently, sometimes by changing or challenging family structures, and the roles of men and women (including old men and women) within these. Studies of migration of younger groups in the United States, for example, have demonstrated that, within family households, the motivations for and consequences of migration are not the same for men and women (e.g., Hondagneu-Sotelo, 1994). The same is true of the old, whether they are economic migrants who stay in the receiving country, or life-style migrants, or migrants who move at the behest of their children or because they have become too frail to stay alone. Thus, depending again upon the context, migration may entail more or less power for older women with families, for instance; or make either old men or women (or both) more dependent upon their children. For example, Yee's (1997) research on Southeast Asian older men and women who migrated to be with their children showed that, once in the United States, gender differences in patterns of adaptation emerged. Men may have to deal with such issues and the impact of downward mobility if their skills do not transfer to the United States. Women are sometimes more isolated—expected to take care of grandchildren, and not knowing the language, means they do not get out more to learn more about their new country. Thus, the reception in the host countries is marked by the intersections of race, class, gender, and nationality, at the very least. We cannot readily conclude that any given migrant group will or will not be disadvantaged in the host countries.

## Discussion

Recent debates over definitions of retirement and labor force re-entry have prompted researchers to examine how different definitions of retirement influence retirement outcomes, including differences in retirement rates by gender and by race depending upon the definition used. After considering subjective self-reports and a variety of objective measures, including number of hours worked per week or weeks out of the year, or receipt of public pension, they suggest such strategies as use of a "hybrid" definition combining self-reports with hours-based measures (Gustman & Steinmaster, 2000). While such a measure is no doubt useful in reducing variability of outcomes across groups, it also points to a critical distinction between much of our research orientation to date and the framework I have outlined. The latter would suggest that if different definitions produce divergent results and pictures by gender and race, then we should seek to understand and not explain that variance away.

Feminist researchers and critical gerontologists have challenged definitions of work and retirement, and examined all economic activities—not only to

include the labor of those who are often unpaid or who toil in the informal economy but also because this labor is vital to the paid realm. In our global economy, the existence of the latter is in fact predicated on the former, and in this way, those who are relatively privileged are so situated in relation to the disadvantage of others. An appreciation of the global context pushes us to recognize more activities as valuable to the larger world economy, and the links between economic activities across regions. Migration, subsistence agriculture, childcare, and the like all have an impact on work and retirement experiences in later life.

The notion of personal choices undirected by larger forces becomes all the more untenable when we take this larger perspective. For most workers around the world, work and retirement are not "options." Their lack of choices—as well as the wealth of some in the North—are linked, just as the ability of white, well-to-do men in the United States to work as high-paid consultants in retirement depends upon the relegation of women and people of color to low-paid, service industry occupations. Thus not only is the ability to retire in the North linked to the provision of cheap labor in the South (and also to what Northern, well-to-do retirees consume), but pensions and other financial resources are tied to the ups and downs of a global economy. Further, within each country, important differences in the meaning and experience of work and retirement in later life accrue to social location.

The framework I propose asks us to move beyond individual-level models, and to be sensitive to diversity within a globalized world. Much of it can be illustrated by way of a recent example. In the United States, large corporations such as Avaya, Monsanto, PepsiCo and Lockheed Martin have found legal ways to entice workers—predominantly white and male—in their 50s to trade full-time employment for part-time work and pensions. In previous years, companies have asked such older workers to retire permanently because they cost more in terms of pensions, wages based on seniority, and health care cost increases. However, faced with labor shortages and the prospect of early retirees working for competitors, companies now want to retain them at lower salaries, without the costly benefits. Importantly, it is during their 50s that workers in traditional, defined benefit plans begin to accrue their greatest pension benefits. By phasing in retirement sooner, these companies save their own pension costs while retirees may lose money in the long run. Further, companies save—and older workers lose—potential pay increases, promotions, and the like (Walsh, 2001).

This example suggests a number of questions from the structural perspective I have outlined. Are these employed-and-pensioned men workers or retirees? By whose definition? Is the answer based solely on self-identity? Did they really choose their employment? If we compare this situation with prospects in the Global South, say, Nigeria, we might ask: is either due to "rational choice?" Is the answer to that question a simple "yes" or "no"—or does it become all the more apparent that economic structures create conditions in

which people make choices but not just as these please? If we ask how these situations are similar and different, and why, it becomes clear that each is based on a global structure—one in which employees of a multinational firm in one locale make their choices because workers in other countries are poor and/or without pensions and must work until unable. Indeed, in such countries retirement as a social institution may not exist. Further, the differences within countries tell us about social locations that are often based on the intersection of globalization with local power relations. Not all workers at Monsanto, for instance, were in a position to “retire.” There are fractions of the population in the Global South (varying from nation to nation) who can “retire” and live comfortably—based on their social position, and the ways in which globalization has intersected with divisions already prevalent in a given society.

A relational perspective considers global and local power relations and reminds us that “pension crises” and economic insecurity in old age do not necessarily result from poor planning, but always derive from larger power structures and social locations. Whether one works, retires, or both, and the experiences of each, result from individual actions within a larger context. We must understand how our knowledge of and solutions to different issues advantage some groups of old while disadvantaging others, so that we may take a more considered approach to the research we do and policies we advocate.

### Conclusion

I have presented only the briefest of outlines of this approach, drawing primarily upon research in the United States, and referring only to a few topics in work and retirement. Much remains to be done as we generate the research upon which we can build more useful theories of work and retirement. We can no longer ignore diversity and globalization in a world in which multinational corporations maintain little fealty to political terrain. As we study regions and groups, we must bear in mind their connections with others and the power relations between them. For example, corporations such as Monsanto cut costs by urging white, middle-aged men to work part-time and collect pensions. Attention to the interrelation between groups allows us to ground theories of these workers’ privilege in the U.S. (relative, for instance, to those without pensions), and the cost of that privilege to workers in other countries, to whom the same corporation offers lower wages and no benefits. The higher costs of U.S. labor are borne by their foreign counterparts, just as hiring patterns in one country are influenced by events in other places as well as on local power relations. We can no longer speak of either labor or retirement in relation to the status of single groups or the policies of single nations.

Much theoretical work remains. While I have argued that globalization is not just a class phenomenon, I did not explicate all the ways in which it is, at

its roots, racialized and gendered. If we recognize that, just as state institutions are gendered, so too is the global world order, we get a different view of the recent assaults on such liberal reforms as anti-discrimination policies in the name of "global competition." From this vantage, we can see such attacks as attempts to re-establish a gendered power relation threatened by the increased number of women in public service and gaining higher education (Connell, 1998). Still, feminist movements in different countries continue to resist and fight for equality. In addition, variations in gender forms across geographic locations are more readily visible and can present challenges to dominant notions of masculinity (Moghadam, 1999; Connell, 1998). How such struggles will progress, in what ways and for whom, and how this will influence work and retirement in later life is not a given.

Finally, key to this approach is realization that it does not entail an examination of all possible power relations and at all levels. Instead, it requires that we recognize that group experiences are intertwined. In practical terms, this means that as we research and theorize about work and retirement, we should remain cognizant of inadvertent generalizations, and use our analyses and comparisons of groups to engage in more theory-building. We must avoid discussions of "early retirement trends" even within one country as if data based on a numerical majority in fact tell us the whole story of retirement. Making clear that we refer to labor force activities of, say, white men, allows those who examine other groups to draw comparisons and build upon existing research. Such theoretically informed research can warn policy-makers of taking too narrow or universalistic an approach. At the same time, scholars will have a more dynamic approach, one that can build knowledge while maintaining the flexibility to account for changes in patterns of work and retirement and indeed, transform these concepts themselves.

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