The Perceived Influence of Race and Gender in Work History, Work Attitudes, Economic Resources, and Health on Black Women's Retirement

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Focal area 1: Disparities by race, ethnicity, and gender

Social security is essential especially for Black women, as we think about their triple oppression of gendered racism and ageism with the wealth pay gap. Historically in the U.S., retirement favored White people because agricultural and domestic workers were excluded from Social Security old age pensions (Quadagno, 1984) and Black families generally did not have the same financial assets of White people (Oliver and Shapiro, 2013). Moreover, one study found that Black women are significantly less likely to retire, compared to White men ((Hogan & Perrucci, 2007). Black women are disadvantaged in both employment and retirement income because, like Black men, they lack access to the resources and family wealth, unlike white people (Bielby and Bielby, 1992). Additionally, one study found that older Black women in retirement faced problems with housing as they were unable to find suitable and affordable housing (Perkins, 1994). Unfortunately, research suggest that Black and Hispanic women often do not qualify for Social Security based on their own employment, which it is required to have made 10 years (or 40 quarters) of contributions (U.S. Government Accounting Office, 1998). Despite these inequities, Black women can successfully and financially prepare themselves for retirement. Though studies have explored retirement experiences of Black women, few studies have qualitatively explored Black women's experiences with retirement, from a psychosocial perspective.

Thus, the proposed research plan consists of a literature review (Study 1) and interviews (Study 2). The aim of Study 1 is to examine statistics and current literature on how Black women's work attitudes, resources, and psychological well-being influence their retirement related decisions and experiences. Findings from Study 1 will be used to develop interview questions, with the goal of conducting semi-structured interviews with 20 older Black women, online via Zoom, to explore their perceptions relative to their psychological well-being and experiences with retirement. In all, factors that contribute to divergent and psychological outcomes associated with Black women's retirement will be explored. Participants who are interviewed will be compensated $40 for their time. Inclusion criteria include self-identification as a Black/African American woman and is in retirement or plans to retire within the next three years. Participants will be recruited via email and social media.

References

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