Part-Time Employment for the Low-Income Elderly

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Experiences from the Field

Leslie B. Alexander
Lenard W. Kaye

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Series Editor's Preface

This series attempts to address the topic of aging from a wide variety of perspectives and to make available some of the best gerontological thought and writing to researchers, professional practitioners, and students in the field of aging as well as in other related areas. All the volumes in the series are written and/or edited by outstanding scholars and leading specialists on current issues of considerable interest.

Based on interviews and case records, this study of low-income older persons who hold part-time jobs fills an important gap in research about the work experiences of this segment of our population. Although part-time work for the elderly persons studied has both negative and positive consequences, the authors conclude that overall the positive aspects far outweighed the negative ones. This book makes an important contribution toward furthering our understanding of part-time jobs in general and serves as a valuable resource for knowledge about low-income elderly workers in particular.

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Foreword

One quality dominates thinking about our society today—change—its rapidity, its multifaceted nature, and the complexity of interactions it causes that motivate policy responses in both the public and private spheres. In our striving for the American ideal of a satisfying and ever-rising standard of living, we are constantly confronted by changes in demographics and in labor force composition, technological developments, industrial and occupational characteristics, and organization of work within an enterprise. These are all molded by changes in national and international economic and political circumstances.

Changes of this nature require adaptations in our work and values, as well as reassessment of data and reinterpretation and reevaluation of economic, political, and work organization events and institutional behavior. Yet we always seem to lag behind in our understanding and adapting to these new circumstances, both individually and in social policies. Nowhere is this phenomenon more evident than in discussions about the nature, structure, and role of work in our lives and in successful business functioning.

Professors Alexander and Kaye make an important contribution to our thinking about work in their inquiry into the work lives of one group in the population—low-income elderly, ages 55 and over. Currently working part time, the majority in subsidized low-skill jobs, they are a population group growing in national importance, increasing in healthy longevity, and often in need of some supplementation to retirement income. About 40 percent of the respondents in the study, for example, had no income other than Social Security, a social benefit that since its inception has never been conceived of as more than a minimum base upon which to build income adequacy.

Part-time work, work of less than 35 hours a week, is not new. Nearly one-fifth of all nonagricultural employees work part time. Although the numbers in part-time work have increased between 1969 and 1993 (from 10.8 to 20.7 million persons), the proportion of workers in part-time work has increased only slightly—from 15.5 to 18.8 percent (Snider, 1995, 239). On the other hand, almost all of the increase in part-time workers since 1973 has been due to an increased rate of growth of involuntary part-time workers, that is, those who would have preferred a full-time job (Nardone, 1995, 283). In 1989, for example, nearly one-fourth of all part-time workers were involuntary part-timers. By 1993, involuntary part time had grown from 4.3 percent of employment (1989) to 5.5 percent (Mishel and Bernstein, 1994, 219).

Such a trend raises questions about the preference for and quality of opportunities available in part-time jobs. In general, the supply of part-time workers reflects particular interests of the major groups that work part time—women, teenagers, and the elderly. Supply side reasons for part-time work among the elderly are well detailed in the research findings to be discussed later. The demand for part-time workers has certainly increased, partly reflecting a shift in the industrial and occupational composition of work from manufacturing to services and retail trade, where 29 percent and 41 percent of workers, respectively, work part time compared with 5.8 percent in manufacturing (Snider, 1995, 241). Between 1979 and 1989, roughly three-fourths of new jobs created were in these two industries (Mishel and Bernstein, 1994, 222–23), which account for about 60 percent of part-time workers (Snider, 1995, 241). In addition, interest in part-time labor on the part of business has been spurred by global competition, downsizing, and technological developments that have been reflected in an intensified interest in work flexibility, minimization of labor costs, and use of contingent labor, of which part-time work is a major component. Thus, part-time work opportunities exist. The important question is whether elders are interested in working in these part-time jobs and, if so, do these jobs fulfill their needs and at the same time meet the needs of the employing enterprise? This is a key question to which the Alexander and Kaye investigation makes a significant contribution.

Elderly workers constitute a special group in the population.

Although the number of elderly over age 65 has grown from 8.1 percent to 12.5 percent of the population between 1950 and 1990, the proportion of elderly in the labor force is low and has been declining in recent years. Most workers appear to retire as soon as they can afford to (Schulz, 1988, in Rix, 1996, 7). In 1992, for example, between ages 55 and 64 women's labor force participation rate was 46.6 percent; over age 65, it was only 8.3 percent. For men, the labor force participation rate was 67 percent between ages 55 and 64, but only 16.2 percent for the group over age 65. Moreover, in 1992, of the 4.6 million employees ages 65 and over, a significant proportion, 56.3 percent, worked part time (Snider, 1995, 242). For elders who work, low wages are prevalent. Twenty-seven percent of all hourly wage earners ages 55 and over were minimum wage workers in 1993; the proportion was over two-thirds for female hourly workers. Over two-thirds of minimum wage workers (compared with one-fourth of all hourly wage earners) are employed part time (Rix, 1996, 7). Yet one analysis shows an increase in part-time work between 1984 and 1993 among retirees, at least among men younger than age 65 (Herz, 1995). Whatever the explanation for retirement trends, data indicates that opportunities for gradual retirement, accompanied by part-time work in one's regular job, are rare (Ferber, 1996, 5). Labor force attachment of the elderly in other jobs is often associated with financial necessity (Rix, 1996, 7).

All of these comments document the importance of the Alexander and Kaye survey for gaining insight into the views and experience of elderly, low-income, part-time workers. The brief overview here is developed and expanded upon in chapters 1 and 2. Standing on their own, these chapters provide an excellent general survey and review of national trends relating to work in the United States in the recent past. At the same time, they give a context for and introduction to the more specific investigation of this study.

The study focus was chosen partly to fill a gap in data on part-time employment, which is sparse for low-income elderly and especially for women and minorities, and partly to assess the value of this work structure that in the literature is both praised as providing financial support and a transition to retirement and criticized for its low wages, few benefits, and general status as a less relevant work structure, engaged in with less commitment. Thus, the study group,

unskilled and semiskilled workers, the majority in subsidized jobs in the Philadelphia area, consists of contigent workers, ages 55 and over, two-thirds of whom are women, and almost two-thirds minorities.

The authors seek to explore the structure and qualities of this part-time work, the expectations about its value to elders, and their actual work experiences that have contributed to or detracted from their work satisfaction. Were these aspects similar for all interviewees or do they reflect differences among them? What was the relationship to past work experience and to the job placement agency? In sum, does part-time work on balance offer something positive for this group of elderly low-income workers? Can part-time jobs be "good" jobs? What function can they serve for low-income elderly, many of whom are women and minorities?

Given this general framework, chapters 3, 4, and 5 set the stage for the analysis by describing the methodology and the characteristics of the sample. Chapter 3, "Our Approach to Learning about Low-Income Older Adults Who Worked Part-Time," describes the study's three-sided research approach, which involves case record analysis, participant interviews, and interviews with program directors and staff members at the four study sites.

Chapter 4, "Who Were the Low-Income Older Part-Timers?", describes in detail the 613 program participants and 265 interview respondents, a majority of whom had at least a high school education but whose median income was near or below poverty level.

Chapter 5, "The Previous Work Careers of Part-Time and Unemployed Elders," based on interviews only, both describes the general work affiliation of part-timers in their longest or "career" job and also compares them with the group of unemployed at the time of their interviews, a group who are described in more detail later in the book.

Chapters 6, 7, and 8 describe the job placement and the structure and function of the part-time jobs held. Chapter 6, "Job Placement Services and the Older Worker," using both records and interview data, describes the workers' placements. Chapter 7, "The Structural Characteristics of Part-Time Work," based on interview data only, describes the jobs and work schedules in greater detail. Chapter 8, "The Functional Characteristics of Part-Time Work,"

provides interviewee descriptions of the quality of the jobs held.

Chapters 9, 10, and 11, like chapters 7 and 8, analyze interviewees' responses for those still working part time at the time of the interview. These chapters further elucidate attitudes about job satisfaction (chapter 9), discrimination (chapter 10), and work and retirement (chapter 11). Relatively high levels of job satisfaction were reported by interviewees, with close to 60 percent of the variance in job satisfaction scores explained by ability to use existing skills, better fringe benefits, positive attitudes towards elders by supervisors and others, desirable work schedules, and minority status.

The two chapters preceding the concluding one report on two special cases: identified members of the interviewee group who had been placed in part-time positions in fiscal 1987 but who were unemployed at the time of the interview about two years later (chapter 12) and the small group of elders placed by one of the agencies, who were working full time at the time of the interview (chapter 13). Findings are summarized in each chapter.

Alexander and Kaye in their final chapter, chapter 14, "Conclusions and Recommendations," conclude that the part-time jobs of the group of elderly studied displayed both good and bad characteristics. From the standpoint of wages the jobs were mostly "bad" ones, in 1985 paying a somewhat lower median hourly wage than that for all part-time workers. Hours worked additional to those of their regular schedule were either not compensated or were paid at regular rather than overtime hourly rates. Fringe benefits were low. On the other hand, there were a number of "good" compensating aspects of their jobs. Most elders obtained the kind of position they sought—to provide some income and to keep busy. They were placed in steady, nonseasonal jobs with predictable work hours that made use of their skills. They received satisfaction from their interactions with other workers. On the other hand, a relatively high rate of unemployment only two years post-placement was noted, as were some racial/ethnic differences in labor market experiences. In their recommendations for further policy development, the authors deplore the general lack of formal training or retooling by the placement agencies. On balance, however, it seems that, although not without problems, the experience was a positive one for elder low-income part-timers, including the fact, for some, of having subsi-

dized jobs. Alexander and Kaye would like to see the expansion of further support and education and training for this group of low-income elders go forward together. They feel that there are benefits for employers and for society as much as for elders who find a supportive and contributing niche for their later years.

To all of this, this writer says "Amen." I find part-time work to be a several-sided prism, acknowledged in other literature but never described so thoroughly as here based on the expressed views of a group of low-income elders themselves. We know that all is not well with the earnings and benefits levels associated with part-time work, with its sometimes exploitative application within the work world, and with women's disadvantaged rewards in the market relative to those of men. We know that more research is needed, both the analysis and interpretation of available large-scale data series and interviews with those working within a part-time framework and covering not only elders but also other age and racial and ethnic groups.

This study adds to our understanding of the role part-time work can play by putting flesh on the bones of more general conceptualization and data analysis. It documents the positive attributes that are perceived for part-time work by those who are engaged in it, while other groups and individuals address its inequities and inadequacies. We need to build on this base of positive information. We need to reappraise part-time work and adjust its reward level to reflect an equality, pro-rated with that for an equivalent level of productivity in full-time work. We need to consider a new conception of work organization, its distinguishing characteristics now being defined and tested in a collaborative project of one large corporation and a research group centered at the Massachusetts Institute of Technology (MIT) (Bailyn, et al. 1996). In its essence, the project seeks changes in work practices that affect both work and family lives with mutual benefit to the organization and to employees. Both flexibility and support in workplace structures and culture are the means to this end, embracing part-time as well as other work rhythms. Elders, as well as others, should benefit from the greater range and flexibility in the way work can be carried on.

Moreover, studies such as the Alexander and Kaye study, which demonstrate positive aspects for elders of part-time jobs even in the face of some negatives in the work itself, are beginning to have a

parallel in studies that address issues of interest to employers about the value of employing elders in full- or part-time jobs. They document the strong work motivation and the productive efficiency that can result (AARP, 1995a; AARP, 1995b; Davis, 1994; Phillion & Burgger, 1994), but also point out several potential areas of performance weakness (e.g., difficulties in adapting to change) that can be present. Most important, we need to develop public and private sector policies for training and retraining elders to enhance their job opportunities and ensure that offered skills respond to workplace needs. Professors Alexander and Kaye provide us with a basic building block of first-hand information and data analysis for understanding the role that part-time work can play for elders wanting to participate in the work world. This work can provide a model for moving forward with further studies and with policy design to ensure evolution of this employment structure so that it better meets the needs of all worker and employer groups.

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Note

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Chapter One
Introduction

During the past twenty-five years, there have been increasing demands for the expansion of alternative workplace options including flextime, job-sharing, phased retirement, temporary work, and part-time employment. Of these options, part-time employment has consistently been the most popular and most prevalent (Olmsted and Smith 1994; Olmsted and Trippe 1992; Kahne 1992; and Christensen and Murphree 1988).

While the growth in part-time employment is in part a response to the need for flexibility on the part of dual-worker families and single men and women maintaining young dependents at home (Blank 1990, 1989; Kahne 1994, 1992; Barker 1993; Olmsted and Trippe 1992; and Moen 1994, 1986), there is also evidence of growing interest in part-time work by a range of employers, employment specialists working with the elderly, and the elderly themselves (Bass 1995; Sterns and Sterns 1995; Hirshorn and Hoyer 1994; McNaught and Barth 1992; Louis Harris and Associates 1992; Golden 1992; Kahne 1994, 1992; Sum and Fogg 1990; 9 to 5 1987; Morrison 1986; and National Commission for Employment Policy 1985).

This growing interest in part-time employment for the elderly has been driven by trends both within the older population as well as by the changing landscape of work life in this country. Before considering these changes, we should first indicate how the terms "part-time work" and "older worker" are defined in this study.

Following the U.S. Department of Labor's convention, part-time work is defined as less than 35 hours a week on the job. The term "older worker" is defined as anyone 55 and over, involved in regular paid employment. While there is really no uniform defini-

tion of when a worker becomes an older worker (Siegel 1993; Herz 1988; and Irelan, Rabin, and Schwab 1987), with limits as low as age 40 when women are included (Fretz, Gottlich, and Schmoyer 1991), we use 55 and over for two primary reasons. First, some of our study participants were drawn from the Senior Community Service Employment Program, which uses age 55 and above for program eligibility. Furthermore, the Commonwealth Fund's Mature Worker's initiative, also known as The Americans Over 55 at Work Program, used 55 as the lower age limit (Commonwealth Fund 1993).

Trends Within the Older Population

In terms of changes within the older population, there are several relevant trends. First, the numbers of those over 65 grew from 8.1 percent to 12.5 percent of the population between 1950 and 1990 (Kramer 1995). This trend will only become more pronounced as the baby-boom generation ages. According to Barth, McNaught, and Rizzi (1993), by 2020 almost 32 percent of the American population will be 55 and over. To quote:

In actual numbers, this translates into an increase from 51.0 million persons 55 and over in 1990 to more than 93.2 million in 2020. This means that, over the next thirty years, the number of older Americans will grow by 83 percent, while the population age 16 to 54 increases a scant 6 percent. (Barth, McNaught, and Rizzi 1993, 157)

Second, there is ample evidence of increased longevity for both sexes and improved health status for many older Americans. Research has documented the fact that productivity does not tend to decline with age, that older employees are committed to their jobs, that intellectual functioning remains largely constant for most people until they have reached well into later life, and that age alone is a poor indicator of health status (Sterns and Sterns 1995; Sterns and McDaniel 1994; U.S. Department of Health and Human Services 1990; McEvoy and Cascio 1989; Berkowitz 1988; and National Commission on Working Women 1987). For those who work, there is even less of a relationship between aging and health (Kahne 1985). Thus alternative work patterns, such as part-time employment, are

being considered with increased seriousness, especially in the context of a rapidly expanding and increasingly active aging population (Bass, Caro, and Chen 1993).

Further, throughout the 1980s and into the 1990s, attitude surveys among older workers and employers continued to document: (1) a strong interest on the part of older employees to continue to work at a reduced schedule beyond retirement, and (2) an acknowledgment by some employers of the positive contributions that older workers could make (Louis Harris and Associates 1992, 1991; American Association of Retired Persons 1989, 1986; Jondrow, Brechling, and Marcus 1987; and 9 to 5 1987).

Although the general view of many employers in the 1960s and 1970s was that worker performance peaked at age 50, surveys of managers in the 1980s revealed more favorable attitudes, both about the performance of older workers and the fact that a larger proportion of older workers would be employed in the future (American Association of Retired Persons 1989; Yankelovich, Skelly, and White 1985; Gollub 1983).

Recent surveys have reported somewhat more ambivalent attitudes on the part of some managers (Peterson and Wendt 1995 and Barth, McNaught, and Rizzi 1995). For example, drawing upon Avolio and Waldman's (1989) meta-analysis of older worker productivity studies, McNaught (1994) concluded that if the relationship between age and productivity was based on impressions of elder co-workers, age was seen as positively influencing productivity. If, on the other hand, managers were asked about the same relationship (between age and productivity), they usually concluded that age negatively influenced worker productivity. In response to the aging of the American population, Barth, McNaught, and Rizzi's (1993) recent conclusion seems well taken:

The workforce within many companies is also graying, but it seems that American businesses have not responded to older workers with the same effort and ingenuity as they have to older customers. (p. 156)

At the same time that the proportion of senior citizens has increased dramatically in recent years—the population aged 55 and over has grown by almost 40 percent in the last two decades—there

has also been a striking decrease in the number of older workers in the labor force. As Doeringer (1990b) reported:

In 1967, almost half the population 55 and over spent some time in the labor market. By 1986, this figure had fallen to about one-third, a drop of 25 percent. This reduction in labor market activity has affected all groups of workers, but it has been particularly acute for males and the poorly educated. The decline has also been persistent, even during periods of growth in the demand for labor, and is expected to continue for most segments of the older population to the year 2000 and beyond. A worrisome consequence of these trends is that the balance between those who work and those who do not is tipping. The earnings base of the older population and the opportunities it provides for the accumulation of resources for retirement are shrinking at the same time that life expectancy is increasing. (p. 3)

There have been clear gender differences in the employment of older workers, however. Employment of women has been rising steadily for all age groups. While the proportion of workers who are elderly is small, women make up 43 percent of all workers 55 and over. Further, according to a recent report from the Older Women's League (Kuriansky and Porter forthcoming), while the labor force participation rates for men between the ages of 55 and 64 dropped sharply—from 83 percent in 1970 to 67 percent in 1992—women's participation rates rose slightly—from 43 percent in 1970 to 46.6 percent in 1992. A similar pattern emerged for workers over 65: while men's plummeted, from 26.8 percent in 1970 to 16.2 percent in 1992, women's participation rates dropped slightly, from 9.7 percent in 1970 to 8.3 percent in 1992.

Why has there been such shrinkage in the labor force participation of older adults, especially males? First and foremost has been the increasing trend toward downsizing in many large corporations, resulting in the expansion of early retirement schemes, which are often accompanied by the abrupt departure of older employees, especially older white men, from the workplace.

In fact there is some evidence that older workers are among the demographic groups most threatened by corporate restructuring and downsizing (Useem 1995, 1993). According to a recent report pub-

lished in *Working Age* ("Alternatives to Downsizing" 1994), 70 percent of American Management Association member companies have downsized since 1988. To quote: "In any one year, one-third to one-half cut their work force by an average of 10 percent. One-fourth have downsized three or more times since 1988" (p. 2). Downsizing has not been limited to the private sector. This same article reported that the Social Security Administration cut its work force by 21 percent between 1985 and 1990.

An additional worrisome trend is early retirement, which has continued in spite of international evidence that has questioned its long-term advisability (Mirkin 1987). There is growing concern that this movement is involuntary for some workers at present, and may become increasingly involuntary in the future (Golden 1992). According to a recent article by Lewis (1994), "More early retirees find the going rough" (p. 1). In this same article, Philip Rones, an economist at the U.S. Department of Labor, concluded that "people who are forced into early retirement by and large are not doing well" (p. 14).

While phased and flexible retirement programs seemed to be taking hold in the early 1980s, and continued to receive worker endorsement, such programs did not continue to expand in the late 1980s. Rather, according to Schrank and Waring (1989): "Despite these many virtues, there are few such programs, and when they are available, there is little participation" (p. 125). Thus in spite of the continued attractiveness of phased retirement schemes on the part of some managers and many workers in the 1990s (Barth, McNaught, and Rizzi (1993), Burkhauser and Quinn's assessment in 1989 still holds: "The modal pattern of retirement still involves an abrupt transition from full-time work to complete labor force withdrawal. Most wage and salary workers who are able to reduce hours must switch jobs to do so" (p. 17).

Additional evidence about widespread worries about retirement came when data was released in 1993 from the first wave of the National Institute on Aging's longitudinal survey. This ongoing survey addresses the retirement of the baby-boom generation and societal aging in general. About 40 percent of the 12,600 respondents, aged 51–60 when first surveyed, reported that they would have no personal income other than Social Security when they retired. Fur-

ther, over half reported that they felt they could lose their current job within the year. In the event of a layoff, almost half reported that they would have a less than 50–50 chance of getting a new job (National Institute on Aging June 17, 1993). Similar worry was also reported by middle to upper-middle income individuals in a recent *New York Times* article entitled "Retirement's Worried Face" (Uchitelle 1995).

Worry about retirement seems justified for many older Americans. According to Carnevale and Stone (1994):

> *What many older Americans need is not a spot on the golf course, but a job. Of people 65 and over, 12.2 percent—some 3.6 million—live in poverty. Pension benefits and Social Security are often insufficient to guarantee a decent lifestyle, yet older people continue to be popularly regarded as a leisure class. (p. 102)*

Poverty in old age is even more likely if you are a woman, living alone, or an older person of color (National Caucus and Center on Black Aged 1994; Garcia 1993; and Malveaux 1993).

While early-retirement schemes have increased, especially for those in managerial positions, older employees have also been well represented among those workers who were laid off, either because of plant closings or employment cutbacks. For example, between January of 1981 and January of 1986, while about 14 percent of the labor force as a whole left the workplace entirely, more than 33 percent of those workers 55 and over did (Horvath 1987). Between the spans 1977 to 1981 and 1987 to 1993 the permanent-job-loss-unemployment figure increased most dramatically, by 41 percent, for middle-aged workers, those aged 35 to 54. At the same time, however, there was still a 20 percent increase for those 55 and over (Medoff 1993).

Not only are displaced older workers more likely to experience longer spells of unemployment, they are also more likely to withdraw completely from the work force once unemployed (Sicker 1994; Golden 1992; 9 to 5 1987, 1986). Worker discouragement is a very real issue for the older person who has lost a job, and is exacerbated if the worker is a low-income woman or person of color (Malveaux 1993; Sum and Fogg 1990).

Changing Landscape of Work in the United States

Looking more generally at the changing landscape of work in the 1980s and early 1990s, the trend toward downsizing in large corporations, described previously, has been accompanied by a large expansion in the contingent work force. This expansion has been largely a response to the need to become more cost-competitive and flexible in domestic and international markets and to increase quarterly profits (Golden 1992). The result has been the gradual expansion of a number of contingent or conditional work arrangements. These include those of temporary workers; self-employed workers, including consultants, subcontractors, and "life-of-project" workers; business services workers; and some part-time work arrangements. These contingent workers, who lack a strong affiliation and stake with a specific employer, are contrasted with core workers, who do have a strong affiliation and stake with their employer and who represent the more traditional work arrangements which were, until recently, normative in this country (Belous 1989a, 1989b).

Although lacking any official government measure, Belous (1989a) used various data sources to construct an estimate of the size of the contingent work force, which is concentrated largely in services, clerical, and retail trade industries, industries where lower-income older adults are likely to be employed. According to his estimates and those made more recently (Tilly 1996; Parker 1994; and duRivage 1992), nearly one-fourth to one-third of the labor force is now considered contingent workers. This work force is growing at a faster pace than the entire labor force and accounts for a significant number of the jobs created in the 1980s, jobs which may be increasingly filled by older workers in the future.

While these contingent arrangements can reduce labor costs and provide increased flexibility for employers and employees alike, the price of increased flexibility often includes lower wages, fewer fringe benefits, fewer training opportunities, fewer opportunities for advancement, low job security, and unpredictability about working hours (Polivka and Nardone 1989).

Further, as Tilly (1996) has reported:

The new prominence of part-time and temporary jobs brings with it fears of widening instability and insecurity in the work force. . . . If there was a

national fear index, Richard Belous, chief economist for the National Planning Association, told Time's *reporter, . . . it would be directly related to the growth of contingent work. (Castro 1993, 44; in Tilly 1996, 1)*

Although there has been increasing attention paid to the aging worker (see, for example, Bass 1995; Commonwealth Fund 1993; Doeringer 1990a; and Asbaugh and Fay 1987), and especially those who work postretirement (see, for example, Herz 1995; Haywood, Hardy, and Liu 1994; Parnes and Somers 1994; Hardy 1991; and Myers 1991), there is little empirical research which specifically assesses the actual experience of the older worker in part-time employment. There are a number of questions for which we have no answers. For example, how do race and gender affect the experience of part-time work? Even though the exploitative potential of part-time employment is clear, does part-time work prove ultimately advantageous in increasing personal choice for elders? Does the reality of part-time work mesh with the positive expectations some elders have about this work option?

There is still not much elder employment research which assesses the experience of low-income female workers and those of minority backgrounds, who represent the high-growth groups among the elderly today and are predicted to remain so in the future. These are also the groups among the elderly who experience the greatest economic hardships as they age and the greatest vulnerability in the workplace. According to Doeringer (1990b):

Blacks and Hispanics are two and one-half times more likely to have these labor market problems (e.g., unemployment, involuntary part-time work, discouragement from work or low-wage employment) than are whites, and high school dropouts are twice as likely as college graduates to be in this category (p. 10). . . . Although no group of older persons is exempt from employment problems, four groups experience the most severe difficulties—ethnic minorities, women living alone, the working poor and displaced workers. Unfortunately, these groups are the most rapidly growing segments of the older population. (p. 8)

Further, according to Doeringer (1990b), at the same time that retirement is occurring earlier, there is also evidence that "many older

workers take some sort of post-career employment before they retire" (p. 5). What are these "bridge jobs"—jobs following career employment but preceding retirement (Doeringer 1990b)—like? What role can part-time jobs play as bridge jobs? On what criteria should part-time jobs for the elderly be assessed, be they bridge jobs or otherwise? Can there be such a thing as a "good" part-time job, or is Levitan and Conway's (1988) bleak characterization of part-timers as "Living on Half-rations" (p. 1) inevitable? How do the low-income elderly evaluate the part-time jobs that they have—as mostly "good" or mostly "bad" jobs? How do those low-income workers who have received jobs through the Senior Community Service Employment Program regard their jobs?

Since elder part-time workers are a new and emerging group in the labor force, their special problems have not been a major focus of conventional manpower and training studies. As a consequence, whether the wisdom gleaned from such studies applies remains to be seen. Likewise, as discussed earlier, even though many elders who have been surveyed in the last fifteen years continue to express a desire for more part-time work options, we really have very little empirical data about the actual experience of part-time work for elders across the social class spectrum. Is there a difference between the expressed wish for a part-time job, and the reality of the lived experience of those jobs?

Data on part-time employment is particularly sparse for the low-income elderly, employed in what have traditionally been characterized as semiskilled and unskilled positions, whose retirement finances are generally much more precarious than those of many middle- and upper-middle-class individuals (Calasanti and Bonanno 1992).

Our Study

We used a three-stage research approach, incorporating: (1) an analysis of existing case-record data from workers, 55 years and over, who were placed in semiskilled and service positions by four job placement and training programs, specializing in the job-seeking needs of low-income older workers in the Greater Philadelphia region; (2) intensive in-person and telephone interviews with a random sample of these older adults; and (3) intensive, open-ended interviews with key informants from each of the four study sites. Key informants

were asked to elaborate on procedures, problems, and future directions in placing low-income elders in part-time employment.

The following questions helped shape the interpretive framework of the study:

1. What were the expectations about work of low-income older adults seeking or engaging in part-time employment?
2. What kinds of prior work experience had these elders had? How did the part-time jobs that they obtained mesh with their previous work experiences?
3. How did they evaluate their experience with the job-placement agency?
4. What were the structural and functional characteristics of the part-time jobs they obtained?
5. To what extent did these elder workers perceive themselves as exercising some control over their working conditions? If they saw themselves as exercising little control, how much of an issue was this for them?
6. What were the factors contributing to job satisfaction for these low-income elder workers?
7. How did elders evaluate their relationships at work with both same-aged and younger co-workers?
8. Did they report discrimination based on gender, race, national origin, or part-time work status?
9. What was the relationship between gender, race, age, and being a Senior Community Service Employment Program enrollee to the part-time work experience?
10. In terms of overall job quality, were the part-time jobs secured by our respondents mostly "good" or mostly "bad" jobs?

More specifically, chapter 2 presents background data on part-time work for all Americans, including those 55 and over, as well as our interpretive framework. Chapter 3 describes our methodology, followed by a thorough description of our study participants in chapter 4. For the part-time and unemployed participants in our sample, chapter 5 compares their previous work careers, and chapter 6, their experiences with their job-placement programs.

Chapter 7 discusses the structural characteristics, and chapter 8, the functional characteristics of part-time work for our study participants. Chapter 9 presents data on the overall job satisfaction reported by the elder part-time workers, followed in chapter 10 by findings about their levels of perceived discrimination in part-time employment. Chapter 11 presents findings about the attitudes, preferences, and expectations about work and retirement for the part-time elder workers. Chapter 12 discusses the special case of the unemployed elders, and chapter 13, the case of those elders employed full-time in our sample. Finally, based on overall study findings, chapter 14 presents our conclusions and recommendations.

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