



# Low Wage Work at Older Ages

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# Overview

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- Low wage older workers— work, value of wage and savings
- Challenges that older low wage workers face
- Addressing the challenges

# Low wage workers today

- Older than the past
- Ghilarducci, Webb and Papadopoulos (2018):
  - The growth of older workers in unstable and low wage work outpaces growth in jobs offering decent pay or stable employment.
  - One in four workers over 62 years old were in “bad” jobs (less than \$15K annually)
- Over-representation relative to population (women, Black and Hispanic workers)
- Brookings (2019)
  - 10% of low wage workers(5.6 million) are 51-64 years old with high school degree or less
    - Construction, manufacturing
    - Janitor/housecleaning; retail; hospitality
  - 4% of low wage workers (2.3 million) are 51-64 years old with some postsecondary education
    - Administrative positions, nursing aides, child care workers



# Savings and Older Low Wage Workers

- Rasmussen (2019)--- American wealth from:
  - (1) earnings based wealth --- the result of working but does not require a personal decision to save, such as pensions or Social Security;
  - (2) voluntary savings --- such as defined contribution plans and other savings programs that require individuals to give up current spending for future need; and
  - (3) home ownership --- where wealth flows from home equity and/or rental income.



Working Longer....

# Physical Strain

- Bucknor and Baker (2016) found that about 10.2 million workers (44%) aged 58 and older were employed in physically demanding jobs or jobs with difficult working conditions.
  - These conditions include among other duties: handling and moving objects, spending significant time standing, walking, or running, labor outdoors, exposure to abnormal temperatures, kneeling/crouching and use of the body in ways that require dynamic movements, bending/twisting, strengthen, etc
- Kendra Jason (2020) older Black workers and chronic conditions— workers struggle physically on job “mopping a floor and feeling dizzy from blood pressure

## Jim (PA) (Gatta, 2018)

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- “It’s a young man’s game—it’s hard to keep up with the physical demands. The plates are not light and I am constantly carrying heavy loads.” Despite the hard work, Jim keeps going. “I had a rotator sprain injury last year and I just worked through the sprain. I had no choice—if I didn’t work, I didn’t get paid.”
- “I am coming up on sixty years old. I don’t think I can keep it up. I don’t know how much longer I can do my job. At my restaurant everything is refillable—bread, soda, soup, salad, pasta—it’s like Whack-a-Mole. I just run my entire shift.” “There is no steady income; my paycheck is minimal, maybe \$15 a week. I am totally dependent on tips.”



## Bert (57 years old) (Gatta, 2018)

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- Arthritis in his knees and back
- Demoted to serving lunch (not fast enough for dinner)--- pay cut
- Co-housing with a colleague to save costs



# Age Discrimination/ Aesthetic Labor (Nickson and Baum, 2016)

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- “..jobs in the back of the house are more dignified. It is easier to get that type of work as you get older if you are a woman. In the front of the house, women get viewed on their looks. I feel like I could continue to bartend until I am in my seventies, but it is too hard to find work as you get older. There are hundreds of young girls who would get a bartending job over me. In fact, I was told at thirty-three years old that I was too old to bartend. That is why I stay in the back of the house jobs now.” (Annie) (Gatta, 2018)
- Cycles of discrimination

## Safety Nets with Family

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- Tricia (55 years old) and Sue's (53 years old) stories
  - Safety net of family
  - Impact of illness, disability



## Pride and Fulfillment in Work (Gatta, 2018)

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- “It was amazing being behind the bar in New York City; you had the whole world coming to your bar. I had a stage.” (Henry, NYC)
- See, the thing about working is that. If you love doing it, it’s not really a job. So what goes into the action of food is a lot of work. In order to have the best food or best work you have to be ready to put in that work. And me being an older man, it only helps me because it keeps me active and alert. It keeps me on point.” (Don, NYC)



## Diana's story (69 years old)

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- Spent life in restaurant work
- Worked off the books
- Experienced age discrimination
- Cyclical work and credit card debt--- declaring bankruptcy at 68 years old
- Plan--- if she loses housing is to live in her car with her cat

# COVID Impacts

- Disproportionally impacted low wage work (hospitality and retail saw high UE)
- Health risks associated with other forms of frontline workers (grocery store workers, home health aides, security guards)
- Credit card debt/depleted savings
- Need for re-skilling

# Conclusions

- Workers take on individual responses
- Need to address the larger structural constraints (such as low incomes in working years mean lower social security payments and ability to save; labor market discrimination and decreasing real value of wages).
- The decreased social safety net has had a drastic impact on economic security, and even low-wage workers who can save typically lack access to good retirement vehicles since many employers do not offer plans.
- Working longer may certainly work for some older Americans, however it is not a panacea to raise all workers out of poverty.

“Charlie is struggling, like so many of the older guys. So many of them are going to go out of work in a coffin.”



# Happy to Talk More!

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