Published in final edited form as:

J Career Dev. 2015 June ; 42(3): 167–169. doi:10.1177/0894845314543497.

Introduction to Special Issue: The Retirement Career Phase across Cultures

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Abstract

Increasingly, older workers in the United States remain in the workforce beyond retirement age, meaning the term “retirement” might include at least some form of workforce participation. Although the proportions of women and individuals from racial and ethnic minority groups working past the age of 65 has significantly increased (Wegman & McGee, 2004); few scholars have examined the retirement career phase from a multicultural perspective. This special issue will critically review vocational literature as well as provide specific recommendations for research and practice with the aim of helping scholars and practitioners conceptualize the current concerns older adults across cultures (e.g., women and racial/ethnic minorities, among others) face during retirement planning.

Keywords

Cross-cultural/multicultural career issues; career development stages; elderly

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Reports from the U.S. Bureau of Labor Statistics (BLS, 2007, 2008, 2009) reflect differences in the rates of employment among older Americans, depending on race, gender, and socioeconomic status. For instance, Black and Hispanic workers were more likely to be among the working-poor (i.e., employed individuals who live at or below the poverty level) as compared to their White or Asian peers. Specifically, the percentage of White, Black, Asian, and Hispanic working-poor individuals 65 years and older constitute 1.4%, 5%, 1.3% and 3.7% of the labor force respectively (BLS, 2007). Gender is also a significant variable in determining an older individual's ability to retire. Wegman and McGee (2004) reported that older women, especially racial/ethnic minorities, are more likely to experience economic strain, which in turn influences retirement options. Indeed, older workers who live in poverty have lower levels of net worth, are more likely to work part-time, and are less likely

to be covered by employer-sponsored health insurance (Lee, Teng, Lim, & Gallo, 2005). As a result older adults are choosing to stay in the workforce through delayed retirement, phased retirement, or bridge employment. Therefore, it is essential that career counselors and vocational psychologists recognize how cultural variables such as gender, socioeconomic status, disability, religion, and sexual orientation, among other cultural factors impact retirement decisions.

Among the few vocational models that address retirement directly is Super's (1980) Theory of Vocational Development. Although other models such as the Theory of Work Adjustment (TWA, Dawis, England, & Lofquist, 1964) have been applied to retirement, few theories have been empirically tested with older adults from racial and ethnic minority groups, among other cultural factors. In addition, the retirement theories created by gerontologists tend to view retirement as a single event and generally overlook cultural variables. Therefore, vocational and retirement theories need to continue evolving in order to remain current and better meet the needs of a culturally diverse population of older adults who are considering retirement. To date, few theories within the field recognize retirement as a career phase, let alone consider the cultural implications that influence career development.

Additionally, most vocational theories are empirically supported using younger adults. The Social Cognitive Career Theory (SCCT, Lent, Brown, & Hackett, 1994) and the TWA (Dawis, England, & Lofquist, 1964) are among the vocational theories that consider work satisfaction, address career determinants associated with retirement decisions, and are flexible enough to be applied to retirement across cultures. For instance, Lent and colleagues (2000) recommended that both perceived and real discrimination among other environmental barriers that impact career development should be acknowledged, and consistent with a multicultural approach to career development, assumptions about these experiences ought to be avoided. In addition, when applying SCCT to older adults, scholars and helping professional should consider the concept of self-efficacy along with personal and environmental factors associated with outcome expectations (Lent & Brown, 1996).

Similarly, the TWA has been used with both older workers considering retirement as well as culturally diverse individuals such as racial and ethnic minority groups as well as sexual minorities (Harper & Shoffner, 2004; Lovelace & Rosen, 1996; Lyons, Brenner, & Fassinger, 2005), and evidence suggests that discrimination was an environmental barrier that impacted job satisfactions (Lyons et al., 2005). Although the TWA does not directly address retirement as a career stage, many of the concepts such as work satisfaction apply to retirement decisions. Hence, SCCT and TWA are ideal theories to examine work satisfaction and discrimination among a racially and ethnically diverse group of older adults.

Therefore, this special issue examines the retirement phase of career development, through a multicultural lens. The first article provides an overview of emerging trends in retirement, examines demographic trends in the labor force, and provides practical recommendations for working with older workers across cultures (e.g., women and racial/ethnic minorities, among others). The second paper reviews several vocational and retirement theories to determine how well each model addresses retirement as a vocational phase as well as culturally based concerns experienced by older workers. Based on a review of literature, in the third paper

the Health and Retirement Study (HRS 2008, HRS2010, HRS 2012, 2013) dataset is used to empirically evaluate the applicability of the Social Cognitive Career Theory (Lent, Brown, & Hackett, 1994) and the Theory of Work Adjustment (Dawis, England, & Lofquist, 1964) with a racially and ethnically diverse group of retirement age working adults. In each of these articles, recommendations for future research and practice are provided.

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