Late Career Precarious Work and Racial-Ethnic Poverty Gaps in Later Life

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Key words: inequality, racial-ethnic inequality, poverty, precarious work, older adults

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Acknowledgments
We are deeply grateful to The Ohio State University SocPOP and SocPIE working groups, Laura DeMarco, Rachel Dwyer, Elizabeth Martin, and Davon Norris, as well as attendees of the 2021 American Sociological Association annual meetings, for their extensive and insightful feedback on prior versions of this research. This research was supported by the Virginia G. Piper Charitable Trust. Piper Trust supports organizations that enrich health, well-being, and opportunity for the people of Maricopa County, Arizona. The conclusions, views, and opinions expressed in this article are those of the authors and do not necessarily reflect the official policy or position of any supporting funders.

Abstract

Racial-ethnic disparities in poverty are an important form of inequality in older age. Recent scholarship on racial-ethnic poverty gaps demonstrates that, beyond individual characteristics and behaviors, racialized structural factors such as employment maintain racial-ethnic poverty gaps. Yet surprisingly little is known about the role of employment *quality*, particularly as it relates to precarious work. Using data from the 2002-2018 waves of the Health and Retirement Study (HRS) and three poverty measures, we decompose the proportions of the Black-White and Latinx-White poverty gaps among households led by 65-year-olds that are attributable to inequalities in precarious work over the late career. We find racial-ethnic disparities in late career precarious work account for 7-14% of the observed Black-White and 16-25% of the observed Latinx-White poverty gaps. Disaggregating precarious work into its component measures, we find that racial-ethnic disparities in access to employer-provided health insurance account for the largest proportion of racial-ethnic poverty gaps. Our findings suggest that precarious work, as distinct from employment status, captures important racialized dimensions of the labor market context that maintain racial-ethnic inequalities in later life poverty in the U.S.

Rising labor market inequality and changes in welfare state policy have contributed to increasing risks and insecurities for households since at least the 1970s (Hacker 2006; Kristal, Cohen, and Navot 2018; Western et al. 2012). These trends have important implications for the well-being of older adults, who experience an increased need for care despite often limited social supports (Carr 2019; Grenier et al. 2017). Poverty risk, for example, declines throughout the adult life course before reversing course in older age, and later life poverty risk has grown over time (Sandoval, Rank, and Hirschl 2009). Yet poverty risk is not equally distributed among older adults due to structural racism and cumulative (dis)advantage. Indeed, racial-ethnic poverty gaps are a key feature of inequality in older age and are particularly concerning given the social, economic, and physical vulnerability of older adults (Carr 2019). According to the official poverty measure, in 2019 the Black-White poverty gap among those 65 and older was 9.5 percentage-points for men and 12.3 percentage-points for women, with similar disparities between Latinx and White older adults (Li and Dalaker 2019).

Common explanations for racial-ethnic poverty gaps focus on individual characteristics and behaviors, but poverty scholars have long acknowledged limitations to this approach in the context of structural racism and, in turn, have increased attention to racialized structural and political factors (Brady 2019; Parolin 2019b; Williams 2019; Williams and Baker 2021; Wilson 1987). Employment has emerged as particularly important; recent scholarship demonstrates that employment status explains a greater proportion of racial-ethnic poverty gaps than either family structure or household size (Baker et al. 2021; Thiede, Kim, and Slack 2017). However, surprisingly little is known about whether differences in employment *quality* also maintain racial-ethnic poverty gaps. The role of employment quality is intriguing given evidence of both racial-ethnic inequalities in precarious work, defined broadly as insecure work with low rewards,

and higher rates of precarious work among older workers (Branch and Hanley 2018; Dwyer and Wright 2019; Kalleberg and Vallas 2018; Kristal et al. 2018; McKay et al. 2012; Standing 2011; Storer, Schneider, and Harknett 2020). Do racial-ethnic inequalities in precarious work over the late career help maintain racial-ethnic poverty gaps in older age? And, how influential are racial-ethnic inequalities in precarious work compared to other structural, individual, and behavioral explanations?

We develop our expectations about the previously overlooked role of precarious work using insights from prior research on racial-ethnic poverty gaps (Baker et al. 2021; Iceland 2019; Lichter et al. 2005; Thiede et al. 2017), precarious work (Kalleberg 2011; Kalleberg and Vallas 2018), and the life course (Carr 2019; Elder 1998). We argue that racialized exposure to precarious work during the late career reflects and contributes to cumulative (dis)advantage that maintains a significant proportion of Black-White and Latinx-White poverty gaps among households at traditional retirement age. In doing so, we aim to broaden the conceptualization of how employment matters for understanding racial-ethnic poverty gaps by analyzing, not only the role of employment status, but also the temporal, institutional, and economic dimensions of precarious work in life course context.

Using data from the 2002-2018 waves of the Health and Retirement Study and three poverty measures, we find racial-ethnic disparities in precarious work from age 50-65, with higher levels on most dimensions of precarity for Black and Latinx households compared to White households. Our decomposition analyses find that differences in late career precarious work are associated with 7-14% of the observed Black-White and 16-25% of the observed Latinx-White poverty gaps among households led by 65-year-olds. Additionally, among the numerous dimensions of precarious work we consider, lack of employer-provided health

insurance accounts for the largest share of racial-ethnic poverty gaps. These results suggest that precarious work, as distinct from employment status, captures important elements of the labor market context that contribute to racial-ethnic poverty gaps and overall poverty rates. We conclude by discussing the importance of collective social institutions and social insurance programs for mitigating racial-ethnic inequalities and poverty in older age.

Poverty, Racial-Ethnic Inequality, and Precarious Work in Later Life Context

The relative stability of the U.S. poverty rate over the past 50 years masks substantial variation between individuals and across the life course (Baker et al. 2021; Sandoval et al. 2009). Poverty risk varies across numerous sociodemographic characteristics, including race-ethnicity (Carr 2019); people of color, particularly Black, Latinx, and Native American people, are more likely than White people to experience poverty (Baker et al. 2021; Iceland 2019). Poverty risk also varies across the adult life course in a U-shaped pattern, with higher poverty risk in young and older adulthood (Sandoval et al. 2009). Between 1968 and 2000, Americans aged 60-69 were more likely to experience poverty than middle aged Americans, and those aged 70-79 had the highest odds of poverty of any adult age group (Sandoval et al. 2009). The likelihood of experiencing at least one poverty spell between the ages of 60 and 69 also increased from 25% during the 1970s to 28% in the 1990s (Sandoval et al. 2009). Additionally, the total number of adults age 65 and older below the federal poverty line increased from 3.5 million in 2000 to 4.8 million in 2016 (Li and Dalaker 2019).

Despite the relatively high and increasing risk of later life poverty, existing research on racial-ethnic poverty gaps largely concentrates on the population as a whole (e.g. Baker et al. 2021; Iceland 2019), the prime working age population (e.g. Thiede et al. 2017), or children

(e.g., Lichter et al. 2005). A nascent literature examines trends in racial-ethnic gaps in later life poverty, working poverty, and other measures of material well-being (Carr 2019; Hale, Dudel, and Lorenti 2021); however, much of this work either lacks attention to the correlates of poverty disparities or focuses primarily on individual explanations. We examine more fully the social processes contributing to the maintenance of racial-ethnic poverty gaps in later life by considering the role of employment and, especially, quality differentials in employment related to precarious work over the late career.

The major themes of life course theory also motivate our attention to racial-ethnic disparities in precarious work during the late career (Carr 2019; Elder 1998). The birth cohorts we study entered the late career during a *historical period* of rising precarious work (Kalleberg 2009) amidst ongoing economic restructuring and job polarization (Dwyer and Wright 2019); a "risk-shift" that increased individual responsibility for retirement and healthcare (Hacker 2006; Halpern-Manners et al. 2015; O'Rand 2011; Kline and Pais 2021); welfare reforms that increasingly tied benefit eligibility to work (Grogger and Karoly 2005); and the gradual raising of the full retirement age. The *timing* of exposure to precarious work also matters, as older workers have a relatively short duration to recover from the financial consequences of precarious before employment exit (Card, Maestas, and Purcell 2014; Heisig 2015). Focusing on the employment-related disadvantages that occur during the late career, which embody those accumulated over the prime working years, recognizes the *cumulative* nature of racial-ethnic inequality (Carr 2019; Hale et al. 2021). Quality differentials in work also constitute resources and liabilities that contribute to a household's well-being (Western et al. 2012); thus, the risk of later life poverty is fundamentally *linked* between household members who share a common household employment trajectory (Halpern-Manners et al. 2015; O'Rand 2011). Finally, *human*

agency in the presence of structural constraints emerges as households devise strategies to cope with the financial consequences of precarity. Situated within this framework, we first review the scholarship on racial-ethnic poverty gaps across the life course before considering the role that precarious work during the late career may play in maintaining such gaps in later life.

What Maintains Racial-Ethnic Poverty Gaps?

There is a long history of scholarly interest in the social processes that maintain racial-ethnic poverty gaps, particularly because "[o]ne of the cardinal signs of ethno-racial inequality…in America is the enduring inequality in who is poor" (Baker et al. 2022: 1049). Scholars studying racial-ethnic poverty gaps typically draw on one or more of the dominant theories of poverty causes, as racial-ethnic poverty gaps partially arise from racial-ethnic differences in exposure to the causes of poverty. According to Brady (2019), these theories can be classified as: (1) theories that focus on individual characteristics (e.g., human capital) and behaviors (e.g., marriage and childbearing); (2) theories that emphasize structural factors (e.g., employment opportunities and demographic context); and, (3), theories that highlight political factors (e.g., social policies and the balance of power between capital and labor). While individual and behavioral characteristics account for a portion of racial-ethnic poverty gaps (Iceland 2019; Lichter et al. 2005), these factors are also shaped by inequalities rooted in structural racism (Baker et al. 2021; Brady 2019; Small, Harding, and Lamont 2010; Williams 2019; Wilson 1987). Analyses of poverty that focus on measures of individual and family characteristics alone, thus, provide a limited understanding of the structural forces that maintain racial-ethnic poverty gaps.

As such, poverty scholars interested in racial-ethnic poverty gaps have increased attention to structural and political factors (Baker et al. 2021; Parolin 2019b; Thiede et al. 2017).

Employment is one racialized structure that has emerged as particularly important for understanding racial-ethnic poverty gaps, explaining a greater proportion of such gaps than either family structure or household size (Baker et al. 2021; Thiede et al. 2017). Scholars working in this vein caution that "racial variations in employment represent far more than behavioral differences" (Baker et al. 2021:9). Rather, structures that channel and limit the life chances of racialized groups are a product of racialized social systems, "the totality of [...] racialized social relations and practices" that place socially constructed races in a relational hierarchy that confers differential status, rewards, and power (Bonilla-Silva 1997:469-470; Williams 2019; Williams and Baker 2021). For example, historical and contemporary discrimination against people of color contributes to disparities in unemployment (Pager and Shepherd 2008; Pager, Western and Sugie 2009) and job loss during recessionary and non-recessionary periods (Couch and Fairlie 2010; Norris and Moss-Pech 2021; Wrigley-Field and Seltzer 2020), and the concentration of Black and Latinx workers in low-wage occupations (Dwyer and Wright 2019; Pager et al. 2009). Mass incarceration and the scarring effects of a criminal record also disproportionally impact the employment prospects of Black and Latinx people (Pager et al. 2009), and high levels of racial-ethnic residential segregation contribute to spatial mismatch (Wilson 1987). Early life (dis)advantages, such as educational disparities, have also been linked to racial-ethnic variation in employment (Carr 2019; Hale et al. 2021).

While past scholarship highlights the role of employment in maintaining racial-ethnic poverty gaps, less is known about whether racial-ethnic differentials in employment *quality* help maintain such gaps. Prior research tends to measure employment in terms of work status, intensity (Thiede et al. 2017), and/or the number of respondents who are employed in a household (Baker et al. 2021; Lichter et al. 2005). While useful in underscoring two aspects of

employment central to poverty reduction—access to an income-generating job and a full-time schedule—this approach is inattentive to other features of racialized employment relations in the contemporary U.S. (Dwyer and Wright 2019; Kalleberg 2011; Storer et al. 2020; Rosenfeld and Kleykamp 2012). Specifically, few poverty studies focus on the role of precarious work along its multiple dimensions. Precarious work may be especially important for maintaining racial-ethnic poverty gaps in later life given trends in working poverty, which suggest that work by itself is increasingly insufficient for lifting households out of poverty, particularly for Black and Latinx households (Hale et al. 2021; Thiede et al. 2017).

A Role for Precarious Work?

Precarious work refers to "work that is uncertain, unstable, and insecure and in which employees bear the risks of work (as opposed to businesses or the government) and receive limited social benefits and statutory protections" (Kalleberg and Vallas 2018:1). Often contrasted with the ideal-typical employment bargain during the "age of security" (Mandel 1996), precarious work embodies a constellation of conditions that can be conceptualized along temporal, institutional, and economic dimensions. Temporally, employees today are more likely to involuntarily experience unstable work hours, underemployment, employment transitions, and job loss (Farber 2008; Lambert, Haley-Lock and Henly 2012; Schneider and Harknett 2019). Employees today also have less access to risk-regulating institutions—evidenced by declines in employer-provided healthcare and pensions, deunionization, and the growth of non-standard work arrangements—forcing individuals to manage the consequences of real and perceived instability (Hacker 2006; Kristal et al. 2018; Pugh 2015; Rosenfeld and Kleykamp 2012). These temporal and institutional dimensions of precarious work, particularly when considered alongside several decades of

polarized job growth (Dwyer and Wright 2019), reflect and reinforce the economic dimensions of precarious work; namely, low wages, earnings losses, and economic insecurity (Hacker 2006; Kalleberg 2011; Lambert et al. 2012; Western et al. 2012).

Scholars generally agree that precarious work has grown over the past 50 years (Kalleberg 2011), particularly among groups of workers (e.g., white-collar workers) once insulated by identity and political-economic arrangements (Lopez and Phillips 2019; Sharone 2013). Nonetheless, precarious work is neither new nor evenly distributed throughout the population (Kalleberg and Vallas 2018). While normative during the early Twentieth Century (Jacoby 1985), even during the "age of security" (Mandel 1996) precarious work arrangements remained common among certain sociodemographic groups (Jacoby 1985; Kalleberg and Vallas 2018).

Of interest here, exposure to precarious work varies across both race-ethnicity and age. Due to the persistence of structural racism, which permeates racialized labor markets (Hirschman and Garbes 2021), people of color are overrepresented in precarious work, experiencing higher rates of working in low-wage occupations (Dwyer 2013; Dwyer and Wright 2019) and unpredictable scheduling (Storer et al. 2020), lower rates of employer-provided benefits (Kristal et al. 2018), and other precarious conditions (Branch and Hanley 2018), relative to their White counterparts. The likelihood of engaging in precarious work also varies across the life course. Contrary to the ideal-typical employment bargain during the "age of security" (Mandel 1996), which assumed upward professional mobility throughout the life course, older workers today are as precariously employed as younger workers (McKay et al. 2012). And while younger adults frequently work precarious jobs due to a lack of experience or qualifications—a condition that generally resolves itself—precarious work among older adults often reflects old-age

discrimination or a lack of transferable skills in the wake of industrial restructuring (Lassus et al. 2015; McKay et al. 2012; Standing 2011).

While relatively few studies have analyzed the relationship between precarious work and racial-ethnic poverty gaps, precarious work has been linked to a variety of negative financial outcomes including: depressed income, loss of employer-provided health insurance, lower pension savings, and early retirement (Card et al. 2014; Couch 1998; Heisig 2015; O'Rand 2011; Raymo et al. 2011). Precarious work also indirectly impacts financial well-being through its association with negative health outcomes, the costs of which must be managed alongside extant financial strain (Brand, Levy, and Gallo 2008; Donnelly 2021; Schneider and Harknett 2019).

There are a number of potential mechanisms linking precarious work to longer-term cumulative disadvantage, including an increased risk for poverty and, thereby, the maintenance racial-ethnic poverty gaps in later life. Considering the temporal and economic dimensions of precarious work, in the face of low, variable, or absent earnings, the precariously employed may deplete savings or liquidate wealth holdings, thereby diminishing their future economic security (Western et al. 2012). Those who lack sufficient wealth—comprised disproportionately of minoritized racial-ethnic populations—may take on costly debt, the repayment of which channels future income away from needs and asset building (Oliver and Shapiro 1995). Considering the institutional dimensions of precarious work, the precariously employed may not have access to an employer-provided pension (Kline and País 2021), may forego retirement contributions, or may make an early withdrawal from their retirement accounts, decreasing retirement income (Card et al. 2014, Raymo et al. 2011). For those workers who rely primarily on Social Security in retirement, extended periods of low-wage work will have decreased their monthly benefit. Finally, precarious workers who lack union representation and are exposed to precarious

conditions bear a higher cost in terms of lost earnings due to their weaker bargaining position with employers (Finnigan and Hale 2018).

While these possible mechanisms apply to workers of all ages, engaging in late career precarious work may contribute uniquely to the maintenance of racial-ethnic poverty gaps in later life. Exposure to precarious work exacerbates older adults' higher risk of disease onset and functional limitations (Donnelly 2021)—health problems that are costly, particularly for workers who lack employer-provided health insurance. Additionally, older adults who were socialized and worked some of their careers under the former social contract of employment may have a limited toolbox for coping with precarity, particularly if they were once a union member (Lassus et al. 2015). Precarious workers 62 or older may also opt to retire before full retirement age, reducing their monthly benefit. Finally, workers 65 and older without dependents are typically not eligible for the Earned Income Tax Credit (EITC), eliminating a crucial anti-poverty benefit for many on the cusp of traditional retirement age (Baker et al. 2021; Parolin 2019a).

The Current Study

Racial-ethnic poverty gaps constitute an important form of racial stratification in older age, a period of the life course when poverty risk is relatively high, especially among Black and Latinx households. While recent research highlights the importance of employment inequalities as a structural source of racial-ethnic poverty gaps, surprisingly little is known about the role of employment *quality* in maintaining such gaps. Leveraging life course theory in the context of contemporary political-economic conditions, we argue that unequal levels of precarious work during the late career may play an important role in maintaining racial-ethnic poverty gaps in older age. Given racial-ethnic and life course inequality in precarious work, the negative

financial consequences of precarity, and older workers' close proximity to employment exit and therefore limited time to recover financially, we expect precarious work to account for a significant portion of racial-ethnic poverty gaps among households at traditional retirement age.

Data and Methods

Data

We use data from the 2002-2018 waves of the Health and Retirement Study (HRS), a nationally representative longitudinal survey of U.S. adults age 50 and older and their spouses (University of Michigan 2021). Respondents are surveyed bi-annually, and new birth cohorts are added every three waves. The average baseline response rate across cohorts is 73%, and follow-up response rates exceed 80%. Each wave has about 20,000 respondents (Sonnega et al. 2014). We use the harmonized RAND HRS Longitudinal File 2018 (v1), which provides consistent recodes of survey data available in the HRS core data (RAND Center for the Study of Aging 2021). The HRS is ideal for studying the role of late career precarious work in accounting for later life racial-ethnic poverty gaps because it includes detailed longitudinal data on the income, employment, and sociodemographic characteristics of older adults and their households.

We restrict the analytic sample in several ways. First, we restrict our unit of analysis to households because poverty status is a household-level variable. Second, we limit our observations to the survey wave when the household lead turned 65 (or 66 to account for the biennial survey design) (N = 6,010).[1] We measure poverty at age 65 because it approximates traditional full retirement age for most of the sample, allowing us to measure cumulative late career precarious work. Measuring poverty at younger ages may omit exposure to precarious work during the late career and measuring poverty at older ages would require increased

attention to older-age-specific, non-work dynamics associated with later life poverty that are beyond the scope of our research questions. Following approaches in the literature (e.g., Baker et al. 2021; Parolin 2019a), we define household leads as the respondent with the highest earnings or who, in cases of ties, is the eldest person in the couple.[2]

Third, we limit the sample to households who entered the survey as part of the initial HRS (born 1931-1941), War Baby (1942-1947), Early Baby Boomer (1948-1953), or Mid Baby Boomer (1954-1959) cohorts because we can observe full late careers for most of these households (N = 5,941). Older cohorts were largely retired when they entered the survey, and younger cohorts had yet to reach full retirement age. Fourth, due to the availability of our poverty measures, we keep only households whose leads turned 65 after 2000 (N = 5,645). Finally, we drop households whose leads were not in the labor force in any wave between age 50 and 65 (N = 821), because these respondents were not eligible to receive questions related to precarious work required for our study. After excluding remaining observations with missing data on study variables (N = 47), the final sample size is 4,774 households, representative of households led by 65-year-olds from 2002-2018 with any labor force participation since age 50.

Measures

Poverty. We use three poverty measures to ensure results are not sensitive to the choice of measure. The first is the poverty threshold provided by RAND, which is available for the 2002-2018 HRS survey waves. RAND uses information on household income and composition to create household-size-adjusted income-to-poverty ratios based on the official poverty measure defined by the Census Bureau. Following approaches in the literature (e.g., Iceland 2019), poverty is a dichotomous variable that equals one if total household income is at or below 100% of the official poverty line. Our second measure is a relative poverty measure that equals one if

the household's equivalized income is less than 50% of the U.S. median equivalized household income in the year poverty is measured. We use the 2002-2018 Annual Social and Economic Supplement of the Census Bureau's Current Population Survey (CPS) to calculate relative poverty thresholds in accordance with prior research (e.g., Parolin 2019a). Compared to the official poverty measure, the relative poverty measure includes more comprehensive data on cash and near cash benefits.[3] We do not deduct taxes when calculating the CPS thresholds because income data in the HRS is pre-tax. Our relative poverty measure is, therefore, pre-tax but post-transfer. Our third measure deducts out-of-pocket medical expenses from household income prior to determining relative poverty status to account for health costs that are not included in either the official poverty or relative poverty measures (Levy 2015; NRC 1995).[4] Because older adults who are retired may choose to work in precarious jobs for personal fulfillment or supplementary income purposes, we recode the small number of households who are both high-wealth and income-poor to be non-poor on each of our poverty measures.[5]

Figure 1 displays the proportion of households led by 65-year-olds in poverty by race-ethnicity, from 2002-2018, across the three poverty measures. As expected, there are substantial and persistent racial-ethnic poverty gaps at age 65. For example, according to the official poverty measure (Panel A), in 2002, 3.4% of White households in our sample were poor, compared to 21.8% of Black and 20.9% of Latinx households. The Black-White and Latinx-White official poverty measure disparities had hardly changed by 2018, when 6.7% of White households were poor, compared to 21.3% of Black and 27.9% of Latinx households. Despite modest fluctuations over time and by poverty measure, the overall pattern is one of continuity in racial-ethnic poverty gaps among traditional retirement age households.

Race and ethnicity. We measure race-ethnicity of the household lead using the following categories: non-Latinx Black, Latinx (any race), non-Latinx other, and non-Latinx White (reference).[6] The "other" race-ethnicity category matches the survey instrument in the public-use HRS, which combines Asian and Pacific Islander and Native American individuals to protect confidentiality. While we include the 2.7% of households led by a person identifying as "other" in the sample, we focus our analysis on Black-White and Latinx-White poverty gaps.[7]

Employment. We measure employment as the average number of household members who worked for pay during the late career. Employment is calculated as the total number of waves household members (household lead plus spouse) were employed, divided by the number of waves the household was observed during the period the household lead was age 50-65.[8] Measuring household employment as such controls for the confounding influence of the number of earners on our measures of household exposure to precarious work.

Precarious work. We include six measures of precarious work during the late career, spanning its core temporal, institutional, and economic dimensions. Economically, *low-wage occupation* is measured as the average number of household members working in a low-wage occupation during the period the household lead was age 50-65. Following Halpern-Manners et al. (2015), we define low-wage occupations based on year- and sex-specific median hourly wages calculated from the CPS. Specifically, we define low-wage occupations as those with median hourly wages below $14.30 in 1992. We calculate median wages for aggregated occupation categories to match the masked occupation categories available in the public-use HRS files. Occupations in the bottom 25th percentile in terms of the proportion of workers paid more than $14.30 per hour are defined as low-wage occupations.[9] Temporally, *job loss* is measured as the count of the total number of times that the household lead or their spouse involuntarily lost their

job (via business closure, lay-off, let go, or end of temporary contract) from age 50-65. Additionally, following Donnelly (2021), *insufficient work hours* is measured as the average number of household members during the waves the lead was age 50-65 who reported wanting to increase the number of weekly hours they worked (with proportional earnings increases).[10] Institutionally, employer benefits are measured with two indicators for the average number of household members receiving *health insurance* or a *pension* through their employer during the waves the lead was 50-65. Finally, *union members* is an indicator for the average number of household members who were union members during the late career. Measuring employer benefits and union coverage captures a household's level of access to institutional arrangements that provide "social benefits and statutory protections" (Kalleberg and Vallas 2018:1).

Individual and behavioral characteristics. We include two measures of behavioral factors and two measures of individual characteristics documented in prior research on racial-ethnic poverty gaps (Baker et al. 2021; Iceland 2019; Thiede et al. 2017). Behavioral characteristics include *family structure* and *household size.* Family structure is measured as the percent of waves from age 50-65 that the household exhibits one of the following family structure types: married or partnered (reference), single mother, single father, childless single woman, and childless single man. Household size is measured as the number of household members in the wave the household lead turned 65. Individual characteristics include *education* and *immigration status.* Education is measured as the highest education of the household lead, with the following categories: less than a high school degree, high school degree, GED, some college, or four-year college or more (reference). Immigration is measured with a dummy for whether the household lead was born in the U.S. (1 = no).

Geographic context. To account for the possibility that the spatial clustering of racial-ethnic groups may explain a portion of racial-ethnic poverty gaps, we include dummies for Census Division (Pacific = reference) and rural residence (1 = yes), both measured as of the wave the household lead turned 65. Geographic indicators account for spatial variation in policies, economic structures, the balance of power between capital and labor, regional differences in racial-ethnic discrimination and oppression, and other factors (Baker 2020; Parolin 2019b).

Control variables. We include several control variables to account for factors that may confound the relationship between precarious work and later life poverty (Branch and Hanley 2018; Kalleberg and Vallas 2018). We control for household lead gender (1 = man, 0 = woman) because prior research finds women, particularly women of color, have a higher risk of both poverty and precarious work (Carr 2019; Storer et al. 2020). We also control for household lead self-rated health (range: 1-5) at age 65, as adverse health is associated with both poverty and precarious work (Williams and Baker 2021), and household lead birth cohort (HRS [reference], War Babies, Early Baby Boomers, and Mid Baby Boomers) to account for rising precarity among more recent cohorts (Kalleberg 2011). Finally, we control for the year poverty is measured (2004-2016, with 2002 omitted) to account for period effects (e.g., the Great Recession) on precarious work and racial-ethnic poverty gaps (Hale et al. 2021).

Analytic Strategy

Our assessment of the role of late career precarious work in maintaining racial-ethnic poverty gaps around traditional retirement age proceeds in two steps. We start by examining differences in average levels of precarious work, employment, and family structure types from age 50-65, as well as compositional differences in family size, individual characteristics, and geographic context between Black, Latinx, and White households, with t-tests for statistical inference. These

descriptive statistics are computed using HRS household weights, which adjust for the oversample of Black and Latinx older adults.

Second, we conduct a decomposition of cross-sectional inequality using pooled data from 2002-2018 to determine the proportions of the Black-White and Latinx-White poverty gaps at age 65 attributable to differential exposure to precarious work during the late career, as compared to employment, individual and behavioral characteristics, geographic context, and controls. We estimate a cross-sectional decomposition because racial-ethnic poverty gaps in our sample were relatively stable during 2002-2018 (see Figure 1). We use an extension of the Kitagawa/Blinder-Oaxaca decomposition developed by Fairlie (2005) and Bauer and Sinning (2008) to accommodate binary outcomes. The decomposition is expressed as follows:

$$\bar{Y}_A - \bar{Y}_B = \left[E_{\beta A}(Y_{iA}|X_{iA}) - E_{\beta A}(Y_{iB}|X_{iB})\right] + \left[E_{\beta A}(Y_{iB}|X_{iB}) - E_{\beta B}(Y_{iB}|X_{iB}\right] \quad (1)$$

where $\bar{Y}_A - \bar{Y}_B$ is the gap in the expected probability of poverty between groups A and B, $E_{\beta A}(Y_{iA}|X_{iA})$ is the conditional expected probability of Y_{iA}, and $E_{\beta A}(Y_{iB}|X_{iB})$ is the conditional expected probability of Y_{iB} estimated using vector β_A (Bauer and Sinning 2008). The first bracket in Equation 1 represents the difference in poverty between groups A and B that is due to differences in the means of the independent variables. The second bracket represents the difference in poverty between groups A and B that is due to differences in coefficients or "poverty penalties" (Brady, Finnigan, and Hübgen 2017; Williams and Baker 2021), interpreted as differences that cannot be attributed to differences in the means of the independent variables.[11] Because results can be sensitive to the ordering of the variables in the model, we randomize their order in the decompositions. We also pool coefficients across all racial-ethnic groups when

decomposing poverty gaps between specific groups. This is a common approach that helps address the limitation that decomposition results can be sensitive to the choice of reference group (Baker et al. 2021; Iceland 2019). We perform 1,000 replications for each decomposition model.

Results

Descriptive Analyses

Table 1 displays racial-ethnic differences in poverty at age 65, precarious work from age 50-65, employment and family structure from age 50-65, and household lead characteristics. We find substantial racial-ethnic poverty gaps in the sample around age 65. For instance, considering the relative poverty measure, while 13% of White households were poor, on average, between 2002 and 2018, 35% of Black households and 44% of Latinx households were poor over the same period. Racial-ethnic gaps in the official poverty and relative poverty measure including medical expenses are similar in percentage-point terms during this period.

Consistent with our expectations, Table 1 also reveals significant inequalities in precarious work between Black and White older households in our sample. Relative to White households, Black households had more household members working low-wage occupations and reporting insufficient hours and fewer members receiving employer-provided health insurance or pensions from age 50-65. Notably, on certain dimensions, White households had higher levels of late career precarious work than Black households. For example, Black households had, on average, significantly more union members and had lower counts of job losses from age 50-65.

Compared to White households, Latinx households had more members working low-wage occupations and reporting insufficient hours, and had fewer members receiving employer benefits. Latinx households also had higher levels of precarity over the late career than Black

households. In supplemental analyses, we found significantly higher average levels of low-wage occupations, job loss, and part-time work, and significantly lower levels of employer-provided health insurance, pensions, and union membership for Latinx compared to Black households.

The households in our sample also differed by race-ethnicity across several correlates of poverty, including employment, family structure, family size, household lead characteristics, and geographic context. Black and Latinx households tended to have significantly fewer household members employed during the late career than White households. In terms of behavioral factors, Black households tended to spend fewer waves married or partnered from age 50-65 than White households, and both Black and Latinx households tended to have larger households than White respondents. There were also large educational disparities between White, Black, and Latinx household leads, with Black and Latinx leads less likely to hold a four-year college degree and more likely to have less than a high school degree. In addition, Black and Latinx households were more likely to be led by an immigrant than White households. Finally, in terms of geographic context, older Black and Latinx households were more likely than White households to reside in high-poverty regions such as the South and Southwest (Baker 2020). These multiple racial-ethnic disparities underscore the need to use multivariable methods to estimate the contribution of inequalities in precarious work to the maintenance of racial-ethnic poverty gaps.

Decomposition Results

Black-White decompositions. Table 2 summarizes the results of the Fairlie binary decompositions of Black-White poverty gaps among households led by 65-year-olds (see Appendix Table 1 for the underlying logistic regression results). The total proportion of the Black-White poverty gap explained by the model is 22.9% for the official poverty measure, 39.7% for the relative poverty measure, and 43.9% for relative poverty including medical

expenses. Of the individual and behavioral factors modeled, Black-White differences in education (6.5%) and late career family structure (1.3%) are the most important factors accounting for the official poverty gap. Black-White late career employment inequalities account for 4.6% of the Black-White official poverty gap among households led by 65-year-olds. Disparities in self-rated health at age 50 account for 2.6% of the Black-White official poverty gap. Education, employment, and self-rated health differences are similarly important when the gaps in relative poverty and relative poverty accounting for health expenses are decomposed.

Turning to the key variables of interest, inequalities in precarious work over the late career explain a sizable portion of the Black-White poverty gap in later life. Specifically, depending on the poverty measured used, we estimate that differences in precarious work account for 7.2-13.5% of the Black-White poverty gap among households led by 65-year-olds. This suggests that precarious work is of similar importance as educational disparities in maintaining the Black-White poverty gap among our cross-section of older households. Moreover, the contribution of precarious work is numerically larger than other commonly cited behavioral and structural factors, including family structure, family size, and employment.

The lower panel of Table 2 disaggregates the precarious work variables. Of the six precarious work variables included, disparities in employer-provided health insurance account for the largest share of the Black-White poverty gap (6-10%), followed by inequalities in low-wage occupations (0.7-2.2%) and pensions (0.8-2.2%). The contributions of job loss and union membership are negative, indicating the Black-White poverty gap would be higher if Black households had similar levels as White households. The protective role of unions for Black households is consistent with findings that deunionization and the political transformation of

public sector employment have increased Black-White inequality in recent decades (Laird 2017; Rosenfeld and Kleykamp 2012; Wilson, Roscigno, and Huffman 2015).

Latinx-White decompositions. Table 3 displays results from the decompositions of the Latinx-White poverty gap among households led by 65-year-olds. The total proportion of the Latinx-White poverty gap explained by the model is 40.9% for the official poverty measure, 61.7% for relative poverty, and 68% for relative poverty including medical expenses. Of the individual and behavioral factors modeled, differences in education (13.3-20.4%) and immigration (7.9-10.6%) together account for about 20-30% of the Latinx-White poverty gap. As with the Black-White decompositions, health inequalities also account for a non-trivial 4.4-10.6% of the Latinx-White poverty gap. Notably, differences in the average number of employed household members during the late career accounts for a small share of the Latinx-White poverty gap, reflecting lower levels of employment inequality between Latinx and White households relative to Black and White households (0.5-2.8%). Differences in family structure, geographic context, and family size tend to account for smaller and statistically insignificant portions of the Latinx-White poverty gap.

We find precarious work plays a key role in maintaining the Latinx-White poverty gap among retirement age households. Of all the factors in the model and across all three poverty measures, inequalities in precarious work over the late career account for the numerically largest share (15.8-25.4%) of the explained portion of the Latinx-White poverty gap. This suggests that a larger share of the Latinx-White poverty gap is attributable to inequalities in precarious work than to educational disparities and differences in immigration by themselves.

The lower panel of Table 3 disaggregates the precarious work variables. Similar to the Black-White gap, disparities in employer-provided health insurance account for the largest share of the Latinx-White poverty gap (10.3-16.2%), followed by low-wage occupations (1.5-3.6%),

pensions (1.7-3.2%), and insufficient hours (1-2%). In contrast to the Black-White gap, inequalities in union membership and job loss account for little of the Latinx-White poverty gap.

Sensitivity Analyses

We conducted three sensitivity tests (Online Appendix Tables S1, S2, and S3, respectively). First, to address possible simultaneity bias, we re-estimated the decompositions with all independent variables lagged one wave, such that precarious work, employment, and family structure are measured over the period that the household lead was age 50-64. Second, to address the possibilities that our employment and precarious work measures are inherently conflated with family structure, and that exposure time to precarious work might matter, we re-estimated the decompositions with employment and precarious work measured as the percent of waves from age 50-65 that at least one household member was in a given condition. Third, we re-estimated our analyses of the Black-White and Latinx-White relative poverty gaps including estimated income from the federal EITC. In each case, results are highly consistent with those presented.

Discussion

This study explored whether racial-ethnic cumulative disadvantage and inequality in precarious work during the late career helps maintain racial-ethnic poverty gaps in later life. Using a cross-section of U.S. households led by 65-year-olds and three poverty measures, we find that racial-ethnic poverty gaps around traditional retirement age are paralleled by substantial racial-ethnic inequalities in the temporal, institutional, and economic dimensions of precarious work during the late career. Our decomposition results indicate that inequalities in late career precarious work are associated with 7-14% of the Black-White and 16-25% of the Latinx-White poverty gaps among households led by 65-year-olds from 2002-2018. Moreover, of the precarious work

indicators included in our measure, we find that lack of employer-provided health insurance is most important in maintaining Black-White and Latinx-White poverty gaps.

The key finding that inequalities in late career precarious work play an important role in maintaining racial-ethnic poverty gaps in later life is consistent with prior work documenting the role of employment specifically, and racialized structural and political contexts more broadly, in maintaining racial-ethnic poverty gaps (Baker et al. 2021; Thiede et al. 2017). Indeed, precarious work accounted for a larger percentage of racial-ethnic poverty gaps than any of the individual, behavioral, or structural measures—including differences in employment status (i.e., the number of household members employed)—across all three poverty measures. This suggests that policies intending to equalize employment, such as a federal jobs guarantee, will be more effective for promoting racial-ethnic equality in later life if they include mechanisms for ensuring a living wage, retirement benefits, and, especially, access to health insurance (Paul et al. 2018). That access to these quality dimensions of work over the life course is associated with financial well-being in later life suggests that cumulative exposure to precarious work over longer periods may also be an important source of racial-ethnic poverty gaps among older adults (Halpern-Manners et al. 2015). Future research might examine the relationship between precarious work and racial-ethnic poverty gaps at other life stages and over longer durations.

The current study makes several theoretical contributions to research on poverty, work and labor markets, racial-ethnic stratification, and life course theory. First, we demonstrate the importance of quality differentials in employment for maintaining poverty and racial-ethnic inequalities. Racial discrimination and opportunity hoarding permeate the employment process, from hiring and firing to occupational segregation, promotion, wages, scheduling, and access to benefits (Pager and Sheppard 2008; Pager et al. 2009; Storer et al. 2020; Wilson and Roscigno

2014). Viewed from a standpoint of racialized markets (Hirschman and Garbes 2019), it is thus little surprise that racial-ethnic disparities in precarious work, beyond disparities in employment status alone, contribute to racial-ethnic poverty gaps in later life.

Second, by focusing on precarious work, our analyses also uncover important nuances in the link between work and racial-ethnic poverty gaps that highlight the role of labor market context. For example, we find that older Black workers in our sample experienced higher levels of unionization and lower levels of job loss than older White workers during the 1990s and 2000s—protections that buffered the Black-White poverty gap around retirement age. While racial-ethnic disparities in poverty remain substantial, this labor market context may help explain the slight upward trend in poverty among White older households in the 2000s (Figure 1; see also Baker et al. 2021; Iceland 2019). Continued private sector deunionization and mounting attacks on public sector unions suggest that younger cohorts are less likely to benefit from such protections in older age (Rosenfeld and Kleykamp 2012; Wilson et al. 2015).

Third, that not having access to employer-provided health insurance is the largest contributor to maintaining later life racial-ethnic poverty gaps of all the precarious work indicators is suggestive of the older age-specific mechanisms linking precarious work to poverty and racial-ethnic stratification. The importance of employer-provided health insurance likely reflects the cumulative health effects of aging and racism as a fundamental cause of health disparities (Carr 2019; Phelan and Link 2015). Precarious work during the late career has also been linked to worse health outcomes around retirement age, including the onset of chronic conditions that are costly, especially for households lacking health insurance (Donnelly 2021; Levy 2015). Our attention to the role of late career precarious work in maintaining racial-ethnic poverty gaps thus highlights the intersections between race, class, age, health, and beyond.

In establishing the contribution of late career precarious work to maintaining racial-ethnic poverty gaps in older age, we provide a foundation for future research on the mechanisms that (a) channel workers of color disproportionately into precarious work (e.g., Storer et al. 2020) and (b) link precarious work to an increased likelihood of experiencing poverty. Such work might assess the role of discrimination, explore racial-ethnic variation in the financial consequences of late career precarious work in the context of the racial wealth gap, or examine the moderating role of social policies. In light of our findings, however, we strongly caution that future research remain cognizant that individual and behavioral sources of poverty gaps are situated within wider racialized structural and political contexts (Baker et al. 2021; Thiede et al. 2017; Williams 2019; Williams and Baker 2021); as such, we encourage a relational perspective able to account for the interplay between structure and agency (Wilson and Roscigno 2014).

Indeed, this point is underscored by our findings regarding the stratifying role of employer health insurance and the equalizing role of unions. Declines in employer-provided health insurance (Kristal et al. 2018), low levels of welfare state support (Hacker 2006), and deunionization (Rosenfeld and Kleykamp 2012) reflect long-running political-economic shifts, and our findings suggest that policies which promote collective bargaining and universal access to quality, affordable health insurance may play a key role in reducing racial-ethnic inequalities in older age. A positive recent development is the temporary expansion of the federal EITC to qualifying taxpayers over age 65 in 2021, in response to the COVID-19 pandemic. As the largest anti-poverty program in the U.S. (Baker et al. 2021, Parolin 2019a), the EITC is partly designed to ameliorate the financial consequences of precarious work. This expansion may help reduce racial-ethnic stratification, as the pandemic disproportionately impacted precarious workers, those lacking health insurance, and older workers (Cubrich and Tengesdal 2021; Gamelas et al.

2022; Parolin and Wimer 2020). Our findings suggest that more permanent expansions in EITC eligibility and generosity for workers beyond age 65 might have the potential to reduce racial-ethnic poverty gaps and poverty among all racial-ethnic groups in older age.

Our study has several important limitations. First, our decomposition models explain only 23-44% of the Black-White and 41-68% of the Latinx-White gaps in poverty among households led by 65-year-olds, indicating that future work is needed to unpack the various pathways through which precarity maintains racial-ethnic inequality in later life. Toward this end, future work might examine racial-ethnic variation in the poverty penalties associated with precarious work (Brady et al. 2017; Williams and Baker 2021). Second, although our findings are robust to three poverty measures that complement each other's strengths and weaknesses, our income measures are limited to pre-tax income. While we did incorporate federal EITC benefit estimates into our sensitivity analyses, future research on precarious work and racial-ethnic poverty gaps using more comprehensive and higher quality income data is needed. Third, we emphasize that our decompositions are based on observational data and, thus, provide a descriptive estimate of the role of precarious work. For example, it is entirely possible that racial-ethnic poverty inequalities help undermine worker solidarity and strong unions, thus contributing to racial-ethnic disparities in levels of precarious work. Future work is needed to assess the causal impact of precarious work on poverty and racial-ethnic inequalities.

Conclusion

Persistent disparities in material well-being, including poverty, hinder economic justice for people of color in later life by contributing to disparities in social, economic, and physical vulnerability (Carr 2019; Grenier et al. 2017). The maintenance of racial-ethnic poverty gaps has

traditionally been linked to individual and behavioral factors; however, recent scholarship points to the importance of racialized structural and political contexts, including employment (Baker et al. 2021; Parolin 2019b; Thiede et al. 2017; Williams 2019; Williams and Baker 2021). We build upon this literature by examining the role of employment *quality* in maintaining racial-ethnic poverty gaps, particularly as it relates to precarious work. Beyond individual characteristics, behaviors, and standard measures of employment, a non-trivial portion of racial-ethnic poverty gaps in later life is attributable to differences in precarious work over the late career. That precarious work reflects and reinforces long-term trends in U.S. capitalism, including polarized job growth, the decline of organized labor, and the shift of financial risks from employers and the state to individuals, suggests that its consequences for racial-ethnic inequality are unlikely to be changed without interventions to change course or alleviate the worst harms of these structural transformations. The current study should inform debates over effective policies for addressing racial-ethnic inequalities and promoting economic justice in later life.

Endnotes

[1]Some household leads received the next survey wave at age 67 (N = 324). Poverty is measured at age 67 for these households.

[2]In cases where the household lead dies before age 65, we follow the surviving household member and observe their household's poverty status when the lead turns 65. In cases where a split occurs prior to the lead turning 65, we allow both respondents to enter as separate households and observe their respective poverty status when the lead turns 65.

[3]The items used to calculate total household income for the relative poverty measure include income from respondent and spouse earnings; pension and annuities; Supplemental Security

Income and Social Security Disability; Social Security retirement; unemployment and workers compensation; veterans, Temporary Assistance to Needy Families, and Supplemental Nutrition Assistance Program benefits; household capital income; and other income.

[4]Decomposition results are similar using an "anchored" relative poverty or older adult threshold relative poverty measure.

[5]High-wealth households have a net worth in the 80th or higher percentile in the wave poverty is measured. The percent of high-wealth and income-poor households does not exceed 6% across the three poverty measures. Our results are not sensitive to this decision.

[6]Very few respondents (about 3%) in the HRS are in interracial marriage or partnership.

[7]We focus on the Black-White and Latinx-White poverty gaps for two reasons. First, there are only 143 households in the HRS led by someone with an "other" racial-ethnic identity, making it difficult to detect statistically meaningful effects. Second, the "other" racial-ethnic category in the public-use HRS combines diverse racial-ethnic groups with differential poverty rates, making interpretation of the decomposition models difficult.

[8]For example, the average number of household members employed for a household observed 6 times with the household lead employed 5 times and their spouse employed 2 times is equal to ([5+2]/6 = 1.17) 1.17 members. We divide by the number of waves the household was observed because the number of times each household in our sample was observed varied (range = 1-9 waves, mean = 6.3 waves).

[9]We also tried measuring low wages as working for less than $15.00 dollars an hour (in constant 2016 dollars) (see Online Appendix S4). The results for low wages are somewhat weaker for the Black-White poverty gap and highly similar for the Latinx-White poverty gap. The overall contribution of precarious work is highly similar.

[10]We also tried including a measure of perceptions of job insecurity, capturing the average number of household members reporting a 50% or greater probability of losing their job in the near future. This variable does not substantially increase the percent of the poverty gaps explained by the model (see Online Appendix S5), though we encourage future research with alternate data that better captures the subjective dimensions of job insecurity.

[11]In supplemental analyses, we found few significant interactions between the race-ethnicity of the household lead and the precarious work measures.

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Table 1. Weighted descriptive statistics for households led by 65-year-olds

	Full sample (N = 4,774)	White (N = 3,093)	Black (N = 1,005)	Latinx (N = 547)
	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)
Poverty age 65				
Official poverty measure	.08	.05	.20***	.24***
Relative poverty	.18	.13	.35***	.44***
Relative poverty + OOP MD	.21	.16	.38***	.45***
Household precarious work age 50-65				
Average number of members in low-wage occupation	0.19 (0.32)	0.16 (0.29)	0.26*** (0.36)	0.35*** (0.40)
Any job loss (1 = yes)	.22	.23	.18	.25
Count of job losses	0.39 (0.71)	0.40 (0.71)	0.26*** (0.56)	0.48 (0.83)
Average number of members want more hours	0.11 (0.18)	0.10 (0.17)	0.14*** (0.21)	0.17*** (0.22)
Average number of members employer health insurance	0.76 (0.45)	0.80 (0.43)	0.66*** (0.46)	0.50*** (0.47)
Average number of members employer pension	0.58 (0.48)	0.62 (0.49)	0.46*** (0.44)	0.38*** (0.44)
Average number of members union member	0.17 (0.32)	0.17 (0.32)	0.22*** (0.34)	0.17 (0.31)
Household employment age 50-65				
Average number of members employed	0.93 (0.51)	0.97 (0.51)	0.76*** (0.45)	0.87*** (0.48)
Family structure age 50-65				
% of waves married or partnered	0.57 (0.45)	0.60 (0.44)	0.37*** (0.44)	0.59 (0.45)
% of waves single mother	0.23 (0.39)	0.20 (0.37)	0.43*** (0.47)	0.24** (0.40)
% of waves single father	0.11 (0.29)	0.11 (0.28)	0.14*** (0.32)	0.12 (0.30)
% of waves childless woman	0.05 (0.21)	0.05 (0.21)	0.03 (0.16)	0.03 (0.15)
% of waves childless man	0.04 (0.19)	0.04 (0.19)	0.03 (0.17)	0.03** (0.40)
Household size age 65	2.00 (1.15)	1.88 (0.98)	2.11*** (1.41)	2.96*** (1.78)
Characteristics of household				

	Full sample (N = 4,774)	White (N = 3,093)	Black (N = 1,005)	Latinx (N = 547)
	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)
lead age 65				
Less than a high school diploma	.12	.07	.24***	.46***
High school diploma	.27	.28	.26**	.17***
GED	.04	.04	.05	.04
Some college	.25	.25	.25	.21*
Four-year college or more	.32	.35	.20***	.11***
Immigrant (1 = yes)	.08	.03	.06***	.56***
Man (1 = yes)	.55	.57	.41***	.61
Other race/ethnicity (1 = yes)	.03	.00	.00	.00
Geographic context age 65				
New England	.04	.05	.02***	.01***
Mid-Atlantic	.12	.12	.14***	.11
East North Central	.17	.19	.13***	.05***
West North Central	.08	.10	.03***	.01***
South Atlantic	.23	.22	.38***	.11***
East South Central	.06	.06	.11**	.003***
West South Central	.09	.07	.10*	.28***
Mountain	.06	.06	.02***	.11***
Pacific	.14	.13	.06***	.32***
Nonmetropolitan (1 = yes)	.31	.35	.17***	.15***
Control variables				
Self-rated health of lead at age 65	3.34 (1.03)	3.43 (1.01)	3.02*** (0.95)	2.97*** (1.10)
War Baby birth cohort	.34	.35	.33***	.33***
HRS birth cohort	.33	.34	.32***	.32***
Early Baby Boomer birth cohort	.31	.31	.34***	.33***

	Full sample (N = 4,774)	White (N = 3,093)	Black (N = 1,005)	Latinx (N = 547)
	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)	Mean/% (SD)
Mid Baby Boomer birth cohort	.01	.01	.01*	.01
Poverty measured in 2002	.08	.09	.10	.05***
Poverty measured in 2004	.09	.09	.08**	.11
Poverty measured in 2006	.09	.09	.09**	.10
Poverty measured in 2008	.11	.11	.10	.16*
Poverty measured in 2010	.11	.12	.09**	.12*
Poverty measured in 2012	.12	.12	.13	.09
Poverty measured in 2014	.13	.13	.11	.12*
Poverty measured in 2016	.14	.14	.16***	.10**
Poverty measured in 2018	.13	.13	.14***	.15***

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income. HRS household weights are applied. T-test reference group is White households.

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, + $p < 0.1$ (two-tailed)

Table 2. Fairlie binary decomposition of Black-White poverty gaps at age 65, 2002-2018 (N = 4,774 households)

	Official poverty	Relative poverty	Rel. pov. + OOP MD
Black poverty rate	0.200	0.381	0.407
White poverty rate	0.048	0.141	0.177
Gap	-0.153	-0.239	-0.230
Relative contribution to gap	Explained (%)	Explained (%)	Explained (%)
Gender	0.7%	1.7%	1.7%
Period/cohort	2.0%	2.9%	2.6%
Health	2.6%	5.9%	7.8%
Geographic context	-3.3%	-3.3%	-2.6%
Immigration	0.7%	0.8%	0.4%
Education	6.5%	9.6%	11.3%
Family structure	1.3%	0.8%	0.2%
Family size	-0.3%	-0.4%	-1.3%
Employment	4.6%	9.2%	9.6%
All precarious work variables	7.2%	12.6%	13.5%
Precarious work components			
Low-wage occupation	0.7%	2.1%	2.2%
Job losses	-0.7%	-0.8%	-0.9%
Insufficient hours	0.7%	1.3%	0.9%
Employer health insurance	5.9%	10.0%	10.0%
Employer pension	1.3%	0.8%	2.2%
Union membership	-0.7%	-0.8%	-0.9%
All variables (total explained)	22.9%	39.7%	43.9%

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.

***P<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

Table 3. Fairlie binary decomposition of Latinx-White poverty gaps at age 65, 2002-2018 (N = 4,774 households)

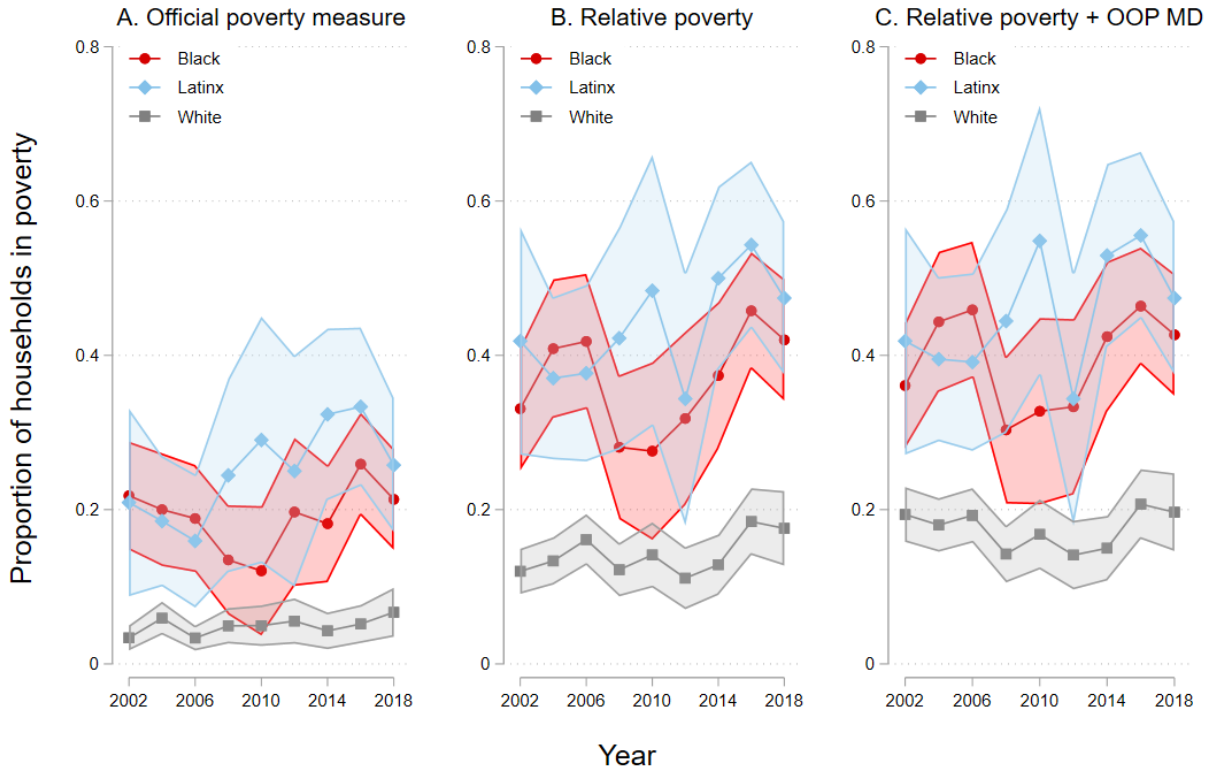
	Official poverty	Relative poverty	Rel. pov. + OOP MD
Latino poverty rate	0.25	0.444	0.461
White poverty rate	0.048	0.141	0.177
Gap	-0.203	-0.303	-0.284
Relative contribution to gap	Explain. (%)	Explain. (%)	Explain. (%)
Gender	-0.05%	-0.3%	-0.2%
Period/cohort	2.5%	3.3%	2.5%
Health	4.4%	7.9%	10.6%
Geographic context	-1.0%	-2.0%	-2.5%
Immigration	7.9%	10.6%	9.5%
Education	13.3%	18.2%	20.4%
Family structure	-1.0%	-1.0%	-0.7%
Family size	-1.0%	-1.3%	-3.2%
Employment	0.5%	2.3%	2.8%
All precarious work variables	15.8%	24.4%	25.4%
Precarious work components			
Low-wage occupation	1.5%	3.6%	3.5%
Job losses	0.5%	0.7%	0.7%
Insufficient hours	1.0%	2.0%	1.4%
Employer health insurance	10.3%	16.2%	16.2%
Employer pension	2.0%	1.7%	3.2%
Union membership	0.5%	0.3%	0.4%
All variables (total explained)	40.9%	61.7%	68.0%

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.

***P<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

Figure 1. Racial-ethnic poverty gaps from 2002-2018 (N = 4,774 households)



Source: 2002-2018 waves of the Health and Retirement Study (N = 4,774 households).

Notes: Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income. All trends are estimated using logistic regressions with race/ethnicity-by-year interactions. Shaded regions represent 95% confidence intervals.

Appendix

Table 1. Logistic regressions predicting poverty at age 65, 2002-2018 (N = 4,774 households)

	Official poverty measure Odds Ratio (SE)	Relative poverty Odds Ratio (SE)	Rel. pov. + OOP MD Odds Ratio (SE)
Race and ethnicity (ref. = White)			
Black	3.318***	2.501***	2.131***
	(0.474)	(0.276)	(0.223)
Latinx	2.618***	1.991***	1.769***
	(0.536)	(0.325)	(0.278)
Other	1.262	1.458	1.101
	(0.439)	(0.358)	(0.266)
Household precarious work age 50-65			
Average number members low-wage occupation	1.260	1.450**	1.361*
	(0.227)	(0.198)	(0.176)
Count of job losses	1.138+	1.208**	1.174**
	(0.088)	(0.072)	(0.067)
Average number members want more hours	1.625	2.008**	1.521+
	(0.508)	(0.479)	(0.345)
Average number members employer health insurance	0.394***	0.347***	0.415***
	(0.074)	(0.048)	(0.053)
Average number members employer pension	0.740	0.856	0.766+
	(0.177)	(0.145)	(0.118)
Average number members union member	0.575*	0.657*	0.679*
	(0.155)	(0.120)	(0.114)
Household employment age 50-65			
Average number members employed	0.424***	0.332***	0.394***
	(0.079)	(0.046)	(0.049)
Family structure age 50-65 (ref. = married or partnered)			
% of waves single mother	1.295	1.147	1.057
	(0.275)	(0.182)	(0.158)
% of waves single father	1.034	1.115	0.932
	(0.247)	(0.204)	(0.161)
% of waves childless woman	1.347	1.725*	1.519+
	(0.438)	(0.409)	(0.343)
% of waves childless man	2.746***	1.988**	1.524+
	(0.838)	(0.512)	(0.376)
Household size age 65	0.976	0.970	0.940+
	(0.039)	(0.032)	(0.030)
Characteristics of household lead			
Education (ref. = 4-year college or more)			
Less than a high school diploma	3.796***	4.699***	4.464***
	(0.839)	(0.761)	(0.671)
High school diploma	2.255***	2.706***	2.633***
	(0.481)	(0.402)	(0.357)
GED	2.657***	2.956***	2.673***
	(0.778)	(0.636)	(0.539)
Some college	1.776**	2.289***	2.307***
	(0.387)	(0.345)	(0.318)
Immigrant (1 = yes)	1.411+	1.476*	1.356*
	(0.268)	(0.233)	(0.207)
Man (1 = yes)	0.888	0.761+	0.803
	(0.182)	(0.112)	(0.108)

	Official poverty measure Odds Ratio (SE)	Relative poverty Odds Ratio (SE)	Rel. pov. + OOP MD Odds Ratio (SE)
Geographic context age 65			
Census region (ref. = Pacific)			
New England	1.595	1.593+	1.567+
	(0.616)	(0.440)	(0.406)
Mid-Atlantic	1.334	1.422+	1.415*
	(0.323)	(0.259)	(0.244)
East North Central	1.448	1.144	1.193
	(0.345)	(0.203)	(0.198)
West North Central	1.689+	1.522*	1.500*
	(0.498)	(0.326)	(0.300)
South Atlantic	1.286	1.181	1.302+
	(0.275)	(0.190)	(0.197)
East South Central	1.187	1.654*	1.846**
	(0.338)	(0.348)	(0.366)
West South Central	2.002**	1.789***	1.848***
	(0.439)	(0.316)	(0.311)
Mountain	1.765*	1.529*	1.510*
	(0.495)	(0.330)	(0.309)
Nonmetropolitan (1 = yes)	1.306*	1.364**	1.313**
	(0.173)	(0.137)	(0.124)
Control variables			
Self-rated health of household lead age 65	0.770***	0.691***	0.663***
	(0.042)	(0.029)	(0.026)
Birth cohort (ref. = HRS)			
War Baby birth cohort	1.179	0.814	0.778
	(0.262)	(0.136)	(0.123)
Early Baby Boomer birth cohort	1.446	1.083	1.068
	(0.378)	(0.218)	(0.206)
Mid Baby Boomer birth cohort	1.736	0.843	0.743
	(1.053)	(0.446)	(0.385)
Year of poverty measure (ref. = 2002)			
2004	1.132	1.072	0.939
	(0.240)	(0.174)	(0.139)
2006	0.831	1.441*	1.132
	(0.189)	(0.232)	(0.167)
2008	1.090	1.185	0.899
	(0.280)	(0.227)	(0.160)
2010	1.223	1.603*	1.323
	(0.381)	(0.367)	(0.282)
2012	1.457	1.390	1.108
	(0.456)	(0.335)	(0.249)
2014	1.015	1.357	1.139
	(0.311)	(0.314)	(0.248)
2016	1.045	1.602*	1.220
	(0.325)	(0.382)	(0.275)
2018	1.034	1.520+	1.158
	(0.334)	(0.382)	(0.276)
Constant	0.102***	0.554+	1.037
	(0.043)	(0.171)	(0.300)
LR chi^2	801.93***	1,481.77***	1,408.35***

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses deducted from household income. SE is the standard error.
*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, + < 0.1

ONLINE APPENDIX

S1. Fairlie decompositions of racial-ethnic poverty gaps at age 65 with lagged independent variables

- To address concerns about possible simultaneity bias, we re-estimated the decompositions with all independent variables lagged 1 wave (i.e., measured around age 63 or 64). Note that we lose 228 households from the analytic sample because these households did not participate in the HRS wave when the lead turned age 63 or 64.

S1.1 Fairlie decomposition of Black-White poverty gaps at age 65 with lagged independent variables, 2002-2018 (N =4,546)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Black poverty rate	0.199		0.382		0.407	
White poverty rate	0.046		0.138		0.171	
Gap	-0.153		-0.239		-0.230	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	-0.001 (-1.18)	0.7%	-0.006** (-2.68)	2.5%	-0.006* (-2.23)	2.5%
Period/cohort	-0.004* (-2.19)	2.6%	-0.007** (-2.66)	2.9%	-0.006* (-2.04)	2.5%
Health	-0.003** (-3.32)	2.0%	-0.014*** (-8.02)	5.7%	-0.019*** (-9.10)	8.1%
Geographic context	0.006* (2.06)	-3.9%	0.009* (2.16)	-3.7%	0.008+ (1.77)	-3.4%
Immigration	-0.001 (-1.57)	0.7%	-0.001+ (-1.91)	0.4%	-0.001 (-1.50)	0.4%
Education	-0.011*** (-4.77)	7.2%	-0.023*** (-7.34)	9.4%	-0.026*** (-7.71)	11.0%
Family structure	-0.002 (-0.92)	1.3%	-0.003 (0.71)	1.2%	-0.002 (-0.34)	0.8%
Family size	0.001 (1.42)	-0.7%	0.0004 (0.39)	-0.2%	0.001 (0.66)	-0.4%
Employment	-0.006* (-3.38)	3.9%	-0.018*** (-6.08)	7.4%	-0.019*** (-5.95)	8.1%
Precarious work	-0.011*** (-4.46)	7.2%	-0.031*** (-7.52)	12.7%	-0.030*** (-6.96)	12.7%
All variables (total explained)	-0.033	21.6%	-0.094	38.5%	-0.099	41.9%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S1.2 Fairlie decomposition of Latinx-White poverty gaps at age 65 with lagged independent variables, 2002-2018 (N = 4,546 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Black poverty rate	0.238		0.436		0.450	
White poverty rate	0.046		0.138		0.171	
Gap	-0.082		-0.279		-0.188	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	0.0003 (0.42)	-0.2%	0.001 (0.98)	-0.1%	0.001 (0.87)	-0.4%
Period/cohort	-0.005+ (-1.89)	2.6%	-0.010** (-2.78)	1.7%	-0.008* (-2.09)	2.9%
Health	-0.008** (-3.24)	4.2%	-0.028*** (-8.12)	2.7%	-0.034*** (-9.19)	12.2%
Geographic context	0.001 (0.18)	-0.5%	0.003 (0.42)	-0.3%	0.004 (0.50)	-1.4%
Immigration	-0.017+ (-1.67)	8.9%	-0.027* (-1.97)	5.7%	-0.022 (-1.55)	7.9%
Education	-0.029*** (-4.77)	15.2%	-0.055*** (-7.15)	9.7%	-0.058*** (-7.31)	20.8%
Family structure	0.001 (0.86)	-0.5%	0.003* (2.17)	-0.3%	0.003 (1.61)	-1.1%
Family size	0.005 (0.003)	-2.6%	0.002 (0.39)	-1.7%	0.004 (0.66)	-1.4%
Employment	-0.0003 (-0.31)	0.2%	-0.005** (-4.17)	0.1%	-0.006*** (-4.59)	2.2%
Precarious work	-0.031*** (-5.36)	16.2%	-0.074*** (-9.95)	10.4%	-0.073*** (-9.56)	26.2%
All variables (total explained)	-0.082	42.9%	-0.190	63.8%	-0.188	67.4%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S2. Fairlie decomposition results of racial-ethnic poverty gaps at age 65 with measures of precarious work exposure time during the late career

- To help address concerns that our measures of household precarious work are inherently conflated with household structure, and to test whether exposure time to precarious work matters, we re-estimated the decompositions measuring precarious work as the percent of waves from age 50-65 that at least one household member was in a given precarious work condition.

S2.1 Fairlie decomposition of Black-White poverty gaps at age 65 with measures of precarious work exposure time, 2002-2018 (N = 4,774 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Black poverty rate	0.200		0.381		0.407	
White poverty rate	0.048		0.141		0.177	
Gap	-0.153		-0.239		-0.230	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	-0.001 (-0.50)	0.7%	-0.004+ (-1.70)	1.7%	-0.004 (-1.50)	1.7%
Period/cohort	-0.003+ (-1.80)	2.0%	-0.007** (-2.77)	2.9%	-0.006* (-2.17)	2.6%
Health	-0.004*** (-4.17)	2.6%	-0.013*** (-8.11)	5.4%	-0.017*** (-9.60)	7.4%
Geographic context	0.005+ (-1.87)	-3.3%	0.009* (2.14)	-3.8%	0.006 (1.40)	-2.6%
Immigration	-0.001 (-1.56)	0.7%	-0.002* (-2.41)	0.8%	-0.002* (-2.06)	0.9%
Education	-0.010*** (-4.52)	6.5%	-0.022*** (-7.37)	9.2%	-0.025*** (-7.77)	10.9%
Family structure	-0.004+ (-1.90)	2.6%	-0.011** (-2.80)	4.6%	-0.01* (-2.27)	4.3%
Family size	0.0003 (0.45)	-0.2%	0.0008 (0.64)	-0.4%	0.002+ (1.69)	-0.9%
Employment	-0.006*** (-4.24)	3.9%	-0.017*** (-8.09)	7.1%	-0.017*** (-7.90)	7.4%
Precarious work	-0.012*** (-4.87)	7.8%	-0.029*** (-7.54)	12.1%	-0.028*** (-7.02)	12.2%
All variables (total explained)	-0.034	22.2%	-0.095	39.7%	-0.101	43.9%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S2.2 Fairlie decomposition of Latinx-White poverty gaps at age 65 with measures of precarious work exposure time, 2002-2018 (N = 4,774 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Latinx poverty rate	0.250		0.444		0.461	
White poverty rate	0.046		0.141		0.177	
Gap	-0.203		-0.303		-0.284	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	0.0001 (0.18)	0.0%	0.0005 (0.67)	-0.2%	0.0003 (0.50)	-0.1%
Period/cohort	-0.005+ (-1.89)	2.5%	-0.009** (-2.62)	3.0%	-0.007+ (-1.82)	2.5%
Health	-0.008*** (-4.11)	3.9%	-0.022*** (-8.12)	7.3%	-0.028*** (-9.64)	9.9%
Geographic context	0.002 (0.28)	-1.0%	0.006 (0.77)	-2.0%	0.006 (0.80)	-2.1%
Immigration	-0.016 (-1.65)	7.9%	-0.033* (-2.51)	10.9%	-0.029* (-2.13)	10.2%
Education	-0.026*** (-4.62)	12.8%	-0.0538*** (-7.30)	17.5%	-0.057*** (-7.56)	20.1%
Family structure	0.002 (1.37)	-1.0%	0.002 (1.53)	-0.7%	0.001 (0.88)	-0.4%
Family size	0.001 (0.44)	-0.5%	0.003 (0.64)	-1.0%	0.008+ (0.88)	-2.8%
Employment	-0.00003 (-0.03)	0.0%	-0.004*** (-4.28)	1.3%	-0.005*** (-4.73)	1.8%
Precarious work	-0.032*** (-5.78)	15.8%	-0.072*** (-10.18)	23.8%	-0.071*** (-9.73)	25.0%
All variables (total explained)	-0.082	40.4%	-0.183	60.4%	-0.180	63.4%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Relative poverty + OOP MD is relative poverty with out-of-pocket medical expenses subtracted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S3. Fairlie decompositions of relative poverty gaps with adjustments for the federal Earned Income Tax Credit (EITC).

A major limitation of the income data in the HRS is that it does not include information on tax credits. The Earned Income Tax Credit (EITC) is an important anti-poverty policy that is, in part, designed to ameliorate the consequences of precarious work. We note that workers who are 65 and older do not normally qualify for the federal EITC unless they also claim dependents. Nevertheless, to test whether our results are sensitive to the exclusion of the federal EITC, we adjust our measures of relative poverty to include estimated federal EITC payments. While we are unable to estimate state EITC payments because we lack access to restricted state identifiers, we note that the federal EITC is substantially more generous than most state EITC programs.

We use TAXSIM (v35) to estimate federal EITC benefits (Feenberg and Coutts 1993). Specifically, we estimate the federal EITC for taxpayers based on tax year, marital status, age of the primary taxpayer and their spouse (if present), number of dependents, primary taxpayer and spouse's (if present) earnings from employment or self-employment, gross property income (e.g., rent, investment income, interest payments, trust funds, royalties, etc.), gross non-property income (e.g., alimony or child support), gross pension income, gross Social Security retirement income, and gross unemployment insurance and worker's compensation payments. We make the simplifying assumption that all married households file jointly and that all dependents claimed are under the age of 18.

Table S5.1 summarizes the estimates of the federal EITC for our sample by year of poverty measure. Of the 4,774 households, about 4% are estimated to receive federal EITC payments as of the survey wave poverty is measured. The average EITC payment among recipients in the wave poverty is measured is $1,463. The percent estimated to receive federal EITC payments and the average payment amount was highest in 2012.

Table S5.2 presents results of the Fairlie decompositions of racial-ethnic poverty gaps using the relative poverty measure adjusting for the estimated EITC payments. Including the estimated federal EITC reduces relative poverty among Black households by 0.3 percentage-points to 37.8%. Relative poverty rates are also 0.3 percentage-points lower for Latinx households after the federal EITC adjustment. Relative poverty among White households is not changed by the federal EITC adjustments.

The lower panel of Table S5.2 summarizes the decomposition results. For both the Black-White and Latinx-White poverty gaps, the results for the role of inequalities in late career precarious work are highly similar to those presented in the main text. This result is unsurprising given that relatively few workers over the age of 65 qualify for the federal EITC during our study period.

Reference

Feenberg, Daniel Richard., and Elizabeth Coutts. 1993. "An Introduction to the TAXSIM Model." *Journal of Policy Analysis and Management* 12(1):189-194.

S3.1 Federal Earned Income Tax Credit (EITC) estimates by year of poverty measure

Year	Received EITC (%)	Mean EITC (excluding 0s)	N (households) =
2002	0.028	$1,250.47	671
2004	0.047	$1,457.21	681
2006	0.025	$1,448.04	685
2008	0.030	$1,278.31	492
2010	0.048	$1,122.43	355
2012	0.055	$1,816.92	343
2014	0.038	$1,484.53	468
2016	0.033	$1,465.36	579
2018	0.046	$1,685.92	500
Overall	0.037	$1,463.00	4,774

Source: 2002-2018 waves of the Health and Retirement Survey and TAXSIM (v35).

S3.2 Fairlie decomposition of racial-ethnic relative poverty gaps at age 65 adjusting for federal EITC estimates, 2002-2018 (N = 4,774 households)

	Black (A) vs. White (B)		Latinx (A) vs. White (B)	
Group A poverty rate	0.378		0.441	
Group B poverty rate	0.141		0.141	
Gap	-0.236		-0.299	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	-0.004+ (-1.83)	1.7%	0.0006 (0.78)	-0.3%
Period/cohort	-0.007** (-2.68)	3.0%	-0.010** (-2.72)	3.3%
Health	-0.014*** (-8.52)	5.9%	-0.024*** (-8.54)	8.4%
Geographic context	0.009* (2.17)	-3.8%	0.006 (0.84)	-2.0%
Immigration	-0.001* (-2.23)	0.8%	-0.031* (-2.32)	10.4%
Education	-0.023*** (-7.32)	9.7%	-0.053*** (-7.19)	10.4%
Family structure	-0.002 (-0.59)	0.8%	0.003* (2.06)	-1.0%
Family size	0.001 (0.77)	-0.4%	0.004 (0.76)	-1.0%
Employment	-0.022*** (-7.76)	9.3%	-0.007*** (-5.04)	2.3%
Precarious work	-0.030*** (-7.76)	12.7%	-0.073*** (-10.12)	24.4%
All variables (total explained)	-0.094	39.8%	-0.185	61.9%

Source: 2002-2018 waves of the Health and Retirement Study and TAXSIM (v35).
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S4. Fairlie decompositions of racial-ethnic poverty gaps using an alternative measure of household exposure to low wages during the late career

- Low wages are defined as the average number of household members working for less than $15.00 an hour (measured in 2016 constant dollars) from age 50 to 65. We replace low-wage occupation with this measure of exposure to low wages.

S4.1 Fairlie decompositions of Black-White poverty at age 65 using alternative measure of exposure to low wages, 2002-2018 (N = 4,774 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Black poverty rate	0.199		0.381		0.407	
White poverty rate	0.046		0.141		0.177	
Gap	-0.153		-0.239		-0.230	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	-0.0007 (-0.55)	0.5%	-0.004+ (-1.72)	1.7%	-0.004 (-1.45)	1.7%
Period/cohort	-0.004* (-2.09)	2.6%	-0.009** (-3.30)	3.8%	-0.007** (-2.76)	3.0%
Health	-0.004*** (-4.40)	2.6%	-0.014*** (-8.53)	5.9%	-0.018*** (-10.06)	7.8%
Geographic context	0.005 (1.78)	-3.3%	0.008+ (1.95)	-3.3%	0.005 (1.22)	-2.2%
Immigration	-0.0006 (-1.54)	0.4%	-0.002* (-2.26)	0.8%	-0.001+ (0.001)	0.4%
Education	-0.010*** (-4.63)	6.5%	-0.023*** (-7.49)	9.6%	-0.025*** (-7.86)	11.3%
Family structure	-0.002 (-1.03)	1.3%	-0.004 (-0.91)	1.7%	-0.002 (-0.42)	0.9%
Family size	0.0004 (0.65)	-0.3%	0.001 (1.04)	-0.4%	0.003* (2.11)	-1.3%
Employment	-0.008*** (-4.21)	5.2%	-0.024*** (8.05)	10.0%	-0.025*** (-7.85)	10.9%
All precarious work variables	-0.011***	7.2%	-0.026*** (-6.86)	10.9%	-0.026*** (-6.69)	11.3%
Precarious work components						
Low wages	-0.0001 (-0.19)	0.1%	-0.001 (-1.37)	0.4%	-0.001+ (-1.88)	0.4%
Job losses	0.0006 (1.16)	0.4%	0.002* (2.30)	-0.8%	0.002* (2.14)	-0.9%
Insufficient hours	-0.0007 (-1.15)	0.5%	-0.002* (-2.07)	0.8%	-0.001 (-1.13)	0.4%
Employer health insurance	-0.009*** (-4.55)	5.9%	-0.024*** (-7.38)	10.0%	-0.023*** (-6.64)	10.0%
Employer pension	-0.002 (-1.23)	1.3%	-0.002 (-0.72)	0.8%	-0.004 (-1.50)	1.7%
Union membership	0.0009+ (1.67)	-0.5%	0.001+ (1.71)	-0.4%	0.002+ (0.001)	-0.9%
All variables (total explained)	-0.034	22.2%	-0.095	39.7%	-0.101	43.9%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses deducted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S4.2 Fairlie decompositions of Latinx-White poverty gaps at age 65 using alternative measure of low wages, 2002-2018 (N = 4,774 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Latinx poverty rate	0.250		0.444		0.461	
White poverty rate	0.048		0.141		0.177	
Gap	-0.203		-0.303		-0.284	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	0.0002 (0.29)	-0.1%	0.0007 (0.92)	-0.2%	0.0004 (0.72)	-0.1%
Period/cohort	-0.006* (-2.14)	3.0%	-0.012** (-3.29)	4.0%	-0.009* (-2.52)	3.2%
Health	-0.009*** (-4.32)	4.4%	-0.024*** (-8.56)	7.9%	-0.030*** (-10.11)	10.6%
Geographic context	0.001 (0.24)	-0.5%	0.004 (0.59)	-1.3%	0.005 (0.64)	-1.8%
Immigration	-0.016 (-1.62)	7.9%	-0.031* (-2.34)	10.2%	-0.027+ (-1.93)	9.5%
Education	-0.027*** (-4.73)	13.3%	-0.056*** (-7.53)	18.5%	-0.058*** (-7.71)	20.4%
Family structure	0.002 (1.48)	-1.0%	0.003+ (1.92)	-1.0%	0.002 (1.32)	-0.7%
Family size	0.002 (0.63)	-1.0%	0.005 (1.03)	-1.7%	0.010* (0.005)	-3.5%
Employment	-0.001 (-0.91)	0.5%	-0.008*** (-5.12)	2.6%	-0.009*** (-5.57)	3.2%
All precarious work variables	-0.031*** (-5.86)	15.3%	-0.073*** (-10.7)	24.1%	-0072*** (-10.5)	25.4%
Precarious work components						
Low wages	-0.003 (-1.53)	1.5%	-0.013*** (-3.91)	4.3%	-0.014*** (-3.93)	4.9%
Job losses	-0.0006 (-1.06)	0.3%	-0.002* (-2.24)	0.7%	-0.002* (-2.09)	0.7%
Insufficient hours	-0.002 (-1.19)	1.0%	-0.004* (-2.14)	1.3%	-0.002 (-1.15)	0.7%
Employer health insurance	-0.021*** (-4.39)	10.3%	-0.049*** (-7.31)	16.2%	-0.045*** (-6.60)	15.8%
Employer pension	-0.004 (-1.20)	2.0%	-0.004 (-0.71)	1.3%	-0.008 (-1.50)	2.8%
Union membership	-0.0007+ (-1.71)	0.3%	-0.001+ (-1.76)	0.3%	-0.001+ (-1.78)	0.4%
All variables (total explained)	-0.084	41.4%	-0.191	63.0%	-0.187	65.8%

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses deducted from household income.

***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S5. Fairlie decompositions of racial-ethnic poverty gaps at age 65 including measure of perceptions of job insecurity

- This analysis includes perceptions of job insecurity—measured as the average number of household members who reported a 50% or greater probability of losing their job in the near future from age 50-65 (Donnelly 2021). Note that we lose 472 households from the analytic sample due to missing data on the perceptions of job insecurity variable.

S5.1 Fairlie decompositions of Black-White poverty gaps at age 65 including measure of perceptions of job insecurity, 2002-2018 (N = 4,302 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Black poverty rate	0.186		0.365		0.407	
White poverty rate	0.042		0.135		0.177	
Gap	-0.144		-0.231		-0.230	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	-0.0002 (-0.13)	0.1%	-0.004 (-1.60)	1.7%	-0.004 (-1.33)	1.8%
Period/cohort	-0.004* (-2.09)	2.8%	-0.007* (-2.51)	3.0%	-0.005+ (-1.92)	2.2%
Health	-0.004*** (-3.72)	2.8%	-0.012*** (-7.34)	5.2%	-0.016*** (-8.85)	7.2%
Geographic context	0.005+ (1.83)	-3.5%	0.009* (2.16)	-3.9%	0.007 (1.45)	-3.1%
Immigration	-0.0008+ (-1.83)	0.6%	-0.002+ (-1.92)	0.9%	-0.001 (-1.64)	0.4%
Education	-0.008*** (-3.67)	5.6%	-0.020*** (-6.41)	8.7%	-0.024*** (-7.10)	10.8%
Family structure	-0.002 (-0.91)	1.4%	-0.001 (-0.32)	0.4%	0.0002 (0.05)	-0.1%
Family size	0.0002 (0.26)	-0.1%	0.0003 (0.26)	-0.1%	0.002 (1.27)	-0.9%
Employment	-0.006*** (-3.55)	4.2%	-0.019*** (-6.95)	8.2%	-0.021*** (-6.97)	9.4%
All precarious work variables	-0.011*** (-4.10)	7.6%	-0.032*** (-7.33)	13.9%	-0.032*** (-6.88)	14.3%
Precarious work components						
Low-wage occupation	-0.002+ (-1.69)	1.4%	-0.006** (-2.66)	2.6%	-0.007* (-2.5)	3.1%
Job losses	0.001 (1.59)	-0.7%	0.002* (2.27)	-0.9%	0.002+ (1.90)	-0.9%
Insufficient hours	-0.001 (-1.38)	0.7%	-0.003* (-2.48)	1.3%	-0.002 (-1.40)	0.9%
Employer health insurance	-0.008*** (-3.86)	5.6%	-0.023*** (-6.80)	10.0%	-0.022*** (-6.14)	9.9%
Employer pension	-0.002 (-1.22)	1.4%	-0.004 (-1.35)	1.7%	-0.006* (-1.97)	2.7%
Union membership	0.001+ (1.78)	-0.7%	0.002* (2.08)	-0.9%	0.002* (2.17)	-0.9%
Perceptions of job insecurity	0.00005 (0.21)	-0.03%	-0.00003 (-0.32)	0.01%	-0.0001 (-0.38)	0.04%
All variables (total explained)	-0.029	20.1%	-0.087	37.7%	-0.095	42.6%

Source: 2002-2018 waves of the Health and Retirement Study.
Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses deducted from household income.
***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

S5.2 Fairlie decompositions of Latinx-White poverty gaps at age 65 including measures of perceptions of job insecurity, 2002-2018 (N = 4,774 households)

	Official poverty		Relative poverty		Relative poverty + OOP MD	
Latinx poverty rate	0.234		0.420		0.437	
White poverty rate	0.042		0.135		0.170	
Gap	-0.191		-0.286		-0.267	
Relative contribution to gap	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)	Coef. (Z-score)	Explained (%)
Gender	0.00003 (0.05)	-0.02%	0.0008 (0.94)	-0.3%	0.0006 (0.75)	-0.2%
Period/cohort	-0.005* (-2.06)	2.6%	-0.009** (-2.68)	3.1%	-0.007* (-1.97)	2.6%
Health	-0.007*** (-3.67)	3.7%	-0.020*** (-7.30)	7.0%	-0.025*** (-8.74)	9.4%
Geographic context	-0.0002 (0.03)	0.1%	0.0005 (0.07)	-0.2%	0.0009 (0.12)	-0.3%
Immigration	-0.019* (-1.98)	9.9%	-0.026* (-1.98)	9.1%	-0.024+ (-1.68)	9.0%
Education	-0.021*** (3.63)	11.0%	-0.050*** (-6.34)	17.5%	-0.056*** (-6.87)	20.6%
Family structure	0.003+ (1.69)	-1.6%	0.004** (2.66)	-1.4%	0.003+ (1.87)	-1.1%
Family size	0.0009 (0.26)	-1.6%	0.001 (0.26)	-0.3%	0.007 (1.25)	-2.6%
Employment	0.003 (1.63)	-1.6%	0.0002 (0.12)	-0.1%	-0.001 (-1.15)	0.7%
All precarious work variables	-0.031*** (-4.99)	16.2%	-0.077*** (-9.45)	26.9%	-0.075*** (-9.12)	28.1%
Precarious work components						
Low-wage occupation	-0.006+ (-1.72)	3.1%	-0.014** (-2.69)	4.9%	-0.014* (-2.53)	5.2%
Job losses	-0.0009 (-1.42)	0.5%	-0.002* (-2.19)	0.7%	-0.002+ (-1.84)	0.7%
Insufficient hours	-0.003 (-1.44)	1.6%	-0.007* (-2.55)	2.4%	-0.004 (-1.43)	1.5%
Employer health insurance	-0.017*** (-3.73)	8.9%	-0.045*** (-6.77)	15.7%	-0.042*** (-6.10)	15.7%
Employer pension	-0.004 (-1.20)	2.1%	-0.007 (-1.34)	2.4%	-0.011* (-1.96)	4.1%
Union membership	-0.0006 (-1.50)	0.3%	-0.001+ (-1.90)	0.3%	-0.001* (-1.99)	0.4%
Perceptions of job insecurity	0.0009 (0.97)	-0.5%	-0.0006 (-0.45)	0.2%	-0.001 (-1.20)	0.4%
All variables (total explained)	-0.077	40.3%	-0.175	61.2%	-0.176	65.9%

Source: 2002-2018 waves of the Health and Retirement Study.

Notes: Coef. is the variable coefficient. Explained (%) is the percent of the observed gap. Rel. pov. + OOP MD is relative poverty with out-of-pocket medical expenses deducted from household income.

***p<0.001, **p<0.01, *p<0.05, +p<0.01 (two-tailed)

Reference

Donnelly, Rachel. 2021. "Precarious Work in Midlife: Long-Term Implications for the Health and Mortality of Women and Men." *Journal of Health and Social Behavior* 63(1):142-158.