
Characteristics of the Longest Job for New Retired Workers: Findings From the New Beneficiary Survey

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This article describes the duration and type of employment, occupational and industrial classification, and pension coverage associated with the longest job ever held by new social security retired-worker beneficiaries and nonretired persons enrolled only for Medicare. The Medicare-only enrollees usually had their retired-worker benefits withheld because their earnings exceeded exempt amounts under the social security earnings test. They were more likely to be self-employed and to be in executive, administrative, managerial, or professional occupations. By contrast, new retired-worker beneficiaries closely resembled the general labor force with respect to occupation, industry, and employer type. Persons who claimed benefits before age 65 differed from older retirees in that they were more likely to be in service and blue-collar occupations and less likely to be self-employed. Both sexes increased their pension coverage between the late 1960's and the early 1980's. By the latter period, the majority of retired workers reported employee pension coverage and, of those covered, most received a monthly benefit. Fewer women than men indicated pension coverage. Married women who retired early were least likely to indicate pension coverage and, when covered, were more likely than other retirees to report the receipt of a lump-sum payment in lieu of monthly payments.

This article presents the characteristics of the longest job ever held by new social security retired-worker beneficiaries and nonretired persons enrolled only for Medicare benefits. It shows how long such jobs were held, the type of employment involved, the occupational and industrial classification of the work, and the pension coverage earned on the job.

The analysis is based on data from the New Beneficiary Survey (NBS), a nationally representative, cross-sectional survey using a sample selected from the Social

Security Administration's (SSA's) Master Beneficiary Record (Maxfield, 1983).¹ The NBS interviewed new beneficiaries in October-December 1982 and linked their responses to administrative data on benefits and earnings drawn from SSA administrative records. Persons who received their first retired-worker benefit in June 1980 through May 1981 were eligible for sample selection. The sample includes 9,520 retired-worker beneficiaries and a comparison group of 1,444 persons who had enrolled in Medicare but had not yet received a cash benefit by the middle of 1982. Medicare-only enrollees, who are potentially late retirees aged 65-71, typically do not receive cash benefits because they have sufficiently

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¹ Parenthetical references are to the sources listed in the bibliography at the end of this article.

high earnings that their benefits are withheld under the social security earnings tests.²

For the purposes of this study, the longest job represents the longest tenure with one employer even though specific job duties may have changed during that tenure.³

The retired-worker beneficiary sample is subdivided by sex, age at the time of benefit receipt, and marital status. Detailed data on these characteristics can be found in appendix tables A-E at the end of this article. Full retired-worker benefits are available at age 65, but reduced benefits may be claimed as early as age 62. The reduction is 5/9 of 1 percent for each month of early receipt, or a maximum reduction of 20 percent. The Medicare-only sample is not subdivided by age, but persons have to be at least age 65 to enroll in Medicare. Marital status refers to those who were married (with spouse present) and unmarried (including the never-married, divorced, separated, and widowed).

Job Duration

The longest job is defined here by the length of time spent with the same employer. Theoretically, the longer a worker stays with one assignment, the greater job-specific knowledge and skills he or she acquires on that job.

² Under the earnings test, \$1 in annual benefits is withheld for each \$2 of earnings in excess of an exempt amount. The exempt amount in 1982 was \$4,400 for workers under age 65 and \$6,000 for those aged 65-71. At age 72, benefits were paid regardless of earnings.

³ The longest job was selected from reported main jobs lasting more than a year since 1951. When respondents did not have a job lasting at least a year or had an occupation performing the same duties with a succession of short-term employers (such as day laborers, household workers, or carpenters) the occupation is considered one job. If the respondent was still working at the time of the interview, the longest job could have been the current job. It could also have been a job held by the respondent earlier in his or her job history. These data differ from what is normally published by Government sources. Most such data are for current or recent jobs reported at a point in time in cross-sectional surveys such as the U.S. Census of the Population. Most available information refers to current or recent jobs held within the past 5 years.

The duration of the longest-held job suggests the level of experience developed on the job. Because it refers to the longest job with one employer, longest job duration does not measure total lifetime work experience.

Many retired workers spent a large part of their worklives with the same employer (table 1). In the NBS, about two-thirds of the men and nearly a third of the women indicated employment lasting at least 20 years in their longest job. In fact, about a third of the men and more than a tenth of the women reported working 30 years or longer with the same employer. Only about 1 percent of retired-worker men and about 8 percent of the women reported that their longest job lasted for less than 5 years. In general, many new retired-worker beneficiaries indicated that they were employed by the same employer for a substantial portion of their worklives.

Lengthy worklives with a single employer are consistent with data on job tenure of older persons in the labor force. For example, more than two-fifths of the men aged 55 or older employed in the civilian labor force reported 20 or more years with their current employer in a 1983 Bureau of Labor Statistics study (Sehgal, 1984). The job durations for men who first received retired-worker benefits in the early 1980's appear to be somewhat longer than for those in the late 1960's. About 5 percent more retired-worker men in the NBS reported job durations of 25 years or longer than did so in a similar survey conducted in mid-1968 to 1970 (Kolo-drubetz, 1976, table 11.5). The durations of women's jobs changed little.⁴

As expected, retired workers in the NBS who retired early reported slightly shorter job durations than did those who received their first benefits at age 65 or older (table A). For example, nearly half the women aged 66 or older, but only about a fourth of those aged 62,

⁴ The data in the NBS represent all retired workers. The data in the earlier survey of new beneficiaries in mid-1968 to 1970 represent wage and salary workers and exclude self-employed workers. The earlier study is described in **Reaching Retirement Age: Findings From a Survey of Newly Entitled Workers, 1968-70** (Research Report No. 47), Office of Research and Statistics, Social Security Administration, 1976.

Table 1.—Duration of longest job: Percentage distribution of new retired-worker beneficiaries in mid-1980-81 and Medicare-only enrollees, by sex

Duration in years	Retired workers		Medicare-only enrollees	
	Men	Women	Men	Women
Total number (in thousands)	682	517	208	42
Total percent	100	100	100	100
Under 5	1	8	0	0
5-9	5	21	2	8
10-14	13	23	8	15
15-19	15	16	14	27
20-24	16	12	16	15
25-29	16	8	15	10
30-39	25	9	28	15
40 or more	9	2	17	10

Source: Appendix table A.

worked 20 years or longer with one employer. The comparable percentages for men were 72 percent and 66 percent. Medicare-only enrollees reported the longest durations with one employer: about half the women and three-fourths of the men had longest jobs lasting for 20 years or longer and about a fourth of the women and nearly half the men worked for 30 years or longer for the same employer.

The duration of the job held for the longest time varied by marital status (table A). Married men reported slightly longer job durations than did unmarried men. Men who enrolled only for Medicare were the exception because they had similar job durations regardless of marital status. Unmarried women reported much longer job durations than did married women. Among retired-worker beneficiaries, about two-fifths of the unmarried women but only about a fourth of those women who were currently married reported durations of 20 years or longer.

Class of Worker

Workers are categorized by whether they were self-employed or were wage and salary workers. The wage and salary workers include: public employees, who worked for Federal, State, or local government; employees in private nonprofit, charitable, or other tax-exempt organizations; and other private employees, which include those who worked for profit-making firms or for individuals. Historically, these different types of workers have been subject to various rules concerning social security coverage (Social Security Administration, 1983). The type of employer on the longest job affects the likelihood of the worker having been covered under social security throughout the longest job. Social security has covered wage and salary workers in industry and commerce from the beginning of the program. Coverage was extended to self-employed nonprofessionals in 1950, to self-employed professionals other than

physicians in 1956, and to physicians in 1965.

Coverage in the public sector has varied by employer. It was extended to members of the Armed Forces in 1956. The program did not cover most Federal civilian employment during the worklives of the new beneficiaries. State and local governments had the option of extending social security coverage to their employees from the early 1950's. The program covered about 70 percent of State and local government jobs in 1980 (Nelson, 1983). State and local governments could elect coverage in the program, as could nonprofit, charitable, and tax-exempt organizations. The 1983 amendments mandated coverage for new Federal employees and for jobs in State and local governments then under the social security program (Svahn and Ross, 1983). They also mandated coverage for jobs in nonprofit, charitable, or tax-exempt organizations.

As expected, the majority of new retired-worker beneficiaries indicated that their longest job was in private employment. About 63 percent reported private employment by a profit-making firm or by an individual other than themselves (table 2). Fifteen percent reported self-employment, including a small percentage (about 3 percent) who indicated self-employment in an incorporated business. (Technically, the incorporated self-employed are salaried workers, and they pay employee taxes and receive whatever employee fringe benefits are available, such as pensions from the business.) About 16 percent of the retired-worker beneficiaries indicated that their longest job was in government service. More government employees worked for a State or local government than for the Federal Government (civilian or the Armed Forces) on their longest job. Because most Federal civilian work was not covered by social security at the time the new beneficiaries worked on their longest job, most Federal civilian workers must have earned social security coverage on jobs other than their longest one. About 4 percent of the retired-worker beneficiaries reported a longest job with a private nonprofit, charitable, or tax-exempt organization.

Table 2.—Class of worker in longest job: Percentage distribution of new retired-worker beneficiaries in mid-1980-81 and Medicare-only enrollees, by sex

Class of worker	Retired workers			Medicare-only enrollees		
	Total	Men	Women	Total	Men	Women
Total number (in thousands)	1,215	690	526	255	212	43
Total percent	100	100	100	100	100	100
Self-employed	15	20	8	33	36	17
Incorporated business	3	3	1	11	12	7
Not incorporated	12	17	6	21	24	9
Private	63	60	68	45	46	45
Government	16	17	15	15	13	25
State	3	3	4	3	3	6
Local	7	5	9	5	4	14
Armed Forces	2	3	0	2	2	0
Federal	4	6	2	5	5	5
Nonprofit, charity, tax-exempt	4	2	8	5	4	12
Other or nonresponse	2	1	2	1	1	2

Source: Appendix table B.

Men and women differed markedly as to type of employer in their longest job. More men than women reported self-employment and government employment. More than twice the percentage of men (20 percent) as women (8 percent) indicated longest jobs in self-employment (table 2). About 17 percent of the men and 15 percent of the women were government employees in their longest job. They worked for different types of governments, however. More than four-fifths of these women but only about half the men worked for a State or local government on their longest job. That is, State and local governments employed about 13 percent out of the 15 percent of the women who were in government jobs, but only about 8 percent out of the 17 percent of the men. This distribution may be related to the overrepresentation of women in local public jobs such as teaching, social work, and nursing. Women were more likely than men to report longest jobs with private, for-profit employers (about 68 percent of the women and 60 percent of the men) as well as by private nonprofit, charitable, and tax-exempt organizations (8 percent of the women, compared with 2 percent of the men).

Compared with earlier new beneficiaries, those retiring in the 1980's were somewhat more likely to have been employed by governments in their longest job. About 16 percent of the new beneficiaries in the early 1980's reported government employment as their longest job, compared with about 12 percent in the late 1960's (Kolodrubetz, 1976, tables 11.1 and 11.2). About the same proportion were self-employed: about 16 percent of the retirees in the 1960's reported self-employment, compared with 15 percent in the early 1980's. Data from the 1980 U.S. Census indicate only slight differences between the civilian retired worker's longest job and the current jobs of the general population (U.S. Bureau of the Census, 1983(a), table A). In the Census, about 17 percent of employed persons reported government employment, compared with about 14 percent of the civilian new retired-worker beneficiaries. About 7 percent of the employed reported self-employment in an unincorporated business, compared with about 12 percent of the new civilian retired-worker beneficiaries.

As might be expected, many more Medicare-only enrollees than retired workers reported self-employment (table 2). Among the Medicare-only sample, about 36 percent of the men and about 17 percent of the women reported main jobs in self-employment. Continued employment after age 65 may be easier for those who are self-employed. As previously noted, most Medicare-only enrollees received no cash retired-worker benefits because they earned more than the exempt amount under the earnings test. Traditionally, self-employed workers have averaged higher earnings (U.S. Bureau of the Census, 1973, table 243), and they probably have more flexible working hours. The Medicare-only enrollees were the most likely to be self-employed on their

longest job (table B). Those retired workers aged 66 or older at the receipt of their first cash benefits were next most likely to be self-employed, and those aged 65 or younger were the least likely. Compared with the retired-worker beneficiaries, a slightly larger percentage of those in the Medicare-only sample worked in their longest job for nonprofit, charitable, and tax-exempt organizations—about 4 percent of the men but about 12 percent of the women. Overall, about the same percentage of those in the Medicare-only and retired-worker samples had government jobs (table 2). But a much larger share of the women enrolled only for Medicare than of retired-worker women indicated government employment on their longest job, while fewer Medicare-only than retired-worker men did so.

Pension Coverage

The NBS asked those other than the self-employed in unincorporated businesses whether they were included in a pension plan provided by the employer or union (subsequently referred to as "pensions" here).⁵ The majority of these wage and salary workers were covered by a pension plan: nearly three-fifths reported coverage under public or private employee pensions in mid-1980-81 (table 3).⁶ About 68 percent of the men and 46 percent of the women indicated such coverage. Only 30 percent of the men but 53 percent of the women lacked coverage by pensions although they were wage and salary workers on a longest job.

Pension coverage levels among retired workers in the NBS were higher than those reported in the earlier survey. Table 3 presents coverage information for wage and salary workers.⁷ As can be seen, considerably more men and women (about 16-18 percentage points) reported coverage in the early 1980's than did so in the late 1960's. These coverage rates include both private and public employee pension plans.

Among retired workers in the NBS, pension coverage varied inconsistently with age (table C). About 70 percent of the retired men had pension coverage among those who began receiving their social security benefits at age 62, the first age for benefit receipt, and at age 65, the first age at which full social security retirement bene-

⁵ Self-employed persons in unincorporated businesses were excluded from pension coverage questions and tabulations because they did not work for an employer. Consequently, there could be no employer-sponsored pension plan available to them as employees.

⁶ Persons were covered if they reported inclusion in a pension or retirement plan provided by their employer or union, including a profit sharing or other plan that provided retirement benefits.

⁷ Pension plans for self-employed workers have existed only since 1964 and were not studied in the Survey of Newly Entitled Beneficiaries, conducted from mid-1968 to 1970 (Kolodrubetz, 1976, page 153). The NBS included self-employed workers in incorporated businesses.

Table 3.—Pension coverage and benefit receipt from longest job: Percentage distribution of new retired-worker beneficiaries in mid-1968-70, new retired-worker beneficiaries in mid-1980-81, and Medicare-only enrollees, by sex

Pension coverage and benefit receipt	Retired wage and salary workers in mid-1968-70			Retired workers in mid-1980-81			Medicare-only enrollees in mid-1980-81		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
Pension coverage									
Total number (in thousands)	1,364	765	599	1067	574	493	200	161	39
Total percent	100	100	100	100	100	100	100	100	100
Covered	41	52	28	58	68	46	67	66	70
Not covered	51	40	64	41	30	53	32	33	29
Other	8	8	8	1	2	1	1	1	1
Benefit receipt for those covered									
Total number (in thousands)	563	397	165	616	392	224	133	107	27
Total percent	100	100	100	100	100	100	100	100	100
Receiving or will receive	82	84	76	81	85	73	88	87	93
Not receive or lump sum	8	7	13	17	13	24	9	10	5
Do not know or no response	10	9	11	2	2	2	3	4	2

Source: Kolodrubetz (1976) and appendix table C to this article.

fits are payable. A lower percentage of the men who received initial benefits at age 63-64 or at age 66 or older reported such coverage. Among women, the lowest pension coverage rate was for those who received social security at age 62, while the highest coverage rate was for those who first received social security at age 65.

As noted above, about 68 percent of the retired-worker men, compared with about 46 percent of the women, reported pension coverage (table C). Within each age and marital status group except the unmarried aged 65, a larger percentage of retired-worker men than women reported pension coverage. In fact, about 58 percent of married women who were retired workers reported that they were not covered under a pension plan. By contrast, about 54 percent of the unmarried women, about 55 percent of the unmarried men, and about 71 percent of the married men reported coverage. Although more married than unmarried men indicated coverage, more unmarried than married women did so.

The majority of Medicare-only enrollees who were wage and salary workers on their longest job also reported pension coverage. The percentages were about 66 percent for the men and 70 percent for the women. Among men, this percentage was similar to that for retired workers. The rate of pension coverage was far higher among women enrolled only for Medicare than among women who had retired.

Among all the retired-worker beneficiaries in the NBS, including the self-employed in unincorporated businesses, the rate of actual or expected pension receipt from the longest job was 48 percent for men and 31 percent for women. This rate does not include persons who accepted lump-sum benefits in lieu of monthly pension payments. More than 80 percent of the retired workers covered by a pension plan on their longest job reported actual or expected pension payments from that plan (table 3). The rates of pension receipt or expectation for covered employees in the 1980's resembled those reported in the late 1960's (Kolodrubetz, 1976). The

1968-70 survey did not ask about lump-sum payments, but in the NBS, those who were neither receiving nor expecting monthly pensions from their pension-covered jobs were asked whether they ever received a lump-sum payment from the plan. Compared with respondents in the late 1960's, a smaller percentage of those interviewed in the 1980's indicated that they did not know or gave no response to questions about whether they would receive benefits from the pension plan.

Most retired-worker beneficiaries with pension coverage received payments—four-fifths of the covered men and nearly two-thirds of the women (table C). In addition, 4 percent of the the men and 10 percent of the women expected to receive future benefits. About a tenth of the covered men and almost a fifth of the women reported receiving a lump-sum payment in lieu of a series of pension payments. The higher percentage of lump-sum payments going to women mainly reflected the experience of the married women who claimed early-retirement benefits. Almost a fourth of these women reported receiving lump-sum payments. In contrast to the retired-worker beneficiaries, the Medicare-only enrollees generally expected rather than currently received pensions from coverage on their longest job.

Occupational and Industrial Classification

The occupational distribution of new retired-worker beneficiaries parallels that of the general labor force despite differences in age and job duration. Table 4 presents the occupational distributions for NBS retired-worker beneficiaries, for NBS Medicare-only cases, and for the civilian labor force aged 16 or older from the 1980 Census of the Population (U.S. Bureau of the Census, 1983(b), table 1). The actual differences between retired-worker beneficiaries in the survey and the overall civilian labor force were small. Generally, the percent-

age of each group in a given occupation rarely deviated by more than 3 percentage points among men. A few differences occurred among women: there were 6 percent fewer professionals and 7 percent more operators-assemblers-inspectors among new retired-worker beneficiaries than among the labor force as a whole. The overall similarity of occupations reported by retired workers and the civilian labor force is surprising. Although retired workers were aged 62 or older, the labor force contained persons of all ages. The retired workers included those in the Armed Forces on their longest job, but the civilian labor-force data excluded the Armed Forces. For retired workers, the job reported was the longest held in a lifetime. For the civilian labor force, the job was the current job or the most recent job in the preceding 5 years.

As might be expected, the occupations of the Medicare-only enrollees differed greatly from those reported by both the retired-worker beneficiaries and the civilian labor force. More than twice as many Medicare-only cases (about half) reported longest jobs that were in the executive, administrative, and managerial, or professional categories (table 4). About 32 percent of the men and about 28 percent of the women reported jobs classified as executive, administrative, and managerial positions. Just over a fifth reported professional specialty jobs. These occupational categories generally identified jobs with higher-than-average levels of income and prestige (U.S. Bureau of the Census, 1984; Siegel, 1971). By contrast, the blue-collar and service occupations contain jobs that generated lower-than-average earnings.⁸ Compared with the retired-worker beneficiaries and the

⁸ The term "blue collar" refers here to occupations classified as farming, forestry, fishing, precision production, craft, repair, machine operator, assembler, inspector, transportation and material moving, handling, equipment cleaner, helper, and laborer.

overall civilian labor force, less than half as many Medicare-only enrollees held blue-collar jobs. Only about 21 percent of the men receiving Medicare only and about 7 percent of the women reported blue-collar jobs. Although women account for a small share in the Medicare-only group, they were about as likely as the men to have executive, managerial, or professional jobs. A larger percentage of the women than the men had administrative support-clerical positions, however, and a smaller percentage had blue-collar positions.

Retired-worker beneficiaries who received their first cash benefits before age 65 were more concentrated in occupations classified as blue-collar and service jobs than were the older beneficiaries. The longest job of about three-fifths of the men receiving their first benefits at ages 62-64 was in these occupations, compared with about half of those receiving them at age 65 or older (table D). About 24 percent of the men aged 62-64 worked in precision production, craft, and repair occupations. About 10 percent were classified as machine operators, assemblers, or inspectors. Almost 8 percent reported jobs in transportation and material moving, and about 5 percent reported jobs as handlers, equipment cleaners, or laborers. These percentages were all higher than those of retired-worker men aged 65 or older. About 43 percent of the women aged 62-64, compared with about 36 percent of those aged 65 or older, reported work in blue-collar or service occupations. The percentage of retired workers indicating jobs at the executive, administrative, and managerial, or professional level increased with age at first receipt of benefits. As previously discussed, persons who retire before reaching age 65 receive reduced benefits.

Marital status had little relation to the occupations held by women but had an important relation to those

Table 4.—Occupation in longest job: Percentage distribution of the civilian labor force in 1980 and of new retired-worker beneficiaries in mid-1980-81 and Medicare-only enrollees

Occupation	Civilian labor force		Retired workers		Medicare-only enrollees	
	Men	Women	Men	Women	Men	Women
Total number (in thousands)	59,926	44,523	690	526	212	43
Total percent	100	100	100	100	100	100
Executive, administrative, and manager	12	7	13	7	32	28
Professional specialty	10	14	7	8	22	21
Technicians and related support	3	3	2	2	2	3
Sales	9	11	11	13	14	9
Administrative support, with clerical	7	30	6	28	5	27
Service	9	18	7	19	3	4
Private household	0	1	0	3	0	0
Protective service	2	0	2	0	1	1
Service (except private household and protective service)	7	16	5	15	2	3
Blue collar	49	16	52	24	21	7
Farming-forestry-fishing	4	1	8	1	4	0
Precision production-craft-repair	21	2	23	3	11	2
Machine operator-assembler-inspector	10	9	10	16	3	4
Transportation and material moving	7	1	7	0	3	0
Handler-equipment cleaner-helper-laborer	7	2	4	3	0	1
Armed Forces	0	0	3	0	2	0
Not reported	1	1	0	0	0	0

Source: Civilian labor force data are from U.S. Bureau of the Census, **Detailed Occupation and Years of School Completed by Sex, Race, and Spanish**

Origin: 1980 (Supplementary Report PC-80-51-8), 1983, table 1, and retired-worker and Medicare-only data are from appendix table D to this article.

of men. Among retired-worker men, the unmarried were more likely to indicate jobs classified as blue collar and less likely to report holding executive, administrative, or managerial positions (table D).

As expected, gender substantially affected the occupations held by those in the survey. Almost three-fifths of the men but about two-fifths of the women had longest jobs that were classified as blue-collar or service occupations (table 4). Women were overrepresented to the greatest extent in administrative support-clerical positions: 28 percent of the women, but only 6 percent of the men, had these occupations on their longest job. Men were overrepresented to the greatest extent in the occupations of precision production, craft, and repair, where 23 percent of the men, but only 3 percent of the women, had their longest job classified. If women were to report the same occupational-categories as those reported by men, about 45 percent of the retired-worker women would have to shift to other major occupations. This gender pattern is consistent with that found in many studies, which have shown that men and women are concentrated in different occupations (Reskin, 1984; Waite, 1981; Gross, 1968).⁹

Data were also collected on the industry of the longest job held by retired-worker beneficiaries and the Medicare-only enrollees. This information may be found in table 5 and in table E. A source cited in the bibliography (U.S. Bureau of the Census, 1983a, table A) provides comparable data on all employed civilians in 1980.

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⁹ Respondents indicated their main duties on their jobs and these NBS data were classified using the 1980 U.S. Census coding system for occupations and industries. The classification system for jobs affects the extent of gender difference. More detailed categories generally result in greater gender differences. Rytina and Bianchi (1984) analyzed the effects of changing classification systems between the 1970 and 1980 U.S. Census using Current Population Survey data. The reclassification to 1980 categories increases the percentage of women in "technicians and related support" jobs and in "handlers and laborers" jobs. The reclassification did not alter very much the distribution of jobs classified into occupational categories considered "female intensive."

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Table 5.—Industry of longest job: Percentage distribution of all civilian employees in 1980 and of new retired-worker beneficiaries in mid-1980-81 and Medicare-only enrollees

Industry	Civilian employed	Retired workers			Medicare-only enrollees		
		Total	Men	Women	Total	Men	Women
Total number (in thousands)	97,639	1,215	690	526	255	212	43
Total percent	100	100	100	100	100	100	100
Manufacturing	22	29	32	26	24	25	17
Wholesale and retail trade	20	19	17	23	17	17	21
Professional and related services	20	14	7	25	23	21	34
Other	37	37	45	26	36	38	28

Source: Civilian labor force data are from U.S. Bureau of the Census, **County and City Data Book**, 1983a, table A, and retired-worker and Medicare-

only data are from appendix table E to this article.

Table A.—Duration of longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status

Duration	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Men								
Total number (in thousands).....	681.6	518.6	327.2	191.4	163.0	100.6	62.4	208.4
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	1.2	1.4	1.8	.7	.6	.7	.4	.3
5-9.....	4.8	5.3	5.5	4.8	3.4	3.1	4.0	1.9
10-14.....	12.5	13.2	12.7	14.0	10.1	10.6	9.2	8.0
15-19.....	15.1	14.9	14.5	15.5	16.0	16.7	14.9	13.9
20-24.....	16.4	16.4	16.3	16.6	16.3	16.5	16.0	16.0
25-29.....	16.4	16.8	17.4	15.7	14.9	15.5	14.1	15.0
30-39.....	24.5	24.2	24.8	23.2	25.6	25.5	25.8	27.8
40 or more.....	9.2	7.9	7.0	9.5	13.1	11.5	15.7	17.2
Women								
Total number (in thousands).....	517.0	437.2	320.7	116.5	79.8	57.0	22.8	42.1
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	7.7	8.6	9.9	5.2	2.8	2.6	3.4	.4
5-9.....	20.9	22.6	25.4	14.9	11.7	11.6	11.9	7.6
10-14.....	23.3	23.6	24.2	22.0	21.9	22.4	20.4	14.8
15-19.....	16.4	15.6	14.8	18.0	20.6	21.6	18.2	26.6
20-24.....	12.3	11.7	10.5	14.8	15.8	15.8	15.7	15.3
25-29.....	8.3	7.7	6.8	10.2	11.3	11.1	12.0	10.1
30-39.....	8.9	8.5	7.3	11.7	11.5	10.8	13.2	15.4
40 or more.....	2.1	1.7	1.1	3.2	4.4	4.0	5.3	9.7
Married men								
Total number (in thousands).....	573.1	433.6	269.9	163.7	139.5	87.9	51.6	186.4
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	.9	1.1	1.4	.4	.3	.3	.4	.2
5-9.....	3.9	4.2	4.1	4.4	2.8	2.1	4.0	1.8
10-14.....	12.2	13.1	12.2	14.5	9.4	9.9	8.5	7.8
15-19.....	15.0	14.7	14.5	14.9	16.0	16.5	15.2	14.4
20-24.....	16.5	16.5	16.7	16.3	16.3	16.4	16.1	15.6
25-29.....	16.5	17.0	17.5	16.1	15.2	15.9	14.0	15.4
30-39.....	25.6	25.2	26.2	23.5	26.7	27.0	26.2	28.2
40 or more.....	9.5	8.3	7.4	9.8	13.3	11.9	15.9	16.6

See footnote at end of table.

Table A.—Duration of longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status—Continued

Duration	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Married women								
Total number (in thousands).....	340.2	313.4	251.0	62.3	26.8	20.5	6.3	16.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	9.6	10.1	10.8	7.0	4.5	4.0	6.1	1.1
5-9.....	23.1	23.8	25.8	16.1	14.3	15.1	11.8	12.7
10-14.....	24.2	24.4	24.4	24.2	22.2	22.6	20.7	15.0
15-19.....	16.5	16.3	15.7	18.7	18.5	18.5	18.8	28.9
20-24.....	11.6	11.3	10.7	13.5	15.9	16.4	14.5	15.5
25-29.....	7.4	7.1	6.3	10.2	10.8	9.9	13.7	9.4
30-39.....	6.4	6.1	5.5	8.8	9.7	9.6	10.1	13.4
40 or more.....	1.2	1.0	.8	1.5	3.9	3.8	4.3	4.1
Unmarried men								
Total number (in thousands).....	108.4	85.0	57.3	27.7	23.5	12.7	10.8	22.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	2.7	2.9	3.3	2.0	2.0	3.0	.7	.8
5-9.....	9.8	10.5	12.2	7.0	7.3	10.0	4.1	2.4
10-14.....	14.1	14.0	15.3	11.2	14.6	15.9	13.0	9.3
15-19.....	15.7	15.8	14.2	19.1	15.6	17.4	13.5	9.9
20-24.....	15.9	15.8	14.6	18.3	16.3	17.0	15.5	19.3
25-29.....	15.5	16.0	17.3	13.5	13.6	13.0	14.3	11.5
30-39.....	19.1	19.1	18.0	21.3	19.1	15.0	24.0	24.9
40 or more.....	7.2	6.0	5.2	7.6	11.6	8.7	14.9	21.9
Unmarried women								
Total number (in thousands).....	176.8	123.8	69.7	54.1	53.0	36.5	16.5	26.1
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Years:								
Under 5.....	4.1	5.0	6.5	3.2	2.0	1.8	2.4	0
5-9.....	16.8	19.5	24.1	13.6	10.3	9.6	11.9	4.5
10-14.....	21.7	21.7	23.6	19.4	21.7	22.3	20.3	14.7
15-19.....	16.3	14.0	11.5	17.1	21.7	23.4	17.9	25.1
20-24.....	13.6	12.7	9.9	16.4	15.7	15.6	16.1	15.3
25-29.....	9.9	9.2	8.4	10.2	11.6	11.8	11.3	10.6
30-39.....	13.7	14.3	13.7	15.0	12.4	11.5	14.4	16.7
40 or more.....	3.8	3.5	2.3	5.1	4.6	4.1	5.6	13.2

¹ Includes retired-worker beneficiaries with first payable benefits in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to

Medicare by July 1982. Data are from the New Beneficiary Survey, conducted in October-December 1982.

Table B.—Class of worker on longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status

Class of worker	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Men								
Total number (in thousands).....	689.5	524.6	331.8	192.8	164.9	101.8	63.1	211.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	20.1	19.1	18.2	20.5	23.3	20.6	27.7	36.0
Incorporated business.....	3.4	2.9	2.8	3.0	5.1	4.0	6.9	12.2
Not incorporated.....	16.5	16.0	15.1	17.5	18.2	16.6	20.7	23.8
Private company.....	60.1	60.7	59.1	63.5	58.1	61.5	52.7	45.6
Government.....	16.8	17.5	20.1	13.1	14.6	13.8	15.8	13.3
Federal.....	5.5	5.7	6.8	3.6	5.2	4.2	6.8	5.1
State.....	2.7	2.7	2.9	2.3	2.9	2.9	2.9	2.5
Local.....	5.3	5.4	5.9	4.5	5.0	5.2	4.8	3.8
Armed Forces.....	3.3	3.8	4.5	2.7	1.5	1.7	1.3	2.0
Nonprofit, charitable, tax-exempt organization.....	1.9	1.6	1.6	1.5	2.8	2.9	2.6	4.0
Other or nonresponse.....	1.2	1.1	1.0	1.4	1.2	1.2	1.2	1.0
Women								
Total number (in thousands).....	525.6	444.9	326.8	118.1	80.7	57.7	23.0	43.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	7.6	7.4	7.2	8.0	8.2	6.7	12.1	16.5
Incorporated business.....	1.4	1.3	1.4	1.0	1.5	9	2.8	6.6
Not incorporated.....	6.0	5.9	5.6	6.8	6.7	5.8	9.2	9.4
Private company.....	67.9	69.8	70.9	66.7	57.7	62.0	47.1	44.6
Government.....	14.8	13.8	13.6	14.2	20.5	18.5	25.7	25.2
Federal.....	2.2	1.9	1.9	1.9	3.7	2.2	7.5	5.0
State.....	4.0	3.6	3.1	4.9	6.1	5.4	7.7	6.3
Local.....	8.6	8.2	8.4	7.4	10.8	10.9	10.5	13.5
Armed Forces.....	1	1	2	0	0	0	0	4
Nonprofit, charitable, tax-exempt organization.....	7.8	7.2	6.6	8.9	11.3	11.2	11.6	12.2
Other or nonresponse.....	1.9	1.8	1.7	2.1	2.2	1.7	3.5	1.6
Married men								
Total number (in thousands).....	578.4	437.6	272.9	164.7	140.9	88.9	52.0	188.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	20.8	19.8	19.0	21.2	23.6	20.9	28.2	36.2
Incorporated business.....	3.6	3.0	3.0	3.0	5.3	4.4	6.8	12.4
Not incorporated.....	17.0	16.6	15.7	18.3	18.3	16.5	21.3	23.7
Private company.....	59.6	60.2	58.3	63.4	57.6	60.9	52.2	45.9
Government.....	16.9	17.5	20.3	13.0	14.9	14.1	16.2	13.0
Federal.....	5.7	5.8	7.2	3.5	5.6	4.6	7.4	4.6
State.....	2.7	2.7	2.9	2.4	2.9	2.9	2.9	2.5
Local.....	5.2	5.3	5.8	4.4	5.0	5.2	4.6	3.8
Armed Forces.....	3.2	3.8	4.5	2.7	1.4	1.4	1.4	2.1
Nonprofit, charitable, tax-exempt organization.....	1.8	1.5	1.8	1.0	2.7	2.9	2.4	4.0
Other or nonresponse.....	1.0	.9	.7	1.3	1.1	1.2	1.0	1.0

See footnote at end of table.

Table B.—Class of worker on longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status—Continued

Class of worker	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Married women								
Total number (in thousands).....	346.2	319.1	255.7	63.5	27.1	20.7	6.4	16.3
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	8.3	8.1	7.9	8.9	10.6	8.5	17.2	20.5
Incorporated business.....	1.5	1.5	1.6	1.7	1.8	1.1	4.1	7.3
Not incorporated.....	6.5	6.3	6.0	7.8	8.7	7.4	13.1	13.2
Private company.....	68.3	69.4	70.2	66.2	54.6	58.4	42.1	45.6
Government.....	14.7	14.0	14.1	13.5	23.4	21.4	29.8	20.2
Federal.....	1.8	1.7	1.6	1.9	3.5	2.5	7.0	1.0
State.....	3.7	3.4	3.3	4.0	6.1	4.8	10.7	5.6
Local.....	9.2	8.8	9.1	7.6	13.7	14.2	12.1	13.6
Armed Forces.....	.1	.1	.1	0	0	0	0	0
Nonprofit, charitable, tax-exempt organization.....	7.2	7.0	6.3	10.1	9.7	10.2	7.9	11.5
Other or nonresponse.....	1.5	1.5	1.5	1.2	1.8	1.4	3.1	2.2
Unmarried men								
Total number (in thousands).....	111.0	87.0	58.8	28.2	24.0	13.0	11.0	22.8
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	16.6	15.1	14.5	16.5	21.7	18.8	25.1	35.0
Incorporated business.....	2.5	2.2	1.7	3.2	3.9	1.2	7.0	10.1
Not incorporated.....	13.6	12.5	12.4	12.8	17.5	16.9	18.1	25.0
Private company.....	62.8	63.3	63.0	64.0	60.8	65.6	55.1	43.7
Government.....	16.4	17.4	19.3	13.5	12.8	11.8	13.9	15.7
Federal.....	4.5	5.1	5.3	4.5	2.6	1.1	4.3	8.5
State.....	2.5	2.4	2.7	1.8	2.7	2.6	2.8	2.1
Local.....	5.9	6.1	6.7	4.7	5.3	5.0	5.6	4.2
Armed Forces.....	3.5	3.8	4.4	2.5	2.2	3.1	1.2	.9
Nonprofit, charitable, tax-exempt organization.....	2.2	2.0	.9	4.2	3.1	2.6	3.6	4.0
Other or nonresponse.....	2.1	2.2	2.4	1.8	1.7	1.2	2.3	1.6
Unmarried women								
Total number (in thousands).....	179.4	125.8	71.1	54.7	53.6	37.0	16.6	26.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Self-employed.....	6.2	5.9	5.0	7.0	7.1	5.7	10.2	14.0
Incorporated business.....	1.1	1.0	.7	1.4	1.3	.8	2.3	6.2
Not incorporated.....	5.1	4.9	4.3	5.6	5.7	4.8	7.7	7.1
Private company.....	67.2	70.5	73.1	67.3	59.3	64.0	49.1	44.0
Government.....	15.1	13.3	12.0	15.1	19.1	16.8	24.2	28.3
Federal.....	2.9	2.6	3.0	2.0	3.7	2.0	7.7	7.4
State.....	4.6	4.0	2.5	6.0	6.0	5.8	6.6	6.7
Local.....	7.3	6.5	6.0	7.1	9.3	9.1	9.9	13.5
Armed Forces.....	.2	.2	.4	0	0	0	0	.6
Nonprofit, charitable, tax-exempt organization.....	9.0	7.6	7.7	7.6	12.1	11.7	13.0	12.5
Other or nonresponse.....	2.5	2.6	2.2	3.1	2.4	1.8	3.6	1.2

¹ Includes retired-worker beneficiaries with first payable benefits in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to

Medicare by July 1982. Data are from the New Beneficiary Survey, conducted in October-December 1982.

Table C.—Actual and expected pension receipt from longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status

Second pension	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Men								
Total number (in thousands).....	689.5	524.6	331.8	192.8	164.9	101.8	63.1	211.5
Self-employees not incorporated number.....	115.1	85.0	51.1	33.8	30.1	17.0	13.1	50.4
Employees (in thousands).....	574.4	439.6	280.6	159.0	134.8	84.9	49.9	161.1
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	68.2	68.6	70.4	65.4	67.0	70.2	61.6	66.2
Not covered.....	30.3	29.8	27.7	33.5	31.8	28.3	37.7	32.7
Other or nonresponse.....	1.5	1.6	1.9	1.1	1.2	1.5	.6	1.1
Benefit receipt for those covered:								
Total number (in thousands).....	391.9	301.5	197.6	104.0	90.3	59.6	30.8	106.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	80.2	81.7	83.9	77.4	75.0	77.4	70.2	22.4
Expecting future benefit.....	4.5	3.2	2.9	3.8	8.9	6.7	13.2	64.5
Received lump sum benefit only.....	10.2	9.8	8.3	12.6	11.4	10.8	12.7	5.9
Not expecting future benefit.....	3.2	3.3	3.1	3.5	2.9	3.4	2.0	3.5
Not available.....	1.9	2.0	1.7	2.6	1.8	1.7	1.9	3.6
Women								
Total number (in thousands).....	525.6	444.9	326.8	118.1	80.7	57.7	23.0	43.0
Self-employees not incorporated number.....	32.6	27.2	18.9	8.2	5.5	3.3	2.1	4.2
Employees (in thousands).....	493.0	417.7	307.8	109.9	75.2	54.4	20.9	38.7
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	45.5	42.8	39.7	51.5	60.6	62.7	54.9	69.5
Not covered.....	53.3	56.1	59.2	47.4	37.8	35.8	43.0	29.1
Other or nonresponse.....	1.2	1.1	1.1	1.1	1.6	1.5	2.1	1.4
Benefit receipt for those covered:								
Total number (in thousands).....	224.4	178.9	122.2	56.6	45.6	34.1	11.5	26.9
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	63.1	62.1	59.2	68.5	66.9	66.2	69.0	13.5
Expecting future benefit.....	10.3	8.5	7.6	10.4	17.3	17.8	15.8	79.8
Received lump sum benefit only.....	18.2	20.1	22.0	15.9	10.9	10.8	11.1	2.5
Not expecting future benefit.....	6.1	6.7	8.1	3.8	3.6	4.0	2.3	2.1
Not available.....	2.3	2.6	3.2	1.3	1.4	1.2	1.7	2.1
Married Men								
Total number (in thousands).....	578.4	437.6	272.9	164.7	140.9	88.9	52.0	188.7
Self-employees not incorporated number.....	99.5	73.7	43.6	30.1	25.8	14.7	11.1	44.7
Employees (in thousands).....	478.9	363.9	229.3	134.6	115.1	74.2	40.9	144.0
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	70.8	71.7	74.4	66.9	68.1	71.5	62.0	65.9
Not covered.....	28.0	27.1	24.2	32.1	30.7	27.1	37.2	33.1
Other or nonresponse.....	1.2	1.2	1.4	1.0	1.2	1.4	.8	1.0
Benefit receipt for those covered:								
Total number (in thousands).....	339.1	260.7	170.7	90.1	78.4	53.1	25.3	94.8
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	80.6	82.1	84.4	77.9	75.6	77.7	71.3	22.9
Expecting future benefit.....	4.3	3.0	2.7	3.7	8.5	6.6	12.5	64.3
Received lump sum benefit only.....	10.2	9.9	8.4	12.7	11.2	10.6	12.6	5.9
Not expecting future benefit.....	3.1	3.2	3.2	3.2	3.0	3.7	1.6	3.4
Not available.....	1.8	1.8	1.4	2.6	1.7	1.5	2.0	3.4

See footnote at end of table.

Table C.—Actual and expected pension receipt from longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status—Continued

Second pension	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Married Women								
Total number (in thousands).....	346.2	319.1	255.7	63.5	27.1	20.7	6.4	16.3
Self-employees not incorporated number.....	23.4	21.1	15.9	5.2	2.4	1.5	.8	2.1
Employees (in thousands).....	322.8	298.1	239.8	58.3	24.7	19.2	5.5	14.2
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	40.9	39.6	37.5	48.4	56.0	58.4	48.0	65.3
Not covered.....	58.4	59.7	61.9	50.7	42.1	39.8	50.3	32.0
Other or nonresponse.....	.7	.7	.6	.9	1.9	1.9	1.8	2.7
Benefit receipt for those covered:								
Total number (in thousands).....	131.9	118.0	89.8	28.2	13.8	11.2	2.7	9.3
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	58.2	57.4	55.2	64.4	65.6	64.1	71.9	9.3
Expecting future benefit.....	10.8	9.8	9.4	11.0	19.6	22.1	8.7	82.3
Received lump sum benefit only.....	22.0	23.3	24.7	18.9	10.5	9.6	14.1	3.9
Not expecting future benefit.....	6.2	6.6	7.4	3.8	3.2	3.7	1.1	2.2
Not available.....	2.7	2.9	3.3	1.8	1.2	.5	4.2	2.2
Unmarried Men								
Total number (in thousands).....	111.0	87.0	58.8	28.2	24.0	13.0	11.0	22.8
Self-employees not incorporated number.....	15.6	11.3	7.5	3.7	4.3	2.3	2.0	5.7
Employees (in thousands).....	95.5	75.7	51.3	24.4	19.7	10.7	9.0	17.1
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	55.3	53.9	52.4	57.0	60.5	61.0	60.0	68.5
Not covered.....	41.8	42.7	43.5	40.9	38.3	36.8	40.0	29.6
Other or nonresponse.....	3.0	3.5	4.1	2.1	1.2	2.3	.0	1.9
Benefit receipt for those covered:								
Total number (in thousands).....	52.7	40.8	26.9	13.9	11.9	6.5	5.4	11.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	77.2	79.1	81.4	74.8	70.7	75.2	65.3	18.4
Expecting future benefit.....	6.2	4.6	4.6	4.7	11.7	7.5	16.8	66.2
Received lump sum benefit only.....	10.0	9.3	7.7	12.2	12.6	12.4	12.8	6.1
Not expecting future benefit.....	3.5	3.8	2.8	5.6	2.4	1.3	3.9	4.3
Not available.....	3.1	3.3	3.5	2.8	2.5	3.7	1.1	5.0
Unmarried Women								
Total number (in thousands).....	179.4	125.8	71.1	54.7	53.6	37.0	16.6	26.7
Self-employees not incorporated number.....	9.2	6.1	3.0	3.1	3.1	1.8	1.3	2.1
Employees (in thousands).....	170.2	119.7	68.1	51.6	50.5	35.2	15.3	24.6
Coverage for employees:								
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered.....	54.4	50.8	47.6	55.1	62.8	65.1	57.4	71.9
Not covered.....	43.6	46.9	49.3	43.6	35.7	33.7	40.4	27.5
Other or nonresponse.....	2.1	2.3	3.1	1.3	1.5	1.2	2.2	.6
Benefit receipt for those covered:								
Total number (in thousands).....	92.5	60.8	32.4	28.4	31.7	22.9	8.8	17.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Currently receiving benefit.....	70.1	71.4	70.3	72.6	67.5	67.3	68.2	15.7
Expecting future benefit.....	9.5	5.9	2.5	9.8	16.3	15.7	17.9	78.4
Received lump sum benefit only.....	12.8	13.8	14.5	13.0	11.0	11.4	10.2	1.8
Not expecting future benefit.....	5.9	7.0	9.8	3.8	3.7	4.1	2.7	2.0
Not available.....	1.8	1.9	3.0	.7	1.4	1.6	1.0	2.1

¹ Includes retired-worker beneficiaries with first payable benefits in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to

Medicare by July 1982. Data are from the New Beneficiary Survey, conducted in October-December 1982.

Table D.—Occupation on longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status

Occupation	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Men								
Total number (in thousands).....	689.5	524.6	331.8	192.8	164.9	101.8	63.1	211.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial	13.1	11.0	10.7	11.4	20.0	17.2	24.5	32.2
Professional specialty.....	6.6	5.2	5.2	5.1	10.9	9.2	13.8	21.8
Technicians and related support.....	1.8	1.9	2.1	1.6	1.5	1.9	1.0	1.5
Sales.....	10.6	10.2	9.3	11.8	11.9	10.4	14.5	13.9
Administrative support, including clerical.....	5.9	5.8	6.3	4.9	6.5	6.0	7.3	4.7
Private household.....	.0	.0	.0	.1	.0	.0	.0	.0
Protective service.....	1.8	1.9	2.3	1.2	1.4	1.4	1.3	.7
Service (except private household and protective service).....	5.2	5.3	5.5	5.0	4.7	4.5	5.2	1.8
Farming, forestry, and fishing.....	7.9	8.4	8.4	8.5	6.2	7.6	3.8	4.0
Precision production, craft, and repair.....	23.4	24.3	24.2	24.5	20.6	23.6	15.8	11.4
Machine operators, assemblers, and inspectors.....	9.6	10.1	9.9	10.5	8.1	9.4	5.9	2.7
Transportation and material moving.....	7.0	7.8	7.4	8.4	4.7	5.0	4.4	2.6
Handlers, equipment cleaners, helpers, and laborers.....	4.0	4.6	4.6	4.6	2.0	2.2	1.6	.4
Armed forces.....	2.7	3.2	3.8	2.2	1.1	1.3	1.0	2.0
Not reported.....	.3	.2	.3	.2	.3	.5	.0	.2
Women								
Total number (in thousands).....	525.6	444.9	326.8	118.1	80.7	57.7	23.0	43.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial	7.1	6.7	6.1	8.3	9.8	8.1	14.0	28.3
Professional specialty.....	8.1	7.1	6.7	8.1	13.9	13.5	14.9	20.8
Technicians and related support.....	1.8	1.7	1.3	2.6	2.2	2.3	2.0	2.9
Sales.....	12.5	13.2	13.9	11.2	8.9	9.2	8.1	9.4
Administrative support, including clerical.....	28.0	27.9	26.7	31.1	28.4	29.0	27.0	27.2
Private household.....	3.2	3.1	3.0	3.2	3.7	3.1	5.2	.0
Protective service.....	.3	.4	.4	.2	.3	.3	.2	1.2
Service (except private household and protective service).....	15.1	15.2	15.9	13.3	14.4	14.1	15.0	2.8
Farming, forestry, and fishing.....	.8	.7	.6	1.1	1.1	1.1	1.2	.4
Precision production, craft, and repair.....	3.4	3.3	3.4	3.2	3.8	4.2	2.7	1.7
Machine operators, assemblers, and inspectors.....	16.3	17.1	17.8	15.1	11.5	12.8	8.4	4.1
Transportation and material moving.....	.4	.4	.5	.2	.2	.2	.3	.0
Handlers, equipment cleaners, helpers, and laborers.....	2.8	3.1	3.4	2.2	1.2	1.5	.3	.5
Armed forces.....	.1	.1	.2	.0	.2	.1	.2	.4
Not reported.....	.2	.1	.1	.2	.4	.4	.5	.4
Married men								
Total number (in thousands).....	578.4	437.6	272.9	164.7	140.9	88.9	52.0	188.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial	14.0	11.8	11.7	11.9	21.1	18.1	26.1	32.4
Professional specialty.....	6.8	5.5	5.6	5.4	10.7	9.2	13.2	21.9
Technicians and related support.....	2.0	2.1	2.3	1.8	1.6	1.9	1.1	1.4
Sales.....	11.3	11.1	10.2	12.7	12.0	10.2	15.1	14.4
Administrative support, including clerical.....	6.0	5.8	6.3	5.1	6.7	6.1	7.7	4.4
Private household.....	.0	.0	.0	.1	.0	.0	.0	.0
Protective service.....	1.9	2.1	2.6	1.3	1.4	1.5	1.2	.7
Service (except private household and protective service).....	4.6	4.8	5.0	4.4	4.2	4.0	4.5	2.0
Farming, forestry, and fishing.....	7.6	8.1	8.0	8.2	6.2	7.6	3.9	3.8
Precision production, craft, and repair.....	23.5	24.3	24.3	24.3	21.1	24.1	15.8	11.3
Machine operators, assemblers, and inspectors.....	9.3	9.8	9.3	10.6	7.7	8.9	5.6	2.6
Transportation and material moving.....	6.9	7.7	7.4	8.1	4.6	4.9	4.0	2.7
Handlers, equipment cleaners, helpers, and laborers.....	3.0	3.5	3.3	3.7	1.4	1.8	.9	.3
Armed forces.....	2.7	3.2	3.8	2.1	1.1	1.2	1.1	2.1
Not reported.....	.3	.2	.2	.2	.3	.5	.0	.1

See footnote at end of table.

Table D.—Occupation on longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status—Continued

Occupation	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Married women								
Total number (in thousands).....	346.2	319.1	255.7	63.5	27.1	20.7	6.4	16.3
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial.....	6.9	6.6	6.1	8.2	10.4	9.4	13.7	24.6
Professional specialty.....	7.3	6.7	6.4	7.8	15.1	14.9	15.5	16.6
Technicians and related support.....	1.6	1.6	1.2	2.9	2.7	3.1	1.5	2.3
Sales.....	14.1	14.5	14.9	12.6	9.6	9.8	8.9	13.1
Administrative support, including clerical.....	28.6	28.5	27.3	33.2	29.3	30.8	24.8	33.7
Private household.....	2.4	2.3	2.1	3.2	3.1	2.9	3.5	0
Protective service.....	.3	.3	.4	0	.2	.3	0	0
Service (except private household and protective service).....	15.6	15.7	16.6	12.2	13.6	13.2	14.8	5.3
Farming, forestry, and fishing.....	.8	.8	.7	1.1	.9	.3	2.7	0
Precision production, craft, and repair.....	3.2	3.2	3.1	3.4	3.1	3.2	2.8	0
Machine operators, assemblers, and inspectors.....	16.2	16.6	17.6	12.9	10.6	10.6	10.7	4.5
Transportation and material moving.....	.5	.5	.6	.2	.1	0	.4	0
Handlers, equipment cleaners, helpers, and laborers.....	2.4	2.5	2.6	2.3	.9	1.2	0	0
Armed forces.....	.1	.1	.1	0	0	0	0	0
Not reported.....	.1	.1	.2	0	.4	.3	.9	0
Unmarried men								
Total number (in thousands).....	111.0	87.0	58.8	28.2	24.0	13.0	11.0	22.8
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial.....	8.3	6.8	6.3	8.0	13.7	11.1	16.8	30.1
Professional specialty.....	5.3	3.3	3.3	3.2	12.5	9.4	16.2	21.2
Technicians and related support.....	7.0	5.8	5.8	5.5	1.2	1.7	.6	2.3
Sales.....	7.0	5.8	5.5	6.3	11.5	11.3	11.7	9.8
Administrative support, including clerical.....	5.5	5.6	6.4	3.8	5.1	5.0	5.3	7.1
Private household.....	0	0	0	0	0	0	0	0
Protective service.....	1.1	1.1	1.2	.8	1.2	.6	1.9	.7
Service (except private household and protective service).....	8.2	8.2	8.0	8.7	8.1	7.6	8.6	.9
Farming, forestry, and fishing.....	9.3	10.2	10.4	10.0	5.7	7.7	3.3	6.0
Precision production, craft, and repair.....	22.9	24.2	23.4	26.0	18.0	19.7	16.1	12.7
Machine operators, assemblers, and inspectors.....	11.6	11.9	12.7	10.1	10.6	13.1	7.6	3.9
Transportation and material moving.....	7.7	8.2	7.2	10.4	5.7	5.4	6.1	2.2
Handlers, equipment cleaners, helpers, and laborers.....	9.3	10.4	10.7	9.7	5.1	5.0	5.3	1.5
Armed forces.....	2.9	3.3	3.7	2.5	1.2	1.8	.6	.9
Not reported.....	.3	.3	.4	0	.3	.6	0	.7
Unmarried women								
Total number (in thousands).....	179.4	125.8	71.1	54.7	53.6	37.0	16.6	26.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Executive, administrative, and managerial.....	7.7	7.0	5.9	8.4	9.5	7.4	14.1	30.6
Professional specialty.....	9.6	8.0	7.7	8.4	13.3	12.7	14.6	23.4
Technicians and related support.....	2.0	2.0	1.8	2.3	2.0	1.9	2.2	3.2
Sales.....	9.5	9.9	10.2	9.6	8.5	8.9	7.8	7.1
Administrative support, including clerical.....	26.8	26.4	24.5	28.7	27.9	27.9	27.9	23.3
Private household.....	4.7	5.0	6.4	3.2	4.0	3.1	5.8	0
Protective service.....	.4	.4	.4	.4	.3	.3	.3	2.0
Service (except private household and protective service).....	14.1	13.9	13.2	14.7	14.8	14.7	15.1	1.2
Farming, forestry, and fishing.....	.8	.7	.4	1.0	1.3	1.6	.6	.6
Precision production, craft, and repair.....	3.8	3.6	4.2	2.9	4.1	4.8	2.7	2.8
Machine operators, assemblers, and inspectors.....	16.4	18.3	18.8	17.7	12.0	14.0	7.5	3.8
Transportation and material moving.....	.2	.1	0	.2	.3	.3	.2	0
Handlers, equipment cleaners, helpers, and laborers.....	3.5	4.4	6.3	2.1	1.3	1.7	.5	.8
Armed forces.....	.2	.2	.4	0	.2	.2	.3	.6
Not reported.....	.3	.2	0	.4	.5	.5	.4	.6

¹ Includes retired-worker beneficiaries with first payable benefits in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to

Medicare by July 1982. Data are from the New Beneficiary Survey, conducted in October-December 1982.

Table E.—Industry of longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status

Industry	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Men								
Total number (in thousands).....	689.5	524.6	331.8	192.8	164.9	101.8	61.1	211.5
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	7.4	7.8	7.7	7.9	6.3	7.8	3.9	4.3
Mining.....	1.4	1.4	1.4	1.5	1.2	1.2	1.1	1.5
Construction.....	9.0	9.5	9.3	10.0	7.4	7.0	8.0	6.9
Manufacturing.....	31.6	31.6	31.7	31.5	31.5	33.3	28.6	24.9
Durable goods.....	20.8	20.8	20.8	20.8	20.9	22.2	18.7	16.2
Nondurable goods.....	10.8	10.9	10.9	10.7	10.7	11.1	10.0	8.7
Transportation, communication, and other								
public utilities.....	9.3	9.4	9.7	8.8	9.0	9.6	8.1	6.1
Wholesale trade.....	2.9	6.0	5.9	6.2	5.8	6.0	5.5	7.5
Durable goods.....	2.9	3.1	3.1	3.1	2.3	2.3	2.3	4.3
Nondurable goods.....	3.1	2.9	2.8	3.1	3.7	3.7	3.2	3.2
Retail trade.....	10.1	10.2	9.2	11.8	11.7	10.1	14.4	9.1
Finance, insurance, and real estate								
Business and repair services.....	2.8	2.7	2.5	3.4	4.0	3.6	4.7	6.1
Personal services.....	2.0	2.3	2.6	1.7	1.2	1.1	1.5	1.2
Entertainment and recreation services.....	5.0	4.4	3.3	5.5	1.1	1.1	1.1	1.0
Professional and related services.....	6.8	5.6	5.0	6.7	10.8	9.0	13.6	21.0
Public administration.....	6.6	6.9	8.4	4.4	5.4	5.1	5.9	4.3
Armed Forces.....	2.8	3.2	3.8	2.2	1.4	1.6	1.1	2.2
Not reported.....	0	0	0	0	0	0	0	.1
Women								
Total number (in thousands).....	525.6	444.9	326.8	118.1	80.7	57.7	23.0	43.0
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	.8	.8	.7	.9	1.2	1.2	1.1	1.1
Mining.....	.1	.1	.0	.2	.1	.1	.2	.4
Construction.....	1.2	1.2	1.3	1.2	.9	.7	1.1	1.2
Manufacturing.....	26.1	27.0	27.8	24.6	21.0	23.3	15.2	17.2
Durable goods.....	11.6	12.0	12.7	9.9	9.5	10.8	6.3	9.9
Nondurable goods.....	14.5	15.0	15.1	14.8	11.5	12.6	9.0	7.3
Transportation, communication, and other								
public utilities.....	3.3	3.2	3.3	3.0	3.6	3.2	4.6	3.9
Wholesale trade.....	3.2	3.2	3.4	2.7	3.1	3.1	3.0	6.5
Durable goods.....	1.1	1.1	1.1	1.0	.9	.9	.8	3.0
Nondurable goods.....	2.1	2.1	2.3	1.7	2.2	2.2	2.2	3.6
Retail trade.....	19.7	20.7	21.1	19.5	14.4	15.2	12.4	14.8
Finance, insurance, and real estate								
Business and repair services.....	5.8	5.7	5.3	6.9	6.4	7.1	4.7	5.2
Personal services.....	2.2	2.3	2.4	2.0	1.6	1.5	2.0	2.0
Entertainment and recreation services.....	7.9	7.8	7.8	8.0	8.3	7.4	10.4	1.3
Professional and related services.....	.7	.7	.6	.9	.6	.4	1.0	.0
Public administration.....	24.6	23.2	22.3	25.8	32.1	31.7	33.3	33.8
Armed Forces.....	4.0	3.6	3.5	3.9	6.1	4.4	10.2	11.8
Not reported.....	.1	.1	.2	.0	.2	.2	.3	.4
Not reported.....	0	0	0	0	0	0	0	0
Married men								
Total number (in thousands).....	578.4	437.6	272.9	164.7	140.9	88.9	52.0	188.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	7.3	7.7	7.5	7.9	6.3	7.8	3.9	4.2
Mining.....	1.3	1.4	1.5	1.2	1.1	1.3	.9	1.7
Construction.....	8.5	8.8	8.4	9.6	7.4	7.3	7.5	6.7
Manufacturing.....	32.5	32.6	32.8	32.3	32.1	33.3	30.1	25.5
Durable goods.....	21.5	21.7	21.8	21.6	21.0	22.0	19.4	16.6
Nondurable goods.....	10.9	10.9	11.0	10.7	11.1	11.3	10.7	8.9
Transportation, communication, and other								
public utilities.....	9.3	9.4	10.0	8.5	9.1	9.5	8.3	5.8
Wholesale trade.....	5.9	6.0	5.8	6.5	5.6	6.0	4.8	7.6
Durable goods.....	3.0	3.2	3.1	3.2	2.5	2.5	2.4	4.0
Nondurable goods.....	2.9	2.9	2.6	3.3	3.1	3.6	2.4	3.6
Retail trade.....	10.6	10.2	9.5	11.4	11.6	9.9	14.5	9.5
Finance, insurance, and real estate								
Business and repair services.....	3.1	2.8	2.1	3.9	4.1	3.7	4.7	6.0
Personal services.....	2.9	2.9	2.7	3.2	2.8	3.3	2.1	3.2
Entertainment and recreation services.....	1.9	2.1	2.4	1.7	1.0	.8	1.2	1.2
Professional and related services.....	.5	.3	.2	.5	.9	.8	1.1	.8
Public administration.....	6.7	5.4	4.7	6.5	10.9	9.3	13.6	21.8
Armed Forces.....	6.6	7.0	8.5	4.4	5.3	5.0	6.0	3.6
Not reported.....	2.8	3.2	3.8	2.2	1.4	1.5	1.2	2.3
Not reported.....	0	0	0	0	0	0	0	.1

See footnote at end of table.

Table E.—Industry of longest-held job: Percentage distribution of retired-worker beneficiaries and nonbeneficiaries enrolled in Medicare program,¹ by age at first payable benefit, sex, and marital status—Continued

Industry	Retired workers							Medicare only
	Total	Age 62-64			Age 65 and over			
		Total	62	63-64	Total	65	66 and over	
Married women								
Total number (in thousands).....	346.2	319.1	255.7	63.5	27.1	20.7	6.4	16.3
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	.8	.7	.7	.8	1.2	.8	2.5	1.9
Mining.....	.0	.1	.0	.3	.0	.0	.0	1.0
Construction.....	1.4	1.4	1.5	1.1	.7	.3	2.2	2.1
Manufacturing.....	26.0	26.6	27.5	23.2	19.2	20.6	14.6	16.4
Durable goods.....	11.5	11.7	12.4	8.8	9.1	10.4	4.9	10.4
Nondurable goods.....	14.5	14.9	15.0	14.4	10.1	10.2	9.7	6.1
Transportation, communication, and other								
public utilities.....	3.0	3.0	3.0	2.9	2.8	2.4	4.0	2.5
Wholesale trade.....	3.2	3.2	3.4	2.4	2.8	2.2	4.6	5.4
Durable goods.....	1.1	1.1	1.2	.6	.6	.5	1.0	2.3
Nondurable goods.....	2.1	2.1	2.2	1.8	2.1	1.7	3.6	3.1
Retail trade.....	21.4	22.0	22.0	21.7	14.8	15.4	13.1	20.8
Finance, insurance, and real estate.....	5.9	5.7	5.3	7.2	4.8	9.9	4.5	4.3
Business and repair services.....	2.1	2.1	2.1	2.3	1.6	1.7	1.0	3.3
Personal services.....	7.3	7.2	7.1	7.6	8.5	7.9	10.5	9.0
Entertainment and recreation services.....	.6	.6	.5	.9	.7	.6	.9	.0
Professional and related services.....	24.3	23.5	22.8	26.4	33.3	33.4	32.9	35.4
Public administration.....	3.7	3.6	3.6	3.3	5.4	4.5	8.6	6.8
Armed Forces.....	.1	.1	.1	.0	.0	.0	.0	.0
Not reported.....	0	0	0	0	0	0	0	0
Unmarried men								
Total number (in thousands).....	111.0	87.0	58.8	28.2	24.0	13.0	11.0	22.8
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	7.7	8.2	8.4	7.7	6.0	7.7	3.9	5.1
Mining.....	1.7	1.7	1.2	2.8	1.6	1.2	2.2	.0
Construction.....	11.8	13.1	13.3	12.5	7.4	5.0	10.2	8.3
Manufacturing.....	27.0	26.7	26.7	26.7	28.2	33.8	21.7	20.1
Durable goods.....	16.9	16.1	16.1	16.0	19.8	23.7	15.2	13.3
Nondurable goods.....	10.2	10.6	10.6	10.7	8.4	10.0	6.5	6.8
Transportation, communication, and other								
public utilities.....	9.0	9.2	8.4	10.9	8.5	10.0	6.8	9.3
Wholesale trade.....	6.1	5.8	6.3	4.9	7.0	5.7	8.5	7.0
Durable goods.....	2.4	2.7	2.8	2.5	1.4	1.2	1.6	7.0
Nondurable goods.....	3.6	3.1	3.5	2.3	5.6	4.5	6.9	.0
Retail trade.....	10.4	9.8	7.9	13.9	12.5	11.6	13.6	6.2
Finance, insurance, and real estate.....	3.0	2.7	3.5	1.1	3.8	3.2	4.4	6.4
Business and repair services.....	2.3	2.0	1.8	2.6	3.1	1.3	5.2	7.4
Personal services.....	1.0	3.1	3.7	1.8	2.7	2.7	2.7	1.4
Entertainment and recreation services.....	1.0	.7	.8	.5	2.2	3.1	1.2	2.7
Professional and related services.....	7.3	6.6	6.0	7.8	9.9	6.8	13.5	14.7
Public administration.....	6.5	6.8	8.0	4.3	5.5	5.5	5.4	10.0
Armed Forces.....	2.9	3.3	3.7	2.5	1.2	1.8	.6	.9
Not reported.....	0	0	0	0	0	0	0	0
Unmarried women								
Total number (in thousands).....	179.4	125.8	71.1	54.7	53.6	37.0	16.6	26.7
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, forestry, and fisheries.....	.9	.8	.7	1.0	1.2	1.4	.6	.6
Mining.....	.1	.1	.0	.2	.2	.2	.3	.0
Construction.....	.8	.8	.4	1.2	.9	1.0	.7	.6
Manufacturing.....	26.1	27.9	29.1	26.3	21.9	24.9	15.5	17.6
Durable goods.....	11.8	12.6	13.8	11.2	9.7	11.0	6.8	9.6
Nondurable goods.....	14.4	15.3	15.4	15.1	12.3	13.9	8.7	8.0
Transportation, communication, and other								
public utilities.....	3.9	3.9	4.5	3.1	4.0	3.6	4.8	4.7
Wholesale trade.....	3.2	3.3	3.4	3.1	3.2	3.5	2.4	7.2
Durable goods.....	1.1	1.1	.8	1.4	1.0	1.1	.7	3.4
Nondurable goods.....	2.2	2.2	2.6	1.6	2.2	2.4	1.7	3.8
Retail trade.....	16.5	17.5	17.8	17.1	14.1	15.0	12.1	11.1
Finance, insurance, and real estate.....	5.6	5.7	5.0	6.6	5.3	5.5	4.8	5.7
Business and repair services.....	2.5	2.8	3.7	1.7	1.6	1.3	2.3	1.2
Personal services.....	9.1	9.4	10.2	8.5	8.2	7.1	10.4	2.2
Entertainment and recreation services.....	.8	1.0	1.1	.8	.6	.3	1.1	.0
Professional and related services.....	25.1	22.4	20.3	25.1	31.5	30.7	33.4	32.9
Public administration.....	4.5	3.8	3.0	4.7	6.4	4.4	10.8	14.9
Armed Forces.....	.3	.2	.4	.0	.4	.4	.4	.6
Not reported.....	0	0	0	0	0	0	0	0

¹ Includes retired-worker beneficiaries with first payable benefits in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to

Medicare by July 1982. Data are from the New Beneficiary Survey, conducted in October-December 1982.