

## **The New Beneficiary Data System: The First Phase**

*by Martynas A. Ycas\**

The completion of field work for the 1991 New Beneficiary Followup has transformed the 1982 New Beneficiary Survey from a simple cross-sectional data collection effort to the first step in a new longitudinal data base, which is further enriched with information obtained from administrative records. The resulting New Beneficiary Data System will make it possible to develop a better understanding of the dynamics of the experience of aged and disabled populations over the long term. A review of 24 reports prepared by Social Security Administration analysts who have used data from the first wave of interviews reveals a great deal of variation among different types of beneficiaries with respect to income, assets, pensions, work, health, and other factors. These reports provide a useful context for examining patterns of stability and change in the beneficiary population as the data from administrative records and later interviews are added to the data base and used to address issues of policy interest.

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At the beginning of 1992, field work for the 1991 New Beneficiary Followup (NBF) was completed. The NBF interviewed a panel of older and disabled persons (or, if necessary, their surviving spouses) who had first been contacted in the 1982 New Beneficiary Survey (NBS). The followup survey extends the NBS from a simple one-time survey into a complex and cost-efficient longitudinal data set. This multi-year project, now known as the New Beneficiary Data System (NBDS), is making it possible to address a wide variety of issues that affect public policy and the public at large.

The NBDS is an outgrowth of one of the Government's longest-standing social science research programs. The original Social Security Act of 1935 directed the agency to study and make recommendations concerning the most effective methods of providing economic security through social insurance—including changes in legislation and administration of its programs. These programs had been intended to respond to what were perceived to be widespread problems with the economic status of the elderly. When the Social Security system was being designed, however, policymakers were forced to make decisions in the face of considerable uncertainty. Attempts to quantify the circumstances of target populations had to rely on out-of-date, biased, or inadequate data drawn from diverse sources.

The Social Security Administration (SSA) therefore began an active program of data collection almost from the beginning. As early as 1938, studies were made based on administrative data (in this case, claims forms). While internal data have continued to provide valuable information, they cannot be used to address many broader issues. Thus, as early as 1941 (only a year after the first Social Security benefit was paid), the agency conducted a survey of its beneficiaries.

During the past half century, SSA has historically been in the forefront in collecting survey data for policy research. During the 1960's and

1970's, especially, it took a leading role in developing new types of data collection. For example, the first surveys of the disabled population were conducted during the period 1966-78, and two of these surveys had longitudinal followups. The 1973-74 Survey of Low-Income Aged and Disabled used a two-stage design, augmented with record data, to evaluate the startup of the Supplemental Security Income (SSI) program. The 1969-79 Retirement History Study, which followed a group of older persons into retirement, was a pioneering effort at providing longitudinal measures of changes in the sample over time. In more recent years, it has been both less necessary and less feasible for SSA to take a leading role on many fronts. As survey data from other sources have become more widely available and budgetary constraints more significant, SSA researchers have placed an increasing emphasis on secondary analysis of information collected elsewhere. SSA's widely used series on income of the aged population is based on the Current Population Survey, and many of SSA's

other economic and social analyses have been conducted using results from the Survey of Income and Program Participation (which SSA played a major role in designing). The agency has also played an important role in designing, sponsoring, and analyzing periodic surveys of pension coverage conducted by the Bureau of the Census, has adapted the annual Health Interview Survey to study changes in health, and is participating in the design and funding of the new Health and Retirement Survey, a panel study.

### The New Beneficiary Data System

When secondary sources are incomplete or insufficiently detailed, it sometimes remains necessary for SSA to collect the data to meet its own needs. There are few useful sources of outside information on current beneficiaries, and none on persons who are coming onto the rolls. This latter omission is particularly serious. Changes in the incoming cohorts of the elderly and disabled are the best early indicators of changes in the beneficiary

population that may require revisions in law or in program administration. Information of this type is needed by SSA program managers to anticipate the size of their workload and to help legislative policymakers assess the current program. It is also regularly requested by congressional staffs, the Office of Management and Budget, and researchers outside the Federal Government.

After more than a half century of operation, it is clear that the Social Security programs will continue to change to meet the evolving needs of their beneficiaries. It is also clear that SSA will continue to need sample data on critical populations to plan and evaluate these changes. One of its major ongoing efforts, building on the work of the past, has been in the development of a New Beneficiary Data System. The NBDS consists of a series of data-collection activities—the 1982 NBS, its 1991 followup, and a recurring series of data linkages—which are gradually building a detailed description of a cohort of persons who began to collect Social Security benefits at the beginning of the 1980's. The

Table 1.—New Beneficiary Survey sample size and interview outcomes

Domain of study	Population size	Desired number of interviews	Total selected for interviews	Not eligible for interview <sup>1</sup>	Nonrespondent	Interviewed
<b>Retired workers</b>						
Men, aged—						
62 .....	340,988	1,350	1,673	37	194	1,442
63-64 .....	195,564	1,350	1,698	53	179	1,466
65 .....	112,418	1,300	1,651	47	216	1,388
66 or older .....	67,540	1,000	1,264	53	201	1,011
Women, aged—						
62 .....	348,099	1,200	1,538	19	200	1,319
63-64 .....	120,986	1,000	1,275	16	185	1,074
65 .....	64,505	1,000	1,283	25	213	1,045
66 or older .....	24,689	800	1,009	35	200	774
<b>Disabled workers</b>						
Men .....	171,655	3,450	4,376	290	493	3,593
Women .....	70,602	1,550	1,986	127	204	1,605
<b>Auxiliary beneficiaries</b>						
Wives .....	213,332	1,000	1,243	22	180	1,041
Widows .....	115,356	950	1,188	19	194	975
Divorced wives .....	5,517	200	246	11	23	210
Divorced widows .....	9,096	200	258	6	40	212
Medicare-only enrollees .....	257,286	1,500	1,795	17	334	1,444

<sup>1</sup> Ineligibles include the deceased, the institutionalized, and beneficiaries who had received a first payment before specified date.

Source: NBS Report No. 15, table 9.

1982 NBS, which provided an initial description of this cohort, was conceived as a successor to the 1968-69 Survey of Newly Entitled Beneficiaries, on which it was partially modeled. However, that survey was a one-shot, cross-sectional effort. It described recipients shortly after they came onto the rolls, but could not measure or take into account the sometimes drastic changes that occur as they age. By contrast, the 1982 NBS has been augmented in two ways.

First, the NBS has been linked to annually updated administrative records (earnings data from the Summary Earnings Record, benefit information from the Master Beneficiary Record, SSI information from the Supplemental Security Record, and health utilization and expenditure data from the Medicare Automated Data Retrieval System). This linkage has made it possible to follow changes in a number of key variables as members of the sample population age (and in some cases die) during their period of retirement or disability.

Second, because administrative record data cannot provide information on many relevant factors, additional information about the surviving sample population was also collected in another round of personal interviews.

The 1991 NBF was a full-scale reinterview of all surviving members (and any surviving spouses of

### *New Beneficiary Data System*

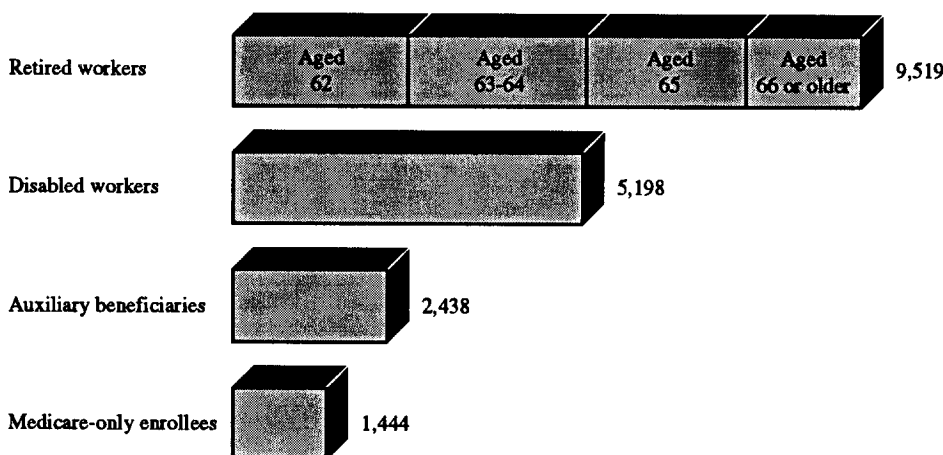
- 1982 New Beneficiary Survey
- 1991 New Beneficiary Followup
- Social Security benefit records (annually, 1980-91 for December)
- Social Security covered earnings records (annually, 1951-91)
- Supplemental Security Income (SSI) records (selected years)
- Medicare records (annually, 1984-91 summary of bills)

decedents) of the 1982 NBS panel. The questionnaires for this second interview round were designed with an explicit emphasis on measuring changes over time to expand the NBS file into a full-fledged longitudinal data system. They updated the comprehensive profile of economic circumstances and added or expanded sections dealing with issues of health, withdrawal from or reentry into the labor force, and major changes in life circumstances (for example, death of a spouse, episodes of hospitalization, and changes of residence), which might underlie changes in economic status over time. A potential third wave of interviews to be conducted around the turn of the century, to study the changes in the decade following the NBF, would extend this measurement to a point in time when the majority of sample persons will have entered the ranks of the "oldest old."

Results from the second interview wave, in conjunction with administrative records, will soon give a richer and more balanced picture of the experience of beneficiaries while they are on the rolls. Future studies based on data drawn from the NBDS will therefore emphasize longitudinal, cross-time comparisons. Now is the time to review the lessons learned from the first analysis phase, which necessarily relied on data taken primarily by the 1982 round of data collection. The patterns uncovered and the questions raised by the 1982 survey will constitute a baseline for the richer and more complex studies that will soon become possible.

Using the NBS, analysts produced a number of in-house and extramural research studies, as well as information that was needed for congressional testimony and mandated reports. Discussed here are 24 articles prepared by members of the Program Analysis Staff (Office of Research and Statistics, SSA) and two visiting scholars. The articles were published as a series of reports in the *Social Security Bulletin*. They are referenced here by author and report number.

Chart 1.—New Beneficiary Survey (NBS) sample



### *The NBS Design*

A common feature of the NBS articles is their reliance on some of the key distinctive design elements of the survey. It is particularly important to note that the NBS was not based on a simple random sample of new beneficiaries. It drew separate samples from 15 specific subpopulations (table 1), which can

be grouped into four general categories: retired workers, stratified to provide adequate representation of both early and late retirees; recently disabled workers, stratified to provide a better representation of women; women receiving benefits as wives or ex-wives; and persons who reached full retirement age but continued to have relatively high earnings (chart 1). This fourth group, therefore, was covered by Medicare but received no Social Security payments. These four groups comprised a nearly complete cross-section of an aging population, although not one that corresponds precisely to a birth cohort.

The first report in the NBS series (Maxfield, No. 1) provides details of the survey's development, specific sample categories, the sample selection process, questionnaire content, and a comparison of the sample universe with program benchmark data.

### Comparing Beneficiaries

The various subsamples included in the NBS were each drawn to focus on specific populations of particular program interest. While many of the studies reviewed here are concerned with only one of these sample populations, several reports in the series have a more comparative emphasis. The reports are summarized below by topic.

Maxfield and Reno (No. 2) reviewed the income sources—Social Security, pensions, earnings, and assets—of married and unmarried retired workers and the amounts they yielded. The relative importance of the different sources varied in much the same way for both groups, but the unmarried were always somewhat less likely to report receipt of income. Among married men and their wives, 84 percent had asset income, 56 percent had pension income, and 44 percent had earnings (table 2). The respective percentages for unmarried men and women were only 69 percent, 42 percent, and 27 percent.

Ycas and Grad (No. 15), writing for an international audience, also

### *Reports From the New Beneficiary Survey*

- No. 1 The 1982 New Beneficiary Survey: An Introduction  
by Linda Drazga Maxfield, November 1983, pp. 3-11
- No. 2 Distribution of Income Sources of Recent Retirees  
by Linda Drazga Maxfield and Virginia P. Reno, January 1985, pp. 7-13
- No. 3 Health Status of New Retired-Worker Beneficiaries  
by Michael Packard, February 1985, pp. 5-16
- No. 3A Health Status of New Disabled-Worker Beneficiaries  
by Michael Packard, October 1985 (unpublished)
- No. 4 Women and Social Security  
by Virginia P. Reno, February 1985, pp. 17-26
- No. 5 Characteristics of the Longest Job for New Retired Workers  
by Howard M. Iams, March 1985, pp. 5-21
- No. 6 Reported Reasons Retired Workers Left Their Last Job  
by Sally R. Sherman, March 1985, pp. 22-30
- No. 7 Income of New Retired Workers by Social Security Benefit Levels  
by Christine Irick, May 1985, pp. 7-23
- No. 8 Assets of New Retired-Worker Beneficiaries  
by Sally R. Sherman, July 1985, pp. 27-43
- No. 9 Income of New Retired Workers by Age at First Benefit Receipt  
by Linda Drazga Maxfield, July 1985, pp. 7-26
- No. 10 Employment of Retired-Worker Women  
by Howard M. Iams, March 1986, pp. 5-13
- No. 11 Pension Status of Recently Retired Workers on Their Longest Job  
by Donald C. Snyder, August 1986, pp. 5-21
- No. 12 Asset Holdings of the Newly Disabled  
by Martynas A. Ycas, December 1986, pp. 5-12
- No. 13 Characteristics of the Longest Job for New Disabled Workers  
by Howard M. Iams, December 1986, pp. 13-18
- No. 14 Income of New Disabled-Worker Beneficiaries and Their Families  
by Michael D. Packard, March 1987, pp. 5-23
- No. 15 Income of Retirement-Aged Persons in the United States  
by Martynas A. Ycas and Susan Grad, July 1987, pp. 5-14
- No. 15A Jobs of Persons Working After Receiving Retired-Worker Benefits  
by Howard M. Iams, November 1987, pp. 4-19
- No. 16 Physically Demanding Occupations, Health, and Work After Retirement  
by Karen C. Holden, November 1988, pp. 3-15
- No. 17 Retirement-Age Women and Pensions  
by John R. Woods, December 1988, pp. 5-16
- No. 18 A Look at Very Early Retirees  
by Michael D. Packard and Virginia P. Reno, March 1989, pp. 16-29
- No. 19 Health Insurance Coverage Among Recently Entitled Disability Insurance Beneficiaries  
by L. Scott Muller, November 1989, pp. 2-17
- No. 20 Earnings Replacement Rates of New Retired Workers  
by Susan Grad, October 1990, pp. 2-19
- No. 21 Predictors of Mortality Among Newly Retired Workers  
by Howard M. Iams and John L. McCoy, March 1991, pp. 2-10
- No. 22 Disability Beneficiaries Who Work and Their Experience Under Program Work Incentives  
by L. Scott Muller, Summer 1992, pp. 2-19

emphasized comparative incomes. They combined NBS data on the newly retired elderly with survey data on the entire population to provide a historical perspective on the changing status of the elderly in the United States. The economic situation of older persons has improved over time, in part because of the growing importance of Social Security, private and public pensions, and assets, which have more than offset a decline in employment rates and earned income (table 3). Moreover, the newly retired were better off than the aged population in general. This finding suggests that the economic status of the elderly will continue to improve, but part of the difference may be due to the fact that the recently retired are relatively young. They are correspondingly less likely to have yet experienced changes that are likely to

have an unfavorable impact on their economic situation, such as declines in earnings capacity, death of a spouse, or erosion in the purchasing power of income sources that are not fully indexed for inflation. These factors can be assessed in the near future using results from the 1991 interview round.

Reno (No. 4) examined the status of older women in both the retired-worker and auxiliary-benefit categories. The majority of women entering retirement were married. These wives and their husbands were comparatively well-off (charts 2 and 3).<sup>1</sup> They had average Social Security benefits well above the poverty threshold that, in about half the cases, were supplemented by pensions. Unmarried women (widows, the divorced, and the never married) were less advantaged overall, but their average benefits were also above the poverty threshold, and over two-fifths had pensions.

The general economic position of the disability beneficiaries proved to be less satisfactory (Packard, No. 14). When their sources and levels of monthly income were compared with the statistics for retired workers reported by Ycas and Grad, disabled workers were found to rely more heavily on Social Security. This source accounted for 40 percent of the total income for married disabled-worker couples and 65 percent of the income for the unmarried, which was more than the 34-42 percent for their retired counterparts. The disabled received

a large part of their total income from Social Security, or, to put it another way, they had relatively little income from other sources (table 4).

While nondisabled persons and couples who have not reached the age of retirement characteristically derive most of their income from earnings, disabled workers must rely primarily on other sources. The married disabled do report a fairly significant amount from earned income, since in many cases a nondisabled spouse can continue to work. Lacking this option, the unmarried disabled reported an average monthly income of only \$500, compared with about \$1,200 for married couples with a disabled partner. Their retired counterparts had median incomes of \$770 and \$1,500, respectively.

### Background Factors

Although the NBS was only the first step in building a longitudinal data base, retrospective questioning about key past events also made it possible to gain an immediate cross-time perspective on how people came to be in their current situations. A particular focus in the 1982 interview round was to build a detailed job history, because the pattern of past work and earnings determines both eligibility and amount of benefits and, in many cases, is also a factor in the timing of retirement.

### Characteristics of Longest Job

Iams (No. 5) examined the characteristics of the longest-held job in the careers of persons who were retired, and compared them with the current-job characteristics of workers who remained in the labor force after age 65—the normal retirement age—and were earning enough to be ineligible for retirement benefits. These longest jobs generally represented a substantial proportion of the individual's work experience: About two-thirds of the men and one-third of the women indicated that these jobs had lasted 20 years or more. Job duration, type of employer, industry, occupation, and

Table 2.—Monthly 1982 income of new retired-worker beneficiaries from major sources

Source	Percent receiving	Median amount
<b>Married men and their wives:</b>		
Social Security.....	98.3	\$646
Pensions.....	55.7	490
Earnings.....	43.7	617
Assets.....	83.8	180
<b>Unmarried men and women:</b>		
Social Security.....	97.1	421
Pensions.....	42.4	291
Earnings.....	27.0	392
Assets.....	69.1	99

Source: NBS Report No. 2, tables 1-3.

Table 3.—Selected income characteristics of new retired workers, 1941-42 and 1982

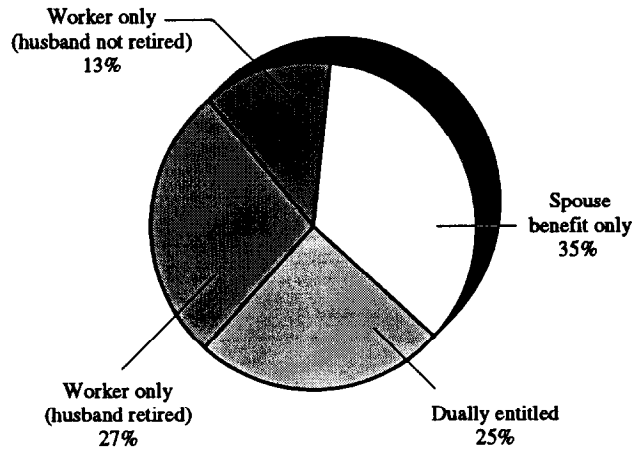
Type of beneficiary unit and income	1941-42	1982
<b>Percent with pensions other than Social Security:</b>		
Married men and their wives.....	17	56
Nonmarried persons.....	13	42
<b>Percent with asset income:</b>		
Married men and their wives.....	14	83
Nonmarried persons.....	37	69
<b>Percent with income below the poverty thresholds:</b>		
Married men and their wives.....	57	5
Nonmarried men.....	75	20
Nonmarried women.....	80	18

Sources: Edna C. Wentworth and Dena K. Motely, *Resources After Retirement* (Research Report No. 34), Office of Research and Statistics, Social Security Administration, 1970; NBS Report No. 9, table 10; and unpublished tabulations from the NBS.

Chart 2.—Status of newly entitled women under Social Security

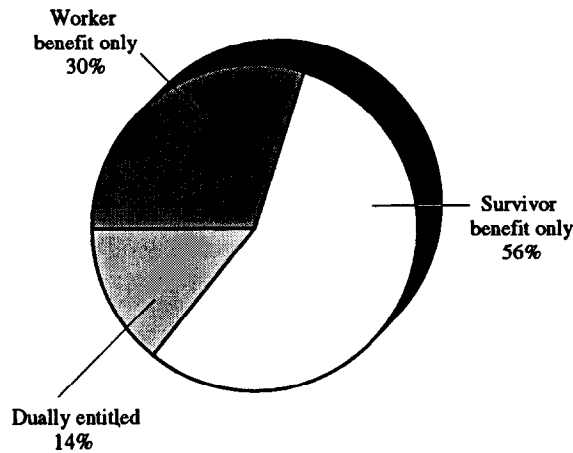
**Couples**

About two-thirds are insured for benefits as workers



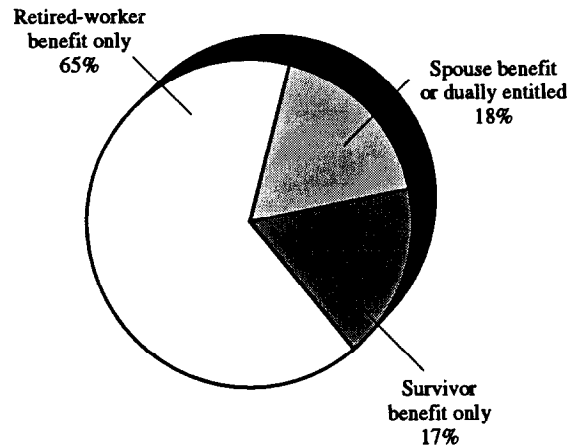
**Widows**

About one-fourth are widows and many claim survivor benefits



**Divorced women**

Seven percent are divorced and most receive retired-worker benefits



Source: NBS Report No. 4.

pension coverage all varied by age at first benefit receipt, sex, and marital status. The older workers who had deferred taking retirement benefits (referred to in the NBS as "Medicare-only") were more likely to be self-employed and to be in professional, managerial, or technical occupations (table 5). Those who took benefits before age 65 were more likely to be in service or blue-collar occupations and less likely to be self-employed.

Extending this analysis to disabled workers, Iams (No. 13) found that their jobs differed somewhat from those of the retired. For example, pension coverage had been lower for workers who eventually became disabled. Only one-half of the men and two-fifths of the women reported coverage on their longest-held jobs, compared with nearly three-fifths of those in the retired-worker groups (table 6). However, differences between retired- and disabled-worker beneficiaries tended to be smaller when disability occurred nearer the usual age of retirement. Age at disability varies much more than age at retirement, and past pension coverage, present pension receipt, and job tenure all proved to increase with age.

**Pension Coverage**

Pension issues were explored in greater depth by Snyder (No. 11), who examined them among retired workers in the context of characteristics of the longest-held job. Pension coverage was greatest (88 percent) for former government workers (chart 4). The rate was considerably lower for private-sector wage and salary workers (52 percent), but this average masks considerable variation by industry and occupation. Jobs in manufacturing, transportation, finance, insurance, and real estate characteristically led to higher rates of coverage than jobs in agriculture, mining, trade, and services. The longer the job had lasted, the more likely was some degree of pension coverage. These variations in past coverage usually had significant consequences for pension receipt, because almost everyone who had been



covered by a plan reported receiving or expecting benefits from it. For example, 77 percent of covered private-sector employees were receiving or expecting pension payments; the majority of the remainder (15 percent of the total) had already been given a lump-sum payment.

**Transition Into Retirement**

Another major background variable of interest was the timing and nature of

the transition into retirement. Sherman (No. 6) focused on the end of the last job, including the reasons for leaving, the interval between leaving the job and receiving retirement benefits, and the age at which benefits were first taken. More than a fourth of the retirees (29 percent) cited health reasons for stopping work, but the majority (54 percent) chose to retire rather than being forced to leave their jobs; most often the reason given for leaving was simply that they had wanted to retire

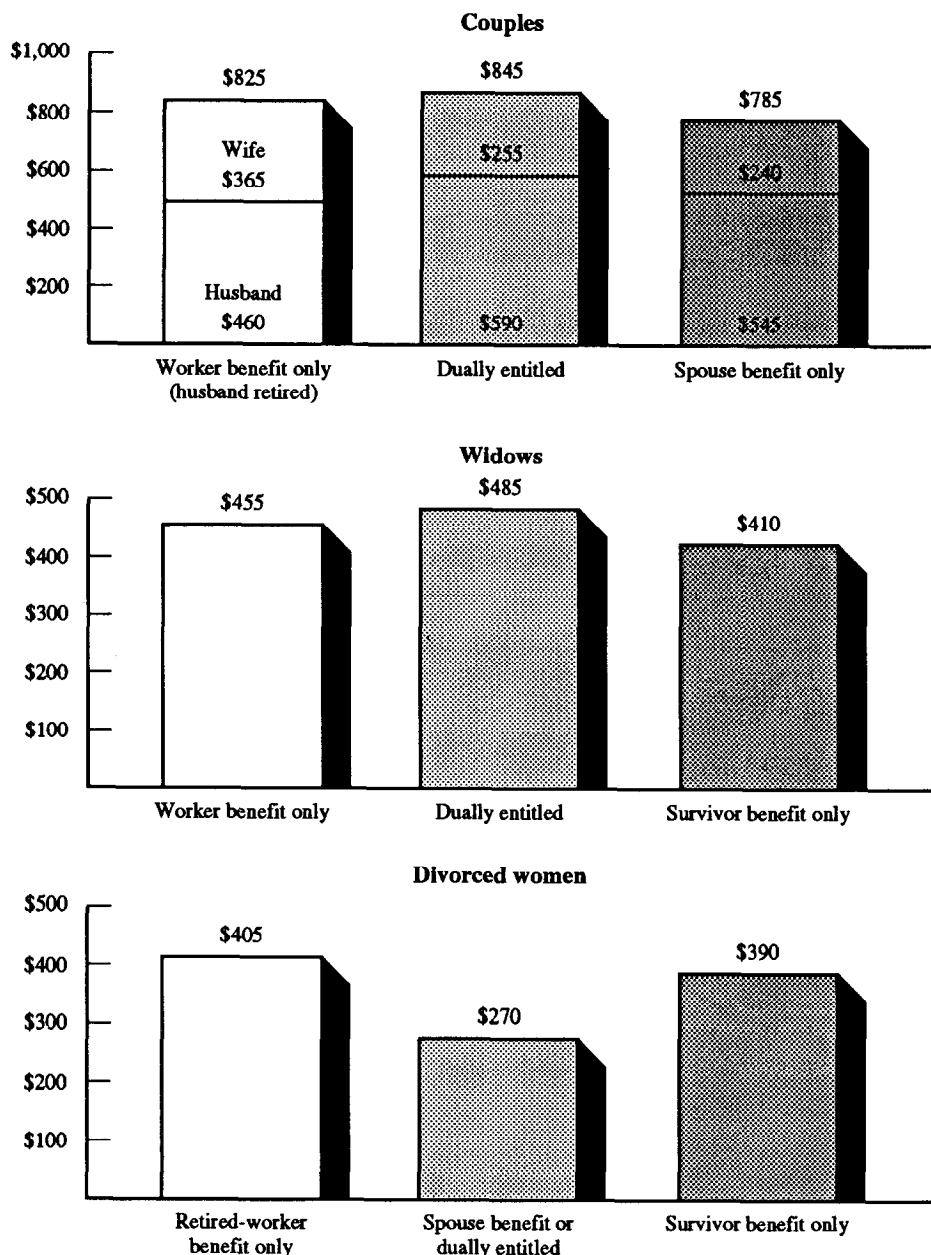
(chart 5). Just the opposite was the case in the 1968 survey (health problems were given as the reason for retirement by 54 percent and wanting to retire by 29 percent). The timing of retirement also reflected a process that was often complex. Most workers (76 percent of the men and 84 percent of the women) had begun to receive Social Security benefits before age 65, but this did not necessarily coincide with withdrawing from the labor force. Roughly one-half were still employed when payments began, and one-third were still working 6 months later.

Given the trend toward retirement at earlier ages, Packard and Reno (No. 18) made a special study of very early retirees—those who had stopped working at least 6 months before retirement benefits could first be paid at age 62. Contributing factors explored included Social Security benefit amount, pension receipt, and asset levels. Among the subgroups who were married, the lower benefit amounts of early retirees were offset by their own and their spouses' pensions, and by their spouses' earnings. As a result, their income did not differ greatly from that of other retired-worker couples. Lacking any spousal support, unmarried very early retirees had considerably smaller incomes than their later-retiring counterparts (table 7).

**Labor-Force Withdrawal and Current Income**

Perhaps the most central concern of the NBS was to assess the economic status of the incoming beneficiary population. In principle, Social Security benefits are intended to replace part of the earnings lost due to retirement or disability. In practice, as several studies mentioned above have demonstrated, the end of earnings does not always coincide neatly with the beginning of benefits. Often, a long interval elapses between the end of work and the first benefit payment; in other cases, work continues at some level and the transition into retirement is not complete. Instances of such "partial

Chart 3.—Average monthly benefit amount for newly entitled women in 1982



Source: NBS Report No. 4.

retirement" were not infrequent in the early years after retired-worker benefits began, and proved to have a significant economic impact.

Maxfield (No. 9) studied total income and its components among early and late retirees (defined on the basis of when benefits began, rather than when work ended). Her analysis contrasted workers who began drawing benefits before age 65, when full benefits are payable, with those who waited until at least age 65. Those who took reduced benefits at ages 62-64 were less likely to have income from earnings and assets and had a lower total income

(table 8). Conversely, those who were older than 64 and had not yet begun to receive benefits had substantially higher incomes; unsurprisingly, most of their income was from earnings.

Iams (No. 15A) provided a comprehensive review of the jobs held by workers who stayed in the labor force after their retirement benefits began (table 9). More than one-fifth were working (often less than full time) when interviewed 18-30 months later. When their job characteristics (occupation, industry, and wage levels) were compared with those of their longest career jobs, many

of these partial retirees were found to be working fewer hours and for lower wages in their current jobs. The majority were working in white-collar jobs and to a large extent they remained in the same occupational and industrial categories that they had worked in on their longest career job.

In a closely related study, Iams (No. 10) looked at the post-retirement work of retired-worker women (that is, those who were receiving benefits based on their own work records rather than the records of a past or present husband) and compared it with that of retired-worker men. Because Iams examined a wide range of variables that are often strongly correlated, he used a multivariate procedure known as multiple classification analysis to examine the percentage increase or decrease in work activity associated with each factor, holding the others constant.

Unmarried women were more likely to be working and, for both married and unmarried women, receiving a pension considerably reduced the chances of staying in the labor force (table 10). Higher employment rates, other things being equal, were also found among both married and single women whose longest career job had lasted at least 10 years, was in a sales

Table 4.—Shares of total income: Percent of families of disabled-worker beneficiaries aged 25-64 and noninstitutionalized population aged 25-64, by income source, marital status, and sex

Sources of income	Married couples		Unmarried men		Unmarried women	
	NBS	CPS	NBS	CPS	NBS	CPS
Earnings .....	28	90	3	89	3	78
Social Security and railroad retirement benefits .....	43	1	66	1	62	4
Pensions .....	12	2	12	1	10	2
Asset income .....	10	4	6	4	11	6
Public transfers .....	5	2	11	3	7	6
Other income .....	2	1	2	1	7	4
Median monthly income <sup>1</sup> .....	\$1,260	\$2,750	\$520	\$1,320	\$470	\$920

<sup>1</sup> Medians rounded to nearest \$10.  
Source: NBS Report No. 14, table 13.

Table 5.—Occupation in longest job: Percentage distribution of the civilian labor force in 1980, 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 managerial .....	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: NBS Report No. 5, table 4.



or service occupation, was for a nonprofit employer, or constituted self-employment. Generally speaking, these patterns applied to their male counterparts as well.

The 1983 Amendments to the Social Security Act were intended, in part, to reduce the incentives for earlier retirement. The Congress had expressed

concern about the effect of these provisions on persons who had worked in physically demanding occupations or who were in poor health. To the extent that these persons are able to continue working in retirement, any adverse effects of reduced benefits can be at least partially offset by increasing earnings. Holden (No. 16) therefore

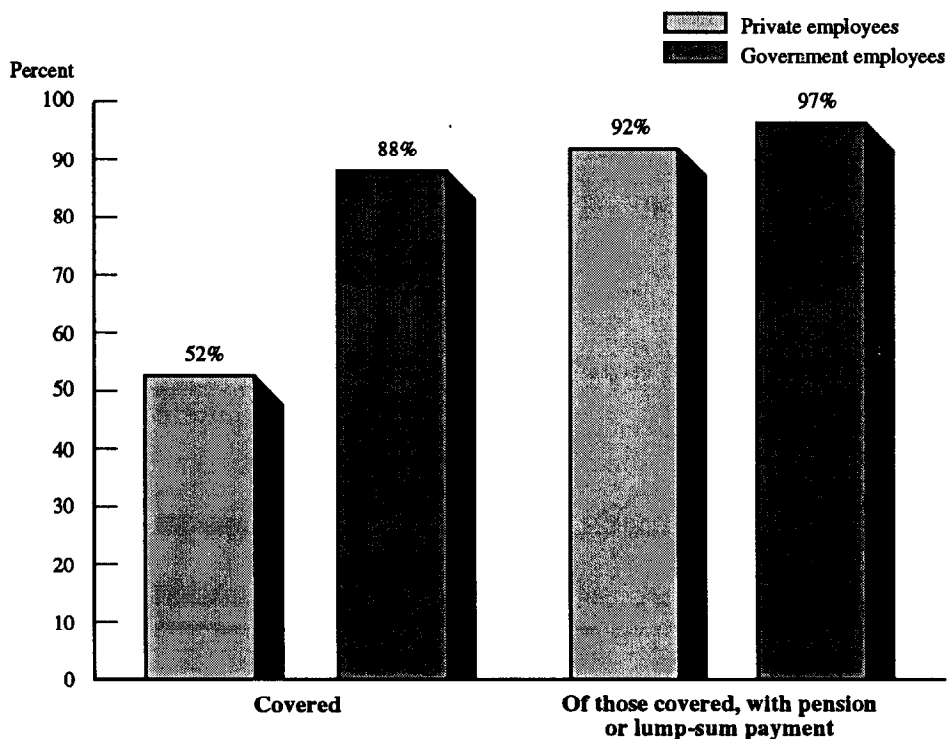
examined both health status (at the time of interview) and the level of physical demand on the job held before benefits began, and related these two factors to the probability of continued work after benefit receipt.<sup>2</sup> Again, a multivariate procedure (in this case, logistic regression) was used. It was necessary to take into account other correlated factors including pension eligibility, work history, and marital status, which also had significant effects. However, both health and the physical demand measure had significant independent effects (table 11). Both were negatively associated with work after retirement for men, but physical demand was not a significant factor for women.

Table 6.—Second pension receipt: Percentage distribution of new disabled-worker beneficiaries, by age at entitlement and sex

Second pension	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
<b>Men</b>					
Total number of employees (in thousands) . . . . .	139.4	33.3	35.5	40.1	30.5
Total percent . . . . .	100.0	100.0	100.0	100.0	100.0
Covered . . . . .	55.0	39.8	56.4	60.2	63.1
Not covered . . . . .	42.8	55.8	42.2	38.3	35.3
Other or nonresponse . . . . .	2.2	4.4	1.4	1.6	1.6
<b>Women</b>					
Total number of employees (in thousands) . . . . .	61.4	13.8	16.7	18.9	11.9
Total percent . . . . .	100.0	100.0	100.0	100.0	100.0
Covered . . . . .	41.6	30.8	40.1	46.6	48.4
Not covered . . . . .	55.5	63.6	56.7	51.9	50.2
Other or nonresponse . . . . .	2.8	5.6	3.2	1.5	1.3

Source: NBS Report No. 13, table 1.

Chart 4.—Pension coverage on longest-held job



Source: NBS Report No. 11.

### Components of Income

Social Security is not intended to provide the sole source of support for persons who leave the labor force because of retirement or disability. Rather, income from Social Security is viewed as one leg of a "three-legged stool." The other sources of support are income from pensions and income from savings or other assets. In the NBS reports, all three of these sources—Social Security, pensions, and assets—were examined separately.

### Social Security

Most of the planning and assessment of Social Security's role in income replacement has relied on actuarial estimates for hypothetical workers with assumed earnings histories. Grad (No. 20) took advantage of the linked Summary Earnings Record data for workers and couples in the NBS to compare how, in these actual cases, Social Security and other retirement benefits were replacing earlier covered earnings. Because there is no single standard method for defining precisely what income is being replaced, or what should be counted as its replacement, Grad applied a variety of alternatives. Perhaps her most striking finding was how sensitive the measured replacement rate is to the choice of definitions used

as a starting point for the analysis. Most retirees had gaps in earnings or declining earnings during the last few years before benefits began. Therefore, retirement rates based on "last earnings" were in some cases several times higher than replacement rates based on highest earnings (table 12).

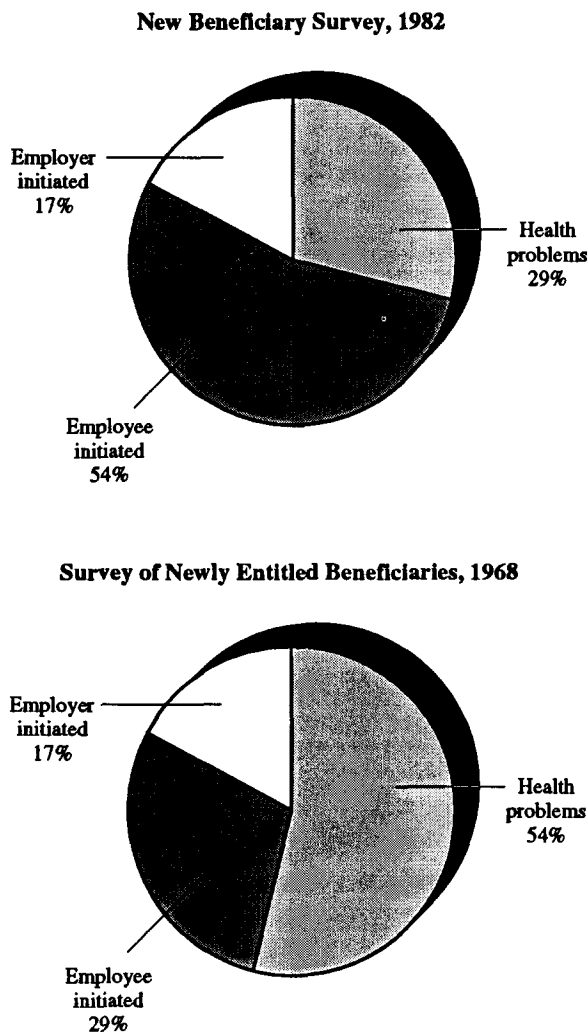
The importance of Social Security benefits is, of course, affected by the size of the benefit and the extent to which income is received from other sources. Irick (No. 7) compared workers with high and low benefits (more precisely, with high and low primary insurance amounts, from which benefits are computed).<sup>3</sup> Retired workers with high benefits tend to be more likely to have private pensions and assets and, predictably, to have higher total incomes. When a spouse's income was taken into account, the high and low benefit groups differed less. Married retired workers at every benefit level had higher total incomes than their unmarried counterparts. Thus the median total income of married couples in the lowest Social Security quartile was roughly three times that of comparable unmarried beneficiaries (table 13).

### Pensions

As noted above, married couples had a higher rate of pension receipt than unmarried persons. However, within these broad general categories Woods (No. 17) found some important variations by sex and marital status. Among retired-worker women and female auxiliary beneficiaries, for example, widows had a substantially higher rate of pension receipt than wives: 16 percent of widows received survivor benefits, and an additional 27 percent received or expected pensions based on their own employment (table 14).

There were also important variations in the size of pension payments. Benefits were often fairly small, but nonetheless a critical component of income. For example, more than half of widows with pensions received less than \$250 per month, but without these amounts an additional 9 percent of

Chart 5.—Percentage distribution of main reasons for leaving last job: Retired-worker men



Source: NBS Report No. 6, chart 1.

Table 7.—Median total monthly income, including spouses', of new retired-worker beneficiaries, by age when left last job, sex, and marital status

Sex and marital status	Total <sup>1</sup>	Age when left last job			Still working
		Under 61.5	61.5-62	63 or older	
Total .....	\$1,320	\$1,240	\$1,260	\$1,340	\$1,415
Men:					
Married .....	1,480	1,385	1,375	1,490	1,650
Unmarried .....	760	495	665	870	1,005
Women:					
Married .....	1,440	1,375	1,430	1,555	1,545
Unmarried .....	765	565	675	805	885

<sup>1</sup> Includes those whose age at retirement could not be determined.  
Source: NBS Report No. 18, table 8.

widowed recipients would have fallen below the poverty line. The average benefits of married men were almost twice the size of those of married women. For a majority of the men who received a pension, the pension(s) indeed provided at least 30 percent of their monthly income and so came fairly close to functioning as a full-fledged "third leg."

### Assets

The role of assets was also examined directly by Sherman (No. 8) for retired and aged workers and by Ycas (No. 12) for disabled workers. Most retired workers had some assets—though this was usually simply a savings, checking, or credit union account—and many owned their own

homes, which on average was the largest but also least liquid type of asset (table 15). Older "Medicare-only" workers reported more and larger assets than did retired-worker beneficiaries. Like retired workers, disabled workers differed among themselves by age and marital status, but every category of the disabled had fewer and smaller assets than its retired

Table 8.—Percent receiving income from earnings, by sex and marital status: Retired-worker beneficiaries by age at first payable benefit and nonbeneficiaries enrolled for Medicare program

Marital status and person receiving income	Men				Women			
	Retired workers			Medicare only	Retired workers			Medicare only
	Total	Aged 62-64	Aged 65 or older		Total	Aged 62-64	Aged 65 or older	
Married <sup>1</sup> .....	44	42	48	95	42	41	57	98
Respondent.....	27	24	35	93	19	18	35	94
Self only.....	17	15	25	66	11	10	19	48
Self and spouse.....	10	10	11	27	8	8	15	46
Spouse only.....	17	18	12	2	23	23	22	5
Unmarried.....	22	18	35	92	30	29	34	99

<sup>1</sup> For married men and women, includes earnings received by either husband or wife.

Source: NBS Report No. 9, table 3.

Table 9.—Hours and weeks of employment: Percentage distribution of retired-worker beneficiaries,<sup>1</sup> by current job, longest job, and sex

Hours and weeks of employment	Current job						Longest job <sup>2</sup>	
	Men			Women			Men	Women
	Total	Continued with longest job employer	Changed employer	Total	Continued with longest job employer	Changed employer		
Total number (in thousands).....	160.2	63.8	96.4	114.0	63.5	50.5	609.2	456.6
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Usual hours worked per week:								
Less than 35.....	67.5	62.1	71.1	71.8	68.9	75.5	3.7	16.6
35 or more.....	30.5	35.8	27.0	25.4	29.1	20.8	95.2	82.6
Unknown.....	2.0	2.2	1.9	2.8	2.1	3.7	1.2	.8
Usual weeks worked per year:								
1-26.....	16.6	14.2	18.2	10.2	8.1	12.7	1.9	2.9
27-49.....	21.7	20.1	22.8	23.3	22.0	24.9	6.9	12.8
50-52.....	59.2	64.8	55.5	63.7	67.0	59.6	90.4	83.7
Unknown.....	2.5	.9	3.6	2.8	2.8	2.8	.8	.7
Change in annual hours worked, longest job to current job:								
Increase/no change.....	13.5	18.0	10.6	32.5	41.4	21.3	...	...
Decrease.....	60.8	25.8	84.1	53.1	37.2	73.1	...	...
Unknown.....	25.6	56.2	5.3	14.4	21.4	5.5	...	...

<sup>1</sup> Beneficiaries younger than age 72.

<sup>2</sup> Fully retired beneficiaries and currently working beneficiaries no longer in their longest job. Data on hours worked before benefit receipt for beneficiaries currently working on their longest-held job are not available.

Source: NBS Report No. 15A, table 3.

Table 10.—Multiple classification analysis adjusted effects, by predictor variable, sex, and marital status: Retired-worker beneficiaries with first payable benefit in June 1980–May 1981

Predictor variable	Adjusted effects			
	Women		Men	
	Married	Unmarried	Married	Unmarried
<b>Job characteristics</b>				
<b>Job tenure (in years):</b>				
0-9.....	-7	-13	-7	-10
10-14.....	3	6	-1	0
15-19.....	4	1	-2	4
20 or more.....	3	3	1	1
<b>Employer type:</b>				
Self-employed or nonprofit.....	8	9	5	5
Private company.....	-1	-1	-1	-1
Government.....	-4	-6	-2	-2
Other.....	12	-2	2	-1
<b>Occupation:</b>				
Professional, managerial, technical.....	-3	5	0	9
Sales.....	8	5	12	7
Administrative support.....	-2	2	0	0
Services.....	8	5	8	4
Crafts, operators, laborers.....	-7	-12	-4	-4
<b>Pension status:</b>				
Not received.....	4	12	9	4
Received.....	-11	-16	-7	-6
<b>Health limitations</b>				
Walking or grasping.....	-3	-6	-5	-1
Other.....	0	3	-1	-1
None.....	3	5	4	2
<b>Income other than respondent's earnings</b>				
\$0-\$499.....	6	9	19	5
\$500-\$999.....	5	-4	4	1
\$1,000 or more.....	-2	-9	-3	-7
<b>Spouse's work status</b>				
Not working.....	-4	0	-3	0
Working.....	9	0	10	0
<b>Age at first benefit receipt</b>				
62.....	-4	-4	-5	-6
63-64.....	9	2	1	0
65 or older.....	15	3	8	13
<b>Education (in years)</b>				
0-8.....	2	-1	-2	0
9-11.....	-1	1	-1	-2
12.....	1	-1	-1	-2
13 or more.....	-2	1	3	5
<b>Race</b>				
Black.....	-1	-3	-8	-10
All other.....	0	0	1	2

Source: NBS Report No. 10, table 10.

counterpart. Those who were older (and thus had had longer working careers), or had spouses who might have worked, were considerably more likely to have some assets and to report relatively large values. The younger and unmarried disabled, on the other hand, often reported none at all.

### Health Status

Another factor crucial to the well-being of retired- and disabled-worker beneficiaries is their health. The NBS included self-assessments of health using five measures: limitations in work, in mobility, and in activities of daily living; days confined to bed; and presence of specific health problems.

These measures were used by Packard to examine the condition of retired-worker beneficiaries and the Medicare-only group (No. 3) and of disabled-worker beneficiaries (No. 3A). Retired workers were generally in good health, with two-thirds reporting no work or activity limitations; among those still earning too much to be paid benefits, the proportion was almost 90 percent (table 16). However, more than one-half of the minority who did report a work limitation were unable to do any work for pay. As might be expected, the health of the disabled workers was markedly worse. More than three-fifths reported problems with their muscles or bones, two-thirds reported cardiovascular problems, and 23 percent were either bedridden or wheelchair bound. About 2 years after being awarded benefits, 86 percent were still unable to work at all. The majority of the others still had serious health limitations, and only 5 percent of the total group had recovered to the extent that they were no longer receiving benefits.

Muller (No. 19) extended the analysis of the disabled in the specific area of health insurance coverage. At the time of the survey, about one-half had already completed their 2-year waiting period for Medicare. Nearly three-fourths had some other form of health insurance (table 17), but this

Table 11.—Logit estimates of probability of work after benefit receipt, by variable and sex

Variable	Unweighted sample	
	Men	Women
Constant.....	<sup>1</sup> .112	<sup>1</sup> -.854
Work-related characteristics		
Physical demand measure <sup>2</sup> .....	<sup>1</sup> -.257	-.149
Work-limiting health condition.....	<sup>1</sup> -.849	<sup>1</sup> -.688
Pension eligible, 1979 job.....	<sup>1</sup> -.819	<sup>1</sup> -.823
Changed job after 1974.....	<sup>1</sup> .481	.216
Wealth characteristics		
Social Security.....	<sup>1</sup> -.014	<sup>1</sup> -.014
Pension.....	<sup>1</sup> -.015	<sup>1</sup> -.012
Financial assets.....	.001	.000
Net house value.....	.000	.000
Personal characteristics		
Not married <sup>3</sup> .....	<sup>4</sup> -.314	<sup>1</sup> -.421
Married, spouse employed 1979 <sup>3</sup> .....	<sup>5</sup> .149	<sup>5</sup> .364
Age at benefit receipt: <sup>6</sup>		
62.....	<sup>1</sup> -.931	<sup>1</sup> -1.508
63.....	<sup>1</sup> -.934	<sup>1</sup> -1.115
64.....	<sup>4</sup> -.253	<sup>4</sup> -.378
66.....	.041	-.180
67.....	-.122	-.415
68.....	-.782	<sup>5</sup> -1.714
Race (black = 1).....	.138	<sup>4</sup> -.460
Control variables		
Potential working months.....	<sup>1</sup> .083	<sup>1</sup> .086
Relative work experience to 1979.....	-.410	<sup>5</sup> 1.086
Number of jobs held through 1974.....	<sup>5</sup> .050	<sup>5</sup> .070

<sup>1</sup> Significant at less than 0.01 level.

<sup>2</sup> Narrow composite measure.

<sup>3</sup> Excluded group are married individuals, spouse not working in 1979.

<sup>4</sup> Significant at less than 0.05 level.

<sup>5</sup> Significant at less than 0.10 level.

<sup>6</sup> Excluded group are persons receiving benefits at age 65.

Source: NBS Report No. 16, table 6.

Table 12.—Replacement rates for retired workers and married couples, based on alternative definitions of earnings and retirement income

Item	Men	Women
Highest earnings		
Retired worker only:		
Social Security.....	26	31
Social Security and pensions.....	33	34
Married couple:		
Social Security.....	30	28
Social Security and pensions.....	38	33
Last earnings		
Retired worker only:		
Social Security.....	38	44
Social Security and pensions.....	50	52
Married couple:		
Social Security.....	49	62
Social Security and pensions.....	60	73

Source: NBS Report No. 20.

varied considerably among disabled subgroups. Married beneficiaries with working husbands or wives were most likely to have private coverage, and the unmarried were more than twice as likely to have public coverage from the means-tested "safety net" provided by Medicaid.

As noted above, the NBS data are being linked with post-1982 data from other sources on the sample populations' experience in later years. An early application of these linked files suggests that health reported in the NBS interviews can be used to forecast other variables of interest. Iams and McCoy (No. 21) used data from SSA's Master Beneficiary Record to examine subsequent mortality in the NBS sample, which they related to characteristics reported in the survey. Results suggest that survey-based measures of health are indeed significantly linked to mortality rates, providing evidence for their usefulness as indicators of physical well-being. When health, demographic, and socioeconomic characteristics were included in a logistic regression analysis, the most reliable mortality predictor proved to be reported functional capacity limitations. Having withdrawn from the labor force due to poor health was also a significant predictor, along with being in the lowest income quartile.

In the most recent report in the NBS series (see pp. 2-19 in this issue), Muller (No. 22) has extended this form of analysis to use multiple sources of administrative data. One of the major goals of SSA's Disability Insurance program is to encourage return to work. Accordingly, special incentives are offered to disabled workers who make an attempt to return to the labor force. A review of the Summary Earnings Record (SER) files shows that more than 28 percent of the NBS sample of disabled workers did indeed have substantial earnings. But a detailed examination of their claims folders found that for a considerable number of these cases the amounts that were properly posted on the SER as "earnings" did not reflect the kind of

Table 13.—Median annual rate of income: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status

Sex and marital status	Total	PIA quartile			
		Low	Second	Third	High
<b>Married:</b>					
Men and spouses .....	\$18,100	\$16,800	\$13,500	\$16,300	\$21,600
Women and spouses .....	17,700	16,100	17,300	22,000	27,800
<b>Unmarried:</b>					
Men .....	9,300	5,200	5,400	10,000	15,700
Women .....	9,100	6,100	7,700	10,900	16,400

Source: NBS Report No. 7, table 7.

Table 14.—Pension receipt and median monthly benefit amount for retired-worker beneficiaries, by sex and marital status

Pension status and sex	Marital status			
	Married	Widowed	Divorced	Never married
<b>Percent receiving or expecting a pension:</b>				
Women .....	24	43	38	66
Men .....	59	55	45	39
<b>Median monthly amount being received:</b>				
Women .....	\$230	\$240	\$280	\$330
Men .....	470	500	440	290

Source: NBS Report No. 17.

Table 15.—Comparative financial status of retired-worker and disabled-worker beneficiaries, by beneficiary status, type of asset, and marital status

Asset	Retired worker	Disabled worker aged 55–64	Disabled worker under age 55	Retired worker	Disabled worker aged 55–64	Disabled worker under age 55
		Percent of married men and their wives			Percent of married women and their husbands	
Bank accounts .....	92	86	76	92	83	77
Money market accounts and certificates .....	52	34	17	52	30	17
Securities .....	30	18	12	27	15	16
Retirement accounts .....	16	11	5	15	8	8
Farm, business, or practice .....	14	6	6	12	7	9
Commercial property .....	14	10	8	10	6	8
Own home .....	87	83	75	88	85	78
No mortgage .....	60	44	20	63	50	22
With mortgage .....	27	39	55	25	35	56
<b>Median asset portfolio:</b>						
Excluding home .....	\$20,000	\$3,600	\$300	\$15,700	\$2,100	\$700
Including home .....	68,300	41,000	23,000	64,700	37,100	25,800
	Percent of single men			Percent of single women		
Bank accounts .....	74	56	50	85	73	59
Money market accounts and certificates .....	31	12	5	40	18	8
Securities .....	21	6	4	21	8	6
Retirement accounts .....	6	2	1	7	1	0
Farm, business, or practice .....	8	3	1	6	1	1
Commercial property .....	8	2	2	4	4	1
Own home .....	48	30	16	58	48	31
No mortgage .....	35	20	7	43	29	12
With mortgage .....	13	10	9	15	20	18
<b>Median asset portfolio:</b>						
Excluding home .....	\$3,500	\$0	\$0	\$5,100	\$200	\$0
Including home .....	17,000	200	0	30,100	6,300	200

<sup>1</sup> Assets of married disabled-worker beneficiaries include the assets of their spouses

Source: NBS Report No. 12, table 7.

activity that would usually be considered a return to work. The impact of work incentive features included in the law can be understood only by undertaking a finer-grained analysis, which will be facilitated by a set of return-to-work questions built into the NBF.

### Conclusion

If the NBS, like its 1968-69 predecessor, had been only a cross-sectional survey, then these findings would increasingly be of only historical interest. Samples of persons coming onto the Social Security rolls more than a decade ago are becoming a more and more dated guide to the characteristics of today's new beneficiaries. As a portrait of a cohort, they are necessarily skewed.

For example, we have observed that most recently retired workers are in



good health, but for how long does this good health last? Similarly, several of the NBS articles have demonstrated that earnings—either the beneficiary's own or a spouse's—are still an important source of income even after benefit receipt. But sooner or later these aging workers will drop out or be forced out of the labor force, and what happens to their economic situation then? As a final example, the distribution of asset holdings found at the beginning of a "Social Security career" is not necessarily a reliable guide to the role

of assets in later years. In some cases assets may be spent down, gradually or in response to sudden emergencies (for example, a serious medical episode or the death of a spouse), while in others assets may be conserved or even augmented. Where these changes leave different subgroups after a number of years on the Social Security rolls cannot be predicted in the absence of hard data.

The structure of the New Beneficiary Data System makes it possible to answer such questions. The gradual

accumulation of administrative record data and the addition of responses from the NBF will expand and extend the usefulness of the 1982 survey. The profile of a Social Security cohort developed in the reports discussed here can now be interpreted in a cross-time perspective. These studies are therefore regaining importance as a guide to future research that takes full advantage of the ever-increasing wealth of data in the New Beneficiary Data System.

### Notes

*Acknowledgments:* A survey article of this kind inevitably relies on the work of others. I am particularly indebted to Sally R. Sherman for providing me with a compilation based primarily on the abstracts of the reports discussed here, and of course to the authors of the reports.

<sup>1</sup> The NBS sampled men and women separately, and assigned weights according to the probability of selection. This process permitted accurate estimates of persons,

Table 16.—Percent of new retired-worker beneficiaries and Medicare-only enrollees in good health, by different health measures, 1982

Health measure	Retired-worker beneficiaries			Medicare-only enrollees
	Total	Men	Women	
Health status does not limit work for pay .....	66	64	69	88
Not bedridden or wheelchair bound .....	97	97	96	98
Can perform all functional activities with some or no difficulty (except lift 25 or 50 pounds) .....	66	68	64	85
Spent less than 1 week in bed in last 12 months .....	83	84	82	86
No health conditions .....	21	19	22	33

Source: NBS Report No. 3, table 1.

Table 17.—Number and percent of disabled-worker beneficiaries with health insurance coverage, by age, marital status, and type of coverage at time of interview

Age and marital status	Total number	Percent with—		Non-Medicare coverage			
		Any coverage	Medicare coverage	Total	Medicaid	CHAMPUS	Other
Total .....	207,301	86.3	49.7	72.4	16.1	11.6	52.9
Under age 35							
Married:							
Spouse employed .....	3,307	92.2	55.9	79.4	12.8	5.4	65.0
Spouse not employed .....	3,382	73.3	46.3	58.0	29.8	7.7	26.0
Not married .....	14,647	78.8	51.7	60.6	42.3	4.0	20.0
Age 35-44							
Married:							
Spouse employed .....	6,578	88.2	49.6	80.5	5.8	5.8	72.9
Spouse not employed .....	5,241	75.6	48.3	50.1	16.7	12.6	24.9
Not married .....	7,844	78.0	52.1	57.4	25.7	8.0	32.2
Age 45-54							
Married:							
Spouse employed .....	15,715	89.3	51.6	81.2	9.5	10.1	71.2
Spouse not employed .....	13,802	84.7	53.7	69.7	11.0	14.6	51.9
Not married .....	13,539	87.0	52.2	66.9	30.4	10.8	33.6
Age 55-64							
Married:							
Spouse employed .....	33,456	91.1	46.3	80.8	6.7	12.3	71.6
Spouse not employed .....	55,704	88.9	49.2	76.6	9.9	14.9	61.6
Not married .....	34,086	83.6	49.1	67.4	22.0	11.6	41.1

Source: NBS No. 19, table 5.

whatever their marital status. However, in many couples both spouses receive Social Security benefits, and the couple might have entered the sample as a result of the selection of either the husband or the wife. Accordingly, a proper weighted count of couples is not the same as a count of the persons in them. Although it is advisable to treat the couple as a unit when studying economic circumstances, simply combining the weights of all the couples selected for the NBS sample would result in an overcount. The NBS analyses therefore often focused separately on "married women and their husbands" and "married men and their wives."

<sup>2</sup> Holden's work was part of a comprehensive report on these issues prepared by SSA's Office of Research and Statistics for Congress.

<sup>3</sup> The formula by which the PIA is computed has changed over time, and different formulas apply to different individuals. When the PIA is the focus of interest, it is important to note that some NBS sample cases, especially those born in 1915 and 1916, had comparatively high PIA's because of the double-indexed formula applied to their earnings records, while others had somewhat lower PIA's because they were subject to the transitional provisions (resulting in what is sometimes referred to as the "notch"); disabled workers almost always had PIA's computed using the current post-transition procedure that made their benefit amount lower still. These differences should be kept in mind when comparing sample subgroups whose birth years differ.

### *Compilation of Reports From the New Beneficiary Survey*

Before the end of the year the Office of Research and Statistics plans to publish a compilation of all the reports in the New Beneficiary Survey series. If you are interested in obtaining a copy of the compilation, please let us know by calling 202-282-7138, or by writing to the following address:

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