

# Retirement History Study's First Four Years: Work, Health, and Living Arrangements

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*This report describes some of the changes that have taken place over a 4-year period in the lives of the cohort of retirement age persons being followed by the Social Security Administration's Retirement History Study. Changes in work life, health, and family life and living arrangements are noted for men and women separately as they aged from the preretirement years (58 to 63) to the more typical retirement ages (62 to 67). The descriptive information presented here will be followed by a series of in-depth analyses examining the ways retirement affects the other changes experienced by this cohort of individuals as they begin the retirement process.*

THE DECADE between ages 60 and 70 is generally one that brings many changes in the lives of most Americans. Retirement from an adult lifetime of working for a living is, of course, the major event associated with this decade. But, along with retirement may come other changes—changes in health, family life and living arrangements, and other aspects of life style and well-being—that may or may not be related to withdrawal from the labor force. Age 65 has come to be the customary age for retirement and the beginning of old age—a new stage in the life cycle. Whether or not the arbitrary dividing line of age 65 as the beginning of old age does accurately reflect the pattern for all individuals, the changes in physical functioning, the death of friends and family members, and a reduction in social roles are often noted for persons in this age group.

To learn the patterns of retirement and the relationship of this event to other changes that take place among individuals in their sixties, the Social Security Administration is conducting the Retirement History Study (RHS). The study is designed to collect information in a broad range of areas from the same individuals at various times both before and after retirement.<sup>1</sup>

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<sup>1</sup> See Lola M. Irelan, "Retirement History Study Introduction," *Social Security Bulletin*, November 1972.

The RHS sample is tailored to the study of withdrawal from worklife. Keeping in mind the standard retirement age of 65 and the inclination toward retirement at even younger ages, a national sample of those aged 58–63 was chosen in the hope of including persons in their last years of work before they retire. Because this study is concerned specifically with retirement, women in that age range living in the same household as their husbands were not included. Pretesting in two cities indicated that most wives in this generation thought of retirement in terms of their husbands' retiring. Survey data were first collected in 1969 and will be gathered every 2 years until those in the sample reach ages 68–73.

In the spring of 1969, baseline data were collected from 11,153 members of the 1905–11 birth cohort. The work status, health, living arrangements, activities and expenditures, and financial assets of this cross-section sample have been analyzed in a series of detailed reports.<sup>2</sup>

A very brief review of these reports summarizes the status of this cohort in 1969. When RHS respondents were aged 58–63, four-fifths of the men and three-fifths of the women were working. Most of the men were married; widows predominated among the sample of nonmarried women. More than half the sample members lived alone or with a spouse only. Small proportions of their households included children under age 18. Most respondents considered their health better or the same as that of other people their age; about

<sup>2</sup> See Dena K. Motley, "Health in the Years Before Retirement," *Social Security Bulletin*, December 1972, and "Paying for Health Care in the Years Before Retirement," *Social Security Bulletin*, April 1975, Janet Murray, "Family Structure in the Years Before Retirement," *Social Security Bulletin*, October 1973, and "Activities and Expenditures of Preretirees," *Social Security Bulletin*, August 1975, Karen Schwab, "Early Labor-Force Withdrawal of Men: Participants and Non-participants Aged 58–63," *Social Security Bulletin*, August 1974, Sally R. Sherman, "Assets on the Threshold of Retirement," *Social Security Bulletin*, August 1973, and "Labor-Force Status of Nonmarried Women on the Threshold of Retirement," *Social Security Bulletin*, September 1974.

two-fifths of them said that health limited their ability to work or "get around." Most of the married men owned their own homes as did about half the nonmarried sample members. Median incomes for married couples, nonmarried men, and nonmarried women were approximately \$8,000, \$4,000, and \$3,000, respectively.

As the study progresses, analyses based on the longitudinal data will be used to answer such questions as: Why do some people retire before age 65? What is the relationship between health and retirement? Does retirement affect the patterns of financial support among family members? What are the income-replacement rates experienced by different groups of retirees? To what extent do retirees draw on their assets for support during retirement? How much do expenditures of different types change for retired persons?

This report describes changes that have occurred in the first 4 years of the study. It covers the areas of work and retirement, of health, and of family life and living arrangements. A companion article in this issue of the *BULLETIN* describes income level and income changes during the same period.<sup>3</sup>

By 1973, when RHS respondents were aged 62-67, the sample had dropped from 11,153 to 8,928 respondents. Of the 2,225 persons not reinterviewed in 1973, 984 had died and the remainder refused to participate or could not be located.<sup>4</sup> This report includes only those sample members who were reinterviewed in 1973. The information reported here on respondents' 1969 characteristics refers to the remaining members of the sample and will not always correspond to the data reported in the 1969 baseline studies. Also included are a small number of women who married between the time they were chosen for the sample and the time they were interviewed in 1969.

The years from 1969 to 1973 brought major changes for the remaining sample members in areas such as labor-force participation and less striking change in others—family life, for example. Although considerable variation will un-

doubtedly occur in the extent of change for different population subgroups, this summary report notes changes by sex only. It begins with a discussion of change in work status and moves on to health and family life and living arrangements.

## WORK AND RETIREMENT

Any "stepping down" from an occupation, even if the individual moves to another type of work, may be considered a retirement. The retired athlete or military officer fits this conception. Retirement may be viewed as any significant reduction in time spent at paid employment or as a strict cut-off between some paid work and none at all. The concept is commonly reserved, though, for work stoppage by persons past age 55 or 60. The receipt of pension income may be part of this concept. The change in work status between the week of the interview in 1969 and the week of the interview in 1973 is the basis for a working definition of retirement in this article. Respondents who said they were working or had a job but were not at work at the time of the interview were classified as working, if they were looking for work, keeping house, said they were retired, or were in another category, they were considered as not working.<sup>5</sup>

### Change in Work Status

As the men in the sample went from ages 58-63 to ages 62-67, nearly 40 percent of them stopped working (table 1). Most of those who stopped reported themselves to be retired in 1973. Only 2 percent of all men at these ages were working in 1973 after not working in 1969—a hint that very few retired men return to work. Of those few who did return to work in 1973, most had been looking for a job in 1969. The balance between those who retired and those who returned to work left the proportion of men working in 1973 at 47 percent, a significant decline from the 84-percent labor-force participation rate in 1969.

<sup>3</sup> Alan Fox, "Work Status and Income Change, 1968-72: Retirement History Study Preview," pages 15-31 in this issue.

<sup>4</sup> See the technical note in the next article, pages 28-31.

<sup>5</sup> The following analyses of labor force participation were based on the first wave of 1969 RIIS data. Karen Schwab, *op cit*, Sally R. Sherman, *op cit* September 1974, and Joseph F. Quinn, *The Microeconomics of Early Retirement: A Cross Sectional View*, unpublished report prepared for the Social Security Administration, 1975.

TABLE 1—Change in work status, 1969-73 Percentage distribution of respondents, by sex

Work status, 1973	Work status, 1969						
	Total	Working <sup>1</sup>	Looking for work	Keeping house	Retired	Unable to work	Other
Men							
Total number	6,414	---	---	-	---	--	-
Total percent <sup>2</sup>	100	84	2	( <sup>1</sup> )	5	5	3
Working <sup>1</sup>	47	46	1	( <sup>1</sup> )	0	0	( <sup>1</sup> )
Looking for work	1	1	0	( <sup>1</sup> )	0	0	( <sup>1</sup> )
Keeping house	( <sup>1</sup> )	( <sup>1</sup> )	0	( <sup>1</sup> )	0	2	( <sup>1</sup> )
Retired	43	33	1	( <sup>1</sup> )	5	2	2
Unable to work	7	3	( <sup>1</sup> )	( <sup>1</sup> )	1	( <sup>1</sup> )	1
Other	1	1	( <sup>1</sup> )	0	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Women							
Total number	2,514	--	--	-	--	--	--
Total percent <sup>2</sup>	100	58	2	33	2	3	2
Working <sup>1</sup>	23	31	1	1	( <sup>1</sup> )	0	( <sup>1</sup> )
Looking for work	1	( <sup>1</sup> )	0	( <sup>1</sup> )	0	0	0
Keeping house	41	13	1	25	1	1	1
Retired	18	13	( <sup>1</sup> )	4	1	( <sup>1</sup> )	( <sup>1</sup> )
Unable to work	6	1	( <sup>1</sup> )	2	( <sup>1</sup> )	1	( <sup>1</sup> )
Other	1	( <sup>1</sup> )	0	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )

<sup>1</sup> Includes those with a job but not at work  
<sup>2</sup> All distributions expressed as percentage of total number  
<sup>3</sup> Less than 0.5 percent

Among the women interviewed in both 1969 and 1973, only 58 percent were working in 1969, compared with 84 percent of the men. Roughly 20 percent of the original sample of women had never worked. Only 33 percent of the women were working in 1973. Thirty-one percent were employed in both years, compared with 46 percent of the men. Twenty-eight percent of the women left work in the 4-year period. Among the women, only 2 percent began working between 1969 and 1973.

The changes in work behavior are summarized in the tabulation that follows, which gives the percentage distributions for men and women by work status.

Worked in—	Men	Women
Total percent	100	100
1969 and 1973	46	31
1969 only	38	28
1973 only	2	2
Neither year	14	39

### Change for Workers and Nonworkers

The differences in labor-force change between men and women (3 in 10 of the women left work,

compared with 4 in 10 of the men) are related to the fact that women were less likely than men to be working at the time of the first interview.<sup>6</sup> When only those who were working in 1969 are considered, the retirement rates for men and women workers are similar. As table 2 shows, of those who were working in 1969, 44 percent of the men and 47 percent of the women were not working in 1973. Although the rates at which men and women workers stopped work during this period are practically the same, the women were much less likely than the men to report that they are currently retired. Women who stopped work reported themselves as "keeping house" as frequently as they considered themselves retired.

### Self-Defined Retirement

In both 1969 and 1973, sample members were asked whether they considered themselves completely retired, partly retired, or not retired. The changes in self-defined retirement correspond roughly to changes in actual work status. Forty percent of the men stopped work between the two interviews and 32 percent of the men changed their self-defined retirement status from not retired in 1969 to completely retired in 1973 (table 3). Another 13 percent changed from not retired to partly retired. Twenty-eight percent of the women stopped work and 28 percent changed their definition from not retired to completely retired.

<sup>6</sup> See Lenore E. Bixby, "Retirement Patterns in the United States: Research and Policy Interaction," *Social Security Bulletin*, August 1976, for a more detailed analysis of the 1973 work status of those working in 1969.

TABLE 2—Work status in 1973 for workers and nonworkers in 1969. Number and percentage distribution of respondents, by sex

Work status	Men		Women	
	Working	Not working	Working	Not working
Total number	5,351	1,063	1,471	1,043
Total percent	100	100	100	100
Working	56	10	52	5
Looking for work	1	1	1	( <sup>1</sup> )
Keeping house	( <sup>1</sup> )	1	22	69
Retired	39	63	22	14
Unable to work	4	24	2	11
Other	1	2	1	1

<sup>1</sup> Less than 0.5 percent

TABLE 3—Change in self-defined retirement status, 1969–73  
Percentage distribution of respondents, by sex

Retirement status, 1973	Retirement status, 1969 <sup>1</sup>			
	Total	Completely retired	Partly retired	Not retired
Men				
Number Total Reporting	6,367	-	-	-
Total percent <sup>2</sup>	100	8	12	80
Completely retired	48	12	4	32
Partly retired	16	1	3	13
Not retired	36	(*)	1	36
Women				
Number Total Reporting	2,108	-	-	-
Total percent <sup>2</sup>	100	23	11	66
Completely retired	55	21	6	28
Partly retired	15	1	3	10
Not retired	30	1	1	28

<sup>1</sup> Question asked only of those who had worked since 1949  
<sup>2</sup> All distribution expressed as percentage of total number  
<sup>3</sup> Less than 0.5 percent

### Retirement and Age

The frequency with which men and women stopped work between 1969 and 1973, by their age in 1973, is shown in chart 1. This measurement does not precisely pinpoint the age at retire-

ment (respondents could have stopped as much as 4 years earlier). It does, however, show an increase until age 65, after which a slight decline in retirement occurs for this population. Of course, some respondents had already stopped working by 1969 or had never worked and others were still working in 1973 and do not plan to retire until a later age. The proportion of men and women working in 1969 and not working in 1973 shows that the age pattern of retirement is the same for men and women when the women's overall lower participation rate in 1969 is considered.

### Retirement and Occupation

Variations in the retirement rate for different occupational groups are shown in table 4 for men and women separately. Among the men, craft workers, clerical workers, and operatives left the labor force more frequently during the 4-year period than those whose longest jobs in 1969 had been in other occupations. Farmers and farm laborers were least likely to stop working in the 4-year period. Many farm laborers had already stopped working by 1969, a larger proportion of farmers, on the other hand, worked in both 1969

CHART 1—Percent of all respondents working in 1969 but not in 1973, by age and sex

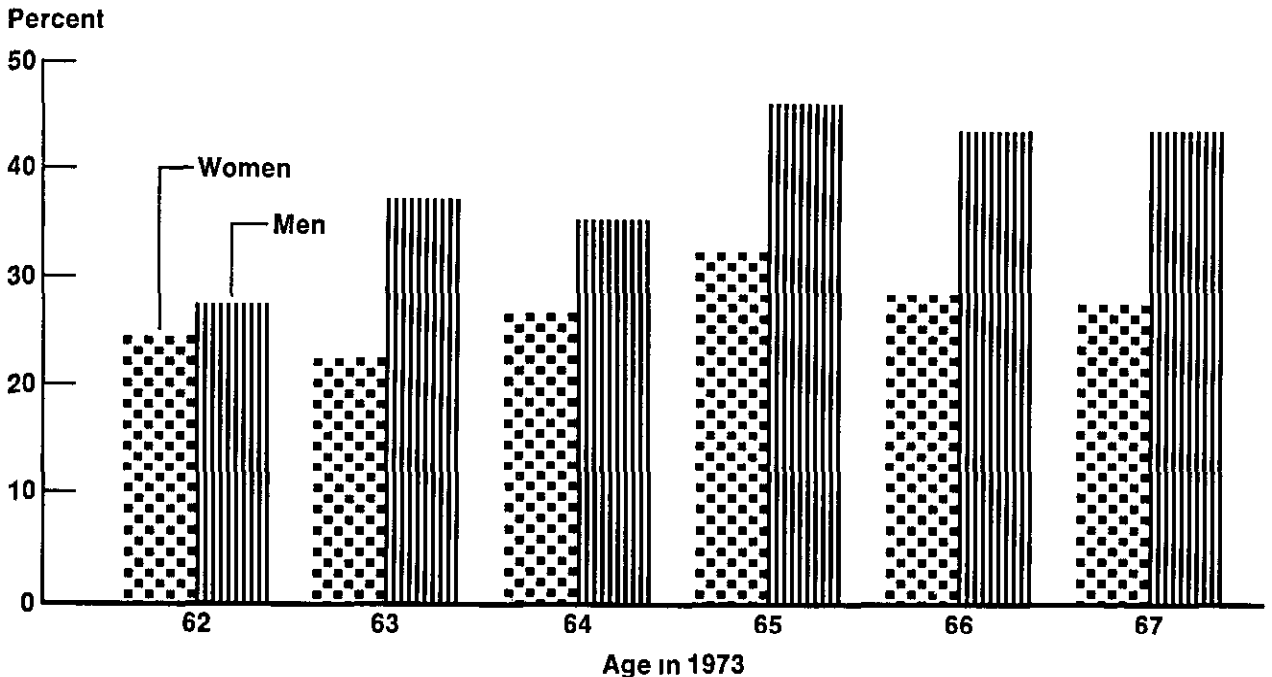


TABLE 4—Change in work status, 1969–73, by occupation on longest job, 1969 Number and percentage distribution of respondents, by sex

Work status, 1969–73	Occupation on longest job, 1969										
	Professional, technical	Farmers	Managers	Clerical	Sales	Crafts men	Operatives	Private household	Service	Farm laborers	Laborers
Men											
Number Total Reporting	538 538	640 640	989 989	322 322	228 228	1 425 1 425	1,271 1,271	9 9	333 333	151 151	444 444
Total percent	100	100	100	100	100	100	100	( <sup>1</sup> )	100	100	100
Worked in—											
1969 and 1973	54	64	54	42	60	41	38		47	49	37
1969 only	37	28	33	41	39	43	42		35	24	37
1973 only	1	1	2	1	3	1	2		3	2	3
Neither year	8	9	12	16	8	15	20		15	25	23
Women											
Number Total Reporting	313 313	25 25	153 153	493 493	150 150	27 27	467 467	247 247	391 391	25 25	20 20
Total percent	100	100	100	100	100	100	100	100	100	100	( <sup>1</sup> )
Worked in—											
1969 and 1973	36	60	48	38	40	33	21	33	32	4	
1969 only	39	20	26	31	27	33	28	26	28	16	
1973 only	3	0	1	2	5	4	1	4	2	0	
Neither year	21	20	25	28	28	30	50	37	38	80	

<sup>1</sup> Not computed, base less than 25

and 1973 Sales workers, next to the farmers and farm laborers, were least likely to stop working during this period

Other studies have found that self-employed persons and those in managerial positions work longer (to older ages) than other workers This finding is supported by the RHS data that show professionals and managers most likely to be employed in both years, after farmers and sales workers<sup>7</sup>

Among the women, those in professional and technical jobs and craft and clerical workers were most likely to have left the labor force during the 4-year period Like the men, women farmers and farm laborers were least likely to stop working Farm laborers had the highest proportion not working in either year, farmers had the highest proportion working in both years As might be expected, however, the numbers of women farmers and farm laborers are small The next groups among the women least likely to stop work were managers, private household workers, and those in sales

<sup>7</sup> Lenore E Bixby, *ibid*, distinguished directly between wage and salary workers and the self-employed in the RHS Men who were self-employed in 1969 were much less likely to retire in 1973 than wage and salary workers

### Reasons for Leaving Last Job

Reasons given for leaving their last job by men and women who retired between 1969 and 1973 are shown in table 5 For both men and women health-related reasons were cited most often If the categories that might reflect a desire to retire or compulsory retirement (“to draw pension benefits,” “wanted to stop working,” “age,” and “desire to reduce amount of work”) are grouped, the combined category becomes the largest 51 percent of the men and 44 percent of the women gave one of these reasons<sup>8</sup>

Retired men were somewhat more likely than the women to report that they stopped work in order to draw a pension or because of age On the whole, however, the reasons given are nearly the same for men and women who had left work

### Change in Number of Hours Worked

With its focus on the process of retirement, the RHS can shed light on the question of whether

<sup>8</sup> Lenore E Bixby, *ibid*, notes that health declines in importance as a reason for retirement with age Those who retired closer to age 65 were less likely to cite health as a reason for leaving the last job than those who retired early

TABLE 5—Reason for leaving last job for persons working in 1969 but not in 1973. Number and percentage distribution of respondents, by sex

Reason for leaving last job	Men	Women
<b>Number</b>		
Total .. .. .	2 391	695
Reporting .. . . .	2 231	642
<b>Total percent.</b>	100	100
<b>Desire to retire or age</b>	51	44
To draw pension benefits .. . . .	20	15
Age .. . . .	19	15
Wanted to stop working .. . . .	10	12
To reduce amount of work .. . . .	2	2
<b>Health</b>	30	30
Job-related reasons .. . . .	9	10
Other .. . . .	10	16

retirement is a gradual process involving a change from full-time to part-time work before complete withdrawal from the labor force or a discrete event in which persons shift from full-time work to no work at all. An examination of the change in the number of hours worked per week on the current job in both 1969 and 1973 can help in assessing to what extent reducing the number of hours worked is used to ease out of the labor force.

Of the men who worked in both 1969 and 1973, 15 percent shifted from full-time to part-time work in the 4-year period, 19 percent of the women made a similar shift (table 6). Only very small proportions—2 percent and 3 percent, respectively—of either group shifted from part-time to full-time work. About a third of the small group of men who were already working part time in 1969 returned to full-time work in 1969. This return to full-time work was less common among the women. When those who worked full time in 1969 are considered separately, as they are in the tabulation that follows, 16 percent of the men and 24 percent of the women shifted from full-time to part-time work. As the persons who changed from full-time to part-time work between 1969 and 1973 are studied, their complete

Hours worked 1973	Hours worked, 1969 <sup>1</sup>			
	Men		Women	
	Part time	Full time	Part time	Full time
<b>Number</b>				
Total .. . . .	168	2 591	138	592
Reporting .. . . .	160	2,532	136	572
<b>Total percent</b>	100	100	100	100
Part time .. . . .	66	16	86	24
Full time .. . . .	34	84	14	76

<sup>1</sup> Part time work, less than 35 hours; full time, 35 hours or more.

retirement pattern will be noted. These first data suggest that, although work reduction may not be the most common pattern of retirement, it does occur for a small proportion of persons at these ages, with women more likely to change to part-time work before retirement than men.

### Summary

Preliminary analysis indicates similarities in the changes in the work behavior of men and women. Workers in 1969 had left the labor force in nearly equal proportions by 1973. Despite the women's lower participation rate, the age pattern of retirement is the same for men and women. They gave similar reasons for leaving their last jobs. Very few of those not working in 1969 returned to work. A shift from full-time to part-time work—one way of approaching retirement—was the choice of nearly a fifth of those surveyed. Working women are more likely than working men to reduce the number of hours they work per week. A smaller proportion of all women left the labor force between 1969 and 1973, but they had a lower overall participation rate in 1969.

### HEALTH

Medical studies asking to what extent illness and disability are an inevitable part of the aging process have concluded that serious disabling illness is not normal for the majority of the aged and that most old people are healthy enough to carry on their major activity most of the time.<sup>9</sup> Many of the illnesses of old age are reversible, and most older persons are optimistic about their health, despite their aches and pains and perhaps impaired vision and/or hearing.<sup>10</sup>

The RHS is concerned not only with changes in health that occur as people age, but also with the relationship between health and retirement. As the baseline study on the health of respondents notes, in the United States and other industrial countries no support has been found for the notion

<sup>9</sup> See *Normal Aging Reports from the Duke Longitudinal Study, 1955-1969*, Erdman Palmore (editor), Duke University Press, 1970.

<sup>10</sup> Matilda White Riley and Anne Foner, *Aging and Society—Volume One: An Inventory of Research Findings*, Russell Sage Foundation, 1968, pages 292ff.

TABLE 6—Change in number of hours worked<sup>1</sup> on current job, 1969–73 Percentage distribution of respondents, by sex

Hours worked, 1973	Hours worked, 1969					
	Men			Women		
	Total	Part time	Full time	Total	Part time	Full time
Number						
Total	2 960			776		
Reporting	2 692			701		
Total percent <sup>2</sup>	100	6	94	100	19	81
Part time	19	4	15	36	16	19
Full time	81	2	79	64	3	62

<sup>1</sup> Part time work, less than 35 hours, full time, 35 hours or more

<sup>2</sup> All distributions expressed as percentage of total number

that retirement is detrimental to the health of older persons<sup>11</sup> Recent research on retirement and health has focused on the extent to which poor health makes workers retire, especially before age 65 Studies based on the first RHS data show a strong relationship between poor health and early retirement<sup>12</sup> Future research using the longitudinal data from RHS will help to answer this question more definitively

### Subjective Evaluation

One measure of health status included in the RHS is based on the respondent's evaluation of the state of his or her own health, compared with that of others In both 1969 and 1973, RHS respondents were asked "Is your health, better, worse, or the same as that of other people your age?" Among both men and women in that period, the proportion who considered their health to be better than that of their age peers decreased, although only by a few percentage points (table 7) The proportions considering their health worse than that of others stayed nearly the same Although these trend data show a slight overall decline in self-assessed health, the figures showing changes from one status to another indicate a good deal of shifting Among the men reporting in 1973, 26 percent lowered their health self-

<sup>11</sup> See Dena Motley, *op cit*, December 1972

<sup>12</sup> See Karen Schwab, *op cit*, and Joseph Quinn, *op cit* See also Lenore E Epstein, *op cit*, and *Reaching Retirement Age Findings From a Survey of Newly Entitled Beneficiaries* (Research Report No 47), Social Security Administration Office of Research and Statistics, 1976 Findings from that survey also show health as an important reason for early retirement

evaluation and 17 percent raised their self-ratings Men and women show little difference in their responses, and other measures of specific limiting health conditions show that the health of men and women is substantially the same at these ages With this information should come the reminder that these data are collected from the remaining members of the original sample of persons aged 58–63 Persons who were ill in 1969 and who died before the 1973 interview are, of course, not included in this report, and the decline in their health is not reflected here

### Limiting Health Conditions

In addition to the self-assessment of health just discussed, each RHS respondent is asked whether health limits how well he or she "gets around" or the kind or amount of work or housework he or she can do These measures also indicate a slight decline in the health in the group as a whole More respondents reported having limited mobility in 1973 than in 1969 (table 8) For both men and women, the proportion who incurred a limitation in the 4-year period is larger than the proportion who in 1973 no longer had limited mobility although they had reported a limitation in 1969 The proportions are similar for men and women

TABLE 7—Change in self-assessed health, 1969–73 Percentage distribution of respondents, by sex

Self-assessed health, 1973	Self-assessed health, 1969			
	Total	Better than peers	Same as peers	Worse than peers
Men				
Number				
Total	6,414			
Reporting	5,950			
Total percent <sup>1</sup>	100	37	45	18
Better than peers	30	18	10	1
Same as peers	50	16	28	6
Worse than peers	20	3	7	11
Women				
Number				
Total	2,514			
Reporting	2,268			
Total percent <sup>1</sup>	100	39	41	20
Better than peers	34	23	9	2
Same as peers	48	14	26	8
Worse than peers	18	2	6	10

<sup>1</sup> All distributions expressed as percentage of total number

Health conditions limiting the kind or amount of work respondents can engage in are more common than mobility limitations. About one-fourth of all respondents said they had a work-limiting health condition in both years (table 8). For both men and women, a larger proportion reported a work limitation in 1973. Men were somewhat more likely than women to develop a health-related work limitation between 1969 and 1973 and women were more likely than men to be free of work-limiting health conditions in 1973 that they reported having in 1969.

The two types of limitation are not mutually exclusive—an individual may have a mobility limitation that does not constitute a work limitation and vice versa, or he may have a condition that limits both mobility and work. Table 8 shows

TABLE 8—Change in presence of mobility and work limitation, 1969-73. Number and percentage distribution, by sex

Limitation in—	Presence of mobility limitation		Presence of work limitation		Presence of mobility and/or work limitation	
	Men	Women	Men	Women	Men	Women
Number						
Total	6,414	2,514	6,414	2,514	6,414	2,514
Reporting	6,397	2,507	6,410	2,511	6,397	2,507
Total percent	100	100	100	100	100	100
1969 and 1973	17	17	23	23	29	27
1969 only	9	10	7	11	8	11
1973 only	15	13	19	16	19	16
Neither year	59	60	49	50	45	46

the incidence of mobility and/or work limitation. More respondents are classified as limited in both years by this combined measure than by either work limitation or mobility limitation separately. Table 8 shows that the two health measures are not completely overlapping or completely independent.

Only those who said that their health limited the kind or amount of work they could do were asked about the extent of severity of the limitation. As table 9 shows, four-fifths of the men who had a work limitation in 1969 did not need help boarding a bus. A larger proportion of the women than of the men with a work limitation needed help boarding a bus or were housebound or bedfast. Information in this table includes only those with a current limitation.

For all men and all women, the change in the extent of the work limitation is examined in

TABLE 9—Extent of limitation for persons with health-related work limitation, 1969-73. Number and percentage distribution of respondents, by sex

Extent of limitation	Men		Women	
	1969	1973	1969	1973
Number				
Total	2,065	2,808	855	994
Reporting	2,048	2,784	839	966
Total percent	100	100	100	100
Needs no help with boarding a bus	81	81	76	71
Needs help with boarding a bus	3	7	6	11
Housebound	10	5	8	6
Bedfast	7	7	11	12

table 10. Eleven percent of the men and 15 percent of the women experienced improved health as measured by the presence and severity of work limitation. Either they no longer had the limitation they reported in 1969 or the severity of a continuing work limitation had lessened. The health of a larger proportion of both men and women, however, was worse, according to this measure. The health of the remainder stayed the same.

In agreement with the respondents' comparative self-assessments of their health, as indicated by reported limitations, an overall decline occurred in the 4-year period. Little difference between the health status of men and women is seen.

### Receipt of Health Care

Although the measures of health status do not indicate that women at these ages are more or less healthy than men, women were more likely than men to have seen a physician during the previous year in both 1969 and 1973. More than half the individuals in each group visited a physician in both years (table 11). More persons in

TABLE 10—Change in extent of health-related work limitation, 1969-73. Number and percentage distribution of respondents, by sex

Extent of limitation <sup>1</sup>	Men	Women
Number		
Total	6,414	2,514
Reporting	6,384	2,446
Total percent	100	100
Better than 1969	11	15
Same as 1969	68	64
Worse than 1969	22	21

<sup>1</sup> Based on change from one of the following categories to another: no limitation, able to use public transportation without help from others, not able to use public transportation without help, housebound, and bedfast.



TABLE 11—Change in receipt of physician and hospital care, 1968-72<sup>1</sup> Number and percentage distribution of respondents, by sex

Received care in--	Receipt of physician care		Receipt of hospital care	
	Men	Women	Men	Women
Number				
Total .. . . .	6 414	2 514	6 414	2 514
Reporting . . . . .	6,308	2 473	6 400	2,511
Total percent ...	100	100	100	100
1969 and 1973 ..	51	60	4	3
1969 only . . . .	12	11	9	8
1973 only . . . .	19	15	14	12
Neither year . . .	17	14	74	78

<sup>1</sup> Refers to the full year before the interview

each group saw a doctor only in 1972 than visited a doctor only in 1968. The result was an overall increase in physician visits for the full period. Very few respondents spent a night in a hospital during the year before the interview although the incidence of hospital care increased in 1973 (table 11).

About 30 percent of both the men and the women said they were postponing some sort of medical care or treatment even though they thought something should be done about a specific condition in 1969 and in 1973, as the figures that follow show.

Sex and year	Percent post-poning care
Men	
1969 -----	26
1973 -----	28
Women	
1969 -----	30
1973 -----	32

Women were somewhat more likely than men to postpone care, and small increases in postponement occurred over the 4 years. The reasons given by men and women for postponement varied considerably. Almost half the women who were postponing care in 1973 gave financial reasons for the delay, compared with 36 percent of the men (table 12). Men were more likely than women to cite fear or apathy as reasons for putting off medical attention.

### Paying for Health Care

By 1973, almost all respondents were covered by some type of health insurance. This near-

TABLE 12—Reason for postponing health care, 1973 Number and percentage distribution of respondents, by sex

Reason for postponement	Men	Women
Number		
Total .. . . .	1 829	805
Reporting .. . . .	1 789	792
Total percent. . . . .	100	100
Financial .. . . .	36	49
For convenience . . . . .	9	9
Emotional .. . . .	16	12
Because of apathy....	18	12
Other .. . . .	20	18

total coverage represents a large increase over 1969 and is probably explained by Medicare eligibility at age 65. In 1969 only 84 percent of the men and 77 percent of the women had health insurance coverage (table 13). Women were less likely to be working in 1969 than were men, and the analysis of 1969 health-care expenditures indicates a strong relationship between current full-time employment and the possession of health insurance.<sup>13</sup> This relationship may help to explain why women were less likely than men to have insurance coverage at the earlier date.

### Summary

Changes in responses to RHS questions indicate some decline in health for the group as a whole as sample members aged from 58-63 to 62-67. Although the health of many respondents improved when measured in terms of work mobility limitations, it declined for a larger proportion. Along with this decline, receipt of medical care—physician visits and hospital stays—increased. Finally, probably as a result of attaining Medicare eligibility, more respondents possessed health insurance in 1973 than in 1969.

<sup>13</sup> Dena Motley, *op cit*, April 1975.

TABLE 13—Change in possession of health insurance, 1969-73 Number and percentage distribution of respondents, by sex

Possession of health insurance	Men	Women
Number		
Total .. . . .	6 414	2,514
Reporting . . . . .	5 308	2,116
Total percent. . . . .	100	100
With insurance in--		
1969 and 1973 .. . . .	81	75
1969 only . . . . .	3	2
1973 only . . . . .	14	21
Neither year .. . . .	2	3

## FAMILY LIFE AND LIVING ARRANGEMENTS

As they reach old age most people, in addition to relinquishing the work role, also relinquish the role of active parent, the other major activity of their middle years. More women than men lose their role as spouse. These life cycle events will require a reorganization of activity patterns and adjustments to the number of persons sharing a household. As the RHS progresses, the adjustments to the events of retirement, widowhood, and children leaving home will be examined. Changes in activity patterns will also be followed. For the present, only changes in marital status, household composition, housing arrangements, and family support patterns are discussed.

### Marital Status

The RHS sample includes all men aged 58-63 at the time of the first interview but only those women in the same age group who were not living in the same household as their husbands at the time of selection. Of the women in the sample—the majority (64 percent) of whom were widows at the time of the first interview—only 4 percent had married by 1973. Of the nonmarried men, 16 percent were married in 1973—an illustration of the fact that older men are more likely to marry (or remarry) than are older women.<sup>14</sup> Ninety-six percent of the married men were still married in 1973. When all the men in the sample are considered, 84 percent were married in both years and only 11 percent were not married at either interview (table 14).

<sup>14</sup> See Public Health Service, National Center for Health Statistics, *Remarriages United States, 1973*, page 5.

TABLE 14—Change in presence of spouse, 1969-73. Number and percentage distribution of respondents, by sex

Presence of spouse	Men	Women
Total number	6,414	2,514
Total percent	100	100
Spouse present in—		
1969 and 1973	84	1
1969 only	4	( <sup>1</sup> )
1973 only	2	4
Neither year	11	95

<sup>1</sup> Less than 0.5 percent

TABLE 15—Change in presence of children under age 18 in household, 1969-73. Number and percentage distribution of respondents, by sex

Presence of children under age 18 in household	Men	Women
Number		
Total	6,414	2,514
Reporting	6,412	2,514
Total percent	100	100
Children present in—		
1969 and 1973	6	( <sup>1</sup> )
1969 only	8	2
1973 only	( <sup>1</sup> )	( <sup>1</sup> )
Neither year	85	97

<sup>1</sup> Less than 0.5 percent

### Household Composition

The proportion of the population aged 65 and over living with relatives declined during the past 25 years as the incomes of the elderly have risen. In 1968, approximately 20 percent of all married couples and 40 percent of the elderly nonmarried men and women in the United States lived with relatives.<sup>15</sup> Attitude surveys indicate that aged persons prefer not to live with relatives, although many would like to live near them.<sup>16</sup> When asked what living arrangements would be preferable when they could no longer take care of themselves, most said they would prefer to have nursing care in their own homes or move to a nursing home rather than move in with relatives.<sup>17</sup> Among the generation represented by the RHS, even smaller proportions than among the 1968 elderly population may be expected to live with relatives as they become new members of the elderly population.

Changes in household composition are indicated by reports of change in the presence of children under age 18 and the presence of adult relatives in respondents' households. Although most men have living children (81 percent had living children in both years), no children aged 18 years or younger were present in the majority (85 percent) of their households in either survey year—an indication that children have passed age 18 before most fathers reach their sixties (table 15).

<sup>15</sup> Lenore E. Bixby et al., *Demographic and Economic Characteristics of the Aged* (Research Report No. 45), Social Security Administration, Office of Research and Statistics, 1975, pages 126-127.

<sup>16</sup> See for example, Glenn H. Beyer, "Living Arrangements, Attitudes, and Preferences of Older Persons" in *Social and Psychological Aspects of Aging*, Clark Tibbitts and Elinor Donohue (editors), Columbia University Press, 1962, page 362.

<sup>17</sup> Glenn H. Beyer, *op cit*, page 365.

TABLE 16—Change in presence of adult relatives in household, 1969-73 Number and percentage distribution of respondents, by sex

Presence of adults in household	Men	Women
Number		
Total	6 414	2 514
Reporting	6 414	2 513
Total percent.	100	100
Adults present in—		
1969 and 1973	6	19
1969 only	25	20
1973 only	2	4
Neither year	66	57

Minor children reached age 18 or left home in 8 percent of the men's households

Sixty-four percent of the women had living children in both years, but almost none of their households included a child aged 18 or under in either year This difference may be because the women in the sample are older as a group than the wives of the men in the sample and their children are also likely to be older

Women's households were more likely to include adult relatives than were men's (table 16) In most cases, these adult relatives are children of the respondent<sup>18</sup> One-fifth of the women's households included adult relatives in both years, another fifth had adult relatives in the household in the earlier year only Just 4 percent of the women's households gained an adult relative some time in the 4-year period A much smaller proportion (6 percent) of the men's households included adult relatives in both years One-fourth of these households lost adult relatives in the 4 years In only 2 percent of the cases did adult relatives join the men's households when they had not been there at the time of the initial interview

Despite the differences between men and women's households, the trend in household composition is clear Twenty percent of the women's and 25 percent of the men's households lost adult relatives, less than 5 percent gained an adult relative Further analyses of household composition will consider adult children separately from other relatives As noted earlier, the proportion of persons aged 65 and over who share a household

<sup>18</sup> Bureau of the Census, *Current Population Reports*, Series P-20, No 246, 1973 These data show that "other relatives" in the families with the head of household aged 55-64 are primarily children Of the 8.6 million families with head of household aged 55-64, 3.6 million had an own child in the household, but only 1.6 million had a child under age 18, for the other 2.0 million, the youngest child was past age 18

with other relatives, notably their children, has declined in recent decades This trend is likely to be continued by the RHS cohort as they live through old age Almost all of the men and most of the women reported themselves as heads of their own household, and either a child or sibling was named as head of household most often by the women who were not reported as heads

### Financial Relations Among Family Members

What changes in family support patterns can be expected for RHS sample members? On the one hand, most children have grown and left home, although some children may continue to receive support from their parents On the other hand, with the reduction in income that accompanies retirement, parents may begin to receive financial support from their children Studies based on the population aged 65 years and older, however, indicate that direct financial support from children is rare among the elderly<sup>19</sup>

Thus far these findings are supported by data from the first 4 years of the RHS In general, financial independence among family members is reflected in the data on family support patterns Women, however, are more likely than men to receive support from children, and men are more likely than women to contribute to the support of children Only 6 percent of the men who had living children received support from children in 1969, 1973, or both years (table 17) Many more of the women (29 percent) received support dur-

<sup>19</sup> See Jan Stehouwer, "Relations Between Generations and the Three Generation Household in Denmark," in *Social Structure and the Family: Generational Relations*, Ethel Shanas and Gordon Streib (editors), Prentice Hall, 1965, page 157 See also Lenore E Bixby et al, *op cit* (Research Report No 45), page 15

TABLE 17—Change in receipt of support from children, 1969-73 Number and percentage distribution of respondents, by sex

Receipt of support from children	Men	Women
Number		
Total with children	5 202	1,678
Reporting	5 145	1,670
Total percent	100	100
Received support in—		
1969 and 1973	1	10
1969 only	2	10
1973 only	3	9
Neither year	90	72

ing at least one year, and the proportion receiving support remained steady from 1969 to 1973. Very small proportions of both men and women received any financial support from siblings.

Eighteen percent of the men with children contributed to the support of their offspring in both 1969 and 1973 (table 18). The proportion of men who discontinued support in the 4 years is larger than the proportion who began support after 1969. Only 4 percent of the women lent financial support to children in both years. The women were also more likely to discontinue support than to begin support of children in 1973.

### Change in Expenditures

Retirement, the deterioration of health, the departure of children, and the loss of a spouse all portend adjustments in expenditures for various items in the budgets of RHS respondents. The reduction in expenditures required by the smaller incomes in retirement and the development of satisfying leisure activities to replace the work role are recognized as problems for retirees.<sup>20</sup>

At the same time that income declines, the desire—if not the need—to spend more for such things as leisure and medical care increases. Expenditures for medical care are rising, and some of the cost of this care may be met by insurance. *The cost of leisure activities is not.* On the other hand, some of the decline in income brought on by retirement may be offset by decreased spending for work-related items such as commuting costs, food away from home, and clothing.

In addition to the expenditure items that may change as individuals stop working, there are the constant items that must always be paid for—food and housing. Fewer persons in a household may mean less expense for food but higher per capita costs. Except for those who will complete mortgage payments during this period, housing costs—utilities, taxes, insurance, and rental payments for renters—will also rise. As retirees spend more time at home, they may need more fuel. Eventually they may need household help. Leisure activities are costly, especially those involving travel. Greater participation may be expected only for those whose incomes remain steady or

TABLE 18—Change in contribution to support of children, 1969–73. Number and percentage distribution of respondents, by sex

Support to children	Men	Women
<b>Number</b>		
Total with children . . . . .	5 202	1,678
Reporting . . . . .	5 086	1 652
<b>Total percent.</b> . . . .	100	100
<b>Contributed support in—</b>		
1969 and 1973 . . . . .	18	4
1969 only . . . . .	13	6
1973 only . . . . .	4	3
Neither year . . . . .	66	87

whose reduced income is balanced by decreased spending.

Even with a low level of inflation, everything will cost more as RHS respondents live through their retirement years. Now that social security benefits are periodically adjusted to compensate for changes in the Consumer Price Index, the incomes of beneficiaries under that program will keep up with rising prices.

Studies have shown that expenditures for food and housing are not as responsive to changes in income as is spending for clothing, education, recreation, personal care, and other services. The RHS is gathering selected information on the amounts spent for food, housing, transportation, vacation travel, entertainment outside the home, gifts, personal care, home services, and organizational memberships. Future analyses will delve into changes in expenditures and expenditure patterns for those who retire and those who continue working and among respondents experiencing different income changes.

### Summary

Marital status remained fairly stable for respondents in the first 4 years of the RHS. Few of the original group of nonmarried women subsequently married, and almost all the married men remained married. Sixteen percent of the nonmarried men in the original group had married by 1973.

Overall, the number of persons in respondents' households decreased between 1969 and 1973. The presence of children under age 18 was uncommon in the households of both men and women, and the proportion of households with adult relatives

(Continued on page 40)

<sup>20</sup> See Janet Murray, *op cit*, August 1975.

TABLE M-4—Selected social insurance and related programs Contributions and taxes collected, 1940-76

[In thousands]

Period	Retirement, disability, and survivor				Hospital insurance under OASDHI <sup>1,2</sup>	Unemployment		
	Old age and survivors insurance <sup>1,3</sup>	Disability insurance <sup>1,4</sup>	Federal civil service <sup>5</sup>	Railroad retirement <sup>2,4</sup>		State unemployment insurance <sup>6</sup>	Federal unemployment taxes <sup>7</sup>	Railroad unemployment insurance <sup>8</sup>
Fiscal year								
1940	\$604,694	--	\$131,880	\$120,907	--	\$853,955	\$107,523	\$49,167
1945	1,309,919	--	486,719	285,038	--	1,251,958	184,544	131,993
1950	2,106,388	--	662,262	550,172	--	1,094,406	226,306	18,855
1955	5,087,154	--	469,806	600,106	--	1,142,009	279,986	23,720
1960	9,842,685	\$987,079	1,509,695	606,865	--	2,164,757	341,108	161,912
1961	11,292,676	1,022,002	1,745,833	570,713	--	2,361,279	345,356	161,308
1962	11,454,643	1,020,866	1,759,409	564,218	--	2,709,253	452,638	155,259
1963	13,327,762	1,076,621	1,884,796	571,534	--	3,005,409	945,367	157,682
1964	15,502,726	1,143,161	2,036,419	593,477	--	3,043,408	846,567	156,057
1965	15,857,212	1,175,244	2,182,203	635,545	--	3,046,428	614,891	152,300
1966	17,865,947	1,556,652	2,277,013	683,458	\$908,797	2,961,878	561,014	148,411
1967	22,667,002	2,249,397	2,469,071	778,493	2,704,884	2,911,247	596,773	145,665
1968	22,662,430	2,699,368	2,808,230	814,327	3,557,662	2,597,675	600,980	139,696
1969	25,952,737	3,532,434	3,000,763	884,748	4,477,012	2,555,110	633,178	134,400
1970	29,954,673	4,141,358	3,735,518	918,832	4,846,096	2,558,065	769,639	130,898
1971	31,915,231	4,569,470	4,614,013	980,394	4,961,234	2,574,410	964,435	127,328
1972	35,710,725	4,852,996	5,292,976	1,008,383	5,289,673	3,209,521	1,010,869	119,516
1973	41,318,177	5,460,969	6,071,960	1,188,934	7,724,341	4,609,766	1,297,226	120,065
1974	48,454,693	6,234,425	7,175,825	1,411,333	10,606,551	5,212,639	1,454,371	118,362
1975	56,017,343	7,356,217	9,283,742	1,489,333	11,296,773	5,233,912	1,354,945	116,720
1976	59,554,690	7,797,092	10,706,295	1,525,144	12,039,194	( <sup>9</sup> )	1,531,107	118,241
1975								
July--	4,011,401	533,045	421,992	17,388	834,572	526,026	128,443	439
August ---	6,395,575	696,888	468,789	247,180	935,190	865,690	172,768	4,917
September .	3,845,664	749,744	449,052	- 2,857	1,163,338	31,571	6,500	22,722
October	3,456,988	459,673	459,673	14,397	707,283	321,501	69,755	631
November	5,387,158	515,303	418,629	272,262	807,418	517,892	91,389	2,343
December --	3,405,993	625,845	469,143	137,023	978,273	39,780	8,762	25,154
1976								
January--	4,350,338	588,452	543,963	16,246	912,691	200,202	93,807	515
February--	6,717,489	667,013	410,475	254,264	1,033,373	434,058	184,607	1,128
March	4,141,172	743,044	521,216	141,675	1,148,985	( <sup>9</sup> )	19,946	24,465
April----	6,030,051	817,396	442,437	79,477	1,190,404	( <sup>9</sup> )	248,255	2,085
May	7,499,566	744,998	434,010	203,331	1,150,324	( <sup>9</sup> )	417,112	2,026
June	4,313,296	764,663	5,670,543	144,759	1,177,343	( <sup>9</sup> )	89,762	31,915
July	4,412,439	624,143	456,220	19,872	977,613	( <sup>9</sup> )	133,078	1,527

<sup>1</sup> Represents contributions of employees, employers, and the self-employed in employments covered by OASDHI under the Social Security Act, on an estimated basis with suitable subsequent adjustments. Data for earlier years reflect former appropriation bases. Includes deposits by State under voluntary coverage agreements. Employee tax refunds deducted. Excludes transfer from general revenues.

<sup>2</sup> Excludes transfers between OASDHI system and railroad retirement account under the financial interchange provisions of the Railroad Retirement Act.

<sup>3</sup> Represents employee and Government contributions. Beginning 1968, also includes Foreign Service and contributory survivor programs for Federal judiciary and Tax Court. For civil service employee share includes voluntary contributions to purchase additional annuity. Government share includes Federal and District of Columbia agency contributions and, beginning 1968, Federal payment for current unfunded liability.

<sup>4</sup> Beginning 1959, net of tax refunds. Contributions for hospital insurance of railroad workers are collected and reported with railroad retirement contributions initially and are transferred once a year (usually in August) to the hospital insurance trust fund, data for that month only are adjusted by

the Treasury source to reflect the transfer.

<sup>5</sup> Excludes reimbursement from Treasury general funds for cost of benefits for persons not insured for cash benefits under OASDHI or railroad retirement. Includes contributions for hospital insurance coverage of railroad workers (principal amount only) see footnote 4 and beginning July 1973, premiums for voluntary coverage of uninsured individuals aged 65 and over.

<sup>6</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and contributions from employees (3 States in recent years). Excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies to Department of Labor.

<sup>7</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act. Beginning 1961, net of tax refunds. Includes tax proceeds for financing temporary extended unemployment compensation programs for 1958 and 1961.

<sup>8</sup> Beginning 1947, also covers railroad temporary disability insurance.

<sup>9</sup> Data not available.

Source: *Monthly and Final Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

FIRST FOUR YEARS OF RHS

(Continued from page 14)

in them declined. Thirty percent of the men's households and 40 percent of the women's households included an adult relative in 1969. The proportions had dropped to 8 percent and 23 percent, respectively, by 1973.

A much larger proportion of women than men moved to a different housing unit between 1969 and 1973. The reasons for this difference will be taken up in later analyses.

Direct financial support from children was more common among the women who, as a group, have lower incomes than the men. Women were less likely than the men to contribute to the support of their children.