

# Women Newly Entitled to Retired-Worker Benefits: Survey of New Beneficiaries

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*Married and formerly married women account for 90 percent of all women entering the retired-worker rolls, reflecting the rising employment rate of married women. Since World War II the majority of married women claim early retirement benefits, often citing voluntary reasons for leaving their jobs. They account for a large proportion of beneficiaries with minimum benefits but include many whose benefit amounts indicate they made significant contributions to their families' incomes. Nonmarried women are as likely as men to claim early benefits and for similar reasons. Women who continue working to supplement benefits usually have low social security benefits, rarely have second pensions, and include a disproportionate share of formerly married and Negro women. These findings are from the Social Security Administration's Survey of Newly Entitled Beneficiaries, designed to find out why individuals claim benefits when they do.*

SINCE THE INCEPTION of the social security program, the traditional role of women—as unpaid homemakers and mothers—has been changing to include substantial periods as wage earners. As wives join their husbands in the labor force at various points in their lifetimes, many accumulate dual benefit credits—as dependents of their husbands and as workers entitled in their own right.

## BACKGROUND

A variety of issues are being raised about the ways in which the social security system takes account of the multiple roles of women in our society. Questions have been raised about the equity of benefit provisions that allow women who qualify for benefits both as workers and dependents to receive only the larger of the two benefits.

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The increasing presence of wives as secondary wage earners also raises questions about the equity of benefit-computation provisions for low-wage earners. The benefit formula—which provides larger earnings replacement for low-wage earners—is based on the concept of a single wage-earner family and is meant to help meet the minimum needs of those with poor earnings experience. Increasingly, these low-level benefits, with high earnings-replacement rates, are going to working wives at all levels of family income rather than to primary breadwinners of disadvantaged families.

A variety of questions have been raised about benefits for married couples. Some critics feel that a family earnings history, treated as a single unit, should be used to compute benefits. They question the differences in benefit amounts payable to couples whose combined earnings are comparable but whose individual earnings records vary. Others have questioned the increase in the number of years used to compute average earnings to determine benefit amounts. They contend that averaging earnings over more years, at progressively outdated earnings rates, creates special disadvantages for women, whose careers in paid employment are often interrupted by family responsibilities.

It has been proposed that women be allowed to accrue social security credits for their work outside the paid labor force. This would enable practically all women to gain insured status for retirement, disability, or survivor protection under the social security program. Assigning a dollar value to homemaking and child-care activities remains a problem here. These and other issues surrounding social security provisions affecting women as workers and as dependents will undoubtedly demand increasing attention as rising numbers of women become eligible for benefits in their own right in the future.

## Women As Insured Workers

With the maturing of the social security system, both men and women have made significant advances in gaining insured status for retired-worker benefits. The growth in the proportion of the population that is insured for retired-worker benefits is shown in the following tabulation. Practically all aged men and nearly half the women aged 65 or over are eligible for benefits on the basis of their own work records. The proportion of aged men who qualify for retired-worker benefits rose from about 1 in 3 in 1950 to about 9 in 10 by 1970. For aged women, the proportion rose from 5 percent to 45 percent from 1950 to 1970.

Age	Percent insured	
	Men	Women
65 and over, 1950.....	32	5
65 and over, 1960.....	80	29
In 1970:	91	45
60-64.....	96	56
55-59.....	98	61
50-54.....	98	66
45-49.....	99	68
40-44.....	99	66

Women will be entering the rolls as retired workers in increasing proportions in the future. More than half the women between ages 60 and 64 in 1970 were insured for benefits in their own right. Among women in their forties and early fifties in 1970, 2 in 3 already had sufficient covered employment to qualify for benefits when they reached retirement age.

Rising employment of married women contributes to the growth in the proportion of women who qualify for retired-worker benefits. Since World War II, labor-force participation rates for married women aged 45-64 rose from 18 percent to 44 percent, as shown below:

Age and marital status	1947	1955	1963	1971
<b>Married:</b>				
25-34.....	19.3	26.0	30.0	39.9
35-44.....	25.8	33.7	39.8	47.6
45-64.....	18.4	29.0	38.9	44.0
<b>Widowed, divorced, separated:</b>				
25-34.....	63.8	60.5	56.5	60.9
35-44.....	67.6	64.6	66.8	67.9
45-64.....	45.4	58.3	59.1	60.2
<b>Never married:</b>				
25-34.....	78.2	80.9	81.4	77.6
35-44.....	79.4	81.2	82.5	72.8
45-64.....	66.3	74.8	73.7	69.4

Source: Department of Labor, *Manpower Report of the President, 1972*, table B-2.

During the same period, participation rates for middle-aged formerly married women also rose, from 45 percent to 60 percent. The growth in the employment of married women, coupled with the almost universal coverage of men, will undoubtedly bring on the rolls in the future increasing numbers of women who have overlapping benefit rights as workers and as dependents.

## Survey of New Beneficiaries

The Survey of Newly Entitled Beneficiaries (SNEB) was initiated to find out why older workers claim reduced benefits. It provides information about women who recently entered the rolls with retired-worker benefits. The SNEB sample universe of initial benefit awardees includes all persons who claimed benefits between ages 62 and 65, as well as nearly all others who established entitlement to benefits along with Medicare coverage at age 65. If at the time the award is made an insured worker has earnings that exceed the allowable limits, payment is postponed—that is, benefits are withheld until he meets the earnings test.<sup>1</sup>

Data reported here are based on a sample of women awarded their first retired-worker benefits in July through December 1969. The women were surveyed within 6 months after they received their awards. The survey methodology and sampling variability are discussed in the Technical Note at the end of this article.

## MARITAL STATUS AND BENEFIT AMOUNTS

In the last half of 1969, 224,000 women were awarded retired-worker benefits. Altogether, married and formerly married women account

<sup>1</sup> In 1969, the earnings (retirement) test stipulated that working beneficiaries under age 72 must forgo \$1 in annual benefits for each \$2 in annual earnings from \$1,681 to \$2,880 and \$1 for each \$1 in earnings above \$2,880. Regardless of annual earnings, benefits were payable for any month in which earnings did not exceed \$140. Amendments effective in January 1973 raised the monthly exempt amount to \$175 and the annual exempt amount to \$2,100, above which \$1 is withheld for each \$2 in earnings.

for 9 in 10 of the group; married women account for slightly more than half; widows represent nearly one-fourth of the group; and women divorced or separated from their husbands make up 10 percent. Women who had never been married account for 9 percent.

Three factors can affect the benefit amounts of newly entitled women. For any worker, the level and regularity of earnings in covered employment determine the primary insurance amount (PIA)—the monthly benefit to which a worker is entitled if he retires at age 65 or after. Retired-worker benefits are actuarially reduced by 5/9 of 1 percent for each monthly benefit received between ages 62 and 65, with a maximum reduction of 20 percent at age 62. For some women, rights to benefits as dependents of their husbands provide a supplement to their own retired-worker benefits.

*Primary insurance amounts.*—PIA's have been raised by 51.8 percent since the survey sample received their initial benefit awards. Because across-the-board increases would not affect relationships among the new beneficiary groups, PIA's are given at the rates effective in October 1972.

At these rates, the median PIA for married women amounts to about \$124—\$38 less than the median for all nonmarried women (table 1). Nearly 3 in 10 married women were entitled to the minimum PIA—currently set at \$84.50. In contrast, fewer than 2 in 10 of all nonmarried women were entitled to this amount. Women who had never been married had PIA's most similar to those of men; more than half exceed \$190 and about a third have PIA's of \$225 or more.

*Dual entitlement.*—A woman who has accrued benefit rights as both a dependent and a retired worker receives the larger of the two benefits. If her retired-worker benefit is greater, she is classified only as a retired worker and receives that amount. If her dependent's benefit is larger, she is classified as dually entitled, and her retired-worker benefit is supplemented up to the amount of her dependent's benefit.

For a married woman to be dually entitled, her husband must have earned a PIA at least twice as large as hers, and he must have estab-

lished entitlement to benefits (either by claiming his benefits or by establishing entitlement to benefits when he enrolls for hospital benefits under Medicare at age 65).<sup>2</sup> At the time they received their benefit awards, 11 percent of the married women were entitled to supplements as dependents of their husbands, as shown below:

Entitlement status	Total	Minimum PIA	PIA above minimum
<i>All married women</i>			
Number (in thousands).....	126	36	90
Total percent.....	100	100	100
Husband entitled <sup>1</sup> .....	63	65	67
Dually entitled.....	11	29	4
Not dually entitled.....	52	36	63
Husband not entitled.....	37	34	32
<i>Married women, husband entitled</i>			
Number (in thousands).....	80	23	57
Total percent.....	100	100	100
Dually entitled.....	17	45	6
Not dually entitled.....	83	55	94
<i>All widows</i>			
Number (in thousands).....	52	8	43
Total percent.....	100	100	100
Dually entitled.....	11	18	10
Not dually entitled.....	89	82	90

<sup>1</sup> Classified as entitled if receiving social security benefits or is at least aged 65.

Of women whose husbands were aged 65 or drawing social security benefits, 17 percent were dually entitled; the remaining 83 percent apparently qualified for higher benefits on their own accounts. Most dually entitled wives qualified for only the minimum PIA from their own earnings records. Of married women with the minimum whose husbands had established entitlement to benefits, 45 percent were entitled to supplements.

For a widow<sup>3</sup> to have been dually entitled, her husband must have had a work history yielding a PIA more than 20 percent greater than her

<sup>2</sup> A wife's benefit as a dependent of her husband amounts to 50 percent of his PIA if she becomes entitled at age 65 or older. At age 62 she is entitled to 37.5 percent of his PIA. If her husband's benefit is withheld because he has not met the earnings test, her dependent's benefit is also withheld.

<sup>3</sup> A widow is eligible for 82.5 percent of her deceased husband's PIA at age 62; at age 60 she is eligible for 71.5 percent. Amendments effective January 1973 allow a widow to receive 100 percent of her husband's PIA if neither she nor her husband received benefits on his account before age 65.

TABLE 1.—Primary insurance amount as of October 1972, by sex and by marital status of women: Percentage distribution of persons newly entitled to retired-worker benefits, July–December 1969 awards

Primary insurance amount	Women						Men
	Total	Married	Nonmarried				
			Total <sup>1</sup>	Widowed	Divorced or separated	Never married	
Total number (in thousands).....	224	126	98	52	23	20	323
Total percent.....	100	100	100	100	100	100	100
\$84.50.....	24	29	18	17	22	15	7
84.60–119.90.....	15	18	11	11	17	5	8
120.00–154.90.....	20	22	18	20	18	14	12
155.00–189.90.....	15	13	19	24	16	14	11
190.00–227.90.....	14	12	18	17	13	22	22
228.00 or more.....	12	7	17	12	15	31	40
Median.....	\$158	\$129	\$162	\$160	\$144	\$196	\$214

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

own. Of the newly entitled widows, 11 percent were so dually entitled. They account for 18 percent of those with minimum PIA's. The lower rate of dual entitlement for widows than for married women with minimum PIA's indicates that the large majority of these widows' husbands either died before gaining insured status or gained insured status at such outdated earnings rates that their work histories yield survivor benefits no higher than the minimum retired-worker benefit today.

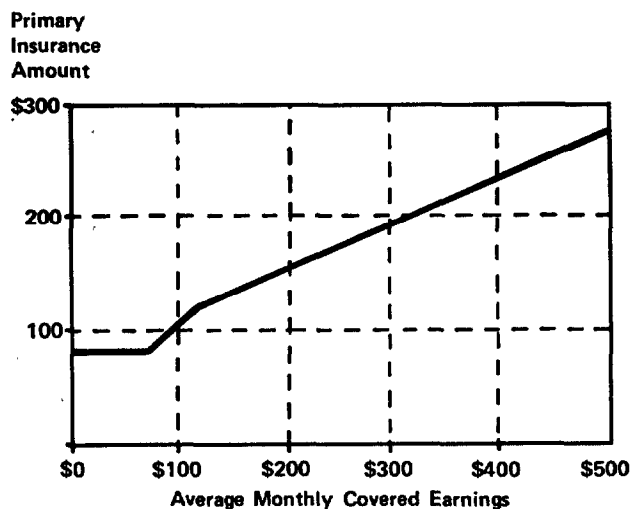
*Reduced benefits.*—Married women were the most likely to incur early retirement reductions in their benefits: 85 percent did so, compared with 53 percent of the nonmarried women. Those who became entitled at the earliest possible age account for 69 percent of the married women and 32 percent of the nonmarried (table 2).

Widows were the most likely to receive full benefit awards, even more than men: 56 percent did so, compared with 37 percent of the other nonmarried women and 44 percent of all men. Special program provisions for widows may, in part, account for their high rate of full retired-worker awards. A widow who qualifies both as a dependent and as a retired worker can draw dependent's benefits before age 65 and receive her own unreduced retired-worker benefit award at age 65. If the widow's dependent benefit is larger, her retired-worker award at age 65 would mean no change in the benefit income she is already entitled to on her husband's account. This is true for 15 percent of the widows awarded full retired-worker benefits.

### Factors Affecting PIA's

The relationship between a worker's current PIA and his average monthly earnings in covered employment as of October 1972, is illustrated in the accompanying chart. For an entitled woman,

Relationship of primary insurance amount to average monthly covered earnings, October 1972



aged 62 in 1969, covered earnings in her 13 years of highest earnings (including zero earnings years, if necessary) are used to compute her average monthly earnings. For those entitled at age 65 in 1969, the 10 highest earnings years are averaged.<sup>4</sup> Thus, the number of years a woman

<sup>4</sup> For women, the number of years used to compute average earnings equals the number of years between 1950 and attainment of age 62, minus 5.

TABLE 2.—Age at entitlement to benefits by sex and by marital status of women: Percentage distribution of persons newly entitled to retired-workers benefits, July–December 1969 awards

Age at entitlement	Women						Men
	Total	Married	Nonmarried				
			Total <sup>1</sup>	Widowed	Divorced or separated	Never married	
Total number (in thousands).....	224	126	98	52	23	20	323
Total percent.....	100	100	100	100	100	100	100
62.....	53	69	32	25	45	34	32
63-64.....	18	15	21	19	22	24	23
65 and over.....	29	15	47	56	33	41	45

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

has worked, how recently, whether full-time or part-time, and her job skills all have an effect on the average earnings that determine the basic benefit amount. Not surprisingly for women, these characteristics differ among marital-status groups.

*Most recent employment.*—The large majority of surveyed women had recent work experience. Of those awarded retired-worker benefits in the last half of 1969, 71 percent had stopped working after 1967 or were still employed at the time of the survey (table 3). They comprise about 60 percent of the married and 85 percent of the nonmarried women. Between 1960 and 1970, a relatively small group had not worked at all: 17 percent of the married and 5 percent of the nonmarried women reported they stopped working before 1960. Lack of recent employment is strongly associated with low PIA's, but many who do have recent work experience also have low benefits, as indicated by the percentage distributions shown below for the long-term retired and recently retired women. Differences in PIA levels between married and nonmarried women remain pronounced.

Primary insurance amount	Stopped working 3 or more years before entitlement		Employed within 3 years of entitlement	
	Married	Non-married	Married	Non-married
Total.....	100	100	100	100
\$84.50.....	41	35	21	15
84.60-119.90.....	25	15	14	10
120.00-154.90.....	23	25	22	17
155.00-189.90.....	8	14	16	19
190.00-227.90.....	3	8	16	19
228.00.....	0	3	11	19
Median.....	\$98	\$120	\$144	\$169

*Educational attainment and occupations.*—The job qualifications of the surveyed women, as measured by their educational attainment and most recent occupations, provide a general indication of their earnings potential during their working years. By these measures the job skills of the total group of nonmarried are comparable to those of the married. About 40 percent of each group completed high school and similar proportions held white-collar jobs in professional, managerial, clerical, or sales positions (table 4). Never-married women include the highest proportion of college graduates and of professional and managerial workers.

When the married are compared with formerly married, the married women appear to have a slight advantage in their job skills. High school graduates comprise 40 percent of the married and 34 percent of the formerly married, and white-collar workers account for 46 and 37 percent, respectively.

*Duration of longest job.*—Each person surveyed was asked to describe his longest job and his most recent job—his current job, if employed, or last job if not employed. For two-thirds of the newly entitled workers, men and women alike, their most recent job was their longest job.

Many women had considerable tenure on their longest job: about a quarter of the married women, a third of the widows, and nearly two-thirds of the never-married women worked at least 20 years in their longest job (table 5). The proportion for single women is comparable to that of men.

Short tenure on the longest job characterized many of the married and formerly married: 36 percent of the married and 30 percent of the

TABLE 3.—Year last worked by marital status: Percentage distribution of women newly entitled to retired-worker benefits, July–December 1969 awards

Employment status and year last worked	Women					
	Total	Married	Nonmarried			
			Total <sup>1</sup>	Widowed	Divorced or separated	Never married
Total number (in thousands).....	224	126	98	52	23	20
Total percent.....	100	100	100	100	100	100
Employed.....	43	32	56	57	61	49
Not employed.....	57	68	44	43	39	51
1969-70.....	23	21	25	23	22	31
1968.....	5	6	4	4	3	4
1965-67.....	8	9	5	5	3	7
1960-64.....	7	9	4	4	2	5
1955-59.....	5	7	3	3	4	1
1950-54.....	3	4	1	1	4	1
Before 1950.....	4	6	1	2	0	2
Not reported.....	3	4	2	2	3	2

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

formerly married had no job that lasted 10 years. They include 16 percent of the married and 13 percent of the formerly married who had had at least one other job after leaving their longest job. For 20 percent of the married and 13 percent of the formerly married, their most recent job was their longest and was of less than 10 years' duration. Some of these women undoubtedly had previous jobs. Any one whose total work career was of less than 10 years' duration would have low retirement benefits because some zero earnings years would be included in the average earnings used to determine their PIA's.

*Amount of employment.*—The majority of newly entitled women, married and nonmarried alike, report working full time throughout the year in their longest job, with single women in slightly greater proportion than the married or formerly married (table 6). About 64 percent of the married and formerly married women, 72 percent of the single women, and 78 percent of the men said their longest job was a full-time year-round job.

*Primary insurance amounts.*—Women's PIA's are related in predictable directions to their education, occupations, job tenure, and amount of employment. By educational level, median PIA's, at current rates, range from \$123 for those with only a grade-school education to \$214 for those who completed 4 years of college (table 7). Among the four major occupational groups, median PIA's range from \$103 for service and household workers to \$201 for professional, tech-

nical, and managerial workers. By job tenure, the median ranges from the minimum \$84.50 for those with less than 5 years' tenure to about \$200 for those with 25 or more years' tenure on their longest job.

Within each occupation, education, or job tenure group, married women have a lower median PIA than single or formerly married women. The difference between married and nonmarried is smallest among job-tenure groups. Although tenure on the longest job may not be a complete picture of their work history, its strong association with the PIA's of both married and nonmarried women reveals the importance of regular employment in determining their retirement benefit amounts. The greatest difference between married and nonmarried women's PIA's is among those in clerical or sales positions and those in the middle education group (more than a grade school, but less than a college education). Apparently it is in these midlevel educational and occupational groups that marital status has the greatest influence on the women's labor-force participation.

### Findings

Women, particularly married women, have made major advances in gaining insured status for retired worker benefits. Two decades ago the number of women entering the rolls as dependent wives exceeded the total number of women—married and nonmarried—who qualified as retired workers. Today, benefit awards to women retired workers far outnumber those to dependent

TABLE 4.—Most recent occupation and educational attainment, by sex and by marital status of women: Percentage distribution of persons newly entitled to retired-worker benefits, July–December 1969 awards

Occupation and education	Women						Men
	Total	Married	Nonmarried				
			Total <sup>1</sup>	Widowed	Divorced or separated	Never married	
Most recent occupation							
Total number (in thousands).....	224	126	98	52	23	20	323
Total percent.....	100	100	100	100	100	100	100
Wage and salary workers:							
White collar.....	44	46	42	37	37	56	25
Professional, technical, and managerial.....	13	13	14	12	11	24	14
Clerical and sales.....	31	34	28	25	27	33	10
Blue collar.....	47	44	49	53	53	38	63
Craftsmen.....	1	2	1	1	2	1	18
Operatives.....	20	20	19	23	15	16	17
Service workers.....	24	21	26	26	34	18	9
Laborers and farm foremen.....	2	2	2	2	2	2	9
Not reported.....	2	2	2	2	2	2	2
Self employed.....	7	7	7	8	8	4	20
Educational attainment							
Number reporting education (in thousands).....	220	125	95	51	23	20	317
Total percent.....	100	100	100	100	100	100	100
No high school.....	40	37	41	47	43	28	49
0–6 years.....	13	11	15	15	16	10	18
7–8 years.....	27	26	27	32	26	19	32
Some high school.....	22	23	20	19	24	18	18
Completed high school.....	39	40	38	34	34	54	33
12 years.....	20	22	18	17	17	24	16
13–15 years.....	11	11	10	10	10	10	8
16 years or more.....	8	6	10	7	6	19	9

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

as the following figures clearly indicate.

Year	Retired workers	Wives of retired workers
1950 .....	123,000	153,000
1960 .....	351,000	306,000
1970 .....	524,000	287,000

The large group of married women who now qualify as retired workers includes many who qualify only for the minimum or for very low benefits. Less recent work and shorter tenure on their jobs tend to lower benefit amounts. Many married women who qualify for the minimum can receive supplements when their husbands retire because their benefits as dependents exceed their retired-worker benefits.

Married women now account for the majority of women entering the rolls with retired-worker benefits. They include a sizable group with relatively limited work experience and low benefits, and also account for substantial proportions of the newly entitled women with recent work experience, long tenure in full-time jobs, and

moderate-to-high benefit amounts in their own rights, as shown below:

Characteristics	Percentage distribution of women with retired-worker benefits			
	Total	Married	Formerly married	Single
Primary insurance amount:				
\$80.50.....	100	68	26	6
80.60–119.90.....	100	68	29	3
120.00–154.90.....	100	61	33	6
155.00–189.90.....	100	47	45	8
190.00–227.90.....	100	46	41	13
228.00 or more.....	100	35	40	25
Duration of longest job (in years):				
Less than 5.....	100	72	24	4
5–9.....	100	61	35	4
10–14.....	100	58	38	4
15–19.....	100	56	37	7
20–24.....	100	55	30	15
25 or more.....	100	43	37	20
Most recent employment:				
1968 or later.....	100	48	41	11
1960–67.....	100	74	19	7
Before 1960.....	100	82	16	2

#### RETIREMENT STATUS AND REASONS FOR STOPPING WORK

A goal of SNEB was to obtain information about the retirement status and reasons for retire-

TABLE 5.—Duration of longest job, by sex and by marital status of women: Percentage distribution of persons newly entitled to retired-worker benefits, July–December 1969 awards

Duration of longest job	Women						Men
	Total	Married	Nonmarried				
			Total <sup>1</sup>	Widowed	Divorced or separated	Never married	
Number (in thousands):							
Total.....	224	126	98	52	23	20	323
Reporting.....	602	116	90	48	21	18	298
Total percent.....	100	100	100	100	100	100	100
Less than 5 years.....	8	11	6	6	6	4	2
5-9 years.....	23	25	20	22	25	10	7
10-14 years.....	22	23	21	24	25	10	11
15-19 years.....	15	15	16	15	19	12	13
20-24 years.....	12	12	12	10	10	19	15
25 years or more.....	19	15	25	23	14	44	52
Most recent job is longest.....	67	66	68	69	59	73	65
Less than 5 years.....	4	5	2	2	1	2	1
5-9 years.....	13	15	11	14	11	4	4
10-14 years.....	14	14	14	16	16	7	5
15-19 years.....	11	10	11	11	13	7	7
20-24 years.....	9	9	9	7	7	15	9
25 years or more.....	16	13	21	19	11	37	40
Prior job is longest.....	33	34	32	31	41	27	35
Less than 5 years.....	4	6	4	4	5	2	1
5-9 years.....	10	10	9	8	14	6	3
10-14 years.....	8	9	7	8	9	3	6
15-19 years.....	4	5	5	4	6	5	6
20-24 years.....	3	3	3	3	3	4	6
25 years or more.....	3	2	4	4	3	7	12

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

ment of persons currently entering the social security benefit rolls. Interest was prompted by concern for the large number of people who received permanently reduced benefits because they claimed them before age 65. The actuarial reduction was designed to provide benefits to those in need of retirement income before age 65 without increasing the cost of the social security system. Information about the circumstances under which people claim benefits should help in evaluating this basis for providing early retirement benefits. Earlier reports on this subject have focused on men.<sup>5</sup>

Men's assessment of their own retirement status has been found to be strongly associated with their employment status and their receipt of social security benefits.<sup>6</sup> Those who are working

and not drawing benefits usually consider themselves not retired, those drawing benefits and not working usually report themselves as retired, and those who are drawing benefits and working usually consider themselves partly retired. The same is true among women who qualify for retired-worker benefits. The newly entitled women can be classified by their current (or recent) employment and their benefit-payment status as: (1) those who stopped working a number of years before claiming benefits, (2) those who stopped working near the time they claimed benefits, (3) those who qualified for benefits while they continued working, and (4) those who were working and received postponed benefit awards. Within these groups, the women show

<sup>5</sup> Patience Lauriat and William Rabin, *Men Claiming Benefits Before Age 65*. Preliminary Findings from the Survey of New Beneficiaries Report No. 1, November 1970 (also printed in the *Social Security Bulletin*, November 1970), and Virginia Reno, *Retirement Patterns of Men at OASDHI Entitlement*, Report No. 2, March 1971, and Virginia Reno, *Why Men Stop Working At or Before Age 65*, Report No. 3, May 1971 (also printed in the *Social Security Bulletin*, June 1971).

<sup>6</sup> Lola M. Irelan and D. Bruce Bell, "Understanding Subjectively Defined Retirement: A Pilot Analysis," *The Gerontologist*, Winter 1972, pp. 354-56, and Virginia Reno, Report No. 2, *op. cit.*

Retirement status	Stopped working—		Employed	
	3 or more years before entitlement	Less than 3 years before entitlement	Payable awards	Postponed awards
Number reporting (in thousands).....	49	69	59	34
Total percent.....	100	100	100	100
Retired.....	90	87	10	4
Partly retired.....	8	11	63	8
Not retired.....	2	2	27	88



TABLE 6.—Amount of employment on longest job, by sex and by marital status of women: Percentage distribution of persons newly entitled to retired-worker benefits, July-December 1969 awards

Extent of employment on longest job	Women				Men
	Total	Married	Formerly married <sup>1</sup>	Never married	
Number (in thousands):					
Total.....	224	126	78	20	323
Reporting amount of employment.....	197	112	68	17	291
Total percent.....	100	100	100	100	100
Full-time, full-year.....	64	64	63	72	78
Full-time, part-year.....	11	12	10	10	9
Part-time, full-year.....	17	16	20	13	8
Part-time, part-year.....	8	8	6	5	5

<sup>1</sup> Includes 3,000 women who did not report marital status and reported no information about a spouse.

strong consensus in their self-defined retirement status, as the tabulation at the bottom of the preceding page indicates.

To simplify, throughout this section the terms "long-term retired," "recently retired," "partly retired," and "nonretired" will be used to identify these groups.

A description of these four groups, including some measures of the regularity and relative success of their work careers and total incomes, should indicate the circumstances under which they claimed benefits. For those who had stopped working, the reasons for leaving their jobs provide additional insights as to why they claimed benefits when they did.

### Retirement Status

The married, formerly married, and single women are represented among the groups in differing proportions, as shown below. Within

Retirement status	Total	Married	Formerly married	Never married
Total number (in thousands).....	224	126	78	20
Total percent.....	100	100	100	100
Stopped working:				
Long-term retired.....	23	32	10	12
Recently retired.....	32	32	30	37
Not reported.....	3	4	2	2
Employed:				
Partly retired.....	27	24	33	23
Not retired.....	16	8	25	26

each group the married and nonmarried women share common patterns in their work character-

istics. The following brief description of retirement-status categories relates to both married and nonmarried women. Separate information by marital status is presented only where major differences exist.

*Not retired.*—The nonretired group, accounting for 16 percent of all the women surveyed, almost always became entitled to benefits at age 65 (table 8). The usual reason nonretired 65-year-olds receive postponed benefit awards is that their benefit entitlement is processed along with their entitlement to hospital insurance under Medicare at that age. Relatively high current earnings are prevalent: half were earning more than \$5,000 and nearly one-fourth of the group earned \$7,500 or more (table 9).

Most of the women were in good health: 85 percent said they were free of any health problems that would affect the kind or amount of work they could do. Two percent said a health condition kept them from working regularly (table 8). Married women were in the minority, accounting for 3 in 10 of the group. Negro women made up a small portion of the group (5 percent). Most of the group (60 percent) were white-collar workers, including 22 percent in professional, technical, or managerial positions (table 9). Long and stable work careers were

TABLE 7.—Median primary insurance amount,<sup>1</sup> by occupation, education, and duration and amount of employment on longest job: Women newly entitled to retired-worker benefits, July-December 1969 awards

Selected characteristics	Median amount <sup>1</sup>			Married as a percent of non-married
	Total	Married	Non-married	
Total.....	\$138	\$124	\$162	76
Occupation:				
Professional, technical, and managerial workers.....	201	185	215	86
Clerical and sales workers.....	156	132	195	68
Operatives.....	145	127	187	76
Service workers.....	100	84	115	73
Educational attainment:				
0-8 years.....	123	111	135	82
9-11 years.....	133	120	162	74
12 years.....	155	133	190	70
13-15 years.....	158	142	179	79
16 years or more.....	214	195	229	85
Duration of longest job:				
Less than 5 years.....	84	84	84	100
5-9 years.....	113	108	125	86
10-14 years.....	144	134	164	82
15-19 years.....	155	145	172	84
20-24 years.....	172	156	193	81
25 years or more.....	199	192	204	94
Amount of employment on longest job:				
Full-time, full-year.....	153	134	178	75
Other.....	121	111	132	84

<sup>1</sup> Effective in October 1972.

TABLE 8.—Selected demographic characteristics, by when last worked and benefit payment status: Percentage distribution of women newly entitled to retired-worker benefits, July–December 1969 awards

Demographic characteristics	Total <sup>1</sup>	Stopped working—		Employed	
		3 or more years before entitlement	Less than 3 years before entitlement	Payable awards	Post-poned awards
Total number (in thousands).....	224	51	70	60	35
Age at entitlement					
Total percent.....	100	100	100	100	100
62.....	53	80	55	56	16
63–64.....	18	9	22	23	16
65 and over.....	29	11	23	21	84
Marital status					
Total percent.....	100	100	100	100	100
Married.....	56	79	57	50	30
Formerly married.....	35	16	32	42	55
Never married.....	9	5	11	8	15
Work limitation					
Number reporting (in thousands).....	212	48	67	57	34
Total percent.....	100	100	100	100	100
No limitation.....	63	53	60	64	85
With limitations.....	37	47	40	36	15
Can not work.....	13	28	18	13	2
Can work occasionally.....	12	10	13	20	12
Can work regularly.....	7	2	5	11	1
Amount not reported.....	4	7	4	5	1
Race					
Total percent.....	100	100	100	100	100
White.....	90	92	91	83	95
Negro and other races.....	10	8	9	17	5
Total.....	100	23	32	27	16
White.....	100	24	32	25	17
Negro and other races.....	100	17	28	44	7

<sup>1</sup> Includes 3 percent of the newly entitled women who were not employed and did not report when they last worked.

common among these nonretired women. More than 40 percent worked at least 20 years on their longest job; fewer than 20 percent worked less than 10 years on their longest job. Their PIA's reflect their high earnings and regular employment. Their median PIA at current levels is about \$190, considerably above the median of about \$138 for all women. Few of those nonretired women were receiving pensions (6 percent), but nearly a third said they expected to realize pension rights from their current jobs.

The fact that the vast majority of these nonretired women were in good health and continu-

ing in long and relatively high-paying careers indicates that they had both the opportunity and the desire to put off retirement until age 65 or later.

*Long-term retired.*—This group, accounting for about one-fourth of the newly entitled women, presents a marked contrast with the nonretired group. The overwhelming majority of the group were married (79 percent) and claimed their social security benefits at the earliest possible age (80 percent). Many had not worked for a number of years. About half the group stopped working before 1960. Work-limiting health problems were frequently reported: nearly half said their state of health affected the kind or amount of work they could do, and about one-fourth said it made them completely unable to work.

Most of the group had worked full-time throughout the year in their last job (71 percent), but by current standards the distant past earnings of the group were generally low. More than half earned less than \$2,500 in their last jobs. Their jobs were primarily clerical or sales positions (39 percent) or as operatives (26 percent). Very few had been professional, technical, or managerial workers. Many had short or interrupted work careers. Nearly half had held no job that lasted as long as 10 years, although some (17 percent) worked at least 20 years on their longest job. Their low PIA's reflect a lack of recent employment, short careers, and relatively low past earnings. Many received the minimum PIA. At today's rates the median PIA for the group amounts to about \$100. Receipt of second pensions was infrequent (10 percent).

*Recently retired.*—This group, accounting for 32 percent of the sample, includes a varied cross-section of the newly entitled women. Their marital status composition is comparable to that of the total sample. More than half were married, about a third were formerly married, and 11 percent were single. Practically all left their jobs within a year of their benefit awards.

On most measures of the regularity and relative success of their earnings careers, these recently retired women rank second only to the nonretired group, but differences by marital status are pronounced. Median earnings on the last job ranged from \$3,840 for married women and

TABLE 9.—Selected work and retirement characteristics, by when last worked and benefit payment status: Percentage distribution of women newly entitled to retired-worker benefits, July–December 1969 awards

Work and retirement characteristics	Stopped working—		Employed	
	3 or more years before entitlement	Less than 3 years before entitlement	Payable awards	Postponed awards
<b>Earnings in most recent job</b>				
Number reporting (in thousands).....	39	60	50	33
Total percent.....	100	100	100	100
Less than \$1,000.....	13	9	27	1
1,000–1,679.....	18	7	28	3
1,680–2,999.....	33	14	19	4
3,000–4,999.....	25	32	13	41
5,000–7,499.....	7	22	5	28
7,500–9,999.....	3	9	3	13
10,000 or more.....	2	6	4	10
Median:				
Total.....	\$2,420	\$4,110	\$1,570	\$5,050
Full time, full year.....	2,840	4,700	3,450	5,010
Less than full time, full year.....	1,410	2,420	1,380	5,090
<b>Amount of employment on most recent job</b>				
Number reporting (in thousands).....	46	63	49	33
Total percent.....	100	100	100	100
Full time, full year.....	71	63	22	72
Full time, part year.....	13	16	15	14
Part time, full year.....	10	11	35	10
Part time, part year.....	6	10	28	3
<b>Occupation on most recent job</b>				
Number reporting (in thousands).....	50	70	58	34
Total percent.....	100	100	100	100
White-collar workers.....	45	50	31	61
Professional, technical, and managerial.....	6	17	12	23
Clerical and sales.....	39	33	19	38
Blue-collar workers.....	50	44	57	33
Craftsmen.....	2	2	1	1
Operatives.....	26	21	14	18
Service and private household.....	19	20	40	13
Laborers.....	3	1	2	1
Self-employed.....	5	6	11	6
<b>Duration of longest job</b>				
Number reporting (in thousands).....	49	68	52	33
Total percent.....	100	100	100	100
Less than 5 years.....	15	9	4	2
5–9 years.....	30	20	23	16
10–14 years.....	23	21	25	19
15–19 years.....	14	15	17	17
20–24 years.....	8	13	10	16
25 years or more.....	9	22	20	27
<b>Primary insurance amount</b>				
Total percent.....	100	100	100	100
\$84 50.....	40	17	28	3
84 60–119 90.....	24	11	17	7
120 00–154 90.....	23	18	25	13
155 00–189 90.....	9	17	14	27
190 00–227 90.....	4	20	11	24
228 00 or more.....	0	17	6	26
Median amount.....	\$102	\$164	\$127	\$191
<b>Pension receipt or pension expectation from current job</b>				
Total percent.....	100	100	100	100
Receiving a pension.....	10	29	8	6
Expecting a pension from current job.....			7	30
Not receiving or expecting a pension.....	90	71	85	64

\$4,250 for formerly married women to \$5,360 for the single women. Most of these recently retired women had left full-time, year-round jobs. Such jobs were reported by 57 percent of the married women, 69 percent of the formerly married, and 78 percent of the single women. The duration of their longest job also varied by marital status. About a third of the married and formerly married women worked at least 20 years, while another third worked less than 10 years on their longest job. Among the single women, two-thirds worked at least 20 years on their longest job.

The PIA's of the recently retired women reflect their varied work patterns. For married and formerly married women, PIA's are fairly evenly distributed throughout the PIA structure, with medians of about \$155 and \$165, respectively. The PIA's of single women cluster at the high end of the distribution, with a median amount of about \$220. Pension receipt rates vary similarly, with 22 percent of the married, 32 percent of the formerly married, and 53 percent of the single women reporting they were receiving a pension in addition to social security benefits.

*Partly retired.*—Women who kept working to supplement payable benefits account for 27 percent of the survey group and are divided equally between married and nonmarried women. On most measures of the amount and relative success of their work experience, the married and nonmarried are similar. The large majority (78 percent) were currently working either part-time or part-year or both. Current earnings for the group were generally low. More than half were earning no more than \$1,680, the amount allowed at the time under the retirement test with no benefit loss.

Service or household jobs were the most common occupations for this partly retired group (38 percent), and self-employment, although rare among women, was more common among this group than in any other (11 percent). Long job tenure was not uncommon for the group; nearly half (47 percent) worked at least 15 years on their longest job, enough to assure that no zero earnings years were included for benefit-computation purposes.

Despite the recent work experience for all, and the long job tenure for many, PIA's were gen-

erally very low. Half had PIA's of less than \$127 at today's rates. Few of these partly retired women had pension rights: 15 percent were either receiving pensions or expecting to receive pensions from their current jobs. Their low social security benefits and lack of pension rights may, in part, explain their need to continue working to supplement social security income.

Some had health problems. A little more than one-third reported their state of health affected the kind or amount of work they could do, including 20 percent whose health problem limited them to occasional work. Negro women were far more likely than white women to be in this partly retired group, 44 percent compared with 25 percent.

### **Total Current Income**

Retirement status and pension receipt were major determinants of total income for nonmarried women. For married women in all retirement status groups, husbands' resources were a major component of total income. Income data presented here were reported in late 1969 and early 1970 and do not reflect subsequent increases in social security benefits.

*Married women.*—The married women, together with their husbands, usually had quite high incomes shortly after the women received their benefit awards. The large group who had retired completely accounted for about two-thirds of the married women and had a median total income in excess of \$5,000 (table 10). Within this group median incomes ranged from \$8,250 for those whose husbands had not yet retired to \$3,090 for those whose husbands had retired with just one retirement benefit, usually social security. For those whose husbands had social security benefits and a pension, the median was \$5,070. Those whose husbands supplemented benefits with earnings had a median total income of \$6,400.

When married women themselves were supplementing benefits with earnings the couples had somewhat higher total incomes than when the women were retired. Here, too, total incomes were influenced by husbands' resources.

The highest incomes were reported by the small group of married women who had not yet retired.

TABLE 10.—Major source of income and median total income, by marital status, employment and benefit payment status: Women newly entitled to retired-worker benefits, July-December 1969 awards

Major source of income and median total income	Total	Stopped working	Employed	
			Payable awards	Postponed awards
Married				
Total number (in thousands).....	126	86	30	10
Total percent.....	100	68	24	8
Husband receiving:				
Earnings, no retirement benefits.....	35	24	8	3
Earnings and retirement benefits.....	14	8	5	1
No earnings:				
2 retirement benefits.....	18	14	3	1
1 retirement benefit.....	28	20	6	2
No retirement benefits.....	6	4	1	(1)
<i>Median total income</i>				
Total.....	\$6,000	\$5,270	\$6,700	\$9,700
Husband receiving:				
Earnings, no retirement benefits.....	9,000	8,250	8,500	13,960
Earnings and retirement benefits.....	7,000	6,400	7,170	(2)
No earnings:				
2 retirement benefits.....	5,560	5,070	7,550	(2)
1 retirement benefit.....	3,580	3,090	4,540	(2)
No retirement benefits.....	(2)	(2)	(2)	(2)
Nonmarried				
Total number (in thousands).....	98	43	30	25
Total percent.....	100	44	31	25
Receiving or expecting pension... Not receiving or expecting a pension.....	29 71	14 30	5 25	10 16
<i>Median total income</i>				
Total.....		\$1,770	\$3,100	\$5,630
Receiving or expecting a pension... Not receiving or expecting a pension.....		3,330 1,260	4,640 2,800	7,530 4,960

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

<sup>2</sup> Not computed for base containing fewer than 50 sample cases.

Couples in which neither partner had retired accounted for 3 percent of the newly entitled married women and had a median total income of about \$14,000.

*Nonmarried women.*—Women without husbands had far lower incomes. Those with neither pensions nor earnings to supplement social security benefits accounted for 30 percent of the newly entitled nonmarried women and had a median total income of \$1,270. The more fortunate group who retired with second pensions accounted for 14 percent of the nonmarried and had a median income of \$3,330. Those without pension rights who supplemented their benefits with earnings

represent a quarter of the nonmarried. Even with their earnings, the median income of \$2,800 was less than that of the retired women who had second pensions.

Earnings are the main income component for nonmarried women who had not yet retired. The large majority of those with pension rights were still expecting to receive pensions from their current jobs. Nonetheless, those with pension rights had considerably higher current incomes than those without pension rights—with medians of \$7,530 and \$4,960, respectively.

### Reasons for Leaving Last Job

All women who had stopped working were asked to describe, briefly and in their own words, their "most important reason" for leaving their last job. The difference in total incomes and in family responsibilities between married and nonmarried women is reflected in their responses. The time at which they stopped working also affects their reasons.

*Long-term retired.*—For these women, who had met the program conditions for benefits long before they reached age 62, meeting the minimum age requirement was probably the main factor prompting them to claim benefits. Their responses help explain why they were out of work and ready to claim reduced benefits.

Among married women, family responsibilities or personal reasons were the most frequently cited reasons for stopping work long before entitlement (43 percent), health problems ranked second (29 percent) (table 11). For nonmarried women, health status was the most common reason (46 percent) and family or personal reasons ranked second (23 percent). For married and nonmarried alike, about 16 percent reported they lost their jobs. Responses in this category include such reasons as: laid-off, job discontinued or completed, fired, automation, etc.

Retirement was usually not a consideration for these women. None reported reaching a compulsory retirement age and only 4 percent said that retirement—the desire to retire or plans for retirement activities—was the main reason for leaving when they did. When asked directly if they left because they wanted to retire, 78 percent said

TABLE 11.—Reason for leaving last job, by interval between employment and entitlement and marital status: Percentage distribution of nonworking women newly entitled to retired-worker benefits, July–December 1969 awards

Reason for leaving last job	Total <sup>1</sup>	Interval between employment and entitlement—					
		3 or more years			Less than 3 years		
		Total	Married	Nonmarried	Total	Married	Nonmarried
<b>Number (in thousands):</b>							
Total.....	129	51	40	11	70	40	30
Reporting reasons.....	125	50	39	10	69	39	30
Total percent.....	100	100	100	100	100	100	100
<b>Health.....</b>	33	33	29	46	33	32	35
Compulsory retirement.....	17	0	0	0	12	7	17
Job discontinued.....	15	16	16	18	14	13	15
<b>Employee-initiated (subtotal).....</b>	45	51	55	38	41	48	33
Retirement.....	13	4	5	2	19	20	17
Family or personal.....	28	39	43	23	16	21	10
Other.....	6	8	7	12	6	7	6

<sup>1</sup> Includes those not reporting when they last worked.

TABLE 12.—Preference for leaving last job and pension receipt, by interval between employment and entitlement and marital status: Percentage distribution of nonworking women newly entitled to retired-worker benefits, July–December 1969 awards

Preference for leaving last job and pension	Total <sup>1</sup>	Interval between employment and entitlement—					
		3 or more years			Less than 3 years		
		Total	Married	Nonmarried	Total	Married	Nonmarried
<b>Number (in thousands):</b>							
Total.....	129	51	40	11	70	40	30
Reporting preference.....	120	48	38	10	67	38	28
Total percent.....	100	100	100	100	100	100	100
Wanted to leave.....	46	44	49	25	48	54	40
Would have worked longer.....	54	56	51	75	52	46	60
Total percent.....	100	100	100	100	100	100	100
Wanted to retire.....	36	22	23	20	47	51	43
Receiving a pension.....	12	4	2	14	19	17	22
Not receiving a pension.....	24	18	21	6	28	34	21
Did not want to retire.....	64	78	78	80	53	49	57
Receiving a pension.....	8	6	5	1	10	6	15
Not receiving a pension.....	56	72	73	69	43	43	42

<sup>1</sup> Includes those not reporting when they last worked.

“No” (table 12). Yet when they were asked, “Did you want to leave your last job or would you have worked longer if you could?” distinctly different response patterns emerge for the married and nonmarried women. About half of the married women wanted to leave their jobs, but three-fourths of the nonmarried would have worked longer if possible. Apparently for many married women, the decision to assume family responsibilities at home involved a free choice to leave their jobs and not a choice for retirement. For the nonmarried with their high incidence of health problems, few pensions, and low incomes, the decision to stop working long before entitlement to social security benefits was made reluctantly and did not involve a preference for retirement.

*Recently retired.*—For women who stopped working near the time of entitlement, the reasons for leaving vary with their ages at entitlement, marital status, and pension status.

Health problems were most frequently cited by women who claimed benefits at the earliest possible age (37 percent) (table 13). Compulsory<sup>7</sup>

<sup>7</sup> In addition to the unstructured question about the “most important reason” for leaving, the women in wage or salary jobs were asked whether they had a compulsory retirement age on their jobs and if so, had they reached the compulsory age. Those who reached the compulsory age and did not cite health as the “most important reason” are counted among those for whom compulsory retirement was the main reason. Those who did not reach a compulsory retirement age but reported “retirement” or “retirement age” as the most important reason are included in the category of employee-initiated reasons for leaving their jobs.

TABLE 13.—Reason for leaving last job, by marital status, age at entitlement, and pension receipt: Percentage distribution of women who stopped working within 3 years of entitlement to retired-worker benefits, July–December 1969 awards

Reason for leaving last job	Total				Married				Nonmarried			
	Total	Aged 62	Aged 63-64	Aged 65 and over	Total	Aged 62	Aged 63-64	Aged 65 and over	Total	Aged 62	Aged 63-64	Aged 65 and over
<b>Total</b>												
Number (in thousands):												
Total.....	70	38	15	17	40	27	8	6	30	12	8	11
Reporting reasons.....	69	37	15	17	39	26	7	6	30	11	7	11
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
Health.....	33	37	31	27	32	35	24	26	35	41	39	28
Compulsory retirement.....	12	1	12	34	7	0	11	33	17	2	15	35
Job discontinued.....	14	15	12	14	13	14	15	8	15	17	8	17
Employee-initiated (subtotal).....	41	47	44	25	47	49	50	32	33	42	39	21
Retirement.....	19	20	20	15	20	20	21	17	17	19	20	13
Family or personal.....	16	21	16	7	21	23	20	13	10	15	12	4
Other.....	6	7	8	3	6	6	9	2	6	8	7	4
<b>Pension recipients</b>												
Number (in thousands):												
Total.....	20	9	5	6	9	6	3	11	11	3	3	5
Reporting reasons.....	20	9	5	6	9	5	3	11	11	3	3	5
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
Health.....	22	21	23	22	17	20	13	26	24	24	30	23
Compulsory retirement.....	22	1	18	53	10	1	24	32	2	21	56	56
Job discontinued.....	6	7	4	6	4	5	2	7	10	5	7	7
Employee-initiated (subtotal).....	50	70	54	20	69	73	61	35	64	45	14	14
Retirement.....	32	42	33	18	42	43	40	24	40	29	13	13
Family or personal.....	12	22	10	1	19	25	9	7	16	8	1	1
Other.....	6	6	11	1	8	5	12	4	8	8	0	0
<b>Nonrecipients</b>												
Number (in thousands):												
Total.....	50	29	10	11	31	21	6	5	19	8	4	6
Reporting reasons.....	49	28	10	10	30	20	5	5	18	8	4	6
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
Health.....	38	42	36	31	36	39	29	29	42	47	45	32
Compulsory retirement.....	7	1	10	23	7	0	10	31	8	1	10	32
Job discontinued.....	17	17	16	19	16	16	20	11	19	20	11	25
Employee-initiated (subtotal).....	37	40	38	27	42	44	41	29	31	33	34	26
Retirement.....	13	13	14	13	14	14	14	12	12	11	14	14
Family or personal.....	18	20	19	10	22	23	22	16	12	14	15	6
Other.....	6	7	5	4	6	7	6	1	7	8	5	6

retirement was the most common reason among those entitled at age 65 (34 percent); health difficulties ranked second (27 percent). In all age groups, about 14 percent said they lost their jobs. All other responses were categorized as "employee-initiated" and include the desire to retire or plans for retirement activities, age, and family or personal considerations; a small number indicated dissatisfaction with a job or a desire to change jobs.

Employee-initiated reasons declined with age at entitlement. Nearly half the women entitled at age 62 and one-fourth of those entitled at age 65 or after gave the just-mentioned reasons for leaving. The fact that compulsory retirement was

virtually nonexistent among the youngest group accounts for their higher rate of voluntary reasons.

Both compulsory retirement at age 65 and health problems at younger age were more common among the nonmarried than among the married women. Consequently, the married retirees of all ages more frequently listed voluntary reasons for leaving their jobs.

The recently retired women who had second pensions had markedly different distributions of reasons from those of women without pensions. Of pension recipients claiming benefits at age 62, voluntary retirement was the reason most commonly cited (42 percent); among recipients en-

TABLE 14.—Pension receipt and retirement preference, by marital status and age at entitlement: Percentage distribution of women who stopped working within 3 years of entitlement to retired-worker benefits, July–December 1969 awards

Pension receipt and retirement preference	Married				Nonmarried			
	Total	Aged 62	Aged 63–64	Aged 65 and over	Total	Aged 62	Aged 63–64	Aged 65 and over
	Total							
Total number (in thousands).....	40	22	8	6	30	12	8	11
Total percent.....	100	100	100	100	100	100	100	100
Receiving pension.....	23	22	27	20	32	22	38	41
Not receiving pension.....	77	78	73	80	68	78	62	59
Number reporting preference (in thousands).....	39	26	7	6	29	11	7	10
Total percent.....	100	100	100	100	100	100	100	100
Wanted to retire.....	52	50	57	54	44	39	54	42
Did not want to retire.....	48	50	43	46	56	61	46	58
	Pension recipients							
Number reporting preference (in thousands).....	8	6	3		11	3	3	5
Total percent.....	100	100	100		100	100	100	100
Wanted to retire.....	74	74	75		61	75	79	41
Did not want to retire.....	26	26	25		39	25	21	59
	Nonrecipients							
Number reporting preference (in thousands).....	30	20	5	5	18	8	4	6
Total percent.....	100	100	100	100	100	100	100	100
Wanted to retire.....	45	43	48	50	33	25	36	43
Did not want to retire.....	55	57	52	50	67	75	64	57

titled at age 65, compulsory retirement was most frequently reported (53 percent). About one-fifth of pension recipients in all age groups said that poor health was the main reason for stopping work when they did. Health problems were far more often a reason for the women who retired without pensions. Nearly half the nonmarried women without pensions who claimed early benefits cited poor health as the main reason for leaving their jobs.

The women were asked directly whether they left their jobs because they wanted to retire. It was expected that for some retirees, compelling circumstances such as health problems or compulsory retirement might coincide with the individual's own desire to retire. This was evidently the case, for while only about a fifth of the women cited retirement preference as their most important reason, nearly half on direct questioning said they did want to retire.

Pension receipt had a major influence on the retirement preference of the early retirees, particularly among the nonmarried. Among nonmarried women entitled at age 62, 75 percent of

those with pensions wanted to retire; only 25 percent of those without pensions retired willingly (table 14). Of the nonmarried women entitled to full benefits, about 40 percent of each group retired willingly. A similar phenomenon already had been noted among men.<sup>8</sup> That is, early retirees with pensions are the group most likely to have retired willingly, early retirees without pensions are the least likely. There is no difference, however, in retirement preference between 65-year-old retirees (the group most often affected by compulsory retirement) with pensions or without pensions.

Among married women, lack of a pension is less strongly associated with involuntary early retirement. In each age group, nearly half the married women without pensions said they wanted to retire when they did. Apparently the relatively high incomes retired married women shared with their husbands enabled many without pensions to retire willingly.

<sup>8</sup> Virginia Reno, Survey of New Beneficiaries Report No. 3, *op. cit.*, table 10.



TABLE 15.—Employment status, pension receipt and reason for stopping work, by sex and marital status of women: Percentage distribution of persons newly entitled to retired-worker benefits, July–December 1969 awards

Employment status, pension receipt, and reason for stopping work	Women				Men
	Married	Nonmarried			
		Total	Formerly married	Never married	
Total awardees					
Number (in thousands).....	126	98	78	20	323
Total percent.....	100	100	100	100	100
Employed with postponed benefit awards.....	8	25	25	26	34
Qualified for payable benefits <sup>1</sup> .....	92	75	75	74	86
Qualified for payable benefits <sup>1</sup>					
Number (in thousands).....	116	73	58	15	214
Total percent.....	100	100	100	100	100
Stopped working.....	74	59	56	69	66
Receiving a pension.....	11	19	15	34	32
Reason for leaving job:					
Health.....	2	5	4	10	11
Compulsory retirement.....	1	5	4	7	7
Job discontinued.....	1	1	1	2	2
Employee-initiated.....	7	7	5	14	12
Not receiving a pension.....	63	40	41	36	35
Reason for leaving job:					
Health.....	20	17	20	8	18
Compulsory retirement.....	2	2	1	6	3
Job discontinued.....	10	8	8	8	6
Employee-initiated.....	31	12	12	13	8
Still working.....	26	41	44	31	34
Receiving a pension.....	1	5	5	3	5
Expecting a pension from current job.....	2	3	3	2	2
Not receiving or expecting a pension.....	23	33	36	26	27
Qualified for payable benefits at age 62 <sup>1</sup>					
Number (in thousands).....	85	30	23	7	103
Total percent.....	100	100	100	100	100
Stopped working.....	77	61	58	71	63
Receiving a pension.....	10	13	8	30	26
Reason for leaving job:					
Health.....	2	4	2	10	11
Compulsory retirement.....	1	1	1	1	1
Job discontinued.....	1	1	1	3	2
Employee-initiated.....	6	8	6	16	12
Not receiving a pension.....	67	47	49	41	36
Reason for leaving job:					
Health.....	22	23	26	12	23
Compulsory retirement.....	11	8	8	2	6
Job discontinued.....	34	16	16	18	7
Employee-initiated.....	23	39	43	29	37

<sup>1</sup> Includes all persons with payable benefit awards and persons with postponed awards who had stopped working by the time of the survey.

## Findings

The newly entitled women were in various stages of retirement shortly after receiving their benefit awards in the last half of 1969; some were not retired. Eight percent of the married women and 25 percent of the nonmarried women, along with 34 percent of all newly entitled men, were still employed after receiving postponed benefit awards (table 15). These nonretired women, like the men, were usually in good health and con-

tinuing long careers in relatively well-paying jobs up to and beyond their sixty-fifth birthday.<sup>9</sup> They represent potential late retirees.

The rest of the women, 92 percent of the married and 75 percent of the nonmarried, qualified for payable benefits. Marital status had a major influence on the financial circumstances, retirement status, and reasons for retirement of these

<sup>9</sup> Virginia Reno, Survey of New Beneficiaries Report No. 2, *op. cit.*

new beneficiaries. Married women were the most likely to be completely retired; many had been out of work a number of years. Together with their husbands, retired married women had a median income of more than \$5,000, with amounts varying according to their husbands' earnings and/or retirement benefits. Voluntary reasons—most often family responsibilities or personal preference—were frequently cited reasons for leaving their jobs when they did, although a sizable group had health problems or lost their jobs. One-fourth of the married women who qualified for payable benefits were still working. Together with their husbands, they had a median income of nearly \$7,000.

The income picture for nonmarried women entering the rolls is very different. They generally fall into three groups: those who retired with pensions and had a median income of more than \$3,000; the partly retired who supplemented social security benefits with current earnings and had somewhat lower incomes; and the retired with neither earnings nor pensions whose median total income was less than \$1,300.

Whether the nonmarried women had ever been married influenced their distribution among these three groups. Single women, like men, are about equally divided among the three groups: a third retired with pensions, about a third continued working (usually without pensions), and a third had neither earnings nor pensions. The majority of single women without earnings or pensions left their jobs for involuntary reasons—the condition of their health, loss of the job, or compulsory retirement—as did men.

Among widowed, divorced, or separated women, pension rights are far less common and, perhaps as a result, continuing employment is far more common. Of the formerly married women, 15 percent were retired with pensions. The remainder of the group were about equally divided between those with and those without earnings. Nearly 3 in 4 of those without earnings cited involuntary reasons for leaving their jobs, with health the predominant factor.

As noted earlier in this section, particular concern has focused on the group who claim social security benefits at the earliest possible age and take the maximum reduction in their benefits. They are a very mixed group, including some relatively advantaged persons who could afford

to retire early and others with very limited retirement resources. The high-income group includes a sizable number of married women and a minority of men and nonmarried women with second pensions. The large majority of men and nonmarried women did not have second pensions, however, and either retired involuntarily—usually because of health problems—or were still working at low-paying jobs to supplement social security benefits.

## CONCLUSIONS

Rising employment rates among women, particularly among married women, along with the maturing of the social security system during the past quarter century, have brought major advances in the number of women who qualify for retired-worker benefits based on their earnings records.

Married women now account for the majority of women entering the rolls as retired workers. Furthermore, women who had been married during some part of their lives account for 9 in 10 of women retired workers. These large numbers of married and formerly married women bring to the fore the numerous issues raised at the beginning of this article about the ways in which the social security system copes with the dual roles of women as wage earners and dependents.

As a group, the married women who are retired workers tend to have less work experience and lower benefits than the nonmarried women. Many of them are entitled to minimum or very low benefit amounts on the basis of their own earnings. On the other hand, married women account for sizable proportions of those with recent work, long tenure, and moderate-to-high benefits in their own right—an indication that they had made long and substantial contributions to their family's total earned income.

Many questions remain about the numbers and types of families that might profit from the opportunity of treating their combined earnings as a single unit for benefit-computation purposes. Recent increases in the earnings base for benefit and tax purposes, with future increases geared to changes in overall average earnings under the social security system, assure that a large majority

of men and women will earn less than the maximum amount creditable for benefit purposes and will pay taxes on all of their earned income. Further study is needed of the impact of existing provisions on the contributions paid and benefits received by two-worker families at various levels of total income.

The family incomes of married women shortly after they claimed benefits were often relatively high, as reported in the SNEB survey, either because the husband had not yet retired or because he had a pension or modest earnings to supplement his social security benefits. The availability of the husbands' resources no doubt enabled many of the married women to choose early retirement at reduced benefits.

Because their husbands frequently provide the major portion of their combined income, these women share with other wives a common concern for the survivor protection provided by their husbands' work records. Recent amendments increase the survivor protection for many women who become widowed at age 65 or older by allowing them a survivor benefit equal to 100 percent of the husband's retired-worker benefit. If the husband claims reduced benefits before age 65, the survivor protection for his wife is similarly reduced but can be no lower than the 82.5 percent of his PIA previously available to aged widows.

Thus, for the first time, the age at which a husband retires can affect the amount of survivor protection for his wife. Of married men recently awarded retired-worker benefits, about 1 in 3 claimed benefits at age 62; survivor protection for their wives will be little if any greater than before. Poor health is the most common reason men claimed benefits at the earliest possible age, although a minority in good health and with other resources willingly opted for early retirement. Whether or not the new provision that links survivor protection to a man's early retirement decision will act as a deterrent to voluntary early retirement remains to be seen.

Formerly married women, most of whom are widows, represent about a third of the women entering the rolls as retired workers. As a group, their work experience and benefit amounts are somewhat greater than those of married women and considerably less than those of single women. As individuals, they are undoubtedly a diverse group. They include some who were wives or

mothers during most of their working-age years and others whose household responsibilities were similar to those of single women during most of their careers.

The educational attainment and occupational status of formerly married women is somewhat lower than that of married women and considerably below that of single women. This finding may reflect two factors: the deterrent effect of marriage and family responsibilities on educational and career advancement and the financial necessity of finding some type of work after loss of the husband, despite limited job credentials.

Few of the formerly married women who have had enough covered work experience to qualify for retired-worker benefits have had the types of careers that yield pension rights. A large number of them continue to work at low-paying jobs to supplement their relatively low social security benefits.

Like wives, widows under the social security program are eligible to receive a benefit at retirement age equal to the larger of either their own retired-worker benefit or a dependent's benefit based on their husband's earnings record. For many women who are widowed before retirement age, neither benefit is very large since the dependent's benefits are based on outdated earnings rates of their deceased husbands and their own more recent earnings experience may be brief or low-paid because of limited job credentials.

Recent amendments provide special minimum benefits to a retired worker on the basis of the number of years he had covered earnings. Thirty years' coverage now yields a minimum PIA of \$170.<sup>10</sup> Some concept of family earnings that would combine consecutive work records of deceased breadwinners and their widows might help many widows who are now eligible only for the larger of two benefits—each of them based on an incomplete worklife.

The recent increase in labor-force participation of women will be reflected in the beneficiary population for years to come. Continuing review is needed to see how the program is meeting its two-fold goal: to provide at least adequate incomes

<sup>10</sup> The special minimum is \$8.50 times the number of years of covered earnings in excess of 10. With less than 20 years of covered earnings, the regular minimum of \$84.50 applies. For 30 years or more, the special minimum is \$170. No adjustment will be made in the special minimum to take account of rising prices.

for low-paid breadwinners and their dependents and at the same time aim for equity in the replacement of earnings and the return on contributions for two-earner families (both when the couples have simultaneous careers and when their careers are consecutive because the primary breadwinner dies).

## Technical Note

The estimates presented here are based on data from the Survey of Newly Entitled Beneficiaries—one of the surveys undertaken by the Social Security Administration to study the retirement process. Data collection and tabulation operations were conducted by the Bureau of the Census. The selection of the sample from social security records was performed by the Social Security Administration.

### Survey Design

*Population.*—The SNEB universe consists of all persons initially awarded retired-worker benefits during each month from July 1968 to June 1970. The data presented in this report cover the period July–December 1969. To receive an initial retired-worker benefit award, an individual must: (1) be at least aged 62; (2) have earned insured status<sup>11</sup> from his own covered work experience; and (3) have filed a claim to establish his entitlement to retired-worker benefits. Disability beneficiaries, whose benefits are automatically converted to retired-worker benefits at age 65, are excluded from the SNEB universe.

*Sample design.*—The sample for SNEB was selected by means of a two-stage design. The first stage was the selection of a single primary sampling unit (PSU) from each of 100 strata by appropriate probability procedures. The selection of

the PSU's was made by the Bureau of the Census as one of several combinations of the basic 357 PSU designs of the Current Population Survey.<sup>12</sup> Each PSU comprises a single county or group of counties (town or group of towns in the New England States). Twenty-one of the PSU's used in the first stage consist of the counties comprising the 21 largest metropolitan areas. Each of these self-representing PSU's is identical to its stratum. The remaining metropolitan areas were grouped into 33 strata and one PSU (a single metropolitan area) selected from each stratum. The remaining counties not in metropolitan areas were grouped into 46 strata, and one PSU was selected to represent each such stratum.

The second stage of the sampling process was the monthly selection of new beneficiaries to whom questionnaires would be mailed. These are individuals who had been awarded retired-worker benefits for the first time during the preceding month and who resided in a sample PSU.

*Sample size.*—The size of the SNEB sample was originally set at about 3,200 cases per month, or 1 in 27 of the persons receiving retired-worker benefit awards each month. From July through December 1969 the sample was reduced to about 1,500 cases per month.

*Data collection.*—Questionnaires were usually mailed to persons in the sample by the end of the month following their benefit awards. A second questionnaire was mailed to those who did not respond to the first mailing within 2 weeks. A third questionnaire was sent by certified mail to those who did not respond within 4 weeks. These three mailings yielded about a 75-percent response. The second and third mailings were omitted for the December 1969 sample to avoid overlap with the 1970 decennial census.

Starting with July 1969, mail responses were screened clerically for completeness of response to income questions. About two-thirds of the incomplete income reports were rectified by telephone follow-up. The remainder were included in the personal interview follow-up conducted at the

<sup>11</sup> To be insured for retired-worker benefits, a man must have paid social security taxes in a number of calendar quarters equal to at least the number of years between 1950 and the year he reaches age 65 (age 62 for women). A man aged 65 in 1969, for example, needed at least 18 calendar quarters of covered employment.

<sup>12</sup> For details on the Current Population Survey sampling procedures, a description of PSU's stratification, and selection of first-stage units, see the Bureau of the Census, *The Current Population Survey—A Report on Methodology*, Technical Paper Number 7.

end of each calendar quarter. The follow-up included, in addition to all respondents whose incomplete income reports were not corrected by telephone, a 50-percent random sample of persons who did not return the questionnaires or whose questionnaires were returned by the Post Office as undeliverable. (For the December 1969 sample, only a 25-percent random sample of nonrespondents was selected for personal interview.) Non-response cases selected for personal interview were weighted to include cases not chosen for the follow-up sample.

*Noninterview adjustment.*—The personal interview follow-up produced an effective response rate of about 92 percent, after allowing for the weighting of the follow-up cases (table I). To meet the minimum acceptance criteria for an adequate response, the person had to indicate his employment status. If he was not employed, he had to give a reason why he left his former job. The 8 percent who did not provide an adequate response include 6 percent who refused to participate in the survey.

In order to represent the nonrespondents, the originally assigned weights were adjusted by multiplying them by the reciprocal of the response ratio. To allow for possible variations in response rates, this adjustment was made for 12 sex, residence, age-at-entitlement, and payment-status groups separately for each calendar quarter of data.

TABLE I.—Response before and after personal interview follow-up,<sup>1</sup> July–December 1969 awards

Status of the questionnaire	Before personal interview follow-up <sup>2</sup>		After personal interview follow-up <sup>3</sup>	
	Number	Percentage distribution	Number	Percentage distribution
Total sample.....	9,636	100	9,636	100
Questionnaires with adequate response.....	6,953	72	8,520	92
Questionnaires without adequate response.....	426	4	663	7
Undeliverable.....	102	1	15	( <sup>4</sup> )
Deceased.....	44	( <sup>5</sup> )	76	1
Refusal.....	196	2	564	6
Failed quality check.....	482	1	7	( <sup>5</sup> )
Miscellaneous.....	2	( <sup>5</sup> )	2	( <sup>5</sup> )
Questionnaires not returned.....	2,257	23	144	1

<sup>1</sup> Does not reflect telephone and personal interview follow-up of inadequate income responses.

<sup>2</sup> After a maximum of three mailings for July through November and a single mailing for December.

<sup>3</sup> Undeliverable and nonresponse sample cases are weighted to include cases not chosen for the follow-up sample.

<sup>4</sup> Estimated.

<sup>5</sup> Less than 0.5 percent.

TABLE II.—Rough approximations of standard errors of estimated percentages of persons, July–December 1969 awards

Size of base	Estimated percentages						
	2 or 98	5 or 95	10 or 90	20 or 80	30 or 70	40 or 60	50
5,000.....	2.0	3.1	4.3	5.7	6.5	7.0	7.1
10,000.....	1.4	2.2	3.0	4.0	4.6	4.9	5.0
25,000.....	.1	1.4	1.9	2.5	2.9	3.1	3.2
50,000.....	.6	1.0	1.4	1.8	2.1	2.2	2.3
100,000.....	.4	.7	1.0	1.3	1.5	1.6	1.6
150,000.....	.4	.6	.8	1.0	1.2	1.3	1.3
200,000.....	.3	.5	.7	.9	1.0	1.1	1.1
250,000.....	.3	.4	.6	.8	.9	1.0	1.0
300,000.....	.3	.5	.6	.7	.8	.9	.9

### Sampling Variability

Since the SNEB estimates are based on a sample, they may differ from the figures that would have been obtained if every person initially awarded retired-worker benefits during the last 6 months of 1969 were included in the survey. In this survey, as in others, the results are also subject to errors due to response and nonreporting.

The standard error measures the sampling variability of estimates—that is, the variations that occur by chance simply because a sample of the population rather than the population as a whole is surveyed. The chances are about 68 out of 100 that an estimate from the sample would differ by less than the standard error from the results based on the same procedures for the entire population. The chances are about 95 out of 100 that the differences would be less than twice the standard error.

*Estimated percentages.*—The standard error of an estimated percentage depends on the size of the percentage and size of its base. Table II presents rough approximations of standard errors of estimated percentages for the survey period July–December 1969. Linear interpolation applied to the base or the percentage or to both may be used to calculate the value of a standard error not specifically shown. For example:

In table 1, an estimated 29 percent of the 126,000 married women were entitled to the minimum PIA. Interpolating from table II, the estimated standard error is approximately 1.3 percent. To calculate 95 percent confidence limits a value from table II is multiplied by 2. Therefore, with 95 percent confidence the proportion of the population of married women who were entitled to the minimum PIA is between 26.4 and 31.6 percent.

When two percentages are compared to determine whether they differ by a statistically significant amount, the standard error of the difference can be approximated as the square root of the sum of the squares of the standard error of each of the percentages. For example:

The proportion of the 126,000 married women who are entitled to the minimum PIA is 29 percent and the proportion of the 98,000 nonmarried women is 18 percent. The standard error for each group is approximately 1.3 percent.

The sum of the squares of the two standard errors is 3.38, and the square root—the standard error of the difference—is approximately 1.8 percent. Since the actual difference of 11 percentage points is much greater than twice the standard error of the difference, it is extremely likely that the proportions are different.

*Estimated medians.*—A method for assessing the reliability of an estimated median is to determine an interval about the estimate so that there is a stated degree of confidence that the true median lies within the limits. Estimates of median amounts of earnings and total income—presented in tables 9 and 10—were based on \$500 intervals. Estimates of median primary insurance amounts presented in tables 1, 7, and 9 were based on \$15 intervals of PIA levels in effect prior to October 1972, and then inflated by 20 percent to reflect the amendments effective in October 1972. Ninety-five percent confidence limits for median PIA's presented in table 1 are shown below.

Confidence limits	Women						Men
	Total	Married	Nonmarried				
			Total	Widowed	Divorced or separated	Never married	
Lower limit.....	\$134	\$120	\$156	\$152	\$130	\$178	\$212
Median.....	138	124	162	160	144	196	214
Upper limit.....	142	129	167	167	157	211	216

As shown, the estimated median PIA for married women is \$124. With 95 percent confidence, the median PIA for the survey population of married women is between \$120 and \$129. The ninety-five percent confidence limits of estimated medians shown in tables 7, 9, and 10 are presented in tables III, IV, and V, respectively.

## Response to the Survey

Data from the mail questionnaire were merged with data available from program records. Data from social security records were virtually complete; those from the mail questionnaire included cases of nonresponse on particular items. In this article, all tables showing percent distributions show the number of persons reporting on each item.

*Record data.*—Program data include such items as: age at entitlement to retired-worker benefits, benefit-payment status and primary insurance amount at time of award, and race. In this article, primary insurance amounts have been increased by 51.8 percent to reflect benefit increases since the sample of awards was drawn. This adjustment permits more up-to-date discussion of the benefit amounts of various groups.

*Questionnaire data.*—Response rates on individual questionnaire items ranged from about 75 to 100 percent. Employment status, which was used as a criterion for acceptance of the questionnaire, had complete response. On most demographic characteristics—such as educational attainment, occupation, disability status—response rates were 90 percent or higher. In the SNEB, as in other surveys, the lowest response rates were obtained on items related to current income, especially earnings.

*Income questions.*—Persons employed at the time of the survey were asked to report their current earnings on an hourly, weekly, monthly, or annual basis, at their own option. The respondents' reports of their usual hours of work per week and usual weeks of work per year were used to convert all earnings to annual rates. Married respondents were asked to report their spouses' earnings as annual amounts.

To identify the types of institutional transfer payments received, every person was asked to report, for each of the following sources, whether or not he was receiving payments, and, if so, the monthly amount from each source:

A company or union pension; social security; Federal Government employees' pension; State or local government employees' pension; military retirement pension; veterans' pension or compensation; railroad

TABLE III.—95-percent confidence limits for estimated median primary insurance amount in table 7

Selected characteristics	Total			Married women			Nonmarried women		
	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit
Occupation.....	\$134	\$138	\$142	\$120	\$124	\$129	\$156	\$162	\$167
Professional, technical, and managerial workers.....	191	201	210	162	185	200	201	215	228
Clerical and sales workers.....	148	156	163	125	132	140	185	195	203
Operatives.....	137	145	153	118	127	136	158	167	177
Service workers.....	91	100	108	84	84	93	105	115	124
Education (in years):									
0-8.....	117	123	128	104	111	118	128	135	144
9-11.....	126	133	140	109	120	128	148	162	174
12.....	144	155	164	123	133	144	177	190	207
13-15.....	144	158	173	126	142	158	157	179	198
16 or more.....	199	214	228	168	195	214	212	229	232
Duration of longest job (in years):									
1-4.....	84	84	84	84	84	84	84	84	98
5-9.....	106	113	119	101	108	114	113	125	134
10-14.....	136	144	152	125	134	143	151	164	165
15-19.....	146	155	163	135	145	155	158	172	188
20-24.....	161	172	186	142	156	171	175	193	211
25 or more.....	190	199	207	177	192	204	193	204	216
Amount of employment on longest job:									
Full-time, full-year.....	148	153	159	128	134	140	172	178	185
Other.....	115	121	126	103	111	119	124	132	141

TABLE IV.—95-percent confidence limits for estimated median earnings and primary insurance amount in table 9

Median earnings and primary insurance amount	Stopped working—						Employed					
	3 or more years before entitlement			Less than 3 years before entitlement			Payable awards			Postponed awards		
	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit
Earnings on most recent job:												
Total.....	\$2,220	\$2,420	\$2,640	\$3,870	\$4,110	\$4,380	\$1,470	\$1,570	\$1,660	\$4,770	\$5,050	\$5,320
Full time, full year.....	2,620	2,840	3,050	4,420	4,700	4,980	3,190	3,450	4,010	4,740	5,010	5,330
Part time, part year.....	1,140	1,410	1,820	2,030	2,420	2,900	1,260	1,380	1,510	4,050	5,090	5,710
Primary insurance amount:												
Total.....	95	102	108	156	164	172	122	127	132	183	191	199

retirement; workmen's compensation, cash sickness, or temporary disability insurance; welfare or assistance payments; and unemployment insurance.

For married respondents the question was repeated for the spouses' sources and amounts of income.

Finally, each person was asked whether or not he (or his spouse) was receiving any of the following types of asset or other income and to indicate, for each source, the yearly amount that was being received:

Interest from savings, notes, and bonds; dividends from stock; net rental income (excluding maintenance cost, utilities, mortgage payments, property taxes, etc.); annuities purchased individually; regular contributions from relatives outside the home; and other income.

No attempt was made to distinguish the respondent's income from income of the spouse for these sources.

*Editing of income receipt.*—Pretest results showed that respondents frequently marked only selected items in each of the two lists of income sources (three lists for married persons), leaving many items blank. Since it is highly unlikely that a single individual would simultaneously receive a large variety of transfer payments or property income, nonreceipt of unanswered sources were imputed under the following circumstances:

1. If the respondent was employed and completely reported his current earnings, a response of "no," "yes," or a dollar amount on at least one source of transfer payments was sufficient to impute nonreceipt of unreported sources of transfer payments. A similar response on at least one type of asset or other income was sufficient to impute nonreceipt of unmarked sources in the same list.
2. If the respondent was not employed, or his earnings were not completely reported, a response of "yes" or a dollar amount on at least one item in the list was needed before nonreceipt was imputed for other sources in the same list.

*Response on amount of income.*—Total income

TABLE V.—95-percent confidence limits of estimated median amounts of total income in table 10

Median total income	Total			Not employed			Employed					
	Lower limit	Median	Upper limit	Lower limit	Median	Upper limit	Payable awards			Postponed awards		
							Lower limit	Median	Upper limit	Lower limit	Median	Upper limit
Married women												
Total.....	\$5,670	\$6,000	\$6,410	\$4,840	\$5,270	\$5,650	\$5,960	\$6,700	\$7,520	\$8,510	\$9,700	\$11,780
Husband receiving:												
Earnings, no benefits.....	8,350	9,000	9,850	7,590	8,250	9,020	7,540	8,500	11,020	11,220	13,960	16,100
Earnings and benefits.....	6,310	7,000	8,050	5,350	6,400	8,130	5,990	7,170	7,860	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
No earnings:												
2 benefits.....	5,060	5,560	6,090	4,550	5,070	5,650	5,400	7,550	7,980	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
1 benefit.....	3,290	3,580	3,820	2,840	3,090	3,440	3,890	4,540	5,030	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Nonmarried women												
Total.....				1,550	1,770	2,000	2,770	3,100	3,420	5,180	6,630	6,064
Received or expected pension.....				2,940	3,330	4,020	3,620	4,640	6,860	6,300	7,530	8,120
No pension.....				1,130	1,260	1,400	2,470	2,800	3,160	4,470	4,960	5,480

<sup>1</sup> Not computed for base containing fewer than 50 sample cases.

TABLE VI.—Response rates on total income data in table 10

Major source of income	Stopped working		Employed			
			Payable awards		Postponed awards	
	Total number (in thousands)	Percent reporting	Total number (in thousands)	Percent reporting	Total number (in thousands)	Percent reporting
Married women						
Total.....	86	80	30	71	10	82
Husband receiving:						
Earnings, no benefits.....	29	79	11	66	4	91
Earnings and benefits.....	9	84	6	72	2	66
No earnings:						
2 benefits.....	17	83	4	85	2	85
1 benefit.....	24	86	8	69	2	71
No benefits.....	5	53	1	70	1	99
Nonmarried women						
Total.....	43	82	30	76	25	82
Received or expected pension.....	14	84	5	71	10	78
No pension.....	29	81	25	77	15	85

was obtained by combining information reported for each source. If a report on receipt or amount of even one source of income (for the respondent or spouse) was incomplete, it caused a nonresponse on total income. The response rates on total income data contained in table 10 of this article are shown in table VI.

The low response rates for women who were employed after receiving payable benefit awards are, in large part, due to incomplete reports of

earnings or usual hours and weeks of work, which were used to calculate annual rate of earnings. Among married women, the small residual group that had no report of earnings or retirement benefits for the husband includes those who did not report whether such sources were received by the husband. Consequently, this small group shows a high nonresponse on total income. For most other groups, the response rate on total income was about 80 percent or higher.