
Reported Reasons Retired Workers Left Their Last Job: Findings From the New Beneficiary Survey

by Sally R. Sherman*

About a third of all new retired-worker beneficiaries who had stopped work reported that the main reason they left their last job was a desire to retire. The existence of health problems was the next most frequently given reason, and it was reported by about a fourth of the group. These responses were made to questions in the 1982 New Beneficiary Survey, conducted by the Social Security Administration (SSA) in October–December 1982. Recently retired workers not only said they wished to retire, but more of them began receiving benefits at age 62 than at older ages; by age 65 most were beneficiaries. Forty-five percent of the men and almost 54 percent of the women had already left their last job at the time they received their first benefit. Married women in particular had not only stopped work but frequently had left their last job more than 3 years before they received their first benefit check.

This article examines the reasons for leaving their last job reported by men and women who recently began receiving social security retired-worker benefits. The population is categorized by sex, marital status, and age at which these retired-worker benefits were first received. Before looking at the differences in reported reasons, the article briefly summarizes how the population was distributed by their age at first benefit receipt and by the interval between leaving the last job and receipt of the first benefit.

The data are from the 1982 New Beneficiary Survey (NBS),¹ a national cross-sectional survey of new beneficiaries, based on a sample drawn from the Social Security Administration's (SSA) Master Beneficiary Record. The sample includes persons who first received retired-worker benefits in the 12-month period June 1980–May 1981. Personal interviews were conducted in October–December 1982.

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¹ For more information on the NBS, see Linda Drazga Maxfield, "The 1982 New Beneficiary Survey: An Introduction," *Social Security Bulletin*, November 1983, pages 3–11.

Excluded from the study population of retired workers are those beneficiaries whose status was converted from disabled-worker beneficiary to retired-worker beneficiary when they attained age 65. Although SSA's records count such conversions, which are automatic, as new benefit awards, the NBS did not. The survey excluded those cases on the grounds that such beneficiaries received their first payable benefit for a month before the conversion took place.

The tables presented here distinguish between retired workers who first received benefits before age 65 and those whose first benefit payment came at age 65 or later. The distinction is important because workers who claim retired-worker benefits before age 65 receive actuarially reduced benefits. Such benefits are first payable at age 62 and are reduced by 5/9 of 1 percent for each month that benefits are received before age 65. Benefits are reduced by 20 percent if the retiree claims them in the month he or she attains age 62.

The option of collecting a benefit at age 62 was made available to women in 1956, partly to extend benefits to wives who often are younger than their husbands and thus often were not yet 65 when their husbands retired. The option was extended to men in 1961, partly in recognition of the fact that many older workers were leaving work before age 65.

The findings reported here are based on appendix

tables A and B at the end of the article. Table A shows the time interval between leaving a last job and receipt of a first social security benefit, by age at which the first benefit was paid. Table B shows the reason reported for leaving the last job, for those who had stopped work.

Age at First Benefit Receipt

Most new retired-worker beneficiaries whose first benefit was payable in the June 1980–May 1981 period were younger than age 65.² Table 1 shows that 76 percent of the men and 84 percent of the women opted for their first benefit payment before reaching age 65. The greatest percentage of recipients within each sex and marital group received their first payable benefit at age 62. Forty-eight percent of the men and 62 percent of the women received their first benefit at that age. Only 9 percent of the men and 4 percent of the women delayed benefit receipt until age 66 or later.

Little difference is found in the age at which married and unmarried men first elect to receive benefits. But among women, striking differences are evident by marital status. More than 9 out of 10 married women, compared with 7 out of 10 unmarried women, received a benefit before age 65. Most (nearly 75 percent) of the married women claimed their benefit at age 62. Only 40 percent of the unmarried women received their first benefit at that age. The unmarried women, in fact, were even less likely than men to claim early benefit receipt.

Interval Between Work and Benefit Receipt

To what extent does benefit receipt coincide with stopping work? According to the new beneficiaries' reports of their current employment status at the time of interview and when they left their last job, only 10 percent of the men and 5 percent of the women had stopped

² In this article, age at first benefit receipt is defined as the age in the month for which the benefit is first payable.

Table 1.—Age at receipt of first benefit: Percentage distribution of new retired-worker beneficiaries, by sex and marital status

| Age | Men | | | Women | | |
|---------------------------|-------|---------|-----------|-------|---------|-----------|
| | Total | Married | Unmarried | Total | Married | Unmarried |
| Total percent | 100 | 100 | 100 | 100 | 100 | 100 |
| Younger than 65 | 76 | 75 | 78 | 84 | 92 | 70 |
| 62 | 48 | 47 | 53 | 62 | 74 | 40 |
| 63–64 | 28 | 28 | 25 | 22 | 18 | 30 |
| 65 or older | 24 | 24 | 22 | 15 | 8 | 30 |
| 65 | 15 | 15 | 12 | 11 | 6 | 21 |
| 66 or older | 9 | 9 | 10 | 4 | 2 | 9 |

Source: Appendix table A.

work in the same month they first received a benefit (table 2). Roughly half (45 percent of the men and 54 percent of the women) had already left their last job. Twenty percent left in the 18–30 months between the time they received their first benefit and the time of the interview. About a fourth (25 percent of the men and 22 percent of the women) were still working when interviewed.

When work stops and benefits begin in the same month, a neat and clear-cut retirement event has occurred. But circumstances are rarely so perfectly correlated. A much larger proportion, however, stopped work near the time of their first benefit receipt than stopped in the same month. Within 6 months before or after receipt of a benefit, 41 percent of the men and 25 percent of the women left their last job.

One of the more striking findings from the survey was the rather large portion of retired workers who had stopped work long before they began to receive benefits. Twenty-six percent of the men and 44 percent of the women had stopped work more than 6 months before they first received a benefit. Those who had not worked for more than 3 years before receiving benefits account for about 10 percent of the men and 28 percent of the women retired workers.

Married women were the most likely to have stopped work long before becoming beneficiaries—fully 35 percent had stopped work more than 3 years before benefit receipt. Unmarried women, in contrast, were fairly similar to the unmarried men in the recency of their attachment to the workforce. Fourteen percent of the unmarried women and 18 percent of the unmarried men had not worked for more than 3 years; of the married men, only 8 percent had been out of the workforce that long before receiving benefits.

Table 2.—Time interval between leaving last job and receipt of first benefit: Percentage distribution of new retired-worker beneficiaries, by sex and marital status

| Work status and time interval | Men | | | Women | | |
|---|-------|---------|-----------|-------|---------|-----------|
| | Total | Married | Unmarried | Total | Married | Unmarried |
| Total percent ¹ | 100 | 100 | 100 | 100 | 100 | 100 |
| Stopped work | 75 | 74 | 79 | 77 | 81 | 71 |
| Before receipt | 45 | 44 | 51 | 54 | 61 | 41 |
| Same month | 10 | 10 | 7 | 5 | 4 | 7 |
| After receipt | 20 | 20 | 20 | 18 | 16 | 23 |
| Still work | 25 | 26 | 20 | 22 | 19 | 29 |
| Total percent ¹ | 100 | 100 | 100 | 100 | 100 | 100 |
| Stopped work | 75 | 74 | 79 | 77 | 81 | 71 |
| More than 6 months before receipt | 26 | 25 | 34 | 44 | 51 | 30 |
| Within 6 months of receipt | 41 | 41 | 38 | 25 | 22 | 30 |
| More than 6 months after receipt | 8 | 8 | 7 | 8 | 7 | 11 |
| Still work | 25 | 26 | 20 | 22 | 19 | 29 |

¹ Percents may not add to 100 due to rounding.

Source: Appendix table A.

As might be expected, those who began receiving social security benefits at age 62—the earliest eligibility age for retired-worker benefits—were the most likely to have stopped work long before they received benefits (table 3). Seventeen percent of the men and 39 percent of the women who received benefits at age 62 had been away from work for more than 3 years. Again, married women in particular were especially likely to have left work 3 or more years before receiving benefits at age 62 (43 percent). When a first benefit was received at ages 63–64 or 65 or older, the proportion of beneficiaries who had left work 3 or more years earlier was much lower. For example, among retired workers who first received a benefit at age 65 or older, only 2 percent of the married men, 8 percent of the married women, and 5 percent of the unmarried had stopped work 3 or more years earlier.

Receipt of a benefit is not synonymous with not working. Some beneficiaries were still working at the time of the interview: 26 percent of married men, 20 percent of unmarried men, 19 percent of married women, and 29 percent of unmarried women. The NBS did not ascertain why persons in the sample continued to work, but it did ask (of those who had not been self-employed on their last job) why they left their last job.

Reported Reasons for Leaving Last Job

Those who were not self-employed on their last job were read a list of reasons a person might give for leaving a job (table 4). The interviewer said “Please tell me which of these reasons were important to you when you left this job.” Because each query was answered yes or no, multiple reasons could be given. If more than one yes was given, the respondent was asked to choose the most important reason. This section examines the most important reason reported by those employees who were no longer working.

Overall, a desire to retire was given more often than any other reason for leaving a last job. This category is made up of two groups of retired workers: a few, usually only 1–2 percent, who said they didn’t like their job,

Table 3.—Percent of new retired-worker beneficiaries who stopped work more than 3 years before receipt of first benefit, by age at benefit receipt, sex, and marital status

| Age | Men | | | Women | | |
|-------------------------|-------|---------|-----------|-------|---------|-----------|
| | Total | Married | Unmarried | Total | Married | Unmarried |
| Total, all ages | 10 | 8 | 18 | 28 | 35 | 14 |
| 62 | 17 | 14 | 26 | 39 | 43 | 23 |
| 63–64 | 4 | 3 | 11 | 12 | 15 | 9 |
| 65 or older | 2 | 2 | 5 | 6 | 8 | 5 |

Source: Appendix table A.

Table 4.—Primary reason for leaving last job, by sex and marital status: Percentage distribution of new retired-worker beneficiaries who had stopped work

| Reason for leaving last job | Men | | | Women | | |
|--|-------|---------|-----------|-------|---------|-----------|
| | Total | Married | Unmarried | Total | Married | Unmarried |
| Total number (in thousands) ¹ | 496 | 411 | 85 | 398 | 275 | 123 |
| Total percent | 100 | 100 | 100 | 100 | 100 | 100 |
| Business bad or lost job | 10 | 9 | 18 | 13 | 13 | 13 |
| Compulsory retirement | 7 | 6 | 8 | 3 | 2 | 5 |
| Health problems | 27 | 26 | 29 | 23 | 21 | 27 |
| Desire to retire | 40 | 43 | 27 | 26 | 24 | 29 |
| Pension eligibility | 5 | 5 | 5 | 2 | 2 | 4 |
| Family reasons | 3 | 3 | 3 | 17 | 18 | 12 |
| Other | 9 | 9 | 10 | 16 | 19 | 10 |

¹ Excludes those who were self-employed on last job.
Source: Appendix table B.

and a larger group who said they wanted to retire or were tired of working. Forty percent of the men gave such reasons for having stopped work (table 4). Health problems were the next most important reason, though they were cited far less frequently—by 27 percent of the men. For the women, little difference is noted in the proportions reporting a desire to retire (26 percent) and health problems (23 percent). But family reasons were the most important consideration given by 17 percent of the women.

Despite the large percentages of retired workers who left their last job within 6 months of receiving benefits, relatively few (5 percent of men, 2 percent of women) reported that eligibility for social security benefits, or any other pension, was what prompted them to leave. Few said they stopped work because of compulsory retirement, which is not surprising because the 1978 Amendment to the Age Discrimination in Employment Act generally banned mandatory retirement before age 70 in the private sector. About 1 in 10 said they left because they had lost their job or that business was bad.

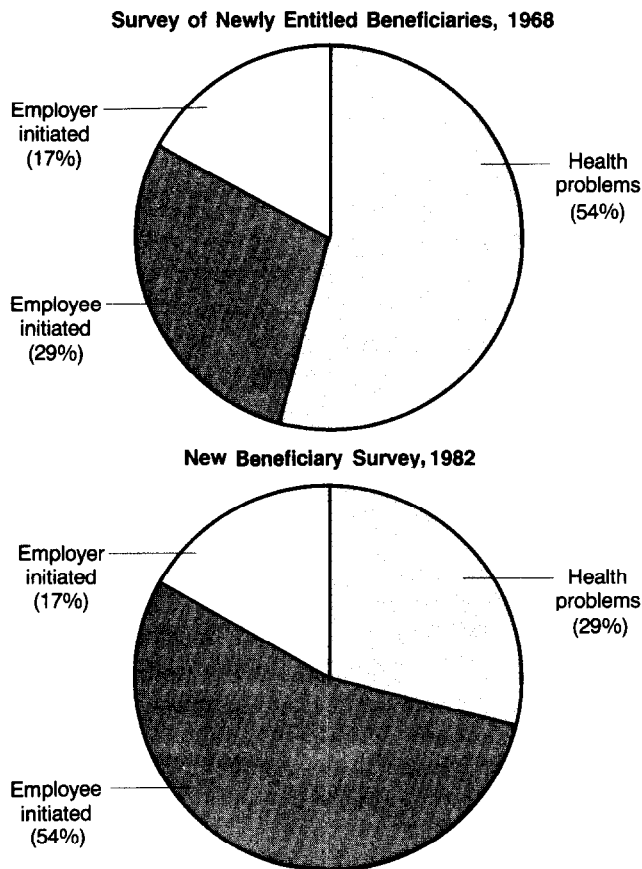
Major differences appear in the relative importance of reasons for leaving a last job when marital status is taken into account. Married men most frequently stated they left their last job because they wanted to (43 percent) rather than for any other reason, including health (26 percent), whereas unmarried men were about as likely to give health (29 percent) as they were to give wanting to leave (27 percent) as the main reason. Unmarried men were twice as likely as husbands to report they left their job because business was bad or they had lost their job (18 percent, compared with 9 percent). Both married and unmarried women more closely resembled the unmarried men, in the sense that they were less likely than married men to have reported they wanted to retire, and close to the same absolute percentage cited health as cited a desire to retire. Wives more often reported family reasons for stopping work than

did unmarried women (18 percent, compared with 12 percent). More married than unmarried women reported other reasons for having stopped work (19 percent, compared with 10 percent).

The large percentage of men (or more precisely, married men) who said a desire to retire was the reason they left their last job is noteworthy because it differs sharply from what nonemployed men reported in the Survey of Newly Entitled Beneficiaries (SNEB)³ more than a decade ago (chart 1). Before looking at a comparison of the two surveys, some caveats should be noted: first, the questions about reasons for leaving the last job were not asked in identical format in the two surveys, though the responses can be grouped into somewhat comparable categories; second, more of the new beneficiaries in the SNEB than in the NBS (40 percent, compared with 25 percent) were still working, so they were not asked the

³ For more information on SNEB, see *Reaching Retirement Age: Findings From a Survey of Newly Entitled Workers, 1958-70* (Research Report No. 47), Office of Research and Statistics, Social Security Administration, 1976.

Chart 1.— Percentage distribution of main reasons for leaving last job: Nonemployed men,¹ aged 62-64²



¹ Excludes those who were self-employed on last job.

² Age at entitlement in SNEB, age at receipt of first benefit in NBS.

Source: Table 5.

questions about why they left their last job; and finally, the SNEB was conducted closer to the time the retired workers became beneficiaries (3-6 months after award, instead of 18-30 months after first benefit receipt) so it is not surprising that fewer SNEB respondents than NBS respondents had stopped work by the time of the survey.

Despite these differences, a sufficient basis for comparison of the men's responses exists in some broad categories of reasons for stopping work cited by the new beneficiaries in both surveys. In table 5 these reasons are grouped in three summary categories: employer-initiated, health problems, and employee-initiated. Reverse proportions of the men reported health problems and employee-initiated reasons in the two surveys. In 1968, 54 percent of the men who had left wage and salary jobs and became entitled to retired-worker benefits at ages 62-64 said they left their last job because of health reasons. By 1982, only 29 percent of the most nearly comparable group of men in the NBS cited health problems as the reason for leaving. In 1968, 29 percent of the men reported employee-initiated reasons for leaving work; in 1982, 54 percent reported such reasons. Employee-initiated reasons consisted mainly of "retirement," which, in turn, was a combination of desire to retire and receive a pension. Twenty-four percent of the men responding to SNEB questions claimed they left work because of a desire to retire or because of retirement benefit eligibility; 42 percent of the men in the NBS said those were the most important reasons. Among the men in each survey, no difference is seen in the proportion who reported employer-initiated reasons (17 percent), and virtually no difference is found in the subcategories of lost job (13-12 percent) or compulsory retirement (4-5 percent).

Table 5.— Comparison of responses in SNEB and NBS: Percentage distribution of primary reason for leaving last job of nonemployed men¹ aged 62-64²

| Reason for leaving last job | 1968 SNEB | 1982 NBS |
|---|-----------|----------|
| Percent of total number who had stopped work | 60 | 78 |
| Total percent of employees who had stopped work | 100 | 100 |
| Employer-initiated | 17 | 17 |
| Lost job | 13 | 12 |
| Compulsory retirement | 4 | 5 |
| Health problems | 54 | 29 |
| Employee-initiated | 29 | 54 |
| Retirement | 24 | 42 |
| Family | 4 | 3 |
| Other | 2 | 9 |

¹ Excludes those who were self-employed on last job.

² Age of entitlement in SNEB, age at receipt of first benefit in NBS.

Source: Table 4.5 in *Reaching Retirement Age* (Research Report No. 47), Office of Research and Statistics, Social Security Administration, 1976, and appendix table B to this article.

Among early retirees, the decline in the percent who reported health reasons and the increase in the proportion with voluntary or employee-initiated reasons for stopping work is consistent with the trend toward increased early withdrawal from the labor force. According to unpublished figures from the Department of Labor, the proportion of men aged 62-64 who were not in the labor force grew from 26 percent in 1968 to 52 percent by 1982.

An earlier article in this series looked specifically at the health of retired-worker beneficiaries.⁴ The health measures in the NBS indicate that, in general, new retired-worker beneficiaries were in good health. Almost two-thirds reported no work-limiting health condition. Differences did appear by age. Those who first received benefits at age 62 were more likely to report that their health limited the kind or amount of work they could do for pay. The figures in table 6 confirm that, among those who had stopped work, health was most often cited as the main reason by the youngest beneficiaries, except married women.

Among nonworking men and unmarried women who first received a benefit at age 62, about a third reported health as the main reason they left their job. When receipt first occurred after age 62, usually only a fourth or less cited health. Among wives who first received a benefit at age 62, a fifth said their health status was the most important reason. As noted earlier, almost as many wives said they left work for family or other reasons as for health reasons.

⁴ Michael Packard, "Health Status of New Retired-Worker Beneficiaries: Findings From the New Beneficiary Survey," *Social Security Bulletin*, February 1985, pages 5-16.

Table 6.—Percent of nonemployed new retired-worker beneficiaries reporting health problems as primary reason for leaving last job, by age at receipt of first benefit, sex, and marital status

| Age | Men | | Women | |
|------------------|---------|-----------|---------|-----------|
| | Married | Unmarried | Married | Unmarried |
| 62..... | 31 | 34 | 21 | 30 |
| 63-64..... | 24 | 26 | 20 | 24 |
| 65..... | 14 | 19 | 17 | 29 |
| 66 or older..... | 22 | 22 | 25 | 25 |

Source: Appendix table B.

Reasons other than health also seem to be related to the age at which the respondents first received a benefit, particularly for women. Table 7 shows these differences for men and women. Men who received their first benefit before reaching age 65 and women who first became beneficiaries at age 62 were somewhat more likely than other beneficiaries to have said they lost their job. Compulsory retirement was more often cited as the major reason for stopping work by both men and women who received a first benefit at age 65 or older than by those younger than age 65. At age 65, beneficiaries cited the desire to retire as the primary reason for leaving the job more often than any other age group and more often than any other reason. Women claiming benefits before age 65 cited family or other reasons as the most significant factor in their decision to stop work much more often than other beneficiaries.

Table 7.—Primary reason for leaving last job, by age at receipt of first benefit: Percentage distribution of nonemployed new retired-worker beneficiaries,¹ by age and sex

| Reason for leaving last job | Percentage distribution, by age | | | |
|------------------------------------|---------------------------------|-------|-----|-------------|
| | 62 | 63-64 | 65 | 66 or older |
| | Men | | | |
| Total number (in thousands) . . . | 257 | 136 | 67 | 37 |
| Total percent | 100 | 100 | 100 | 100 |
| Business bad or lost job | 12 | 11 | 6 | 7 |
| Compulsory retirement | 4 | 7 | 14 | 11 |
| Health | 32 | 24 | 15 | 22 |
| Desire to retire | 36 | 42 | 51 | 43 |
| Pension eligibility | 4 | 5 | 6 | 6 |
| Family reasons | 3 | 2 | 2 | 3 |
| Other | 10 | 9 | 6 | 9 |
| | Women | | | |
| Total number (in thousands) . . . | 264 | 82 | 37 | 15 |
| Total percent | 100 | 100 | 100 | 100 |
| Business bad or lost job | 15 | 10 | 8 | 9 |
| Compulsory retirement | 1 | 6 | 8 | 11 |
| Health | 23 | 22 | 25 | 25 |
| Desire to retire | 22 | 32 | 37 | 32 |
| Pension eligibility | 2 | 3 | 4 | 3 |
| Family reasons | 19 | 14 | 8 | 8 |
| Other | 18 | 13 | 10 | 12 |

¹ Excludes those who were self-employed on last job.

Source: Appendix table B.

Table A.—Interval (in months) between last job and receipt of first social security benefit: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit,¹ sex, and marital status

| Interval in months | Retired workers | | | | | | |
|---|-----------------|-----------|-------|-------|-----------------|-------|-------------|
| | Total | Age 62-64 | | | Age 65 and over | | |
| | | Total | 62 | 63-64 | Total | 65 | 66 and over |
| Men | | | | | | | |
| Total number (in thousands) 2/..... | 689.5 | 524.6 | 331.8 | 192.8 | 164.9 | 101.8 | 63.1 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 44.9 | 49.8 | 59.7 | 32.8 | 29.6 | 31.2 | 26.9 |
| 1-6..... | 18.6 | 18.5 | 18.4 | 18.8 | 18.7 | 21.0 | 15.1 |
| 7-12..... | 7.3 | 7.9 | 9.1 | 6.0 | 5.4 | 5.0 | 6.2 |
| 13-36..... | 9.5 | 11.4 | 15.7 | 4.1 | 3.2 | 2.9 | 3.6 |
| 37 or more..... | 9.6 | 11.9 | 16.6 | 3.8 | 2.2 | 2.4 | 2.0 |
| Stopped work in month of benefit receipt..... | 9.8 | 9.7 | 9.6 | 9.9 | 10.1 | 10.4 | 9.8 |
| After benefit receipt: | | | | | | | |
| Total after..... | 20.1 | 18.4 | 11.2 | 30.6 | 25.6 | 26.7 | 23.7 |
| 1-6..... | 12.4 | 11.5 | 5.9 | 21.1 | 15.1 | 16.5 | 12.8 |
| 7 or more..... | 7.7 | 6.8 | 5.3 | 9.5 | 10.5 | 10.3 | 11.0 |
| Still working..... | 24.7 | 21.7 | 19.0 | 26.3 | 34.4 | 31.4 | 39.2 |
| Other or nonresponse..... | .4 | .5 | .5 | .4 | .3 | .2 | .4 |
| Women | | | | | | | |
| Total number (in thousands) 2/..... | 525.6 | 444.9 | 326.8 | 118.1 | 80.7 | 57.7 | 23.0 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 53.8 | 58.5 | 67.8 | 32.7 | 28.2 | 28.7 | 26.7 |
| 1-6..... | 9.9 | 9.7 | 9.1 | 11.3 | 11.4 | 11.5 | 10.9 |
| 7-12..... | 5.7 | 5.8 | 6.2 | 4.7 | 5.1 | 4.9 | 5.7 |
| 13-36..... | 10.5 | 11.4 | 13.9 | 4.5 | 5.4 | 6.0 | 3.7 |
| 37 or more..... | 27.7 | 31.6 | 38.6 | 12.2 | 6.3 | 6.3 | 6.3 |
| Stopped work in month of benefit receipt..... | 5.2 | 4.8 | 4.5 | 5.5 | 7.2 | 7.6 | 6.4 |
| After benefit receipt: | | | | | | | |
| Total after..... | 18.3 | 16.0 | 10.0 | 32.6 | 31.1 | 30.0 | 33.8 |
| 1-6..... | 9.8 | 8.9 | 4.9 | 20.1 | 14.7 | 13.9 | 16.6 |
| 7 or more..... | 8.5 | 7.1 | 5.1 | 12.5 | 16.4 | 16.1 | 17.2 |
| Still working..... | 22.1 | 20.1 | 16.9 | 28.9 | 33.1 | 33.1 | 33.1 |
| Other or nonresponse..... | .6 | .7 | .8 | .3 | .4 | .6 | .0 |
| Married men | | | | | | | |
| Total number (in thousands) 2/..... | 578.4 | 437.6 | 272.9 | 164.7 | 140.9 | 88.9 | 52.0 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 43.7 | 48.0 | 58.3 | 30.9 | 30.4 | 32.1 | 27.3 |
| 1-6..... | 18.8 | 18.5 | 18.1 | 19.1 | 20.0 | 22.4 | 15.8 |
| 7-12..... | 7.4 | 8.0 | 9.6 | 5.3 | 5.4 | 5.1 | 6.1 |
| 13-36..... | 9.5 | 11.5 | 16.1 | 3.9 | 3.2 | 2.9 | 3.6 |
| 37 or more..... | 8.0 | 10.0 | 14.5 | 2.6 | 1.8 | 1.8 | 1.9 |
| Stopped work in month of benefit receipt..... | 10.3 | 10.3 | 10.3 | 10.4 | 10.4 | 10.4 | 10.3 |
| After benefit receipt: | | | | | | | |
| Total after..... | 20.0 | 18.5 | 11.1 | 30.7 | 24.8 | 26.3 | 22.2 |
| 1-6..... | 12.2 | 11.4 | 5.7 | 20.9 | 14.6 | 16.1 | 12.2 |
| 7 or more..... | 7.8 | 7.1 | 5.4 | 9.8 | 10.2 | 10.2 | 10.1 |
| Still working..... | 25.6 | 22.8 | 19.9 | 27.6 | 34.3 | 31.0 | 40.0 |
| Other or nonresponse..... | .3 | .4 | .3 | .4 | .2 | .2 | .1 |

See footnotes at end of table.

Table A.—Interval (in months) between last job and receipt of first social security benefit: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit,¹ sex, and marital status—Continued

| Interval in months | Retired workers | | | | | | |
|--|-----------------|-----------|-------|-------|-----------------|-------|-------------|
| | Total | Age 62-64 | | | Age 65 and over | | |
| | | Total | 62 | 63-64 | Total | 65 | 66 and over |
| | Married women | | | | | | |
| Total number (in thousands) ² | 346.2 | 319.1 | 255.7 | 63.5 | 27.1 | 20.7 | 6.4 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 60.5 | 63.4 | 70.5 | 35.1 | 26.3 | 25.2 | 30.0 |
| 1-6..... | 9.4 | 9.4 | 8.6 | 12.7 | 9.6 | 9.5 | 9.9 |
| 7-12..... | 5.1 | 5.1 | 5.5 | 3.6 | 5.0 | 4.4 | 7.0 |
| 13-36..... | 11.0 | 11.6 | 13.5 | 3.7 | 3.7 | 3.8 | 3.5 |
| 37 or more..... | 35.1 | 37.4 | 42.9 | 15.1 | 8.0 | 7.5 | 9.5 |
| Stopped work in month of benefit receipt..... | 4.2 | 4.0 | 3.9 | 4.3 | 6.9 | 6.7 | 7.4 |
| After benefit receipt: | | | | | | | |
| Total after..... | 15.9 | 14.5 | 9.9 | 33.0 | 31.8 | 31.4 | 33.0 |
| 1-6..... | 8.6 | 8.1 | 4.6 | 22.0 | 14.7 | 13.6 | 18.3 |
| 7 or more..... | 7.3 | 6.4 | 5.3 | 11.0 | 17.0 | 17.7 | 14.7 |
| Still working..... | 18.6 | 17.2 | 14.7 | 27.3 | 34.6 | 36.1 | 29.6 |
| Other or nonresponse..... | .8 | .8 | .9 | .4 | .5 | .6 | .0 |
| | Unmarried men | | | | | | |
| Total number (in thousands) ² | 111.0 | 87.0 | 58.8 | 28.2 | 24.0 | 13.0 | 11.0 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 51.3 | 58.6 | 65.8 | 43.4 | 24.9 | 25.1 | 24.8 |
| 1-6..... | 17.2 | 18.8 | 19.6 | 17.3 | 11.2 | 11.0 | 11.5 |
| 7-12..... | 7.2 | 7.7 | 6.4 | 10.2 | 5.5 | 4.3 | 6.8 |
| 13-36..... | 9.3 | 11.0 | 13.7 | 5.3 | 3.4 | 3.3 | 3.5 |
| 37 or more..... | 17.6 | 21.1 | 26.1 | 10.6 | 4.9 | 6.5 | 2.9 |
| Stopped work in month of benefit receipt..... | 7.1 | 6.6 | 6.3 | 7.1 | 8.8 | 10.3 | 7.1 |
| After benefit receipt: | | | | | | | |
| Total after..... | 20.4 | 17.7 | 11.9 | 29.9 | 30.1 | 29.5 | 30.9 |
| 1-6..... | 13.2 | 12.0 | 7.1 | 22.5 | 17.5 | 19.0 | 15.7 |
| 7 or more..... | 7.2 | 5.7 | 4.8 | 7.5 | 12.6 | 10.5 | 15.1 |
| Still working..... | 20.3 | 16.2 | 14.9 | 19.0 | 35.0 | 34.6 | 35.5 |
| Other or nonresponse..... | 1.0 | .9 | 1.2 | .5 | 1.1 | .5 | 1.8 |
| | Unmarried women | | | | | | |
| Total number (in thousands) ² | 179.4 | 125.8 | 71.1 | 54.7 | 53.6 | 37.0 | 16.6 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Interval in which stopped work-- | | | | | | | |
| Before benefit receipt: | | | | | | | |
| Total before..... | 40.8 | 45.8 | 58.1 | 29.9 | 29.1 | 30.7 | 25.4 |
| 1-6..... | 11.0 | 10.4 | 11.1 | 9.5 | 12.3 | 12.7 | 11.3 |
| 7-12..... | 6.8 | 7.6 | 8.7 | 6.1 | 5.2 | 5.2 | 5.2 |
| 13-36..... | 9.5 | 10.9 | 15.0 | 5.4 | 6.2 | 7.3 | 3.8 |
| 37 or more..... | 13.5 | 17.0 | 23.3 | 8.8 | 5.4 | 5.6 | 5.1 |
| Stopped work in month of benefit receipt..... | 6.9 | 6.7 | 6.6 | 7.0 | 7.4 | 8.1 | 6.1 |
| After benefit receipt: | | | | | | | |
| Total after..... | 23.1 | 19.8 | 10.3 | 32.2 | 30.7 | 29.2 | 34.0 |
| 1-6..... | 12.2 | 11.1 | 5.9 | 17.9 | 14.6 | 14.0 | 15.9 |
| 7 or more..... | 10.9 | 8.7 | 4.4 | 14.3 | 16.1 | 15.2 | 18.1 |
| Still working..... | 28.8 | 27.3 | 24.7 | 30.8 | 32.4 | 31.5 | 34.5 |
| Other or nonresponse..... | .3 | .3 | .4 | .2 | .4 | .5 | .0 |

¹ Retired-worker beneficiaries with first payable benefit in June 1980-May 1981.

² Excludes those who never worked, only worked in 1950 or earlier, or had no

job lasting at least 1 year.

Source: New Beneficiary Survey, October-December 1982.

Table B.—Reported reason for leaving last job: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit,¹ sex, and marital status

| Reason for leaving job | Retired workers | | | | | | |
|---------------------------------------|-----------------|-----------|-------|-------|-----------------|-------|-------------|
| | Total | Age 62-64 | | | Age 65 and over | | |
| | | Total | 62 | 63-64 | Total | 65 | 66 and over |
| Men | | | | | | | |
| Total number (in thousands) 2/ ... | 496.0 | 392.2 | 256.8 | 135.5 | 103.8 | 67.0 | 36.7 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business had or lost job..... | 10.5 | 11.5 | 11.8 | 11.0 | 6.7 | 6.4 | 7.3 |
| Compulsory retirement..... | 6.8 | 5.2 | 4.0 | 7.3 | 12.9 | 13.9 | 11.0 |
| Health..... | 26.6 | 29.0 | 31.5 | 24.3 | 17.3 | 14.6 | 22.3 |
| Desire to retire..... | 40.0 | 38.0 | 36.1 | 41.5 | 47.8 | 50.7 | 42.6 |
| Didn't like job..... | 1.4 | 1.5 | 1.6 | 1.2 | .9 | .6 | 1.4 |
| Wanted to retire; tired of working... | 38.7 | 36.5 | 34.5 | 40.2 | 46.9 | 50.0 | 41.1 |
| Pension eligibility..... | 4.6 | 4.3 | 4.1 | 4.8 | 5.8 | 5.9 | 5.7 |
| Social Security..... | 3.2 | 3.0 | 2.5 | 4.1 | 4.0 | 4.1 | 3.8 |
| Second pension..... | 1.4 | 1.3 | 1.6 | .7 | 1.8 | 1.8 | 1.8 |
| Family reasons..... | 2.7 | 2.8 | 2.9 | 2.5 | 2.5 | 2.4 | 2.6 |
| Other..... | 8.8 | 9.2 | 9.5 | 8.6 | 7.0 | 6.1 | 8.6 |
| Women | | | | | | | |
| Total number (in thousands) 2/ ... | 397.8 | 345.6 | 264.0 | 81.6 | 52.2 | 37.4 | 14.9 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business had or lost job..... | 12.9 | 13.7 | 14.8 | 9.8 | 8.0 | 7.7 | 8.7 |
| Compulsory retirement..... | 2.9 | 2.0 | .8 | 5.9 | 8.8 | 8.0 | 10.7 |
| Health..... | 22.9 | 22.5 | 22.8 | 21.8 | 25.0 | 25.0 | 25.0 |
| Desire to retire..... | 25.9 | 24.4 | 21.9 | 32.5 | 35.7 | 37.0 | 32.5 |
| Didn't like job..... | 1.7 | 1.8 | 2.3 | .4 | .8 | .4 | 1.8 |
| Wanted to retire; tired of working... | 24.2 | 22.6 | 19.6 | 32.1 | 34.9 | 36.6 | 30.6 |
| Pension eligibility..... | 2.5 | 2.4 | 2.2 | 2.8 | 3.6 | 4.0 | 2.6 |
| Social Security..... | 1.7 | 1.5 | 1.3 | 2.2 | 3.1 | 3.3 | 2.4 |
| Second pension..... | .8 | .9 | 1.0 | .6 | .5 | .6 | .2 |
| Family reasons..... | 16.6 | 17.8 | 19.0 | 13.7 | 8.4 | 8.5 | 8.3 |
| Other..... | 16.4 | 17.3 | 18.5 | 13.4 | 10.5 | 9.9 | 12.2 |
| Married men | | | | | | | |
| Total number (in thousands) 2/ ... | 410.8 | 321.8 | 208.5 | 113.2 | 89.1 | 59.1 | 30.0 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business had or lost job..... | 9.0 | 9.9 | 9.9 | 9.8 | 5.9 | 5.6 | 6.5 |
| Compulsory retirement..... | 6.5 | 5.0 | 3.9 | 7.0 | 11.9 | 13.0 | 9.7 |
| Health..... | 26.0 | 28.5 | 31.0 | 23.9 | 16.9 | 14.0 | 22.5 |
| Desire to retire..... | 42.7 | 40.5 | 38.9 | 43.5 | 50.4 | 53.7 | 44.0 |
| Didn't like job..... | 1.4 | 1.5 | 1.5 | 1.3 | 1.1 | .7 | 1.8 |
| Wanted to retire; tired of working... | 41.3 | 39.1 | 37.4 | 42.1 | 49.3 | 53.0 | 42.2 |
| Pension eligibility..... | 4.6 | 4.3 | 4.0 | 4.7 | 5.7 | 5.6 | 5.8 |
| Social Security..... | 3.3 | 3.1 | 2.7 | 3.9 | 3.9 | 3.7 | 4.2 |
| Second pension..... | 1.3 | 1.2 | 1.3 | .9 | 1.8 | 1.9 | 1.6 |
| Family reasons..... | 2.7 | 2.9 | 3.0 | 2.6 | 2.1 | 1.9 | 2.6 |
| Other..... | 8.6 | 8.9 | 9.2 | 8.4 | 7.2 | 6.3 | 8.9 |

See footnotes at end of table.

Table B.—Reported reason for leaving last job: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit,¹ sex, and marital status—Continued

| Reason for leaving job | Retired workers | | | | | | |
|---|-----------------|-----------|-------|-------|-----------------|-------|-------------|
| | Total | Age 62-64 | | | Age 65 and over | | |
| | | Total | 62 | 63-64 | Total | 65 | 66 and over |
| Married women | | | | | | | |
| Total number (in thousands) ^{2/} ... | 274.6 | 257.5 | 212.5 | 44.9 | 17.1 | 12.7 | 4.4 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business bad or lost job..... | 12.7 | 13.1 | 14.3 | 7.6 | 7.2 | 6.6 | 8.8 |
| Compulsory retirement..... | 2.1 | 1.6 | .7 | 5.5 | 9.5 | 9.7 | 9.1 |
| Health..... | 20.8 | 20.9 | 21.1 | 20.0 | 18.9 | 16.8 | 25.0 |
| Desire to retire..... | 24.5 | 23.6 | 21.5 | 33.2 | 37.8 | 40.1 | 31.0 |
| Didn't like job..... | 1.6 | 1.7 | 1.9 | .5 | .2 | .0 | .7 |
| Wanted to retire; tired of working... | 22.9 | 21.9 | 19.6 | 32.7 | 37.6 | 40.1 | 30.3 |
| Pension eligibility..... | 2.1 | 2.0 | 1.9 | 2.4 | 3.4 | 3.8 | 2.3 |
| Social Security..... | 1.3 | 1.2 | 1.1 | 1.9 | 2.4 | 2.4 | 2.3 |
| Second pension..... | .8 | .8 | .8 | .5 | 1.1 | 1.5 | .0 |
| Family reasons..... | 18.5 | 18.9 | 19.4 | 16.6 | 11.3 | 10.8 | 12.7 |
| Other..... | 19.4 | 19.9 | 21.0 | 14.7 | 11.9 | 12.2 | 11.1 |
| Unmarried men | | | | | | | |
| Total number (in thousands) ^{2/} ... | 85.1 | 70.5 | 48.3 | 22.2 | 14.7 | 8.0 | 6.7 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business bad or lost job..... | 17.9 | 19.1 | 19.9 | 17.4 | 12.1 | 12.8 | 11.3 |
| Compulsory retirement..... | 8.2 | 6.0 | 4.7 | 8.8 | 19.1 | 21.1 | 16.7 |
| Health..... | 29.2 | 31.2 | 33.6 | 26.0 | 20.0 | 18.6 | 21.5 |
| Desire to retire..... | 27.3 | 26.3 | 24.1 | 31.2 | 31.9 | 28.5 | 36.1 |
| Didn't like job..... | 1.3 | 1.6 | 2.0 | .6 | .0 | .0 | .0 |
| Wanted to retire; tired of working... | 26.0 | 24.7 | 22.0 | 30.6 | 31.9 | 28.5 | 36.1 |
| Pension eligibility..... | 4.9 | 4.6 | 4.3 | 5.3 | 6.5 | 7.9 | 4.8 |
| Social Security..... | 3.0 | 2.6 | 1.4 | 5.3 | 4.6 | 6.8 | 2.0 |
| Second pension..... | 2.0 | 2.0 | 2.9 | .0 | 1.9 | 1.1 | 2.8 |
| Family reasons..... | 2.6 | 2.2 | 2.4 | 1.8 | 4.5 | 6.0 | 2.8 |
| Other..... | 9.8 | 10.6 | 11.1 | 9.7 | 5.9 | 5.1 | 6.8 |
| Unmarried women | | | | | | | |
| Total number (in thousands) ^{2/} ... | 123.2 | 88.1 | 51.4 | 36.7 | 35.1 | 24.6 | 10.5 |
| Total percent..... | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Business bad or lost job..... | 13.3 | 15.3 | 17.2 | 12.6 | 8.4 | 8.2 | 8.7 |
| Compulsory retirement..... | 4.7 | 3.3 | 1.1 | 6.3 | 8.4 | 7.2 | 11.3 |
| Health..... | 27.4 | 27.2 | 29.5 | 24.1 | 28.0 | 29.3 | 25.0 |
| Desire to retire..... | 29.0 | 26.7 | 23.2 | 31.6 | 34.7 | 35.4 | 33.1 |
| Didn't like job..... | 1.9 | 2.2 | 3.6 | .3 | 1.1 | .6 | 2.3 |
| Wanted to retire; tired of working... | 27.1 | 24.5 | 19.7 | 31.3 | 33.6 | 34.8 | 30.8 |
| Pension eligibility..... | 3.5 | 3.5 | 3.6 | 3.4 | 3.6 | 4.0 | 2.8 |
| Social Security..... | 2.6 | 2.3 | 2.0 | 2.6 | 3.4 | 3.8 | 2.5 |
| Second pension..... | .9 | 1.2 | 1.5 | .8 | .2 | .2 | .3 |
| Family reasons..... | 12.3 | 14.4 | 17.3 | 10.2 | 7.0 | 7.2 | 6.5 |
| Other..... | 9.7 | 9.7 | 8.1 | 11.8 | 9.9 | 8.7 | 12.6 |

¹ Retired-worker beneficiaries with first payable benefit in June 1980–May 1981.

² Excludes those still employed at time of interview.
Source: New Beneficiary Survey, October–December 1982.