Labor-Force Status of Nonmarried Women on the Threshold of Retirement

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Studying the retirement process could begin by looking at the situation of people in the years before retirement. The Social Security Administration's Retirement History Study uses this approach and, unlike much of the research related to retirement, includes women in the study population. This article describes the labor-force participation of nonmarried women aged 58–63 in 1969. Among these women, health appears to have both a direct and indirect effect on their participation. Women in good health are more likely than other women to be in the labor force. Differences in participation by race and age may be largely a function of health differences by race and age. The relationship between labor-force participation and retirement status is the expected one: Among those in the labor force, 90 percent did not consider themselves to be retired; among those not in the labor force, 90 percent said that they were completely or partly retired.

RETIREMENT has for a long time been associated predominantly with men. In the past, studies of retirement usually have been studies of men who retire or of retired couples—that is, with the husband retired. But women have been entering the work force in increasing numbers. Since 1940 the major share of growth in the labor force has been because of the participation of women.[1] In 1969, women made up almost two-fifths of the civilian labor force.[2] These working women constitute a relatively new and growing segment of American society that will very shortly become a major segment of the retired population. In this era of the liberated woman, the right to work is necessarily accompanied by the expectation to retire. As an aid in anticipating and meeting the needs of the growing numbers of retired women, one can study the situation and experiences of women who are on the threshold of retirement. That is the intent of this report.

Despite the mostly semantic but genuinely difficult task of defining "retirement," the term almost implicitly suggests some kind of relationship to "work." One way to approach a study of retirement, therefore, is to begin by examining this antecedent to retirement, especially in the years immediately before the traditional retirement age of 65. Ideally, one can then follow a group of older workers as they undergo the process of retirement and see what problems arise and how their life situation is altered, not only by the usual withdrawal from the labor force but also by changes in such areas as health, financial circumstances, and living arrangements. The Social Security Administration's Retirement History Study (RHS) was designed for this purpose.[3]

A panel of more than 11,000 men and women was interviewed in 1969, when the respondents were aged 58–63. (For a description of the sample, see the Technical Note at the end of the article.) They were asked questions concerning their work experience, retirement intentions, family and living arrangements, health, and financial characteristics. Biennial reinterviews are collecting data in these areas for a total sample period of 10 years. The first reports are concentrating on what the panel was like in 1969,[4] and subsequent reports will be concerned with the changes that occur in the retirement years.

The concept of retirement has usually been associated with men, and in the RHS pretest of the questionnaire it was found that married women—at least those married women in the

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[1] Department of Labor, Women's Bureau, *1969 Handbook on Women Workers* (Bulletin 294), 1969, page 5.

[2] Janice Neipert Hedges, "Women at Work—Women Workers and Manpower Demands in the 1970's," *Monthly Labor Review*, June 1970, page 20.

[3] Lola M. Irelan, "Retirement History Study: Introduction," *Social Security Bulletin*, November 1972.

[4] See Dena K. Motley, "Health in the Years before Retirement," *Social Security Bulletin*, December 1972; Sally R. Sherman, "Assets on the Threshold of Retirement," *Social Security Bulletin*, August 1973; Janet Murray, "Family Structure in the Preretirement Years," *Social Security Bulletin*, October 1973; and Karen Schwab, "Early Labor-Force Withdrawal of Men: Participants and Nonparticipants," *Social Security Bulletin*, August 1974.

RHS age group—often thought of retirement only in relation to their husbands' retirement, even when the woman had her own job. Retirement was an especially difficult concept for the many married women who did not work. Thus, in order to maximize the number of sample members who would be working and who would have an egocentric concept of retirement, the women sampled were only those who did not have a husband present. They could be married but with their spouse absent, widowed, divorced, separated, or never married. All are classified as nonmarried women.

Using data from the 1969 RHS interviews, this article describes the labor-force participation of nonmarried women on the threshold of retirement. First, some general characteristics of the women are reported, along with an indication of how these characteristics relate to labor-force status. Then, for those who were working in 1969, detailed information about that work is reported. For some of the tables, the sample is subdivided into 2-year age categories because crucial life changes can occur within this narrow age span. Many people retire "early"—that is, before age 65. Under the social security program, a retired worker may be eligible for reduced benefits at age 62, and a widow may be eligible (also for reduced benefits) at age 60.

GENERAL DEMOGRAPHIC CHARACTERISTICS

Almost 2 million nonmarried women are represented by the RHS sample and, in terms of several basic demographic characteristics, they resemble almost exactly the characteristics of nonmarried women aged 58–63 represented in the Current Population Survey (CPS) of March 1969.[5] Table 1 contains the comparative figures.

The women were almost equally distributed among the three 2-year age categories. Though all the women were living in homes without husbands in 1969, more than 8 out of 10 were married or had been married at some time, with the majority of them widows. About 6 in 10 had less than a high school education, and nearly 9 in 10 were white.

[5] For a description of the source and reliability of the CPS figures, see Bureau of the Census, "Marital Status and Family Status: March 1969," *Current Population Reports: Population Characteristics*, Series P–20, No. 198, March 25, 1970.

TABLE 1.—General demographic characteristics of nonmarried women aged 58–63: Percentage distribution for the Current Population Survey and the Retirement History Study, by characteristic, and for the Retirement History Study, by labor-force status

Characteristic	Current Population Survey, March 1969	Retirement History Study, 1969		
		Total	In labor force	Not in labor force
Total number (in thousands)	1,981	1,954	1,153	800
Total percent	100	100	100	100
Age				
58–59	32	32	36	26
60–61	32	32	33	30
62–63	36	36	30	44
Detailed marital status				
Married, spouse absent	2	(1)	(1)	1
Widowed	65	64	59	71
Divorced	13	13	15	11
Separated	5	6	6	6
Never married	15	16	19	12
Education (years completed)				
None	2	1	1	2
1–8	41	40	33	52
9–11	17	18	19	17
12	26	25	29	19
13–15	8	8	10	6
16	3	4	5	3
17 or more	3	3	4	1
Race				
White	87	87	89	85
Black and other races	13	13	11	15
Labor-force status				
In labor force	55	59	----	----
Not in labor force	45	41	----	----

[1] Less than 0.5 percent.

The slight difference between the RHS and the CPS in the estimated percentage of women in the labor force may have occurred because of the differences between the two surveys in the time period of interviewing. The CPS data were collected during 1 week in March, and the RHS data were collected from March through the midyear. Some of the difference could be due to response error, which may have resulted in a lower estimate of labor-force participation in the CPS because proxy respondents are permitted. Such respondents may not know the extent of work or jobseeking activity carried on by some other person in the household.

Table 1 also compares the demographic characteristics of RHS women in the labor force in 1969 with those not in the labor force. These two groups are described later in the article.

DEMOGRAPHIC CHARACTERISTICS AND LABOR-FORCE STATUS

Age, marital status, education, and race all affect the likelihood of a woman's being in the

labor force. Among the women in the RHS, the percentage who were in the labor force in 1969 shows a steady decline by age category.

Age	*Percent in labor force*
58–59	67
60–61	61
62–63	50

The presence or absence of a husband greatly affects the probability that a woman will be in the labor force. All the women in the RHS sample were without husbands present in 1969. Nevertheless, on the basis of detailed marital-status classification, they show differences in labor-force participation rates. Table 2 indicates that widows were the least likely to be in the labor force, and women who were divorced or separated or had never married were the most likely to be in the labor force. The combined effect of both age and marital status is also illustrated in table 2. Within every marital-status category, the woman in the RHS sample who had reached age 62 was less likely to be in the labor force than was a younger sample member. And within each age category the widow was less likely to be in the labor force than was the divorced, separated, or never-married woman.

The more education a woman has, the more likely she is to be in the labor force. This association between education and labor-force behavior has often been observed[6] and is illustrated for nonmarried women in chart 1. Of those women who completed 8 years of schooling or less, fewer than 50 percent were members of the labor force in 1969; of those who completed 12 years of school, about 70 percent were in the labor force; and among those with 17 or more years of school, more than 80 percent were in the labor force.

Race has also been cited as a prime determinant of women's participation in the labor force.[7] According to the Department of Labor's *1969 Handbook on Women Workers*, the proportion of white women in the labor force has usually been much lower than that for women of other races. Though this pattern holds true in overall racial comparisons, it does not hold for older, nonmarried women. The RHS data show that 60 percent of the white women and 53 percent of the women in the black and other races are in the labor force. This higher participation among white women is also found in the special CPS tabulations. Such similarity of data suggests that the RHS finding is probably an accurate reflection of the particular age and marital-status group under study.

OTHER CHARACTERISTICS AND LABOR-FORCE STATUS

There are other characteristics that can influence the individual's labor-force behavior. Perhaps most important is one's state of health. Because subjective evaluations can be a useful measure of health status, RHS respondents were asked to give a self-assessment. Among the women, slightly more than a third said their health was better than that of other people their age; nearly 40 percent thought that their health was about the same; and only 20 percent felt that their health was worse. Five percent said

[6] Elizabeth Waldman, "Women at Work: Changes in the Labor-Force Activity of Women," *Monthly Labor Review*, June 1970, page 16; Department of Labor, Women's Bureau, *Trends in Educational Attainment of Women*, October 1969, pages 9–11; Department of Labor, Bureau of Labor Statistics, *The Employment Problems of Older Workers* (Bulletin 1721), 1971, pages 23–24; *Economic Report of the President*, 1973, page 93; and Department of Labor, *1969 Handbook . . .*, op cit., pages 204–209.

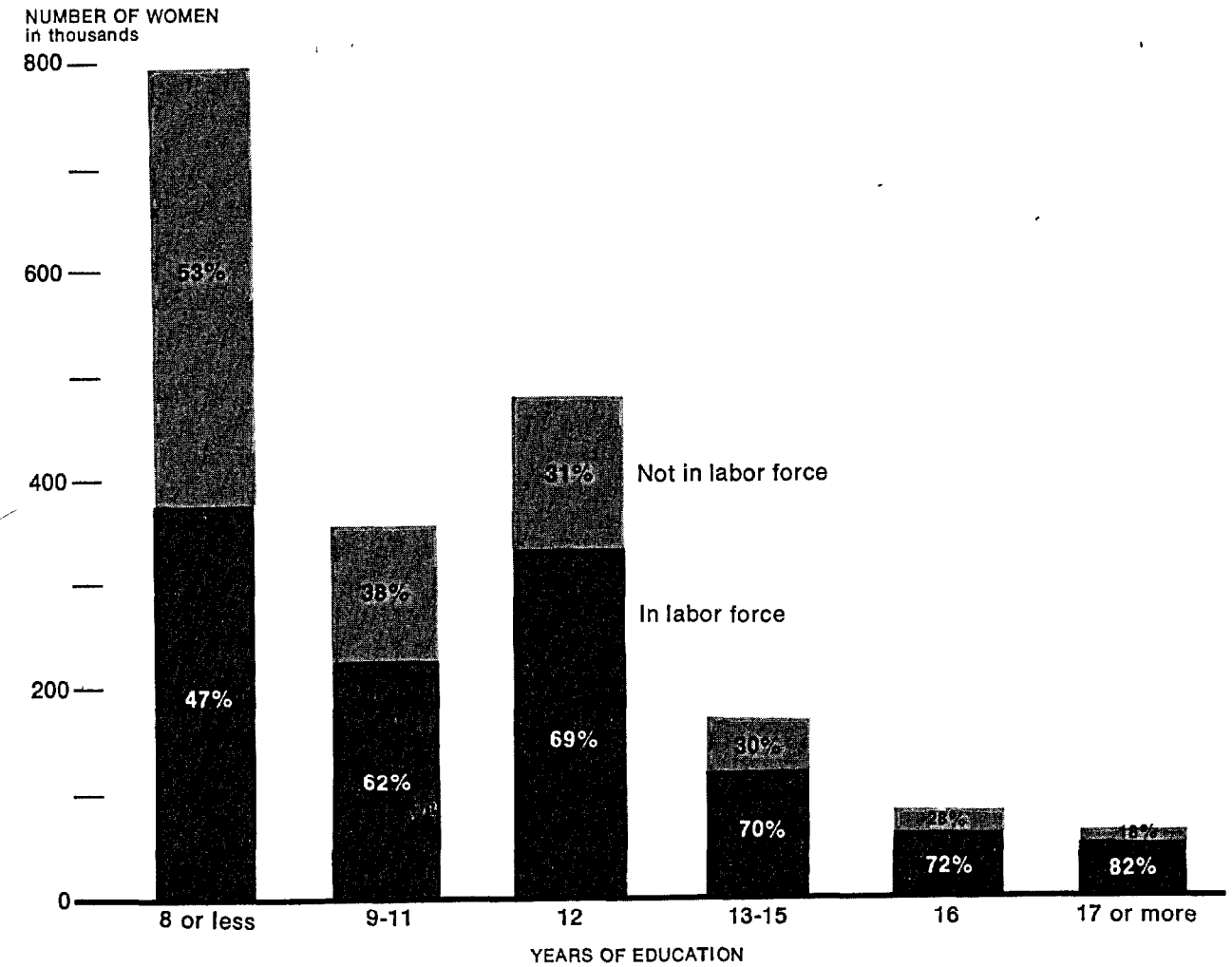
[7] Janice Neipert Hedges, *op. cit.*, page 21.

TABLE 2.—Labor-force participation of nonmarried women, by marital status and age, 1969

Marital status [1]	Total		Aged 58–59		Aged 60–61		Aged 62–63	
	Number (in thousands)	Percent in labor force	Number (in thousands)	Percent in labor force	Number (in thousands)	Percent in labor force	Number (in thousands)	Percent in labor force
Never married	323	69	106	74	101	74	116	62
Widowed	1,257	54	386	65	404	54	469	46
Divorced or separated	368	66	135	67	120	75	113	54

[1] Excludes small number of those "married, spouse absent"

CHART 1.—Labor-force participation of nonmarried women, by number of years of education completed, 1969



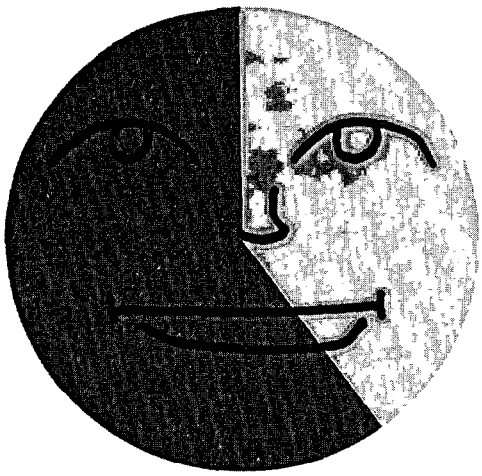
they did not know how their health compared with that of their peers.

These self-assessments are related to labor-force status in a way that would be expected. As pictured in chart 2, the attitude of the respondents toward their health condition is reflected in their labor-force behavior. The women who felt that they were in better health than their contemporaries had a very high rate of participation (77 percent). Many of those who felt their health to be worse may have been unable to work, and a relatively small proportion (30 percent) actually were in the labor force. Among those who evaluated their health as about the same as others, 60 percent were members of the labor force.

The question of whether or not health does in fact impose a work or mobility limitation was asked directly of each respondent. Sixty-five percent of the women said they had no health conditions that limited their ability to work, including 4 percent who said they were limited in mobility but were able to work. Some work limitation was reported by 35 percent. Chart 3 shows that, of those women who said they had no work-limiting health condition, nearly three-fourths were in the labor force. On the other hand, of those women who said they were limited in some way, only a third were in the labor force. Almost half of those with limitations had reported that their health condition prevented them from doing any work.

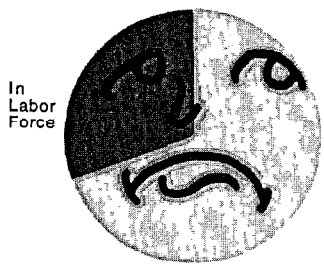
Poor health, by whatever definition, clearly reduces participation in the labor force. The

CHART 2.—Labor-force participation of nonmarried women, by self-reported health status,[1] 1969



SAME AS OTHERS
(765,000)

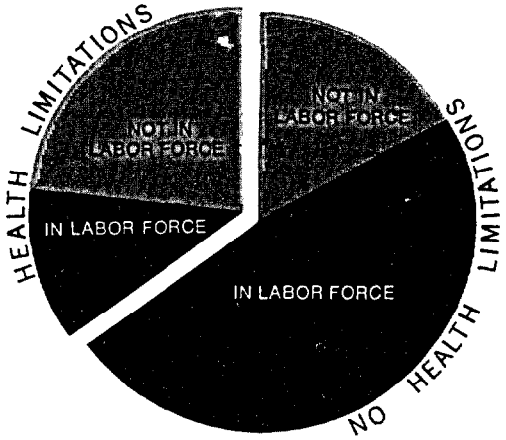
BETTER THAN OTHERS
(678,000)



WORSE THAN OTHERS
(402,000)

[1] Based on response to the question: "Is your health better, worse, or the same as that of other people your age?"

CHART 3.—Labor-force participation of nonmarried women, by presence or absence of work-limiting health conditions, 1969



health factor may account for the apparent racial differences in labor-force participation noted earlier. Only about a third of the white women reported a health limitation; about half the women of black and other races had such limitations. When health limitations are controlled, the racial differences in participation virtually disappear, as seen in table 3.

Health is very likely a factor in the differences in participation shown earlier that are related to age category. Since age and health are often associated, it is important to try to separate their effects. The figures in table 4 can be used to show both the age effect that occurs when health is held constant and the health effects when it is age that is held constant. Within every health-status classification, the oldest age group has a lower labor-force participation rate than the younger groups. Even greater differences by health effect occur in every age group. In the youngest group, for example, 85 percent of those in "better" health but only about a third of those in "worse" health are in the labor force. Evidently, though age does make a substantial difference in participation, health makes an even greater difference.[8]

Earnings are usually the primary source of income for most people. If income is available from a source other than earnings, it becomes

[8] The importance of the health factor on labor-force participation of men aged 58–63 in 1969 is explored in Karen Schwab, *Social Security Bulletin*, op. cit.

TABLE 3.—Labor-force participation of nonmarried women aged 58–63, by race and health condition, 1969

Health condition	White			Black and other races		
	Number (in thousands)	Percentage distribution	Percent in labor force	Number (in thousands)	Percentage distribution	Percent in labor force
Total	1,695	100	60	246	100	53
No work-limiting health condition	1,142	67	73	121	49	71
With work-limiting health condition	553	33	34	125	51	34

TABLE 4.—Labor-force participation of nonmarried women, by age and health, 1969

Health	Aged 58–59		Aged 60–61		Aged 62–63	
	Number (in thousands)	Percent in labor force	Number (in thousands)	Percent in labor force	Number (in thousands)	Percent in labor force
Better	219	85	220	79	239	68
Same	257	69	237	64	271	48
Worse	124	32	134	32	144	26
No work-limiting health condition	427	80	403	75	432	63
With work-limiting health condition	194	38	224	37	259	28

possible to decide not to work. Social security benefits are designed as partial earnings-replacement income. Those who receive benefits may do so for any of a variety of reasons. Some may prefer not to work; some may have a health problem and be unable to work; some may be willing to work but, because of the social security retirement test, would have to forgo some or all of their benefits if their earnings went above the retirement-test levels. In any case, among those who receive social security benefits, one expects to find fewer in the labor force than among those who do not have such benefits. This relationship between receipt of social security benefits and labor-force participation is shown below:

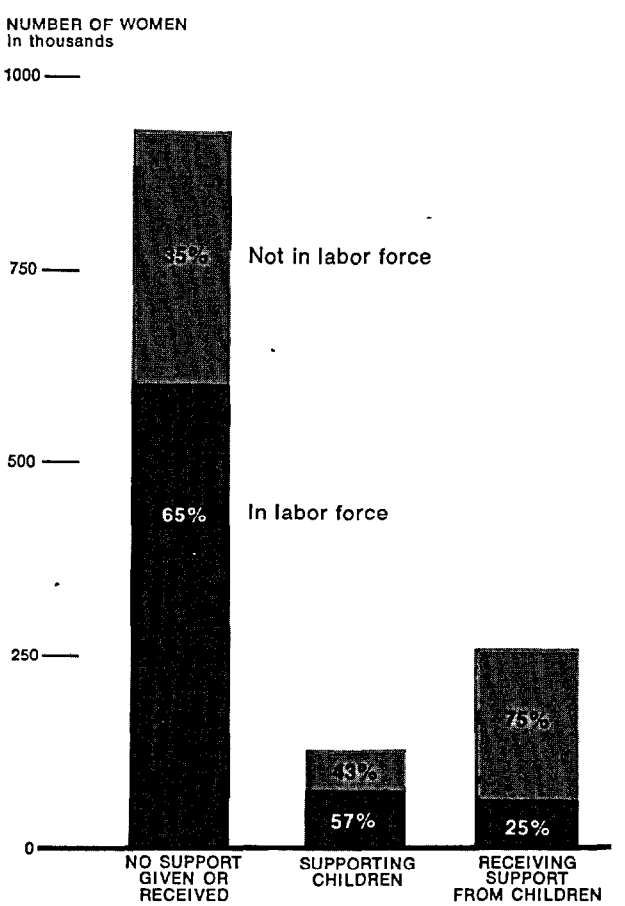
Beneficiary status	*Total number (in thousands)*	*Percent in labor force*
Received benefits[1]	593	28
Did not receive benefits	1,401	71

[1] Receipt was determined by reported source of income during 1968; labor-force status was as of the time of the interview in 1969.

Among those women who did not receive any social security benefits in 1968, the majority were members of the labor force. Participation was comparatively low among those who did receive benefits.

Having children can also affect labor-force behavior—not in only one direction but rather in a variety of ways. When, for example, children are being raised, their necessary care—especially at very young ages—may prevent a mother from working full time or from working at all. But if there is no husband present, a woman may need to work in order to support her children. In some cases, older children support their parents, either because the parents are unable to work or cannot find work. Nearly 70 percent of the nonmarried women aged 58–63 had some living children in 1969. Only 10 percent of these women with children were contributing to the support of any of their children, but 20 percent were receiving support from their children. Chart 4 shows the

CHART 4.—Labor-force participation of nonmarried women, by child support pattern, 1969



extent of labor-force participation, according to these support patterns. Only a fourth of those women receiving support but more than half of those who were supporting children or just supporting themselves were members of the labor force.

WOMEN IN THE LABOR FORCE

The focus of this report turns now to those women who were in the labor force in 1969. Many of these women may share some general characteristics (younger, healthier, better-educated than those who were not in the labor force), but they vary in terms of several job-related factors. The kinds of jobs they do, how long they have worked, what they earn, whether they work full or part time—all are of interest in learning more about the labor-force participation of women on the threshold of retirement.

The women in the RHS were classified under the standard CPS definition of labor-force status as being in the labor force if they either had done any work (other than unpaid work in their homes) in the week before the interview or had looked for work. Those who actively looked for work are considered unemployed. Only 3 percent of the RHS women in the labor force were unemployed. Almost half of them said they started looking for work because they had lost a job. A 3-percent unemployment rate is relatively low and therefore, presumably, not a major issue among older, nonmarried women.

What is not known is the number or percentage of women who are without jobs and are not actively seeking work yet are willing and able to work. They are classified as being out of the labor force. In one study concerned with nonparticipation in the labor force, it was found that 10 percent of all people not in the current labor force were reported as wanting a regular full-time or part-time job at the time of the interview. Such people are considered involuntary nonparticipants, and nearly 70 percent of them were women.[9] It is possible, as economist Barbara Bergmann has noted, that statistics on unemployment among women understate the problem.[10]

Another concern in the area of women's work is that of underemployment. A woman may be considered underemployed if she is not able to realize her full potential because of limited occupational opportunities. Historically, the great majority of working women have been concentrated in a few occupations. Considerable stereotyping of occupations still exists. Women and men do not freely choose an occupation. There are institutional barriers that keep women from particular occupations.[11] These barriers may be especially serious for older women. Of the women in the study who actually had jobs in 1969, nearly 25 percent were doing some kind of clerical work, another 25 percent were operatives or private household workers, and 18 percent were service workers. Only 15 percent were employed in the

[9] Robert L. Stein, "Reasons for Nonparticipation in the Labor Force," *Monthly Labor Review*, July 1967.

[10] See Barbara Bergmann in *Economic Problems of Women* (Hearings Before Joint Economic Committee), Part I, July 10–12, 1973, pages 54–58.

[11] See Herbert Stein and Marina Whitman in *Economic Problems of Women*, op cit., pages 38–48.

TABLE 5.—Occupation on present job: Percentage distribution of nonmarried women aged 58–63 with a job, by education, 1969

Occupation on present job	Education (years completed)						
	Total	8 or less	9–11	12	13–15	16	17 or more
Number (in thousands)							
Total with job	[1] 1,115	361	209	324	112	55	46
Reporting on occupation	[1] 1,114	361	209	324	112	55	45
Total percent	100	100	100	100	100	100	100
Professional, technical	15	2	3	10	30	78	90
Farmers, farm managers	1	2	1	[2]	0	0	0
Managers, officials, proprietors	7	5	8	9	13	4	6
Clerical	24	9	21	44	37	12	4
Sales	7	4	13	9	7	5	0
Craftsmen, foremen	1	1	[2]	2	0	0	0
Operatives	13	24	15	5	3	1	0
Private household	13	22	16	7	2	0	0
Service (except household)	18	27	23	13	8	0	0
Farm laborers, foremen	[2]	[2]	0	0	1	0	0
Laborers (except farm and mine)	1	2	[2]	1	0	0	0

[1] Includes a few cases not reporting on education

[2] Less than 0.5 percent.

TABLE 6.—Annual earnings on present job: Percentage distribution of nonmarried women, by age, 1969

Annual earnings on present job	Total	Aged 58–59	Aged 60–61	Aged 62–63
Number (in thousands)				
Total with job	1,115	403	374	338
Reporting on earnings	1,074	392	361	321
Total percent	100	100	100	100
None	(1)	0	0	(1)
$1–499	2	2	2	3
500–999	4	5	4	4
1,000–1,499	7	6	6	10
1,500–1,999	6	6	5	8
2,000–2,499	5	4	6	5
2,500–2,999	6	8	5	6
3,000–3,499	9	12	8	9
3,500–3,999	11	10	14	9
4,000–4,499	8	8	10	7
4,500–5,999	17	19	19	16
6,000–7,499	12	11	14	11
7,500–9,999	7	7	6	7
10,000–14,999	3	3	4	4
15,000–24,999	1	1	1	1
25,000 or more	(1)	(1)	(1)	(1)
First quartile	$2,540	$2,726	$2,770	$1,986
Median	3,948	3,974	4,050	3,795
Third quartile	5,851	5,800	5,969	5,872

[1] Less than 0 5 percent

professional and technical field. To some extent, occupational restrictions reflect a lack of the necessary training required for particular occupations. Table 5 shows that the higher the education, the more likely a woman is to be in a professional rather than a clerical or blue-collar occupation. Beyond the scope of this article is the related but complicated issue of why women do not have more education or special training or experience so that more can qualify for jobs of higher status.

Job requirements, working conditions, and discrimination all combine to limit the kinds of jobs available to women. Regardless of the causal factors, such limitations typically result in low pay. Table 6 shows the distribution of women by their annual earnings from their 1969 jobs. Only about 5 percent of the working women did not report on their earnings. Of those who did report, more than half earned less than $4,000. By age category, the earnings of the women do not vary much, except for the oldest and the lowest-earning workers. Of those women who were working in 1969, 1 in 4 aged 62–63 was earning less than $2,000. Some among them, no doubt, have always been very low-paid; others may have intentionally curtailed their earnings.

There is evidence suggesting that some social security beneficiaries who work limit their earnings so that they will not forfeit those benefits.[12] Table 7 illustrates that more than half the social security beneficiaries (most of whom are aged 62–63) had earnings under the $1,680 annual earnings limit in effect in 1968. For the nonbeneficiaries, the median amount of 1968 earnings (about $4,000) was close to the level for median earnings of all workers on jobs held in 1969. Though $4,000 in earnings may be twice as good as $2,000, it still seems very low. Undoubtedly, these low earnings result in part from the fact that most women are employed in occupations of generally low status.

It might be assumed that annual earnings of women are low because many work only part time; full-time workers (35 hours or more a week) can be expected to earn more than part-time workers. Women are more likely than men to be working only part time. There is some question as to whether this greater preponderance of part-time work among women is voluntary or involuntary.[13] In either case, part-time employment and opportunities for part-time employment have been important to women workers.[14]

[12] Wayne Vroman, *Older Worker Earnings and the 1965 Social Security Amendments* (Research Report No. 38), Social Security Administration, Office of Research and Statistics, 1971, pages 23–35.

[13] Carolyn Shaw Bell, "Age, Sex, Marriage, and Jobs," *Public Interest*, Winter 1973, pages 76–87.

[14] Department of Labor, Women's Bureau, *Part-time Employment of Women*, April 1968, page 1.

TABLE 7.—Amount of earnings income in 1968· Median amount for nonmarried women in labor force in 1969, by receipt of social security benefits and age

1968 earnings	Receiving benefits in 1968				Not receiving benefits in 1968			
	Total	Aged 58–59	Aged 60–61	Aged 62–63	Total	Aged 58–59	Aged 60–61	Aged 62–63
Number (in thousands)								
Total	155	11	39	106	998	408	345	244
Reporting on earnings	145	8	36	101	934	383	325	225
Lower 95-percent confidence limit	$1,145	(1)	$895	$1,133	$3,871	$3,480	$3,762	$4,078
Median	1,325	(1)	1,278	1,333	4,062	3,786	4,062	4,389
Upper 95-percent confidence limit	1,506	(1)	1,625	1,541	4,238	4,088	4,362	4,725

[1] Not computed, base is less than 32,000.

This tendency toward part-time work for women is, however, especially concentrated among teenagers and among mothers with a husband present and with very young children. The absence of a husband makes it more likely that a woman who works will be employed full time. Among older nonmarried women who work, 1 in 5 does so part time. Their median earnings are therefore less than half that earned by full-time workers, as shown below:

Amount of earnings	*Part-time workers*	*Full-time workers*
First quartile	$1,166	$3,310
Median	1,949	4,455
Third quartile	3,137	6,270

Part-time employment is also associated with age. In some instances, older people may ease away from work and into retirement by first moving from full-time work to part-time work. Age effects *per se* cannot be documented from this first cross-sectional view of the RHS data, but the differences among age categories do suggest the type of changes that might be expected to occur with time. Table 8 shows, for those in the labor force, a slight increase in the proportion of part-time workers in the oldest age category. Longitudinal analysis will document what is occurring with age: Do full-time workers become part-time workers? Do older women enter the labor force as part-time workers? Or do women who have been part-time workers continue to work part time while the full-time workers retire so that part-time workers make up an increasingly greater share of the total work force?

Another explanation of the low earnings of women is that they may be working only part-year—that is, less than 50 weeks a year. The pervasiveness of part-year employment among the

TABLE 8.—Hours usually worked per week on present job: Percentage distribution of nonmarried women with a job, by age, 1969

Hours usually worked	Total	Aged 58–59	Aged 60–61	Aged 62–63
Number (in thousands)				
Total with a job	1,115	403	374	338
Reporting on hours	1,050	376	356	318
Total percent	100	100	100	100
1–34	21	19	20	25
35–40	61	64	62	58
41–48	8	7	9	7
49 or more	9	10	9	10

TABLE 9.—Annual earnings on present job: Quartile values for nonmarried women aged 58–63 with a job, by education, 1969

Annual earnings on present job	Education (years completed)					
	8 or less	9–11	12	13–15	16	17 or more
Number (in thousands):						
Total with job	361	209	324	112	55	46
Reporting on earnings	350	199	309	110	53	46
First quartile	$1,560	$2,375	$3,125	$3,893	$5,208	$6,125
Median	3,160	3,580	4,488	5,400	7,417	8,864
Third quartile	4,259	4,784	6,357	7,011	9,375	12,500

women in the RHS is not known. But 4 out of 5 of those in the labor force were full-time workers and there is evidence that the majority of full-time workers tend also to be full-year workers.[15] The special March 1969 CPS tabulations provide corroboration: Among the nonmarried women aged 58–63, 72 percent of the full-time workers were employed 50–52 weeks a year.

The relationship between amount of education and type of occupation has already been illustrated. Similarly, a relationship exists between amount of education and earnings. As table 9 shows, the greater the years of schooling, the higher the earnings.

Another factor influencing the level of earnings is the length of time on a job. More than a third of the nonmarried women in the RHS who were working in 1969 had 5 years or less of service on that job; more than half the women had 10 years or less of service. Only a fourth of the working women had been on their 1969 job for more than 20 years (table 10). One reason more older women do not have longer job tenure is that nearly all have interrupted their employment at some time for marriage and for bearing and raising children.[16] Since over 80 percent of the women in this study have been married and nearly 70 percent have living children, the proportion with very lengthy job tenure is understandably small. It would no doubt have been even smaller if all working women, including those with a husband present, had been included in the tabulation. The consequences of relatively short job tenure con-

[15] Supporting data are from work in progress by Gayle B. Thompson of the Division of Retirement and Survivor Studies of the Office of Research and Statistics. The study includes information on the work experience and extent of employment in 1971 among the population aged 60 and over.

[16] Department of Labor, *1969 Handbook*, op. cit., page 127.

TABLE 10.—Annual earnings on present job: Quartile values for nonmarried women aged 58–63 with a job, by job tenure, 1969

Annual earnings on present job	Job tenure (in years)								
	Total	Less than 1	1	2	3–5	6–10	11–15	16–20	21 or more
Number (in thousands)									
Total	[1] 1,115	47	99	66	176	181	149	126	261
Number reporting on earnings	[1] 1,076	46	97	65	171	173	146	122	248
First quartile	$2,558	$1,542	$1,602	$1,875	$1,920	$2,580	$3,229	$3,250	$3,725
Median	3,957	2,875	2,875	3,281	3,345	3,721	4,560	4,500	5,423
Third quartile	5,871	4,250	4,031	4,479	4,703	5,418	6,112	6,638	7,189

[1] Includes a few cases not reporting on job tenure.

tribute to a disadvantage in the level of earnings. Table 10 confirms that, with greater job tenure, earnings are higher.

WOMEN NOT IN THE LABOR FORCE

Although the intent of this report was to describe women's labor-force participation in 1969, there is also much interest in the situation of the approximately 40 percent of the RHS women who were not in the labor force. A few basic characteristics of these women are presented here. The demographic characteristics of the women who were not members of the labor force in 1969 are shown in table 1. More of them are in the group aged 62–63 than are in the younger age groups; the majority are widows; very few have more than a high school education; and most are white, primarily because most of the RHS women are white. (Whites predominate in the proportion in and out of the labor force and at all ages.) Only one-fifth said their health was better than that of others their own age; nearly two-fifths said their health was the same. More than a third reported health worse than the health of their peers. Just over 40 percent (compared with over 80 percent of those in the labor force) felt that health posed no work limitations.

About 80 percent of the women not working in 1969 (including those who were in the labor force but unemployed, as well as those not in the labor force) had worked at some time. They were asked why they had left their last job. The most frequent single reason cited was poor health. Table 11 shows that half the women who left their last job because of their health had done so more than 5 years before. By contrast, of the women who gave retirement or old age as a reason, 8 out of 10 had left within the previous 5 years. The much larger group that reported personal or family reasons were likely to have left more than 5 years ago; nearly two-thirds left more than 10 years ago.

Whatever the reason stated for leaving the last job, three-fourths of the women not in the labor force in 1969, but with some work experience during the previous 20 years, described themselves in 1969 as being completely retired. Approximately 15 percent said they were partly retired, and just over 10 percent said they were not retired at all. Conversely, nearly 90 percent of the women who were in the labor force in 1969 said they were not retired at all. Table 12 shows some differences by age group.

Further exploration is needed of the characteristics and general situation of the women who were not in the labor force in 1969. Many of them apparently are no longer preretirees but are in fact retired in both a subjective and objective sense. They say they are retired, and they are no longer in the labor force.

TABLE 11.—Interval since leaving last job: Percentage distribution of nonmarried women aged 58–63 not employed in 1969 but with previous job experience, by reason for leaving last job

Interval since leaving last job	Reason for leaving last job				
	Total	Personal	Health	Retirement or old age	Other
Number (in thousands):					
Total	[1] 682	182	257	56	182
Reporting on time since leaving last job	[1] 672	181	252	55	179
Total percent	100	100	100	100	100
Less than 6 months	5	2	3	4	12
6–11 months	3	1	2	11	3
12–17 months	16	6	15	31	22
18 months–3 years	9	4	11	20	9
3–5 years	15	9	19	16	15
6–10 years	18	13	24	17	13
11–15 years	10	8	11	1	12
16–20 years	8	12	8	0	6
21 or more years	17	45	6	0	9

[1] Includes a few cases not reporting on reason.

TABLE 12.—Self-defined retirement status: Percentage distribution of nonmarried women who worked some time since 1949, by age and labor-force status, 1969

Retirement status	In labor force in 1969				Not in labor force in 1969			
	Total	Aged 58–59	Aged 60–61	Aged 62–63	Total	Aged 58–59	Aged 60–61	Aged 62–63
Number (in thousands).								
Total	1,154	419	385	350	509	125	158	226
Reporting on retirement status	1,150	418	384	348	508	124	158	226
Total percent	100	100	100	100	100	100	100	100
Completely retired	2	1	1	4	74	65	73	79
Partly retired	10	5	9	16	14	15	15	14
Not retired	89	94	90	80	12	20	13	7

SUMMARY

This article has reported on some characteristics of nonmarried women on the threshold of retirement—that is, between ages 58 and 63. About 60 percent of these women were in the labor force in 1969. Eighty percent had been married at some time, and most have become widows. The majority of the women are white, and more than half had less than a high school education. Age, marital status, race, and education were all shown to have an effect on the likelihood of being in the labor force. Those women with a greater propensity to participate are found among the younger ages rather than the older; among the divorced, separated, or never-married rather than the widows; among those with the most years of schooling; and among the whites rather than among the blacks and those of other races.

The racial differences in participation and part of the age differences are related to a difference in health status. Fewer whites than blacks or those of other races (and fewer of the younger rather than the older women) reported any health problem, and health status had a pronounced effect on labor-force participation. The woman who reported relatively good health was more likely to be in the labor force than a woman with a health or mobility problem. In addition, social security beneficiaries are less likely than nonbeneficiaries to be working, and women who receive support from their children are less likely than other women to be in the labor force.

In describing the group of women who were in the labor force in 1969, it was found that many were in low-paying occupations. Both earnings and type of occupation are shown to be directly related to amount of education. Earnings are also affected by the length of job tenure and the number of hours worked in a week.

Many of the women who were not in the labor force in 1969 said they had left their last job because of health reasons, and some had left because of retirement or old age. By 1969, nearly 9 out of 10 considered themselves completely or partly retired. Further study of these women could provide insights into the state of retirement—its implications and effects on nonmarried women.

Technical Note*

This report is based on first-year data, collected in 1969 as the baseline for a 10-year longitudinal study conducted by the Social Security Administration to study the retirement attitudes, plans, resources, and activities of older Americans. The study, composed of individuals in three initial age cohorts, those aged 58–59, 60–61, and 62–63, focuses on three groups for whom retirement is meaningful: (1) married men, wife present, (2) nonmarried men, and (3) nonmarried women. Persons in institutions were excluded.

The sampling frame selected for the Retirement History Study (RHS) was that used by the U.S. Bureau of the Census for the Current Population Survey (CPS).[1] Sample members were persons meeting the age-sex-marital status requirements described above and living in households that had last participated in CPS before February 1969. In any month the CPS panel consists of eight groups of households selected up to 18 months previously. The "oldest" of these rotation groups is dropped and replaced by a new

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[1] Bureau of the Census, *The Current Population Survey—A Report on Methodology*, Technical Paper No. 7, 1963.

one each month. In order to get a sample size for RHS of approximately 13,000 persons, 19 of those "discontinued" groups were used.

Information was gathered from sample members by interviewers of the Bureau of the Census. The interview schedule contained six sections: (1) labor-force history, (2) retirement and retirement plans, (3) health, (4) household, family, and social activities, (5) income, assets, and debts, and (6) spouse's labor-force history.

Noninterviews

A total of 12,549 persons from the CPS sampling frame met the RHS criteria of age, sex, and marital status. Of these, 11,153 furnished complete schedules, giving a response rate of 89 percent. The reasons for noninterviews are given in table I.

TABLE I.—Number of noninterviews, by reason

Reason	Number
Total	1,396
Refusals	717
Deceased	255
Unable to contact	237
Temporarily absent	45
Institutionalized	45
Other [1]	39
Lost in mail	27
Partial interviews [2]	26
Duplicate cases	5

[1] Includes those who were mentally unable to answer the questions, those out of the country for a long visit, etc

[2] Less than two-thirds of the interview schedule completed.

Estimation

Estimates of population numbers were made by weighting the individual sample members by appropriate weights outlined by the Bureau of the Census for the CPS. Since the weighting procedures used for the estimation assume a response rate of 100 percent, an adjustment to the weights was necessary to account for noninterviews. The sample members were divided into categories of race, sex-marital status, age cohort, and region of the country. Then by the application of a category-specific adjustment, the respondents were weighted to represent not only themselves but also the nonrespondents in their category.

TABLE II.—Approximations of standard errors of estimated totals

[In thousands]

Level of estimate	Standard error
50	5
100	8
150	10
200	11
250	13
300	14
400	16
500	18
600	20
700	22
800	23
900	24
1,000	26
2,000	36
2,500	40
3,000	44
4,000	51
5,000	56
6,000	61
7,000	65

After all weighting and adjustment the average weight for a sample member was 612.7. Thus 11,153 respondents represent 6,834,000 persons in the population who in the spring of 1969 had the age and sex-marital status characteristics outlined for RHS.[2]

Sampling Variability

Since the population estimates given in this report are based on the response of individuals in a sample, they will differ from the values that would have been obtained in a complete census. A measure of this sampling variability of an estimate is given by the standard error of the estimate. Generally speaking, the chances are about 68 out of 100 that an estimate will differ from the value given by a complete census by less than one standard error. The chances are about 95 out of 100 that the difference will be less than twice the standard error.

Table II gives approximate standard errors for the total number of individuals estimated from the sample to have certain characteristics. Table III gives approximate standard errors for estimated percentages. Linear interpolation may

[2] Forty-eight women who were not married at the time of their selection into the sample were married at the time of their first interview. Their interviews were excluded from the 1969 tabulations, but their retention as sample members brings the total to 11,153.

TABLE III.—Approximations of standard errors of estimated percentages

Base of percentages (in thousands)	Percent									
	2.0 or 98.0	5.0 or 95.0	8.0 or 92.0	10.0 or 90.0	15.0 or 85.0	20.0 or 80.0	25.0 or 75.0	30.0 or 70.0	40.0 or 60.0	50.0
50	1.7	2.6	3.3	3.6	4.3	4.8	5.2	5.5	5.9	6.0
100	1.2	1.8	2.3	2.6	3.3	3.4	3.7	3.9	4.2	4.2
150	1.0	1.5	1.9	2.1	2.5	2.8	3.0	3.2	3.3	3.5
200	.8	1.3	1.6	1.8	2.1	2.4	2.6	2.8	2.9	3.0
250	.8	1.2	1.5	1.6	1.9	2.2	2.3	2.5	2.6	2.7
300	.7	1.1	1.3	1.5	1.8	2.0	2.1	2.2	2.4	2.4
400	.6	1.0	1.2	1.3	1.5	1.7	1.8	1.9	2.1	2.2
500	.5	.8	1.0	1.1	1.4	1.5	1.6	1.7	1.8	1.9
600	.5	.8	.9	1.0	1.2	1.4	1.5	1.6	1.7	1.7
700	.4	.7	.9	1.0	1.1	1.3	1.4	1.5	1.6	1.6
800	.4	.7	.8	.9	1.1	1.2	1.3	1.4	1.5	1.5
900	.4	.6	.9	.8	1.0	1.1	1.2	1.3	1.4	1.4
1,000	.4	.6	.7	.8	1.0	1.1	1.2	1.2	1.3	1.3
2,000	.3	.4	.5	.6	.7	.8	.8	.9	.9	.9
2,500	.2	.4	.5	.5	.6	.7	.7	.8	.8	.8
3,000	.2	.3	.4	.5	.6	.6	.7	.7	.8	.8
4,000	.2	.3	.4	.4	.5	.5	.6	.6	.6	.7
5,000	.2	.3	.3	.4	.4	.5	.5	.5	.6	.6
6,000	.2	.2	.3	.3	.4	.4	.5	.5	.5	.5
7,000	.1	.2	.3	.3	.4	.4	.4	.5	.5	.5

be used to obtain values not specifically given. In order to derive standard errors that are applicable to a wide variety of items, a number of assumptions and approximations were required. As a result the tables of standard errors provide an indication of the order of magnitude rather than the precise standard error for any specific item.

Suppose, for example, it is estimated that 52 percent of 400,000 men have a certain characteristic. Interpolation in table III gives an estimate of the standard error to be 2.2 percent. Thus with 95 percent confidence the percentage of men in the population with this characteristic lies between 47.6 and 56.4.

In order to make a rough determination of the statistical significance of the difference between two independent percentages, the following procedure may be used. Find estimates of the standard errors of the percents in question, using table III. Square these standard errors to get variances and add the variances. Take the square root of this sum to get the standard error of the difference. If the absolute difference between the two percentages in question is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 5-percent level.

Confidence intervals for estimated percentiles.—The percentiles of a distribution are values of the variable under discussion below which a stated percentage of units of the population lies. In particular, the 50th percentile is known as the median, and the 25th, 50th, and 75th percentiles are known as quartiles of the distribution. Estimates of these population values are subject to sampling variability that may be estimated in the following way and used to calculate confidence intervals for the percentiles in question:

(1) Using the appropriate base, determine from table III the standard error of the percent in question—for example, the standard error of a 50-percent characteristic.

(2) For 95-percent confidence limits, add to and subtract from the desired percent twice the standard error found in step 1.

(3) On the cumulated distribution of the variable in question, find by linear interpolation the values that correspond to the limits in step 2. These values are the 95-percent confidence limits for the percentile under discussion.

If the cumulative distribution of all units (including those with zero or negative amounts of the variable in question) is given, and percentiles and confidence limits of the distribution of units with nonzero amounts are desired, the zero and negative units must be excluded and the percentage distribution recalculated to include only those with "some" of the characteristic involved.

For this study, sample estimates of percentiles are calculated from grouped data and therefore are not unique. The estimates obtained depend on the size of interval used and on whether the frequency or the percentage distribution was used.