Extended Abstract

RETIREMENT IN AMERICA:
WORKING LIFE TABLE ESTIMATES FOR THE POPULATION OVER AGE 50, BY SEX AND RACE*

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The United States is facing a looming financial crisis. The leading edge of the baby-boom cohort turns 60 this year and both academics and politicians recognize that Social Security (OASDI) and Medicare expenditures will soon begin to outpace contributions. However, there is considerable disagreement over the best way to respond to the increased demand for these programs. Yet we do not know the answers to very basic questions about the end of working life in the population that are necessary to even begin to anticipate what this demand will be. For instance:

•How many years can people expect to work for pay and be out of the labor force over their lifetime?
•How many people remain in the labor force at a given age?
•How "crisp" is the end of the work career? That is, do most people exit once or do a considerable number exit and reenter multiple times?
•What is the expected age of "first" retirement?

In the present study, we begin to address the lack of attention to trends in work and retirement behavior by estimating Markov-based multistate life tables to examine the labor force behavior of the population over age 50. This approach summarizes the *average* lifetime labor force experiences of a synthetic cohort of individuals who are subject to existing labor force conditions.

The present study advances our understanding of the trends and differences in older American's work life in several ways. First, we make use the *Health and Retirement Study* (HRS), a recent nationally representative panel of older adults, to estimate working life tables for the population aged 50 to 100. Many prior estimates of working life are based on decades-old data and are of limited use for describing the end of the work career today given advances in total life expectancy. For example, while prior research indicates that the expansion of total life has not lead to a prolongation of the work career, the expansion of the non-working years raises the potential for reentry to the work force and multiple exits—a blurring of the retirement transition. Our analysis allows us to ascertain how "blurred" the retirement transition has become at the population level. Second, and related to our first point, we estimate sex and sex-and-race specific working life tables. Prior estimates of working life in the later years do not reflect the increases in women's labor force participation or the growth in the racial/ethnic diversity of population over age 50 that has occurred over the past half-century. Estimating sex- and sex-race-specific working life tables permits us to uncover inequalities in the end of the work career across these major social groups. Finally, we differentiate between retirement and disability states. Prior studies, including some recent estimates, have largely assumed nonparticipation to be a monolithic state. However, there are significant differences in the processes by which workers exit the labor force via retirement or disability and the consequences of these differences for working life are not trivial. Partitioning non-working life into retirement and disability allows us to gauge sex and racial inequity in the access to retirement and the quality of life for persons who have exited the labor force.

Data and Measures

We use panel data from the 1992-2002 *Health and Retirement Study* to examine working life among persons over 50 years of age. The *HRS* is a nationally representative survey of the non-institutionalized population born before 1947, with oversamples of Blacks, Hispanics and residents of Florida. Spouses of age-eligible respondents were interviewed regardless of their own age eligibility. Respondents and their spouses are reinterviewed every two years, on average.

Analytic Sample

In the present analysis, we pool six waves of data from 1992 to 2002 to construct a file of person-intervals to observe labor force and mortality transitions among the population over age 50. To increase the density of transitions available for our analysis, we include both respondents and their age-eligible spouses in our analytic sample. As we observe the occurrence of an event between interviews, we assume that all transitions occur at the midpoint of the interval. We adjust the data using time-varying individual-level weights to adjust for panel attrition and retain the nationally representative quality of the data.

Due to a small number of events and data sparseness, we restrict our sample to white and African American respondents less than 100 years of age. The small number events among Hispanics, especially at the upper reaches of the age range, is particularly problematic given our stratified estimation approach as described below. Within these restrictions, missing data are of minimal concern because estimation of the multistate life tables requires a limited set of variables (i.e., labor force status, vital status, age, sex and race). Our analytic sample contains 21,982 persons, who contribute 69,577 person-intervals. Approximately, 56.4% of the respondents are female and they contribute 56.8% of person-intervals. The average person- interval is about 1.92 years. Our data is representative of the U.S. population in terms of both labor force participation rates and total life expectancies (calculations and Tables not shown).

Measures

Dependent Variables

This study focuses on movement between labor force states, where transitions are identified by changes in reported labor force status between interview waves. Consistent with the Bureau of Labor Statistics, we classify respondents as *in the labor force* if they report working for pay, or that they are unemployed and looking for work. Among those not working for pay, we classify them based on their self-report of labor force status combined with self-report information about how their health affects their ability to work for pay. Respondents are considered to be *disabled* if they identify as disabled or if they identity as retired but indicate that a health condition prevents them from "working altogether." The remaining respondents are considered *retired* and included those who report being retired without a health condition that limits their ability to work, as well as those who indicate being a homemaker or unemployed and not looking for work. Respondents are identified as *deceased* based on information provided by interviews with pre-identified proxies or a probabilistic positive match with the National Death Index in 1995, 2000, or 2002. Comparing labor force status between interviews, we create seven dummy variables coded 1 when a respondent changes labor force states via a given transition and coded 0 when no change is observed. Respondents who experience movement via a non-focal transition are censored. These variables are *In the Labor Force* (1) *to Retired*, (2) *to Disabled or (3) to Dead*, (4) *Retired to* (4) *In the Labor Force*, (5) *to Dead* , and *Disabled to* (6) *In the Labor Force* and (7) *to Dead*.[1]

[1] Note that in the first (1993) AHEAD interview, respondents were only asked if they were working for pay; the Rand HRS Data file backfills labor force information using respondent reports of when they last worked for pay, retired or became disabled to make Wave 1 labor force status classifications. However, the labor force status for a number of AHEAD respondents (n = 3113) remains unknown for the first interview. We used an ad hoc strategy to assign labor force status to these respondents based on reports of functional limitations.

Independent Variables

Age is specified as continuous measure, calculated as the number of days between the respondent's interview and birth dates divided by 365.25. We also include additional dummies for age 62 and age 65 to capture the increased transitions risks around the eligibility ages of Social Security and many employer-sponsored pensions. Respondents are coded 1 for *Age62* and *Age65* if they will reach this age before their next interview; otherwise respondents are coded 0.

Sex is measured at the first interview and is dummy coded as female=1, male=0.

Race is dummy-coded based on a series of self-report measures from the fist interview, where Black =1, non-Hispanic White=0. Note that all respondents who identify as Black, regardless of their report of Hispanic ethnicity, are coded as such.

Statistical Procedures

Seven age-specific transitions rates underlie our multistate life table model, where individuals moving from state *i* (e.g., working) to a specific state *j* (e.g., retirement) are censored for transitions to any other state *j* (e.g., *death*) at that age. This is a competing risks framework. We model instantaneous transition rates using a standard discrete-time hazard modeling approach. The specification of age as a continuous measure and the incorporation of higher-order polynomials is analogous to a piecewise constant exponential modeling approach with smoothing. This approach is valuable when faced with sampling error and small sub-populations, such as is the case here with respect to race, where events we do not observe events (particularly transitions to disability or back to the labor force) at every age.

For each of the seven transition rates, we tested for age non-linearities in the functional form of the hazard. We also tested for sex- and sex-and-race-non-proportionalities in age for each of the transition rates by incorporating corresponding interaction terms and comparing the difference in the log likelihood ratios between the base and saturated models. Given the pattern of the results, we determined that sex-and-race specific models were warranted. Estimating sex-and-race specific models revealed additional variations in the functional form of specific transitions by sex and race, reinforcing our stratified modeling approach (See Tables 4 and 5).

The age-specific transition rates for ages 50 to 100 are calculated from these hazard models and serve as the input for single-year population-based multistate working life tables. We generate our sex- and sex-and-race specific multistate life tables using a SAS® Macro that applies the linear method outlined in Schoen (1988). We initiate the life table with a radix of 100,000 persons allocated across the three living states (in the labor force, disabled and retired) at age 50 for each sex and sex-and-race group, according to the observed prevalence rate for persons ages 50 to 54.

Selected Findings

Descriptive Results (Table 3)

Looking first to the sex-differences, we find that approximately half of all observations for males originate in the labor force, compared to just 36% for females. Females are more likely than males to be in the retired state and slightly more likely to be in the disabled state at the beginning of the interval. Correspondingly, females have higher exit rates to retirement (17.7% versus 14.6%, respectively) and slightly higher rates to disability. Interestingly, females also have lower reentry rates from both of these states than do males.

Turning to race differences, we see that the later-years unfold differently for Blacks and Whites. For example, the percentage of both Black males and females in the work-disability state at the beginning of the interval is more than twice the percentage for their white counterparts. Indeed, the crude disability rate for Black males is about two-times the rate for whites males (1.36% versus

0.67%, respectively) and the rate for Black females is more than two-and-a-half times the rate for whites females (1.70% versus 0.67%, respectively). Black males and females are less likely to be in the retirement state at the beginning of the interval compared to white males and females; this difference is particularly large for females (~ 13%). However, we also see that the crude reentry-rates from retirement are about 20% higher for Black females and 40% higher for Black males as well (about 20%). This suggests that retirement is a less permanent state for Blacks than whites.

Hazard Model Results (Tables 4 & 5)

In general, the schedule of age-specific risks is largely as expected for males and females. Some interesting differences include a non-linear log-risk of disability for Black males and white female compared to a linear decline in the log-risk for white males and Black females. The risk of retirement likewise shows substantial variation across sex and race groups with the risk for white males highly-nuanced, while the risk for Black females simply increases with age. Reentry to the labor force also varies across groups. For males and females, the risk of reentry from both disability and retirement declines with age through the Social Security eligibility ages. Among Black males and females, not only do they have higher rates of reentry than whites, but they also exhibit an increased risk of reentry following full-eligibility for Social Security at age 65. Black males have very low reentry risks from disability.

Multistate Working Life Results (Tables 6 & 7).

The implication of these age-specific transition for the labor force behavior of the older adults is clear—the later years are mostly non-working years. At age 50, males can expect to spend just 46% of their remaining year working for pay on average. For Black males, this figure is 42%. Females can expect to spend just 31% of their remaining years at age 50 in their labor force on average and this estimate is slightly higher for Black females at every age. These relatively low working life expectancies are also evident from the survival curves and implied labor force participation rates of the life table cohort. To put these findings in another context, more than half of all males have left the labor force by age 63 (and for Black males is age 62), well-before the age of full-eligibility for Social Security. More than half of all women have left the labor force before age 60—two years before even early-eligibility. Thus, according to our findings, the gradual-increase in the age of full-eligibility for Social Security may have little impact on the retention of older workers because most have exited long-before the current age of full eligibility.

Not surprisingly, most of the non-working years are spent in retirement. Both white and Black males can expect to spend more than half of their remaining life at age 50 in retirement (51% and 54%, respectively). And there is some evidence that the higher-proportion of years spent in retirement for Black males is qualitatively different than it is for white males because only 11% of their total retirement transitions are reversed compared to about 22% of white male retirements. White women can expect to spend, 65% of their remaining years at age 50 in retirement; Black women can expect to spend about 61%. Unlike the case for males, however, about 20% of retirement transitions for both white and Black females are reversed. Inequality in the non-working years is also evident in the expectation of life spent disabled at age 50, where both Black males and females have higher expectancies than white males and females. When coupled with finding that they are less likely to reenter from retirement and their overall lower life expectancy, the inequality in the non-working life expectancy of Black males is particularly striking.

Table 3: Distribution of Events in the Working Life Model by Sex and Race [a,b,c]

Males [d]

	All Males						Whites						Blacks					
	Origin	Destination States (%)					*Origin*	*Destination State* (%)					*Origin*	*Destination State* (%)				
	State (%)	ILF	DIS	RET	Death	Attrit	*State* (%)	ILF	DIS	RET	Death	Attrit	*State* (%)	ILF	DIS	RET	Death	Attrit
ILF	51.88	78.16	0.72	14.59	1.85	4.68	52.15	78.64	0.67	14.48	1.81	4.41	46.36	71.95	1.36	16.36	2.48	7.85
DIS	7.94	4.23	87.44	—	4.47	3.87	7.10	4.62	87.50	—	4.15	3.73	16.73	2.31	87.25	—	6.04	4.40
RET	40.18	4.64	—	79.24	12.87	3.25	40.75	4.45	—	79.81	12.60	3.14	36.91	6.32	—	72.91	16.91	4.57
Total		42.75	7.32	39.41	6.49	4.04		43.15	6.65	40.07	6.37	3.84		36.08	15.22	34.50	8.13	6.06

Females [e]

	All Females						Whites						Blacks					
	Origin	*Destination State* (%)					*Origin*	Destination States (%)					*Origin*	*Destination State* (%)				
	State (%)	ILF	DIS	RET	Death	Attrit	*State* (%)	ILF	DIS	RET	Death	Attrit	*State* (%)	ILF	DIS	RET	Death	Attrit
ILF	36.03	75.90	0.78	17.70	1.00	4.61	35.46	76.12	0.67	17.85	0.95	4.41	37.63	73.62	1.70	16.98	1.51	6.19
DIS	8.95	3.28	90.35	—	3.00	3.38	7.85	3.14	90.51	—	2.90	3.45	18.46	3.49	89.88	—	3.61	3.01
RET	55.03	3.93	—	84.54	7.66	3.87	56.71	3.81	—	84.94	7.44	3.81	43.91	4.53	—	80.34	10.56	4.57
Total		29.80	8.37	52.90	4.85	4.09		29.40	7.32	54.40	4.79	4.00		30.34	17.23	41.67	5.87	4.89

Notes:

[a] N = 69,577 weighted person-intervals

[b] The distribution of events refers to the percentage of person-intervals observed in a given labor force category (origin state) at the beginning of the interval that are a given labor force category at the end of the interval (destination state).

[c] Labor force states are abbreviated: ILF = in the labor force, DIS = work-disabled, RET = retired.

[d] n = 30,086 weighted person-intervals (n = 25,861 for whites, n = 4,225 for Blacks).

[e] n = 39,491 weighted person-intervals (n = 32,575 for whites, n = 6,916 for Blacks).

Table 4: Hazard Model Estimates for Age-Specific Labor Force Transition Rates, Males

All Males

Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	-0.1018***	-103.7834**	0.0804***	-0.0538**	0.0825***	0.0948	-0.2016***
Age^2		3.0667**				-0.0016*	0.0017***
Age^3		-0.0447**					
Age^4		0.0003**					
Age^5		< -0.0000**					
Age 62	-0.1524	0.4705***		-0.2074		-0.2124	
Age 65		0.1699*				0.1869	
Constant	0.4778	1379.6266*	-9.5482***	-0.4410	-9.1508***	-2.4815	2.8980*
N of Person-Intervals	13202	15203	15203	2526	2526	11973	11973
N of Events	122	2223	286	106	126	564	1579
Log Likelihood	-711.29	-7487.30	-1560.80	-476.81	-498.91	-2330.46	-5739.68

White Males

Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	-0.1194***	-95.0899*	0.0817***	-0.0505**	0.0888***	0.0933	-0.1829***
Age^2		2.8238*				-0.0016*	0.0016***
Age^3		-0.0413*					
Age^4		0.0003*					
Age^5		<-0.0000*					
Age 62	-0.0295	0.4424***		-0.1407		-0.2246	
Age 65		0.1837*				0.0899	
Constant	1.3866	1256.0460*	-9.6696***	-0.5494	-9.6717***	-2.3191	2.0600
N of Person-Intervals	11430	13263	13263	1845	1845	10445	10445
N of Events	91	1912	237	87	85	467	1330
Log Likelihood	-574.41	-6442.98	-1322.94	-394.42	-356.94	-1959.70	-4916.99

Black Males

Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	3.5286†	0.4916***	0.0745***	-0.1057*	0.0662***	-0.0881***	-0.2244**
Age^2	-0.0306†	-0.0031**					0.0017**
Age^3							
Age^4							
Age^5							
Age 62	-0.8179	0.7735***		0.1995		-0.0235	
Age 65		0.1616				0.9071***	
Constant	-106.1810†	-20.9243***	-8.7551***	1.9966	-7.6881***	-2.5695**	4.7588†
N of Person-Intervals	1772	1940	1940	681	681	1528	1528
N of Events	31	311	49	19	41	97	249
Log Likelihood	-150.27	-994.718	-246.88	-84.41	-193.05	-389.32	-878.72

Notes:

† $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests)

Table 5: Hazard Model Estimates for Age-Specific Labor Force Transition Rates, Females

	All Females						
Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	1.6614*	0.2924***	0.0788***	-0.1017***	0.1009***	0.0380	-0.0823***
Age^2	-0.1480*	-0.0018***				-0.0014	0.0010***
Age^3							
Age^4							
Age^5							
Age 62	-0.8627†	0.4978***		-0.0539		0.1914†	
Age 65		0.4633***				0.2206	
Constant	-51.7266*	-13.4226***	-9.9831***	2.1694*	-10.9927***	-0.4107	-2.8670*
N of Person-Intervals	12505	14024	14024	3779	3779	20931	20931
N of Events	118	2492	144	121	124	844	1649
Log Likelihood	-697.77	-7959.17	-840.78	-566.64	-524.89	-3527.20	-6828.72

	White Females						
Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	1.8385†	0.3036***	0.0763***	-0.1078***	0.1092***	0.0607	-0.0728*
Age^2	-0.0163†	-0.0019***				-0.0015*	0.0010***
Age^3							
Age^4							
Age^5							
Age 62	-1.1109†	0.5165***		-0.1185		0.2167†	
Age 65		0.4659***				0.1793	
Constant	-57.1448*	-13.7769***	-9.8975***	2.5170*	-11.6964***	-1.1086	-3.4091*
N of Person-Intervals	10071	11382	11382	2552	2552	18023	18023
N of Events	76	2045	105	79	80	708	1336
Log Likelihood	-495.39	-6497.23	-648.50	-392.30	-362.51	-2916.97	-5654.51

	Black Females						
Origin State	From **In Labor Force** to			From **Disability** to		From **Retirement** to	
Destination State	Disability	Retirement	Death	In Labor Force	Death	In Labor Force	Death
Age Parameters							
Age	-0.0643	0.0588***	0.0986***	-0.1107***	0.0840***	-0.1261***	-0.1040
Age^2							0.0010*
Age^3							
Age^4							
Age^5							
Age 62	-0.1970	0.3899**		0.2655		-0.1296	
Age 65		0.5096**				0.4971†	
Constant	-0.8280	-5.9323***	-10.7531***	2.6424	-9.4290***	4.6312***	-0.6478
N of Person-Intervals	2434	2642	2642	1227	1227	2908	2908
N of Events	42	447	39	42	44	136	313
Log Likelihood	-244.53	-1417.55	-217.93	-215.30	-233.10	-557.52	-1253.95

Notes:

† $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests)

Table 6: Implied Age-Specific Labor Force Participation Rates at Selected Ages from Multistate Working Life Tables, by Sex and Race

	Males			***Females***		
Age	**All**	**White**	**Black**	**All**	**White**	**Black**
50	0.884	0.898	0.785	0.749	0.757	0.711
55	0.810	0.825	0.743	0.643	0.650	0.603
60	0.652	0.663	0.570	0.477	0.481	0.455
62	0.544	0.555	0.460	0.394	0.396	0.386
65	0.393	0.404	0.319	0.278	0.278	0.284
70	0.237	0.250	0.159	0.154	0.152	0.163
75	0.160	0.174	0.064	0.080	0.078	0.080
80	0.113	0.126	0.024	0.041	0.040	0.030
85	0.069	0.079	0.011	0.023	0.023	0.009
90	0.038	0.044	0.007	0.016	0.017	0.002
95	0.049	0.058	0.005	0.016	0.018	0.001

Table 7: Total and Labor Force Status-Specific Life Expectancy Estimates at Selected Ages from Multistate Working Life Tables, by Sex and Race

Males

	All				**White**				**Black**			
		Status Expectancies				*Status Expectancies*				*Status Expectancies*		
Age	**Total**	ILF	DIS	RET	**Total**	ILF	DIS	RET	**Total**	ILF	DIS	RET
50	28.08	12.91	0.88	14.29	28.66	13.41	0.85	14.39	24.04	10.00	1.07	12.97
55	24.01	9.01	0.65	14.35	24.50	9.41	0.63	14.46	20.73	6.72	0.79	13.22
60	20.04	5.57	0.47	14.00	20.46	5.88	0.46	14.12	17.35	3.76	0.59	13.01
62	18.53	4.43	0.41	13.68	18.90	4.72	0.40	13.78	16.08	2.80	0.50	12.78
65	16.37	3.15	0.34	12.88	16.68	3.40	0.33	12.96	14.30	1.77	0.39	12.14
70	13.11	1.82	0.24	11.05	13.30	2.01	0.24	11.05	11.61	0.72	0.27	10.62
75	10.28	1.07	0.18	9.03	10.34	1.20	0.17	8.97	9.32	0.26	0.20	8.86
80	7.87	0.60	0.13	7.14	7.82	0.68	0.13	7.02	7.40	0.10	0.15	7.15
85	5.89	0.32	0.10	5.48	5.76	0.36	0.09	5.31	5.80	0.05	0.11	5.64
90	4.35	0.22	0.07	4.06	4.17	0.25	0.07	3.86	4.49	0.03	0.08	4.39
95	3.22	0.28	0.04	2.90	3.04	0.33	0.04	2.67	3.48	0.02	0.05	3.41

Females

	All				**White**				**Black**			
		Status Expectancies				*Status Expectancies*				*Status Expectancies*		
Age	**Total**	ILF	DIS	RET	**Total**	ILF	DIS	RET	**Total**	ILF	DIS	RET
50	32.39	10.08	1.32	20.98	32.95	10.21	1.21	21.53	28.85	9.22	2.09	17.55
55	27.89	6.65	1.09	20.15	28.40	6.72	1.00	20.67	24.84	6.13	1.62	17.10
60	23.54	3.88	0.89	18.76	23.97	3.91	0.82	19.24	20.93	3.63	1.26	16.04
62	21.85	3.01	0.81	18.02	22.24	3.02	0.75	18.47	19.44	2.83	1.14	15.47
65	19.40	2.02	0.71	16.67	19.73	2.02	0.65	17.06	17.29	1.89	0.97	14.44
70	15.58	1.01	0.55	14.02	15.78	1.00	0.51	14.27	14.00	0.88	0.74	12.37
75	12.17	0.49	0.43	11.25	12.22	0.48	0.39	11.34	11.09	0.34	0.58	10.17
80	9.21	0.24	0.34	8.63	9.14	0.24	0.31	8.59	8.60	0.11	0.47	8.03
85	6.75	0.13	0.27	6.36	6.58	0.13	0.24	6.21	6.52	0.03	0.38	6.11
90	4.80	0.08	0.21	4.51	4.58	0.09	0.19	4.29	4.86	0.01	0.34	4.52
95	3.36	0.07	0.18	3.11	3.12	0.09	0.17	2.86	3.60	0.00	0.32	3.28

Note: Labor force states are abbreviated: ILF= In Labor Force, DIS= Disability, RET=Retirement