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*Gender Differences in Access to
Employer-Sponsored Retirement
Benefits Among the Near Elderly*

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DRU-2727-DOL

April 2002

DRAFT: DO NOT QUOTE OR CITE

Submitted to the Department of Labor
Contract Number: J-9-P-7-0045

RAND Health

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ABSTRACT

Objectives Since World War II the labor force participation of women has risen dramatically. As the baby boom generation reaches retirement age, employment-based benefits will play an increasingly important role in the economic status of women during their retirement years. This paper examines the gender gap in access to employment-based retirement benefits and the determinants of observed gender differences.

Methods The study uses data from the Health and Retirement Survey for persons aged 51 to 61 in 1992. The role of labor histories and marital histories in explaining differences between men and women in access to pensions and retiree health benefits is studied.

Results Near-elderly women (aged 51 to 61) are twice as likely to lack pension benefits through their own work histories compared with their male counterparts. Half of all women on the verge of retirement lack access to retirement income from their own employment-based pensions. Three quarters also lack access to employment-based retiree health insurance from their own current or former employers, a rate that is fifty percent higher than the rate for men. Near-elderly women are thus vulnerable to facing their retirement years with limited resources of their own. The gender gap in access to employment-based benefits is substantially reduced, however, when the resources available to households are taken into consideration.

Marital disruptions decrease access to employer-sponsored retirement benefits and have a greater effect on women than men. Compared to women who have had intact marriages, those who have ever been divorced are 11 percentage points less likely to have access to retiree health insurance. Similarly, a marital disruption due to widowhood raises

the rate at which women lack these benefits by 14 percentage points. In contrast, the presence of a divorce raises the rate at which men lack retiree health insurance by 9 percentage points, a drop that is somewhat smaller than for women. Widowhood also reduces access to retiree health insurance for men, but at a lower rate than for women (10 percentage points).

Gender differences are also evident in the effect of marital disruptions on access to pension benefits. Compared to women who have been in intact marriages, those who have been ever divorced are 13 percentage points less likely to have access to pension benefits. For men, the differential is less than half as large, 5 percentage points. For widowhood, the gender differences are even larger. Among women, widowhood results in an increase of 26 percentage points in the likelihood of not being covered by a pension. For men, the differential is less than a fifth as large, 5 percentage points. Thus, marital disruptions have larger effects on reducing access to both employer sponsored pension and retiree health benefits among women than men. This is due to the fact that men have different types of jobs than women with longer job tenures and higher earnings, and are thus more able to rely on their own pension and retiree health benefits in the case a marriage ends due to divorce or death.

INTRODUCTION

As the baby boom generation reaches retirement age, employment-based benefits will play an increasingly important role in the economic status of women during their retirement years. Employers contribute both to income replacement in retirement through pension benefits and the provision of post-retirement health insurance benefits. These benefits play an important role in ensuring a secure retirement for workers. For instance, employer-provided pensions on average account for a quarter of wealth for households near retirement age. For persons with higher lifetime incomes, they account for an even larger fraction (Gustman et al., 2001). In addition, employers are a key source of health insurance for retirees. For workers who retire prior to the age of Medicare eligibility (65) employers provide virtually the only source of affordable health insurance in retirement. Three quarters of early retirees receive their health insurance through employment-based sources (Rogowski and Karoly, 1997). For retirees over age 65, retiree health benefits supplement Medicare. These benefits typically cover services that are not included in the Medicare benefit package, such as prescription drugs, and pay for the copayments and deductibles under Medicare. Among elderly Americans, one third are covered by an employment based health insurance plan, accounting for half of all supplemental coverage to Medicare (EBRI, 1995). Health insurance reduces both the magnitude of health care expenses and the variability in disposable income in retirement due to spending for health care needs. Thus, retiree health insurance is important in helping to guarantee income security during retirement.

An understanding of access to employment-based retirement benefits for women will be important in assessing how women in the baby boom generation will fare during their retirement years. Women entered the labor force in increasing numbers after World War II. In 1950 only a third of women were in the labor force. By 1999 that figure had more

than doubled to include three quarters of all women who were participating in the workforce (U.S. Bureau of the Census, 2000). In this paper, we study access to employer-provided retirement benefits for near elderly women, contrasting their experience with men. The study is based on data from the 1992 Health and Retirement Survey, using a cohort of near elderly persons aged 51 to 61. We also explore the role of marital and labor force histories in explaining observed gender differences in access to these benefits.

The rise in labor force participation among women has translated into increasing numbers of near elderly women who are working and thus in a position to accrue retirement benefits through their own work histories. Women currently account for almost half of all workers aged 45-64. The rise in labor force participation has been particularly pronounced among married women. As shown in Figure 1, over the period 1960 to 1999 there has been a sharp increase in the labor force participation rate of married women aged 45 to 64. Whereas in 1960 36 percent of near elderly married women worked, by 1999 that fraction had increased to 65 percent. In contrast, the participation rate of near elderly women who were either single, divorced or widowed was fairly stable over this period.

While many near elderly women work, however, they are likely to have different labor force histories than their male counterparts. Many have worked at lower-paying jobs than men with less generous fringe benefits. Some women interrupt careers to care for children or parents and thus have worked fewer years and may have less job tenure than similarly-aged men in their current jobs. Thus, gender differences in employment-based retirement benefits, due to the timing and types of jobs held by women, are to be expected. The literature provides evidence that this is in fact the case for pension benefits, although little is known about retiree health benefits.

For instance, Currie (1995), using data from the May 1988 Current Population Survey (CPS), found that women were less likely to be offered pension benefits than men due largely to the fact that they worked at lower-wage jobs. Further, lower earnings translate

into lower pension values among women who do have pensions. Using linked employer pension and survey data from both the National Longitudinal Survey of Mature Women (NLS-MW) in 1989 and the 1992 Health and Retirement Survey, Gustman and Steinmeier (1999) demonstrate that large gender differences in the value of pensions exist. Further, these differences can be attributed primarily to differences in earnings. For instance, among workers with defined benefit pension plans, the average present value of a defined benefit pension is only half (\$70,000) as large for women at age 50 than for men (\$146,000). Average cumulative earnings at age 50 for women is also only half as large as for men (\$496,000 compared to \$1.1 million). For workers with defined contribution plans, the gap is somewhat larger, with women having average cumulated earnings and average present value of a defined contribution pension at age 50 only 40 percent as high as men. The average present value of defined contribution pensions at age 50 for women is \$42,000 compared to \$101,000 for men. Average cumulated earnings are \$390,000 for women compared to \$961,000 for men.

Labor force histories not only affect pension benefits but the overall level of economic resources available to women in retirement. When all sources of retirement income are taken into consideration (pensions, social security and private savings), women on the verge of retirement are projected to have less income when retired than their male counterparts (Levine, Mitchell and Moore, 2000). Eighty five percent of the predicted retirement income gap between women and men can be accounted for by differences in lifetime earnings, years worked and occupational segregation (Levine, Mitchell and Phillips, 1999).

In addition to labor force histories, marital histories may also influence the employment-based retirement benefits available to near elderly women. While women may have fewer retirement sources available through their own work histories, the benefits available to married women will be higher if spousal benefits are taken into consideration.

On the other hand, marital disruptions can jeopardize the availability of employment-based benefits obtained through a spouse. For instance, women's wealth has been found to decrease upon widowhood due to the loss of spousal pension benefits (Hurd and Wise, 1989). Divorce also plays a role. In a study of factors associated with overall retirement saving shortfalls (from pensions, social security and private savings), Mitchell, Moore and Phillips (2000) found that among non-married persons near retirement those who had ever experienced a divorce were more likely to have a shortfall in retirement savings. Little is known about the influence of marital histories on the availability of retiree health benefits, however.

Using data from the 1992 Health and Retirement Survey, this paper studies access to employment-based retirement benefits, contrasting the experience of near elderly women and men. The two major retirement benefits, health insurance and pensions are examined. The role of marital histories and labor force histories as determinants of observed gaps is then explored. The remainder of the paper is organized as follows. In the next section we describe the data and analytic measures. We then turn to a discussion of gaps in access between near elderly women and men. The role of marital and labor force histories in explaining observed gaps are then explored. We conclude with a discussion and implications for policy.

DATA AND ANALYTIC MEASURES

This study uses data from the HRS. First fielded in 1992, the HRS is a longitudinal survey of a nationally representative sample of about 13,000 persons in over 8,000 households. At least one member of interviewed households was born between January 1, 1931 and December 31, 1941.¹ The sample we analyze consists of women and men who

¹Blacks, Hispanics, and persons living in Florida were oversampled at twice their population proportions. All descriptive results employ the HRS sampling weights to represent the 1931–1941 birth cohort.

are age 51 to 61 in the first wave of the survey (N=5222 women and 4602 men). The HRS provides the information we examine on pension benefits and retiree health benefits, as well as current sociodemographic characteristics and histories of labor force participation and marriage.

Pension Benefits. Measures for the availability and type of pension benefits were obtained from self-reports in the first wave of the HRS. In the household survey, information on pensions was collected for up to four employers, beginning with the current or last employer. Based on this information, we classified individuals into having no pension coverage, having coverage through one or more defined benefit plans, having one or more defined contribution plans, having both defined benefit and defined contribution plans, or having one or more plans of unknown type. A small fraction of individuals did not know if they had a pension plan and they are grouped with those who stated they had no plan.

These variables measure access to pension benefits in an individual's own name through either the current employer or one or more former employers. We also constructed measures, among married couples, of pension coverage for either member of the couple in order to obtain a household-level measure of pension coverage. It should be noted that we are relying on self-reported pension data in the HRS. In a study of self-reported pensions in the HRS, Hurd, Lillard and Panis (1998) pointed out inconsistencies in information provided on the type of plan held by respondents between waves.

Health Benefits. Data from the first wave of the HRS provides detailed information on health insurance coverage and access to retiree health benefits. Health insurance information was provided by the primary respondent in households where the age-eligible respondent was married or living with a partner. The primary respondent reported information for up to two employer-provided plans that covered them and for up to two additional employer-provided plans that covered their spouse or partner. A plan was included if it was obtained through either a current or former employer. Measures of

employment-based insurance provide information on the extent to which employers currently provide health benefits to the near elderly.

Retiree health benefits are also of interest. We constructed measures for whether an individual with health insurance coverage was covered by any retiree health benefits, as well as for whether the source of the retiree health benefit was in their own name only, whether it was in a spouse's name only or whether benefits could be obtained in either name.

Measures of retiree health insurance reflect both offers of retiree health insurance among active workers and coverage by retiree insurance among current retirees (although the number of retirees is relatively small – 6 percent of women and 8 percent of men).

Workers without employment-based insurance were classified as having some other form of health insurance coverage, either through a public plan (i.e., Medicare or Medicaid) or other private coverage. Individuals without any insurance coverage form the remainder of the sample.

Marital Status and Marital Histories. The HRS obtains information on current marriages and up to three prior marriages for respondents and their spouses. For current marriages, we created measures of current marital status, including being married, divorced/separated, widowed and never married. From the marital history information, measures were also created for whether a person had ever been married, divorced/separated, or widowed. In addition, some respondents reported that a marriage had ended in “other” status. A small number of marriages ended in unknown status due to the respondent not knowing or not responding to the status of the marriage.

The HRS ascertains the total number of marriages for respondents and spouses. Detailed information is obtained on up to four observed marriages, beginning with the current marriage. From this information, we created measures for the number of observed marriages ending in divorce and the duration of the longest marriage ending in divorce. Duration was measured as: 5 years or less, 5-10 years, 10-15 years and over 15 years.

Similarly, measures were created for the number of marriages ending in widowhood and the duration of the longest marriage ending in widowhood. Since respondents could answer “other” as the outcome of a marriage, measures for this outcome were also created. Finally, for a small number of marriages, respondents either did not know the outcome or did not respond. These marriages were coded as having unknown status and similar measures were also created for marriages ending in this status.

Labor Force Status and Labor Force Histories. Active workers are defined to work full time if they are currently working 35 hours per week or more. Part-time work is defined as working fewer than 35 hours per week. Persons are considered retired if they are not working and self-report that they are retired. Persons reporting “other” labor force status form the remaining group.

The HRS collects information on up to four jobs, starting with the current or last job. Information on job histories is collected for persons who have ever worked for pay for more than a few months. Almost all persons in the sample (93.9 percent of women and 99.5 percent of men) report that they have ever worked. For the current or last job held, we created several measures of job characteristics, including: job tenure, earnings, hours worked per week, and whether a pension was held. We also created measures for the firm size, industry and occupation associated with that job.

We focus our measures on the characteristics of the current or last job held, due to inconsistencies in how information on other jobs is obtained that make results difficult to interpret. Information on a second job is only obtained if the job lasted 5 years or longer, and for the third and fourth job only if it met the duration requirement and a person was enrolled in a pension, retirement or other tax-deferred savings plan. We expect that we would observe fewer prior jobs for women than men that met these duration and benefits criteria.

Sociodemographic Covariates Socioeconomic characteristics include current age, race, and educational attainment.

ACCESS TO EMPLOYER-SPONSORED RETIREMENT BENEFITS

In this section, we describe access to employer-sponsored retiree health and pension benefits among near elderly women and men. We begin with a description of the characteristics of the near elderly, contrasting findings by gender, and then turn to a description of access differences in employer-sponsored retirement benefits. We then explore the role of labor histories and marital histories in explaining observed differences.

Characteristics of the Near Elderly

Table 1 provides information on the characteristics of near-elderly women and men (age 51–61) in the first wave (1992) of the HRS. The first two columns contain information on all women and men and the last two contain information on women and men who are full-time workers (defined as those working 35 or more hours per week). As shown at the bottom of the table, the labor force status of women and men is clearly quite different, with women being less likely to work full-time (43 percent versus 71 percent) or to be retired (6 percent versus 8 percent) than men. In contrast, women are more likely to work part-time (17 versus 8 percent) and to be doing something other than being in the labor force or being retired (33 versus 13 percent). The latter is consistent with the fact that many near-elderly women are homemakers.

In addition, women and men age 51 to 61 differ considerably in marital status. Near elderly women are much more likely to be separated or divorced (17 versus 11 percent) or widowed (11 versus 2 percent) than men. In contrast, men are much more likely to be married (83 versus 69 percent) than women. Both women and men have about the same likelihood of being never married (4 percent). Compared to all near-elderly women, those who work full time are more likely to be separated or divorced. For these women, full-time

work may be an economic necessity. The samples of near-elderly women and men are roughly comparable in terms of their age and racial distributions. However, women were more likely to be of lower educational status than men in this age group. The education gap narrows somewhat among full-time workers.

Access to Employer-Sponsored Retirement Benefits

Table 2 contrasts access to employer-sponsored health benefits between women and men age 51 to 61. Tabulations are presented in total for men and women and separately by their labor force status in 1992 (full time, part time, retired or other). We find that women have less access to both retiree health and pension benefits than men. Further, household-level variables substantially increase coverage rates for women. Finally, women tend to rely much more heavily on their spouses for these benefits. We discuss access to pension benefits and retiree health insurance in detail below.

Pension Benefits. Pension coverage differs considerably between near-elderly women and men. Table 2 provides information on pension coverage in a person's own name from either a current or former employer(s) and coverage obtained through a spouse, if married. Coverage is tabulated when it is available through a person's own name only, in both their own name and their spouse's name, or their spouse's name only. For each case, we tabulate whether the coverage includes at least one defined benefit plan or if it is only a defined contribution plan.

There are large observed differences between women and men, as would be expected by the different levels of labor force attachment throughout the lifecycle between genders. Overall, 51 percent of near-elderly women are covered by a pension in their own name, compared to 75 percent of men. Among full-time workers, this difference narrows considerably, with 73 percent of women having a pension in their own name compared to 79

percent of men. As expected, there are pronounced differences in pension coverage between females and males with other labor force status, such as homemakers.

When pension benefits through a spouse are taken into consideration, however, pension access among near elderly women rises substantially. As shown in Figure 2, while 50 percent of women lack access to pension benefits through their own work histories, only 25 percent lack access to pension benefits either through their own or spouse's work histories. For men, considering spousal pensions reduces the fraction without pension benefits from 25 percent to 18 percent. Thus, women play some role in increasing access to pensions for their husbands but the effect is much smaller than the role husband's play in their wives access to these benefits. This is underscored by the fact that 25 percent of near elderly women only have access to pensions through a spouse, compared to only 6 percent of men. Thus, women are much more vulnerable to losing access to pension benefits through a marital disruption than men. However, unlike retiree health insurance discussed below, there are more protections in place for women to obtain at least part of these benefits when a marriage ends through death or divorce.

Women are also less likely to be covered by defined benefit plans through their own work histories; 39 percent of women are covered by some form of defined benefit plan in their own name compared to 62 percent of men. The differences among full-time workers are also large, with 56 percent of women having some form of defined benefit plan in their own name compared to 65 percent of men. The same pattern is evident for part-time workers and retirees. Thus, women, both overall and those who work full time, are more likely than men to be covered by a defined contribution plan only when they have pension benefits in their own name. However, when spousal benefits are taken into consideration, the fraction of women covered by defined benefit plans rises from 39 percent to 58 percent. For men, considering spousal benefits increases access to defined benefit plans from 62 percent to 66 percent, a much smaller increment than for women.

Retiree Health Benefits. From Table 2, gender differences are also apparent in access to retiree health insurance. Women have much lower rates of access to retiree health insurance through their own employment (24 percent) than men (46 percent). When spousal benefits are taken into consideration, however, the rates of access between genders become much more equalized with 48 percent of near elderly women having access to post-retirement health insurance compared to 52 percent of men. Nonetheless, women rely disproportionately on their spouses for this type of health insurance. Half of women with access to retiree health insurance only have this benefit available through their husbands, compared to only ten percent of men who rely on their wives.

The importance of spousal benefits in providing for post-retirement health insurance among women is highlighted in Figure 3. Among near elderly women, 76 percent have no access to retiree health insurance through their own current or prior jobs. However, when access to retiree health insurance from a spouse is taken into consideration, only 52 percent of near elderly women lack access to these benefits. Thus, marriage provides an important route for women to access these benefits. However, since there are few provisions for the continuation of these employment-based benefits in the case of divorce or widowhood, access to retiree health insurance can be severed by marital disruptions. The high rate at which women rely on their spouses for retiree health insurance makes them particularly vulnerable to loss of access when a marriage ends through death or divorce.

In contrast, men rely much less on their spouses for access to retiree health insurance. Among near elderly men, as seen in Figure 3, only 54 percent lack access to retiree health insurance through their own current or prior employment. When benefits available through a spouse are taken into consideration, that figure drops, but only by 6 percent, to 48 percent. Thus, women provide some access to employment-based retiree health insurance for their husbands, but men clearly rely less on their wives for these

benefits than women do on their husbands. This makes men much less vulnerable to the loss of these employment-based health benefits from marital disruptions than women.

Labor Force Histories and Access to Employer-Sponsored Retirement Benefits

As seen in the last section, women have much lower rates of access to both retiree health and pension benefits through their own work histories than men. Although there has been a large increase in the number of women in the workforce since World War II, their labor force histories differ from their male counterparts. Differences in the types of jobs held and as well as years in the workforce will influence the types of employer-sponsored retirement benefits available to near elderly workers. In this section, we explore the relation between the characteristics of the current or last job held by near elderly workers and their access to retiree health and pension benefits.

Characteristics of Labor Force Histories

Table 3 contrasts the labor force histories of men and women in total, and separately for full-time men and women workers. Overall, the vast majority of both women (93.9 percent) and men (99.5 percent) report that they have ever worked for pay for at least a few months. Thus, virtually all near elderly women and men have had some labor market experience.

There are clear gender differences, however, in the characteristics of the jobs held. Table 3 presents characteristics of the current or last job held. Women have shorter job tenures than men. For instance, 48 percent of women have worked less than 10 years for their current or last employer, compared to 37 percent of men. Another 24 percent of women have worked 10-19 years compared to only 20 percent of men. Men are twice as likely to have had very long job tenures (over 20 years) than women (41 versus 19 percent). Similar patterns of job tenure are evident among near elderly workers who work full time. Since pensions and retiree health benefits typically have job tenure requirements for vesting,

women are clearly in a disadvantageous position for obtaining these benefits relative to men, particularly the half of women who have worked for their current or last employer for less than 10 years.

Women also tend to work at lower paying jobs than men. Thirty percent of women worked for \$10,000 or less annually, compared to only 11 percent of men. Another 30 percent of women worked for between \$10,000 and \$20,000 compared to only 17 percent of men. In contrast, men tend to work at higher paying jobs, with 50 percent of men earning between \$20,000 and \$50,000 compared to only 28 percent of women. For the highest paying jobs, over \$50,000, women are highly underrepresented, with only 3 percent holding such jobs compared to 20 percent of men. Similar patterns are evident among full time workers although the earnings differences are less pronounced. Since fringe benefits are better in higher paying jobs, this earnings differential also contributes to less access to health and pension benefits.

Women are also much more likely to work part-time than men, with 17 percent of women working part time compared to only 8 percent of men. Health and pension benefits are much less likely to be offered to part-time workers (as shown in Table 2). Women also work at different types of jobs than men. In terms of industry and occupation, women are more likely to work in the retail and professional industries than men and are much more likely to be in clerical positions.

Effect of Labor Force Histories on Access to Retirement Benefits

The influence of job characteristics on access to employer-sponsored health and pension benefits for near elderly women is presented in Table 4. (Results for men are presented in Appendix Table 1.) From Table 4 it is evident that job tenure has a large influence on access to both retiree health and pension benefits. The likelihood of being covered by retiree health insurance from a current or former employer rises with job tenure.

While only 14 percent of women working under 5 years were covered by retiree health insurance, for those working the longest, 30 or more years, the rate is 57 percent. It is worth noting that when retiree health insurance available through a spouse is taken into consideration, rates of coverage by retiree health insurance rise substantially, particularly for women with short job tenures. For instance, the rate of coverage by retiree health insurance rises from 14 percent to 40 percent when spousal benefits are taken into consideration.

The likelihood of being covered by a pension on the current or last job also increases with job tenure. While only 17 percent of women with less than 5 years of tenure are offered pensions, 40 percent with 5-9 years of service are offered these benefits. Above 10 years the rate rises to 61 percent and for twenty or more years to approximately 75 percent. For women with short job tenures, low pension access at the current or last job is somewhat mitigated by coverage from a former employer. Considering pensions from prior jobs increases the rate of coverage for women with under 5 years of tenure from 17 to 39 percent, and for those with 5-9 years from 40 to 52 percent. The increment from prior jobs is lower when the current or last job lasted more than 10 years. It is worth noting that the presence of spousal pension benefits among married women, however, serves to greatly increase the rate of pension access, especially among women with short job tenures. For women with the shortest tenures (under 5 years) considering spousal benefits raises the rate of access to pensions from 39 to 68 percent. For women with 5-9 years of job tenure, the rate is raised from 52 to 77 percent. Thus, short job tenures are associated with lower rates of access to pension benefits from a woman's current or last employer. However, considering pensions from prior jobs and a spouse substantially increases access rates. Nonetheless, overall access to pension benefits rises with job tenure and women tend to be disproportionately working in jobs with short job tenures.

In addition to job tenure, lower earnings are also associated with less access to retiree health and pension benefits. Rates of access to retiree health insurance are very low

for women working at jobs earning \$10,000 or less (only 8 percent). Thirty percent of women have these low earnings. In contrast, among those earning between \$10,000 and \$20,000 coverage rates are 26 percent and rise to 51 percent for those in the \$20,000 to \$50,000 income range. Because retiree health benefits are both expensive in themselves and contingent on obtaining health insurance as an active worker, employers typically cannot afford to provide these benefits to low wage workers, thus coverage rates are much lower at lower earnings levels. When spousal benefits are taken into consideration, however, rates of coverage by retiree health insurance rise considerably, particularly for workers with the lowest earnings. For instance, coverage rates for women earning \$10,000 or less rise from 8 percent to 41 percent. This reconfirms the importance of spouses in providing access to retiree health insurance for near elderly women, particularly to those who have low earnings.

Similarly, coverage by pension benefits at a current or last job is related to earnings, with coverage rates rising with earnings. Only 15 percent of women earning \$10,000 or less are covered by a pension from their current or former employer. Thirty percent of women are in this earnings category. In contrast, 78 percent of those earning between \$20,000 and \$50,000 are covered by pensions. When pensions from prior jobs are taken into consideration the rates of coverage rise somewhat. However, when spousal benefits are taken into account, pension coverage rates rise substantially, particularly for women who earn the least. For instance, for women earning under \$10,000 the coverage rate by pensions rises to 66 percent when spousal benefits are included. This underscores the importance of spousal benefits in providing access to pension among near elderly women with low earnings.

Offers of pensions and retiree health insurance also vary by firm size, industry and occupation. Both retiree health insurance and pension offers rise with firm size. Nonetheless, 35 percent of women work in firms with under 25 workers, which are the least likely to provide either retiree health insurance (6 percent) or pension benefits (22 percent).

Women are concentrated in the professional and retail industries, with 58 percent of women working in one of these industries. Retirement benefits in the retail industry are relatively low, with only 25 percent offered pensions and 5 percent offered retiree health insurance. In contrast, retirement benefits are much better in among professionals with 23 percent covered by retiree health insurance and 60 percent covered by a pension. In contrast, as shown in Appendix Table 1, men are more concentrated in industries with better retirement benefits: 55 percent of near elderly men work in industries with pension rates of 70 percent or more and retiree health benefit coverage rates of 50 percent or more.

Marital Histories and Access to Employer-Sponsored Retirement Benefits

For near elderly women, we have seen that spouses play an important role in providing access to employer-sponsored health and pension benefits. Taking spousal benefits into consideration raises the level of access to these benefits for women. However, to the extent that women are reliant on their spouses for retirement benefits, their access is potentially jeopardized by marital disruptions, either through divorce or widowhood. In this section, we consider this relationship further, exploring the role of marital histories in access to employer-sponsored retiree health and pension benefits among women aged 51 to 61.

In the case of divorce, women's access to retirement benefits from a former spouse is limited. For health benefits, there are few requirements on employers to continue to provide health insurance to former spouses in the case of a divorce. Some protections for former spouses exist under COBRA for a period of 18 months, but beyond that, divorce essentially severs access to employer-sponsored health insurance from a former spouse. Access to spousal retiree health insurance is virtually eliminated. Unlike health benefits, however, pension benefits can be considered marital property in the case of a divorce. For long-term marriages, spousal pension benefits are often considered in the division of marital assets. Former spouses may be awarded a portion of a defined benefit pension income

stream, or in the case of defined contribution plans, some fraction of the value of the plan. In the latter case, the value of the pension asset may be used in the total computation of marital property to be divided but the pension itself may not change ownership if other financial assets can be used to satisfy the division of assets.

Divorce is an important factor in the lives of women. Since the 1950s, rates of divorce have risen sharply in the United States. As shown in Figure 4, in 1950 there were 2.6 divorces per 1000 population. By 1981, the divorce rate had almost doubled, to 5.3 per 1000 population. Since then, the rate has leveled off, and even decreased somewhat. By 1998 there were 4.2 divorces per 1000 population. Thus, at the same time that women's labor force participation rose in recent decades, another sociodemographic trend occurred that influenced the economic well being of women. In the HRS, one third of women aged 51 to 61 have been divorced at least once.

A second route through which spousal benefits can be disrupted is widowhood. In the event of widowhood, women are also vulnerable to the loss of employment-based retirement benefits from their spouses. As with divorce, there are few mandatory provisions for the continuation of employer-sponsored health benefits when a spouse dies. However, employers may elect to provide such benefits as part of their benefit packages. For pension benefits, some protections exist under ERISA for widows if the pension was vested at the time of the spouse's death. However, the full value of the pension may not be available to the spouse, particularly in the case of a defined benefit pension plan.

Based on the HRS data, we find that marital disruptions are associated with decreased access to retirement benefits for near elderly women. Further, marital disruptions have greater effects on women than men. These results are described in detail below. We begin with a description of marital status and marital histories and then discuss how these are related to access to retirement benefits, contrasting the effects for women and men.

Characteristics of Marital Histories

Table 5 provides information on the marital histories of near elderly women and men in the HRS. The first two columns present information on all near elderly women and men and the second on full time workers. Overall, near elderly women are less likely to be married than men (69 percent compared to 83 percent). Women in this age group are more likely to be divorced, separated or widowed than their male counterparts. While 17 percent of women aged 51 to 61 are currently divorced or separated, only 11 percent of men are in this marital status. Rates of widowhood are strikingly different between women and men, with 11 percent of women being widowed compared to 2 percent of men.

A large number of near elderly women have experienced some form of marital disruption. One third of all women aged 51 to 61 have been divorced at least once and 14 percent have been widowed. Among women who were ever married, only 54 percent have never experienced a marital disruption. Twenty percent of those ever married have had a single marriage end in divorce. An additional 5 percent have had two divorces and 1 percent have had 3 or more divorces. Among near elderly women who have been divorced, a large fraction, 45 percent, were divorced from a long term marriage (over 15 years in duration). An additional 18 percent had a marriage last between 10 and 15 years and 19 percent between 5 and 10 years. A somewhat smaller fraction—15 percent—were divorced from a short term marriage lasting 5 years or less.

Near elderly women are also more likely than men to be widowed. Widowhood occurs primarily through a single marriage, with 14 percent of women widowed from a single marriage and only 0.6 percent widowed from 2 marriages. Widowhood occurred predominantly from long term marriages. Among women who were ever widowed, 68 percent were widowed from a marriage that lasted over 15 years. An additional 11 percent survived a spouse in a marriage that lasted 10-15 years and 9 percent 5-10 years. A

somewhat smaller fraction of women (9 percent) were widowed from short-term marriages lasting 5 years or less.

Effects of Marital Histories on Access to Retirement Benefits

The effect of marital status on access to retiree health and pension benefits among the near elderly women is presented in Table 6. Access to these benefits is tabulated based on current marital status as well as for various measures of marital history, including prior marital status, the number of marriages, duration of longest marriage ending in divorce or separation, and duration of longest marriage ending in widowhood.

Retiree Health Benefits. Currently married women have the highest rates of access to retiree health benefits, largely because these benefits are obtained through their spouses. While 20 percent of married women have access to retiree health benefits from their own work histories, 54 percent have access when spousal benefits are taken into consideration. Women who were never married have the next highest rate of any access to employer-sponsored retiree health benefits, 49 percent, but this coverage comes from their own employment-based benefits. Those who are divorced or separated or widowed have the lowest rates of access, 35 percent, even accounting for spousal coverage. However, while benefits from a current or former spouse play little role in increasing access to retiree health insurance for divorced or separated women (only 2 percent), widows are able to obtain these benefits somewhat more frequently (9 percent).

Gender differences in the effect of marital status on access to retirement benefits are shown in Figure 5. Among married persons, there are no gender differences in access to employer-sponsored retiree health insurance. Only 46 percent of women and 45 percent of men lack access to these benefits. Gender differences in access are somewhat apparent among divorced persons, however. While 65 percent of women who are divorced have no retiree health insurance only 62 percent of men lack the benefit. Interestingly, among both

widows and persons who were never married, gender differences in access are reversed, with women having more access than men. Among women who are widowed 65 percent lack access, compared to 68 percent of men. For persons who were never married the gender differences are even larger, with 51 percent of women lacking access compared to 62 percent of men.

As shown in Table 6, marital histories also have an effect on access to post-retirement health insurance. Among women who were ever divorced, only 28 percent have retiree health insurance available through their own work histories. However, when spousal benefits are taken into consideration from a current marriage, the access rate rises to 41 percent. Women who were ever widowed have relatively low rates of access in their own name (23 percent), but much higher rates (36 percent) when spousal benefits are taken into consideration. The number of marriages has some influence on access to retiree health insurance. Access rates drop with the number of marriages, due primarily to lower rates of spousal coverage. Among women who were ever married, the rates of coverage in a woman's own name are largely independent of the number of marriages (ranging from 19 to 23 percent). However, when spousal benefits are taken into consideration, coverage rates drop from 50 percent for women with one marriage to 23 percent for women with five or more marriages. There is no consistent pattern of access related to the duration of the longest marriage ending in divorce even accounting for spousal coverage. However, rates are highest for women in long term marriages (15 or more years).

Access to retiree health insurance in the woman's own name or a spouse's name in the case of widowhood seems to be unrelated to the duration of marriage, except for marriages ending in 10-15 years, which have lower rates than other durations (25 percent versus 33-38 percent for shorter and longer durations). The latter may reflect the fact that employers provide spousal coverage in the event of widowhood, and that this type of

coverage would not be related to the duration of marriage, only to the fact that a spouse was present at the time of death.

Gender differences in the effect of marital histories on access to retiree health insurance for near elderly women and men are shown in Figure 6. For near elderly women, 48 percent of those who were married but never had a divorce lack access to retiree health insurance. The rate is much higher for women who were ever divorced, 59 percent. Widowhood also results in a loss of access to retiree health insurance. While 50 percent of women who were married but never widowed lack access to retiree health insurance, those who had a marital disruption due to widowhood have much lower rates of access. Sixty four percent of women who have been widowed lack access to retiree health insurance. These figures underscore the role of marital disruptions through death or divorce in reducing access to employer-sponsored retiree health insurance.

Some gender differences are also apparent in the role of marital disruptions on access to retiree health insurance. For instance, the presence of a divorce raises the rate at which men lack retiree health insurance from 44 to 53 percent, a drop that is smaller than for women. Interestingly, however, men who were married but never divorced have lower rates of access to retiree health insurance than similarly situated women. This is likely due to the higher rate at which women are able to access health benefits from their husband's employers than men can obtain benefits from their wives. Widowhood also reduces access to retiree health insurance for men, but at a lower rate than for women. Forty seven percent of men who have been married but never widowed lack retiree health insurance compared to 57 percent who have been widowed.

Pension Benefits. Marital status also influences access to pension benefits. As seen in Table 6, women who are married have the highest rates of access to pension benefits considering their own or spousal coverage, 84 percent. Never married women have the next highest rate of pension coverage, 65 percent, followed by women who are separated or

divorced (55 percent). The lowest rates of coverage are among widows (46 percent). For married women, spousal pension benefits raise the rate of access substantially. While only 47 of married women have a pension through their own work history, that number rises to 84 percent when spousal benefits are taken into consideration. Women who were never married have the best access to benefits in their own name, likely because they have stronger rates of labor force attachment than other women.

For women of other marital statuses, pension benefit access reflects access through their own work histories only: for women who are divorced and widowed, access to pension benefits from a former spouse are not measured directly in the HRS. Pension benefits are only determined through a respondent or current spouse's own work history. In the case of long marriages, pension benefits from a former spouse may be part of the marital settlement. However, due to the complexity of administering pensions from former spouses, marital settlements often take other assets to satisfy the division of marital property between spouses. If pension benefits are vested, survivorship provisions for widows may also provide pension access. Thus, if it were possible to identify pension benefits from former spouses fully, the rates of pension coverage for women who are divorced, separated or widowed would likely be higher than they are here.

Marital status also influences the types of pensions that women have access to. Married women are the most likely to be covered by a defined benefit plan (68 percent). Much of this access is related to spousal coverage since only 40 percent of married women are covered by a defined benefit plan in their own name. Women who were never married are also covered by defined benefit plans at relatively high rates, 53 percent. For divorced and widowed women, however, coverage by defined benefit plans drop sharply, to 37 percent for women who are divorced or separated to 28 percent of widows.

Not surprisingly, gender differences exist in the influence of marital status on access to employer-sponsored pension benefits. These differences are summarized in Figure 7.

Among men and women who are married, the rate at which pension coverage is lacking is approximately equivalent (16 percent). However, men who are divorced or separated are less likely to lack access to pension benefits (32 percent) than their female counterparts (45 percent). This probably reflects the fact that men have higher paying jobs and longer job tenures that are more likely to have pension benefits in the benefit package. Similarly, men who are widowed lack pension benefits less often (33 percent) than widowed women (54 percent). Interestingly, among persons who have never been married, women are less likely to lack a pension than men (35 versus 41 percent). Thus, marital status has mixed effects on pension access. For married persons, there are no gender differences in access, and for never married persons, women are actually more likely to be covered. On the other hand, women who have had a marital disruption through divorce or widowhood are less likely to have pensions than their male counterparts who have undergone similar disruptions.

Aside from current marital status, marital histories also influence access to pension benefits. As seen in Table 6, among women who were ever divorced, 53 percent are covered by a pension in their own name. When spousal benefits due to remarriage are taken into consideration, however, coverage rates rise to 66 percent. This rate is substantially lower than that for women who have ever been married but never divorced, with 79 percent coverage. Pension coverage also decreases with the number of marriages among persons who have ever been married. There is no clear pattern, however, of pension coverage by the duration of the longest marriage that ended in divorce. As with marital disruptions due to divorce, widowhood also decreases access to pension benefits for near elderly women. Fifty three percent of women who have ever been widowed have access to employer-sponsored pension benefits. In contrast, women who have ever been married but never widowed are much more likely to be covered by a pension, 78 percent.

Gender differences are also evident in the effect of marital disruptions on access to pension benefits, again reflecting the increased likelihood that men will be covered in such

an eventuality because they have employment histories that are more likely to provide these benefits in their own name. Figure 8 illustrates the differences between near elderly men and women in the influence of marital disruptions. Compared to women who have been in intact marriages, those who have been ever divorced are 13 percentage points less likely to have access to pension benefits. For men, the differential is less than half as large, 5 percentage points. For widowhood, the gender differences are even larger. Among women, widowhood results in an increase of 26 percentage points in the likelihood of not being covered by a pension. For men, the differential is less than a fifth as large, 5 percentage points. Thus, marital disruptions have much larger effects on reducing access to employer sponsored pension benefits among women than men. This is due to the fact that men have held better jobs with better benefits and are thus more able to rely on their own benefits in the case a marriage ends due to divorce or death.

SUMMARY AND CONCLUSIONS

The baby boom generation is aging rapidly. With the leading edge of this generation turning 55, policymakers have a considerable interest in the resources available to workers in retirement. In this paper, we studied the employment-based retirement benefits available to near-elderly women, comparing their experience with men. Our findings are based on data from the first two waves of the HRS, a large, nationally representative database of persons age 51 to 61 in 1992.

Based on the HRS data, we find that women have less access to retiree health and pension benefits through their own work histories than men of the same age. Overall, among women aged 51 to 61, 76 percent have no access to retiree health insurance through their own current or prior jobs. However, when spousal benefits are taken into consideration, the rates of coverage by retiree health insurance rise substantially, with only 52 percent of women lacking access to these benefits. In contrast, only 54 percent of men

lack access to retiree health insurance. Benefits available through a spouse only result in a modest decrease in the rate at which retiree health benefits are lacking for men, from 54 to 48 percent. Thus, near elderly women rely on their husbands to a much greater extent than men rely on their wives with one quarter of women relying exclusively on their spouses for access to retiree health insurance compared to only one in twenty men. While marriage provides an important route through which women have access to retiree health insurance, the high rate at which women rely on their spouses for these benefits makes them particularly vulnerable to loss of access when a marriage ends through death or divorce.

Gender differences in pension coverage follow a similar pattern to those for retiree health insurance. Overall, 51 percent of women lack access to pension benefits through their own work histories. That figure drops to 25 percent, however, when access to these benefits from a spouse are taken into consideration. For men, considering spousal pensions reduces the fraction without pension benefits from 25 percent to 18 percent. Thus, women play some role in increasing access to pensions for their husbands but the effect is much smaller than the role husband's play in their wives access to these benefits. This is underscored by the fact that 25 percent of near elderly women only have access to pensions through a spouse, compared to only 6 percent of men. Thus, marriage is an important route through which near elderly women have access to employer-sponsored pension benefits. However, as with retiree health benefits, women are much more vulnerable to losing access to pension benefits through a marital disruption than men.

Marital disruptions can occur either because of divorce or widowhood. Divorce is an important factor in the lives of near elderly women in the United States. Since the 1950s, rates of divorce have doubled. This is evidenced by the fact that one third of women aged 51 to 61 in the HRS have been divorced at least once. Rates of widowhood are also high, with 14 percent of women in this age range having lost a spouse due to death. In the case of divorce, women's access to retirement benefits from a former spouse is limited. For health

benefits, there are few requirements on employers to continue to provide health insurance, particularly retiree health benefits to former spouses in the case of a divorce or widowhood. Unlike health benefits, however, pension benefits can be considered marital property in the case of a divorce. For long term marriages, spousal pension benefits are often considered in the division of marital assets. In the event of widowhood some protections exist under ERISA for widows if the pension was vested at the time of the spouse's death.

Based on the HRS data, we find that marital disruptions are associated with decreased access to retirement benefits for near elderly women. Further, marital disruptions have greater effects on women than men. For retiree health insurance, 48 percent of near elderly women who were married but never had a marital disruption due to divorce lack access to the benefit. The rate is much higher for women who were ever divorced, 59 percent. Similarly, widowhood also results in a loss of access to these types of health insurance benefits. While 50 percent of women who were married but never had a marital disruption due to widowed lack access to retiree health insurance, 64 percent of women who have been widowed lack access to these benefits. These figures underscore the role of marital disruptions through death or divorce in reducing access to employer-sponsored retiree health insurance among near elderly women.

It should be noted, however, that to the extent pension benefits are held from a former spouse, pension coverage rates may be higher than those reported here for persons with marital disruptions. Widowed women whose spouses had a vested pension benefit are likely to have access to these benefits, but sometimes at a reduced rate. In order to close the access gap for widows, however, all widows would have to have pension benefits through a spouse, but we know is not the case. In the case of a long-term marriage spousal pension benefits may be considered part of marital property. However, due to the complexity of administering these benefits, other assets are often used to settle the division of property between spouses.

Marital disruptions also have a greater effect on women's access to employer-sponsored retirement benefits than men. For instance, the presence of a divorce raises the rate at which men lack retiree health insurance from 44 to 53 percent, a drop that is smaller than for women. Widowhood also reduces access to retiree health insurance for men, but at a lower rate than for women (from 47 to 57 percent). Men are more likely than women to have retiree health insurance due to the types of jobs held, longer job tenures and higher earnings.

Gender differences are also evident in the effect of marital disruptions on access to pension benefits. Compared to women who have been in intact marriages, those who have been ever divorced are 13 percentage points less likely to have access to pension benefits. For men, the differential is less than half as large, 5 percentage points. For widowhood, the gender differences are even larger. Among women, widowhood results in an increase of 26 percentage points in the likelihood of not being covered by a pension. For men, the differential is less than a fifth as large, 5 percentage points. Thus, marital disruptions have much larger effects on reducing access to employer sponsored pension benefits among women than men. This is due to the fact that men have different types of jobs than women with longer job tenures and higher earnings, and are thus more able to rely on their own benefits in the case a marriage ends due to divorce or death.

The HRS demonstrates that near-elderly women have less economic security from employment-based sources facing their retirement years than men. They have less access to post-retirement health and pension benefits than men through their own work histories due to the types of jobs held and differing attachments to the labor force. Even when spousal benefits are taken into consideration, gender gaps in access to these benefits remain. Pension benefits are an important source of retirement income, accounting for approximately one quarter of retirement wealth for persons on the verge of retirement. Similarly, retiree health benefits are the primary source of health insurance for early retirees

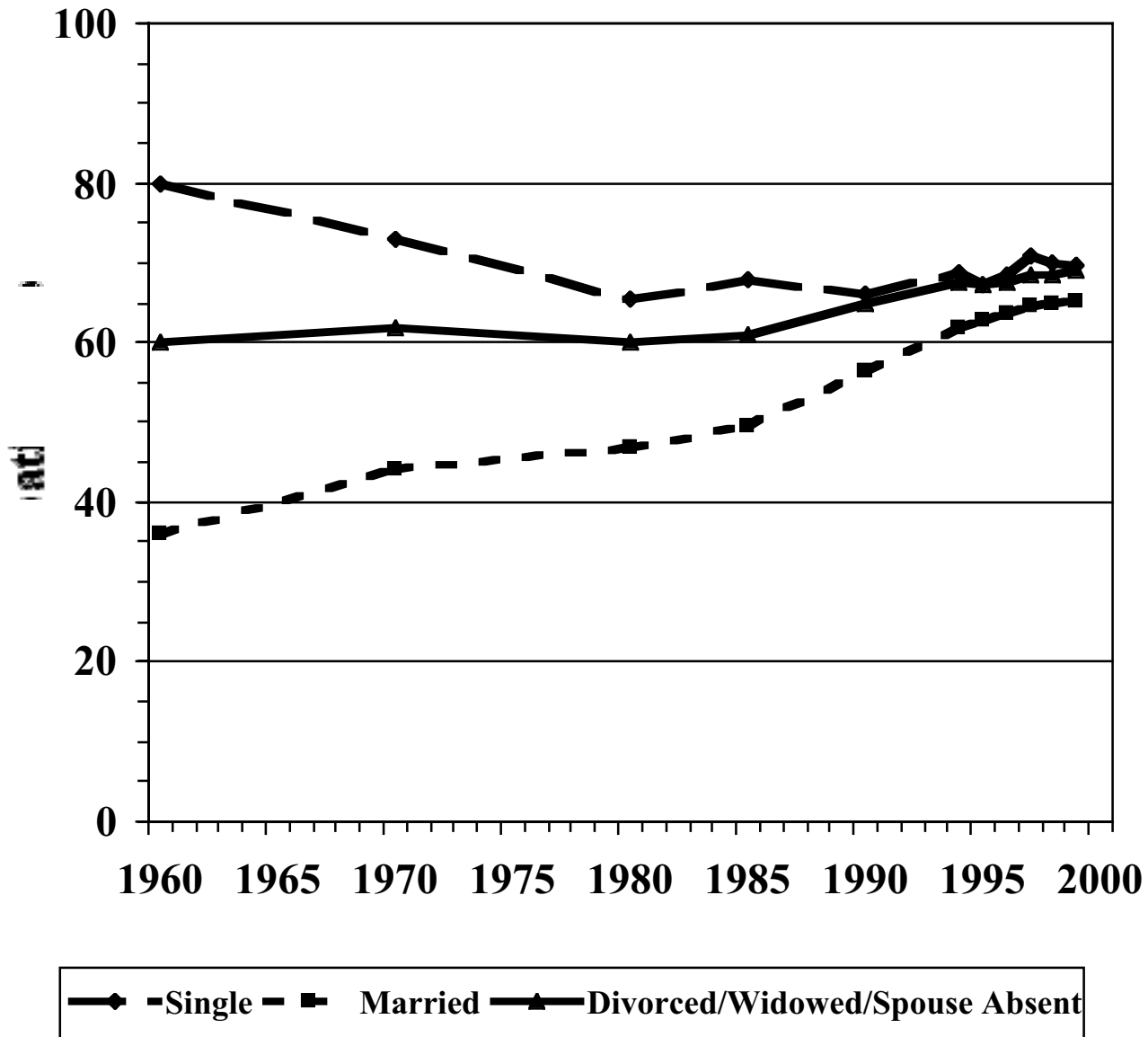
and account for half of all supplemental coverage to Medicare. As the baby boom generation ages into retirement, an understanding of gender differences in access to these benefits will be important towards the formulation of public policy.

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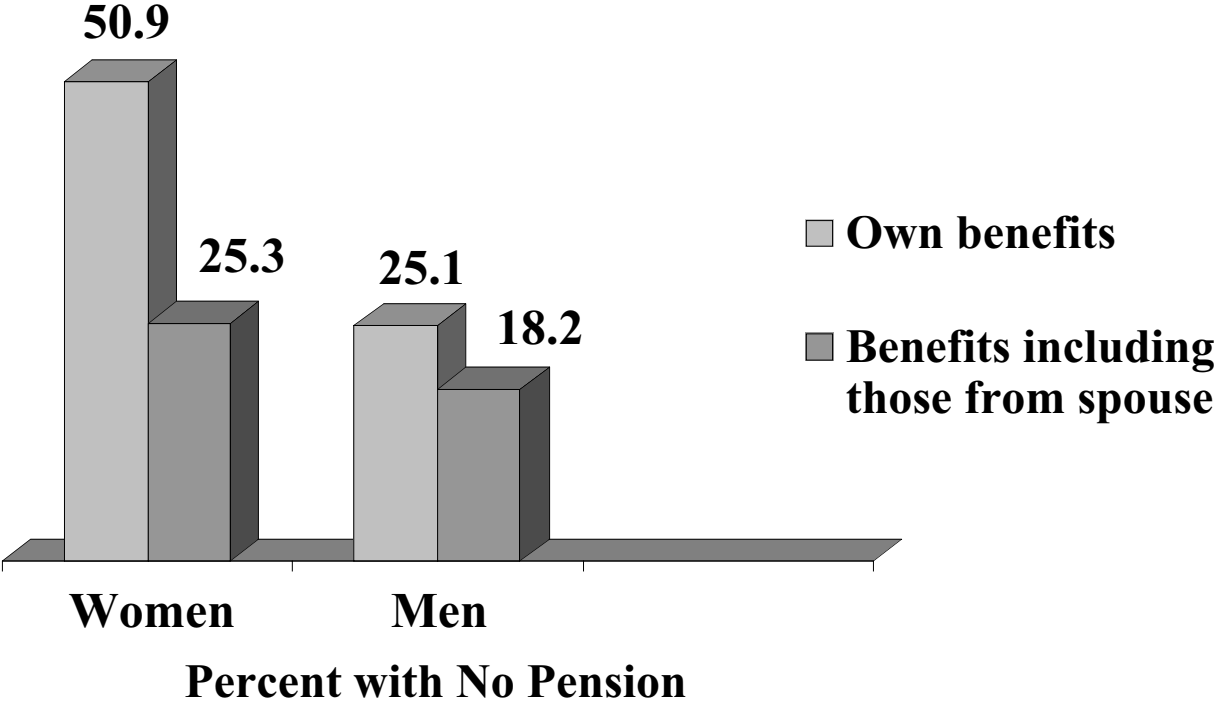
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Figure 1: Labor Force Participation Rates of Women Aged 45-64 between 1960 and 1999 by Marital Status



SOURCE: U.S. Bureau of the Census, 2000.

Figure 2: Effect of Spousal Benefits on Reducing the Gender Gap in Access to Pension Benefits Among the Near Elderly ^a

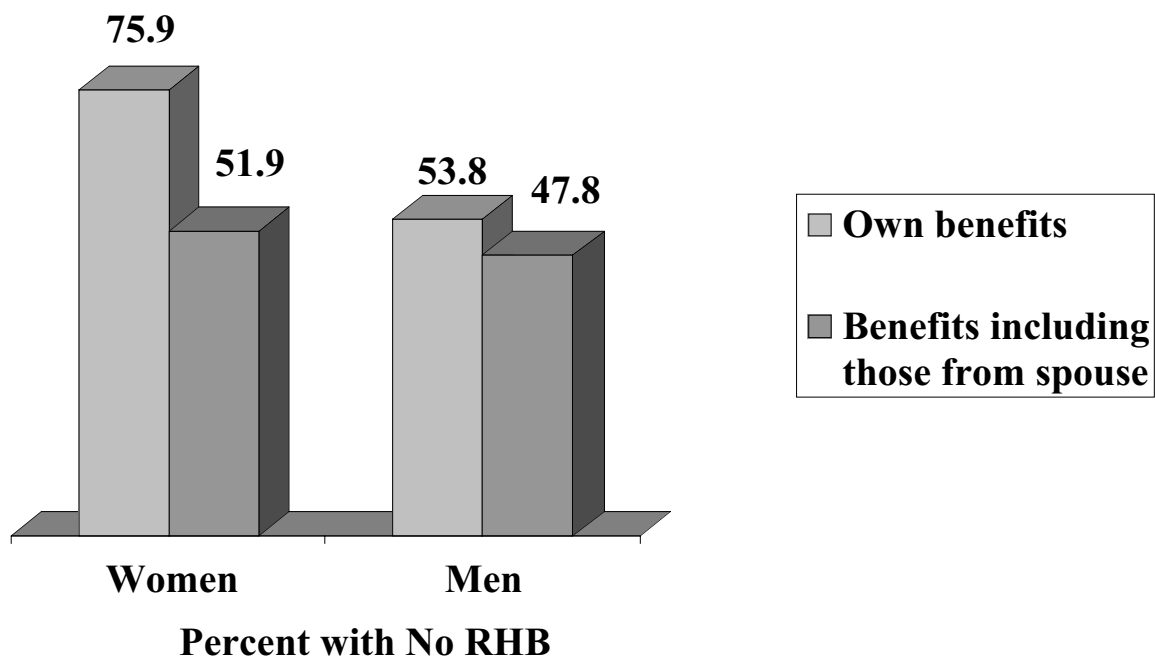


^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Figure 3: Effect of Spousal Benefits on Reducing the Gender Gap in Access to Retiree Health Benefits Among the Near Elderly ^a

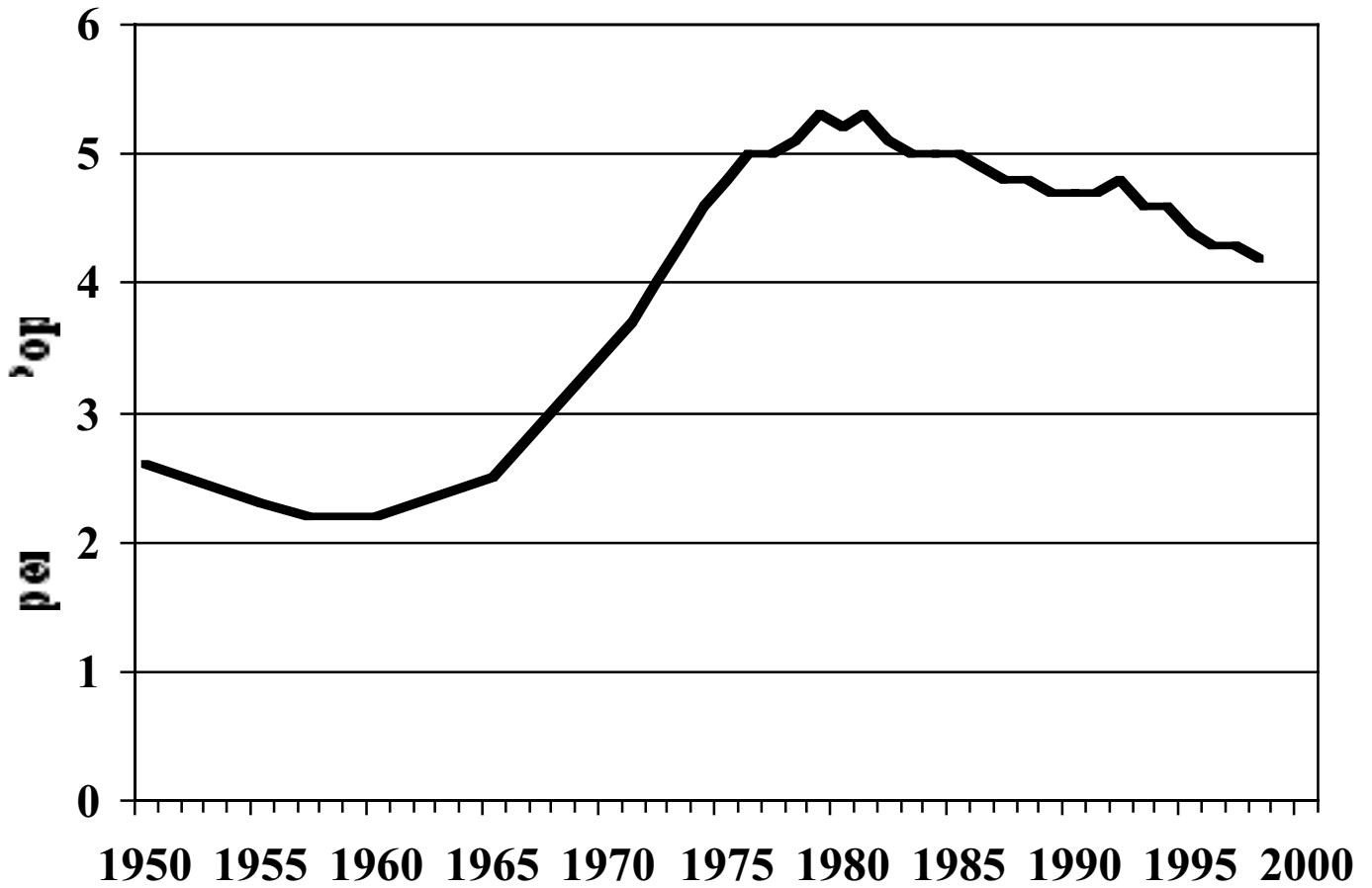


^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

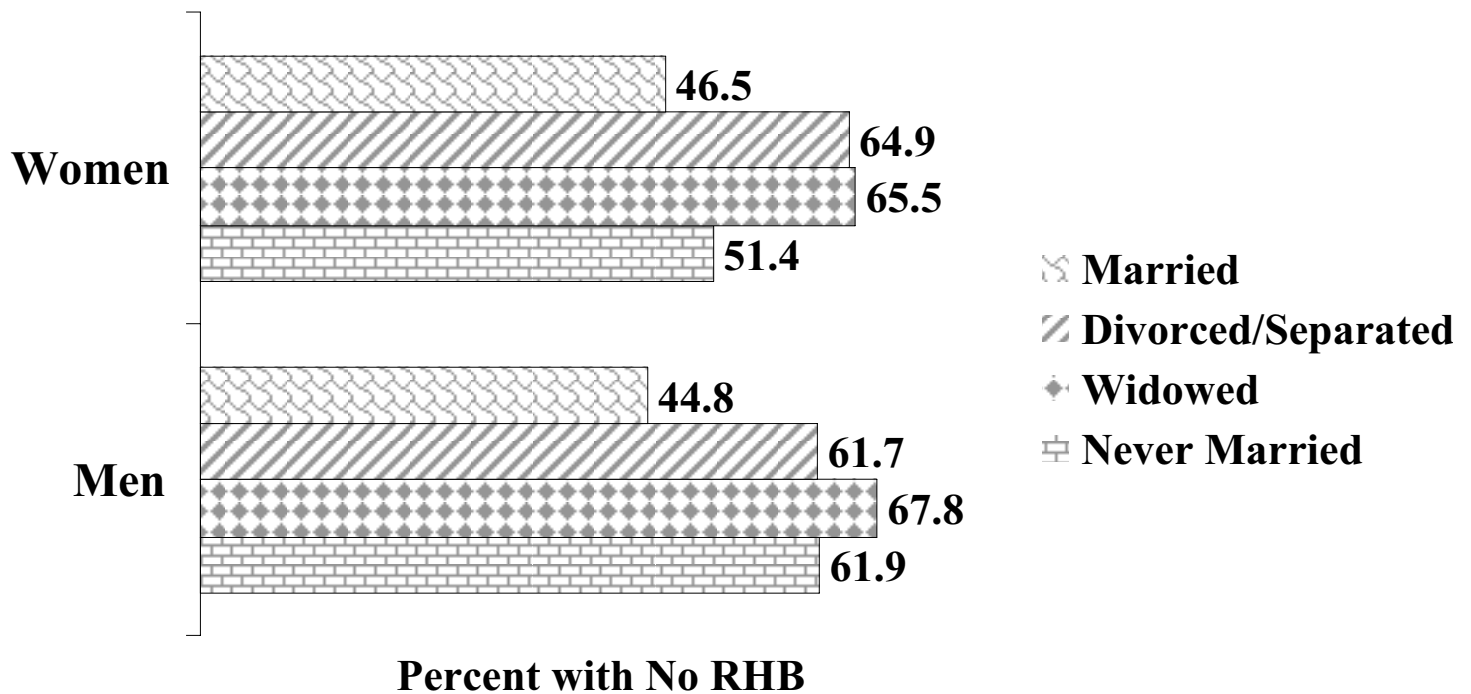
SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Figure 4: Divorce Rates in the United States 1950-1998



SOURCE: U.S. Bureau of the Census, 2000.

Figure 5: Effect of Marital Status on Access to Employer-Sponsored Retiree Health Benefits Among the Near Elderly ^a

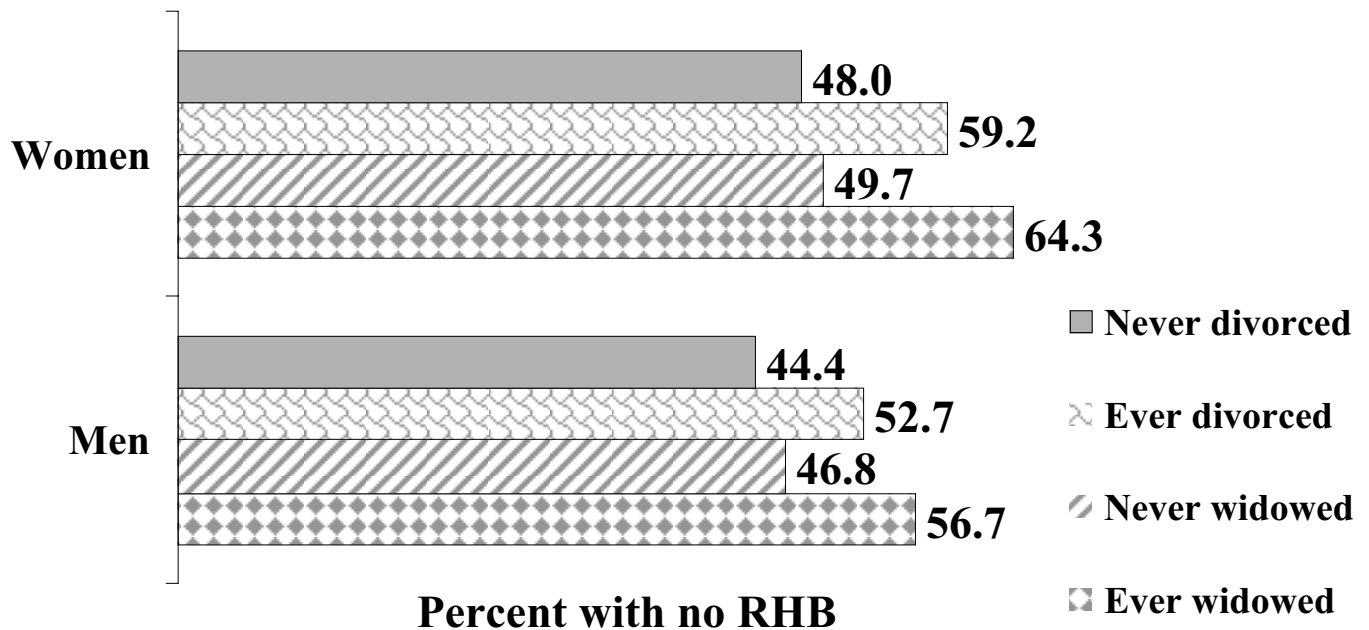


^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Figure 6: Effect of Marital History on Access to Employer-Sponsored Retiree Health Benefits Among the Near Elderly Who Were Ever Married ^a

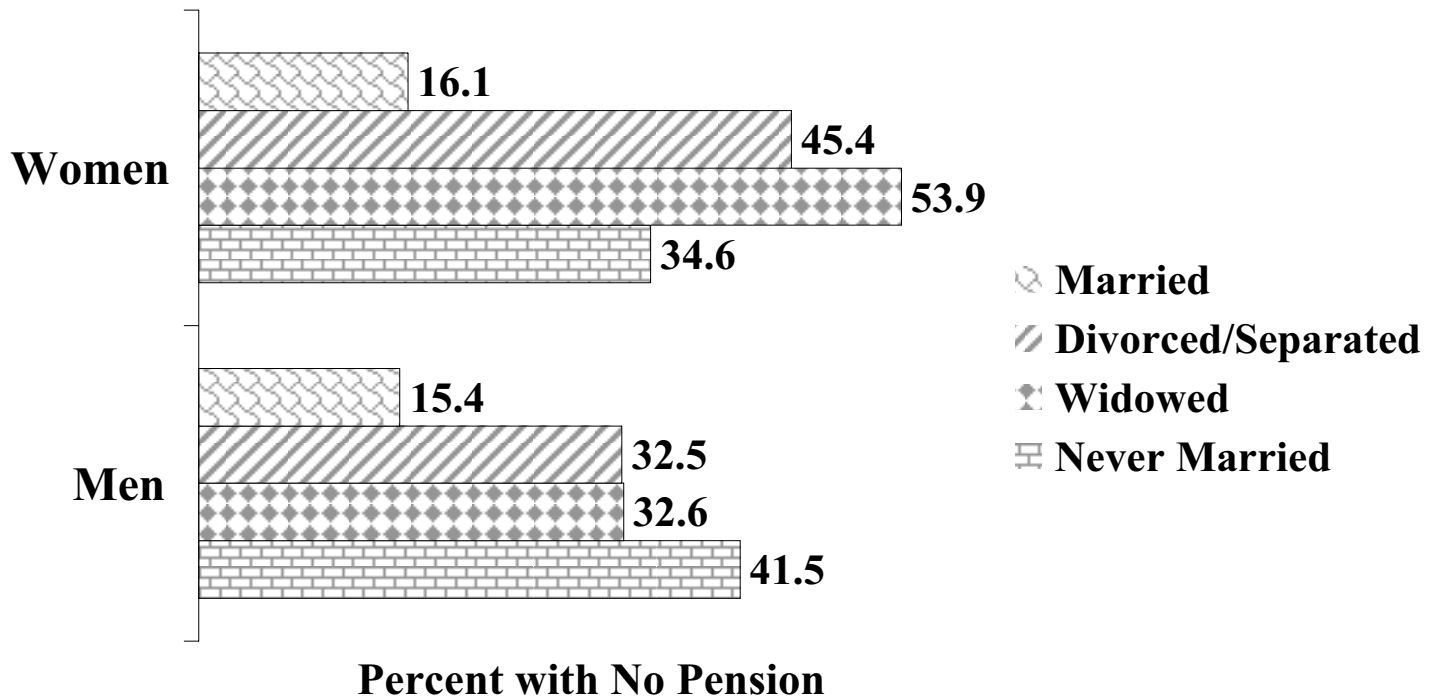


^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Figure 7: Effect of Marital Status on Access to Employer-Sponsored Pension Benefits Among Near Elderly Women and Men ^a

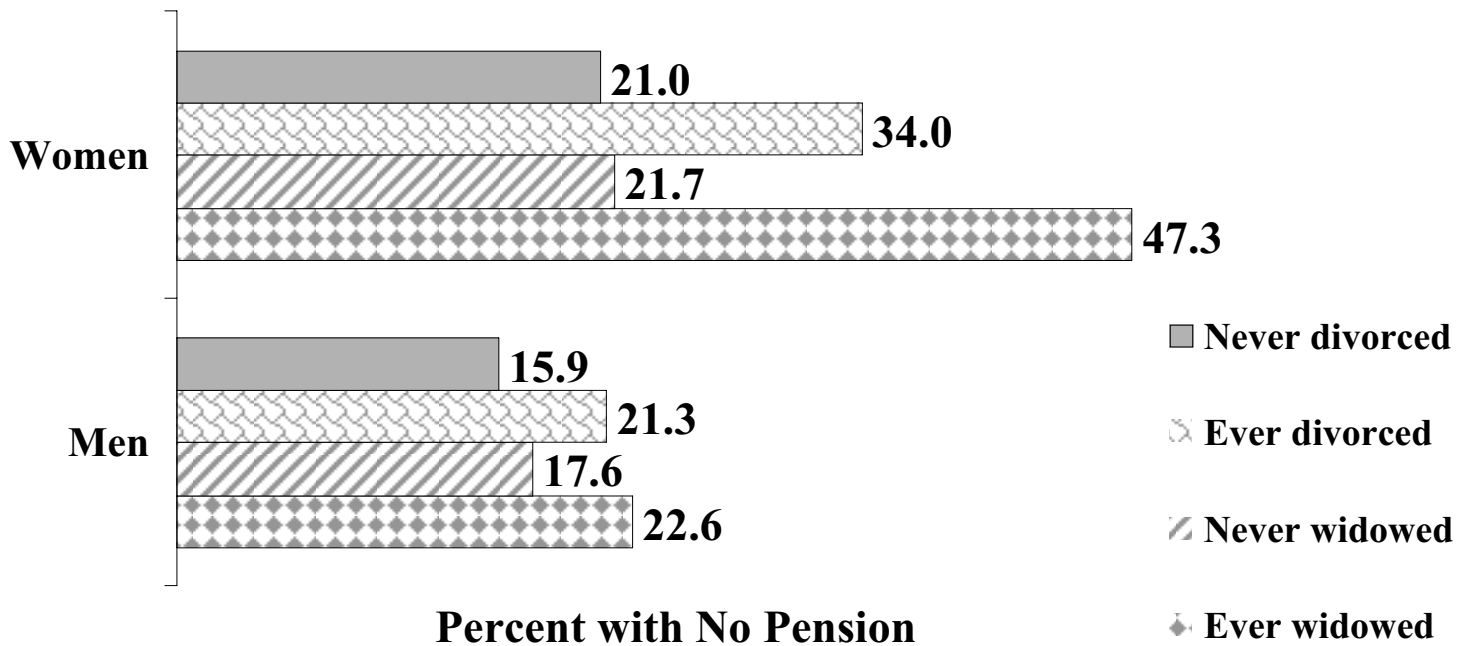


^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Figure 8: Effect of Marital History on Access to Employer-Sponsored Pension Benefits Among the Near Elderly Who Were Ever Married ^a



^a Near elderly persons are those aged 51 to 61 in wave 1.

NOTE: Persons who report not knowing whether they have a pension or retiree health insurance are counted as not having the benefit.

SOURCE: Author tabulations from the 1992 Health and Retirement Survey.

Table 1: Characteristics of HRS Cohort of Women and Men Age 51 to 61 in 1992

Category	All		Full-Time Workers ^a	
	Women	Men	Women	Men
Age				
50-52	22.5	21.7	25.7	23.7
53-55	27.0	28.1	29.8	30.3
56-58	26.9	27.2	25.6	26.6
59-62	23.7	23.0	18.9	19.4
Race/Ethnicity				
White	80.9	82.5	81.8	84.9
Black	10.5	9.0	10.7	7.3
Hispanic	6.1	6.0	4.5	5.5
Other	2.5	2.5	3.0	2.3
Marital Status				
Married	68.6	82.8	59.8	85.8
Separated/Divorced	17.0	11.4	23.3	9.7
Widowed	10.7	1.7	11.8	1.2
Never Married	3.7	4.1	5.2	3.3
Education				
No HS diploma	24.2	21.8	17.1	18.9
HS Diploma/GED	57.5	51.3	58.3	51.8
Some College/AA	3.7	4.7	4.7	4.9
College degree	8.9	12.0	11.0	13.0
Post-BA Education	5.7	10.3	8.9	11.3
Labor Force Status in Wave 1				
Full-Time	43.3	71.0	100.0	100.0
Part-Time	17.2	7.6	---	---
Retire	6.4	8.3	---	---
Other	33.1	13.1	---	---
Ns	5222	4602	2185	3191

^a Full-time is measured by 35 or more hours of work

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Table 2: Access to Employer-Sponsored Retirement Benefits Among Near Elderly Women and Men Overall and by Labor Force Status ^a

Category	Labor Force Status as of Wave 1 (Women)					Labor Force Status as of Wave 1 (Men)				
	Total	Full-Time	Part-Time	Retired	Other	Total	Full-Time	Part-Time	Retired	Other
Pension Benefits										
<i>No pension - Any Name</i>	25.3	16.0	23.9	15.5	40.1	18.2	14.4	21.9	10.1	41.5
<i>Has some pension - Any Name</i>	74.2	83.4	75.8	84.2	59.4	81.3	85.1	77.5	89.9	57.4
Has some defined benefit - Any Name	57.9	64.0	61.5	74.6	44.9	65.5	68.1	62.4	83.3	41.9
Has defined contribution only - Any Name	14.3	17.1	13.3	7.3	12.6	13.7	15.2	13.5	5.9	11.3
Has pension but doesn't know type - Any Name	1.9	2.3	1.1	2.3	1.8	2.0	1.8	1.6	0.7	4.2
<i>Has some pension - Own Name</i>	49.1	72.5	45.0	68.3	17.1	74.9	78.7	68.5	88.0	49.7
Has some defined benefit - Own Name	38.9	55.9	37.6	62.7	12.8	61.9	64.7	56.6	82.3	37.1
Has defined contribution only - Own Name	9.2	14.9	6.9	4.4	3.7	11.3	12.6	10.3	5.0	9.2
Has pension but doesn't know type - Own Name	1.1	1.7	0.5	1.2	0.5	1.6	1.4	1.6	0.7	3.5
<i>Has some pension - Spouse Name Only</i>	25.0	10.9	30.8	15.9	42.3	6.4	6.4	9.0	1.9	7.7
Has some defined benefit - Spouse Name Only	19.0	8.1	23.9	11.9	32.2	3.6	3.4	5.8	1.0	4.8
Has defined contribution only - Spouse Name Only	5.2	2.2	6.4	2.9	8.9	2.4	2.6	3.2	0.9	2.1
Has pension but doesn't know type - Spouse Name Only	0.8	0.6	0.6	1.1	1.3	0.4	0.5	---	---	0.7
<i>Doesn't know if has pension (any)</i>	0.5	0.6	0.2	0.3	0.6	0.6	0.5	0.7	---	1.1
Retiree Health Benefits										
Has Retiree Health Benefits	48.1	55.3	48.4	66.0	35.2	52.2	57.1	43.2	69.1	19.8
Has Retiree Health Benefits	24.1	42.1	15.7	30.7	3.7	46.2	51.6	35.4	62.5	12.7
<i>Own name</i>	24.0	13.1	32.7	35.3	31.4	6.0	5.5	7.8	6.6	7.2
Don't Know if RHB offered	12.0	16.1	12.3	3.0	8.3	11.3	13.0	8.8	2.9	9.2
Ns	5222	2227	873	322	1800	4602	3204	350	385	663

^a Near elderly persons are those aged 51 to 61 in wave 1

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling.

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Table 3: Labor Force Histories of Near Elderly Women and Men ^a

Category	All		Full-Time Workers	
	Women	Men	Women	Men
Current Labor Force Status				
Full-Time	43.3	71.0	100.0	100.0
Part-Time	17.2	7.6	---	---
Retire	6.4	8.3	---	---
Other	33.1	13.1	---	---
Ever Worked				
Yes	93.9	99.5	100.0	100.0
No	6.1	0.5	---	---
Missing	0.0	0.0	---	---
Tenure				
Under 5 years	27.4	21.3	21.7	18.3
5-9 years	20.8	15.9	22.3	17.0
10-19 years	24.4	20.4	29.7	20.9
20-29 years	12.9	22.0	18.0	23.9
30+ years	6.1	18.7	8.1	19.6
Missing	8.3	1.6	0.3	0.3
Annual Earnings				
\$10k or less	30.3	11.2	11.0	6.2
\$10<-\$20k	29.8	17.0	37.9	16.1
\$20<-\$50k	27.7	50.3	45.7	54.4
Over \$50k	2.9	19.6	4.7	22.8
Missing	9.3	1.9	0.8	0.4
Firmsize				
Under 25	39.0	43.1	34.4	42.6
26-50	9.2	8.7	10.5	8.9
51-100	8.1	8.1	11.6	9.3
101-250	7.0	8.0	9.8	8.7
251-500	3.7	6.5	5.3	7.2
501-1000	2.9	4.3	4.6	4.5
Over 1000	4.2	8.8	6.6	9.1
Missing	26.1	12.6	17.3	9.8
Industry				
Professional	32.4	13.6	38.6	14.5
Retail	15.5	7.8	12.0	7.3
Manufacturing	12.4	24.8	15.2	26.0
Finance/Insurance/Real Estate	6.9	5.2	9.2	5.2
Personal Services	6.8	1.5	4.6	1.5
Business/Repair Services	5.0	5.9	4.3	5.4
Public Administration	3.6	5.7	5.2	6.1
Transportation	3.5	11.1	4.1	10.3
Wholesale	2.0	5.2	2.2	5.6
Entertainment/Recreation	1.4	1.4	1.7	1.4
Agriculture	1.3	4.4	1.0	4.4
Mining/Construction	1.0	11.6	1.2	11.5
Missing	8.2	1.8	0.5	0.7
Occupation				
Clerical	25.5	5.2	30.3	5.2
Professional/Technical	14.8	13.9	18.8	14.7

Table 3, Continued: Labor Force Histories of Near Elderly Women and Men ^a

Category	All		Full-Time Workers	
	Women	Men	Women	Men
Sales	10.5	9.2	8.8	9.2
Managerial	9.9	19.6	14.1	21.5
Operators	9.3	19.3	9.5	18.0
Service	8.0	3.7	4.9	3.2
Personal Services	7.5	3.7	6.4	3.6
Health Services	3.9	0.1	4.0	0.2
Precision Production	1.7	5.2	1.9	5.6
Farming/Forestry/Fishing	0.9	4.4	0.8	4.3
Mechanics/Repair	0.2	7.0	0.3	7.4
Construction	0.1	7.0	0.1	6.6
Military	0.0	0.3	---	0.2
Missing	7.7	1.4	0.0	0.3
Ns	5222	4602	2185	3191

^a Near elderly persons are those aged 51 to 61 in Wave 1

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Table 4: Effect of Labor Histories on Access to Employer-Sponsored Retirement Benefits Among Near Elderly Women Who Report Having Ever Worked ^a

	Percent with Job Characteristic	Pension Current/ Last Job	Own/Both Benefits				Benefits Including Those From Spouse			
			Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Overall	100.0	42.0	52.3	41.5	9.8	25.7	76.2	59.7	14.7	49.5
Job Tenure										
Under 5 years	27.4	17.4	39.2	29.1	9.3	14.0	67.7	51.0	15.2	40.3
5-9 years	20.8	39.6	51.6	39.2	11.2	20.1	76.8	58.7	16.0	44.2
10-19 years	24.4	60.9	66.0	51.6	12.6	31.3	83.4	64.3	16.4	53.6
20-29 years	12.9	74.4	77.0	66.1	9.9	49.7	86.5	72.8	12.6	65.2
30+ years	6.1	72.4	75.9	66.1	8.6	57.0	84.4	72.7	10.1	71.2
Missing	8.3	0.4	1.7	1.6	0.0	1.0	59.7	47.0	11.2	40.0
Annual Earnings										
\$10000 or less	30.3	14.6	28.5	22.0	5.2	8.0	66.0	50.0	13.6	40.8
\$10000-\$20000 ^b	29.8	47.0	60.1	44.6	13.9	25.8	76.6	57.5	16.8	45.4
\$20000-\$50000 ^c	27.7	78.2	83.8	70.0	13.2	50.9	90.6	74.7	14.8	65.0
Over \$50000	2.9	58.7	73.7	60.4	11.4	43.9	85.5	70.2	13.1	55.5
Missing	9.3	2.2	4.5	3.7	0.5	1.9	62.7	49.8	11.6	43.0
Firmsize										
Under 25	39.0	22.4	38.2	28.8	8.3	14.4	68.9	51.8	15.1	42.3
26-50	9.2	60.7	68.2	56.4	10.4	33.7	84.7	69.1	13.5	55.2
51-100	8.1	66.9	77.3	63.5	12.3	41.2	87.6	71.0	14.3	58.4
101-250	7.0	69.0	78.2	62.0	15.4	43.0	87.3	69.1	17.2	57.4
251-500	3.7	68.6	75.3	58.1	17.3	43.4	90.0	69.5	20.1	57.9
501-1000	2.9	79.2	83.1	65.2	17.9	52.1	92.6	73.9	18.7	67.4
Over 1000	4.2	86.7	89.7	73.7	16.0	57.5	93.7	76.5	17.2	73.9
Missing	26.1	34.6	40.5	32.7	6.4	19.7	71.2	56.4	12.2	46.2
Industry										
Professional	32.4	60.2	70.7	58.7	10.8	35.0	84.6	69.0	13.7	56.7
Retail	15.5	25.4	37.6	29.7	7.0	12.6	72.2	56.9	13.7	42.0
Manufacturing	12.4	52.8	61.7	44.5	15.6	32.1	79.2	57.0	19.2	47.3
Finance/Insurance/Real Estate	6.9	54.1	69.0	53.2	15.2	31.8	87.5	66.2	20.0	55.7
Personal Services	6.8	6.6	18.1	14.2	3.0	3.1	52.3	41.3	9.0	28.4
Business/Repair Services	5.0	23.0	38.8	29.0	8.3	14.5	63.2	49.8	11.9	36.0

**Table 4, Continued: Effect of Labor Histories on Access to Employer-Sponsored Retirement Benefits
Among Near Elderly Women Who Report Having Ever Worked ^a**

	Percent with Job Characteristic	Pension Current/ Last Job	Own/Both Benefits				Benefits Including Those From Spouse			
			Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Public Administration	3.6	76.5	80.5	67.7	12.0	50.3	89.0	73.9	13.5	72.4
Transportation	3.5	63.3	73.8	61.5	11.6	52.4	86.9	72.0	14.0	68.7
Wholesale	2.0	30.2	40.2	26.9	10.3	27.5	70.3	44.1	21.1	55.4
Entertainment/Recreation	1.4	29.6	41.8	22.9	18.1	23.6	68.1	43.7	23.6	41.5
Agriculture	1.3	7.0	27.4	22.3	0.9	12.4	48.0	35.5	7.7	34.9
Mining/Construction	1.0	24.5	40.6	19.4	21.2	21.7	72.8	37.9	34.9	45.3
Missing	8.2	4.2	4.7	3.8	0.7	4.1	62.4	49.2	11.9	43.3
Occupation										
Clerical	25.5	57.1	68.1	54.0	13.2	34.3	86.3	67.9	16.9	57.4
Professional/Technical	14.8	65.3	76.0	66.7	8.0	40.2	89.2	76.5	11.4	61.5
Sales	10.5	24.5	42.2	33.9	7.5	14.3	76.2	60.1	14.5	46.0
Managerial	9.9	57.5	69.0	54.6	13.0	39.7	82.9	64.9	16.1	58.2
Operators	9.3	46.6	54.3	38.0	14.4	25.1	73.7	51.6	18.4	41.7
Service	8.0	21.6	32.0	23.9	7.1	11.7	59.9	46.1	12.5	35.4
Personal Services	7.5	18.6	27.9	19.2	7.4	13.3	58.9	42.4	13.7	38.5
Health Services	3.9	29.2	39.1	27.1	10.6	17.4	57.0	41.4	12.8	31.5
Precision Production	1.7	38.1	44.6	34.2	9.0	18.6	66.9	53.4	10.8	36.7
Farming/Forestry/Fishing	0.9	2.5	20.2	13.0	1.3	7.9	44.6	25.9	12.0	27.5
Mechanics/Repair	0.2	89.5	89.5	73.3	16.2	66.4	89.5	73.3	16.2	66.4
Construction	0.1	32.8	45.4	11.1	34.3	17.6	65.3	11.1	54.2	30.1
Military	0.0	100.0	100.0	100.0	0.0	0.0	100.0	100.0	0.0	100.0
Missing	7.7	0.2	0.8	0.6	0.0	0.7	61.8	48.3	12.0	42.6

^aNear elderly persons are those aged 51 to 61 in Wave 1.

^b\$10000<=Earnings<\$20000.

^c\$20000<=Earnings<\$50000.

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Table 5: Marital Histories of Near Elderly Women and Men ^a

Category	All		Full-Time Workers	
	Women	Men	Women	Men
Marital Status				
Married	68.6	82.8	59.8	85.8
Separated/Divorced	17.0	11.4	23.3	9.7
Widowed	10.7	1.7	11.8	1.2
Never Married	3.7	4.1	5.2	3.3
Former Marital Status				
Ever Divorced/Separated	33.3	33.1	39.0	31.4
Ever Widowed	14.3	4.0	15.0	3.1
Ever Other Status	0.6	0.5	0.7	0.4
Ever Unknown Status	0.7	1.0	0.6	0.9
Ever Married	96.3	95.9	94.8	96.7
Among Ever Married				
Never Divorced/Separated	65.4	65.5	58.9	67.6
Never Widowed	85.2	95.8	84.2	96.8
No Marital Disruption	54.5	62.1	47.3	64.7
Marital History				
<i>Number of Marriages Among Persons Ever Married</i>				
One	74.4	70.4	73.6	71.7
Two	20.0	22.9	20.6	22.4
Three or four	4.9	6.0	5.2	5.2
Five or more	0.4	0.5	0.4	0.5
Missing	0.2	0.3	0.2	0.3
<i>Any Unobserved Marriage</i>				
	0.6	0.7	0.5	0.8
<i>Number with Observed Marriages Ending in Divorce/Separation</i>				
None	66.7	66.9	61.0	68.6
One	25.8	24.6	30.0	23.6
Two	5.9	6.3	7.2	6.0
Three	1.5	1.9	1.5	1.5
Four	0.2	0.4	0.3	0.3
<i>Duration of Longest Marriage Ending in Divorce/Separation Among Persons Ever Divorced or Separated ^d</i>				
5 years or less	15.0	14.8	12.7	14.0
5-10 years ^b	19.3	19.3	18.0	19.9
10-15 years ^c	17.8	21.0	16.9	20.5
More than 15 years	44.9	41.8	50.0	42.8
Missing	3.1	3.2	2.4	2.8
<i>Number with Observed Marriages Ending in Widowhood</i>				
None	85.7	96.0	85.0	96.9
One	13.6	4.0	14.6	3.1
Two	0.6	0.0	0.4	0.0
<i>Duration of Longest Marriage Ending in Widowhood Among Persons Ever Widowed ^d</i>				
5 years or less	8.9	10.5	7.5	9.3
5-10 years ^b	9.4	10.8	9.6	9.3
10-15 years ^c	11.0	10.7	11.4	9.6
More than 15 years	67.9	66.1	69.0	69.8
Missing	2.8	1.8	2.5	2.0

Table 5, Continued: Marital Histories of Near Elderly Women and Men ^a

Category	All		Full-Time Workers	
	Women	Men	Women	Men
<i>Number with Observed Marriages Ending in Other Status</i>				
None	99.4	99.5	99.3	99.6
One	0.6	0.5	0.6	0.4
Two	0.0	---	---	---
Three	0.0	---	0.0	---
<i>Duration of Longest Marriage Ending in Other Status Among Persons Ever Having Other Status ^d</i>				
5 years or less	52.4	35.4	50.4	36.1
5-10 years ^b	15.9	18.7	4.7	16.5
More than 10 years	25.1	46.0	33.9	47.4
Missing	6.6	---	10.9	---
<i>Number with Observed Marriages Ending in Unknown Status</i>				
None	99.3	99.0	99.4	99.1
One	0.5	0.7	0.4	0.6
Two	0.1	0.1	0.0	0.1
Three	0.2	0.2	0.2	0.2
<i>Duration of Longest Marriage Ending in Unknown Status Among Persons Ever Having Unknown Status ^d</i>				
5 years or less	12.3	12.4	25.0	14.3
5-10 years ^b	6.4	8.9	15.1	8.4
More than 10 years	35.4	37.8	25.9	30.7
Missing	46.0	40.9	34.1	46.6
Ns	5222	4602	2185	3191

^a Near elderly persons are those aged 51 to 61 in Wave 1.

^b 5<years<=10.

^c 10<years<=15.

^d Conditional on ever experiencing marital outcome.

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Table 6: Effect of Marital Histories on Access to Employer-Sponsored Retirement Benefits Among Near Elderly Women ^a

	Percent with Marital History Characteristic	Own/Both Benefits				Benefits Including Those From Spouse			
		Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Overall	100.0	49.1	38.9	9.2	24.1	74.2	57.9	14.3	48.1
Current Marital Status									
Married	68.6	47.4	40.5	6.3	20.3	83.9	68.2	13.9	53.5
Separated/Divorced	17.0	54.6	36.6	15.8	33.2	54.6	36.6	15.8	35.1
Widowed	10.7	46.1	27.5	16.3	25.6	46.1	27.5	16.3	34.5
Never Married	3.7	65.4	53.3	10.9	48.6	65.4	53.3	10.9	48.6
Former Marital Status									
Ever Divorced/Separated	33.3	53.3	39.2	12.2	28.1	66.0	48.6	15.0	40.8
Ever Widowed	14.3	45.6	29.1	14.3	23.6	52.7	34.4	16.0	35.7
Ever Other Status	0.6	55.2	31.6	23.6	32.1	65.4	41.8	23.6	45.7
Ever Unknown Status	0.7	45.9	22.6	20.3	26.5	52.3	26.3	22.9	30.0
Ever Married	96.3	48.5	38.4	9.1	23.2	74.5	58.1	14.5	48.1
Among Those Ever Married									
Never Divorced/Separated	65.4	45.9	37.9	7.4	20.6	79.0	63.1	14.2	52.0
Never Widowed	85.2	49.0	40.0	8.2	23.1	78.3	62.2	14.2	50.3
No Marital Disruption	54.5	46.2	39.7	6.1	20.1	84.4	68.7	13.9	55.0
Number of Marriages Among Those Ever Married									
One	74.4	47.8	38.2	8.7	23.0	75.7	59.5	14.3	49.9
Two	20.0	51.6	40.6	9.8	24.5	72.4	56.2	14.2	45.0
Three or four	4.9	48.2	32.7	13.4	22.9	68.4	47.7	17.6	38.1
Five or more	0.4	42.9	39.6	3.3	19.2	67.1	52.3	14.8	23.4
Missing	0.2	19.7	15.6	4.1	0.0	28.3	15.6	12.7	7.0
Among Those Ever Divorced/Separated									
Duration of Longest Marriage									
Ending in Divorce/Separation									
5 years or less	15.0	52.4	43.8	7.6	28.9	72.8	60.9	10.6	47.0
5-10 years ^b	19.3	46.7	35.9	9.8	26.6	62.2	47.1	13.8	41.5
10-15 years ^c	17.8	59.3	42.6	14.6	23.9	72.3	50.9	18.8	37.8
More than 15 years	44.9	54.2	37.9	14.2	30.6	63.2	44.6	15.9	40.5
Missing	3.1	51.9	37.2	8.3	20.5	59.9	44.4	9.2	27.0

Table 6, Continued: Effect of Marital Histories on Access to Employer-Sponsored Retirement Benefits Among Near Elderly Women ^a

	Percent with Marital History Characteristic	Own/Both Benefits				Benefits Including Those From Spouse			
		Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Among Those Ever Widowed									
<i>Duration of Longest Marriage Ending in Widowhood</i>									
5 years or less	8.9	46.3	31.0	12.8	25.7	59.4	44.2	12.8	35.2
5-10 years ^b	9.4	44.2	25.7	15.9	21.6	63.5	39.3	21.6	32.8
10-15 years ^c	11.0	52.3	32.6	12.5	13.1	58.9	33.9	16.1	24.8
More than 15 years	67.9	45.1	29.0	14.9	25.5	50.1	33.0	15.9	38.3
Missing	2.8	31.4	24.6	6.8	19.7	34.4	24.6	9.8	26.2

^a Near elderly persons are those aged 51 to 61 in Wave 1.

^b 5<years<=10.

^c 10<years<=15.

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

**Appendix Table 1: Effect of Labor Histories on Access to Employer-Sponsored Retirement Benefits
Among Near Elderly Men Who Report Having Ever Worked ^a**

	Percent with Job Characteristic	Pension Current/ Last Job	Own/Both Benefits				Benefits Including Those From Spouse			
			Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Overall	100.0	56.8	75.3	62.2	11.4	46.4	81.7	65.8	13.8	52.4
Job Tenure										
Under 5 years	21.3	24.3	67.8	53.8	11.6	27.1	75.5	57.9	14.5	35.4
5-9 years	15.9	51.6	76.4	62.9	12.2	38.6	83.2	66.6	15.2	45.7
10-19 years	20.4	62.0	77.5	63.1	12.7	41.8	83.0	65.8	14.8	48.2
20-29 years	22.0	76.4	81.9	68.7	11.7	62.9	86.8	71.7	13.4	67.0
30+ years	18.7	73.9	77.7	67.6	9.5	64.0	84.3	71.4	12.0	68.3
Missing	1.6	6.1	15.6	6.9	2.4	8.1	30.3	18.0	3.9	15.3
Annual Earnings										
\$10000 or less	11.2	11.7	53.3	42.9	6.9	22.2	62.0	47.4	10.8	30.0
\$10000-\$20000 ^b	17.0	34.6	62.2	48.0	11.8	29.6	71.8	53.6	15.3	36.1
\$20000-\$50000 ^c	50.3	72.2	84.3	71.1	12.1	55.2	89.0	73.8	13.9	60.7
Over \$50000	19.6	67.1	80.9	67.7	12.3	55.9	86.8	70.5	14.5	61.3
Missing	1.9	9.1	24.8	15.2	7.0	12.3	38.6	24.9	9.5	21.8
Firmsize										
Under 25	43.1	29.9	59.3	46.4	11.1	29.8	70.8	52.7	15.7	38.1
26-50	8.7	65.6	84.4	69.6	13.9	49.0	87.6	71.4	14.8	52.7
51-100	8.1	75.2	88.1	71.9	15.0	55.5	90.7	72.9	16.3	60.6
101-250	8.0	84.6	91.5	79.0	11.6	65.7	93.3	80.8	11.6	70.5
251-500	6.5	87.4	94.8	81.4	12.2	64.2	96.0	81.8	13.1	67.7
501-1000	4.3	87.0	90.3	79.0	11.3	69.7	91.7	80.0	11.7	75.6
Over 1000	8.8	95.1	96.8	86.4	10.0	73.1	96.8	86.4	10.0	76.4
Missing	12.6	60.5	75.0	62.3	8.9	47.8	80.0	65.3	10.3	52.0
Industry										
Manufacturing	24.8	74.3	85.9	72.2	12.0	56.9	88.9	73.5	13.4	61.3
Professional	13.6	69.4	86.0	71.6	13.5	53.0	90.2	74.2	14.5	58.3
Mining/Construction	11.6	41.9	62.6	46.7	13.4	38.1	71.7	52.6	16.5	44.8
Transportation	11.1	72.7	85.3	75.9	7.7	64.1	91.0	78.6	10.4	68.3
Retail	7.8	29.9	58.9	45.0	11.3	26.9	66.5	49.7	14.1	31.9
Business/Repair Services	5.9	26.9	62.7	52.3	8.0	27.2	75.7	59.0	13.9	37.7
Public Administration	5.7	91.4	96.3	93.8	1.8	72.9	97.3	94.8	1.8	77.1
Wholesale	5.2	48.5	75.8	52.6	23.2	34.9	83.6	57.2	26.2	45.9

**Appendix Table 1, Continued: Effect of Labor Histories on Access to Employer-Sponsored Retirement Benefits
Among Near Elderly Men Who Report Having Ever Worked ^a**

	Percent with Job Characteristic	Pension Current/ Last Job	Own/Both Benefits				Benefits Including Those From Spouse			
			Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Finance/Insurance/Real Estate	5.2	44.4	76.0	64.0	10.6	39.0	84.0	68.5	14.1	49.2
Agriculture	4.4	13.3	35.1	23.5	9.5	15.5	49.7	28.6	17.1	21.4
Personal Services	1.5	24.6	46.6	38.9	7.7	22.2	58.8	49.3	9.5	33.3
Entertainment/Recreation	1.4	41.4	74.0	57.0	14.3	31.1	75.9	57.7	15.4	31.9
Missing	1.8	27.3	32.8	18.9	11.8	22.7	47.9	30.5	11.8	32.7
Occupation										
Managerial	19.6	60.1	79.3	67.2	11.1	49.4	86.6	71.5	13.6	56.5
Operators	19.3	58.4	74.9	59.8	12.5	43.5	81.5	63.0	15.6	48.1
Professional/Technical	13.9	75.4	88.1	75.5	12.0	61.0	91.1	77.3	13.2	66.2
Sales	9.2	34.0	69.8	55.2	13.6	31.6	78.7	60.1	17.6	41.9
Construction	7.0	45.7	65.5	50.6	11.7	40.4	75.0	57.0	14.7	47.0
Mechanics/Repair	7.0	63.6	80.2	65.9	12.7	55.1	84.9	68.6	14.6	60.5
Precision Production	5.2	69.2	79.5	64.6	12.7	57.7	84.4	67.7	13.3	63.4
Clerical	5.2	75.8	89.0	79.6	9.2	58.0	89.6	79.6	9.9	63.7
Farming/Forestry/Fishing	4.4	12.6	36.3	25.6	8.4	14.7	50.9	30.9	15.4	20.4
Personal Services	3.7	51.2	69.8	57.2	9.9	37.8	75.0	59.8	11.6	41.5
Service	3.7	52.7	78.0	70.7	6.6	51.0	80.7	73.0	7.0	55.0
Military	0.3	90.1	93.5	90.1	0.0	30.4	93.5	90.1	0.0	30.4
Health Services	0.1	76.8	76.8	52.9	23.9	45.5	76.8	52.9	23.9	45.5
Missing	1.4	12.1	15.5	9.0	2.7	15.2	31.6	23.1	2.7	21.8

^a Near elderly persons are those aged 51 to 61 in Wave 1.

^b \$10000<=Earnings<\$20000.

^c \$20000<=Earnings<\$50000.

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.

Appendix Table 2: Effect of Marital Histories on Access to Employer-Sponsored Retirement Benefits Among Near Elderly Men ^a

	Percent with Marital History Characteristic	Own/Both Benefits				Benefits Including Those From Spouse			
		Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Overall	100.0	74.9	61.9	11.3	46.2	81.3	65.5	13.7	52.2
Current Marital Status									
Married	82.8	76.8	64.3	11.1	48.2	84.6	68.6	14.0	55.2
Separated/Divorced	11.4	67.5	51.8	12.5	37.4	67.5	51.8	12.5	38.3
Widowed	1.7	67.4	57.6	6.9	28.3	67.4	57.6	6.9	32.2
Never Married	4.1	58.5	43.9	14.3	38.1	58.5	43.9	14.3	38.1
Former Marital Status									
Ever Divorced/Separated	33.1	72.3	59.5	11.0	41.4	78.7	62.8	13.8	47.3
Ever Widowed	4.0	71.9	60.8	8.9	39.7	77.4	63.1	11.1	43.3
Ever Other Status	0.5	71.7	60.0	11.7	28.8	77.7	60.0	17.7	33.8
Ever Unknown Status	1.0	57.7	40.7	14.5	35.4	62.2	42.3	17.3	38.2
Ever Married	95.9	75.6	62.7	11.2	46.5	82.2	66.4	13.7	52.8
Among Those Ever Married									
Never Divorced/Separated	65.5	77.3	64.4	11.3	49.2	84.1	68.3	13.7	55.6
Never Widowed	95.8	75.7	62.8	11.3	46.8	82.4	66.5	13.8	53.2
No Marital Disruption	62.1	77.5	64.5	11.4	49.6	84.3	68.6	13.7	56.2
Number of Marriages Among Those Ever Married									
One	70.4	76.2	63.1	11.5	48.3	82.3	66.6	13.5	54.4
Two	22.9	76.5	63.6	10.9	43.8	84.3	67.3	14.7	50.2
Three or four	6.0	67.8	58.3	9.3	38.2	77.5	64.3	12.2	46.5
Five or more	0.5	37.5	22.5	8.5	17.7	45.8	30.8	8.5	17.7
Missing	0.3	58.0	43.1	14.9	45.5	63.8	43.1	20.7	45.5
Among Those Ever Divorced/Separated									
Duration of Longest Marriage									
Ending in Divorce/Separation									
5 years or less	14.8	71.5	59.8	9.8	38.1	75.9	62.4	11.5	46.7
5-10 years ^b	19.3	65.7	53.0	11.0	32.6	75.0	56.7	15.8	40.6
10-15 years ^c	21.0	73.7	61.7	11.2	43.6	80.2	64.9	14.3	49.0
More than 15 years	41.8	76.9	63.1	11.6	46.9	82.4	66.5	13.4	51.3
Missing	3.2	45.6	35.4	8.1	23.3	54.9	39.0	13.8	25.7

Appendix Table 2, Continued: Effect of Marital Histories on Access to Employer-Sponsored Retirement Benefits Among Near Elderly Men ^a

	Percent with Marital History Characteristic	Own/Both Benefits				Benefits Including Those From Spouse			
		Any Pension	Some DB	DC Only	Any RHB	Any Pension	Some DB	DC Only	Any RHB
Among Those Ever Widowed									
<i>Duration of Longest Marriage Ending in Widowhood</i>									
5 years or less	10.5	57.8	48.6	9.2	40.1	68.2	55.9	9.2	49.9
5-10 years ^b	10.8	80.2	77.4	0.0	37.4	85.1	77.4	4.9	37.4
10-15 years ^c	10.7	54.0	54.0	0.0	29.6	56.6	56.6	0.0	29.6
More than 15 years	66.1	75.3	60.4	12.0	40.3	80.7	62.3	14.5	44.2
Missing	1.8	86.0	86.0	0.0	86.0	86.0	86.0	0.0	86.0

^a Near elderly persons are those aged 51 to 61 in Wave 1.

^b <years<=10.

^c 10<years<=15.

NOTE: All numbers are weighted to reflect the HRS Wave 1 sampling

SOURCE: Authors' tabulations from the 1992 Health and Retirement Survey.