

# Trends in Health and the Ability to Work in the Older Working-Age Population



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# Social Security – Normal Retirement Age

Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 month
1960 or later	67



# Question:

Will people be able to work that long?

Work done 10 years ago:

- Examined National Health Interview Surveys
- 1982-1993 , ages 50-69 (older working age population)
- Work disability, disease prevalence, and diseases limiting ability to work

Concluded that there was sufficient improvement in reported work disability between 1980s and 1990s



# Next Question: has that changed?

Budget pressures increase discussions about:

- Raising Normal Retirement Age even further
- Possibly raising “early” retirement age past 62

Has work disability continued to improve since the early 1990s?



# This study examines:

National Health Interview Surveys

1997 through 2007, same age group

N= 192,053 over 11 years

1997 major revision in format of NHIS

All respondents asked:

- 1. Are you unable to work now due to a health problem?
- 2. Are you limited in the amount/kind of work?
- Responses to #2: unable, limited, not limited



Also, underlying health of population

NHIS also asks about a variety of chronic conditions

And whether conditions limit ability to perform the “usual” activity

Questions are not linked to one another

Don't necessarily correspond

- e.g., have a question about arthritis/rheumatism causing limitation every year, but Arthritis @ chronic condition is missing in 2 years of NHIS



# Statistical Analysis

## OLS Regression:

- Proportion of population (variously defined) with work disability
- On Time: Year minus 1997

## Logistic Regression

- Probability of having:
  - Cerebro/cardiovascular conditions
  - Diabetes
  - Respiratory conditions
  - Cancer
- Probability that these conditions cause limitations
- On Years Since 1997

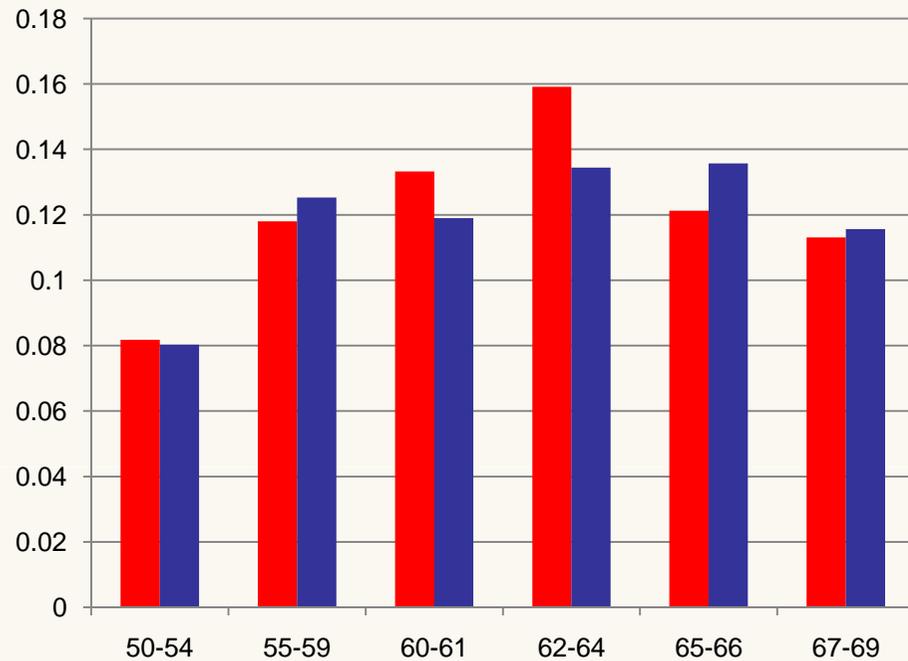


# Trends in Being Unable to Work and Limited (Including Unable) – Men and Women

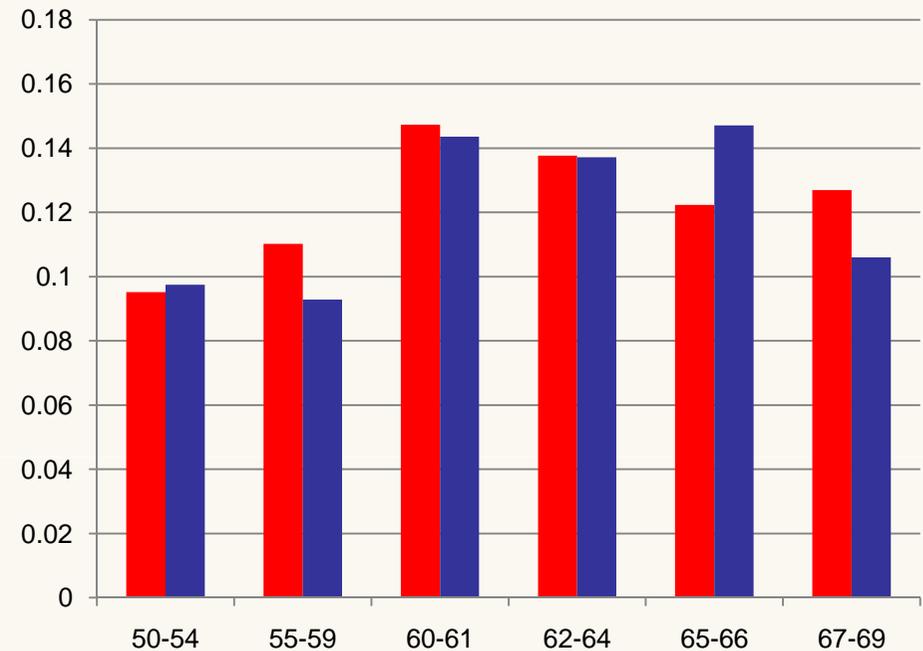
	Age	Men	Women
% Unable to Work			
	50-54	-0.01	0.02
	55-59	-0.02	-0.13
	60-61	-0.06	-0.04
	62-64	-0.18	0.18
	65-66	-0.10	0.10
	67-69	-0.07	-0.14
% Limited in Kind/Amount of Work (including Unable)			
	50-54	-0.10	-0.16
	55-59	-0.12	-0.14
	60-61	-0.11	-0.20
	62-64	-0.21	0.09
	65-66	-0.27	0.03
	67-69	-0.21	-0.37*



# Proportion Unable to Work: 1997 and 2007



MEN



WOMEN

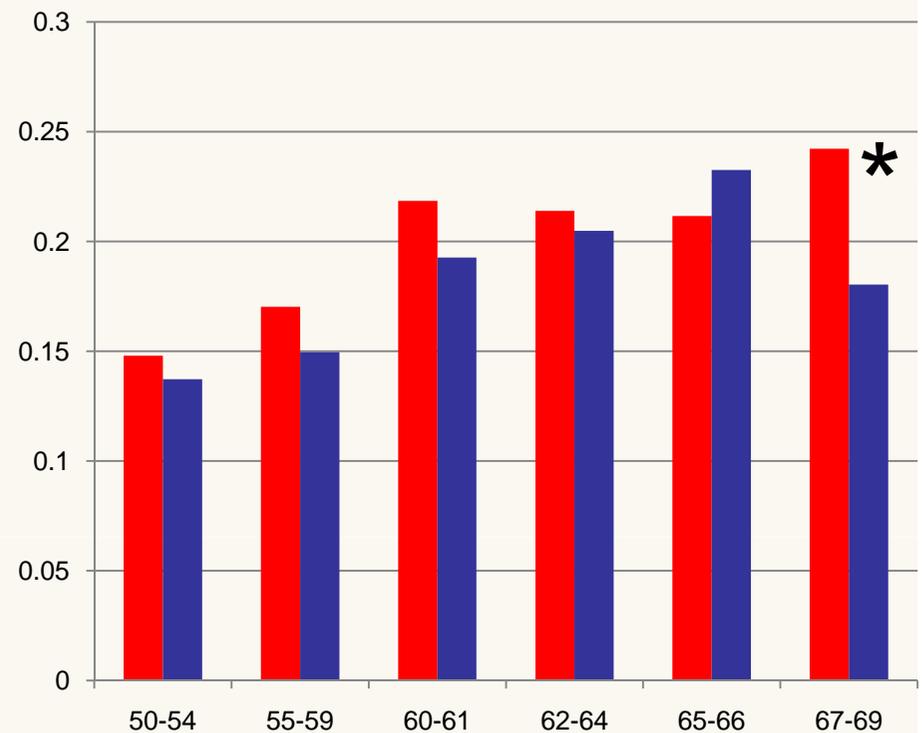
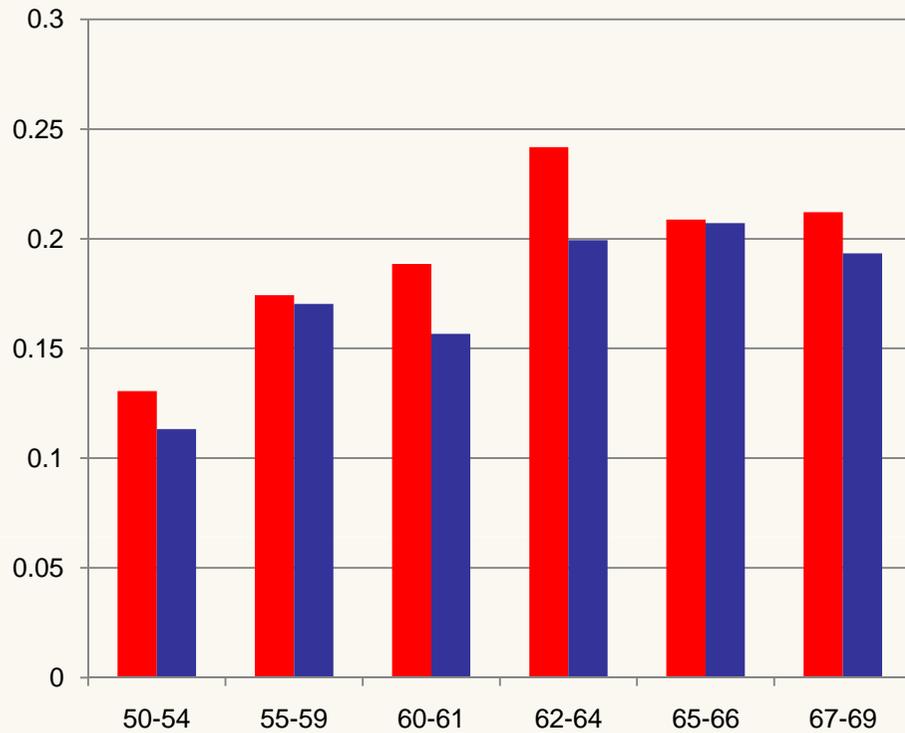


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■ 1997 ■ 2007



# Proportion Limited in Work, 1997 and 2007



\*  
p<.05

MEN

WOMEN



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■ 1997 ■ 2007



## Limited (Including Unable) - Differences by Race/Ethnicity

	White	Blacks	Hispanics
<b>MEN</b>			
50-54	-0.06	-0.23	-0.32*
55-59	-0.06	-0.36	-0.07
60-61	-0.10	0.16	-0.14
62-64	-0.14	0.12	-1.30*
65-66	-0.28	0.06	-0.85
67-69	-0.13	-0.18	-0.83*
<b>WOMEN</b>			
50-54	-0.08	-0.54*	-0.51*
55-59	-0.09	-0.62*	0.11
60-61	-0.09	-0.35	-0.76*
62-64	0.10	0.67	-0.51*
65-66	0.15	-0.34	0.12
67-69	-0.35*	-0.87	-0.12



# Other sub-populations:

Education: < 12 years; 12-15; 16+ years

Income: lowest quartile; all others

In/Out of labor force

Occupation; Managers/Professionals; Service workers, Laborers; all others

Presence/absence of health insurance in last year

Weight: underweight, normal weight, overweight, obese

Nativity: US born or not



# Found improvements in:

## Men

- Low Income – 60-61
- In labor force – 55-59
- Mgrs/Prof – 50-54
- Underweight – 55-61
- Overweight – 67-69
- Not US born – 62-64

## Women

- In Labor Force 50-54
- Mgrs/Prof 60-61 and 65-66
- Underweight 50-54
- Overweight 60-61 and 67-69
- Not US born 50-54

**Deteriorations in: Male Service Workers 50-54;  
Females w/ 12-15 years of Education 62-64.**



## Estimated Probabilities of Being Unable to Work: 1997 and 2007 at Specified Ages: Males

	1997	2007
Age 62	19.0	16.5
Age 65	20.5	18.1
Age 67	21.6	19.2
Age 69	22.7	20.4



## Estimated Probabilities of Being Unable to Work: 1997 and 2007 at Specified Ages: Females

	1997	2007
Age 62	19.8	17.9
Age 65	21.4	19.6
Age 67	22.5	20.8
Age 69	23.6	22.1



# Effect of Education: Men 1997 and 2007

	1997	2007	Difference:
<b>Age 62</b>			
10 years	27.0	29.0	2.0
16 years	14.5	14.6	0.1
<b>Age 65</b>			
10 years	28.8	31.0	2.2
16 years	15.6	15.8	0.2
<b>Age 67</b>			
10 years	30.1	32.3	2.2
16 years	16.4	16.7	0.3
<b>Age 69</b>			
10 years	31.3	33.7	2.4
16 years	17.3	17.6	0.3



# Disparities in Being Unable to Work: 2007

	Men (10)	Men (16)	Women (10)	Women (16)
Age 62				
African American	38.9	21.1	40.0	21.8
Hispanic	17.0	7.9	17.6	8.2
NH Whites	29.0	14.6	30.0	15.2
Age 65				
African American	41.1	22.6	42.3	23.5
Hispanic	18.3	8.6	19.0	9.0
NH Whites	31.0	15.8	32.0	16.5
Age 67				
African American	42.7	23.8	43.8	24.6
Hispanic	19.3	9.1	20.0	9.5
NH Whites	32.3	16.7	33.4	17.3



# Disparities in Being Unable to Work: 2007

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Age 62				
African American	38.9	21.1	40.0	21.8
Hispanic	17.0	7.9	17.6	8.2
NH Whites	29.0	14.6	30.0	15.2
Age 65				
African American	41.1	22.6	42.3	23.5
Hispanic	18.3	8.6	19.0	9.0
NH Whites	31.0	15.8	32.0	16.5
Age 67				
African American	42.7	23.8	43.8	24.6
Hispanic	19.3	9.1	20.0	9.5
NH Whites	32.3	16.7	33.4	17.3



## Probability of Having Chronic Conditions and Limitations from Same: Significant Odds Ratios on Years Since 1997

	Age 50-59		Age 60-69	
	Prevalence	Prev.Causing Limitations	Prevalence	Prev.Causing Limitations
Cerebro/cardio vascular	---	0.970	1.011	0.969
Diabetes	1.026	1.029	1.034	1.023
Respiratory	0.971	0.978	0.988	---
Cancer	---	---	---	---



# Probability of Having Chronic Conditions and Limitations from Same: Significant Odds Ratios on Years Since 1997

With education controlled

	Age 50-59		Age 60-69	
	Prevalence	Prev.Causing Limitations	Prevalence	Prev.Causing Limitations
Cerebro/cardio vascular	-- 1.006	0.970 0.982	1.011 1.014	0.969 0.984
Diabetes	1.026 1.036	1.029 1.038	1.034 1.045	1.023 1.033
Respiratory	0.971 0.958	0.978 0.981	0.988 0.958	--- ---
Cancer	---	--- 1.014	---	--- 0.996



# Summary of Results

Unlike our study 10 years ago, we find little evidence that there has been any significant improvement in Work Disability between 1997 and 2007.

We do find some evidence of improvement but it is not consistent across age, gender, race/ethnicity, or any other factor, except **EDUCATION**



# To re-state the question(s):

NO

- Should we encourage Congress to increase
- Either the NRA or the Early Retirement Age?

NO

- Have sub-groups caught up to Non-
- Hispanic Whites in any meaningful way?

Not  
Really

- Has work disability decreased since 1997?

