# A profile of husbands in today's labor market 

Historically, high earnings and<br>low unemployment have typified<br>the labor market experience of married men, yet, their labor force participation rate is much lower today than in the past

## Howard V. Hayghe and Steven E. Haugen

By most measures, married men have always epitomized labor market success. At any time, the vast majority are in the labor force working full-time, and their earnings are generally much higher than those of other major labor force groups. Furthermore, their unemployment rate is usually well below the national average. Despite husbands' relative labor market advantages, the proportion who are labor force participants has been falling for several decades.

Relatively little attention has been focused on husbands' labor force characteristics in recent years, partly because they have been overshadowed by the dramatic labor market developments among women, especially wives. To restore some balance to the analysis of family labor force data, this article discusses the 1987 labor force experience of married men (excluding those not living with their wives) and reviews the long-term downward trend in their labor force participation. The information is based largely on data collected each March in the Current Population Survey (CPS). ${ }^{1}$

## Labor force: husbands versus other men

Three out of five men are husbands. Because they are such a large proportion of all men, aggregate labor force statistics for men usually reflect husbands' experience. However, the labor force characteristics of married men are different from those of other men. (See table 1.) For exam-

[^0] of Labor Force Statistics, Bureau of Labor Statistics.
ple, in most age groups, husbands are more likely to be in the labor force. Among men 35 to 44 years old, for instance, husbands' labor force participation rate ( 96 percent in March 1987) is well above the rate for never-married men ( 84 percent) and slightly above that for other ever-married men ( 91 percent).

To a certain extent, education helps explain these differences. For instance, as shown in the following tabulation, husbands in almost all age groups are more likely to have completed high school than their single or other evermarried counterparts and, in most cases, the more years of school completed, the more likely an individual is to be in the labor force.

|  |  | Percent completed high school |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Age | Husbands | Single | Other ever-married |
| 20 to $24 \ldots \ldots \ldots \ldots$ | 78 | 85 | 67 |  |
| 25 to $34 \ldots \ldots \ldots \ldots$ | 87 | 86 | 80 |  |
| 35 to $44 \ldots \ldots \ldots \ldots$ | 87 | 82 | 84 |  |
| 45 to $54 \ldots \ldots \ldots \ldots$ | 79 | 68 | 73 |  |
| 55 to $64 \ldots \ldots \ldots \ldots$ | 69 | 54 | 53 |  |
| 65 andover$\ldots \ldots \ldots$ | 54 | 44 | 40 |  |

However, whatever their age group or educational level, husbands are almost invariably more likely to be in the labor force than men in other marital-status categories. This suggests that factors other than education are significant in explaining these labor force participation differences. Indeed, the results of earlier research into the determinants of

Table 1. Employment status of men by marital status and age, March 1987
[Numbers in thousands, not seasonally adjusted]

| Employment and marital status | Total, 16 years and over | 16 to 24 years | 25 to 34 years | 35 to 44 years | 45 to 54 years | 55 to 64 years | 65 years and over |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Civilian noninstitutional population: |  |  |  |  |  |  |  |
| Husbands | 50,757 | 1.602 | 11,401 | 12.013 | 8,876 | 8,289 |  |
| Never married.... | 24,898 | 14.565 | 6,914 | 1,644 | 658 | 891 | 827 |
| Other marital status | 10,268 | 339 | 2,169 | 2.537 | 1,521 | 1,327 | 2,375 |
| Civilian labor force: |  |  |  |  |  |  |  |
| Husbands. | 39,826 | 1,527 | 11,076 | 11,552 | 8,318 | 5,849 | 1,504 |
| Never married . . . . . . . . . . . . . . . | 17,847 | 9,498 | 6,048 | 1,376 | 472 | 5,839 | 1,564 |
| Other marital status ............. | 6,968 | 297 | 2,014 | 2,311 | 1,309 | 772 | 263 |
| Labor force participation rate: |  |  |  |  |  |  |  |
| Husbands.. | 78.5 | 95.3 | 97.1 | 96.2 |  |  |  |
| Never married.... | 71.7 | 65.2 | 88.0 | 83.7 | 71.7 | 56.0 | 16.3 |
| Other marital status ........... | 67.9 | 87.6 | 92.9 | 91.1 | 86.1 | 58.2 | 11.1 |
| Unemployment rate: |  |  |  |  |  |  |  |
| Husbands... | 4.5 | 7.4 | 5.0 | 4.1 | 4.5 |  |  |
| Never married.... | 12.9 | 15.5 | 10.4 | 9.4 | 9.7 | 5.1 | 2.3 |
| Other marital status | 9.2 | 13.1 | 10.0 | 9.2 | 8.9 | 7.6 | 4.9 |

labor force participation among men ages 25 to 54 showed that even after controlling for variables such as education, experience, other household income, and so forth, a difference between the participation rates of husbands and other men remained. ${ }^{2}$ This, at least, lends tacit support to the popular notion that the relatively high labor force participation of husbands may be partially motivated by the need to contribute to the economic well-being of their families and by their notions of their family role. (Alternatively, it has also been suggested that the personality characteristics necessary for marital success are also important prerequisites in the decision to participate in the labor market. $)^{3}$
Not only are husbands more likely to be labor market participants than other men, but they also tend to be more economically successful. Regardless of age, husbands' unemployment rates are much lower than the rates for other men. For example, focusing again on the 35-44 age cohort, the unemployment rate for husbands ( 4.1 percent) was less than half the rates of the other two marital-status groups (table 1).

The comparative economic success of husbands is also evidenced by the fact that employed husbands are more highly concentrated in the higher paying occupational categories. About half of all husbands work in three broad groups: precision production, craft, and repair (21 percent); executive, administrative, and managerial ( 16 percent); and the professional specialties ( 13 percent). For other men, the corresponding proportions were 18,9 , and 9 percent. This concentration shows up in their earnings; in 1986, about 46 percent of husbands who were full-time wage and salary workers had weekly earning of $\$ 500$ or more, compared with 25 percent for other men. While these two characteristics of husbands' labor market experience are also related to the factors discussed earlier, such as their higher levels of educational altainment, it should also be noted that husbands are older, on average, than other men, and hence likely to be further along in their careers.

## Family situations

Husbands with children under 18 typically have both higher labor force participation rates and higher unemployment rates than do those without children. (See table 2.) Again, part of the disparity in labor force participation may be associated with the added financial responsibilities that go along with parenthood. To a large degree, however, these differences reflect age-specific labor force patterns in general. Fathers are, on average, younger than husbands without children, and both unemployment and labor force participation generally peak early in the life cycle, and then decline with age. (Unemployment rates decline as persons accumulate work experience and settle into a career, while labor force participation rates usually remain high until health problems limit the ability to work or until retirement.) The same age factor may also explain the higher labor force participation and unemployment rates of fathers with children under age 6 , when compared with fathers with schoolage children-the former are younger.

About 56 percent of all husbands have wives in the labor force. The proportion is lowest for husbands who are not in the labor force (most of whom are older than 60) and highest for those who are employed. Not surprisingly, wives' employment status appears to be related to that of their husbands. About 63 percent of employed husbands have wives who are employed, compared with 56 percent of unemployed husbands. The reasons behind this difference are not entirely clear, but the economic conditions that exist in local job markets are likely to have similar effects on the employment status of both spouses.
To a limited extent, for couples in which each spouse is employed, both the husband and wife work in similar occupational categories, a factor which has an important influence on family earnings. Table 3 shows that professional specialty and managerial workers tend to be married to other professionals or managers. In contrast, it is far less common to find male precision production workers married to
women professionals or managers; instead, their wives are more likely to be clerical, service, operative, or sales workers. The economic result of these marriages was investigated in a study of the 1983 earnings of married couples, which showed that mean (average) earnings of couples in which the husband was a professional and the wife a manager were about $\$ 50,290 .{ }^{4}$ However, for cases in which the husband was a professional and the wife a service worker, mean earnings were about $\$ 30,740$. The lowest mean occurred for those couples with both spouses employed in farming, forestry, or fishing occupations. Generally speaking, earnings were highest (more than $\$ 40,000$ ) for families in which both spouses were in managerial or professional specialty occupations.

## Black and Hispanic husbands

As can be seen in table 4, the labor force participation rates of white and black husbands are lower than those of their Hispanic counterparts. This is mainly because Hispanic husbands are, on average, younger than either black or white husbands; the median age of Hispanic husbands in 1987 was 39 , compared with 44 for black and 45 for white husbands.

Also reflecting their relative youthfulness, Hispanic husbands experience higher rates of unemployment ( 7.7 percent in March 1987) than do either black ( 6.9 percent) or white ( 4.3 percent) husbands. The most prominent feature underlying the black-Hispanic difference is that the unemployment rate for young ( 16 to 24 years old) black husbands is nearly twice that of their Hispanic counterparts. Thus, even though the unemployment rate for blacks drops far more sharply with age than for Hispanics (or whites), the decline does not completely offset the effect of the very high jobless rate of young blacks on the overall rate for the group:

| Age | Unemployment rates of husbands |  |  |
| :---: | :---: | :---: | :---: |
|  | White | Black | Hispanic |
| 16 to 24 | 8.2 | 13.6 | 8.0 |
| 25 to 34 | 4.9 | 6.4 | 7.7 |
| 35 to 44 | 3.9 | 7.2 | 7.3 |
| 45 to 54 | 4.4 | 6.0 | 7.8 |
| 55 and over | 3.5 | 8.0 | 7.7 |

Besides having higher unemployment rates than whites, black and Hispanic husbands are also concentrated in occupational categories that are typified by relatively low wages. About half the employed black and 40 percent of Hispanic husbands are either in service jobs or work as operators, fabricators, or laborers. In contrast, slightly fewer than onefourth of white husbands are in such jobs.

The occupational distribution of husbands was only part of the reason 1986 median income for white married couples $(\$ 33,630)$ was higher than for either black couples $(\$ 26,780)$ or Hispanic couples $(\$ 23,790)$. Another reason is that white husbands are more likely to work all year at full-time jobs and less likely to experience unemployment than blacks and Hispanics. Wives' earnings, however, have an equalizing influence on family income. Thus, while family income of whites was 47 percent greater than that of blacks and 86 percent greater than that of Hispanics when only the husbands worked during the year, the gap narrowed considerably-to 19 percent between white and black families, and to 30 percent between white and Hispanic families-when the wives were also earners.

## Decline in participation

Labor force participation among men has declined substantially over the past several decades. This trend is probably less well-known to the public at large than the dramatic

Table 2. Employment status of husbands by presence and age of own children and employment status of wives, March 1987 [Numbers in thousands, not seasonally adjusted]

| Characteristic | Civilian noninstitutional population | Civilian labor force |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | Labor force paticipation rate | Employed | Unemployed |  | Not in the labor force |
|  |  |  |  |  | Total | Unemployment rate |  |
| Presence and age of own children ${ }^{1}$ |  |  |  |  |  |  |  |
| With no own children under 18 | 26,694 | 16,826 | 63.0 | 16,081 | 746 | 4.4 | 9,865 |
| With own children under 18. | 24,063 | 23,000 | 95.6 | 21,943 | 1,058 | 4.6 | 1,063 |
| With children 6 to 17 years, none younger | 12,438 | 11,777 | 94.7 | 11,240 | 537 | 4.6 | 660 |
| With children under 6 years ......... | 11,625 | 11,223 | 96.5 | 10,703 | 520 | 4.6 | 402 |
| Employment status of wives |  |  |  |  |  |  |  |
| Civilian noninstitutional population | 50,757 | 39,829 | 78.5 | 38,024 | 1,804 | 4.5 | 10,928 |
| Civilian labor force | 28,310 | 25,993 | 91.8 | 24,820 | 1,172 | 4.5 | 2,317 |
| Labor force participation rate | 55.4 | 65.3 | - | 65.3 | 65.0 | - | 21.2 |
| Employed | 27,076 | 24,870 | 91.9 | 23,865 | 1,005 | 4.0 | 2,206 |
| Unemployed | 1,234 | 1,123 | 91.0 | 955 | 168 | 15.0 | 111 |
| Unemployment rate | 4.4 | 4.3 | - | 3.8 | 14.3 | - | 4.8 |
| Not in the labor force | 22,447 | 13,836 | 61.6 | 13,204 | 632 | 4.6 | 8,611 |

[^1]Table 3. Occupation of employed husbands with employed wives by occupation of wives, March 1987
[Not seasonally adjusted]

| Occupation of husbands | Number (thousand) | Occupation of wives (in percent) |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Percent | Executive, administrative, and managerial | Professional specialty | Technicians and related support | Sales | Administrative support, including clerical | Service | Precision production, craft, and repair | Operators, fabricators, and laborers | Farming, forestry, and fishing |
| Employed husbands with employed wives, total | 24,128 | 100.0 | 10.9 | 17.5 | 3.4 | 11.4 | 31.5 | 13.8 | 2.1 | 8.2 | 1.3 |
| Executive, administrative, and managerial | 4,099 | 100.0 | 18.5 | 22.0 | 3.6 | 11.9 | 31.3 | 7.6 | 1.6 | 2.6 | . 6 |
| Professional specialty | 3,405 | 100.0 | 13.1 | 41.5 | 3.8 | 7.5 | 25.1 | 5.4 | 1.3 | 1.9 | . 4 |
| Technicians and related support | 620 | 100.0 | 8.1 | 20.5 | 7.9 | 8.2 | 35.5 | 11.1 | 2.2 | 5.5 | 1.0 |
| Sales . . . . . | 3,003 | 100.0 | 13.1 | 16.4 | 2.5 | 19.6 | 33.8 | 9.8 | . 9 | 3.5 | . 3 |
| Administrative support, including clerical | 1,326 | 100.0 | 8.7 | 16.6 | 3.7 | 11.2 | 36.9 | 13.6 | 1.9 | 7.4 | . 2 |
| Service | 1,732 | 100.0 | 8.2 | 10.5 | 3.6 | 9.5 | 29.5 | 29.7 | 1.9 | 6.7 | 2 |
| Precision production, craft, and repair | 4,812 | 100.0 | 8.4 | 9.3 | 3.7 | 11.3 | 34.9 | 16.6 | 3.7 | 11.4 | . 9 |
| Operators, fabricators, and laborers | 4,278 | 100.0 | 5.7 | 7.6 | 2.8 | 10.4 | 31.4 | 19.6 | 2.5 | 19.0 | 1.0 |
| Farming, forestry, and fishing .... | 852 | 100.0 | 7.7 | 12.1 | 2.5 | 7.7 | 24.6 | 16.4 | 2.1 | 8.3 | 18.5 |

participation increase exhibited by women over the same period, despite the extensive coverage it has been given in economic literature. While the magnitude and pattern of the participation decline varies little when cross-classified by marital status, it is still useful to review the trend for husbands specifically, because they account for the majority of all men.

The participation rate of husbands fell from 91 percent in 1955 to 79 percent in the 1985-87 period. As was the case for all men, this decline did not proceed at an even pace; rather, there were three distinct phases. Up until the late 1960's, the participation rate drifted slowly downward, with some leveling-off towards the end of the period. But, beginning about 1970, the rate began to fall much more rapidly, dropping nearly 5 percentage points in 7 years. Subsequently, the pace of the decline moderated substantially. In fact, the recent figures indicate that the rate has plateaued, at least temporarily. The variation in the trend during the three distinct stages of this period is shown in chart 1.

The long-term decline in the labor force participation rate of husbands, while fairly pervasive by age, was largely driven by older husbands (age 55 and older). The rate for those 65 and older fell roughly 27 percentage points over the 1955-85 period. The decline for 55 - to 64 -year-olds was nearly as dramatic - 18 points. For both of these cohorts, there has been little definitive movement in their participation rates since 1985.

The long-term decline among the younger age groups was not nearly as extensive. Among 45- to 54 -year-old husbands, the rate fell about 4 percentage points from the mid1950's to the mid-1970's, but since then, it has remained essentially unchanged. This pattern of little change in participation since the mid-1970's held for ages 25-34 and 35-44 as well, although both groups posted declines of 1 to 2 points over the preceding period. Although the marked acceleration in the decline during the early to mid-1970's was most apparent for older husbands, it was also evident in the trend for their younger counterparts (table 5).

Reasons for the decline. Most analyses of men's partici-
pation decline focus on older men and suggest that increases in the level and availability of nonemployment income (such as Social Security retirement benefits, private pensions, and disability benefits) over the past several decades have simply allowed men to retire at earlier ages. ${ }^{5}$ For example, there have been several amendments to the Social Security Act of 1935 which expanded both the coverage and level of Social Security retirement benefits. In fact, the substantial real increases in these payments which occurred during the early to mid-1970's are frequently cited as one reason for the distinct acceleration in the rate of the decline in labor force activity among older men during the same period. ${ }^{6}$

Private pension plans are another major source of retirement income, and such plans became available to an everwidening share of the American work force throughout the period. The percentage of all private sector workers covered by pensions grew from 24 percent in 1950 to 49 percent in 1979. In addition, these plans have become increasingly liberal in their provisions for earlier retirement. Evidence indicates that more workers are taking advantage of these options to leave the labor force at younger ages. ${ }^{7}$

Some research indicates that increases in Social Security disability payments have also been an inducement for earlier exit from the labor force. These payments are generally contingent upon the determination that an individual's health condition is sufficiently debilitating so as to severely

Table 4. Employment status of husbands by race and Hispanic origin, March 1987
[Numbers in thousands, not seasonally adjusted]

| Employment status | White | Black | Hispanic origin |
| :---: | :---: | :---: | :---: |
| Civilian noninstitutional population | 45,797 | 3,610 | 3,096 |
| Civilian labor force | 35,964 | 2,757 | 2,679 |
| Labor force participation rate | 78.5 | 76.4 | 86.5 |
| Employed | 34,420 | 2,567 | 2,474 |
| Unemployed | 1.544 | 190 | 205 |
| Unemployment rate | 4.3 | 6.9 | 7.7 |
| Not in the labor force | 9.834 | 853 | 417 |

Note: Detail for race and Hispanic-origin groups will not sum to totals because data for the "other races" group are not presented and Hispanics are included in both the white and black population groups.

Table 5. Labor force participation rates of husbands by age, in March of selected years, 1955-87
[Not seasonally adjusted]

| Year | Total, 16 years and over | 16 to 24 years | 25 to 34 years | 35 to 44 years | 45 to 54 years | 55 to 64 years |  |  |  | 65 years and older |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Total | 55 to 59 | 60 and 61 | 62 to 64 |  |
| 1955 | 90.7 | 94.9 | 98.8 | 98.8 | 97.4 | 88.8 | (1) | (1) | (1) | 44.2 |
| 1960 | 88.8 | 97.4 | 98.6 | 98.4 | 96.6 | 88.2 | (1) | (1) | (1) | 37.5 |
| 1965 | 87.5 | 96.3 | 98.6 | 98.3 | 96.8 | 87.2 | (1) | (1) | (1) | 31.6 |
| 1970 | 86.6 | 94.4 | 98.3 | 98.1 | 96.1 | 85.8 | 90.8 | 85.3 | 74.8 | 30.4 |
| 1975 | 82.9 | 95.4 | 97.4 | 97.2 | 93.9 | 79.0 | 86.7 | 79.5 | 63.3 | 23.9 |
| 1980 | 80.9 | 96.9 | 97.5 | 97.0 | 93.5 | 75.5 | 84.3 | 74.7 | 57.8 | 20.4 |
| 1985 | 78.6 | 95.5 | 97.4 | 96.6 | 92.6 | 70.4 | 82.0 | 71.1 | 49.0 | 17.5 |
| 1986 | 78.4 | 95.7 | 97.3 | 96.2 | 93.1 | 70.0 | 82.1 | 58.4 | 47.8 | 17.5 |
| 1987 | 78.5 | 95.4 | 97.1 | 96.2 | 93.7 | 70.6 | 83.4 | 69.1 | 48.9 | 17.5 |

1 Not available.
hinder the ability to work. Therefore, it is not surprising that older persons are heavily represented among recipients. It has been suggested that the marked increase in the amount of disability benefit payments during the mid-1960's to mid1970's (which also parallels the observed increase in the rate of participation decline), together with liberalized criteria for determining eligibility and increased public awareness of the program. encouraged many more older workers with poor health to retire carlier than would have been likely otherwise. ${ }^{8}$

Unlike the case for the older men, the causes behind the declining labor force participation among prime working-
age husbands during the mid-1950's to mid-1970's are more difficult to isolate. There are fewer sources of nonemployment income available to younger men. Moreover, of those that are available, few meet the financial needs of young families. For instance, it has been shown that although the increased availability of Social Security disability payments is probably still a factor in the participation decline of those below age 45 , the effect tends to be rather small. ${ }^{9}$

One explanation for the decline that has been suggested (but, when scrutinized, does not appear convincing) is that it might be related to the dramatic increase in wives` labor force participation over the period. Between 1955 and 1975.

## Chart 1. Labor force participation rates of husbands, selected years, March 1955-87


the participation rate for husbands ages 25-34 declined by about $1 \frac{1}{2}$ percentage points, while that for their wives soared by more than 20 points. While it seems reasonable to assume that the increase in labor force activity among wives, in conjunction with the trend towards smaller families, may have facilitated nonparticipation among their husbands, this explanation is weakened considerably by the observation that single men in the same age cohort also exhibited a decline in participation over the period.

Even though husbands are less likely to be working or looking for work today than was the case 30 years ago, as a group they continue to be among the most successful labor market participants. Unlike the situation that existed during the 1950's, however, husbands no longer constitute the majority of the labor force. Then, husbands comprised a little more than half of all labor force participants and changes in
aggregate labor force measures largely reflected their experience. Today, they account for only about a third of the labor force, and thus, their influence over the movements of aggregate labor force statistics has greatly diminished.

This dramatic change stems only partly from husbands' falling labor force participation rates. It also reflects the dramatic rise in wives' participation and the increase in the numbers of divorced, separated, and never-married persons that has resulted from changes in marital patterns. Indeed, Bureau of Labor Statistics' projections through the year 2000 show that the number of women in the labor force is expected to grow much more rapidly than the number of men, implying that husbands' share of the labor force will shrink further. ${ }^{10}$ Thus, in view of such growing heterogeneity, it will become increasingly necessary to examine economic events in terms of each of the various groups, rather than rely on aggregate measures of economic change to assess the well-being of the population.
${ }^{1}$ This article is derived primarily from information collected in the March Current Population Survey (CPS). The CPS is the monthly household survey (presently including 59,500 households) conducted for the Bureau of Labor Statistics by the Bureau of the Census. Information obtained from this survey relates to the employment status of the noninstitutional population 16 years old and over

Because it is a sample survey, estimates derived from the CPS may differ from the actual counts that could be obtained from a complete census. Therefore, small estimates or small differences between them should be interpreted with caution. For a more detailed explanation, see the Explanatory Note in Families at Work: The Jobs and the Pay, Bulletin 2209 (Bureau of Labor Statistics, 1984), pp. 30-34.
${ }^{2}$ See William G. Bowen and T. Aldrich Finegan, The Economics of Labor Force Participation (Princeton, NJ, Princeton University Press, 1969), pp. 39-74.
${ }^{3}$ See Bowen and Finegan. The Economics. pp. 40-49, for a discussion of these points and their relationship to labor force participation decisions.
+"Earnings in 1983 of Married-Couple Families by Characteristics of Husbands and Wives," Current Population Reports, Series $\mathbf{P}-60$, No. 153 (Bureau of Census, 1986), table 2A, p. 12.
${ }^{5}$ While few studies have addressed the decline in participation rates for husbands, a large number have looked at the reasons for the decline among all men, usually focusing on either the younger or older groups. Because married men account for the majority of the men in these groups (ranging from about three-fifths for ages 25 to 34 to four-fifths for ages 55 and over).
it seems reasonable to assume that explanations for the overall decline among all men also apply to husbands-especially to those in the older age groups

For an overall discussion of the labor force participation decline among men and a comprehensive bibliography on the subject, see the following Monthly Labor Review articles: Robert W. Bednarzik and Deborah P. Klein, "Labor force trends: a synthesis and analysis," October 1977, pp. 3-12; Richard M. Devens, "Labor force trends: a bibliography," October 1977. pp. 12-15; and Philip L. Rones, "Older men-the choice between work and retirement," November 1978, pp. 3-10
${ }^{6}$ See, for example, Michael D. Hurd and Michael J. Boskin, "The effect of Social Security on Retirement in the Early 1970's." The Quarterly Journal of Economics, November 1984, pp. 767-90.
${ }^{7}$ See "Retirement before age 65 is a growing trend in the private sector," HRD-85-81 (Washington, U.S. General Accounting Office, July 1985). Also, see Donald Bell and William Marclay, "Trends in retirement eligibility and pension benefits, 1974-83," Monthly Labor Review, April 1987. pp. 18-25, for a review of recent pension plan developments.
${ }^{8}$ See Martynas A. Ycas, "Recent Trends in Health Near the Age of Retirement: New Findings from the Health Interview Survey," Social Security Bulletin, February 1987, pp. 10-11, for a discussion of these points.
${ }^{9}$ See Frederic B. Siskind, "Labor force participation of men 25-54, by race," Monthly Labor Review, July 1975, pp. 40-42.
${ }^{10}$ See Howard N Fullerton Jr., "Labor force projections: 1986 to 2000," Monthly Labor Review. September 1987, pp. 19-29.


[^0]:    Howard V. Hayghe and Steven E. Haugen are economists in the Division

[^1]:    ${ }^{1}$ Children are defined as "own" children of householder and include sons, daughters, stepchildren, and adopted children. Not included are nieces, nephews, grandchildren, and other related children, and unrelated children.

