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How Does Occupational Status Impact Bridge Job Prevalence?

Abstract

Is bridge job prevalence reduced significantly if a change in occupation is required in addition to the hours and tenure requirements that typically define bridge job employment? Prior research has shown that the majority of older Americans with career employment do not exit the labor force directly from their careers. Rather, most career individuals take on a “bridge job” later in life, that is, a job that follows full-time career (FTC) employment and precedes complete labor force withdrawal (i.e., retirement). One criticism of this finding is that bridge job prevalence may be overstated because the definition of a bridge job in the existing literature does not require a change in occupation. This paper investigates the extent to which bridge jobs involve a change in occupation or a switch to part-time status, both of which may signal retirement transitions as opposed to continued career employment, albeit with a different employer. We use the Health and Retirement Study (HRS), a nationally-representative longitudinal dataset of older Americans that began in 1992 as the basis for our analysis. We find that, among HRS respondents who were on a FTC job at the time of the first interview and who changed jobs in subsequent waves, 48 percent of the men and 40 percent of the women also changed occupations, using 2-digit occupation codes. Further, when hours worked are also considered, we find that more than three quarters of FTC respondents who changed jobs later in life had either a change in occupation or a switch from full-time to part-time status. Finally, an examination of those career workers who changed jobs but not occupations and who remained working full time reveals that, as a whole, they resemble those who took bridge jobs rather than those who remained on their FTC job. We conclude that the vast majority of career workers who changed jobs later in life did in fact do so as part of a retirement transition.

Key words: Economics of Aging, Partial Retirement, Occupation Change, Gradual Retirement
JEL No.: J26, J14, J32, H55

I. Introduction

One well-documented finding from the retirement literature is that the majority of older Americans with career employment change jobs at least once prior to exiting the labor force. These jobs that follow full-time career employment and precede complete labor force withdrawal are known as bridge jobs. The prevalence of bridge jobs depends in part on what is meant by career employment and what is meant by retirement. When full-time career employment is defined as a job that consists of 1,600 or more hours per year and 10 or more years of tenure and retirement is defined as complete labor force withdrawal, research has shown that between one half and two thirds of older career workers in America take on a bridge job following career employment (Quinn, 1999, 2010; Ruhm, 1990; Cahill et al., 2006). Further, this result holds for both younger and older cohorts (Giandrea et al., 2009).

A criticism of this definition of bridge job employment is that many job transitions that follow career employment may simply be extensions of an individual's career, albeit with a different employer, rather than a retirement transition per se. The argument is that job changes later in life may simply reflect the decisions of workers more generally in a dynamic labor market. As such, the prevalence of bridge job activity, and gradual retirement, may be overstated.

To investigate this possibility, we perform a variety of sensitivity analyses with respect to bridge job employment. We examine, in particular, the extent to which individuals change occupations when they take on a bridge job or switch from full-time to part-time employment. Individuals who leave their careers and change occupations later in life or who switch to part-time work are unlikely to be continuing career employment and, therefore, can be considered as having made a retirement transition. We also examine the types of occupational changes that

people make to determine if occupational changes – and, therefore, known retirement transitions – are common across all types of workers, or if they are concentrated among white-collar or blue-collar workers. Finally, we examine more closely those who leave career employment for full-time jobs in the same occupation to see if, generally as a group, they resemble individuals who remain working in career employment or if they resemble other individuals who changed jobs. If they resemble the latter group an argument could be made that even these transitions, or a sizable number of them, are likely to be associated with retirement transitions rather than extensions of career employment.

Our analysis is based on the core set of respondents from the Health and Retirement Study (HRS), a nationally-representative, micro-level dataset of 12,652 older Americans aged 51 to 61 in 1992, and their spouses. The HRS is a longitudinal survey with follow-up interviews conducted every other year from 1992 to 2008. Each interview, or “wave,” is a rich source of information on respondents’ current demographic characteristics and economic standing, including work status, pension and health insurance status, wages, and wealth, as well as other retirement determinants. For the purposes of our analysis, we select a subset of HRS respondents who had work experience since age 49 and who were on a full-time career job at the time of the first interview.

This paper is structured as follows. The next section summarizes the literature on bridge jobs, with an emphasis on bridge job prevalence. Section III describes the dataset used for this study, the HRS, and the methodology. Section IV presents our findings and Section V summarizes the main points. We note that, throughout this paper, we focus on bridge job prevalence. Many other forms of gradual retirement exist, such as phased retirement (a reduction in hours with the same employer) and labor force re-entry after retirement. A detailed analysis

of these other forms of gradual retirement is beyond the scope of this paper, but may be a worthwhile exercise for future research.

II. Background

The bridge job literature extends back to the late 1960s and 1970s. Quinn, Burkhauser and Meyers (1990) summarized the retirement literature from the 1970s and 1980s and concluded that one well-established stylized fact is that retirement is not a one-time, permanent event for many older Americans. Rather, retirement should be viewed as a *process* for many: from career employment to a bridge job and then permanent withdrawal from the labor force. For example, Ruhm (1990) examined data from the Retirement History Survey (RHS), a longitudinal dataset of older American men and unmarried women aged 58 to 63 in 1969 and subsequently interviewed every two years through 1979. He found that the majority of older career workers in the RHS had changed jobs or exited and re-entered the labor force following career employment, where “career” was defined as the longest spell of employment with a single firm. Gustman and Steinmeier (1984) also found that the prevalence of partial retirement was substantial, as one in four older workers were found to have partially retired from the main job they held at age 55.

More recent data from the Health and Retirement Study (HRS), an ongoing longitudinal nationally-representative dataset that began in 1992, reveals that retirement transitions are very diverse and that the concept of a one-time permanent retirement is the exception rather than the rule. Quinn (1999) examined bridge job prevalence using the first three waves of the HRS, spanning 1992 through 1996. Using a 10-year tenure and 1,600 hours per year requirement for a full-time career (FTC) job, Quinn (1999) estimated that, at a minimum, between one third and one half of older career workers would experience a transition to bridge job employment prior to complete labor force withdrawal. Cahill, Giandrea, and Quinn (2006) investigated bridge job

prevalence over the first 10 years of HRS data, from 1992 to 2002. This expanded dataset greatly increased the number of observable transitions from FTC employment. They found that approximately 60 percent of older career workers (those 51 to 61 years old in 1992) who made a job transition, moved to a bridge job prior to exiting the labor force. A similar level of bridge job prevalence was found among a younger cohort of HRS respondents (those 51 to 56 years old in 1998), known as the “War Babies,” in a follow-up study by Giandrea, Cahill, and Quinn (2009).

Other researchers have confirmed this level of bridge job prevalence using non-HRS data. For example, Mutchler, Burr, Pienta, and Massagli (1997) examined “blurred” versus “crisp” exits from the labor force among older workers using the Survey of Income and Program Participation (SIPP). “Blurred” exits consisted of multiple employment transitions whereas “crisp” exits consisted of a one-time single transition out of the labor force. Mutchler et al. (1997) found that, among the one quarter of respondents who had made a transition over their 28 month observation period, approximately 60 percent had “blurred” transitions.

It is worth noting that bridge job employment is just one of many ways that older Americans can exit the labor force gradually. Kantarci and van Soest (2008) presented a summary of the literature on gradual retirement and distinguished between partial retirement, which includes a change in employers as a way to reduce labor force intensity, and phased retirement, which includes a reduction in hours with the same employer. The authors conclude that the prevalence of phased retirement in the United States is limited in part because requests for reduced hours arrangements are subject to the approval of the worker’s current employer (see also Hutchens, et al. 2007). Further, the mobility of the U.S. workforce makes partial retirement a viable option for many.

Another option for older Americans is to re-enter the labor force after initially “retiring.” This “unretirement” decision is fairly common among older American career workers. Cahill et al. (2010) found that approximately 15 percent of HRS respondents who had a FTC job and who were not working for two consecutive interviews subsequently returned to the labor force (i.e., re-entered). Maestas (2010) found that almost one half of older workers experienced a partial retirement or re-entry, and that the re-entry decisions were frequently anticipated prior to retirement.¹ This finding implies that many older Americans may be relying on the possibility of re-entering the labor force as a way to supplement retirement income if the need arises.

One important take away from these studies on transitional retirement is that the majority of older Americans with career employment exit the labor force gradually, either in the form of phased retirement with the same employer or partial retirement with a new employer, such as bridge jobs. This paper aims to answer a key question about bridge jobs that, to this point, has yet to be addressed: is the interpretation of bridge job employment as a retirement transition misplaced or overemphasized as a result of not taking occupational status into account? In particular, to what extent are bridge job transitions ones in which the individual merely changes jobs from career employment to another job in the same field, a transition that could reasonably be interpreted as an extension of career employment, albeit with a new employer? If such changes are common, an argument could be made that many of the job changes interpreted as retirement transitions in the literature may not be associated with retirement at all, but may be more accurately described as just another job change in an individual’s worklife.

Ruhm (1990) touched upon this issue and found that one third of respondents who switched jobs following career employment had remained in the same industry or occupation as their

¹ Maestas used a combination of hours worked and self-assessed retirement status to differentiate among partial retirement, complete retirement, unemployment, and absence from the labor force.

career jobs, but that only one in nine respondents had remained in the same industry and occupation as their career job. Ruhm's findings suggest that, for most career workers, bridge job employment is not an extension of their prior career. A more recent study by Johnson, Kawachi, and Lewis (2009) examined the prevalence and determinants of "recareering" later in life, where recareering refers to a change in employer and a change in occupation. Johnson et al. found that, among HRS respondents aged 51 to 55 in 1992 who were working at the time of the first HRS interview, nearly one half had left their 1992 job and were working for a new employer by 2006. Among those who changed jobs, nearly two thirds also switched occupations. Johnson et al. found that those who changed occupations often moved into jobs that were less demanding and paid less than their 1992 job. These findings by Johnson et al., while not geared specifically toward bridge job employment, also suggest that job changes later in life among career workers are commonly not extensions of career employment. Our study is a continuation of this new line of research and examines, specifically, the extent to which bridge job transitions involve changes in occupations or switches to part-time work.

III. Data and Methods

The data for this study come from the Health and Retirement Study (HRS), a longitudinal nationally-representative survey of older Americans (Karp, 2007; Juster and Suzman, 1995). Our sample is based on the core set of HRS respondents who were aged 51 to 61 in 1992, and their spouses. Of the 12,652 HRS Core respondents in 1992, 7,843 remained in 2008, or 62 percent of the original core sample. Interviews for these respondents have been conducted every other year from 1992 to 2008. Along with the large sample size and extended follow-up period, the HRS questionnaire includes detailed information about an individual's work history,

demographic and economic characteristics, occupation, retirement expectations, spouse's work status, and other information. The HRS is, therefore, ideal for this analysis.

We make a series of restrictions to the group of 12,652 HRS core respondents. First, we exclude individuals who have not had work experience since age 49. The reason is that transitions prior to age 49 are unlikely to be retirement transitions. Another restriction is that we do not include other HRS cohorts, such as the HRS War Babies, those age 51 to 56 in 1998, or the AHEAD sample aged 70 or older in 1993. The HRS War Babies are not included because the follow-up period is shorter than that for the core sample (from 1998 to 2008 versus 1992 to 2008). The AHEAD respondents are not included because much of their work history information was obtained retrospectively and the data may be substantially tainted by recall bias, given the potentially long time period between when data was gathered and when the actual work took place.

For the core sample, we do not impose any restrictions on the length of the observed follow-up period (e.g., we do not restrict the analysis to those who participated in all waves). Rather, we use all information available, even if data for some respondents may be missing in some waves. One implication of this decision is that the follow-up period varies across respondents. For some, the follow-up period extends for one wave only beyond the initial interview; for others, it includes all waves through 2008.

As noted above, the definition of full-time career employment is any job that consists of 1,600 or more hours per year and 10 or more years of tenure. In order to identify respondents who meet these two requirements we use data pertaining to an individual's current work status at the time of the first interview, along with information about an individual's work status in

subsequent waves. Using this information we construct an individual's work history and identify those who have had a full-time career job and who have work experience since age 49.

Finally, we restrict the group of core HRS respondents to those who were on a full-time career job at the time of the first interview, where tenure at the time of the first interview is eventual tenure based on information obtained in subsequent waves.² We restrict our sample to HRS respondents on a FTC job in 1992 because the data obtained about jobs prior to 1992 is not as rich as the data available in each survey year. Beginning with the first wave, detailed information is available about each respondent's current health status, marital status and spouse's health and employment status, as well as the respondent's own employment status, pension and health insurance status, wage, wealth and a host of other time-dependent demographic and economic characteristics. Not only is this contemporaneous information more likely to be reliable than information provided retrospectively about jobs prior to the first interview, but in addition, we use the information provided in each wave to obtain a detailed profile of the respondent's status in the wave just prior to any job transition. In short, from the core set of age-eligible HRS respondents, we select those who were on a FTC job at the time of the first interview and then follow their job transitions through 2008.

Among the 5,869 men and 6,783 women who make up the HRS core sample, 91 percent of men and 78 percent of women had worked at some point since age 50 (Table 1). Further, approximately 73 percent of men and 46 percent of women had a FTC job since age 50. As noted above, because detailed demographic and economic information is not available about jobs prior to wave one, we restrict our set of respondents to those who were on a FTC job in 1992 (the

² For example, an individual who starts a full-time job in 1990 may end up holding that position until 2002. This job would therefore be classified as a FTC job for each year from 1992 to 2002 because the eventual tenure is 12 years.

“FTC group”). This restriction yields 3,061 men and 2,556 women, or 52 percent and 38 percent of the HRS core men and women, respectively.

IV. Results

Bridge Job Prevalence

We begin with a cross sectional description of the labor force status of the FTC group at the time of each interview (Table 2). By construction, 100 percent of our sample was on a FTC job in 1992. By 1998, however, just six years later, less than one half remained on their FTC job – 38 percent of the men and 42 percent of the women. Those who were not on their FTC job in 1998 were nearly evenly divided between being on another job and having exited the labor force. By 2000, about one quarter of the men and women were on their FTC job and by 2008, the most recent interview, only about 10 percent of respondents remained on their FTC job. Further, in 2008, about 25 percent of the respondents were working on a non-FTC job and the remaining 65 percent or so were out of the labor force. The cross sectional results of Table 2 show that while many respondents leave their FTC job and exit the labor force directly, many do not. From 1994 to 2008 the fraction of respondents on another job following career employment ranged from 10 percent for both men and women (in 1994) to 34 percent among men and 38 percent among women (in 2000). Among those working in each year from 2000 forward, the percentage employed on a job that was not their FTC job was greater than the percentage that remained on the FTC job.

The cross sectional results in Table 2 present a lower bound for the degree of bridge job activity because many people classified as not in the labor force, especially in later waves, may have had a bridge job prior to their exit. Therefore, our next step is to use the longitudinal nature of the HRS to construct the work histories of each respondent in the FTC group in order to

examine how they left the labor force (Table 3). We find that approximately two thirds of the FTC group took a bridge job at some point prior to 2008. Of those who participated in Wave 9, the fraction of men and women who took bridge jobs was 61 percent and 62 percent, respectively. Further, the majority of these bridge jobs were part time. For those who had exited the HRS prior to 2008, either due to death or failure to conduct a follow-up survey, and who had an observed transition, the fraction with a bridge job was 70 percent for men and 69 percent for women. These results are consistent with previous estimates of bridge job prevalence based on data from the HRS (see, for example, Quinn, 2010 and Cahill et al., 2006).

Changes in Occupation and Switches to Part-time Status

The key question for this paper is whether these transitional jobs are distinct from the respondents' career jobs; that is, are these jobs truly bridges to retirement or are they just another job change, perhaps among many, in a respondent's career. A logical starting point for this analysis is to examine the full-time career definition to see if minor changes in the tenure or hours requirements (currently, 10 or more years of tenure and 1,600 or more hours per year) lead to substantial changes in the fraction of respondents who are considered to be on a career job in 1992.

We find that when the tenure requirement is reduced to eight years the percentage of respondents on a career job increases by only two percentage points (from 73 percent of those who were working in 1992 to 75 percent) (Table 4).³ Reducing the tenure requirement from 10 to five years results in just a five percentage point increase. The impact of increasing the tenure requirement is much more substantial. An increase in the tenure requirement from 10 to 15 years reduces the fraction of male respondents on a career job from 73 percent of the men who were

³ Tenure at the time of the first interview, for the purposes of this analysis, is "eventual tenure" – the tenure that the worker actually had when he or she left the job, based on data from additional waves of the HRS, when necessary.

working to 52 percent, and an increase to 20 years reduces career employment to 42 percent of those working in 1992. The pattern is similar among women as well. Our conclusion based on the tenure requirements is that reducing the tenure requirement to as low as five years (what would be a very short career) does not lead to a significant jump in the fraction of respondents on a full-time career job in 1992; similarly, even when tenure is increased to 20 years (an overly stringent career definition) more than 40 percent of the men and 25 percent of the women working in 1992 still meet the full-time career definition. We therefore believe that the 10-year tenure requirement is reasonable and that the fraction of respondents on a full-time career job is not overly sensitive to changes in tenure.

The second part of the full-time career definition is the hours requirement. The fraction of respondents on a career job is less sensitive to changes in the hours requirement than it is to changes in the tenure requirement. For example, a reduction in hours from 1,600 to 1,000 hours increases the fraction of male respondents who were on a career job in 1992 from 73 percent of those who were working to 76 percent. For women, the increase is from 61 percent to 69 percent. An increase in the hours requirement to 2,000 hours per year results in a reduction in the fraction of working men on a career job in 1992 from 73 percent to 66 percent. The reduction was larger among working women – from 61 percent to 44 percent. Even with the size of the reduction among women, the large majority of individuals classified as being on a career job using the 1,600 hours per year requirement remain on a career job when the cutoff is increased to 2,000 hours per year. Similarly, there is not a large jump in career workers when the cutoff is reduced to 1,000 hours per year. Based on the results in Table 4, we believe the 10-year, 1,600 hours per year criteria for a full-time career job is reliable for the purposes of analyzing any bridge jobs that may follow them.

Given this FTC definition and the work histories of the FTC group, we find that approximately 50 percent of the men and women had an observable transition either directly to a bridge job or to another job after an initial exit (i.e., re-entry) (Tables 5a and 5b). Among the men, 27 percent were either still on their FTC job in 2008 (6 percent) or were last observed as being on their FTC job (21 percent). Another 26 percent of the men either exited the labor force directly and were still out in 2008 (22 percent) or were last observed as having a direct exit (4 percent). Transition status could not be determined for almost four percent of the men. Percentages were similar among the women, though slightly more women than men were still on their FTC job in 2008 (8 percent) and fewer were last observed on a FTC job (16 percent).

For the approximately one half of the men and women who first transitioned to a bridge job or re-entered following a direct exit, we examined the fraction of respondents who experienced a change in occupation at the time of their first transition and/or who experienced a switch to part-time status. We argue that these types of transitions – those that involve occupational changes or reductions in hours to part-time status – should not be considered extensions of one's career, but rather, it is appropriate to classify these jobs as transitions to retirement (a.k.a., bridge jobs).

We find that across the various types of bridge job transitions (e.g., FTC => bridge => currently out; FTC => bridge => last observed out; FTC => bridge => out => re-entered) between 42 percent and 47 percent of the men and between 33 percent and 53 percent of the women changed occupations when moving from their 1992 FTC job to a bridge job, based on 2-digit occupation codes (Tables 5a and 5b).⁴ Changes in occupation were even more common among those who re-entered following a direct exit. Between 67 percent and 72 percent of the

⁴ The 17 occupational codes are as follows: (1) managerial specialty oper; (2) professional specialty opr/tech sup; (3) sales; (4) clerical/admin sup; (5) service:private household/cleaning/building service; (6) service:protection; (7) service:food prep; (8) health service; (9) personal service; (10) farming/forestry/fishing; (11) mechanics/repair; (12) constr trade/extractors; (13) precision production; (14) operators: machine; (15) operators: transport, etc; (16) operators: handlers, etc; and (17) member of armed forces.

men who re-entered changed occupations as did between 49 percent and 62 percent of the women. When switches to part-time status are examined in addition to occupational changes, we find that between 66 percent and 89 percent of the men and between 58 percent and 79 percent of the women experienced either a change in 2-digit occupation or a switch from full-time to part-time status. Further, when all transitions are considered, not just the first one, between 74 percent and 92 percent of men and between 71 percent and 86 percent of women experienced at least one job change following career employment that entailed a change in occupation or a switch to part-time status. A key take away from this analysis is that, for the vast majority of HRS respondents on a FTC job in 1992, their transitions do not appear to be extensions of career employment. Rather, these job changes appear to be transitions to retirement.

One potential weakness of the analysis in Tables 5a and 5b is that the 17 2-digit occupational codes might be overly restrictive and that some respondents might continue to be in the same career but list the job change under a different, but related, occupational code. For example, a change in occupation from Managerial Specialty Operations to Professional Specialty Operations might not be meaningful enough to classify the change as a definitive retirement transition. To address this potential weakness we group the 17 occupation codes into four categories: (1) white collar, highly skilled; (2) white collar, other; (3) blue collar, highly skilled; and (4) blue collar, other.⁵ We then perform the same analysis as in Tables 5a and 5b to see if the percentages change substantially.

⁵ The 17 occupational codes are classified as follows (WC-HS = white collar, highly skilled; WC-OTH = white collar, other; BC-HS = blue collar, highly skilled; BC-OTH = blue collar, other): (1) managerial specialty oper (WC-HS); (2) professional specialty opr/tech sup (WC-HS); (3) sales (WC-OTH); (4) clerical/admin sup (WC-OTH); (5) service:private household/cleaning/building service (BC-OTH); (6) service:protection (BC-HS); (7) service:food prep (BC-OTH); (8) health service (BC-HS); (9) personal service (BC-OTH); (10) farming/forestry/fishing (BC-HS); (11) mechanics/repair (BC-HS); (12) constr trade/extractors (BC-HS); (13) precision production (BC-HS); (14) operators: machine (BC-OTH); (15) operators: transport, etc (BC-OTH); (16) operators: handlers, etc (BC-OTH); and (17) member of armed forces (BC-OTH).

What we find for first transitions is that the overall fraction of men who changed occupations among those who changed jobs is reduced from 48 percent to 34 percent (Table 6a). For women, the reduction is from 40 percent to 30 percent (Table 6b). When switches to part-time status are also taken into account, we find that, among those who changed jobs, the fraction with either a change in occupation or switch to part-time status is reduced from 71 percent to 63 percent among men and from 64 percent to 59 percent among women. When all job changes are considered, the reduction for men is from 81 percent to 76 percent and the reduction for women is from 81 percent to 77 percent. Therefore, even when the aggregated 4-way occupational groupings are used, the large majority of HRS respondents who changed jobs also changed occupations or switched to part-time status.

Types of Occupational Changes and Reasons for Changing Jobs

One interesting finding regarding these occupational changes is that they occur across all groups of career workers. Among men, the fraction of career workers who remained in the same occupation with their first transition ranged from 56 percent among “white collar, other” workers to 73 percent among “blue collar, other” workers (Table 7a).⁶ That is, for each occupational category, at least 25 percent of the male respondents changed occupations when leaving their career jobs. Further, a sizable minority of white collar workers moved into blue collar occupations, and vice versa. For example, 17 percent of white collar, highly skilled male workers moved into blue collar occupations and 12 percent of blue collar, other male workers moved into white collar occupations. The findings were similar among women, as more than 20 percent of the women in each 4-way occupational category experienced a change in occupation when leaving career employment (Table 7b). One difference between the men and women, however, is that the fraction of white collar women moving into blue collar occupations was

⁶ A comparison of the 17 2-digit occupational codes is available in Appendix Tables 1a and 1b.

substantially lower than that among men. For example, among women in “white collar, other” occupations who made a transition, 14 percent moved into a blue collar occupation, whereas 31 percent of the men did.

The results thus far indicate that the large majority of older career workers who made a transition either take on a different occupation or switch to part-time status. These types of switches appear to be consistent with transitions to retirement. What about the remaining career workers who moved to full-time jobs in the same occupation? Are these job changes necessarily extensions of career employment? We examined the reasons for leaving career employment for those who changed occupations or switched to part-time status and for those who had no change in occupation and remained working full time (Table 8).

The first finding of note is that nearly one third of the men and more than 40 percent of the women who remained working full time reduced their hours, just not to the degree that would characterize them as working part time. This result is consistent with the notion that these older workers are transitioning out of the labor force. A second finding of note is that approximately one quarter of the workers who remained in the same occupation and who worked full time switched jobs involuntarily (28 percent of the men and 22 percent of the women). One interpretation of this finding is that an involuntary switch is more likely to be an exogenous nudge towards retirement than an extension of one’s career. This interpretation, along with the fact that many of these workers reduced the number of hours worked, would further increase the percentage of respondents with bridge jobs who are truly experiencing a gradual exit from the labor force. Still, it is important to keep in mind that for some these job changes later in life may not be transitions to retirement. For example, as shown in Table 8, those who did not change occupations and remained working full time were much less likely than other workers who

changed jobs to report that they “retired” (9 percent versus 31 percent among men and 7 percent versus 16 percent among women).

Economic and Demographic Characteristics by Type of Transition

The descriptive statistics described above indicate that many career workers who changed jobs later in life, though not occupations and not to part-time status, may have still done so as part of a transition to retirement. Another way to examine the extent to which this may be true is to compare the demographic and economic characteristics of those who did not change occupations and who remained working full time with: (1) those who did change occupations or switched to part-time status; (2) those who were last observed working on a full-time career job; and (3) those who exited the labor force directly from their career job. In particular, the idea is to determine if the workers who moved to a bridge job without a change in occupation and without a reduction in hours to part-time status look more like those who remained on their FTC job or those who moved to a bridge job with a change in occupation and/or reduction in hours.

Perhaps not surprisingly, respondents who changed jobs were as a whole younger than those who remained working on their FTC job and those who exited directly (Tables 9a and 9b). Respondents who took bridge jobs without a change in occupation also had self-reported health status similar to other respondents who took bridge jobs. Their self-reported health status was also better than those who were last observed working on a FTC job, though the lower health ratings for those last observed on a FTC job might be due to the fact that many who were last observed on a FTC job may not have had a follow-up interview because of their poor health status when they were last observed. One interesting finding is that those who did not change occupations or switch to part-time status resembled those who did with respect to their spouse’s employment status and their spouse’s health status, for both men and women. Regardless of the

individual's decision to change occupations or reduce hours worked, a common thread for all those who change jobs is that about one half have working spouses and at least 8 out of 10 who are married have a spouse in good, very good, or excellent health. Therefore, those who did not change occupations or reduce hours appear to be more like other workers who took bridge jobs than like those who remained on their FTC job. Of course, this result does not mean that those who stayed in the same occupation are making a retirement transition, just that many of their demographic characteristics resemble those who are.

An interesting finding among the economic characteristics is that nearly one third of the men who changed jobs and continued to work full time in the same occupation were self-employed, compared to 22 percent of those who changed occupations or switched to part-time status (Table 10a). The analogous percentage of women who were self-employed was lower (14 percent) and did not differ notably across the two bridge job categories (Tables 10b). Generally speaking, males who changed jobs but who did not change occupations or reduce hours were more likely to lose their health insurance when they changed jobs than other workers who changed jobs (18 percent versus 12 percent) and less likely to have a defined-benefit pension plan on the FTC job (24 percent versus 31 percent), both of which are signals that their FTC jobs might not have been as desirable as those of other male workers who left their careers for bridge jobs. Further, male workers who stayed in the same occupation had lower levels of wealth compared to others who took on a bridge job, and were less likely to own a home (73 percent versus 82 percent). Taken as a whole, the economic characteristics of the men who changed jobs but remained in the same occupation and worked full time suggests that their FTC jobs were less desirable and their financial situation less stable than those who changed jobs and moved to different occupations. One question, then, is whether such transitions following career

employment – e.g., those involving a search for a better job – should be considered an extension of career employment or the start of something new.

In contrast to the men, the differences in economic characteristics among women for the two groups of bridge job workers are not particularly noteworthy, especially with respect to pension status and wealth. That said, one similarity with the men is that women who remained in the same occupation were more likely to have a career job in which their health insurance was lost with a job change compared to those who changed occupations or switched to part-time status. With this one exception, the evidence of an undesirable career job or financial necessity driving a job change within the same occupation as opposed to a different one appears to be minimal among the HRS career women.

Multivariate Analysis of Job Transitions

We now build upon our descriptive findings by estimating a multinomial logistic regression model of the decision to leave career employment. The goal is to determine whether the key associations identified above remain in a multivariate setting. Our model consists of a 4-way outcome variable, defined as follows: (1) last observed on a FTC job, (2) moved to a bridge job with a change in occupation or switch to part-time status, (3) moved to a bridge job without a change in occupation and with full-time hours, and (4) exited the labor force directly. The set of right-hand side variables consist of the demographic and economic characteristics described earlier.

Sample sizes restricted the extent to which statistical significance was obtained within the third outcome category; however, some insights could be found. The first is that age is a strong determinant of whether a bridge job is taken, with or without a change in occupation, especially among women (Tables 11a and 11b). For example, compared to those aged 51 to 54 at the time

of the first interview, women aged 60-61 were 13.1 percentage points less likely to take a bridge job with a change in occupation or switch to part-time status and 7.6 percentage points less likely to take a bridge job without a change in occupation or reduction to part-time status. For both men and women, being in fair or poor health, relative to being in good health, had a larger negative impact on taking a bridge job with a change in occupation or reduction to part-time status than taking a bridge job without a change in occupation and maintaining full-time hours.

Also for both men and women, having a defined-benefit pension on the FTC job had a larger negative impact on taking a bridge job with a change in occupation or reduction to part-time status than taking a bridge job without a change in occupation and maintaining full-time hours. The impact of health insurance also differed across the two bridge job categories. Those who did not have health insurance were much more likely (18.1 percent among men and 14.9 percent among women) than those with employer-provided health insurance that was not portable to take a bridge job with a change in occupation or reduction to part-time status. In contrast, health insurance had no discernable impact on the decision to change jobs in the same occupation and remain working full time.

The results of the multivariate analysis suggests that several key determinants of retirement transitions, such as age and pension status are strong predictors of bridge job transitions, regardless of occupational status changes, but that other determinants, such as health status and health insurance status, are strong predictors of making a bridge job transition that have a change in occupation or switch to part-time status but are not particularly strong predictors of making a bridge job transition without a change in occupation and switch to part-time status. While the lack of significance among the latter group is likely influenced by its relatively small sample size, our results indicate that there is no clear cut, straightforward way to categorize the group of

career workers who change jobs later in life but who do not change occupations and who remain working full time. Some are likely to change jobs as a first step in the retirement process while others are continuing career employment, albeit with a different employer. What is clear, however, is that the large majority of bridge job workers – around 80 percent – experience either a change in occupation or a switch to part-time status. For these workers, all indications are that these job changes are indeed retirement transitions.

V. Conclusion

One criticism of the bridge job literature, and the retirement transition literature more generally, is that it might not be accurate to portray all job changes following career employment as steps in the retirement process. Rather, the frequency of job changes among older workers might simply reflect the decisions of a dynamic labor force in which individuals change jobs frequently over the course of their lifetime. This view implies that many of the transitions that are characterized as bridges to retirement might just be extensions of career employment, albeit with a different employer. One example of such a transition is that of a college professor who changes institutions later in life but otherwise remains in the same position. This particular type of job change later in life is not a bridge to retirement, but rather an extension of the professor's teaching career. This paper attempts to address this criticism by performing a series of sensitivities regarding the classification of a bridge job.

Using data from the Health and Retirement Study, we find that, among those respondents who were on a career job at the time of the first interview and who later changed jobs, 48 percent of the men and 40 percent of the women also changed occupations, using 2-digit occupation codes. Further, more than 8 out of 10 career workers either moved to a job that was in a different occupation or switched to part-time status. Occupational changes also occurred for both white-

collar and blue-collar workers, a sign that retirement transitions, as opposed to abrupt exits, are not specific to any particular group. Finally, the remaining 20 percent of career workers who changed jobs later in life but not occupations and who remained working full time, as a whole, appear to resemble other career workers who made a job transition later in life, rather than those who remained working on their careers. While the interpretation of this result is far from conclusive, some evidence exists that workers who leave their careers for work in the same occupation are not necessarily extending their careers, but may also be transitioning to retirement as well.

Our interpretation of these findings is that the vast majority of bridge job transitions are indeed transitions to retirement. When bridge job prevalence is combined with other forms of gradual retirement, such as re-entry, it is clear that retirement is indeed a process for the majority of older Americans, not a one-time permanent event.

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Table 1
Sample Size
by Gender, Survey Participation, and Work Status

HRS Core: Respondents Aged 51-61 in 1992

	Men	Women	Total
Participated in wave 1			
n	5,869	6,783	12,652
Worked since age 50			
n	5,353	5,286	10,639
% of HRS Core	91%	78%	84%
Had FTC job since age 50			
n	4,288	3,144	7,432
% of HRS Core	73%	46%	59%
On FTC in 1992			
n	3,061	2,556	5,617
% of HRS Core	52%	38%	44%

Source: Authors' calculations based on the Health and Retirement Study.

Table 2

Labor Force Status, by Year and Gender
Sample: HRS Respondents on a FTC Job in 1992

Year	Age	n	Full-time career job	Other job	Not in labor force	Don't know	% PT on "other" job
Men							
1992	51 - 61	3,061	100%	0%	0%	0%	0%
1994	53 - 63	2,798	77%	10%	13%	1%	47%
1996	55 - 65	2,632	60%	16%	23%	1%	42%
1998	57 - 67	2,521	38%	28%	33%	1%	46%
2000	59 - 69	2,370	25%	34%	39%	1%	45%
2002	61 - 71	2,301	20%	32%	49%	0%	54%
2004	63 - 73	2,192	17%	28%	55%	0%	68%
2006	65 - 75	2,066	11%	27%	61%	0%	71%
2008	67 - 77	1,966	10%	26%	65%	0%	75%
Women							
1992	51 - 61	2,556	100%	0%	0%	0%	0%
1994	53 - 63	2,395	79%	10%	10%	1%	57%
1996	55 - 65	2,265	64%	14%	21%	1%	41%
1998	57 - 67	2,191	42%	28%	30%	1%	44%
2000	59 - 69	2,095	26%	38%	35%	2%	43%
2002	61 - 71	2,066	22%	33%	45%	0%	53%
2004	63 - 73	2,004	22%	27%	51%	0%	67%
2006	65 - 75	1,920	13%	29%	58%	0%	68%
2008	67 - 77	1,865	11%	26%	63%	0%	72%

Source: Authors' calculations based on the Health and Retirement Study.

Table 3
Current Employment Status in 2008, by Gender
Sample: HRS Respondents on a FTC Job in 1992

	n	Full-time career job	Bridge job	<i>percent part time</i>	Don't know	% with bridge
In Wave 9						
Men, Working	698	10%	25%	56%	1%	
Men, Nonworking, Last job was	<u>1,268</u>	34%	28%	57%	<u>3%</u>	
Total	1,966	43%	53%		4%	61%
Women, Working	684	11%	25%	56%	1%	
Women, Nonworking, Last job was	<u>1,181</u>	32%	28%	63%	<u>3%</u>	
Total	1,865	43%	53%		4%	62%
Not in Wave 9 (last observed status)						
Men, No transition observed	630	58%	-----		-----	
Men, Last observed job was	<u>465</u>	<u>11%</u>	<u>26%</u>	49%	<u>5%</u>	
Total	1,095	69%	26%		5%	70%
Women, No transition observed	394	57%	-----		-----	
Women, Last observed job was	<u>297</u>	<u>12%</u>	<u>27%</u>	52%	<u>5%</u>	
Total	691	69%	27%		5%	69%

Source: Authors' calculations based on the Health and Retirement Study.

Table 4

Percent of Sample with a Full-Time Career Job as of the First HRS Interview
by Career Job Tenure and Hours Requirement

		<u>Tenure Required for FTC Designation (Years)</u>				
		5	8	10	15	20
<u>Men</u>						
n		3,254	3,144	3,061	2,164	1,781
% of those working in 1992		78%	75%	73%	52%	42%
<u>Women</u>						
n		2,699	2,617	2,556	1,490	1,035
% of those working in 1992		65%	63%	61%	36%	25%

		<u>Hours Required for FTC Designation</u>				
		1,000	1,300	1,600	1,800	2,000
<u>Men</u>						
n		3,192	3,131	3,061	2,920	2,779
% of those working in 1992		76%	75%	73%	70%	66%
<u>Women</u>						
n		2,898	2,738	2,556	2,230	1,857
% of those working in 1992		69%	66%	61%	53%	44%

Source: Authors' calculations based on the Health and Retirement Study.

Table 5a

Last Observed Status as of 2008

Including Occupational Status and Part-time Status of Bridge Jobs

Men

Work status	n	Percent	First Transition following FTC Employment				Any Transition following FTC Employment			
			Change in Occupation		Change in Occupation or Switch to Part Time		Change in Occupation		Change in Occupation or Switch to Part Time	
			n	Percent	n	Percent	n	Percent	n	Percent
On FTC	189	6.2%								
Last FTC	638	20.8%								
FTC=>Bridge	343	11.2%	147	43.1%	227	66.2%	198	57.7%	297	86.6%
Last FTC=>Bridge	213	7.0%	91	42.9%	151	70.9%	96	45.1%	158	74.2%
FTC=>Bridge=>Out	449	14.7%	203	45.5%	314	69.9%	238	53.0%	354	78.8%
Last FTC=>Bridge=>Out	79	2.6%	33	41.8%	53	67.1%	36	45.6%	60	75.9%
FTC=>Bridge=>Out=>Reenter	66	2.2%	31	47.0%	49	74.2%	34	51.5%	52	78.8%
FTC=>Out	657	21.5%								
Last FTC=>Out	131	4.3%								
FTC=>Out=>Reenter	92	3.0%	66	71.7%	75	81.5%	68	73.9%	85	92.4%
Last FTC=>Out=>Reenter	89	2.9%	59	67.0%	79	88.8%	63	70.8%	70	78.7%
FTC=>DK	71	2.3%								
Don't know	44	1.4%								
Total	3061	100.0%	630	47.5%	948	71.2%	733	55.1%	1076	80.8%

Note: Occupational status of the first transition could not be determined for six (6) respondents who took bridge jobs and for one (1) respondent who reentered.

Source: Authors' calculations based on the Health and Retirement Study.

Table 5b
Last Observed Status as of 2008
Including Occupational Status and Part-time Status of Bridge Jobs
Women

Work status	n	Percent	First Transition following FTC Employment				Any Transition following FTC Employment			
			Change in Occupation		Change in Occupation or Switch to Part Time		Change in Occupation		Change in Occupation or Switch to Part Time	
			n	Percent	n	Percent	n	Percent	n	Percent
On FTC	202	7.9%								
Last FTC	405	15.8%								
FTC=>Bridge	333	13.0%	127	38.3%	215	64.6%	176	52.9%	285	85.6%
Last FTC=>Bridge	155	6.1%	50	32.9%	101	65.2%	63	40.6%	110	71.0%
FTC=>Bridge=>Out	438	17.1%	159	36.6%	256	58.4%	190	43.4%	358	81.7%
Last FTC=>Bridge=>Out	45	1.8%	20	45.5%	33	73.3%	20	44.4%	32	71.1%
FTC=>Bridge=>Out=>Reenter	57	2.2%	30	52.6%	42	73.7%	33	57.9%	46	80.7%
FTC=>Out	599	23.4%								
Last FTC=>Out	88	3.4%								
FTC=>Out=>Reenter	93	3.6%	58	62.4%	73	78.5%	63	67.7%	78	83.9%
Last FTC=>Out=>Reenter	53	2.1%	26	49.1%	36	67.9%	29	54.7%	43	81.1%
FTC=>DK	60	2.3%								
Don't know	28	1.1%								
Total	2556	100.0%	470	40.3%	756	64.4%	574	48.9%	952	81.1%

Note: Occupational status of the first transition could not be determined for eight (8) respondents who took bridge jobs.

Source: Authors' calculations based on the Health and Retirement Study.

Table 6a

Last Observed Status as of 2008

Including 4-Way Occupational Status and Part-time Status of Bridge Jobs

Men

Work status	n	Percent	First Transition following FTC Employment				Any Transition following FTC Employment			
			Change in Occupation		Change in Occupation or Switch to Part Time		Change in Occupation		Change in Occupation or Switch to Part Time	
			n	Percent	n	Percent	n	Percent	n	Percent
On FTC	189	6.2%								
Last FTC	638	20.8%								
FTC=>Bridge	343	11.2%	104	30.5%	201	58.6%	153	44.6%	282	82.2%
Last FTC=>Bridge	213	7.0%	65	30.7%	139	65.3%	73	34.3%	146	68.5%
FTC=>Bridge=>Out	449	14.7%	140	31.4%	268	59.7%	170	37.9%	337	75.1%
Last FTC=>Bridge=>Out	79	2.6%	25	31.6%	50	63.3%	26	32.9%	55	69.6%
FTC=>Bridge=>Out=>Reenter	66	2.2%	21	31.8%	45	68.2%	25	37.9%	46	69.7%
FTC=>Out	657	21.5%								
Last FTC=>Out	131	4.3%								
FTC=>Out=>Reenter	92	3.0%	51	55.4%	65	70.7%	53	57.6%	81	88.0%
Last FTC=>Out=>Reenter	89	2.9%	42	47.7%	65	73.0%	47	52.8%	66	74.2%
FTC=>DK	71	2.3%								
Don't know	44	1.4%								
Total	3061	100.0%	448	33.8%	833	62.6%	547	41.1%	1013	76.1%

Note: Occupational status of the first transition could not be determined for six (6) respondents who took bridge jobs and for one (1) respondent who reentered.

Source: Authors' calculations based on the Health and Retirement Study.

Table 6b

Last Observed Status as of 2008

Including 4-Way Occupational Status and Part-time Status of Bridge Jobs

Women

Work status	n	Percent	First Transition following FTC Employment				Any Transition following FTC Employment			
			Change in Occupation		Change in Occupation or Switch to Part Time		Change in Occupation		Change in Occupation or Switch to Part Time	
			n	Percent	n	Percent	n	Percent	n	Percent
On FTC	202	7.9%								
Last FTC	405	15.8%								
FTC=>Bridge	333	13.0%	95	28.6%	200	60.1%	141	42.3%	270	81.1%
Last FTC=>Bridge	155	6.1%	39	25.7%	96	61.9%	51	32.9%	104	67.1%
FTC=>Bridge=>Out	438	17.1%	119	27.4%	234	53.4%	145	33.1%	340	77.6%
Last FTC=>Bridge=>Out	45	1.8%	14	31.8%	31	68.9%	14	31.1%	28	62.2%
FTC=>Bridge=>Out=>Reenter	57	2.2%	24	42.1%	38	66.7%	27	47.4%	45	78.9%
FTC=>Out	599	23.4%								
Last FTC=>Out	88	3.4%								
FTC=>Out=>Reenter	93	3.6%	46	49.5%	65	69.9%	53	57.0%	77	82.8%
Last FTC=>Out=>Reenter	53	2.1%	18	34.0%	30	56.6%	21	39.6%	41	77.4%
FTC=>DK	60	2.3%								
Don't know	28	1.1%								
Total	2556	100.0%	355	30.4%	694	59.1%	452	38.5%	905	77.1%

Note: Occupational status of the first transition could not be determined for eight (8) respondents who took bridge jobs.

Source: Authors' calculations based on the Health and Retirement Study.

Table 7a

Occupational Status Before and After the First Job Transition
Sample: HRS Males on a FTC Job in 1992

Prior to Transition	Post Transition				Total
	White Collar		Blue Collar		
	Highly Skilled	Other	Highly Skilled	Other	
White Collar					
Highly Skilled	340 69.0%	68 13.8%	47 9.5%	38 7.7%	493 100.0%
Other	25 13.1%	107 56.0%	25 13.1%	34 17.8%	191 100.0%
Blue Collar					
Highly Skilled	30 8.6%	18 5.2%	227 65.4%	72 20.7%	347 100.0%
Other	18 6.4%	18 6.4%	40 14.2%	205 73.0%	281 100.0%
Total	413	211	339	349	1312

Note: Occupational status of the first transition could not be determined for 19 respondents.

Source: Authors' calculations based on the Health and Retirement Study.

Table 7b

Occupational Status Before and After the First Job Transition
Sample: HRS Females on a FTC Job in 1992

Prior to Transition	Post Transition				Total
	White Collar		Blue Collar		
	Highly Skilled	Other	Highly Skilled	Other	
White Collar					
Highly Skilled	274 67.5%	87 21.4%	17 4.2%	28 6.9%	406 100.0%
Other	49 12.0%	303 74.3%	10 2.5%	46 11.3%	408 100.0%
Blue Collar					
Highly Skilled	9 8.7%	12 11.7%	52 50.5%	30 29.1%	103 100.0%
Other	8 3.4%	30 12.8%	12 5.1%	184 78.6%	234 100.0%
Total	340	432	91	288	1151

Note: Occupational status of the first transition could not be determined for 23 respondents.

Source: Authors' calculations based on the Health and Retirement Study.

Table 8
Reasons for Leaving Full-time Career Employment
HRS Respondents Who Moved to a Bridge Job by 2008

Reason	Voluntary?	Males		Females	
		Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full-time	Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full-time
Business closed	No	7.5%	13.0%	8.1%	10.7%
Laid off	No	8.2%	13.5%	8.3%	10.0%
Health reasons	No	2.3%	1.0%	2.5%	0.7%
Family care	No	0.6%	0.0%	1.6%	0.7%
Better job	Yes	4.2%	12.0%	5.9%	14.0%
Quit	Uncertain	5.5%	7.8%	10.9%	11.3%
Retired	Yes	31.2%	9.4%	16.2%	6.7%
Moved	Uncertain	5.6%	1.0%	2.7%	1.3%
Sold business	Uncertain	0.9%	0.0%	0.6%	1.3%
Other	Uncertain	2.3%	2.1%	1.4%	2.0%
Reduced hours	Yes	37.3%	32.8%	42.2%	42.0%
Switched from WS to SE	Uncertain	6.4%	8.3%	3.9%	0.7%
Switched from SE to WS	Uncertain	10.6%	8.3%	6.7%	4.0%
Any involuntary reason		17.8%	27.6%	19.6%	22.0%
Voluntary reasons only		70.8%	53.1%	63.6%	62.0%
Reason unknown		22.8%	17.6%	22.2%	26.1%

Notes:

[1] Categories are not mutually exclusive.

[2] Responses not shown due to very low responses include: strike, divorce, distance, and retirement incentives.

Source: Authors' calculations based on the Health and Retirement Study.

Table 9a

Demographic Characteristics in the Wave Prior to Transition
by Last Observed Job Status
Sample: HRS Males on a FTC Job in 1992

Characteristic	FTC job	Bridge job		Direct exit
		Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full-time	
Overall	28%	31%	8%	33%
<u>Age</u>				
<55	16%	20%	37%	15%
56-61	31%	43%	51%	52%
62-64	14%	21%	6%	20%
65+	39%	17%	6%	13%
<u>Own Health Status</u>				
excellent or very good	41%	58%	58%	50%
good	32%	30%	28%	33%
fair or poor	27%	11%	13%	18%
College Degree	22%	27%	23%	22%
Less than College Degree	78%	73%	77%	78%
Married	87%	91%	88%	89%
Not Married	13%	9%	12%	11%
Dependent Children	13%	15%	16%	16%
No Dependent Children	87%	85%	84%	84%
Spouse Employed	38%	50%	48%	45%
Spouse Not Employed	62%	50%	52%	55%
<u>Spouse's health status</u>				
excellent / very good	46%	60%	59%	54%
good	33%	26%	25%	29%
fair / poor	21%	14%	16%	18%

Notes:

Status prior to transition for respondents last observed on a FTC job is measured as of the most recent wave of data available (e.g., Wave 9 (2008) for respondents on a FTC job in Wave 9).

Source: Authors' calculations based on the Health and Retirement Study.

Table 9b

Demographic Characteristics in the Wave Prior to Transition
by Last Observed Job Status
Sample: HRS Females on a FTC Job in 1992

Characteristic	FTC job	Bridge job		Direct exit
		Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full- time	
Overall	25%	33%	8%	34%
<u>Age</u>				
<55	24%	41%	49%	25%
56-61	38%	40%	42%	50%
62-64	14%	13%	7%	17%
65+	25%	6%	2%	7%
<u>Own Health Status</u>				
excellent or very good	46%	59%	62%	50%
good	31%	30%	29%	32%
fair or poor	23%	11%	10%	18%
College Degree	18%	22%	24%	18%
Less than College Degree	82%	78%	76%	82%
Married	75%	74%	78%	72%
Not Married	25%	26%	22%	28%
Dependent Children	30%	34%	29%	27%
No Dependent Children	70%	66%	71%	73%
Spouse Employed	30%	44%	47%	39%
Spouse Not Employed	70%	56%	53%	61%
<u>Spouse's health status</u>				
excellent / very good	37%	51%	48%	48%
good	31%	30%	33%	33%
fair / poor	32%	18%	20%	20%

Notes:

Status prior to transition for respondents last observed on a FTC job is measured as of the most recent wave of data available (e.g., Wave 9 (2008) for respondents on a FTC job in Wave 9).

Source: Authors' calculations based on the Health and Retirement Study.

Table 10a

Economic Characteristics in the Wave Prior to Transition
by Last Observed Job Status
Sample: HRS Males on a FTC Job in 1992

Characteristic	FTC job	Bridge job		Direct exit
		Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full-time	
Overall	28%	31%	8%	33%
Self-Employed	29%	22%	31%	11%
Wage and Salary	71%	78%	69%	89%
<u>Health Insurance Status</u>				
Not covered on career job	8%	11%	12%	4%
"Covered and would maintain " coverage	78%	77%	70%	80%
"Covered and would lose" coverage	14%	12%	18%	16%
<u>Pension Status</u>				
No Pension	41%	41%	37%	22%
Defined - Contribution only	19%	23%	33%	23%
Defined - Benefit only	37%	31%	24%	49%
Defined Contribution and Defined Benefit	3%	5%	6%	6%
<u>Wage Rate</u>				
< \$10/hour	19%	18%	16%	11%
\$10 - \$20/hour	39%	33%	37%	36%
\$20 - \$50/hour	36%	42%	40%	48%
> \$50/hour	6%	7%	7%	5%
<u>Wealth</u>				
\$0 - \$25,000	34%	31%	39%	32%
\$25k - \$100k	23%	23%	24%	27%
\$100k - \$500k	31%	32%	29%	33%
\$500k+	12%	14%	8%	8%
Own home	79%	82%	73%	78%

Notes:

Status prior to transition for respondents last observed on a FTC job is measured as of the most recent wave of data available (e.g., Wave 9 (2008) for respondents on a FTC job in Wave 9).

Source: Authors' calculations based on the Health and Retirement Study.

Table 10b

Economic Characteristics in the Wave Prior to Transition
by Last Observed Job Status
Sample: HRS Females on a FTC Job in 1992

Characteristic	FTC job	Bridge job		Direct exit
		Change in Occupation and/or Switch to Part-time	No Change in Occupation and Remained Full-time	
Overall	25%	33%	8%	34%
Self-Employed	13%	15%	14%	7%
Wage and Salary	87%	85%	86%	93%
<u>Health Insurance Status</u>				
Not covered on career job	6%	11%	10%	6%
"Covered and would maintain " coverage	71%	72%	67%	74%
"Covered and would lose" coverage	24%	17%	23%	20%
<u>Pension Status</u>				
No Pension	35%	42%	45%	22%
Defined - Contribution only	24%	24%	22%	29%
Defined - Benefit only	39%	30%	30%	45%
Defined Contribution and Defined Benefit	2%	4%	3%	4%
<u>Wage Rate</u>				
< \$10/hour	33%	29%	33%	21%
\$10 - \$20/hour	46%	45%	41%	50%
\$20 - \$50/hour	20%	23%	22%	28%
> \$50/hour	1%	2%	4%	1%
<u>Wealth</u>				
\$0 - \$25,000	47%	40%	42%	38%
\$25k - \$100k	21%	24%	21%	25%
\$100k - \$500k	24%	27%	32%	30%
\$500k+	8%	9%	5%	8%
Own home	72%	80%	75%	79%

Notes:

Status prior to transition for respondents last observed on a FTC job is measured as of the most recent wave of data available (e.g., Wave 9 (2008) for respondents on a FTC job in Wave 9).

Source: Authors' calculations based on the Health and Retirement Study.

Table 11a

Marginal Effects from Multinomial Logistic Regression^a

Dependent Variable: First Transition from Full-Time Career Job

HRS Males on a Full-Time Career Job in 1992

	Full-Time Career Job		Bridge Job			
			Change in Occupation and/or Switch to Part-time		No Change in Occupation and Remained Full-time	
	coef	p-value	coef	p-value	coef	p-value
Age in 1992						
51-54	-----	-----	-----	-----	-----	-----
55-59	0.0014	0.965	-0.0235	0.442	-0.0153	0.118
60-61	-0.0645	0.067	-0.0616	0.076	-0.0816	0.000
62 or older	0.1131	0.000	-0.0462	0.128	-0.1179	0.000
Health Status						
excellent/very good	-0.0495	0.016	0.0542	0.010	0.0132	0.154
good	-----	-----	-----	-----	-----	-----
fair/poor	0.1284	0.000	-0.1256	0.000	-0.0129	0.336
Dependent Children	-0.0318	0.209	0.0121	0.645	0.0124	0.252
Pension Status						
no pension	-----	-----	-----	-----	-----	-----
defined benefit	0.0180	0.433	-0.0654	0.006	-0.0442	0.000
defined contribution	-0.0202	0.380	0.0133	0.568	0.0068	0.493
both	-0.0643	0.200	0.0352	0.455	0.0206	0.293
Self-Employed	0.0838	0.001	0.0990	0.000	-0.0077	0.521
Health Insurance						
portable	-0.0151	0.566	0.0462	0.102	-0.0032	0.777
not portable	-----	-----	-----	-----	-----	-----
none	-0.0516	0.227	0.1809	0.000	0.0040	0.812
Own Home	0.0484	0.069	0.0075	0.784	-0.0097	0.324
Wage	-0.0031	0.000	-0.0021	0.019	0.0000	0.899
Wage Squared	0.0000	0.000	0.0000	0.006	0.0000	0.147
Wealth (\$1,000)	0.0001	0.917	-0.0006	0.217	0.0000	0.872
Wealth (\$1,000) Squared	0.0000	0.322	0.0000	0.086	0.0000	0.966
Constant	-0.0036	0.943	-0.0423	0.430	-0.0104	0.602

^a The following controls (not shown) are also included in the regression: college degree, ethnicity, marital status, region, and spouse's health and employment status.

Source: Authors' calculations based on the Health and Retirement Study.

Table 11b

Marginal Effects from Multinomial Logistic Regression^a

Dependent Variable: First Transition from Full-Time Career Job

HRS Females on a Full-Time Career Job in 1992

	Full-Time Career Job		Bridge Job			
			Change in Occupation and/or Switch to Part-time		No Change in Occupation and Remained Full-time	
	coef	p-value	coef	p-value	coef	p-value
Age in 1992						
51-54	-----	-----	-----	-----	-----	-----
55-59	0.0473	0.071	-0.1175	0.000	-0.0055	0.623
60-61	0.0458	0.143	-0.1307	0.000	-0.0759	0.000
62 or older	0.1785	0.000	-0.1710	0.000	-0.0931	0.000
Health Status						
excellent/very good	-0.0170	0.412	0.0366	0.114	0.0162	0.158
good	-----	-----	-----	-----	-----	-----
fair/poor	0.0952	0.000	-0.0992	0.003	-0.0242	0.176
Dependent Children	0.0231	0.254	0.0201	0.379	-0.0204	0.073
Pension Status						
no pension	-----	-----	-----	-----	-----	-----
defined benefit	-0.0029	0.898	-0.1120	0.000	-0.0328	0.008
defined contribution	-0.0319	0.155	-0.0301	0.236	-0.0266	0.031
both	-0.0533	0.399	0.1096	0.070	0.0244	0.430
Self-Employed	0.0423	0.169	0.0464	0.199	-0.0028	0.865
Health Insurance						
portable	-0.0414	0.065	0.0378	0.150	-0.0143	0.239
not portable	-----	-----	-----	-----	-----	-----
none	-0.1337	0.002	0.1494	0.001	-0.0138	0.487
Own Home	-0.0458	0.052	0.0401	0.146	-0.0032	0.799
Wage	-0.0032	0.088	-0.0015	0.521	-0.0017	0.087
Wage Squared	0.0000	0.119	0.0000	0.652	0.0000	0.014
Wealth (\$1,000)	0.0010	0.099	-0.0008	0.242	-0.0007	0.045
Wealth (\$1,000) Squared	0.0000	0.086	0.0000	0.321	0.0000	0.134
Constant	0.0156	0.743	0.1568	0.005	0.0038	0.882

^a The following controls (not shown) are also included in the regression: college degree, ethnicity, marital status, region, and spouse's health and employment status.

Source: Authors' calculations based on the Health and Retirement Study.

Appendix Table A1

Occupational Status Before and After the First Job Transition
Sample: HRS Respondents on a FTC Job in 1992
Men

Prior to Transition	Post Transition																	Total
	Managerial specialty oper	Prof specialty opr/tech sup	Sales	Clerical/ad min support	Svc:prv hhld/clean/ bldg svc	Svc: protection	Svc: food prep	Health svc	Personal svc	Farming/ forestry/ fishing	Mechanics / repair	Constr trade / extractors	Precision production	Operators: Machine	Operators: transport, etc.	Operators: Handlers, etc	Member of Armed Forces	
Managerial specialty oper	130	43	27	13	1	7	2	0	6	9	2	13	1	1	11	4	0	270
	48.1%	15.9%	10.0%	4.8%	0.4%	2.6%	0.7%	0.0%	2.2%	3.3%	0.7%	4.8%	0.4%	0.4%	4.1%	1.5%	0.0%	100.0%
Prof specialty opr/tech sup	28	141	12	13	0	2	0	3	1	3	2	5	0	3	8	1	0	222
	12.6%	63.5%	5.4%	5.9%	0.0%	0.9%	0.0%	1.4%	0.5%	1.4%	0.9%	2.3%	0.0%	1.4%	3.6%	0.5%	0.0%	100.0%
Sales	15	4	76	9	0	2	0	0	5	5	3	5	2	1	6	2	0	135
	11.1%	3.0%	56.3%	6.7%	0.0%	1.5%	0.0%	0.0%	3.7%	3.7%	2.2%	3.7%	1.5%	0.7%	4.4%	1.5%	0.0%	100.0%
Clerical/admin sup	3	3	8	14	0	3	2	0	3	3	0	0	2	1	11	3	0	56
	5.4%	5.4%	14.3%	25.0%	0.0%	5.4%	3.6%	0.0%	5.4%	5.4%	0.0%	0.0%	3.6%	1.8%	19.6%	5.4%	0.0%	100.0%
Svc:prv hhld/clean/bldg svc	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Svc:protection	2	1	2	2	0	12	0	0	2	1	0	1	1	1	2	0	0	27
	7.4%	3.7%	7.4%	7.4%	0.0%	44.4%	0.0%	0.0%	7.4%	3.7%	0.0%	3.7%	3.7%	3.7%	7.4%	0.0%	0.0%	100.0%
Svc:food prep	2	0	0	0	0	0	8	0	0	0	0	2	2	1	0	1	0	16
	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%	6.3%	0.0%	6.3%	0.0%	100.0%
Health svc	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Personal svc	1	2	0	1	2	0	1	0	25	1	0	2	0	2	0	1	0	38
	2.6%	5.3%	0.0%	2.6%	5.3%	0.0%	2.6%	0.0%	65.8%	2.6%	0.0%	5.3%	0.0%	5.3%	0.0%	2.6%	0.0%	100.0%
Farming/forestry/fishing	6	1	1	0	2	0	0	0	1	50	2	2	0	1	3	2	0	71
	8.5%	1.4%	1.4%	0.0%	2.8%	0.0%	0.0%	0.0%	1.4%	70.4%	2.8%	2.8%	0.0%	1.4%	4.2%	2.8%	0.0%	100.0%
Mechanics/repair	4	4	5	0	2	4	0	0	5	4	38	5	2	5	8	6	0	92
	4.3%	4.3%	5.4%	0.0%	2.2%	4.3%	0.0%	0.0%	5.4%	4.3%	41.3%	5.4%	2.2%	5.4%	8.7%	6.5%	0.0%	100.0%
Constr trade/extractors	6	1	4	1	0	2	0	1	5	3	3	55	0	0	3	2	0	86
	7.0%	1.2%	4.7%	1.2%	0.0%	2.3%	0.0%	1.2%	5.8%	3.5%	3.5%	64.0%	0.0%	0.0%	3.5%	2.3%	0.0%	100.0%
Precision production	3	2	2	1	1	2	1	0	5	2	2	5	28	5	8	2	0	69
	4.3%	2.9%	2.9%	1.4%	1.4%	2.9%	1.4%	0.0%	7.2%	2.9%	2.9%	7.2%	40.6%	7.2%	11.6%	2.9%	0.0%	100.0%
Operators: machine	1	0	3	0	1	5	3	0	3	3	0	5	3	18	9	5	0	59
	1.7%	0.0%	5.1%	0.0%	1.7%	8.5%	5.1%	0.0%	5.1%	5.1%	0.0%	8.5%	5.1%	30.5%	15.3%	8.5%	0.0%	100.0%
Operators: transport, etc	4	3	9	2	1	3	2	0	6	8	0	0	2	3	79	1	0	123
	3.3%	2.4%	7.3%	1.6%	0.8%	2.4%	1.6%	0.0%	4.9%	6.5%	0.0%	0.0%	1.6%	2.4%	64.2%	0.8%	0.0%	100.0%
Operators: handlers, etc	2	1	3	0	1	1	0	0	3	2	0	0	0	1	9	18	0	41
	4.9%	2.4%	7.3%	0.0%	2.4%	2.4%	0.0%	0.0%	7.3%	4.9%	0.0%	0.0%	0.0%	2.4%	22.0%	43.9%	0.0%	100.0%
Member of Armed Forces	0	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	3
	0.0%	66.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	207	208	152	56	12	43	19	6	70	94	52	100	44	43	157	48	0	1312

Note: Occupational status of the first transition could not be determined for 19 respondents.

Appendix Table A2

Occupational Status Before and After the First Job Transition
Sample: HRS Respondents on a FTC Job in 1992
Women

Prior to Transition	Post Transition																	Total
	Managerial specialty oper	Prof specialty opr/tech sup	Sales	Clerical/ad min support	Svc:prv hhld/clean/ bldg svc	Svc: protection	Svc: food prep	Health svc	Personal svc	Farming/ forestry/ fishing	Mechanics / repair	Constr trade / extractors	Precision production	Operators: Machine	Operators: transport, etc.	Operators: Handlers, etc	Member of Armed Forces	
Managerial specialty oper	75	14	18	42	4	1	4	4	2	1	0	0	0	1	1	1	0	168
	44.6%	8.3%	10.7%	25.0%	2.4%	0.6%	2.4%	2.4%	1.2%	0.6%	0.0%	0.0%	0.0%	0.6%	0.6%	0.6%	0.0%	100.0%
Prof specialty opr/tech sup	11	177	9	14	3	1	3	8	7	0	0	0	2	2	0	0	0	237
	4.6%	74.7%	3.8%	5.9%	1.3%	0.4%	1.3%	3.4%	3.0%	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	0.0%	0.0%	100.0%
Sales	5	5	62	12	1	0	1	0	7	1	0	0	3	1	1	1	0	100
	5.0%	5.0%	62.0%	12.0%	1.0%	0.0%	1.0%	0.0%	7.0%	1.0%	0.0%	0.0%	3.0%	1.0%	1.0%	1.0%	0.0%	100.0%
Clerical/admin sup	21	19	23	205	6	0	4	6	16	0	0	0	0	2	3	3	0	308
	6.8%	6.2%	7.5%	66.6%	1.9%	0.0%	1.3%	1.9%	5.2%	0.0%	0.0%	0.0%	0.0%	0.6%	1.0%	1.0%	0.0%	100.0%
Svc:prv hhld/clean/bldg svc	0	0	0	0	10	0	0	1	3	0	0	0	0	0	0	0	0	14
	0.0%	0.0%	0.0%	0.0%	71.4%	0.0%	0.0%	7.1%	21.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Svc:protection	1	1	1	0	0	5	1	0	1	0	0	0	0	0	0	0	0	10
	10.0%	10.0%	10.0%	0.0%	0.0%	50.0%	10.0%	0.0%	10.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Svc:food prep	2	0	4	4	2	0	24	2	7	0	0	0	0	0	0	0	0	45
	4.4%	0.0%	8.9%	8.9%	4.4%	0.0%	53.3%	4.4%	15.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Health svc	2	0	4	3	2	0	3	30	5	0	0	0	0	1	0	1	0	51
	3.9%	0.0%	7.8%	5.9%	3.9%	0.0%	5.9%	58.8%	9.8%	0.0%	0.0%	0.0%	0.0%	2.0%	0.0%	2.0%	0.0%	100.0%
Personal svc	1	1	4	8	2	0	3	1	59	1	0	0	0	2	1	0	0	83
	1.2%	1.2%	4.8%	9.6%	2.4%	0.0%	3.6%	1.2%	71.1%	1.2%	0.0%	0.0%	0.0%	2.4%	1.2%	0.0%	0.0%	100.0%
Farming/forestry/fishing	1	0	0	0	0	0	0	1	0	4	0	0	0	1	0	0	0	7
	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.3%	0.0%	57.1%	0.0%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	100.0%
Mechanics/repair	0	1	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	3
	0.0%	33.3%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Constr trade/extractors	0	0	0	1	0	0	0	0	0	0	0	1	0	1	0	0	0	3
	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	33.3%	0.0%	0.0%	0.0%	100.0%
Precision production	2	1	2	0	0	0	1	1	5	0	0	0	10	5	0	2	0	29
	6.9%	3.4%	6.9%	0.0%	0.0%	0.0%	3.4%	3.4%	17.2%	0.0%	0.0%	0.0%	34.5%	17.2%	0.0%	6.9%	0.0%	100.0%
Operators: machine	2	0	3	2	4	0	5	1	15	0	0	0	6	27	1	5	0	71
	2.8%	0.0%	4.2%	2.8%	5.6%	0.0%	7.0%	1.4%	21.1%	0.0%	0.0%	0.0%	8.5%	38.0%	1.4%	7.0%	0.0%	100.0%
Operators: transport, etc	0	1	2	2	0	0	2	0	0	0	0	0	0	1	6	0	0	14
	0.0%	7.1%	14.3%	14.3%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	42.9%	0.0%	0.0%	100.0%
Operators: handlers, etc	1	0	0	1	0	0	0	0	2	0	0	0	0	0	0	3	0	7
	14.3%	0.0%	0.0%	14.3%	0.0%	0.0%	0.0%	0.0%	28.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	42.9%	0.0%	100.0%
Member of Armed Forces	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	124	220	132	295	34	7	51	55	130	7	0%	1	21	44	13	16	0	1151

Note: Occupational status of the first transition could not be determined for 23 respondents.