



The Relationship Between Adverse Experiences Over the Life Course and Early Retirement Due to Disability

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Over the past 40 years, a large body of social science research has established a relationship between psychosocial stress and physical and mental health. One area of stress research that has received growing attention more recently is adverse life experiences or events over the life course — from birth to midlife — and later-life outcomes. New data resources in large surveys are increasing opportunities to examine both childhood and early adulthood experiences simultaneously, creating measures of cumulative life stress. We use data from the Life History Mail Survey (LHMS) with data from the Health and Retirement Study (HRS) core surveys to examine the relationship between adverse experiences over the life course and the inability to work in one's late 50s and early 60s. The LHMS, an off-year study of the HRS, enhances previously available childhood information and provides information about relevant child and young adult precursors of later-life outcomes in the HRS.

In the present study, we address an outcome of key importance in Social Security policy: early retirement due to disability, which often translates to lower retirement wealth and income along with other potentially adverse aftereffects than would be the case with longer work. We also extend prior research by evaluating domains of financial and social adversity in childhood and adulthood, and we examine these both separately and as a cumulative life adversity index. We find evidence that adverse life experiences are associated with an increased hazard of early retirement due to disability relative to continued work or retirement for any other reason. Specifically, cumulative life adversity was associated with all outcomes we examined, including the most conservative specification of disability retirement (i.e., retirement in the context of a health problem that completely limits work). This finding is robust to the range of sample specifications.

To shed more light on which forms of adversity may be most deleterious, we also explored domain-specific

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adversity but here found some differences across samples. Childhood financial and social adversity and adult social adversity were all associated with all specifications of disability retirement across all samples. Childhood financial adversity and adult social adversity were most consistently associated with an increased hazard of retirement due to disability in our analysis, which balances the greatest number of adversities with a reasonably large sample.

These findings are in line with a large and growing body of research that implicates lifespan adversity in later-life outcomes. The addition and statistical significance in our study, however, of measures of adult social adversity, underscores the importance of assessing both childhood

and adulthood experiences to capture a full range of early life-span adversity.

Having found suggestive evidence that cumulative life adversity is associated with later-life disability using self-report measures, future work could examine the relationship between adverse experiences and actual SSDI applications and receipt. Results of this work may be used to compare the estimated cost to the Social Security Disability program in additional disability payments and decreased payments into the trust funds due to lost wages if the average American reaches older adulthood with more or fewer adverse experiences. ❖

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