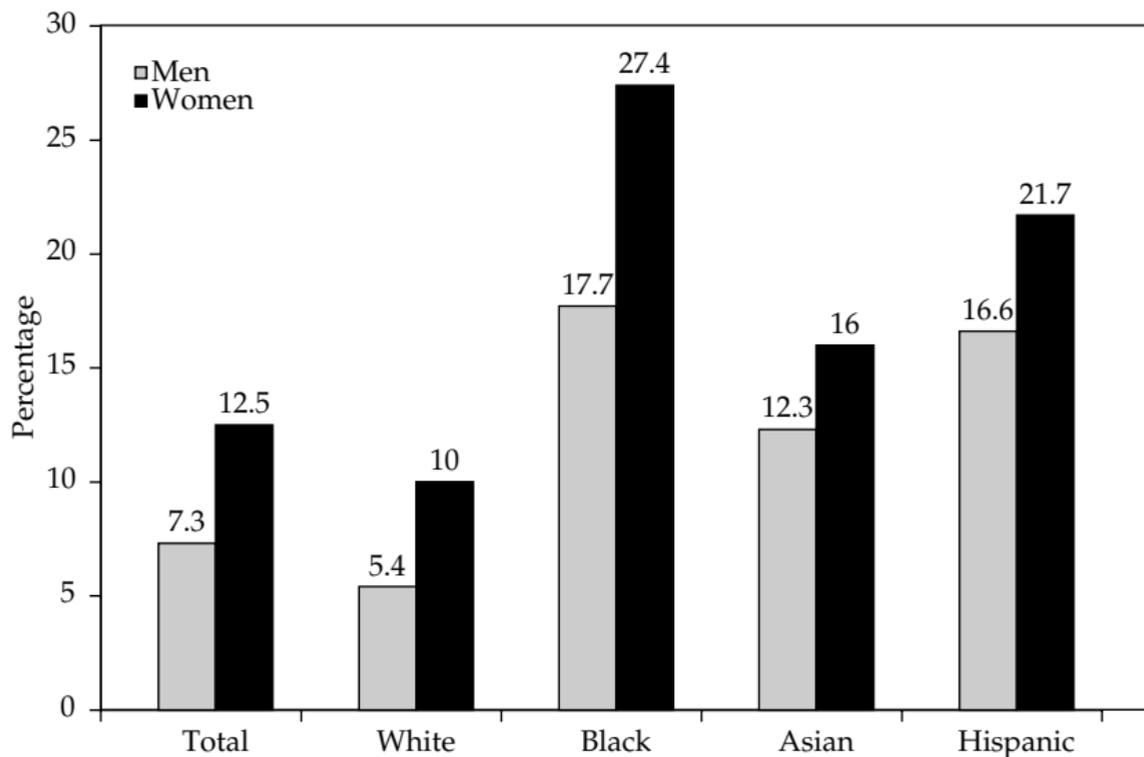


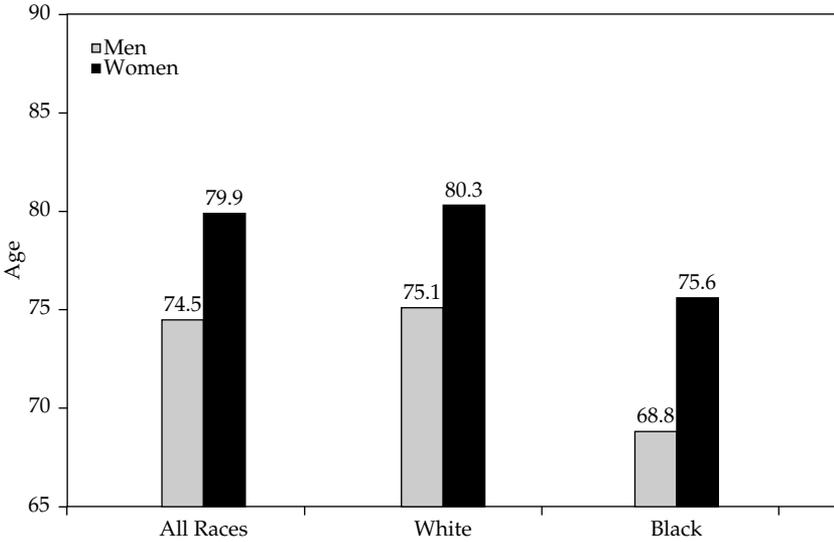
**Figure 1.1 People Sixty-Five and Older in Poverty, 2003**



*Source:* U.S. Census Bureau 2004, table POV01.

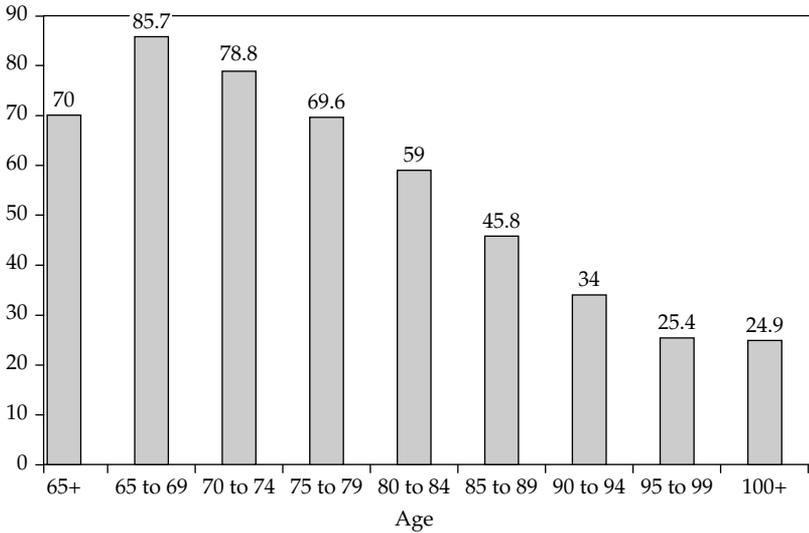
*Note:* Hispanic includes all races. Civilian noninstitutionalized population.

**Figure 1.2 Life Expectancy, 2002**



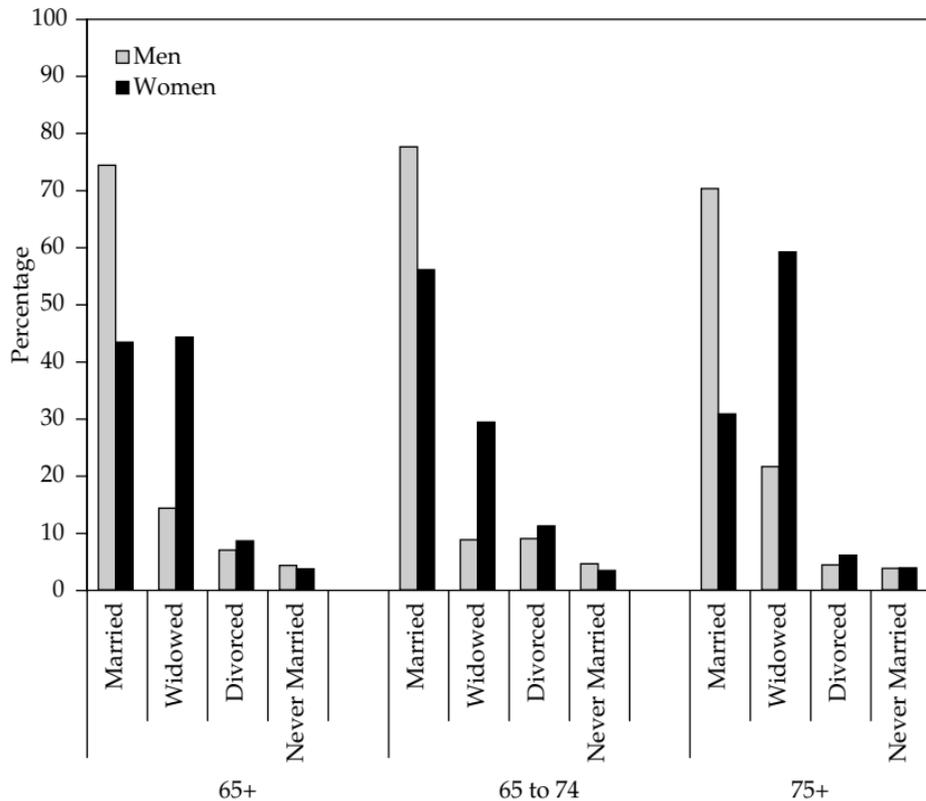
Source: National Center for Health Statistics, 2004, table A.

**Figure 1.3 Number of Men per 100 Women, 2000**



Sources: U.S. Census Bureau 2005a; He et al. 2005.

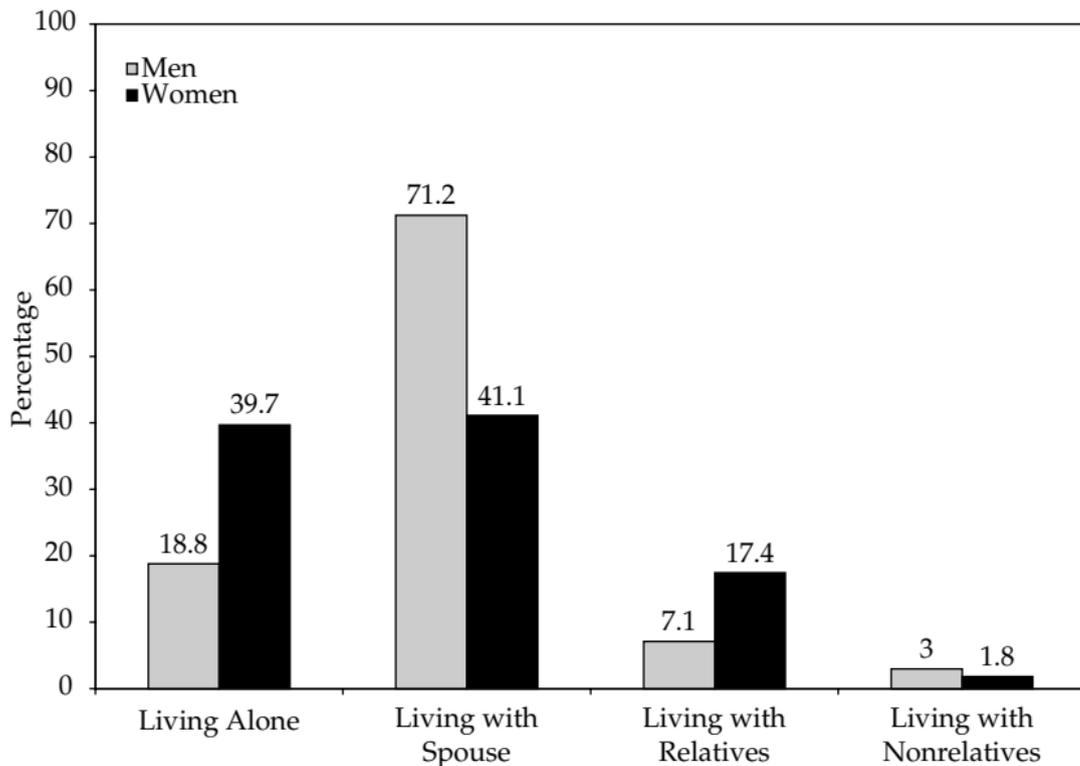
**Figure 1.4 Marital Status of Those Sixty-Five and Older, 2003**



Source: He et al. 2005, table 6-1.

Note: Civilian noninstitutionalized population.

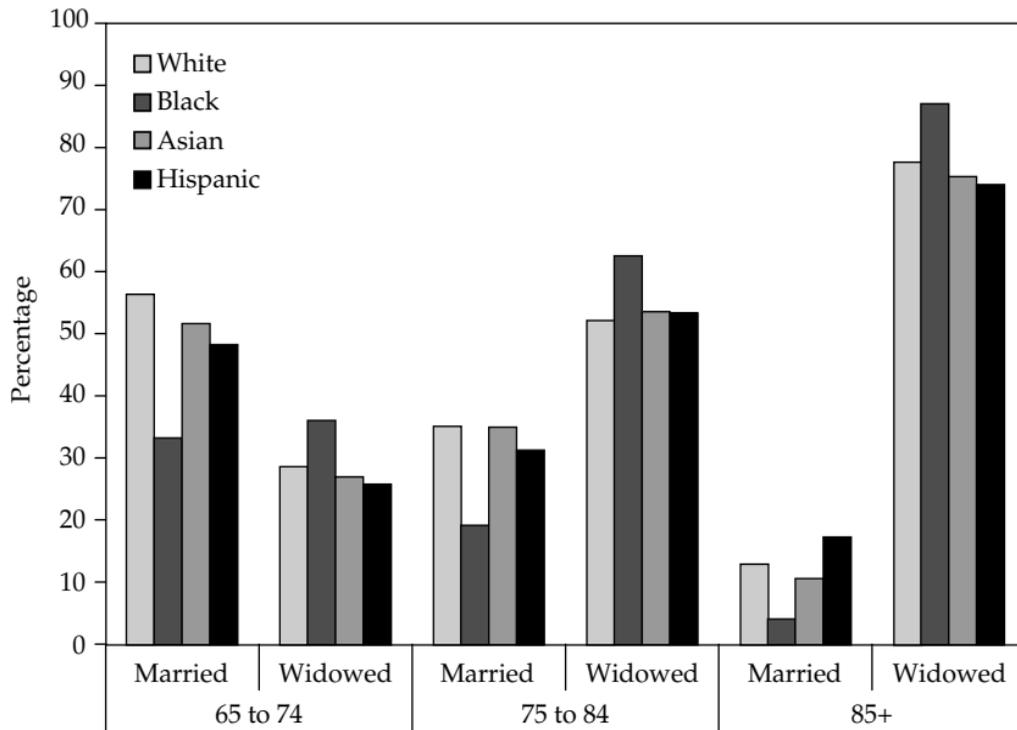
**Figure 1.5 Living Arrangements of People Sixty-Five and Older, 2003**



Source: U.S. Census Bureau 2005b, table 6-3.

Note: Civilian noninstitutionalized population.

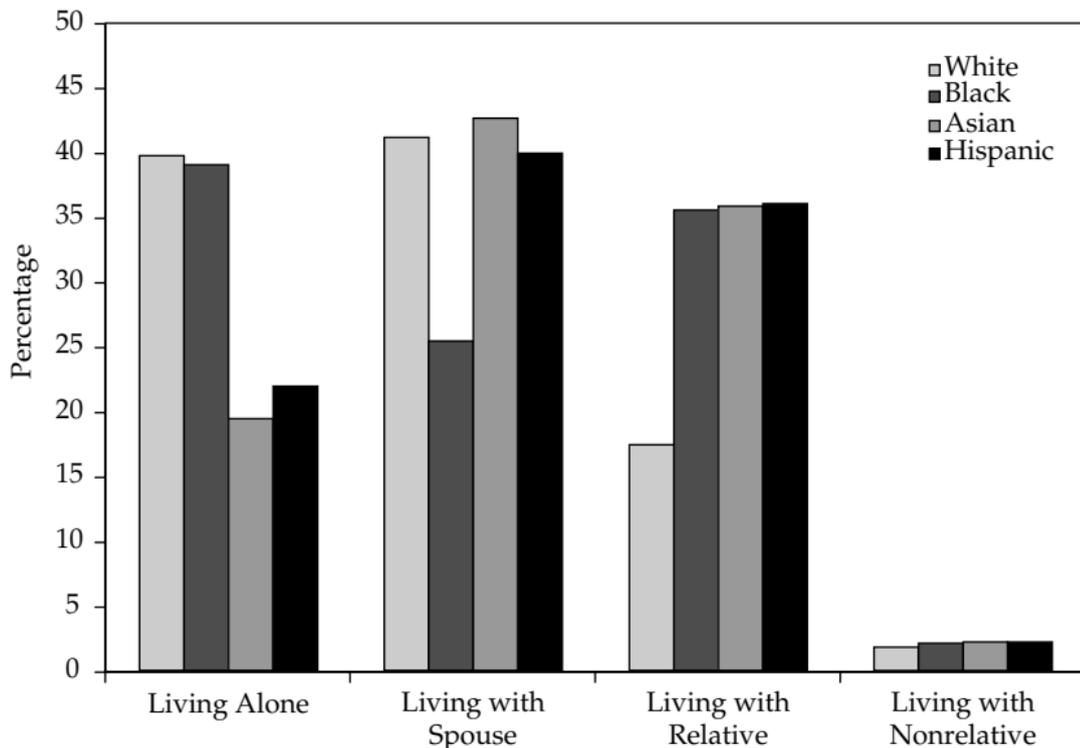
**Figure 1.6 Married and Widowed Women Sixty-Five and Older, 2003**



Source: He et al. 2005, table 6-2.

Note: Hispanic all races. Civilian noninstitutionalized population. Married spouse present and widowed.

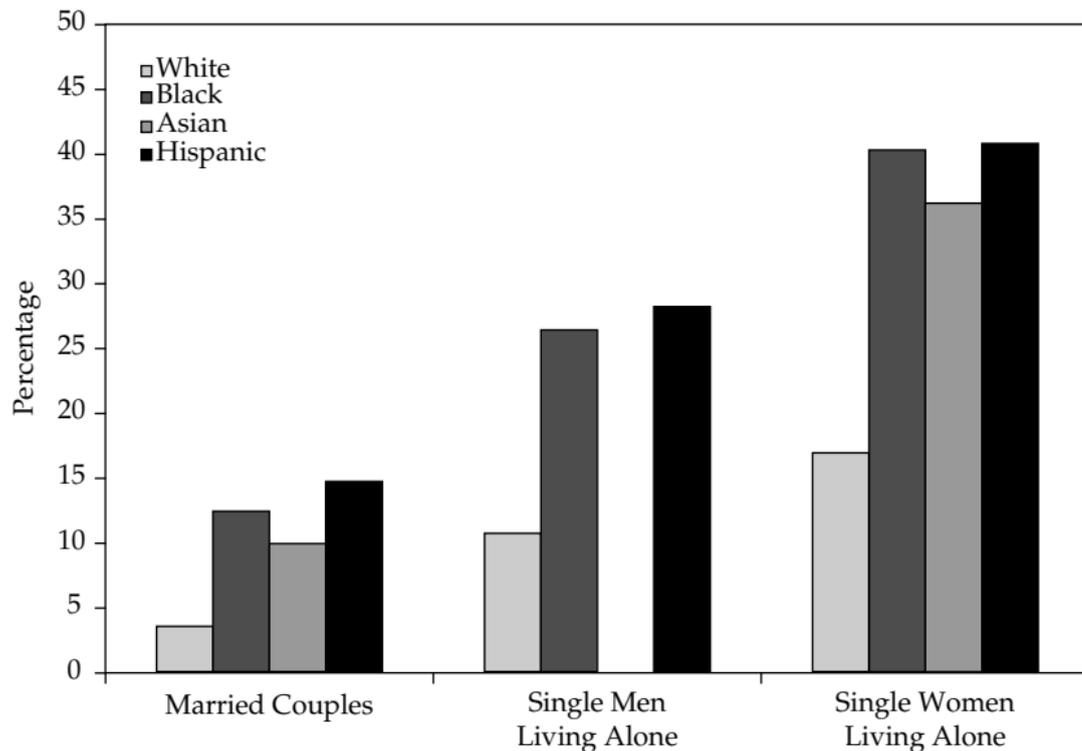
**Figure 1.7 Living Arrangements of Women Sixty-Five and Older, 2003**



Source: U.S. Census Bureau 2005b, figure 6-4.

Note: Hispanic all races. Civilian noninstitutionalized persons.

**Figure 1.8** Those Sixty-Five and Older Below the Poverty Line, 2003



Source: DeNavas-Walt, Proctor, and Lee 2005.

Note: Civilian noninstitutionalized persons.

**Table 1.1 Gender Differences**

---

- Older women are nearly twice as likely to be poor.
  - 70 percent of all poor older persons are women.
  - Women live more than five years longer than men.
  - Older women are only 50 percent as likely to be married.
  - Older women account for 75 percent of all older people living alone.
  - Older women are only 60 percent as likely as older men to be employed.
  - Older women's average public pensions are just 75 percent of older men's.
  - Older women are only 60 percent as likely to receive private pensions.
  - Older women's private pensions are just 50 percent of men's.
  - Older women report worse overall health.
  - Older women have more chronic conditions than older men.
  - Older women report more functional limitations.
  - Older women are twice as likely as older men to need a caregiver.
  - Women are twice as likely as men to be a caregiver.
  - Older women make up 65 percent of the community-based long-term care population.
  - Older women comprise 75 percent of the nursing home population.
- 

*Source:* Authors' compilation.

**Table 2.1 Market-Friendly Versus Family-Friendly Welfare State Policies**

---

Market friendly

Retrenchment and containment

- Reduce welfare expenditures, corporate and personal taxes.
- Emphasize free market.

Privatization

- Eliminate or reduce government regulation and provision.
- Outsource provision to free market.

Individualism

- Emphasize individual choice, risk, and responsibility.

Family friendly

Expansion and revision

- Implement programs that help families balance paid and unpaid work.
- Make programs more responsive to sociodemographic changes.

Public provision

- Reduce inequalities generated in the market and other institutions
- Increase public oversight.

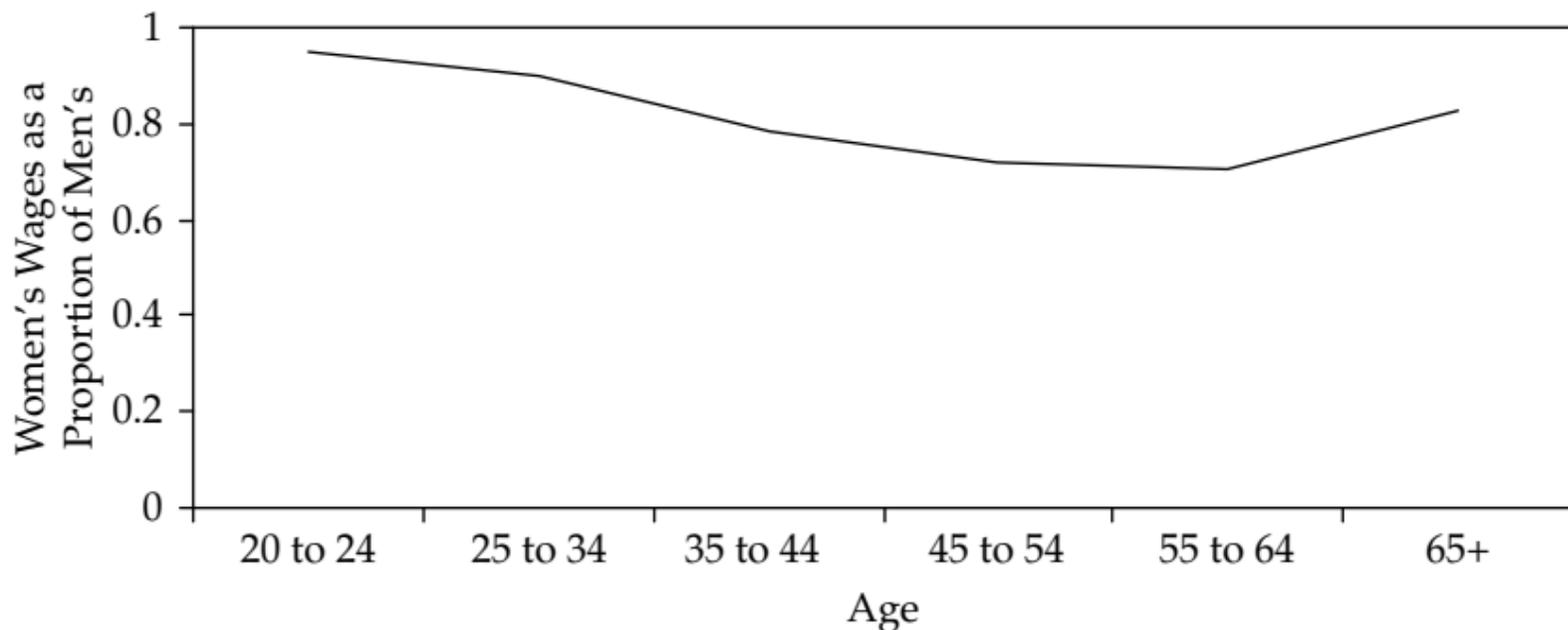
Universal and redistributive

- Spread the risk and repercussions of market instability.

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*Source:* Authors' compilation.

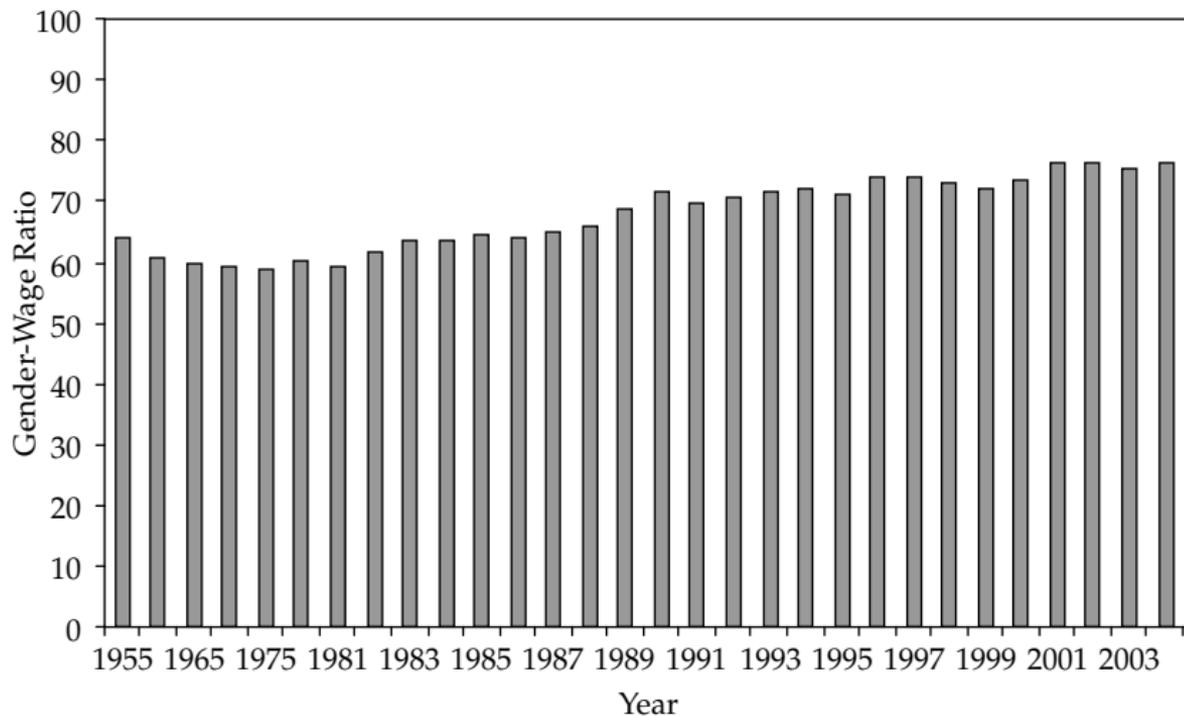
**Figure 3.1 Wage Gap, by Age, Based on Weekly Earnings of Full-Time Wage and Salary Workers, 2006**



*Source:* U.S. Bureau of Labor Statistics 2006.

**Figure 3.2 Gender-Wage Ratio for Full-Time Year-Round Workers,  
Median Annual Earnings**

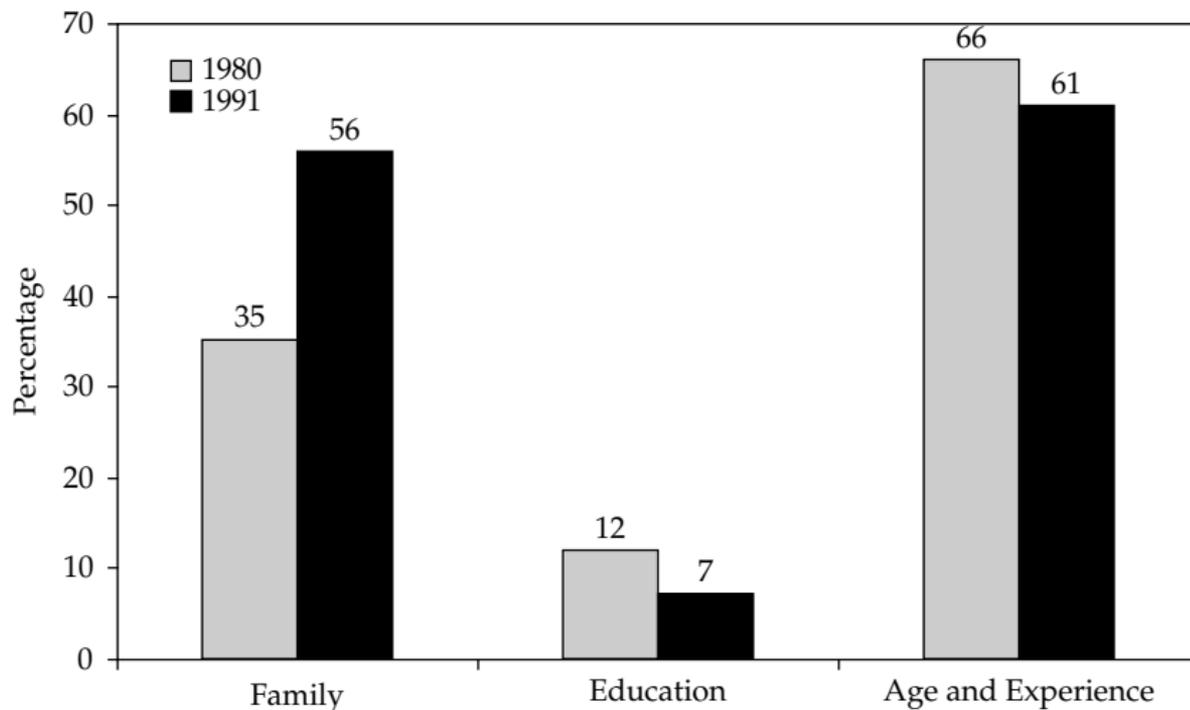
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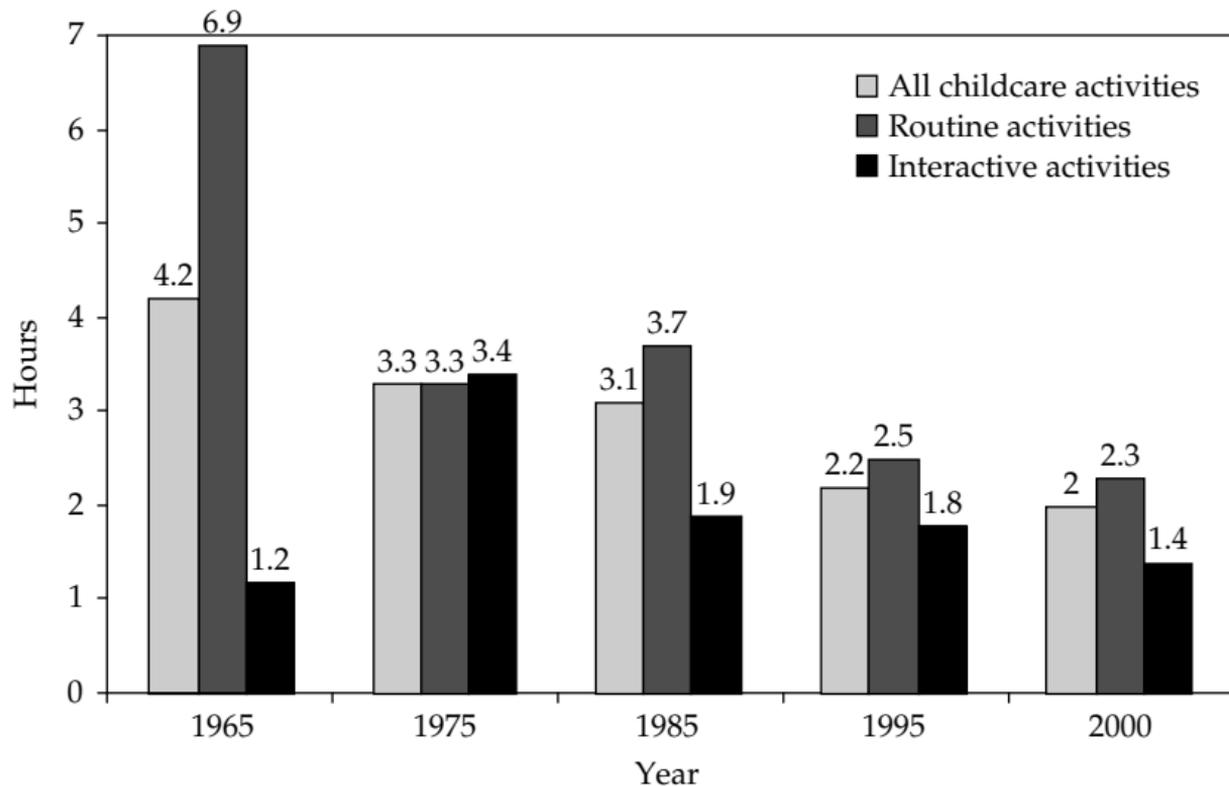
Sources: U.S. Bureau of Labor Statistics 2006; IWPR 2006.

**Figure 3.3 Percentage of Pay Gap Between Men and Women,  
Accounted for by Family Status, Full-Time Year-Round**



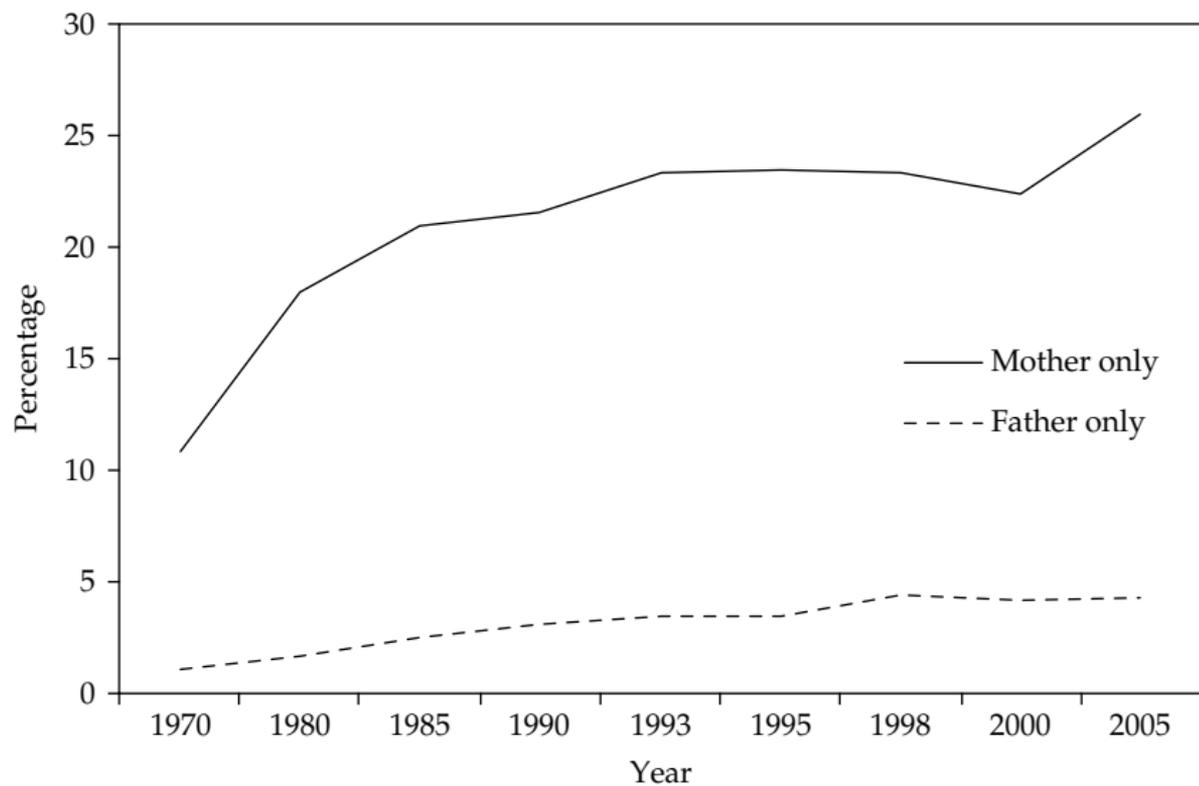
Source: Waldfogel 1998.

**Figure 3.4 Women's to Men's Time Doing Childcare**



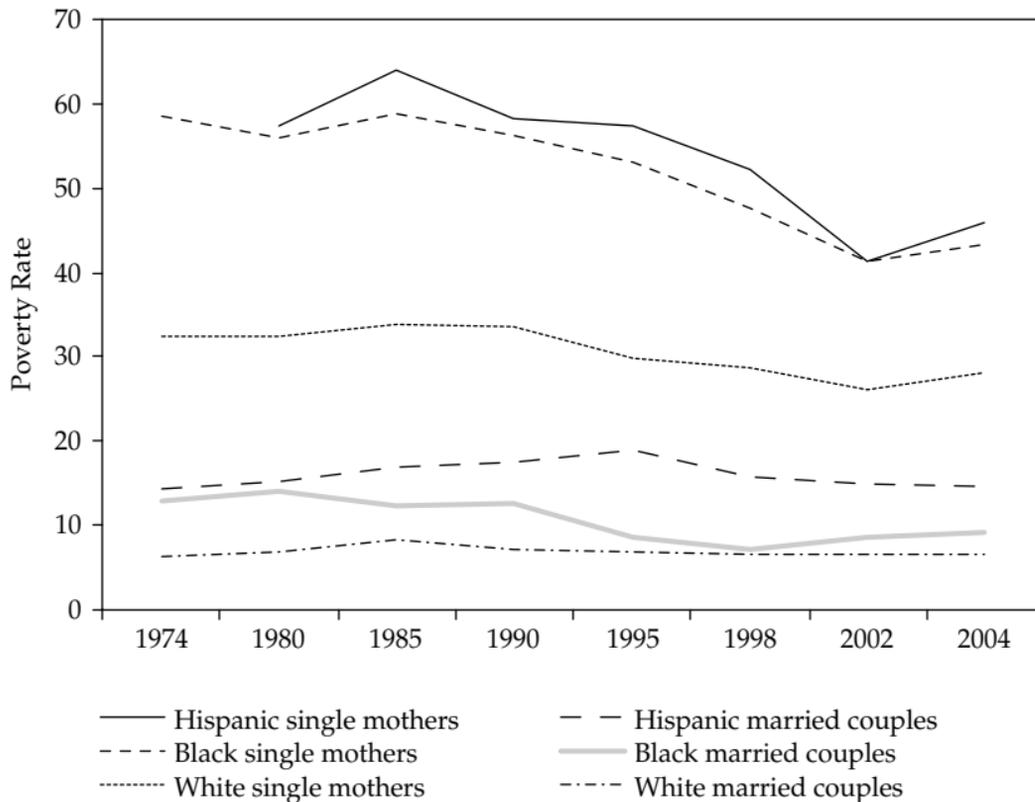
Source: Bianchi et al. 2006.

**Figure 3.5 Households Headed by Single Parents**



Source: U.S. Census Bureau 2006b.

**Figure 3.6 Poverty Status of Families with Children Under 18**



Source: U.S. Census Bureau 2006b.

**Table 3.1 Women's Earnings as Percentage of Men's:  
Full-Time Year-Round Workers**

	BA	MA	Prof.	PhD
White	69	68	82	81
Black	98	87	*	*
Hispanic	91	87	*	*

*Source:* Calculated based on U.S. Census Bureau 2005a, 2006a.

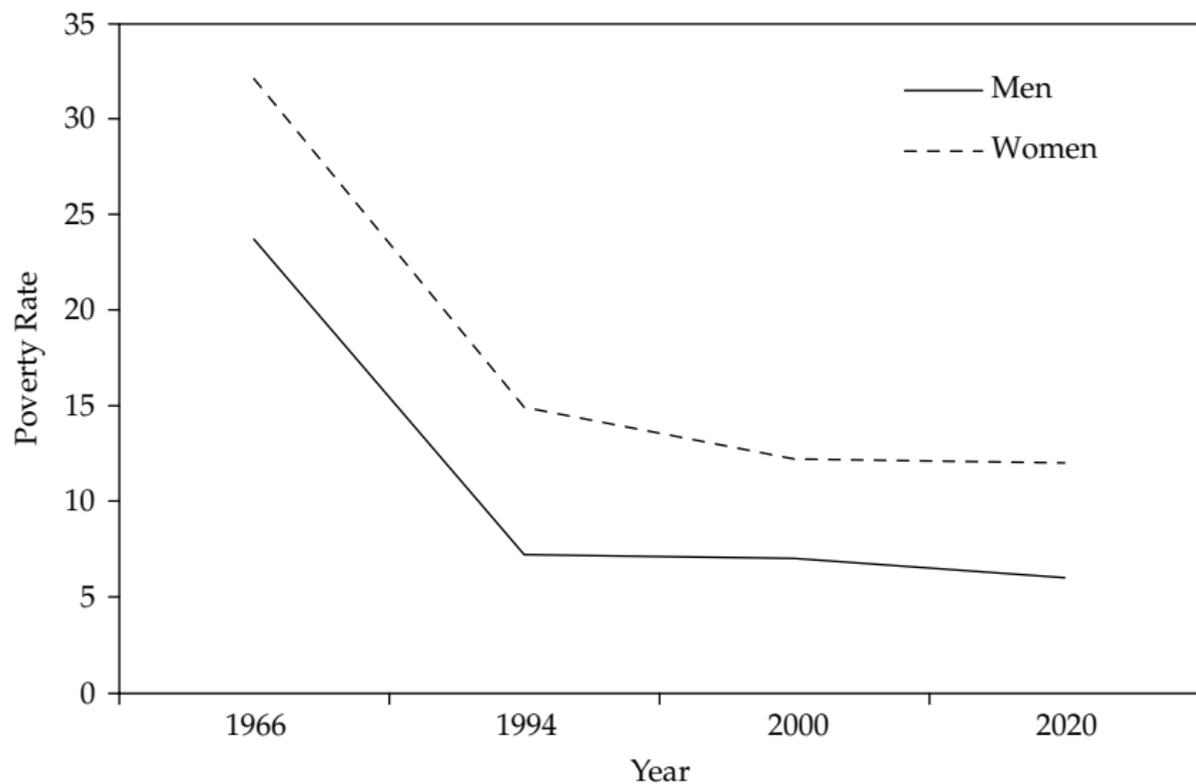
\*Inadequate number of respondents in cell.

**Table 3.2 Women's Median Weekly Earnings in Current Dollars**

	1979	1980	1985	1990	1995	2000	2002	2004
Black	169	185	252	308	355	429	473	505
White	194	203	281	353	415	502	547	584
Latino	157	172	230	278	305	366	397	419
Asians						547	566	613

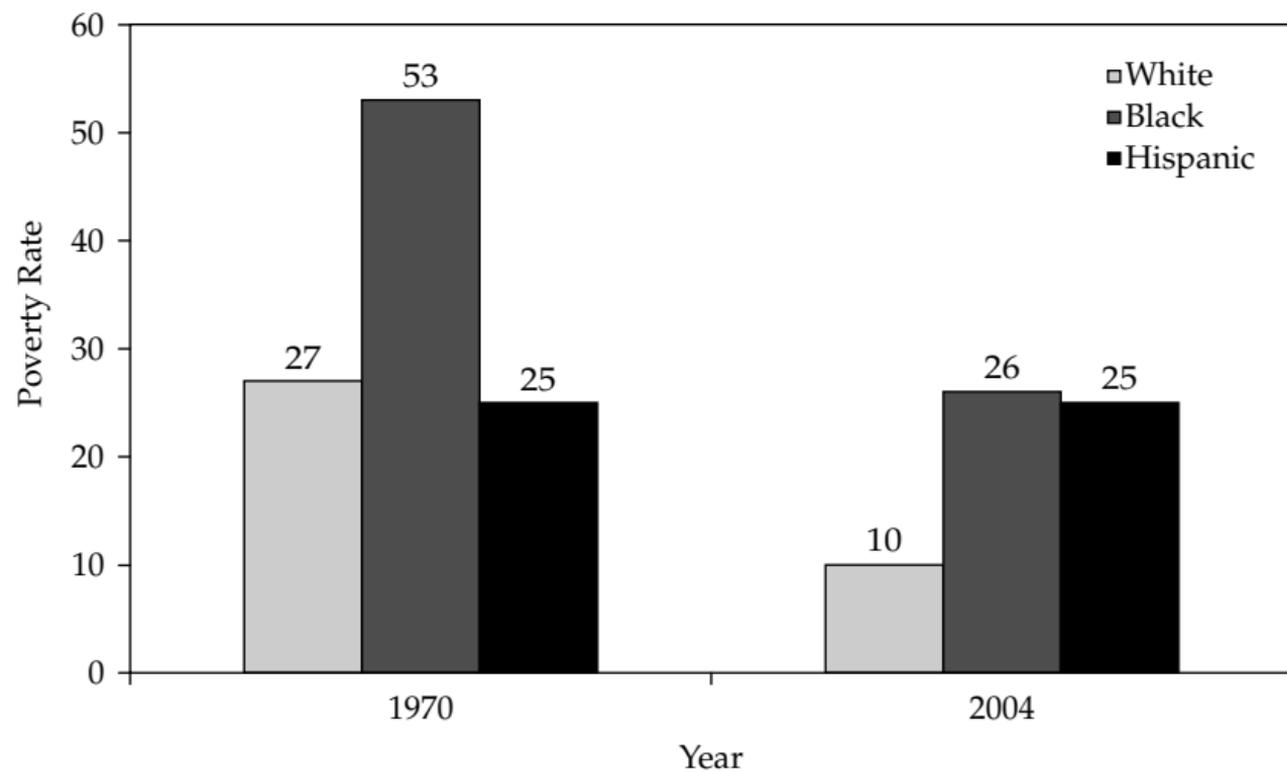
*Source:* U.S. Bureau of Labor Statistics 2006.

**Figure 4.1** Poverty Rates, Age 65 and Older



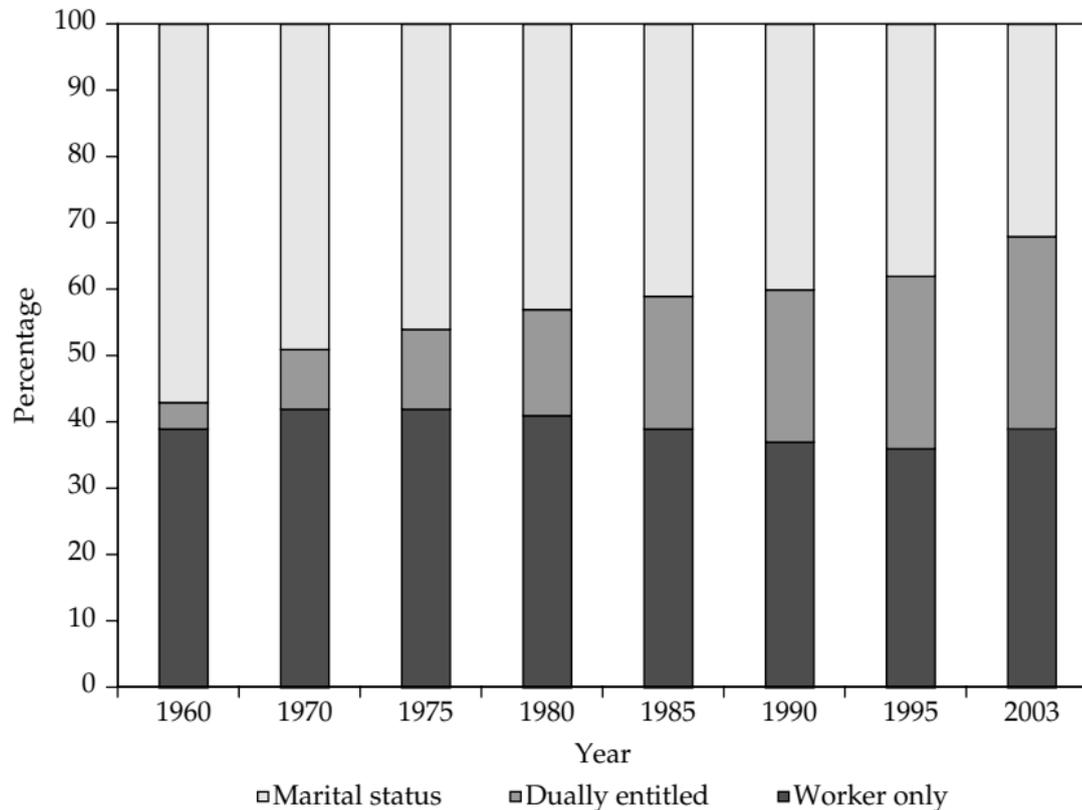
Source: Smeeding, Estes, and Glasse 1999.

**Figure 4.2 Poverty Rates Among Older Women**



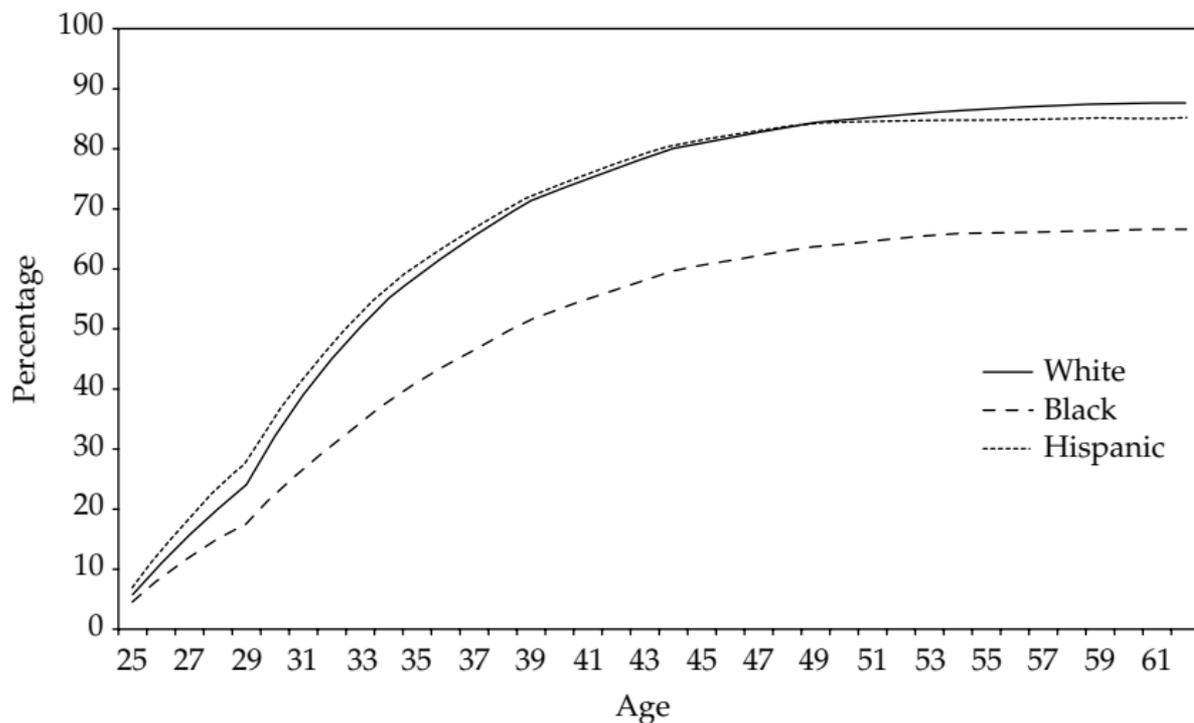
Source: He et al. 2005.

**Figure 4.3 Basis of Entitlement for Social Security Among Women**



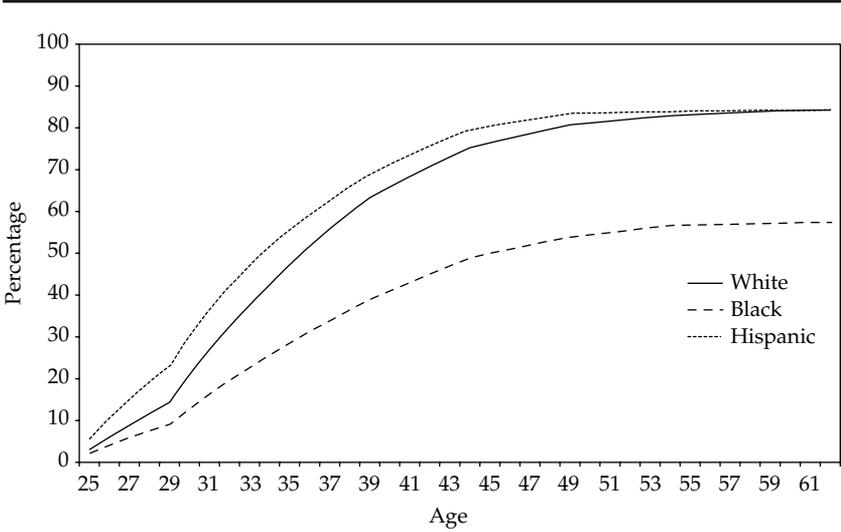
Source: Social Security Administration 2004.

**Figure 4.4 Predicted Percentage of Women with Ten-Year Marriage, 1945 Birth Cohort**



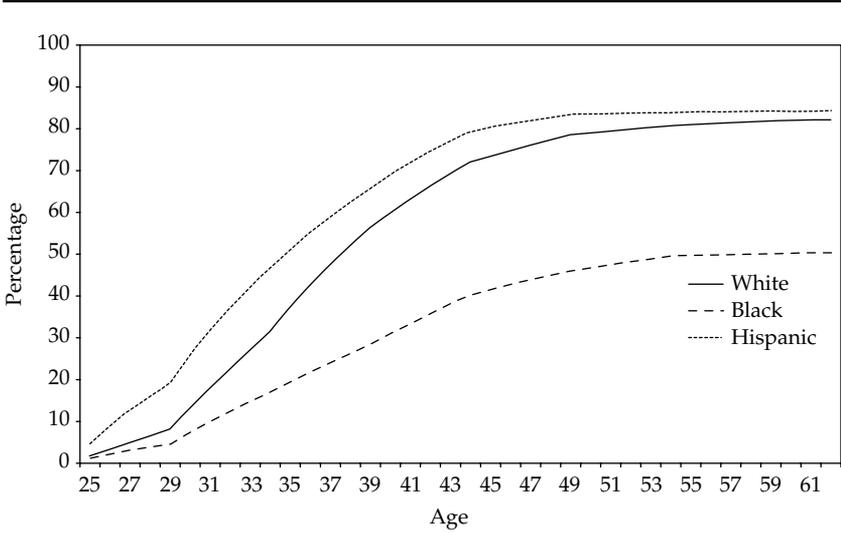
*Source:* Current population survey, see Harrington Meyer, Wolf, and Himes 2006.

**Figure 4.5 Predicted Percentage of Women with Ten-Year Marriage, 1955 Birth Cohort**



Source: Current population survey, see Harrington Meyer, Wolf, and Himes 2006.

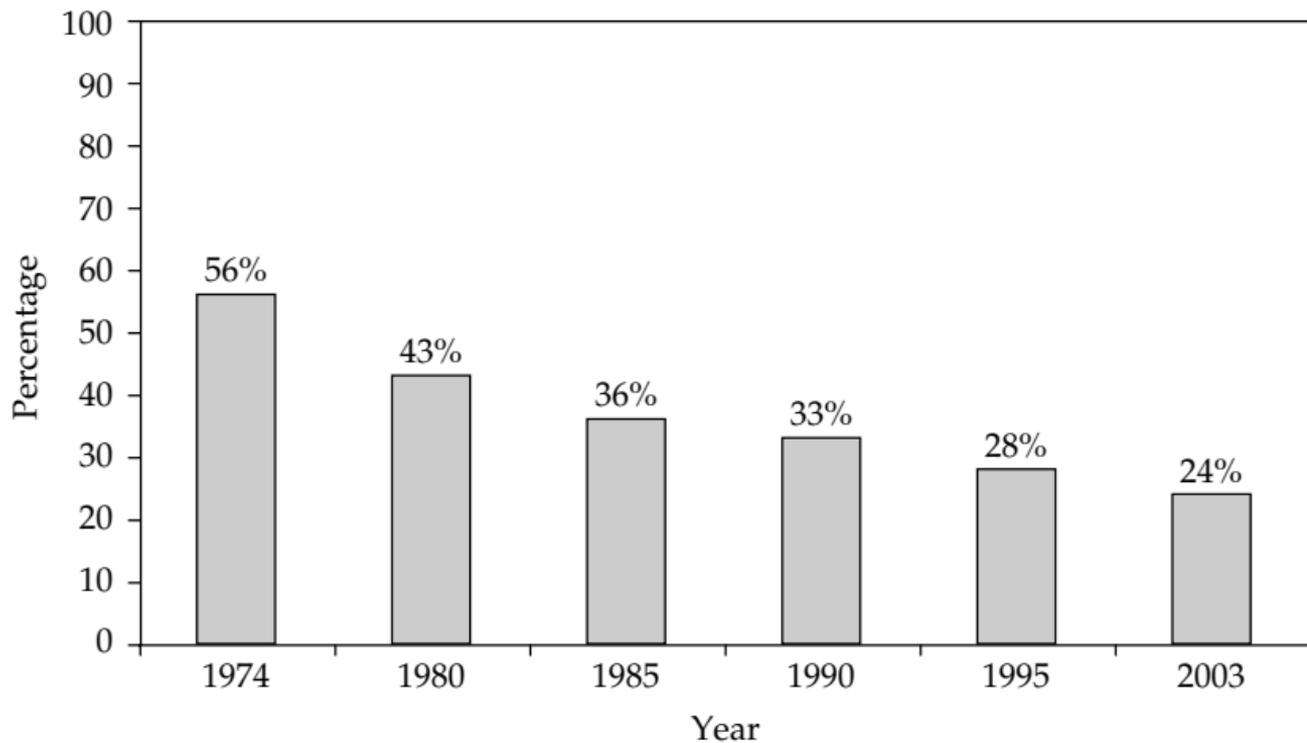
**Figure 4.6 Predicted Percentage of Women with Ten-Year Marriage, 1965 Birth Cohort**



Source: Current population survey, see Harrington Meyer, Wolf, and Himes 2006.

**Figure 4.7 Percentage of SSI Recipients Sixty-Five and Older**

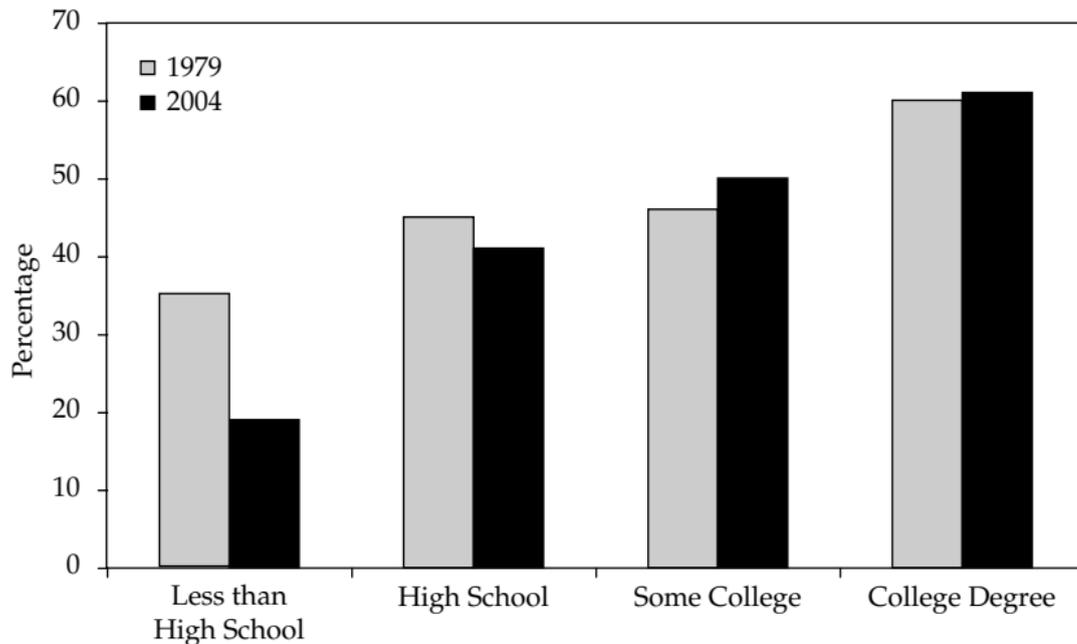
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*Source:* Social Security Administration 2004.

**Figure 4.8 Pension Coverage Rates Among Employed Women  
Twenty-Five to Fifty-Four**



Sources: Even and Macpherson 2000; EBRI 2004.

**Table 4.1 Selected Legislative History of Social Security**

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1935	Passage of the Social Security Act.
1939	Creation of spousal, survivor, parental and child benefits. Creation of minimum benefit.
1950	Large (77 percent) increase in benefits. Large expansion of coverage to previously uncovered occupations, including domestic and agricultural workers, who were predominantly African American.
1952	12.5 percent increase in benefits. Exclusion of 5 low earnings' years from benefit calculation.
1954	13 percent increase in benefits.
1956	Liberalized benefits for women by reducing the amount of Social Security credits needed to be eligible for benefits and by averaging their earnings over a shorter period of time than for men.
1958	7 percent increase in benefits.
1961	Widow benefit increased from 75 percent to 82 percent of deceased worker's benefit.
1962	Eligibility age reduced to 62 (for men) with a reduction in benefit. Women had been able to collect at age 62 since 1956.
1965	Widows could receive reduced benefits at age 60 instead of age 62. Provided benefits to divorced wives and widows if they were dependent upon the wage-earner's support and if their marriage had lasted 20 consecutive years or more. 7 percent increase in benefits.
1967	13 percent increase in benefits.
1969	15 percent increase in benefits.
1971	10 percent increase in benefits.
1972	20 percent increase in benefits. Adoption of Automatic Cost of Living Adjustments. Provided that men's and women's benefits calculated the same way. Widow benefit increased from 82 percent to 100 percent of deceased worker's benefit.
1977	Increased earnings needed to receive eligibility credits. Reduced requirement from 20 years to 10 for eligibility for spousal and survivor benefits for divorced persons.
1981	Elimination of the minimum benefit.
1983	A gradual increase in the age of eligibility for full retirement benefits from age 65 to age 66 in 2009 and age 67 in 2027. Inclusion of up to 50% of Social Security benefits in the taxable income of higher income recipients and transfer of projected revenues therefrom to the Social Security trust funds. The income thresholds (adjusted gross income plus one-half of Social Security benefits) were set at \$25,000 for single individuals, \$32,000 for couples filing jointly, and zero for couples filing separately.
1993	Made up to 85% of Social Security benefits subject to the income tax for recipients whose income plus one-half of their benefits exceed \$34,000 (single) and \$44,000 (couple).

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Source: Social Security Administration 2006.

**Table 4.2 Average Old Age Social Security Benefit**

	Retired Worker	Spouse	Widow
Women			
White	807	478	911
Black	734	390	710
Men			
White	1062		
Black	878		

*Source:* Social Security Administration 2004.

**Table 4.3 Older Individuals Receiving SSI Benefits, 2001**

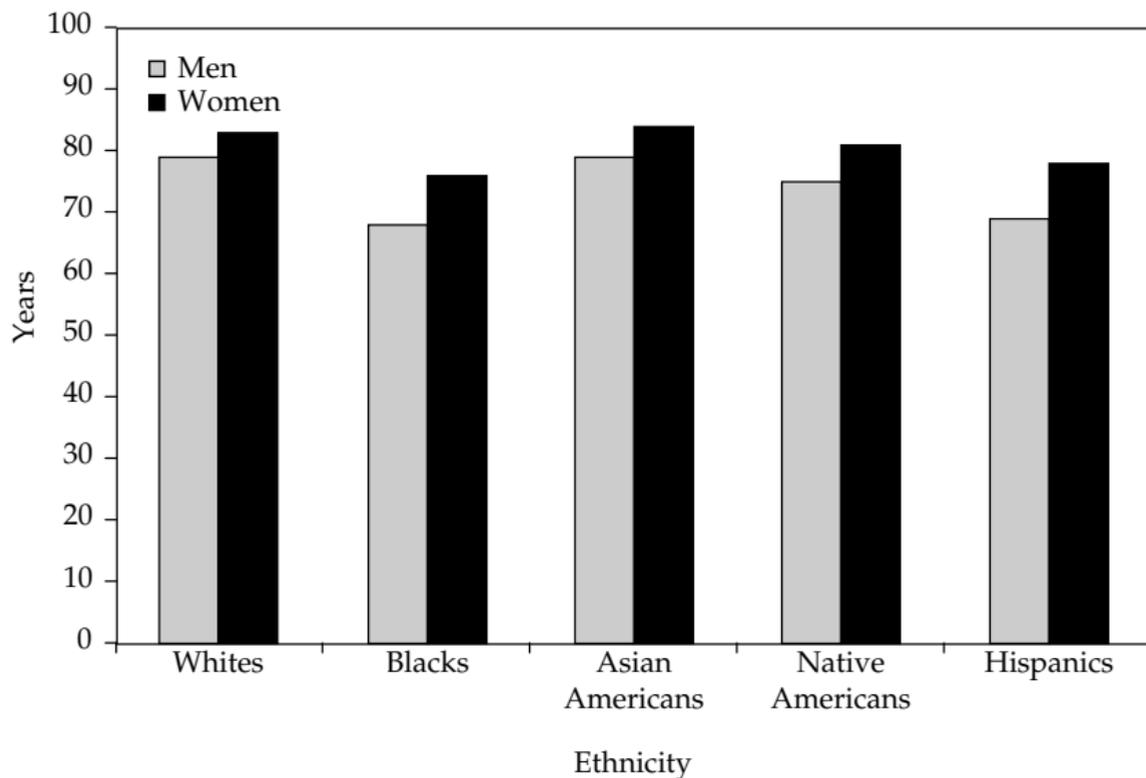
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Sex	
Male	27
Female	73
Race-Ethnicity	
White	56
Black	28
American Indian	2
Asian-Pacific Islander	15
Hispanic	24
Marital Status	
Married	26
Widowed	44
Divorced	21
Never married	9

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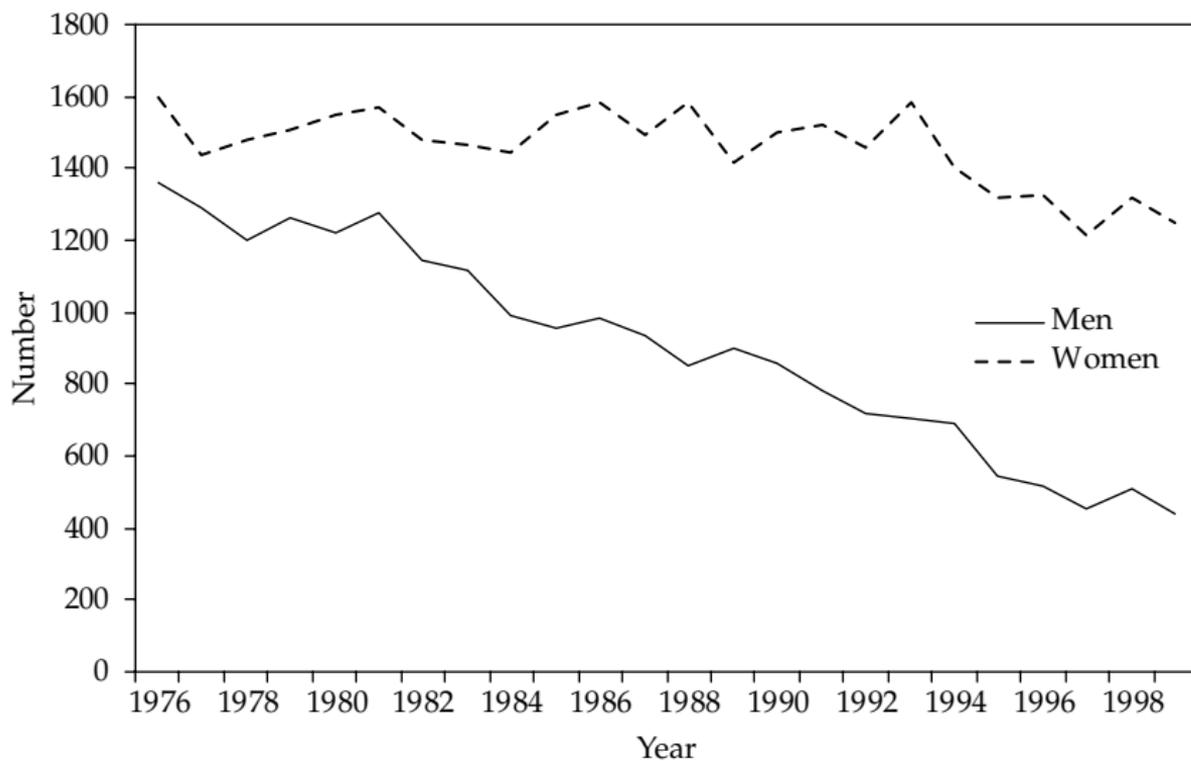
*Source:* Social Security Administration 2004.

**Figure 5.1 Life Expectancy in 1990**



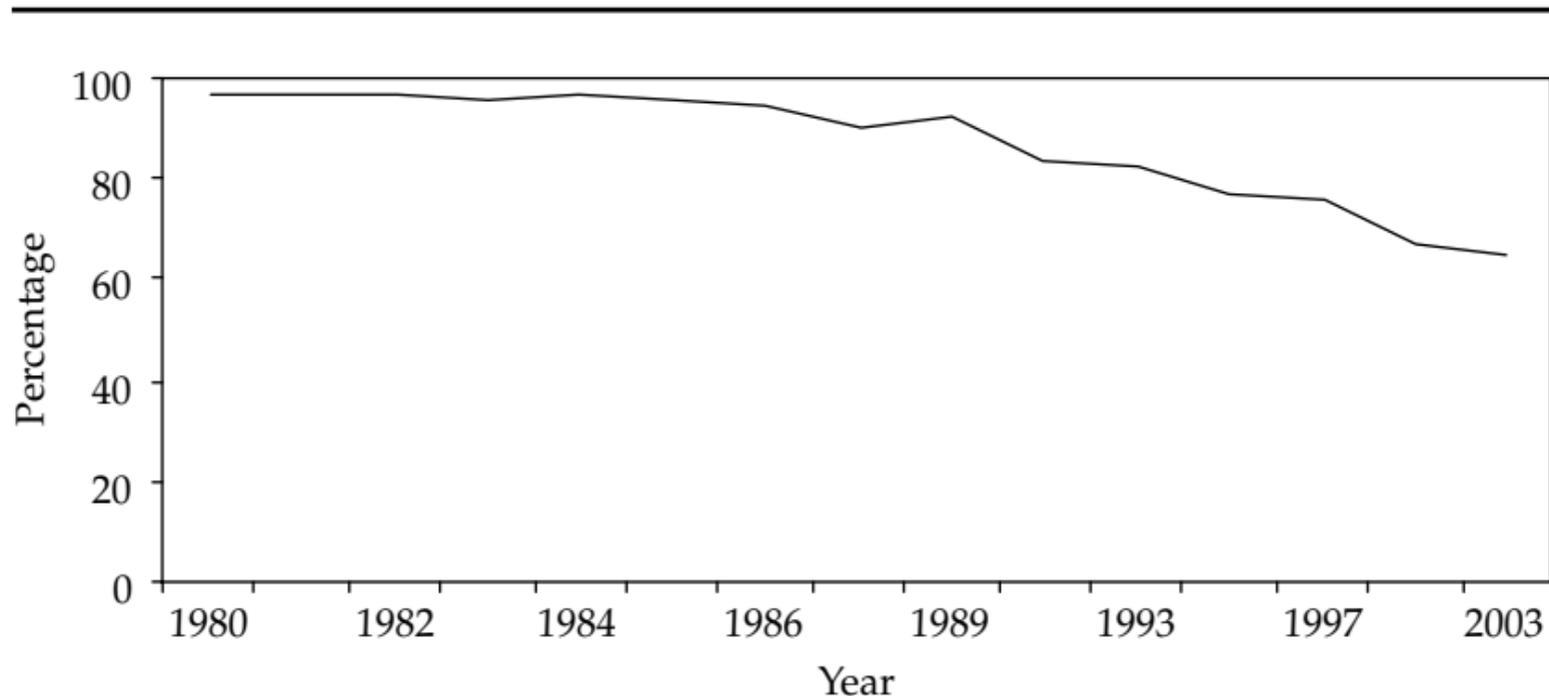
Source: Hayward and Heron 1999.

**Figure 5.2 Murders by Intimate Partners**



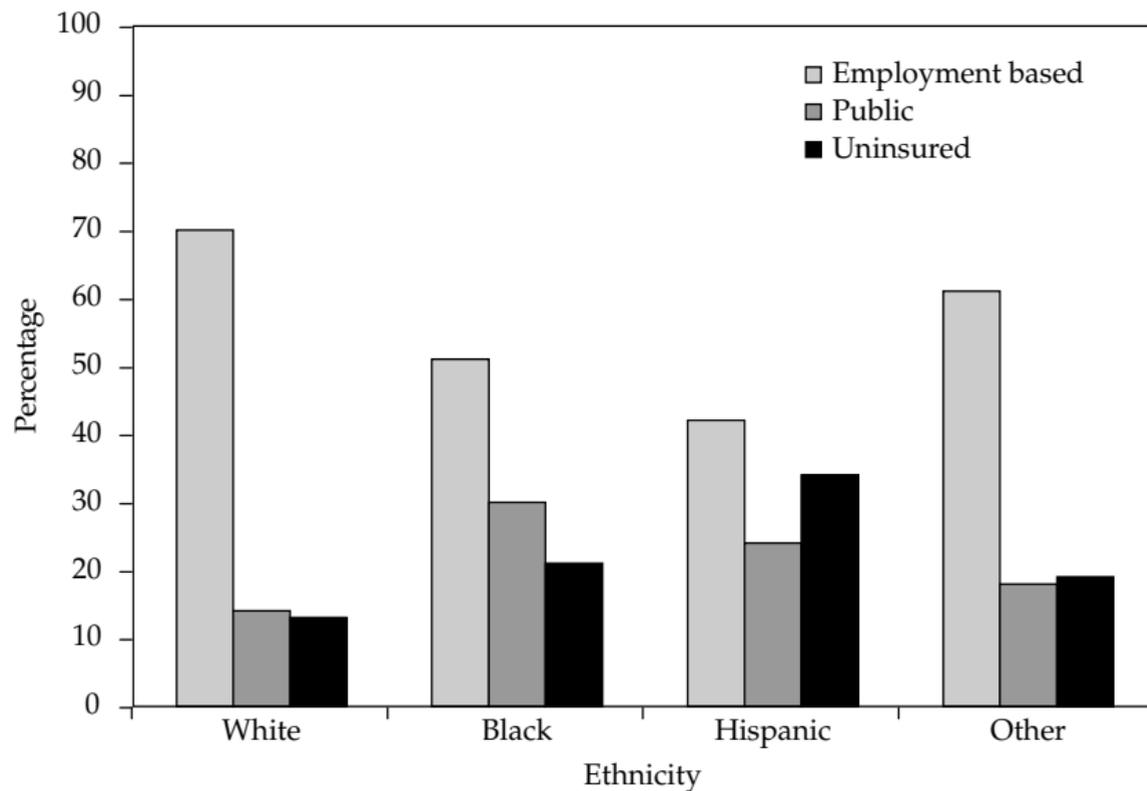
Sources: Rennison 2003; Rennison and Welchans 2000.

**Figure 5.3 Full-Time Employees in Medium and Large Firms Receiving Employee-Based Health Insurance**



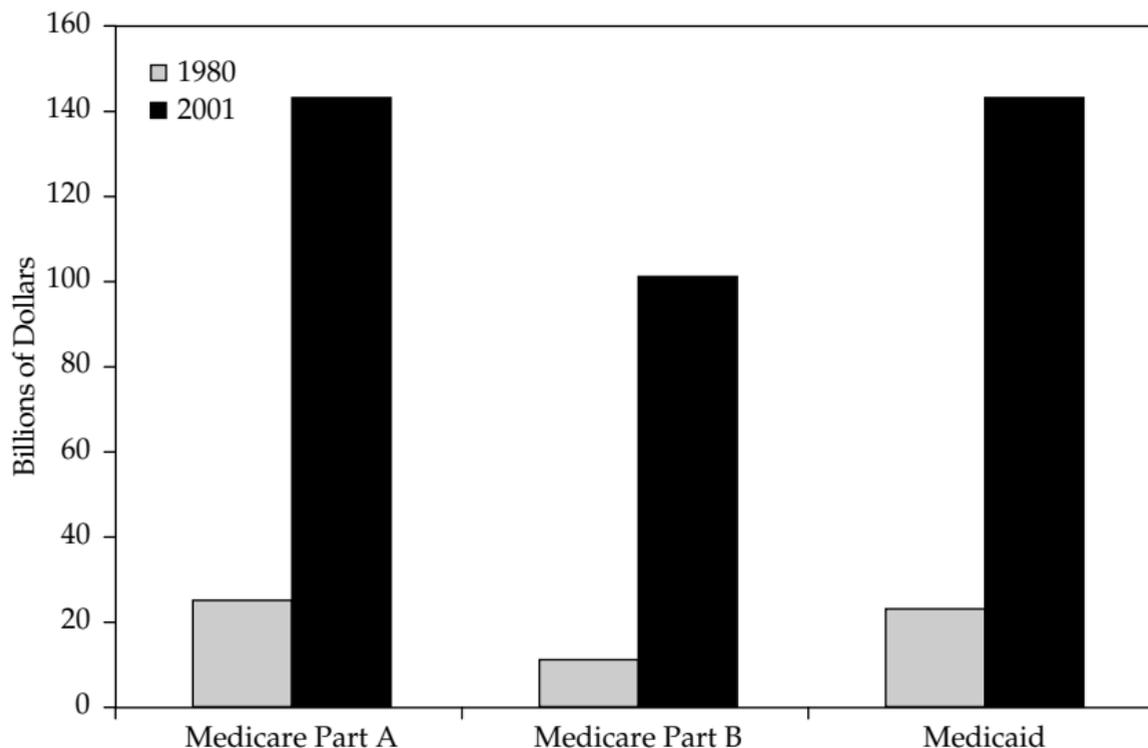
Source: EBRI 2005a, table 4.1a.

**Figure 5.4 Non-elderly U.S. Population with Health Insurance 2004**



Source: EBRI 2005b.

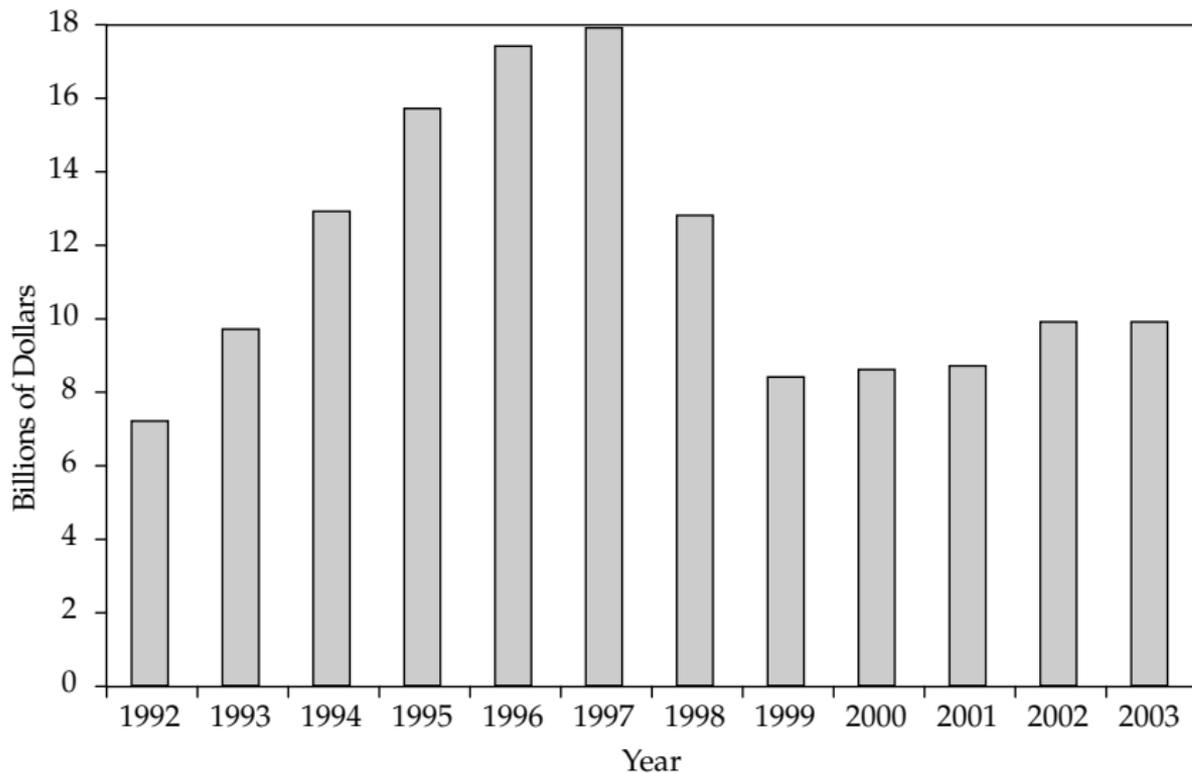
**Figure 5.5** Increases in Medicare and Medicaid Spending



Source: Social Security Administration 2002.

**Figure 5.6 Medicare Home Health Care Expenditures**

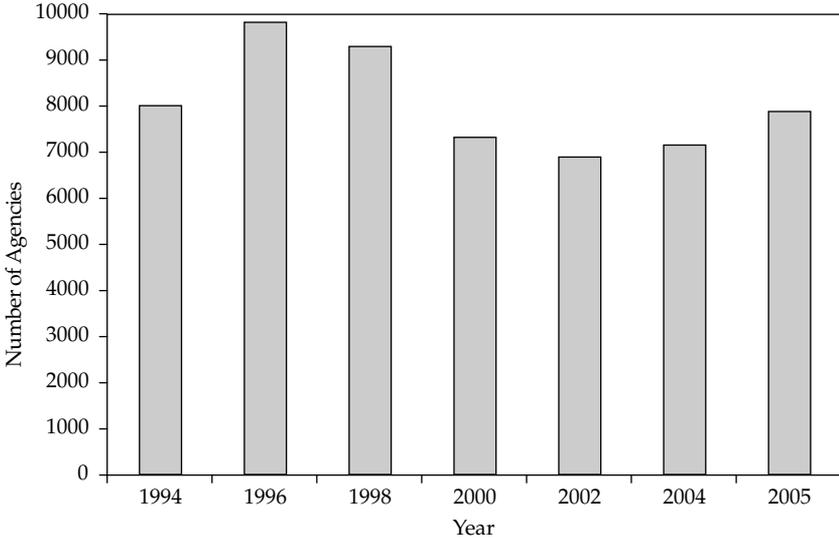
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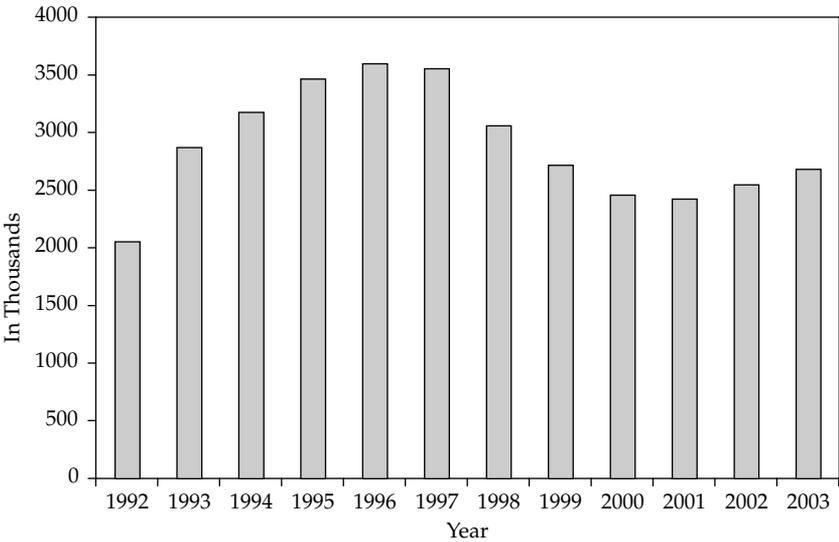
Source: MedPac 2005.

**Figure 5.7 Medicare Home Health Care Agencies**



Source: MedPac 2005.

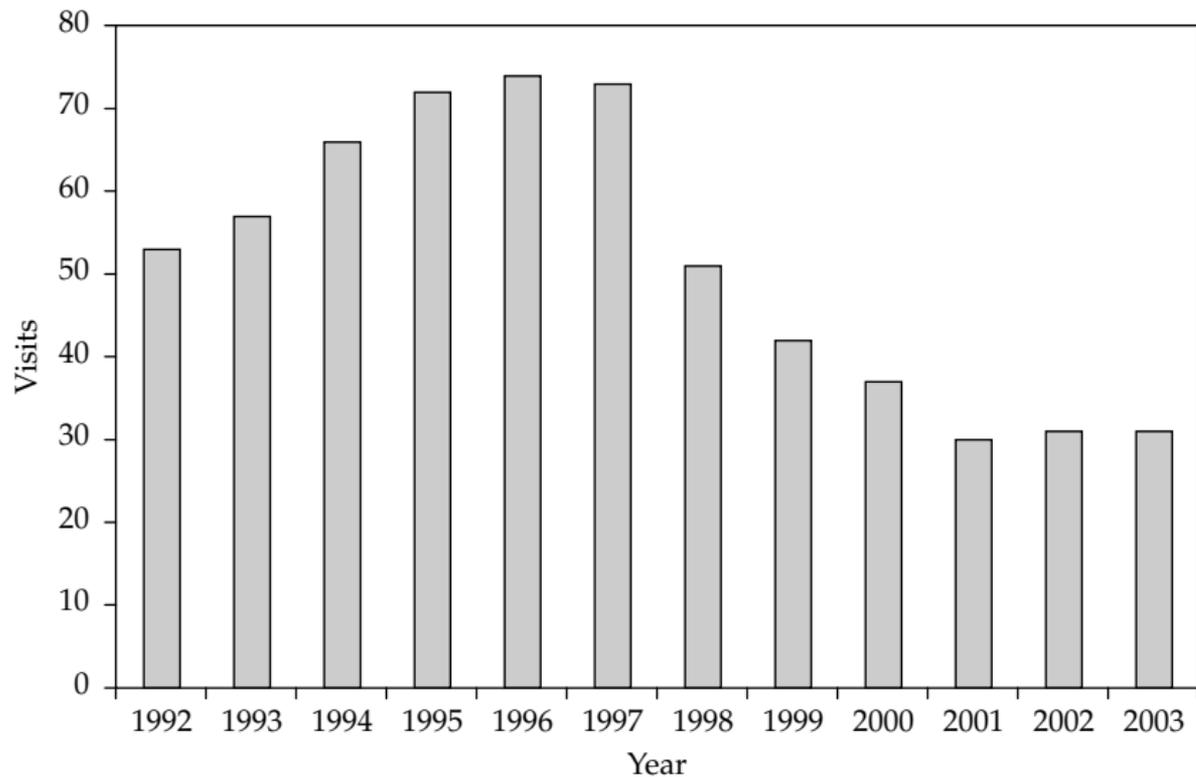
**Figure 5.8 Recipients of Medicare Home Health Care**



Source: MedPac 2005.

**Figure 5.9 Medicare Home Health Care Visits per Person Served**

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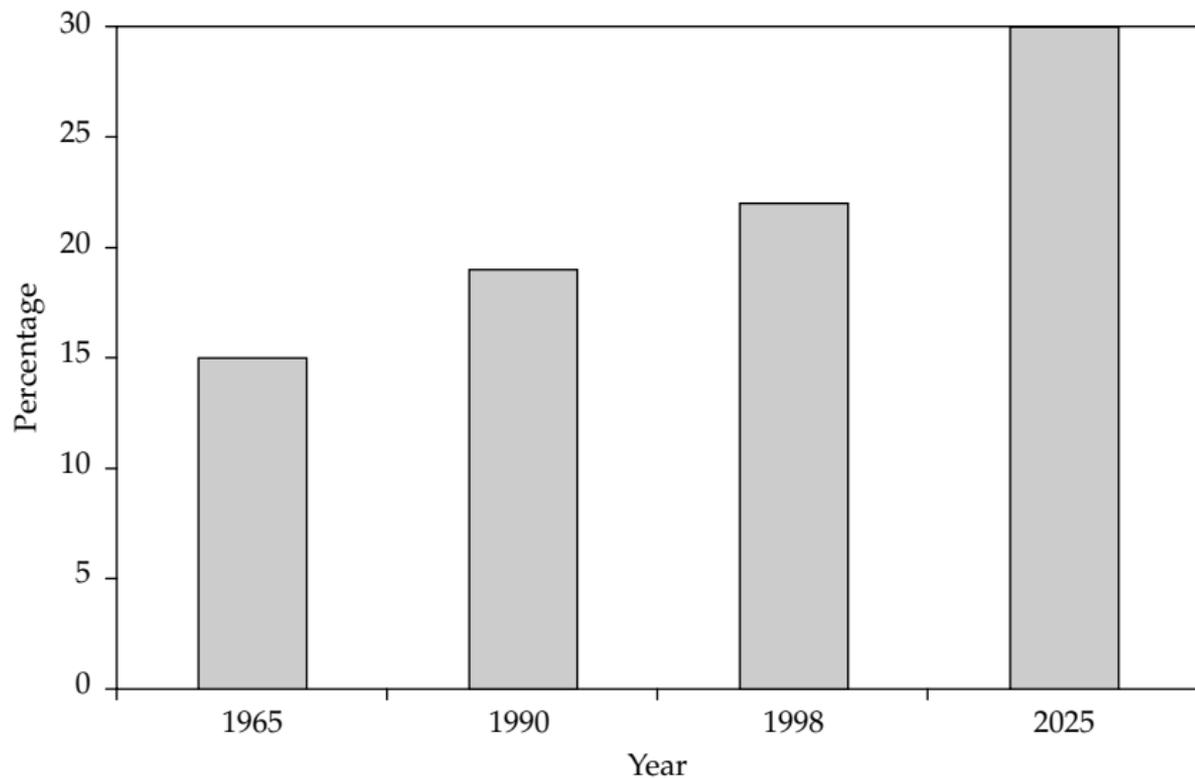


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Source: MedPac 2005.

**Figure 5.10 Out-of-Pocket Health-Care Expenses, Sixty-Five and Older**

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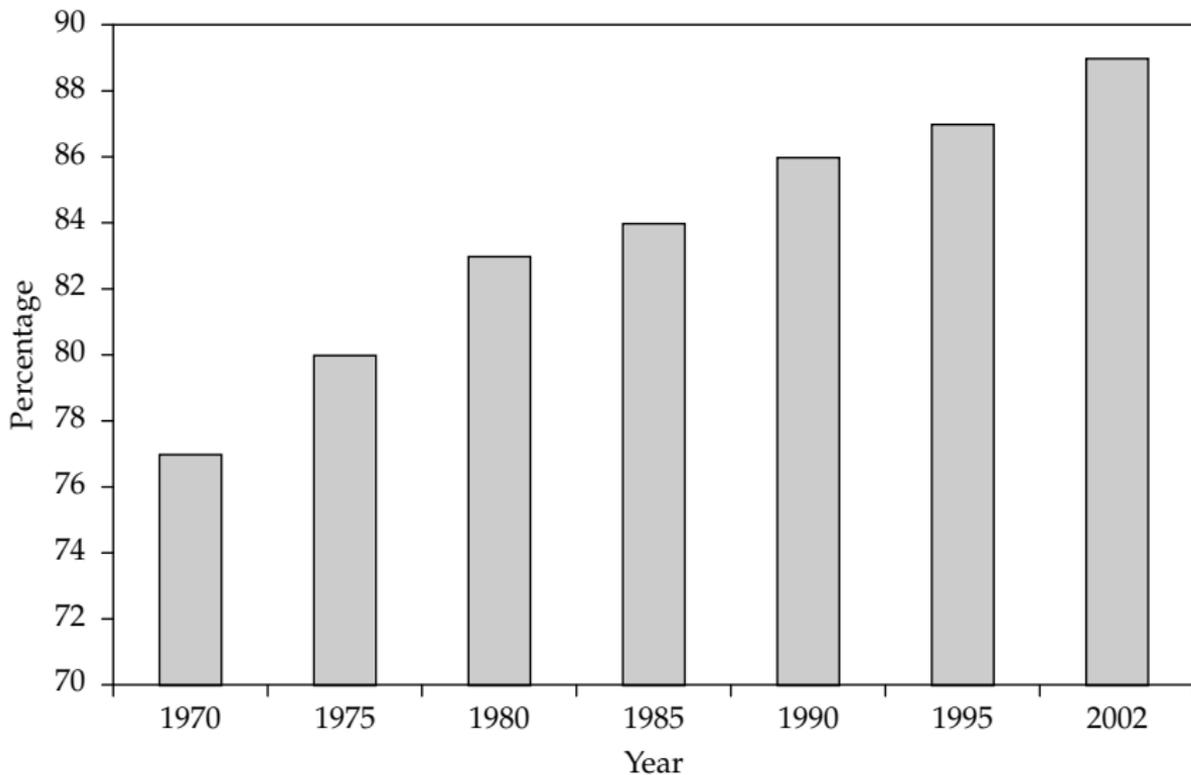


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Source: Moon with Herd 2002.

**Figure 6.1 Workers Fully Insured Under Social Security**

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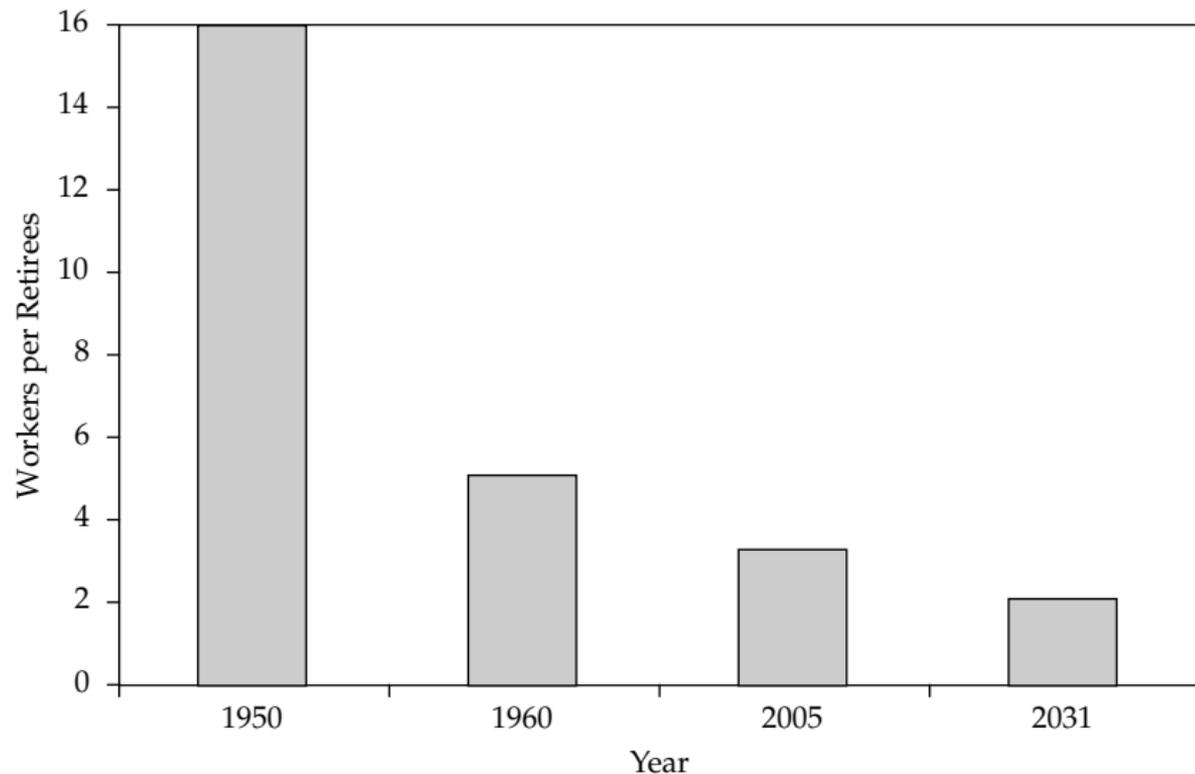


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Source: Social Security Administration 2004.

**Figure 6.2** Elderly Dependency Ratios

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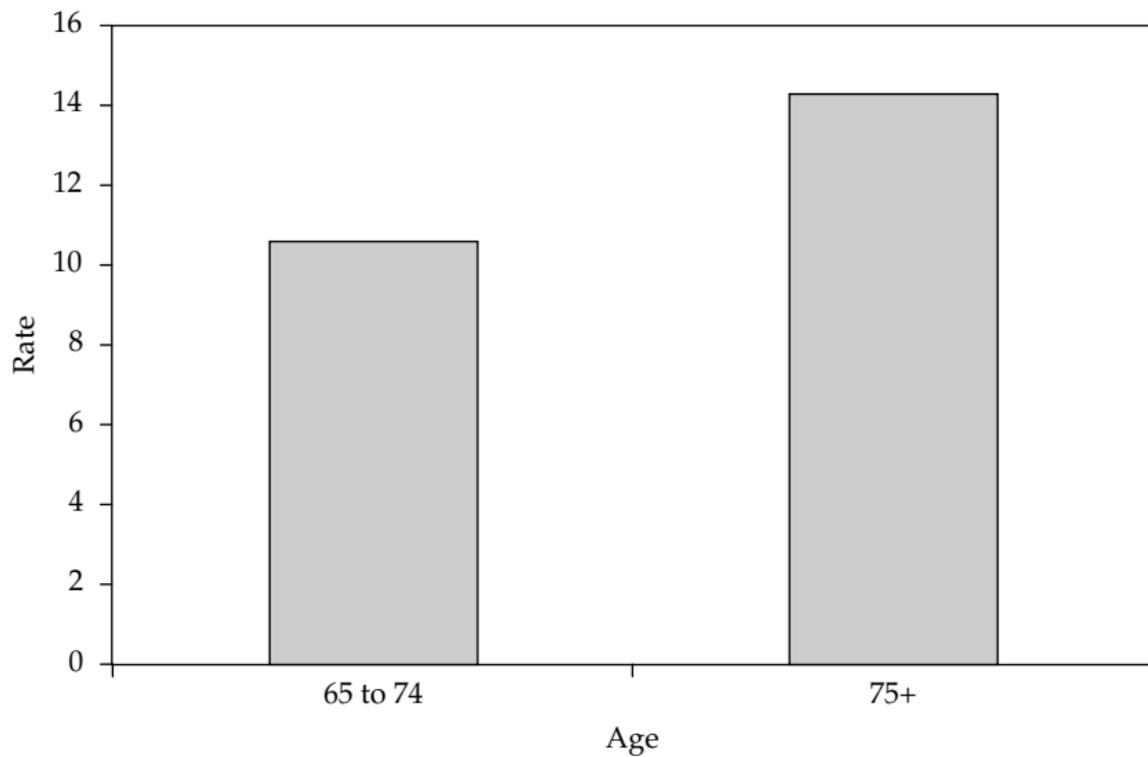


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*Source:* Social Security Administration 2004.

**Figure 6.3** Poverty Rates Among Elderly Women, 2004

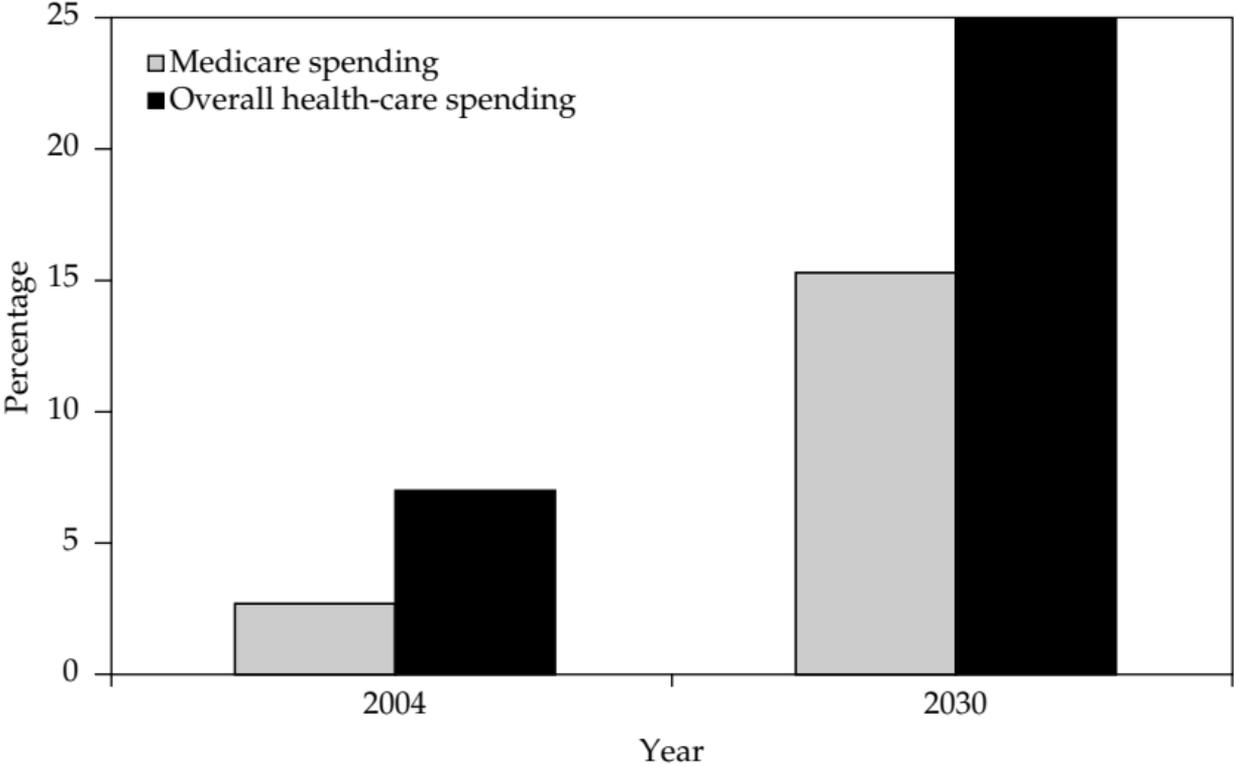
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Source: He et al. 2005.

**Figure 6.4 Medicare and Overall Health-Care Spending to GDP**



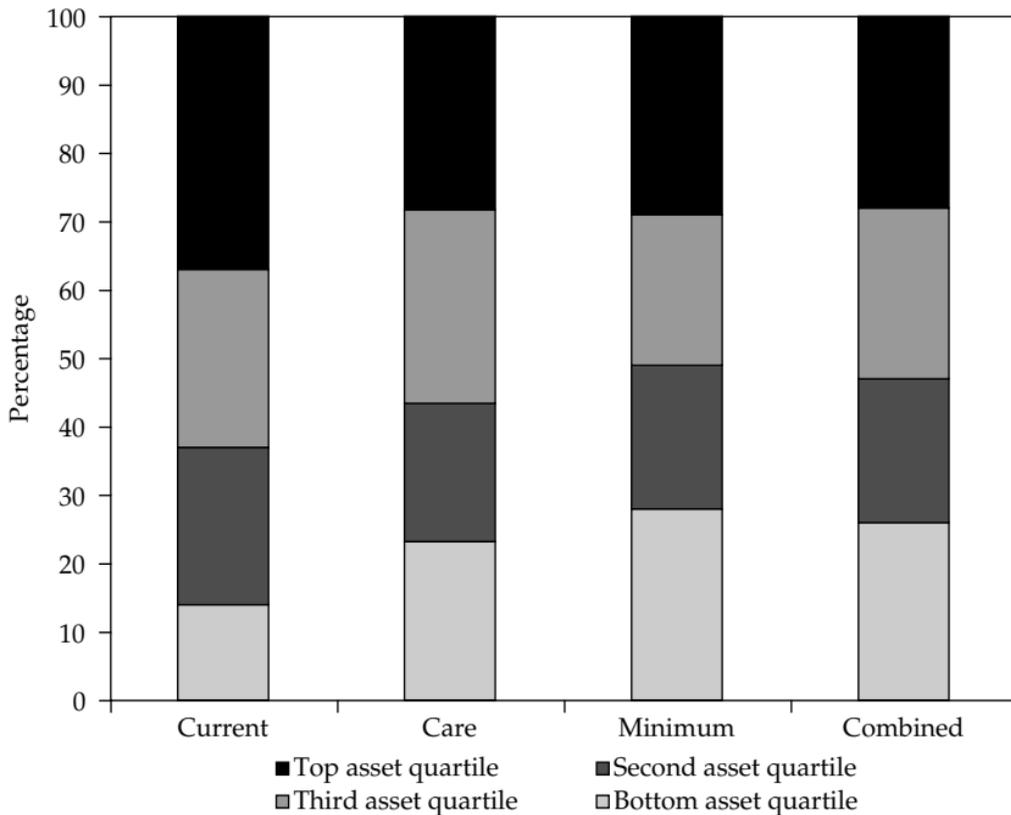
Source: MedPac 2005.

**Table 6.1 Galveston's Monthly Retirement Benefit as Percentage of Social Security's Benefit**

Marital Status	Initial Benefit	After 15 Years	After 20 Years
Single			
Low	96	63	54
Middle	139	91	78
High	142	93	80
Very high	177	115	99
Married			
Low	59	38	33
Middle	82	54	46
High	87	57	49
Very high	108	71	61

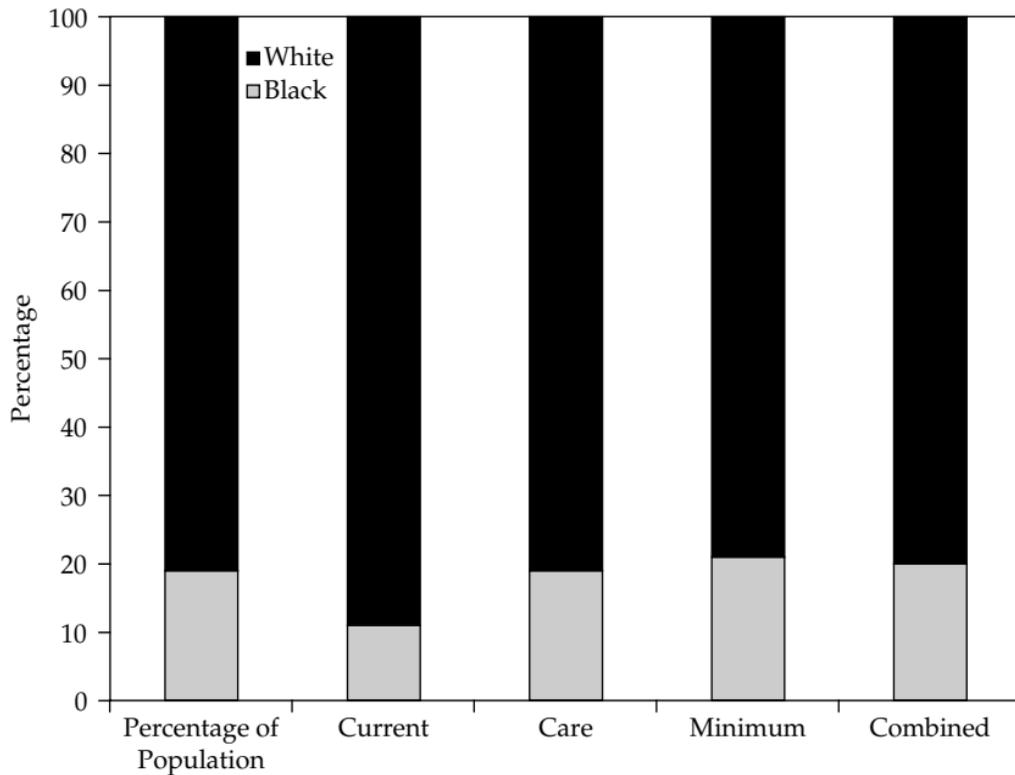
*Source:* Wilson 1999.

**Figure 7.1** Distribution of Noncontributory Benefits



Source: Herd 2005b.

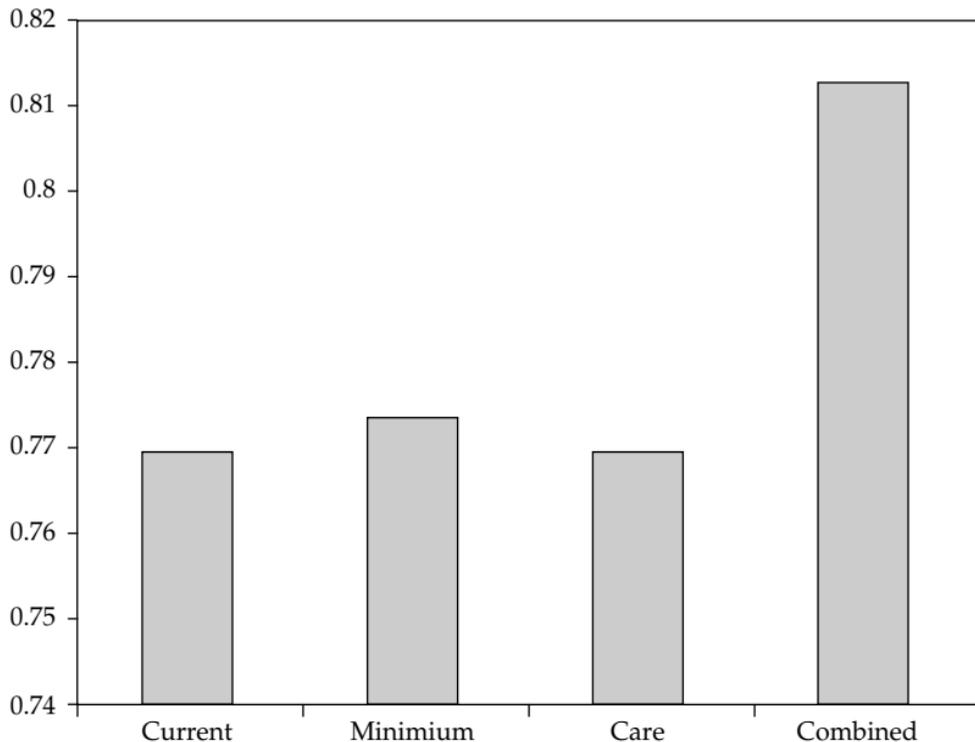
**Figure 7.2** Distribution of Noncontributory Social Security Benefits



Source: Herd 2005b.

**Figure 7.3 Women's Social Security Benefit as a Percentage of Men's**

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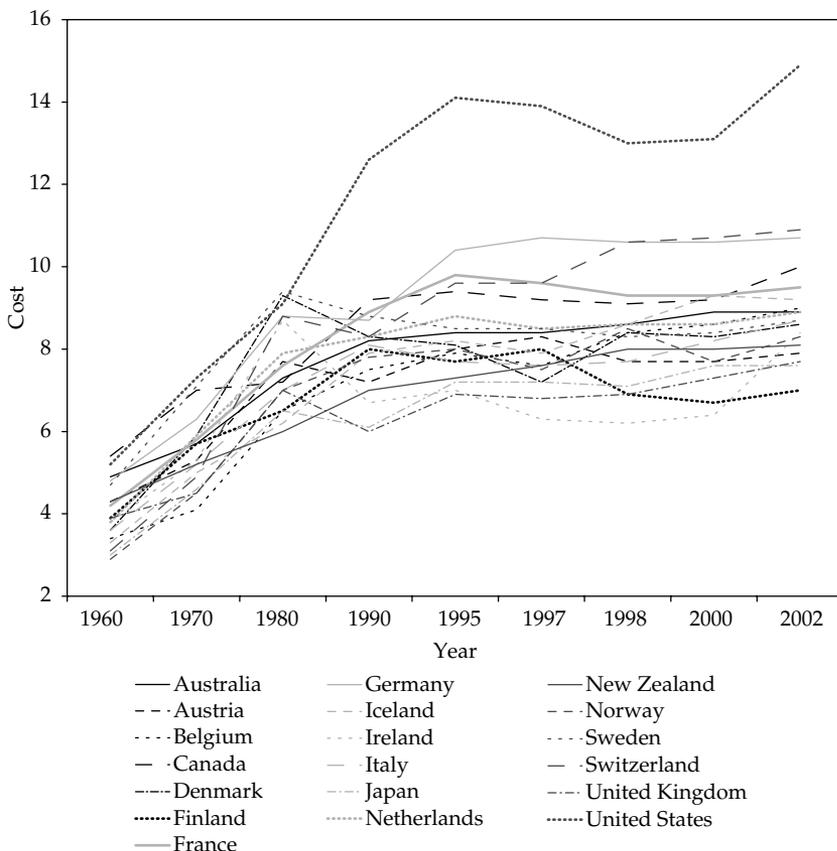


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*Source:* Herd 2005b.

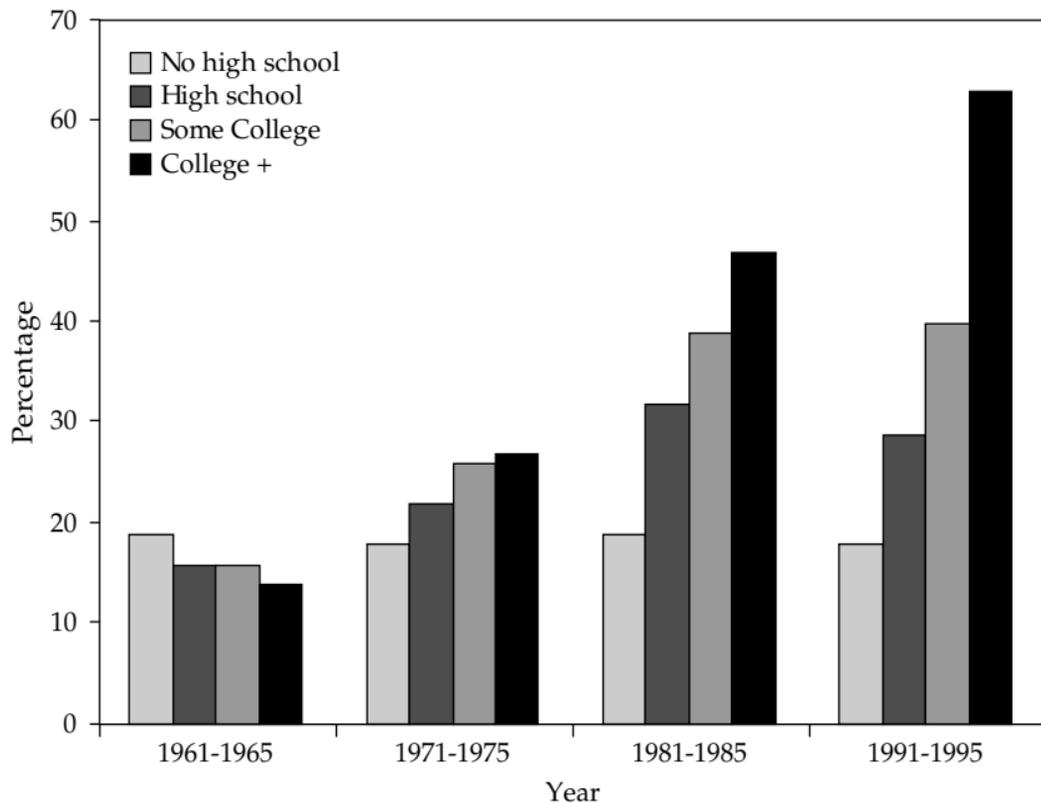
*Note:* Current = 0.769, Minimum = 0.774, Care = 0.769, Combined = 0.813.

**Figure 7.4 Health-Care Costs as a Percentage of GDP Among Industrialized Nations**



Sources: Anderson et al. 2000; Schieber and Poullier 1989.

**Figure 7.5 Women Receiving Paid Leave for First Birth**



Source: Han and Waldfogel 2003.

**Table 7.1 Paid Family Leave Policies in Industrialized Countries**

	Paid Maternity Leave	Paid and Unpaid Parental Leave
Denmark	18 Weeks (100%)	Paid 28 weeks (60%)
Finland	18 weeks (66%)	Paid 28 weeks (66%)
Norway	52 weeks (80%) or 42 weeks (100%)	
Sweden	15 months (80%)	
Belgium	16 weeks (76–82%)	Paid 3 months FT or 6 months PT (Low Flat Rate)
France	16 weeks (100%)	Unpaid for 3 years
Germany	14 weeks (100%)	3 years (Low Flat Rate)
Italy	5 months (80%)	43 weeks (30%)
Luxembourg	16 weeks (100%)	26 weeks (Low Flat Rate)
Netherlands	16 weeks (100%)	Unpaid for 26 weeks
Australia	No National Policy	52 weeks of Unpaid Leave
Canada	15 weeks (55%—up to \$282 a week)	35 weeks (55%—up to \$282 week)
United Kingdom	18 weeks at flat rate/ 6 weeks (90%)	13 weeks unpaid
United States	None	12 weeks unpaid

*Sources:* Authors' compilations; Gornick and Meyers 2003.