



WOMEN'S BUREAU
U.S. DEPARTMENT OF LABOR

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LIVING ON LESS

PERSISTENT GENDER DISPARITIES IN INCOME LEVELS, SOURCES FOR OLDER ADULTS

INTRODUCTION

Women of traditional retirement age - those 65 and older, referred to as “older women” throughout this brief - have lower average incomes and are more likely to live in poverty than older men.¹ As women age, their likelihood of living in poverty increases, and older women of color have higher poverty rates compared to older white women. These are longstanding trends, going back to 1967-1970 when comparable data first started being collected.²

More than one in ten older women (11.6%) live in poverty (Table 1), with women aged 75 and older having higher rates than those aged 65-74. In contrast, the poverty rate for older men is lower at 8.8%. One in five older Hispanic women and Black women and one in seven older Asian women live in poverty compared to fewer than one in ten older white women.³ The poverty rate for all older adults increased by 1.4 percentage points (from 8.9% to 10.3%) between 2020 and 2021.⁴

Overall, poverty levels for both women and men aged 65 and older fell rapidly between the late 1960s through the 1970s and gender disparities decreased. Policies enacted during the War on Poverty expanded Social Security benefits for widows and other groups, Medicare and Medicaid improved access to health insurance, and food stamps (now SNAP) targeted nutritional needs. Since that time, progress in lowering poverty levels and reducing gender disparities has continued, but at a slower pace. While the poverty rate for all older adults increased between 2020 and 2021, the increase was larger for women than for men (a 1.4 percentage point increase overall, with a 1.6 percentage point increase for women and a 1.2 percentage point increase for men).⁵

Table 1. Poverty Rates for Men and Women Aged 65 and Older by Race and Ethnicity, 2021

	Men	Women
All Races	8.8	11.6
White, not Hispanic	6.7	9.1
Black Alone	16.0	19.1
Asian Alone	11.2	14.9
Hispanic	17.3	19.8

Source: U.S. Census Bureau. (<https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-01.html>) Hispanics may be of any race.

Disparities in income and wealth among older households have become greater over the past three decades.⁶ While average income and wealth has generally increased over time, growth has disproportionately benefited households in the top 20 percent of each distribution. The roots of women’s greater economic insecurity relative to men during retirement years accumulate throughout life and include their different work experiences (especially



years working part-time or out of the labor force providing unpaid family care), family dynamics and living arrangements, and risks associated with their longer lifespans and chronic health conditions.⁷ Together, these disparate conditions result in more older women living alone than men; among older adults, the poverty rate is highest among single women living alone.

This brief examines the retirement security of women and men aged 65 and older. It explores the distribution of different sources of income individuals rely on at older ages across different gender, age, race/ethnic, and marital groups. It reports data from the 2017-2021 American Community Survey (ACS) collected by the U.S. Census Bureau. The ACS asks for reports of personal income from various sources received in the previous 12 months. These income sources, referred to below and in tables and figures, include:

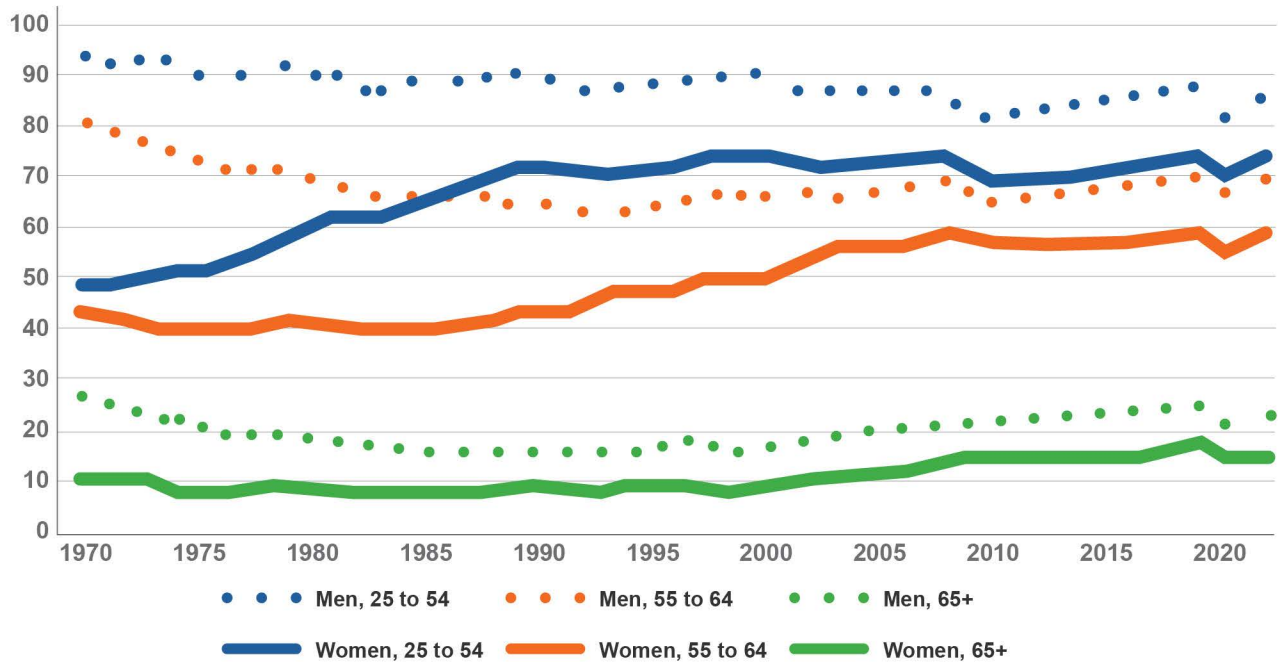
- Earned income: wages from employment and income from self-employment.
- Asset income: combined interest, dividends, net rental income, royalties, and income from estates and trusts.
- Pension income: retirement, pensions, survivor, or disability income from a previous employer or union (excluding Social Security). The question specifically asks the respondent to include withdrawals or distributions from Individual Retirement Accounts (IRA, regular or Roth), 401(k), 403(b), or other accounts designed for retirement.
- Social Security: Social Security and Railroad Retirement benefits.
- Other income: Veterans' payments, unemployment compensation, child support, alimony, public assistance or welfare, and Supplemental Security Income.

WORK & EARNINGS

Women's employment and earnings impact their income in old age both because many older women still have earnings from work even in retirement, and because work history and prior earnings impact Social Security benefits and a worker's access to, and ability to save through, vehicles like 401(k)s or IRAs. Women and men tend to have different work experiences, which in turn can lead to different outcomes in retirement.



Figure 1. Annual Employment Rates for Women and Men by Age, 1970 - 2022



Source: Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey.

Women's employment rates have been lower than men's as far back as comparable data has been collected, although women's rates have increased over time while men's have broadly declined. Among women, more recent cohorts are more likely to have postsecondary educational attainment and to continue working while raising children.⁸ Figure 1 shows employment changes for women and men by age over the last five decades. More women aged 55 to 64 (58%) and age 65 and older (15%) were working in 2022 than in 1970 (42% and 9%, respectively). This matches similar patterns among those of "prime working age" defined as those ages 25 to 54. In 1970, 48% of women ages 25 to 54 were employed; the employment of women in this age range has increased to 74% in 2022. Meanwhile, employment among men has declined across all age groups: from 93% in 1970 to 86% in 2022 for prime age men, from 81% to 69% for men ages 55 to 64, and from 26% to 23% for men aged 65 and older.

While women have increased employment over the last 50 years, there is still not parity with men and employment patterns continue to look different for men and women, although the differences may not be as stark as they were in the past. For example, among those working in 1970, women aged 20 and older were more than four times more likely to work part-time (less than 35 hours per week) than men: 23.4% compared to 5.4%.⁹ By 2022, women were twice as likely as men to work part time – 19.9% of women and 9.8% of men.¹⁰

While men's household labor has increased over time, women continue to provide more childcare, eldercare, and housework than men and this traditional division of domestic labor is associated with less time in the labor force for many women.¹¹ The COVID-19 pandemic may have exacerbated observed gender differences in caregiving.¹²



At work, women and men are often employed in different occupations and industries. Jobs that are predominantly done by women receive lower compensation and outright discrimination continues to lead to women being paid less than men, on average.¹³ The wage gap has narrowed over time, but when working full-time, year-round in 2021, women's median annual earnings were still only 83.7% (\$51,226) of men's (\$61,180).¹⁴

Recent data suggest that women under age 65 may be more likely than men to have access to an employer-sponsored retirement plan but less likely to be eligible to participate.^{15,16} It is likely that part-time employment reduces women's eligibility rate. Employers report 72% of civilian wage and salary workers have access to employment-provided retirement benefits. However, access is nearly twice as high among full-time employees (81%) compared to part-time workers (43%).¹⁷ In addition, even when eligible, part-time workers are less likely to participate (22%) in an employment-based retirement plan compared to full-time workers (66%).¹⁸ Today, the most common types of retirement plans are individual account based or defined contribution plans – 401(k), 403(b), and Thrift Savings Plans. In 2020, working age (15 to 64 years) men were slightly more likely to report account ownership (47.8%) than women (43.5%).¹⁹

With lower median earnings even when working full-time, year-round; lower labor force participation; and greater prevalence of part-time employment, on average, women end up with less retirement savings accumulated throughout their careers to support them and their families at older ages.

MARRIAGE

Marriage has historically been the statistical norm for both men and women. In 1970, among all people aged 15 and older, 71.9% of men and 77.9% of women had been or were currently married.²⁰ While the share of married women has been steadily decreasing over time as more recent cohorts have delayed marriage and experienced higher rates of divorce, the overwhelming majority of older women are currently married or have been at some point in their lives.²¹ Only 6.2% of women aged 65 and older have never been married, and that percentage falls even lower among older cohorts of women. Among those age 85 and older, only 4.6% have never married.²² While the percentage of older men who have never married is roughly similar to that of women, older women are much more likely to be divorced or widowed than older men and thus are less likely to report living with a spouse.

Women who never marry or spend most of their lives single accumulate less wealth than other women.²³ Women of color have historically been less likely than white women to marry, though the differences by race were far smaller in 1950 and 1960 than they are today. In 2016, 7.4% of women aged 55 and older reported being never married, but this was much higher for Black women (17.5%), Hispanic women (10.1%), and American Indian and Alaska Native women (10.1%) compared to white, not Hispanic women (5.7%).²⁴ The marriage gap between white and Black women has opened up since the 1960s²⁵ and this trend can be seen across birth cohorts of women spending fewer years married over 50 and older.²⁶

Among those who do marry, shorter marital histories can make women ineligible for spousal or survivor benefits from Social Security, compounding inequality for Black and Hispanic women. In 2009, among women aged 50 to 59, 34% of Black women had marital histories preventing access to Social Security's spousal or survivor benefits compared to 14% of non-Hispanic white women and 17% of Hispanic women.²⁷ While these data are from more than a decade ago, there is little reason to think that the trends have reversed themselves; the proportion of ever-married women aged 40 to 49 without qualifying marriages for spousal and survivor benefits had increased between 1990 and 2009, particularly among Black women.²⁸



LIVING LONGER AND HEALTH EXPENSES

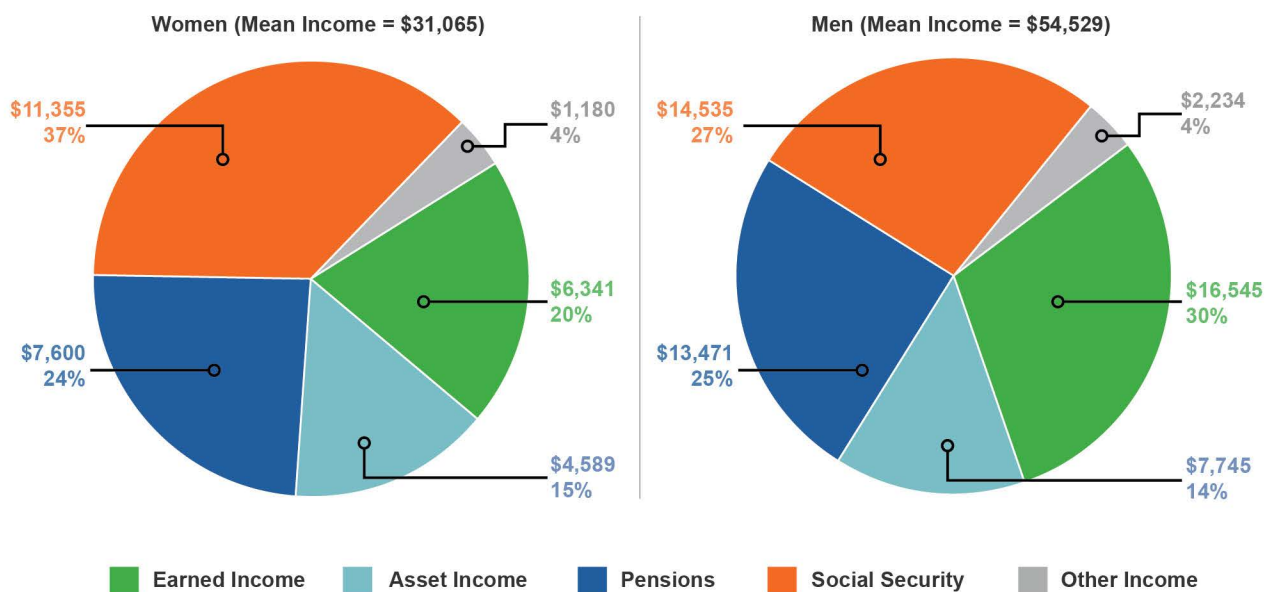
Women live longer than men, increasing the chance they might outlive their savings and assets. A woman reaching age 65 in 2020 could expect to live 19.8 more years, on average, compared to 17.0 years for men.²⁹ Six out of ten women nearing retirement (aged 50 to 64) report a chronic health condition that needs to be monitored regularly, which may impact their labor force participation, work hours, or earnings at a time when additional savings are important.³⁰ Among Medicare beneficiaries, women have higher out of pocket health expenditures than men, and this gap increases with age.³¹

SOURCES OF PERSONAL INCOME

Gender differences across all these life domains – education and work, family formation and care giving, and health and wellbeing – result in large differences in access to income, and the sources of that income at older ages. These differences exist both between women and men as well as across different groups of women.

Overall, women aged 65 and older have about \$23,000 less in personal income annually than men in that age group, on average, with a mean annual income of \$31,065 for women compared to \$54,529 for men 65 and older – a 43 percent gap in income (Figure 2). Furthermore, average income from each source among older women is less than older men's income. Women's average income across sources expressed as a percentage of men's ranges from a low of 38% for earnings (earned income) to a high of 78% for Social Security. While the largest source of income for older women is Social Security (\$11,355, on average), older men receive most of their income from earnings (\$16,545).

Figure 2. Average (Mean) Income for Women and Men Aged 65 and Older

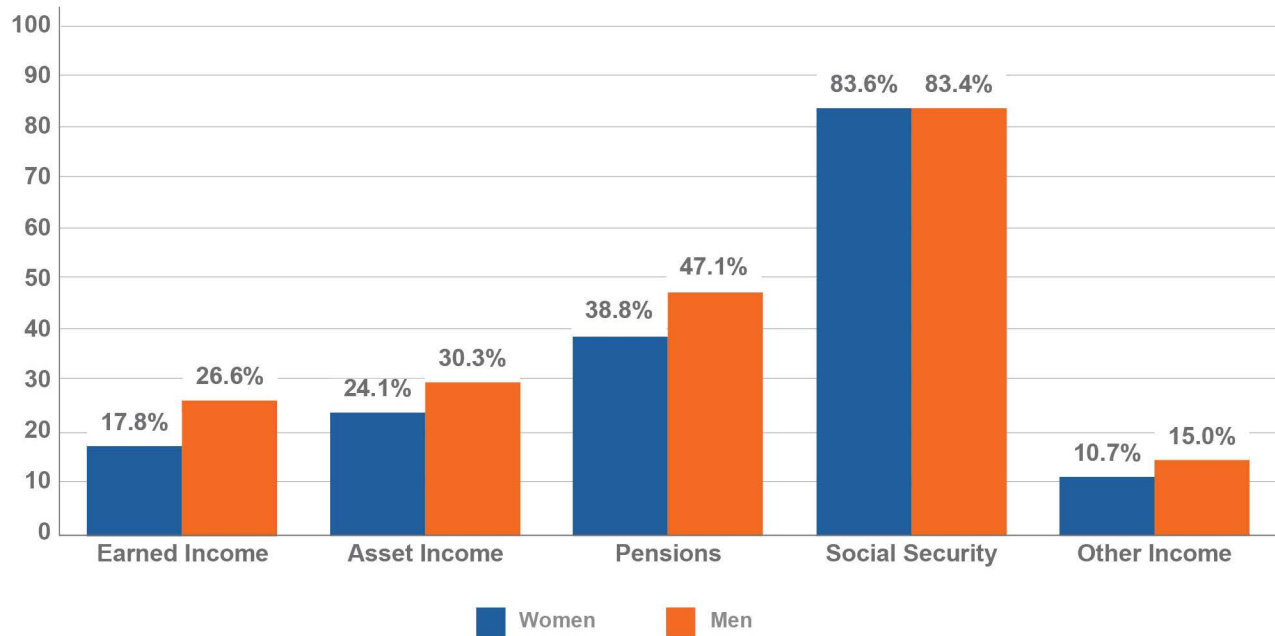


Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.



Not all older people receive all five types of income shown in Figure 2. On the one hand, the most common source of income for both women and men aged 65 and older is Social Security; benefits are received by about 83% of older adults (Figure 3). At the same time, smaller shares of women receive income from the other four sources measured in the data – earnings, assets, pensions, and other income. Many older women (38.8%) and men (47.1%) receive income from IRA savings and employment-based retirement plans including both defined benefit and defined contribution (e.g., 401(k)) pensions. Fewer than one in three men or women receive income from the other sources including earnings, assets, or other sources.

Figure 3. Proportion of Women and Men Aged 65 and Older Receiving Income from Different Sources



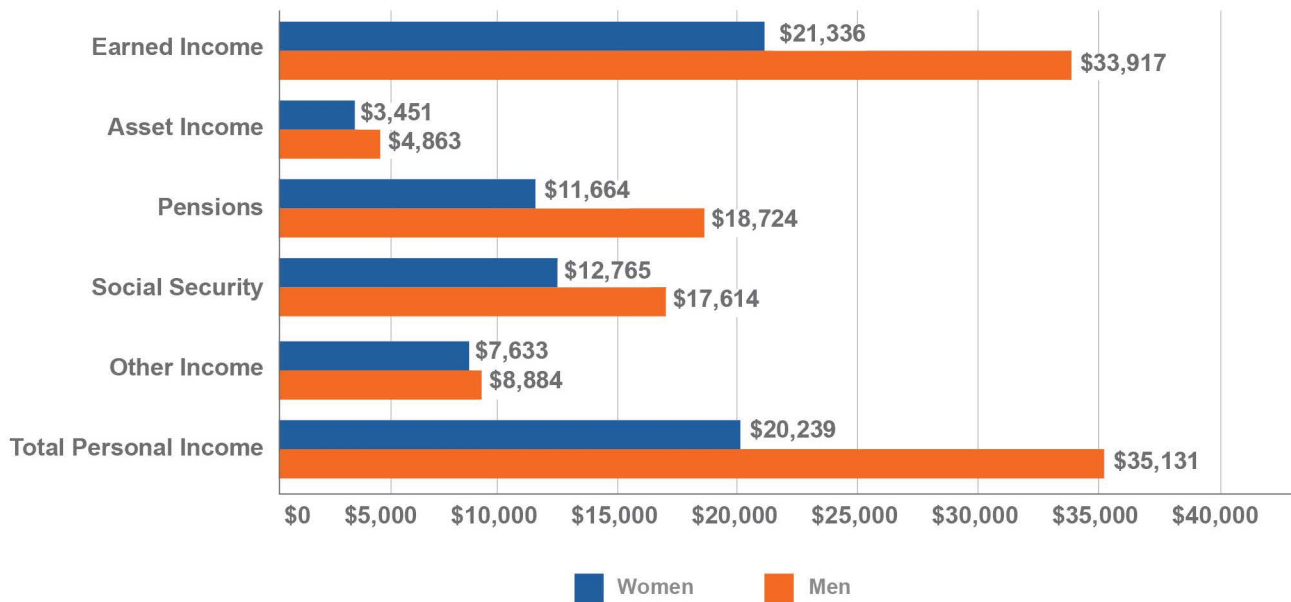
Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.

Figure 4 looks at the median level of income received from each source for those receiving that type of income. The median represents the midpoint – the point where half of respondents report lower income and half report higher income. As different individuals receive income from different bundles of sources, the medians among those receiving income shown do not add up to the median total income reported.

Based on these data, personal income appears skewed with a higher mean than median, indicating some women and men are receiving substantially more income than the respondent in the middle of the distribution. Even including zeros in the calculation, the total personal income reported by women has a mean of about \$31,000 but a median, excluding zeros, of just over \$21,000. Similarly, men have a mean total income of almost \$55,000 compared with a median of about under \$35,000. However, the gender gap in income is similar when comparing means and medians: Older women's mean income is about 57% of men's; and their median income is about 58% of men's.



Figure 4. Median Income Received from Different Sources for Women and Men Aged 65 and Older (Conditional on Having Income from that Source)



Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.

Unlike Figure 2, when looking at the medians by type of income among those receiving it, Social Security is not the largest single source of income for women (Figure 4 and Table 2). For the 17.8% of older women with earnings, the median earned income is \$21,336 compared to \$12,765 for women’s median income from Social Security. However, Social Security remains an important source of income for a large majority of women and men aged 65 and older (about 83%) and the second highest median income source for women closely followed by pension income (\$11,664). Comparing the median earnings of women and men, older working women earn 63% as much as older men. Similarly, their income from pensions is 62% as much as reported by men while Social Security benefits are 72% of men’s. For older men, income is highest from earnings (\$33,917) followed by pension income (\$18,724) and Social Security (\$17,614).

Table 2. Mean and Median Personal Income Reported by Women and Men Aged 65 and Older by Source

	Mean Income (Including Zeros)			Median Income (Those Receiving)		
	Women	Men	M/W Ratio	Women	Men	M/W Ratio ³²
Earned Income	\$6,341	\$16,545	38%	\$21,336	\$33,917	63%
Asset Income	\$4,589	\$7,745	59%	\$3,451	\$4,863	71%
Pensions	\$7,600	\$13,471	56%	\$11,664	\$18,724	62%
Social Security	\$11,355	\$14,535	78%	\$12,765	\$17,614	72%
Other Income	\$1,180	\$2,234	53%	\$7,633	\$8,884	86%
Total Personal Income	\$31,065	\$54,529	57%	\$20,239	\$35,131	58%

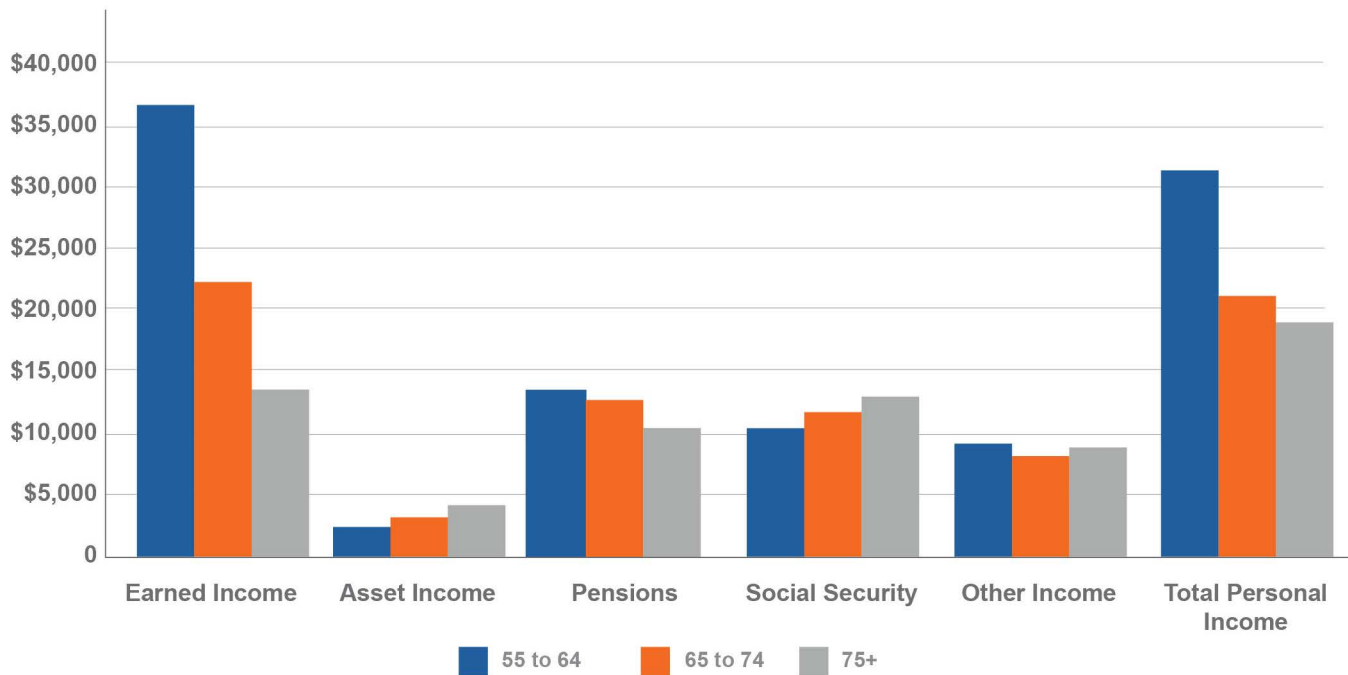
Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.



INCOME DIFFERENCES AMONG OLDER WOMEN

Looking at differences among women across age groups, Figure 5 shows income reported by source for women aged 55 and older to show differences for those near retirement (55-64 years) with two age groups of traditional retirement age (65-74 and 75 or more years). Combining income from all sources, women's median personal income declines across age groups from \$31,272 among those aged 55 to 64 to \$21,930 for women aged 65 to 74 and \$18,504 for women 75 years and older. Among women aged 55 to 64, median earnings among those working are the highest at \$36,799 and decline to \$22,796 for working women aged 65 to 74 and \$13,241 for those aged 75 and older. Women's median earnings are 67% relative to men's among those aged 55 to 64 but decline to 62% among those aged 65 to 74, and 61% among those aged 75 and older. Among recipients, Social Security income is higher at older ages, going from \$10,528 for those aged 55 to 64 to \$12,477 among women aged 65 to 74, and \$13,092 among those 75 years and older. Women's median income from Social Security is 70% (aged 65-74) to 75% (aged 75 and older) as high as Social Security income reported by men. Median pension income is lower at older ages, going from \$13,498 for women aged 55 to 64 to \$12,742 for women aged 75 to 74 and \$10,554 for women aged 75 and older. Women's median pension income declines across age groups as a percentage of men's income from 66% among those aged 65 to 74 to 59% at age 75 and older.

Figure 5. Median Income by Source Received by Women Aged 55 and Older by Age*



Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.
*See table on p.12 for group median income estimates.

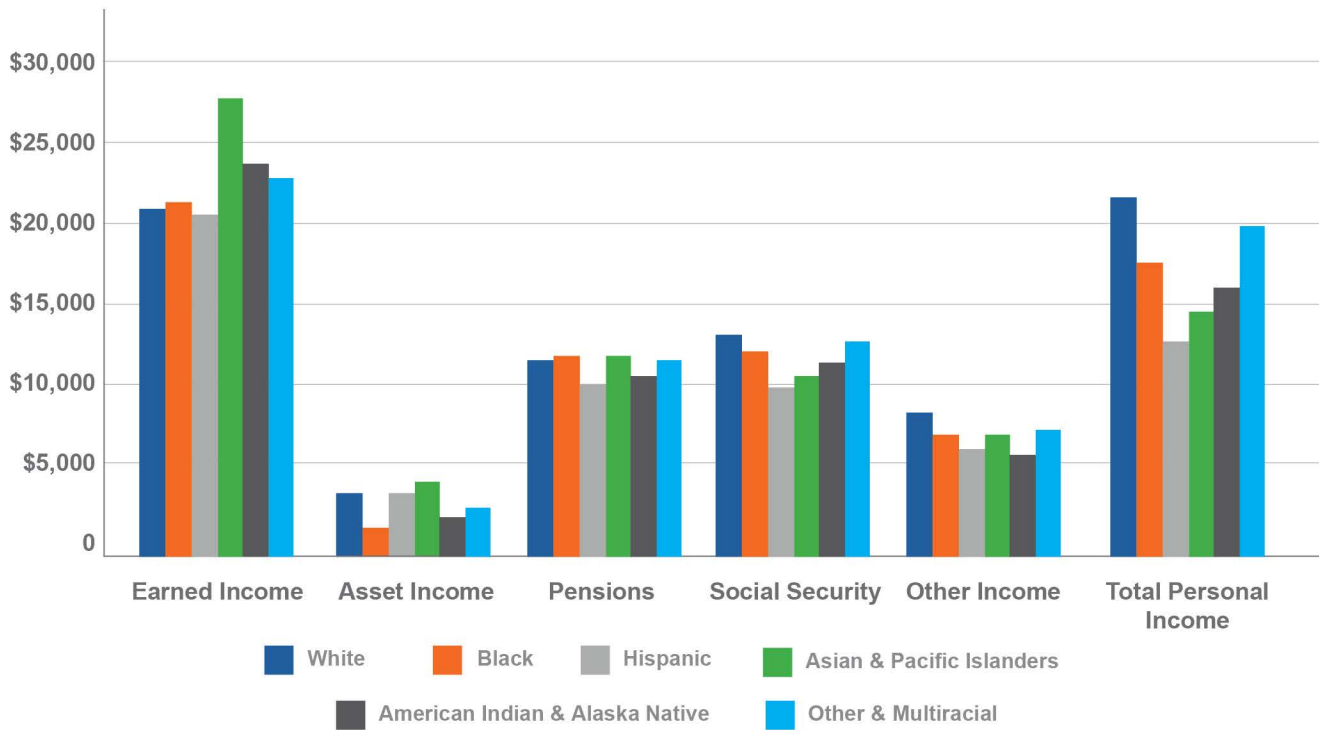
White women aged 65 and older report the highest personal income (\$21,745) compared to \$12,752 for Hispanic women, \$14,620 for Asian and Pacific Islander women, and \$17,707 for Black women (Figure 6). Asian and Pacific Islander women aged 65 and older report the highest earnings (\$27,741) while white, Black, and Hispanic women all report around \$21,000.



Hispanic (\$10,051) and Asian and Pacific Islander (\$10,661) women aged 65 and older report the lowest benefits from Social Security which could reflect a combination of low earnings or fewer quarters of contributions to the program. Among those reporting pension income, the differences in amounts received for older women by race and ethnicity are small ranging from \$10,179 for Hispanic women to \$11,992 for Black women. While older white women are much more likely than women in other groups to have income from assets (28.5%, not shown), the median amount of income among those receiving it (\$3,529) is less than Asian and Pacific Islander women report (\$4,248) but more than twice the amount reported by Black women (\$1,434).

Relative to white men of similar ages, white women aged 65 and older report 57% as much in median personal annual income. Older Black women report 46% and Hispanic women report 33% as much median income as older white men. Compared to men within race groups, women of color aged 65 and older report slightly greater parity in median income with similar men from the same race or ethnic group. Older Black women report 73% as much income at the median as Black men and Hispanic women report 61% as much income as Hispanic men. Similar patterns of income inequality across race and ethnicity and gender groups appear across most of the sources of income examined here.

Figure 6. Median Income by Source Received by Women Aged 65 and Older by Race and Ethnicity*



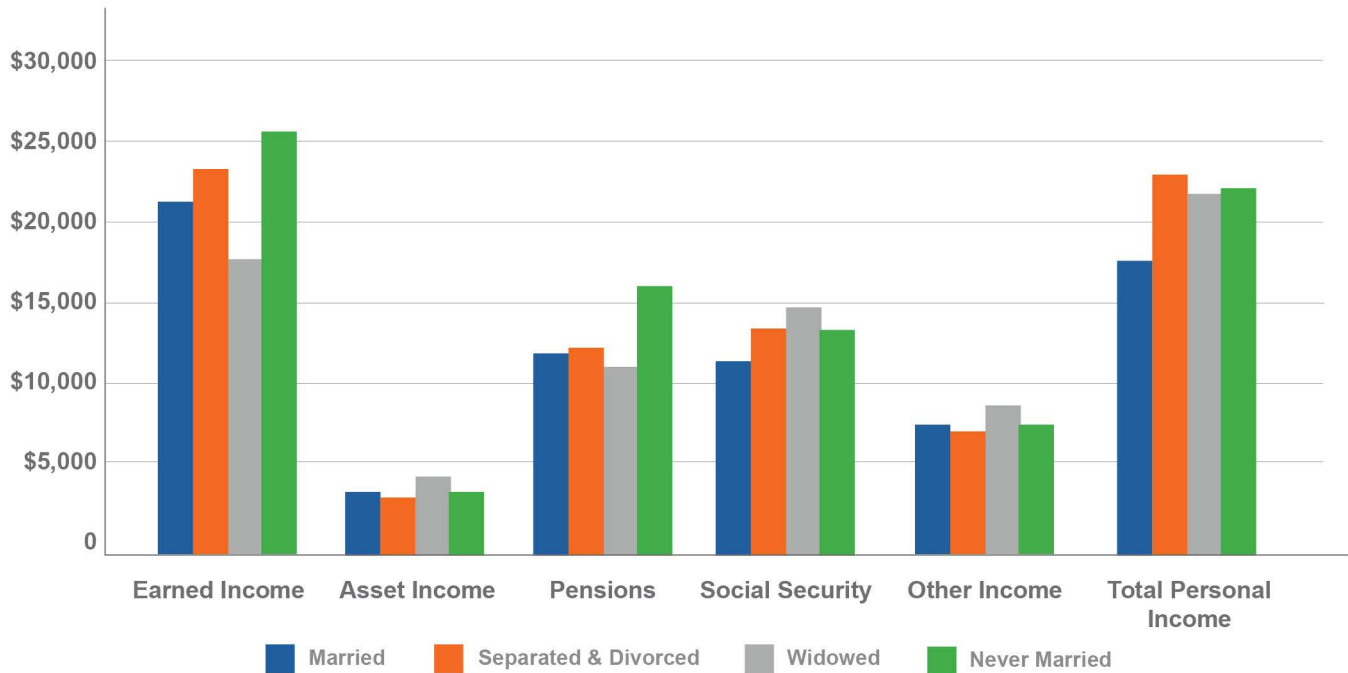
Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau. Hispanics may be of any race.
*See table on p.12 for group median income estimates.

Married women aged 65 and older report the lowest levels of personal income (\$17,511) compared to similar women who are separated or divorced (\$22,859), widowed (\$21,789), and never married (\$21,876, Figure 7). In terms of earnings, widowed women aged 65 and older report lower earnings (\$17,578) but they are 7 years older, on average,



than those women in other marital status groups (80 years for widows, on average, compared to 73 years for married, separated or divorced, and never married women). Never married women aged 65 and older report higher earnings (\$25,404) and higher pension income (\$15,935) than other groups. Widows report higher income from Social Security (\$14,882) which reflects some women receiving benefits based on their former spouse's earnings rather than their own.³³

Figure 7. Median Income by Source Received by Women Aged 65 and Older by Marital Status*



Source: Calculations based on 2017-2021 American Community Survey, U.S. Census Bureau.
*See table on p.12 for group median income estimates.

Never married women aged 65 and older report only slightly lower income than never married men overall and from earnings, pensions, and Social Security; however, older never married women report relatively less income from assets than similar men.

DISCUSSION

This brief has summarized women's personal income reported in household surveys at older ages. For some of the income sources – such as assets or pensions – the underlying wealth that is generating income is unknown. Wealth inequality is generally considered greater than income inequality and lower wealth leaves families vulnerable to income shocks, such as spells of unemployment, or the inability to pay for unexpected bills, such as car repairs or medical emergencies.



A range of policies are available that could help improve the economic security of older women. First, reducing the gender wage gap³⁴ – through interventions like addressing discrimination and creating opportunities for women to enter into non-traditional occupations and industries - would mean more income that could reduce debt during working years and could be invested or put into savings for retirement. Increasing women's earnings would also be reflected in their Social Security earnings records, resulting in higher benefits in the future for most former workers.

Second, ensuring that those working part-time are treated similarly to those working full-time would improve women's retirement security. This would include providing hourly wages and work benefits that are more equal across work schedules. Higher pay might be translated into greater savings and this would be especially true if access to employment-based retirement savings programs were made available to all workers and terms, such as employer matches for retirement savings, were more widely available.

Third, policies that make it possible for workers to stay attached to jobs while allowing them time to care for family members would improve women's retirement security. At younger ages, supports for income and work include affordable child care, paid leave, child tax credits, and paid sick leave to foster more continuous work and regular income. Paid sick days and paid family and medical leave would provide income continuation while receiving care for one's own health conditions or providing care to family members. Job protections might be especially important for older workers who may have greater difficulty becoming re-employed following a separation. Benefits including access to retirement savings plans for all workers, including those with part-time schedules while caring for families, provides opportunity for savings that can grow over time.³⁵ Older workers may find themselves managing their own health or caring for aging parents, spouses, or other family members. Paid leave policies can provide the time people need to heal and support workers getting back to work following recovery or when care demands wane.

Fourth, strengthening Social Security to improve benefits and ensure long-term financing would contribute to women's retirement security. Proposals to credit earnings for caregivers' records would recognize women's disproportionate time providing family care or improving minimum benefits for workers with a lifetime of low earnings would increase benefits for many women currently facing economic insecurity in retirement.³⁶ Many other countries have experience providing caregiving credits in their national pension programs with a range of designs that would provide policy makers and the Social Security Administration important data on design, administration, and cost for potential implementation.³⁷ Projections made by the Social Security Administration show that these changes recognizing family care would improve benefit adequacy for women and people of color.³⁸

Fifth, expanding access to retirement plans structured to provide lifetime benefits would reduce chances of outliving one's savings in retirement.³⁹ Current defined contribution arrangements like 401(k)s or IRAs shift the responsibility for making the complex savings and investment decisions to workers. Small changes, such as defaulting new employees to be enrolled into retirement savings plans or making it easier to move retirement benefits from job to job so the accumulated savings do not get lost could increase lifetime savings. Encouraging plan sponsors to integrate default options other than lump sum distributions into defined contribution plan design could increase lifetime income and could be delivered in a manner that is easier to understand.

Finally, retirement security could be bolstered by creating additional opportunities for increasing savings and reducing debt during working years. Again, having more employers provide access to retirement plans and increasing coverage to all employees would be a start. In some locales, state-sponsored retirement savings arrangements⁴⁰ are available but are not yet implemented on a scale to assist today's retirees or help tomorrow's retirees prepare.



Providing individual retirement accounts through the Social Security Administration⁴¹ or a policy such as the bipartisan Retirement Savings for Americans Act⁴² to provide workers without an employer-provided retirement plans to set up accounts in the Thrift Savings Plan could expand access to increase savings. Similarly, SECURE 2.0 created a voluntary mechanism for emergency savings programs, which may result in households being better able to absorb unexpected and relatively small expenses without accessing their retirement savings.

Data for Figures 5, 6, and 7

Figure 5. Median Income by Source Received by Women Aged 65 and Older by Race and Ethnicity

	Earned Income	Asset Income	Pensions	Social Security	Other Income	Total Personal Income
55 to 64	\$36,799	\$2,442	\$13,498	\$10,528	\$8,511	\$31,272
65 to 74	\$22,796	\$3,145	\$12,742	\$12,477	\$7,441	\$21,930
75+	\$13,241	\$3,995	\$10,554	\$13,092	\$7,893	\$18,504
Total	\$32,288	\$3,217	\$11,969	\$12,434	\$8,129	\$23,709

Figure 6. Median Income by Source Received by Women Aged 55 and Older by Age

	Earned Income	Asset Income	Pensions	Social Security	Other Income	Total Personal Income
White	\$21,035	\$3,529	\$11,725	\$13,275	\$8,513	\$21,745
Black	\$21,481	\$1,434	\$11,992	\$12,323	\$7,117	\$17,707
Hispanic	\$20,648	\$3,469	\$10,179	\$10,051	\$6,192	\$12,752
Asian & Pacific Islanders	\$27,741	\$4,248	\$11,878	\$10,661	\$7,086	\$14,620
American Indian & Alaskan Native	\$23,752	\$1,901	\$10,692	\$11,548	\$5,853	\$16,172
Other & Multiracial	\$22,843	\$2,524	\$11,561	\$12,710	\$7,454	\$20,050
Overall	\$21,336	\$3,451	\$11,664	\$12,765	\$7,633	\$20,239

Figure 7. Median Income by Source Received by Women Aged 65 and Older by Marital Status

	Earned Income	Asset Income	Pensions	Social Security	Other Income	Total Personal Income
Married	\$21,229	\$3,265	\$11,691	\$11,339	\$7,311	\$17,511
Separated & Divorced	\$23,335	\$2,987	\$12,047	\$13,301	\$7,017	\$22,859
Widowed	\$17,578	\$4,222	\$11,043	\$14,882	\$8,549	\$21,789
Never Married	\$25,404	\$3,193	\$15,935	\$13,178	\$7,335	\$21,876
Total	\$21,336	\$3,451	\$11,664	\$12,765	\$7,633	\$20,239



- ¹ Women aged 55 to 64 years are included in the analysis of differences in income across age groups for a comparison with women approaching typical retirement age.
- ² Data for Black men and women back to 1967, Hispanic men and women back to 1970, and American Indian and Alaska Native and Asian and Pacific Islander men and women back to 1987 in Current Population Survey Annual Social and Economic Supplement.
- ³ Figures taken from tables not in the main report -- https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-01.html#par_textimage_10 (White alone NH, Black alone, Asian alone, and Hispanic)
- ⁴ Creamer, John, Emily A. Shrider, Kalee Burns, and Frances Chen. 2022. *Poverty in the United States: 2021*. U.S. Census Bureau Current Population Reports P60-277. U.S. Government Publishing Office, Washington, DC.
- ⁵ U.S. Census Bureau. 2023. *Historical Poverty Tables: People and Families - 1959 to 2021*. Table 7. Poverty of People by Sex.
- ⁶ Government Accountability Office. 2020. *Retirement Security: Other Countries' Experiences with Caregiver Policies*. GAO-20-623.
- ⁷ Johnson, Richard W., Karen E. Smith, and Barbara A. Butrica. 2023. *Lifetime Employment-Related Costs to Women of Providing Family Care*. Washington, DC: Urban Institute.
- ⁸ Landivar, Liana Christin. 2017. *Mothers at Work: Who Opt's Out?* Boulder, CO: Lynne Rienner Publishers.
- ⁹ Bureau of Labor Statistics. 2023. Labor Force Statistics from the Current Population Survey. U.S. Department of Labor. Series ID: LNU02300061, LNU02300062, LNU02300190, LNU02300199, LNU02300347, and LNU02300354.
- ¹⁰ Ibid.
- ¹¹ Johnson, Richard W., Karen E. Smith, and Barbara A. Butrica. 2023. *Lifetime Employment-Related Costs to Women of Providing Family Care*. Washington, DC: Urban Institute. U.S. Bureau of Labor Statistics. 2019. *Unpaid Eldercare in the United States—2017-2018: Data from the American Time Use Survey*. U.S. Department of Labor News Release USDL-19-2051. Washington, DC; U.S. Bureau of Labor Statistics. 2022b. *American Time Use Survey — 2021 Results*. U.S. Department of Labor News Release USDL-22-1261. Washington, DC; Fahle, Sean and Kathleen McGarry. 2022. "How Caregiving for Parents Reduces Women's Employment: Patterns Across Sociodemographic Groups." Chapter 10 in Lisa Berkman and Beth C. Truesdale (eds.) *Overtime: America's Aging Workforce and the Future of Working Longer*, New York, NY: Oxford University Press.
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- ¹³ Foster, Thomas B., Marta Murray-Close, Liana Christin Landivar, and Mark DeWolf. 2020. "An Evaluation of the Gender Wage Gap Using Linked Survey and Administrative Data". U.S. Census Bureau, Center for Economic Studies Discussion Paper 20-34.
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