

## Changes in the Retirement Landscape 2012-2014

	2014		2012	
	Men	Women	Men	Women
Participates in a plan	47%	47%	46%	46%
Not offered a plan	35%	31%	40%	37%
Not eligible for a plan	7%	10%	6%	9%
Chooses not to participate in a plan	11%	12%	7%	7%

Source: Authors' tabulations using SIPP 2014 wave 1 data merged with data from SSA supplement. Sample is limited to individuals ages 65+

## Retirement preparedness over time for those ages 18-64

	Women		Men	
	Dec-13	Dec-16	Dec-13	Dec-16
Value of individually owned DC accounts	\$ 32,715	\$ 35,702	\$ 45,616	\$ 53,386
Value of household DC accounts	\$ 86,344	\$ 99,434	\$ 86,088	\$ 98,482
Participation in DB account	6%	7%	8%	8%

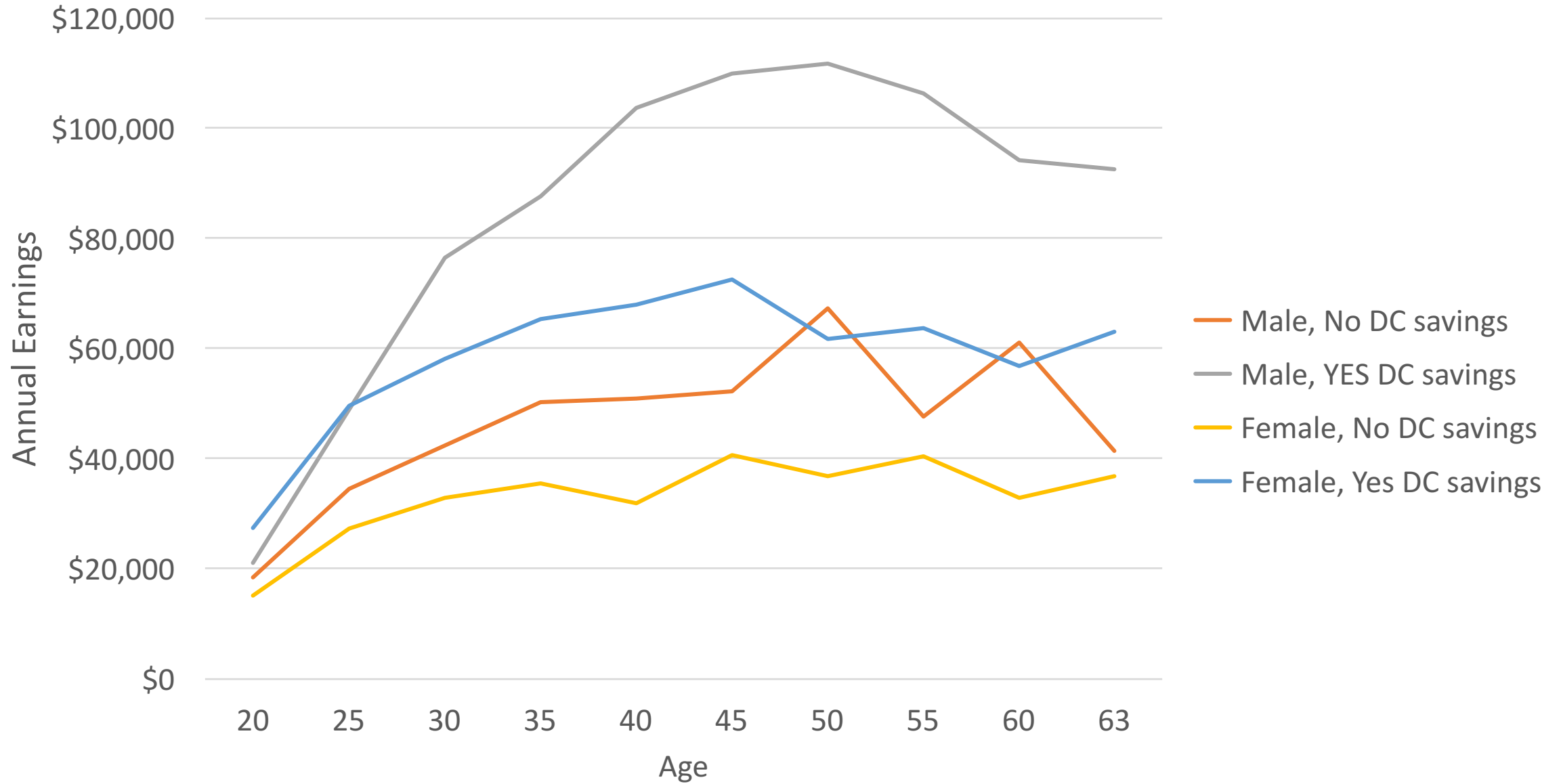
Source: Author's calculations based on data from SIPP 2014 waves 1 and 4, balances are denominated in December of 2016 dollars

## Retirement preparedness over time for those ages 65+

	Women		Men	
	Dec-13	Dec-16	Dec-13	Dec-16
Value of individually owned DC accounts	\$ 35,923	\$ 49,272	\$ 78,456	\$ 96,846
Value of household DC accounts	\$ 84,983	\$ 109,645	\$ 118,537	\$ 148,965
Participation in DB account	5%	5%	10%	9%

Source: Author's calculations based on data from SIPP 2014 wave 4, December 2016

## Age-Earnings Profiles by Gender and DC Savings



## Sources of Income, Changes by Gender

	Dec-13	Dec-16	Dec-13	Dec-16
	Women	Women	Men	Men
Median household income (\$January 2011)	\$ 40,306	\$ 43,044	\$ 49,975	\$ 52,063
Mean Sources of Income				
Earnings	18%	17%	19%	21%
Social Security income	53%	52%	49%	48%
Retirement income	14%	16%	16%	17%

Source: Authors' tabulations using SIPP 2014 wave 4 data. Sample is limited to individuals ages 65+

## Sources of Income, by Gender and Household Income

	Women					Men				
	<\$20K	\$20- \$39K	\$40- \$59K	\$60- 79K	\$80K+	<\$20K	\$20- \$39K	\$40- \$59K	\$60- 79K	\$80K+
Earnings	0%	8%	14%	22%	39%	0%	8%	15%	22%	41%
Social Security	75%	69%	54%	40%	25%	65%	72%	57%	42%	24%
Retirement	6%	12%	20%	24%	18%	9%	13%	19%	23%	18%
Observations	19%	26%	20%	13%	22%	13%	22%	21%	15%	30%

Source: Authors' tabulations using SIPP 2014 wave 4 data. Sample is limited to individuals ages 65+

## Sources of Income, by Gender and Marital Status

	Women				Men			
	Married	Widowed	Divorced / Separated	Never Married	Married	Widowed	Divorced / Separated	Never Married
Earnings	18%	13%	22%	16%	23%	12%	19%	16%
Social Security	50%	56%	51%	52%	46%	54%	51%	50%
Retirement	18%	13%	13%	18%	18%	18%	14%	12%
Observations	43%	36%	17%	5%	67%	14%	15%	5%

Source: Authors' tabulations using SIPP 2014 wave 4 data. Sample is limited to individuals ages 65+

## Sources of Income, by Gender and Age

	Women				Men			
	Age 65-69	Age 70-74	Age 75-79	Age 80+	Age 65-69	Age 70-74	Age 75-79	Age 80+
Earnings	27%	18%	11%	9%	34%	20%	13%	9%
Social Security	44%	53%	57%	59%	37%	50%	56%	57%
Retirement	16%	16%	16%	15%	15%	16%	18%	19%
Observations	31%	25%	17%	26%	34%	26%	19%	22%

Source: Authors' tabulations using SIPP 2014 wave 4 data. Sample is limited to individuals ages 65+



## Sources of Income, by Gender and Race/Ethnicity

	Women				Men			
	White	Black	Latino	Asian	White	Black	Latino	Asian
Earnings	15%	19%	27%	41%	20%	17%	32%	36%
Social Security	53%	57%	46%	34%	48%	56%	44%	41%
Retirement	17%	16%	10%	11%	18%	15%	11%	9%
Observations	76%	13%	8%	3%	79%	11%	7%	3%

Source: Authors' tabulations using SIPP 2014 wave 4 data. Sample is limited to individuals ages 65+

## Poverty Rates, Changes by Gender

	Women		Men	
	Dec-13	Dec-16	Dec-13	Dec-16
Poor	8%	7%	5%	5%
Near poor	21%	20%	15%	15%
Not poor	71%	74%	80%	80%

Author's calculations using SIPP 2014 waves 1-4. These data were collected in 2014-2017, but reference December of years 2013-2016. Sample is limited to ages 65+. Poor is defined as living in a household where household income falls below the poverty line. Near poor indicates household income between 100 and 199% of the poverty line. Not poor refers to households with income at or more than twice the poverty line.