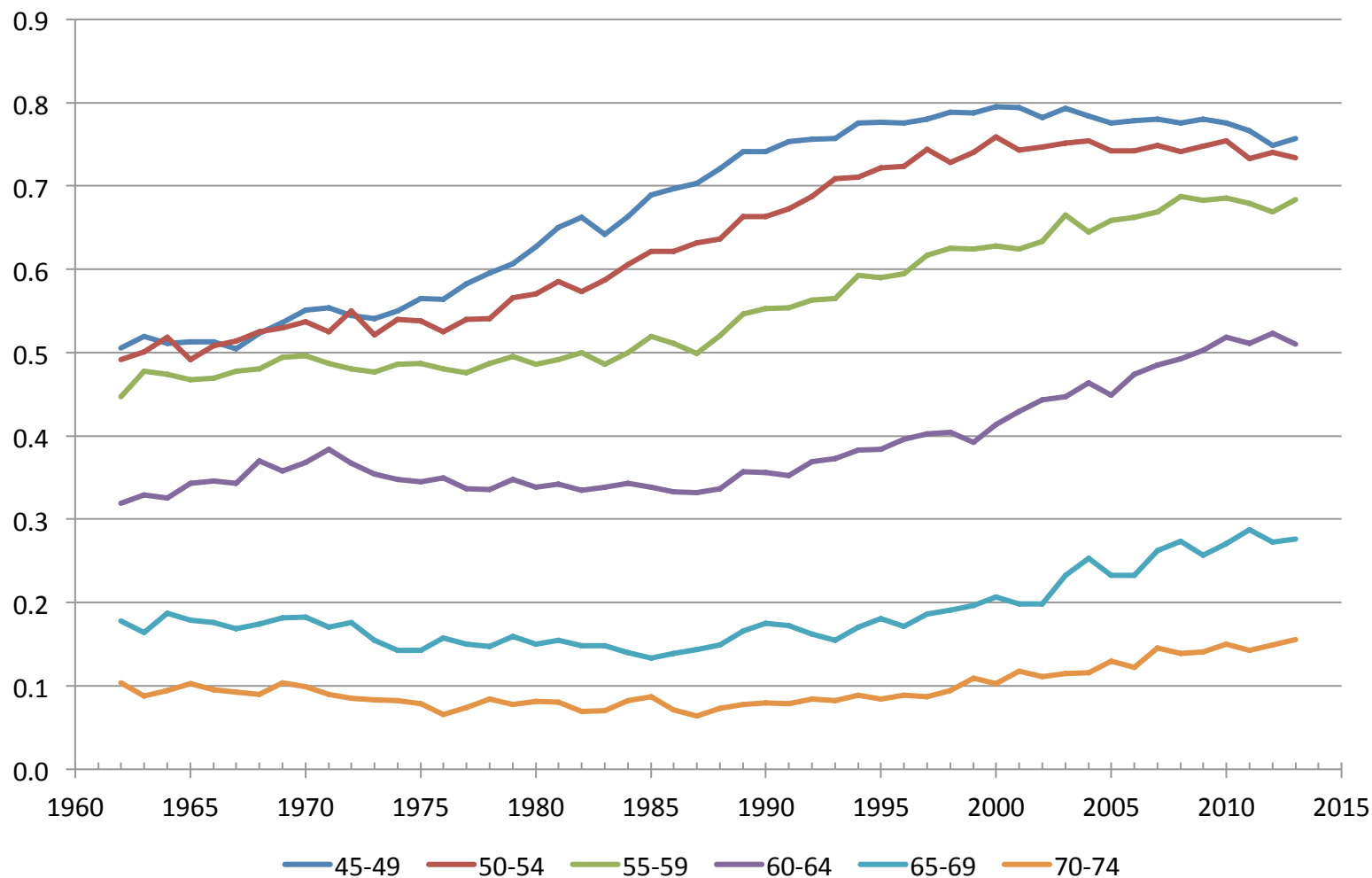


WOMEN WORKING LONGER

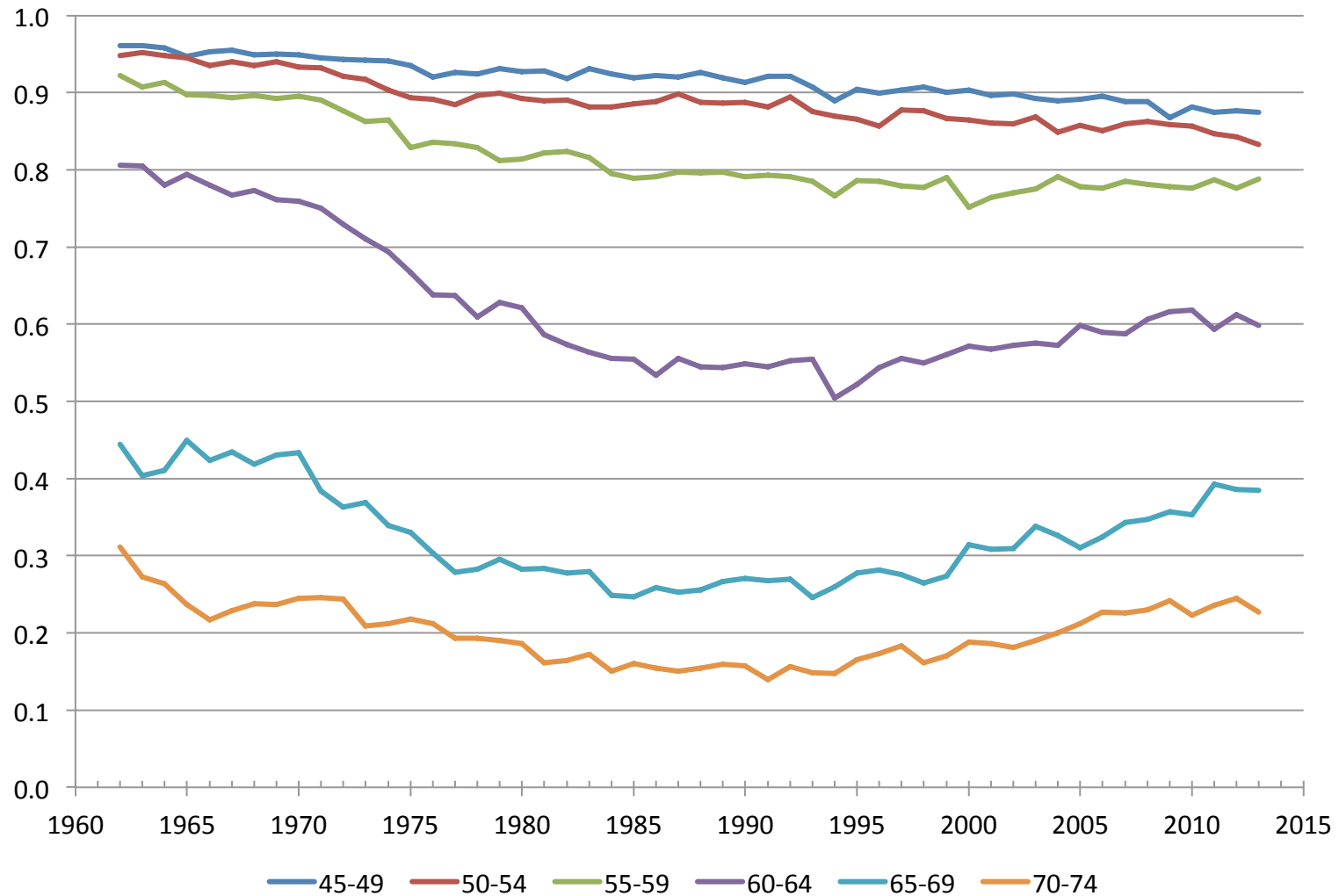
CLAUDIA GOLDIN
LARRY F. KATZ



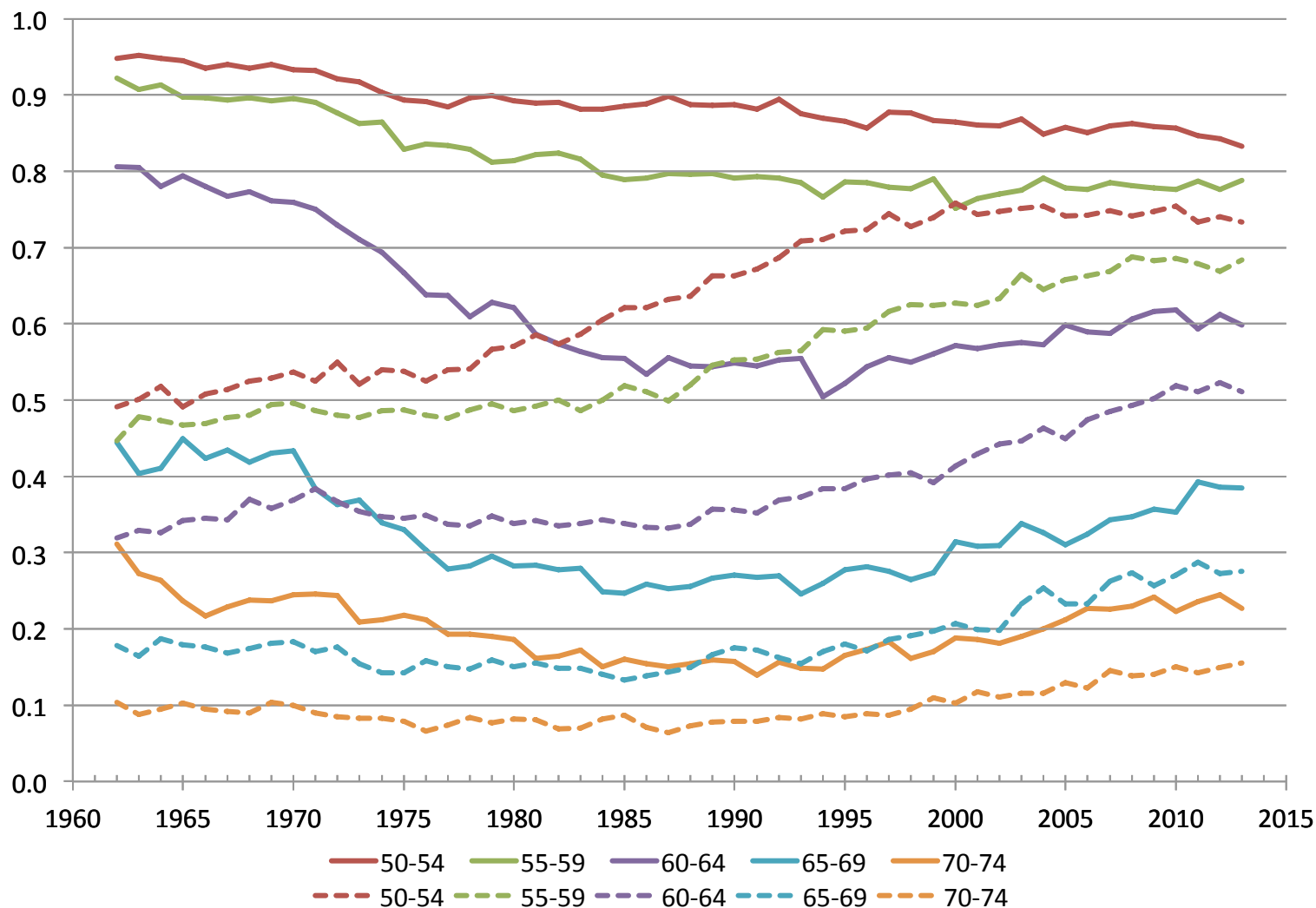
All Women, Labor Force Participation Rates by Age Groups, CPS



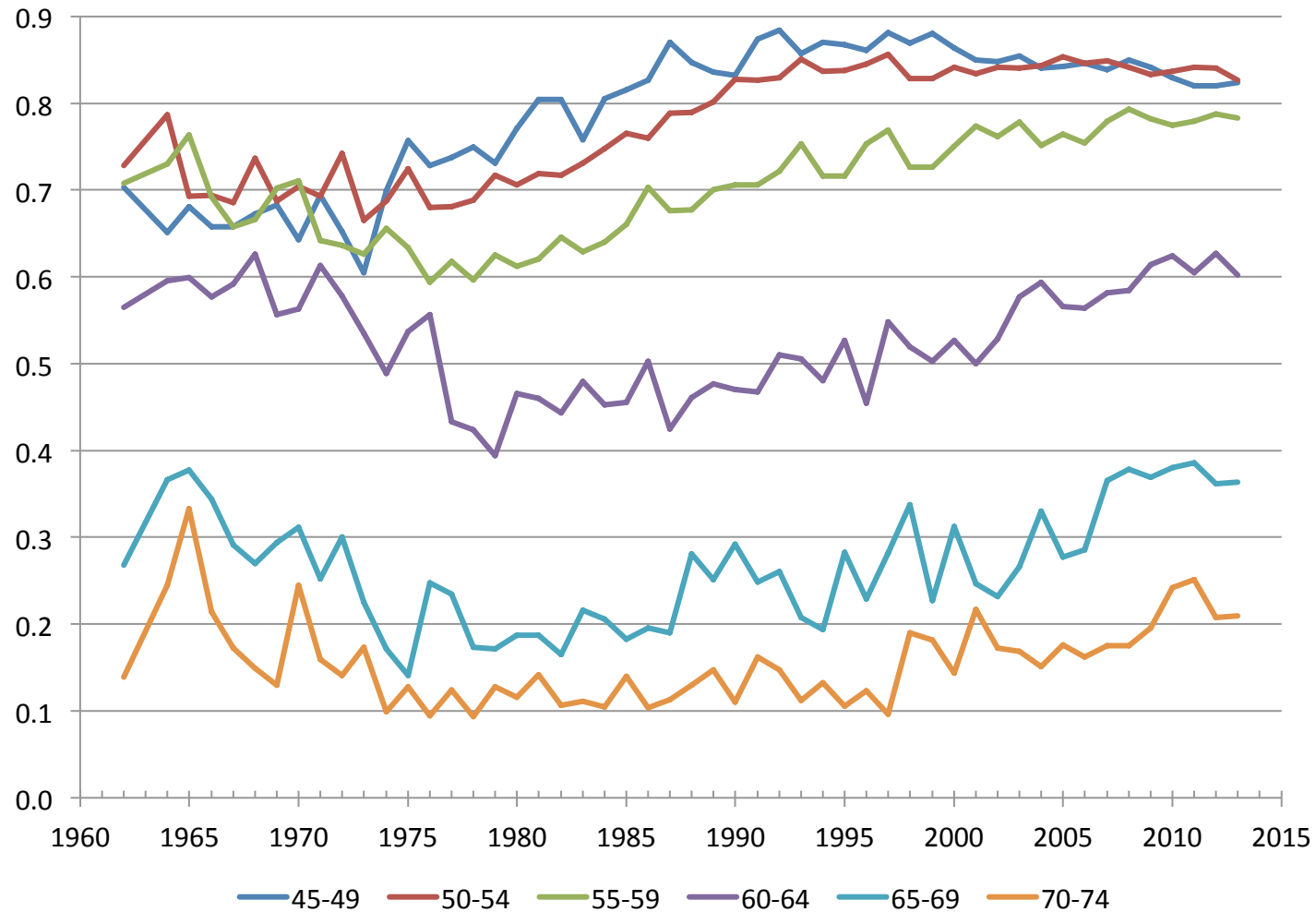
All Men, Labor Force Participation Rates by Age Groups, CPS



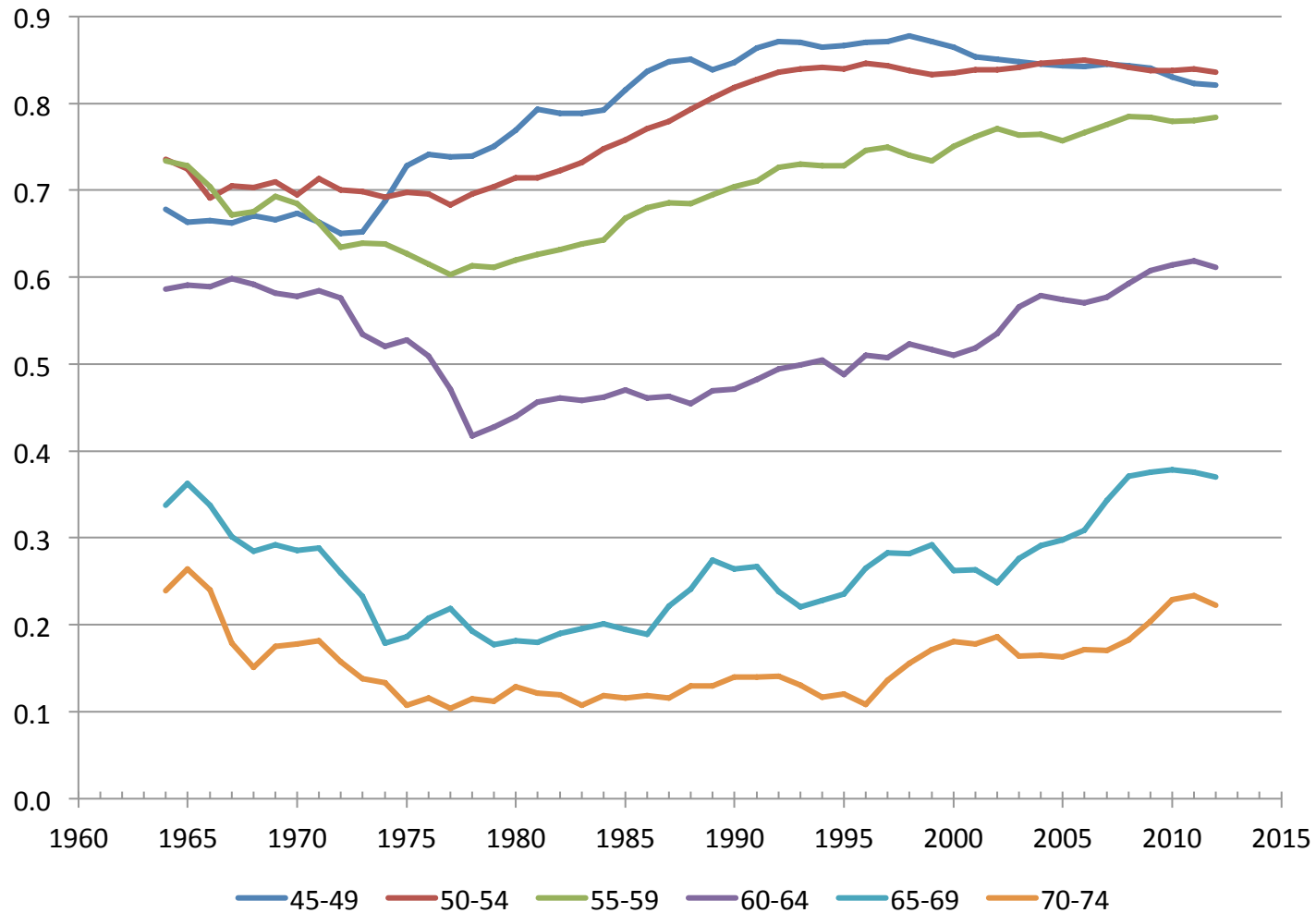
All M, F Labor Force Participation Rates by Age Groups, CPS



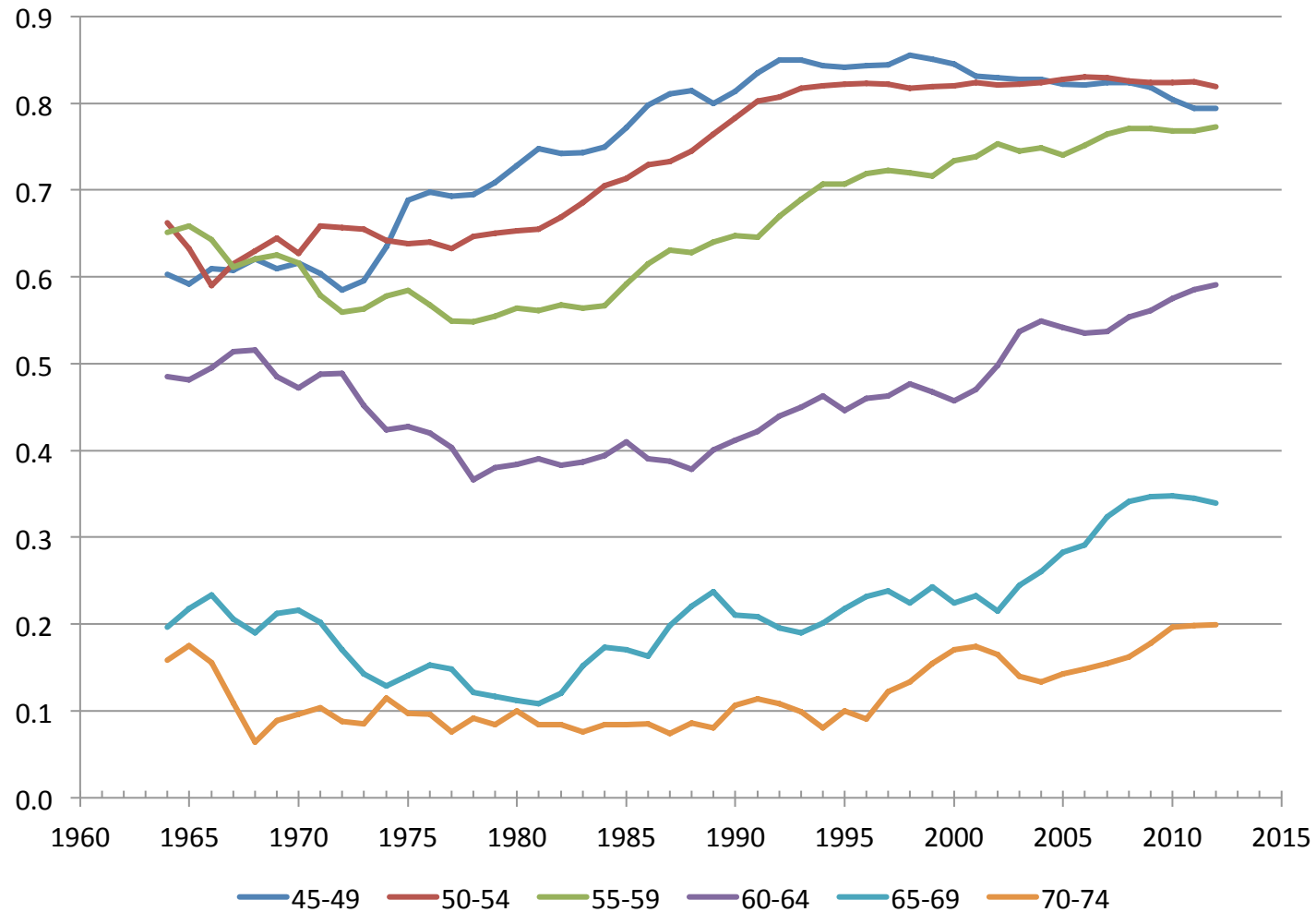
College Graduate Women, LFP Rates by Age, CPS



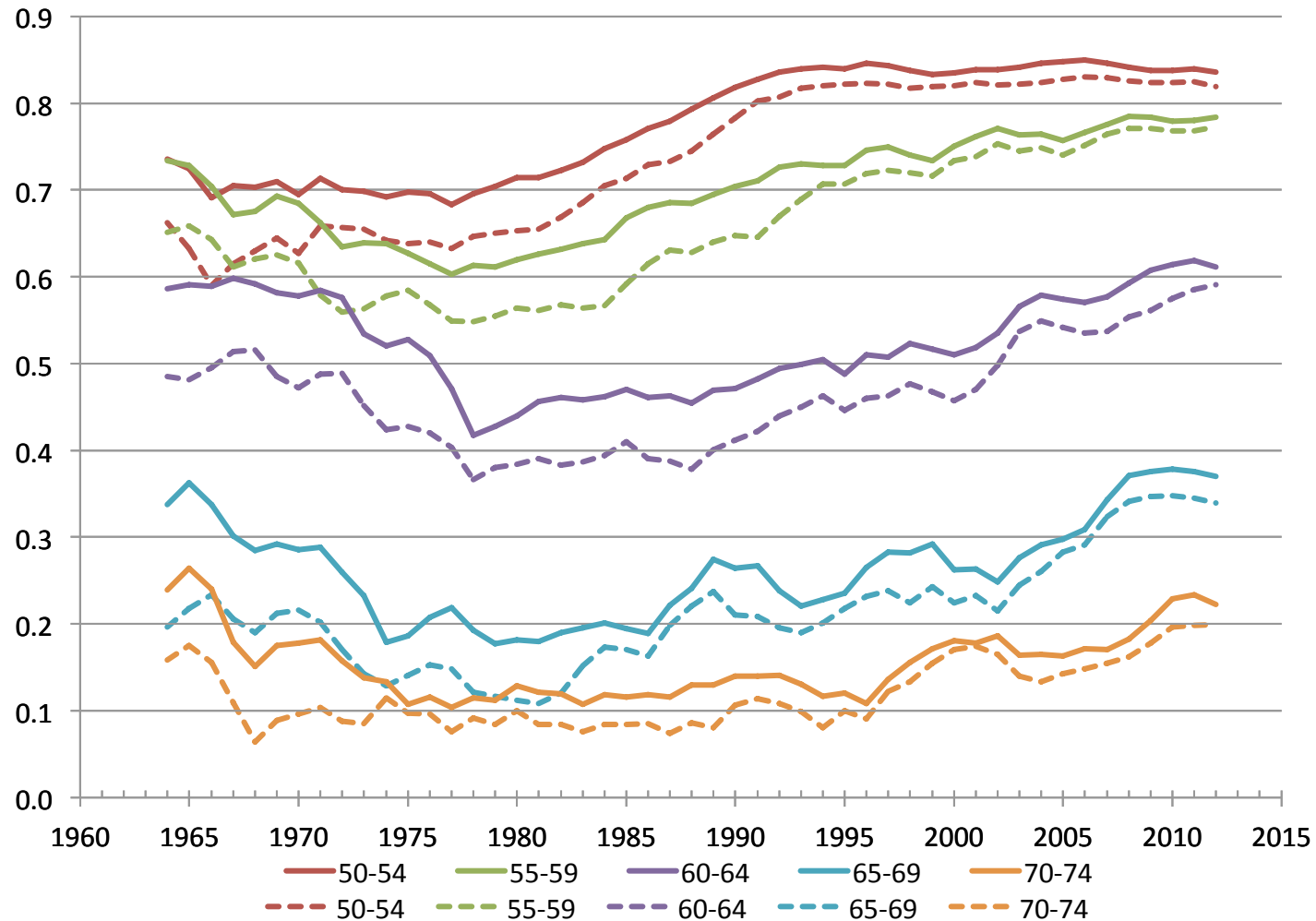
College Graduate Women, LFP Rates by Age, CPS (three-year centered moving average)



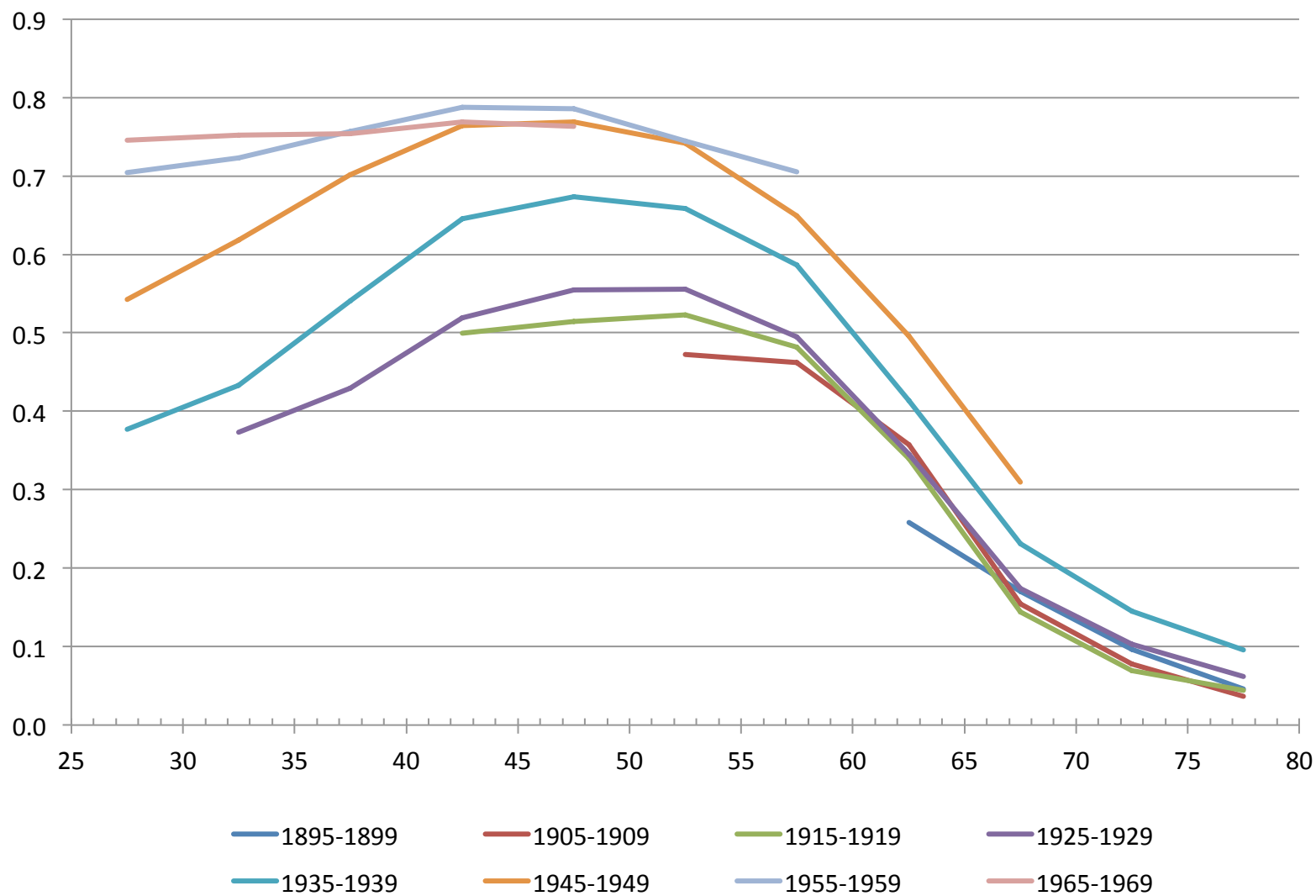
Ever-Married College Graduate Women, LFP Rates by Age, CPS (three-year centered moving average)



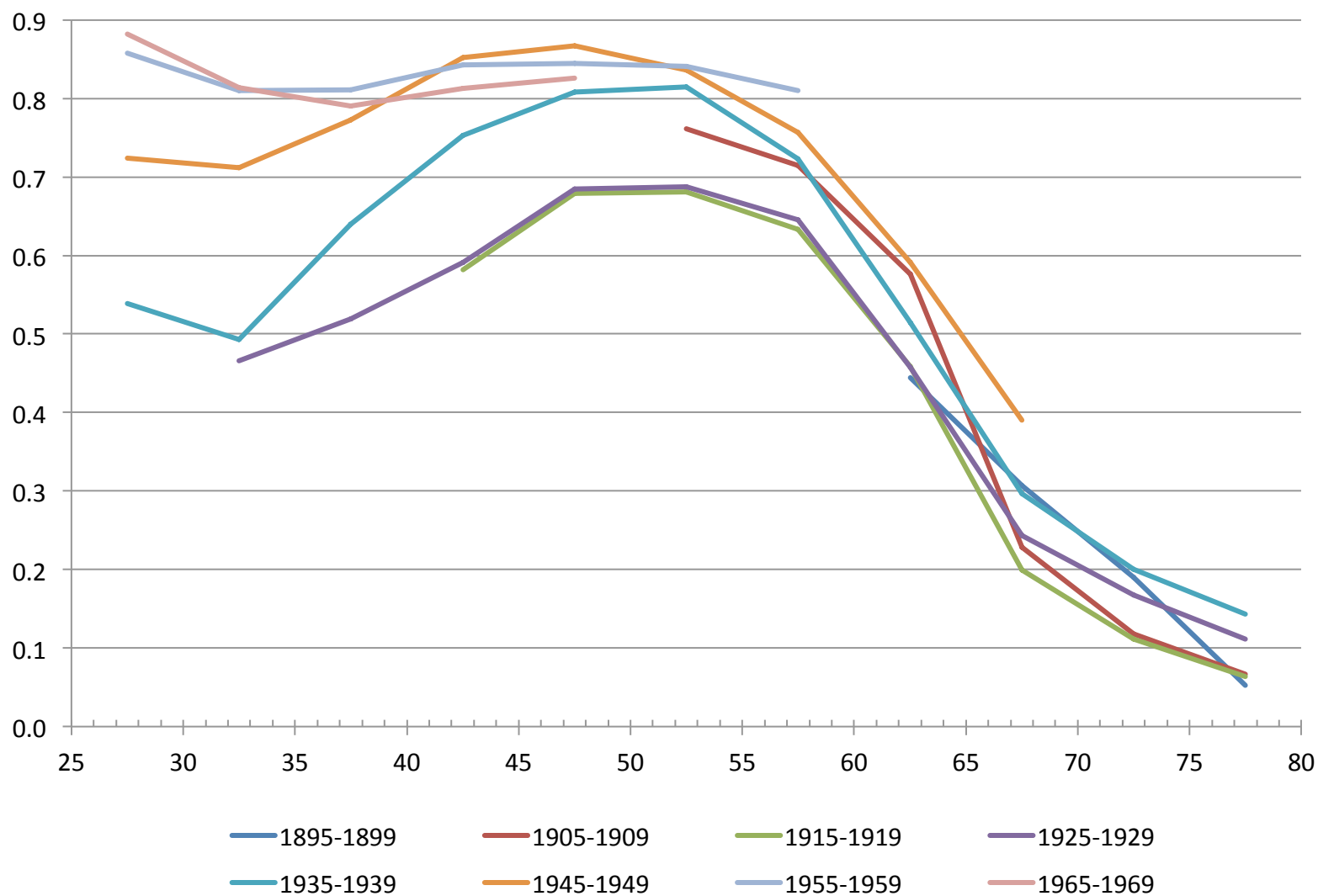
All & EverMar College Graduate Women, LFP Rates by Age, CPS (three-year centered moving average)



All Women, Labor Force Participation Rates by Cohort, CPS

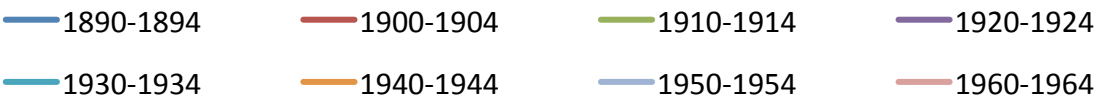


College Women, Labor Force Participation Rates by Cohort, CPS

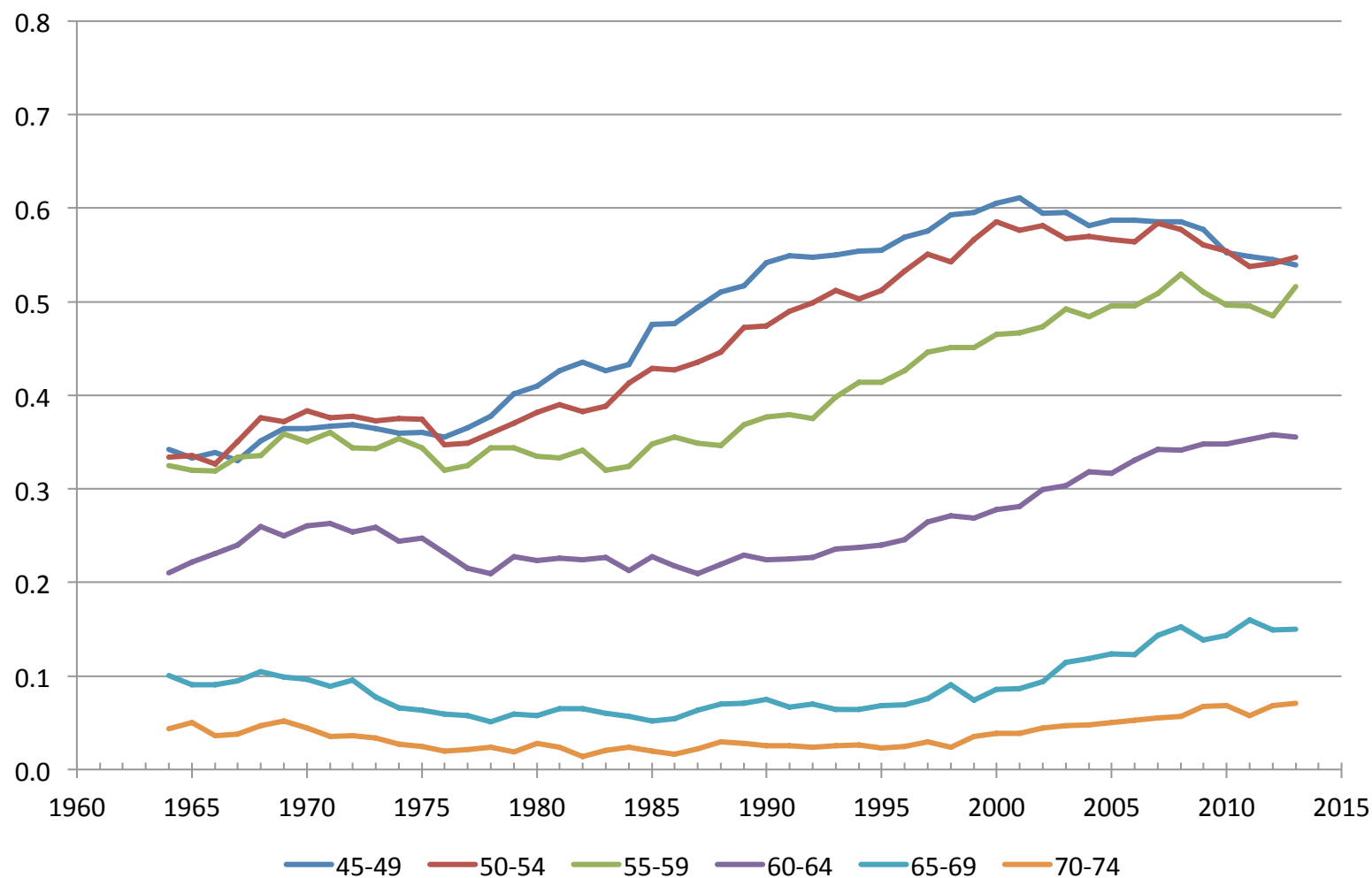


The graph illustrates the relationship between the total number of children in a household and the number of children who are not in school. The x-axis represents the total number of children, ranging from 25 to 80. The y-axis represents the number of children who are not in school, ranging from 0 to 100. Five lines represent different countries: China (red), India (green), Indonesia (blue), Mexico (orange), and the United States (purple). All countries show a sharp increase in the number of children not in school as the total number of children increases, starting around 50-60 children. The United States shows the highest number of children not in school for a given total number of children, while Mexico shows the lowest.

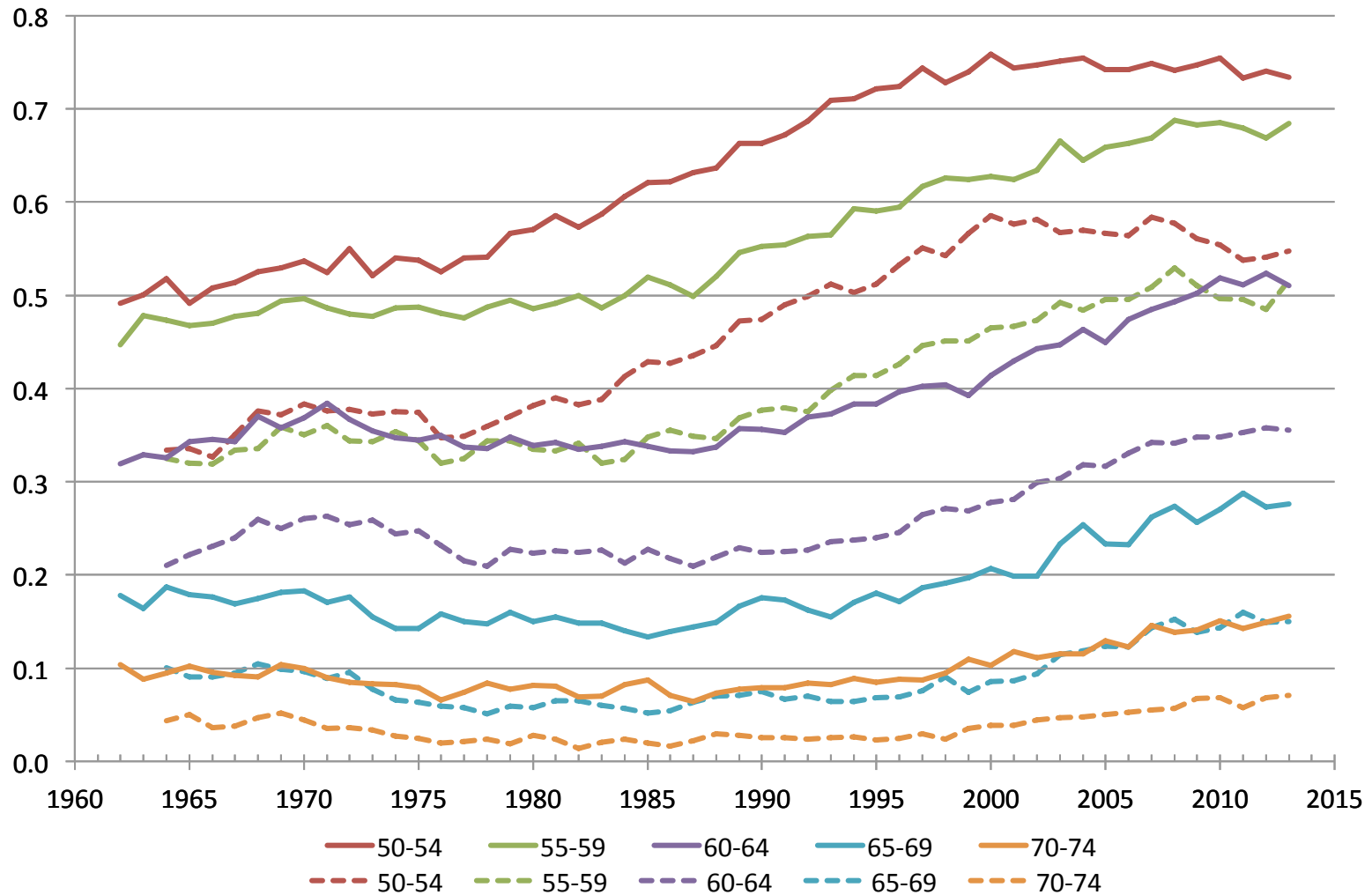
Number of Children	China (Red)	India (Green)	Indonesia (Blue)	Mexico (Orange)	United States (Purple)
25	0	0	0	0	0
30	0	0	0	0	0
35	0	0	0	0	0
40	0	0	0	0	0
45	0	0	0	0	0
50	0	0	0	0	0
55	0	0	0	0	0
60	0	0	0	0	0
65	0	0	0	0	0
70	0	0	0	0	0
75	0	0	0	0	0
80	0	0	0	0	0



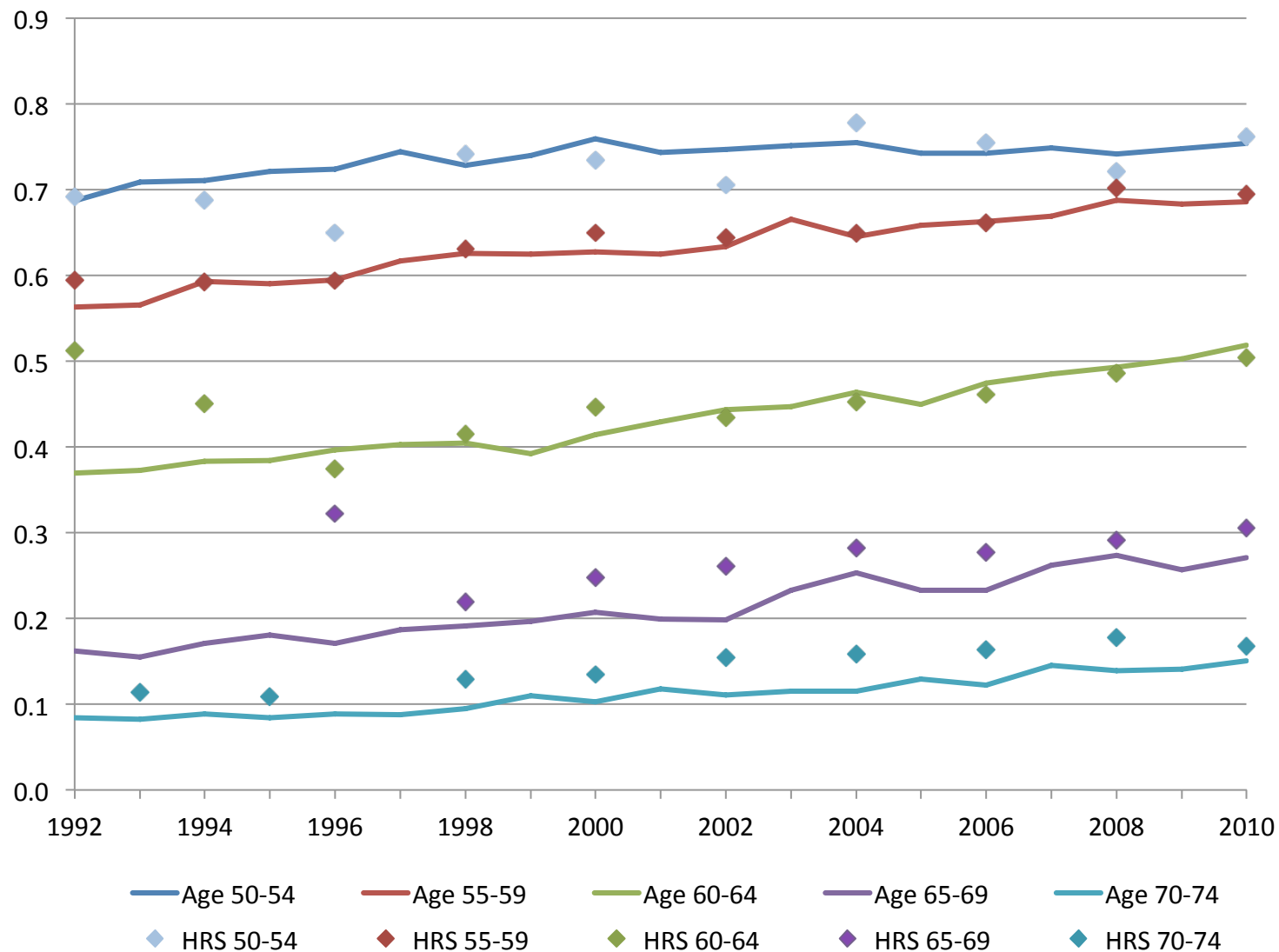
All Women, FT-FY Labor Force Participation Rates by Age, CPS



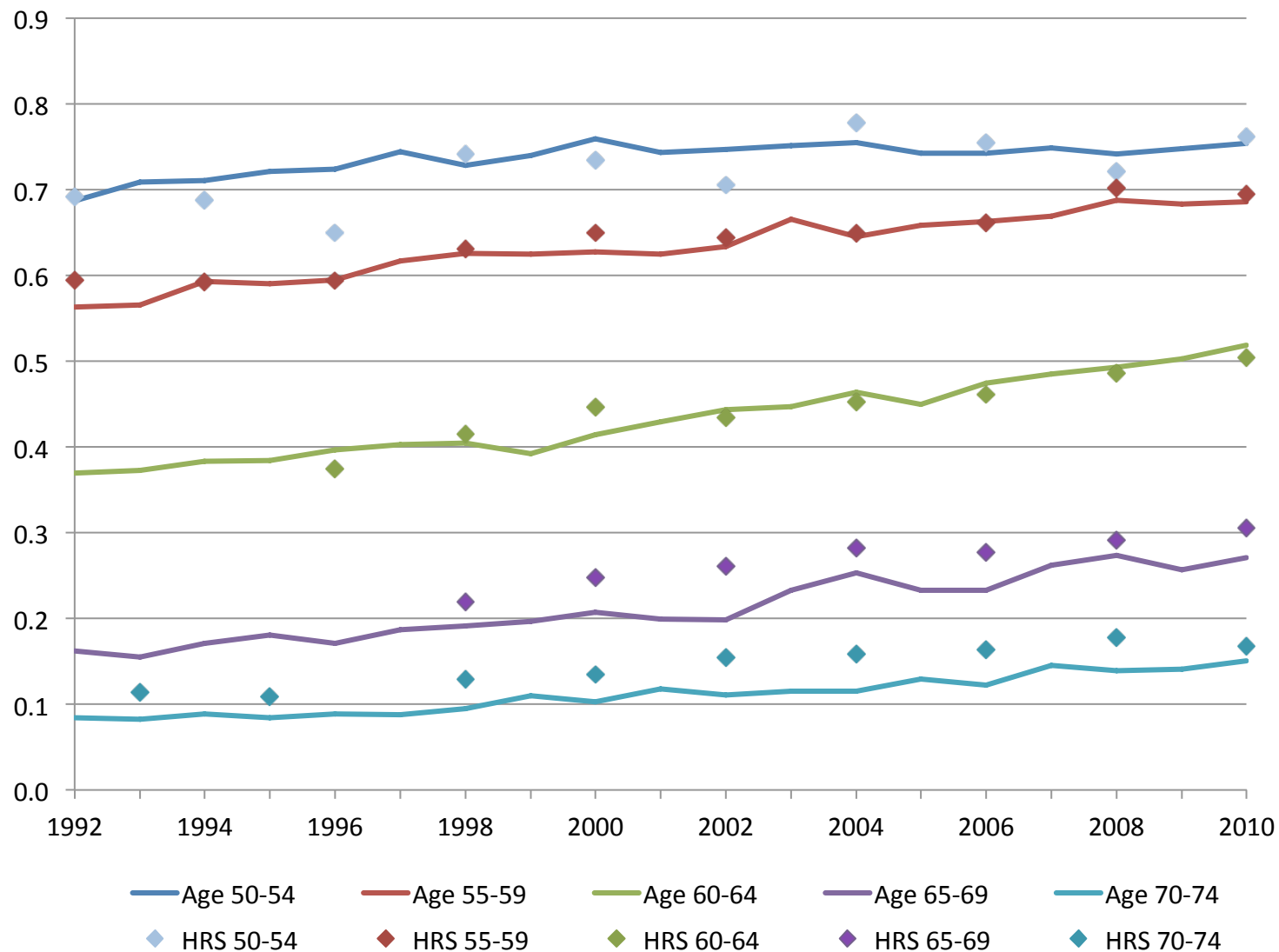
All Women, and FT-FY, LFP Rates by Age Groups, CPS



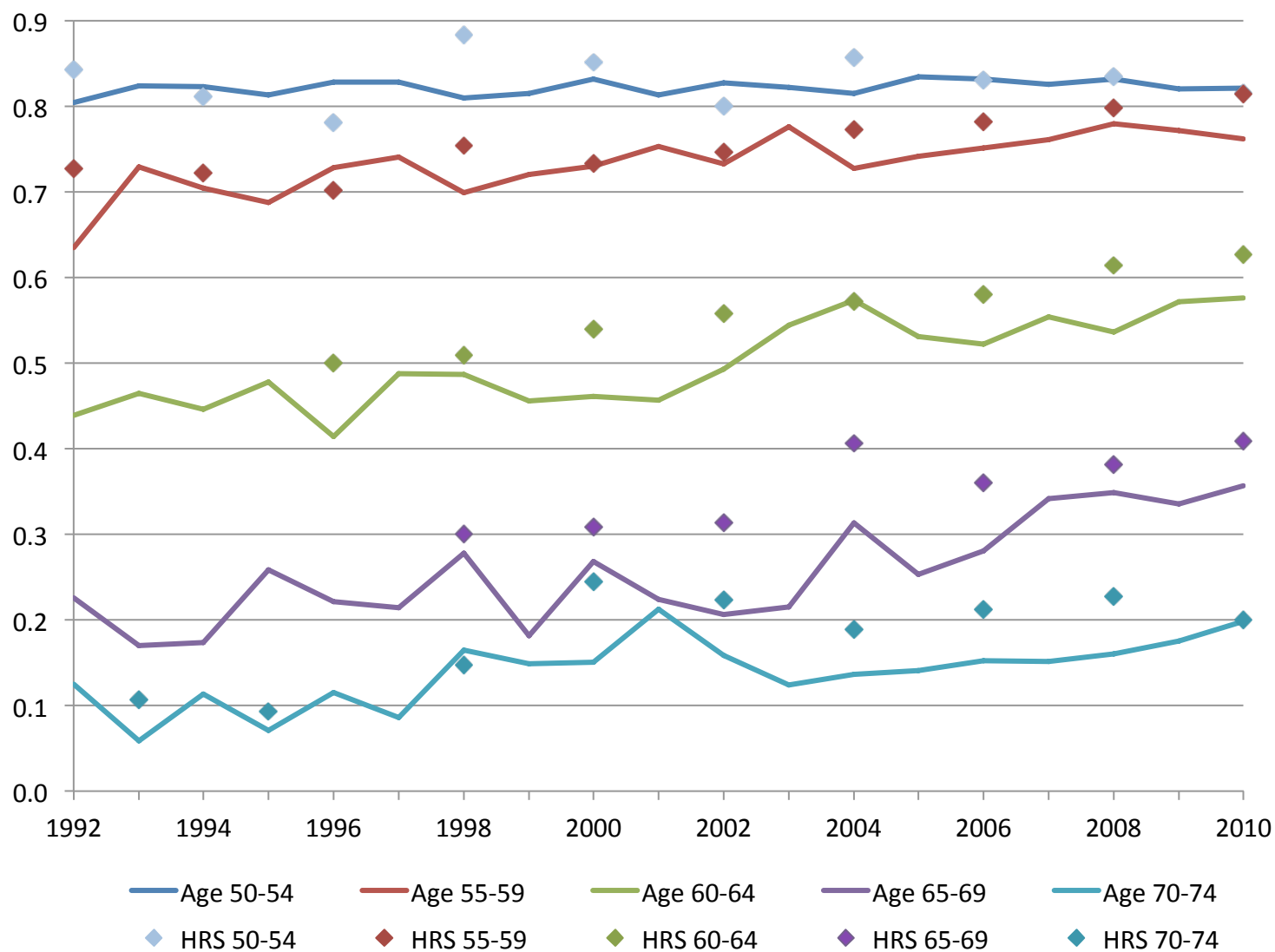
All Women LFP Rates by Age Groups, CPS and HRS



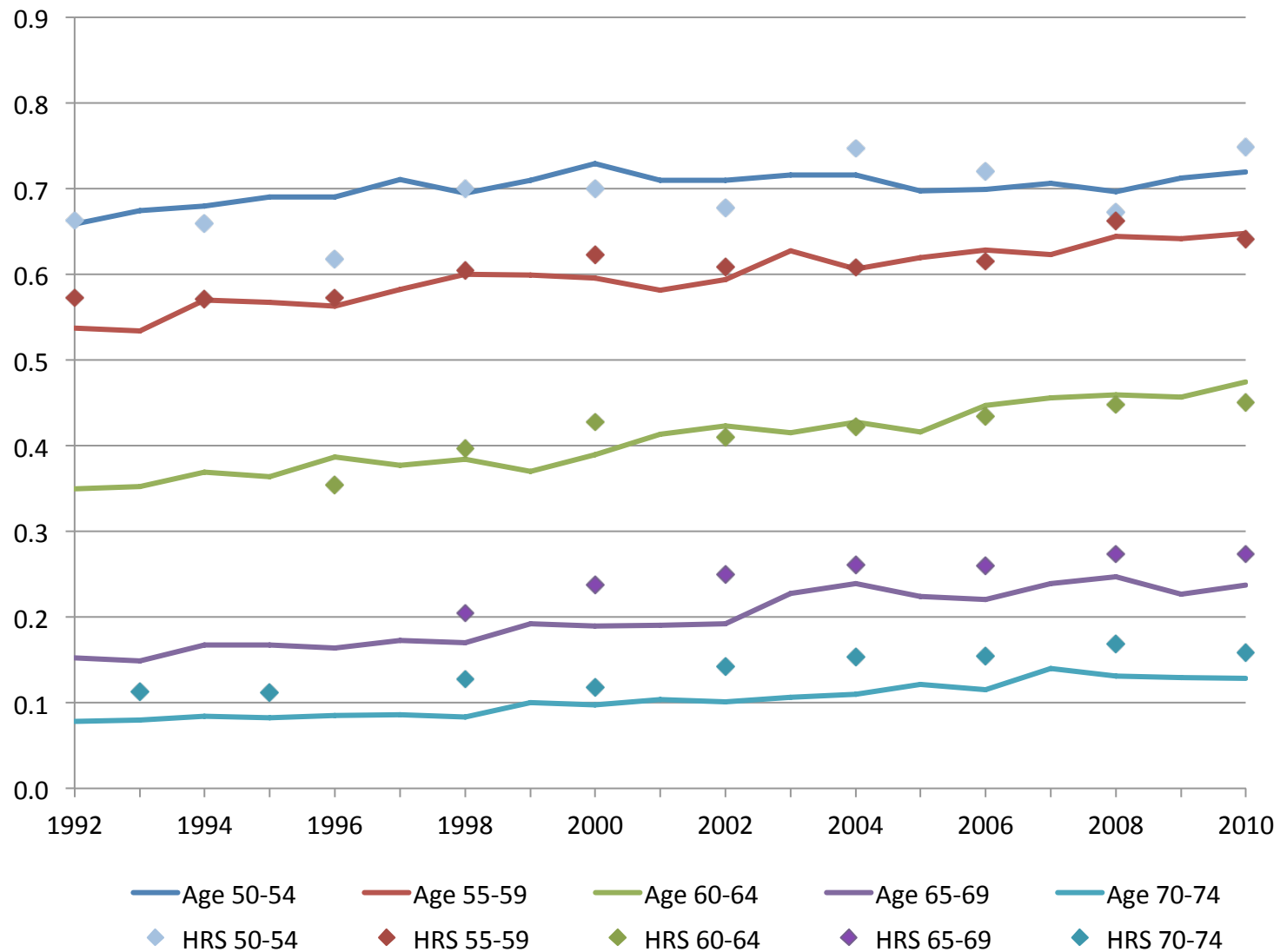
All Women LFP Rates by Age Groups, CPS and HRS



College, Ever-Mar Women LFP Rates by Age Groups, CPS and HRS



Non-College Women LFP Rates by Age Groups, CPS and HRS



Female Labor Force Participation Rates: Changes from 1988 to 2013 (25 years)

Age	Educational Group	Labor Force Participation Rate in		Change from 1988 to 2013 in Percentage Points
		1988	2013	
60-64	All	0.34	0.51	17 %age points
	College graduate	0.45	0.61	16 %age points
65-69	All	0.15	0.28	13 %age points
	College graduate	0.24	0.37	13 %age points
70-74	All	0.07	0.16	9 %age points
	College graduate	0.13	0.21	8 %age points

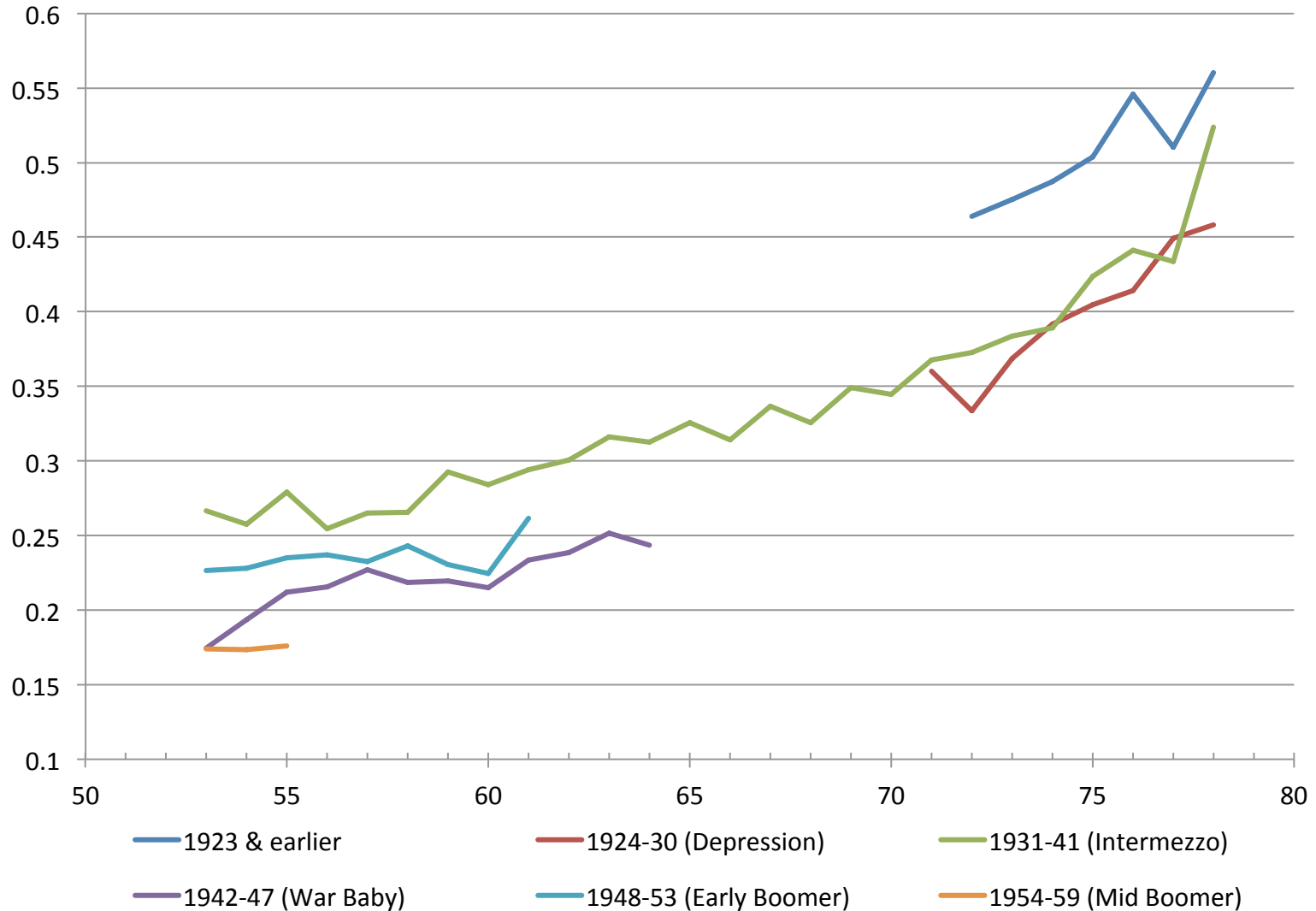
Male Labor Force Participation Rates: Changes from 1988 to 2013 (25 years)

Age	Educational Group	Labor Force Participation Rate in		Change from 1988 to 2013 in Percentage Points
		1988	2013	
60-64	All	0.54	0.60	6 %age points
	College graduate	0.67	0.72	5 %age points
65-69	All	0.26	0.38	12 %age points
	College graduate	0.40	0.50	10 %age points
70-74	All	0.15	0.23	8 %age points
	College graduate	0.30	0.30	0 %age points

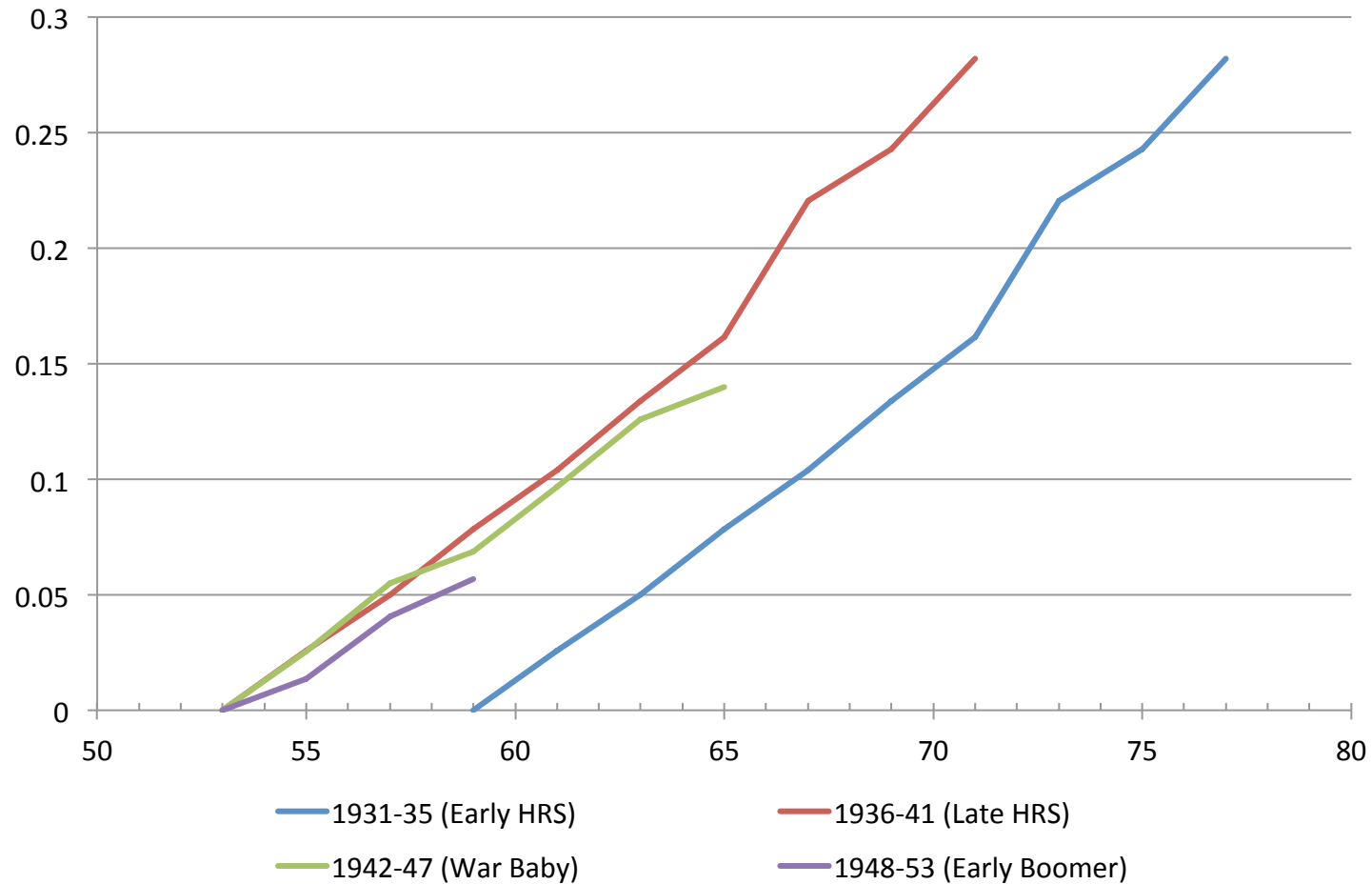
Why Are Women Working Longer?

- **Family:** Marriage, Divorce, Widowhood, Kids, Grandkids
- **Human Capital:** Occupations, Education, Health
- **Financial Resources:** Savings, Pensions, Insurance, Financial Literacy
- **Retirement Institutions and Policy:** End of Mandatory Retirement, Changes in SS Earnings Test, Age of Full Retirement Benefits

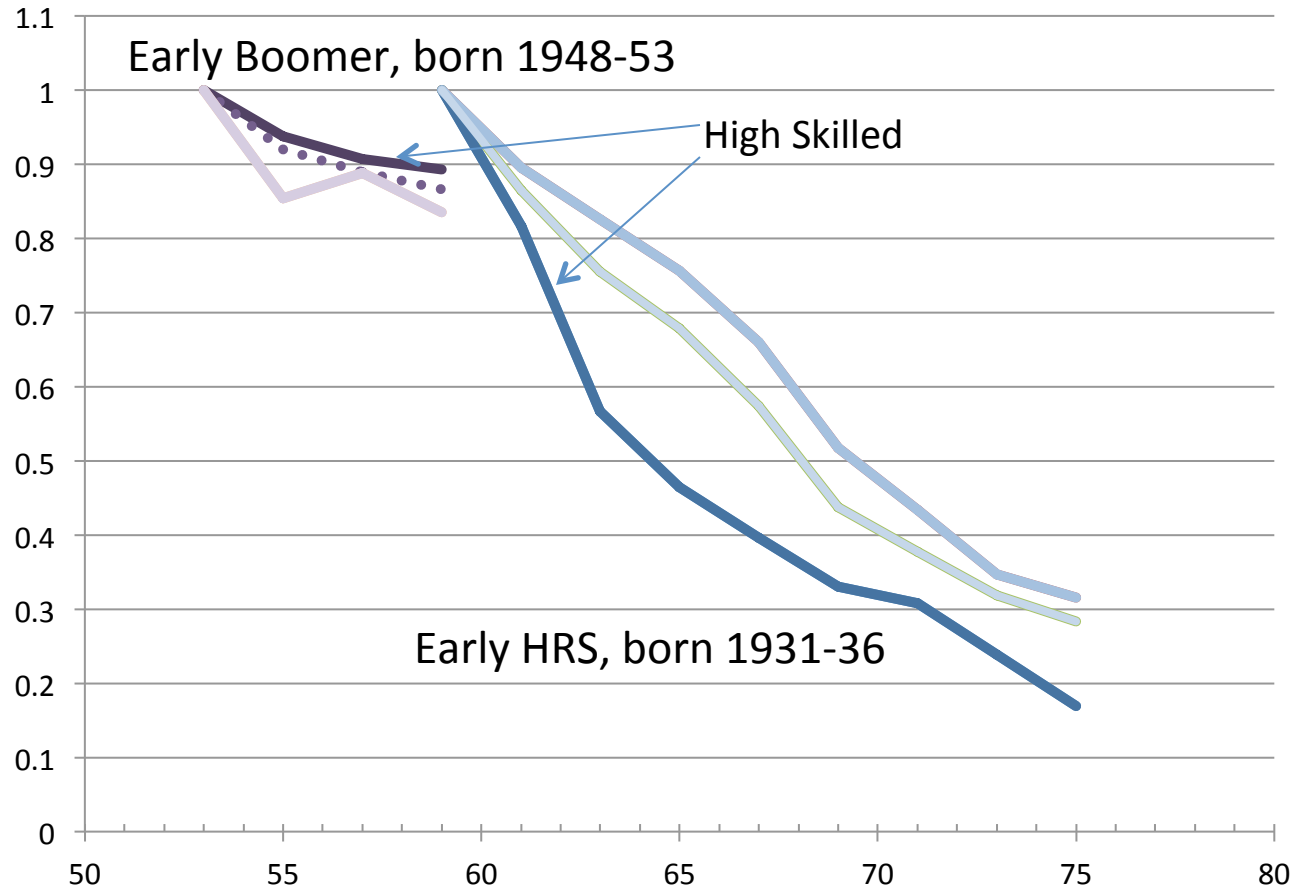
Fraction Divorced or Widowed (among the Ever-Married): HRS by Cohort and Age (3-year centered moving average)



Fraction Divorced or Widowed (Currently Married at Age 53 or 59): HRS by Cohort and Age



Labor Force Participation Rates (in Labor Force at Age 53 or 59): HRS by Cohort and Age



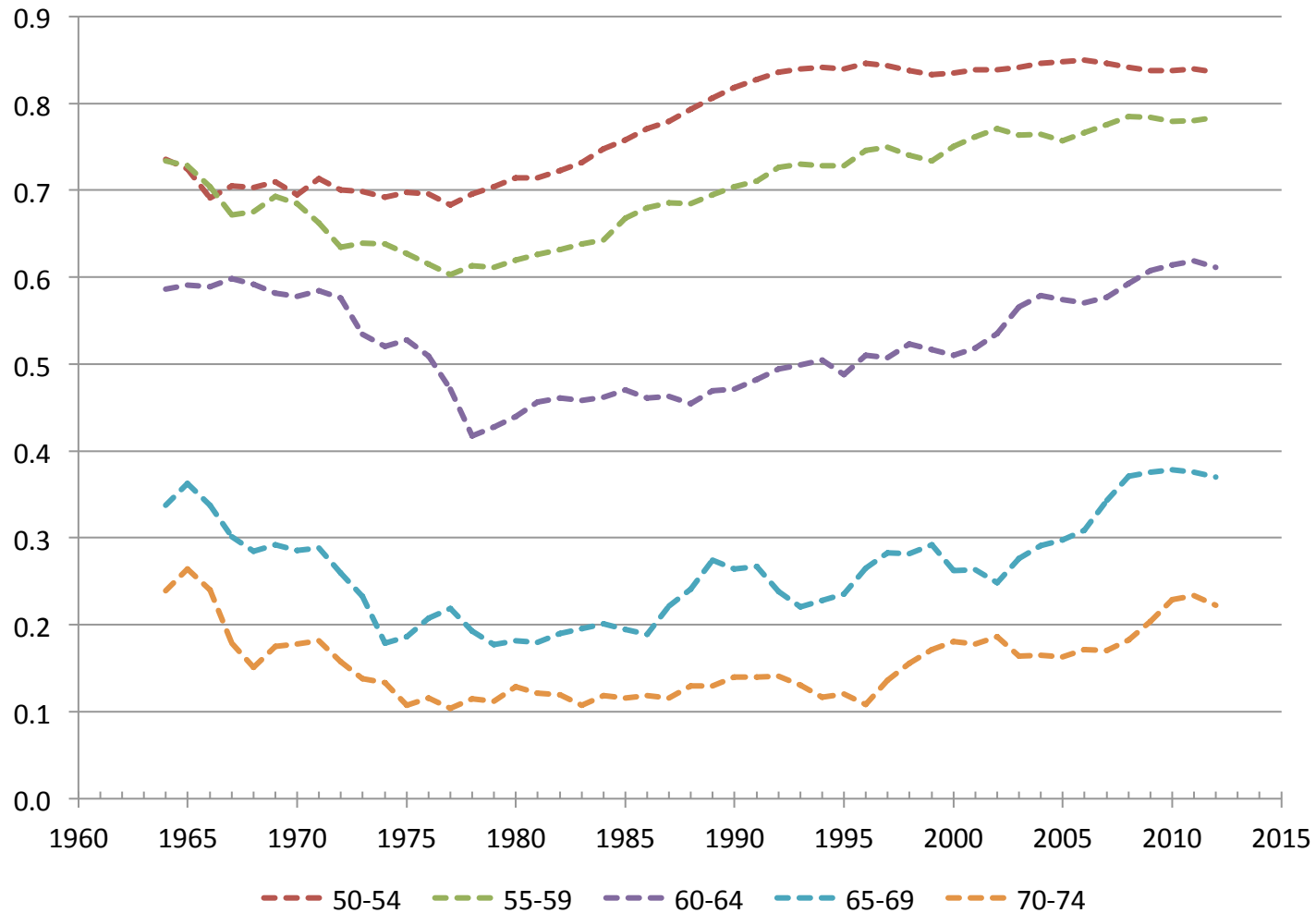
WOMEN WORKING LONGER

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College Graduate Women, LFP Rates by Age, CPS (three-year centered moving average)



Non-College Graduate Women, LFP Rates by Age, CPS

