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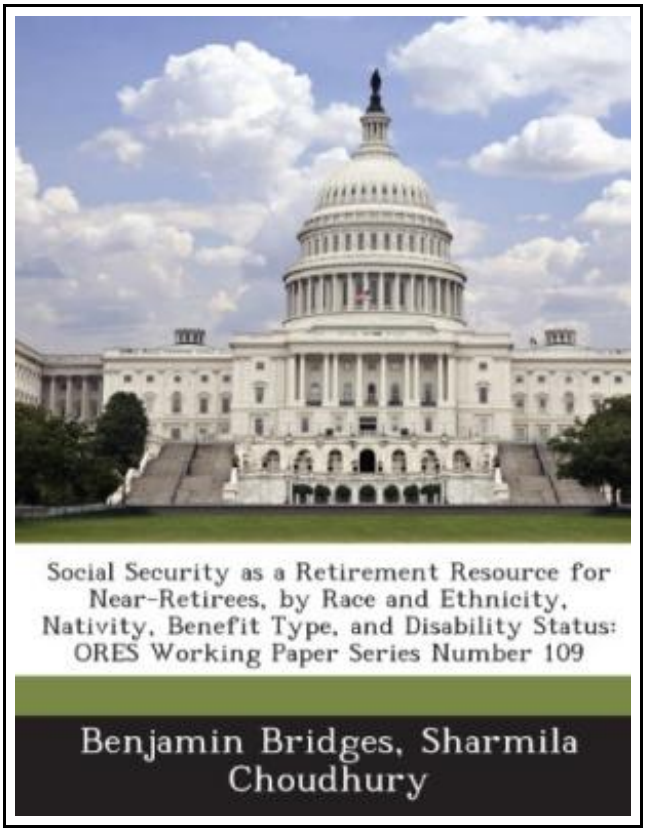

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Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.This paper analyzes Social Security benefits as a retirement resource for selected subgroups of current and recent cohorts of near-retirees. The paper examines the distribution of benefits among (1) several race-ethnic subgroups, (2) the native-born and the foreign-born, (3) worker, spouse, and survivor beneficiaries, and (4) the disabled and the nondisabled. We use improved data (actual earnings history data) to produce more accurate measures of benefits. We look at how the average values of several benefit measures such as Social Security wealth and earnings replacement rates differ among the selected subgroups and discuss reasons for these differences. We find that substantial differences in earnings levels and/or mortality levels among these subgroups interact with Social Security program provisions to produce sizable differences in the values of our benefit measures.

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