KEY TO SOURCES

CATEGORY	DEFINITIONS AND NOTES	QUINTILES	SOURCES[1]
1: Mandatory Retirement	Series indicates whether employers are allowed to enforce mandatory retirement upon attaining a given age.	Yes = 5 No = 1	Wachter; Gillin and Klassen; Nergaard
2: Age Discrimination	Series indicates nature of age discrimination protection in each country. "General" means workers are protected from unfair treatment in hiring, promotion, and dismissal. "Dismissal" means workers are protected from unfair dismissal, apart from protection based on seniority. "None" means no age-based protections apply.	General = 5 Dismissal = 3 None = 1	Baker; Wachter; Gillin and Klassen; Nergaard.
3: Unemployment Rate, 2003 (%)	Persons of working age who, in the reference period, are without work, are available for work, and have taken specific steps to find work.	3.8 - 5.3 % = 5 5.4 - 6.8 % = 4 6.9 - 8.3 % = 3 8.4 - 9.8 % = 2 9.9 - 11.3 % = 1	OECD (2004a)
4: Education of Population Age 25-64, 2001 (%)	Persons ages 25 to 64 who have completed university education.	24.5-28.0% = 5 20.9 - 24.4% = 4 17.3 – 20.8% = 3 13.7 – 17.2% =2 10.0 – 13.6% = 1	OECD (2004b)

5. GDP per capita, 2002	Gross Domestic Product per capita converted into US$ using purchasing power parities (PPP). PPP are currency conversion rates that adjust for differences in price levels among countries.	23,724 – 25,946 = 5 21,504 – 23,723 = 4 19,284 – 21,503 = 3 17,064 – 19,283 = 2 14,843 – 17,063 = 1	OECD (2004c)
6. Total taxes as % of GDP: 2001-2002	Taxes collected at all levels of government expressed as a percent of Gross Domestic Product.	27.30 – 32.12% = 5 32.13 – 36.94% = 4 36.95 – 41.76% = 3 41.77 – 46.58% =2 46.59 – 51.4% = 1	OECD (2004c)
7: Over-65 Population Receiving Home Help (%)	The services provided and the modes of provision differ by country, but the data are intended to exclude purely medical help to the extent possible. Data for Denmark and Norway are for ages 67 or older.	20.3 – 25.0% = 5 15.5 – 20.2% = 4 10.7 – 15.4% = 3 5.9 – 10.6% = 2 1.0 – 5.8% = 1	Hennessy, Gibson et al.
8: Normal Retirement Age for Old-Age Benefits: Men/Women (in years)	Australia, Switzerland, and the UK are currently in the process, or will in the next several years, begin raising retirement ages for women to the ages shown. Japan and the US are raising retirement ages for both men and women. Italy has a new system, applicable to those entering the labor force after January 1, 1996, under which retirement will be available at age 57 if the pension earned meets a minimum standard. Otherwise, retirement will generally be available only at age 65. This series shows the age(s) that will apply when transitions are complete.	60 = 5 65 = 3 67 = 1	Gillion et al.

9: Social Security Income as % of Average Earnings	This series indicates the proportion of average economy-wide earnings the average earner can expect from each country's social security system in retirement. For countries phasing in new systems, data shown do not reflect benefits that will accrue under those systems.	77.5 – 88.0% = 5 66.9 – 77.4% = 4 56.3 – 66.8% = 3 45.7 – 56.2% = 2 35.0 – 45.6% = 1	Whitehouse; data for Denmark and Norway from Kinsella and Gist
10: Occupational pension coverage (%)	Percent of workers covered by occupational pension plans.	81-100% = 5 61-80% = 4 41–60% = 3 21-40% = 2 1-20% = 1	Whitehouse; Gillion et al.; Kinsella and Gist; Dalton
11: Income inequality: all	This series compares countries according to the percent of all persons with incomes less than 50 percent of their nation's median adjusted disposable income for individuals, adjusted for household size. This definition is **not** the U.S. poverty standard. Data are for years in the 1990s, except for Ireland, where the data are for 1987.	5.10 – 7.46% = 5 7.47 – 9.82% = 4 9.83 – 12.18% = 3 12.19 – 14.54% = 2 14.55 – 16.90 = 1	Japan from Smeeding at al., other countries from Jesuit and Smeeding
12: Income inequality: elderly	This series compares countries according to the percent of persons ages 65 or older with incomes less than 50 percent of their nation's median adjusted disposable income for individuals, adjusted for household size. This definition is **not** the U.S. poverty standard. Data are for years in the 1990s, except for Ireland, where the data are for 1987.	2.70 – 8.04% = 5 8.05 – 13.38% = 4 13.39 – 18.72% = 3 18.73 – 24.00 = 2 24.07 – 29.40 = 1	Japan from Smeeding at al., other countries from Jesuit and Smeeding

13: Government Social Spending as % of GDP - Net	Net social expenditures are calculated as total government spending *less* income taxes and social security contributions levied on cash transfers and indirect taxes paid by transfer recipients, *plus* tax benefits. Social benefits include cash benefits, social services (including health care), and tax breaks with a social purpose such as for families with children.	25.77 – 28.5% = 5 23.03 – 25.76% = 4 20.29 – 23.02% = 3 17.55 – 20.28% = 2 14.80 = 17.54% = 1	Adema
14: Life Expectancy, 2002	Life expectancy at birth, in years, both sexes combined.	80.95 – 81.90 = 5 79.99 – 80.94 = 4 79.03 – 79.98 = 3 78.07 – 79.02 = 2 77.10 – 78.06 = 1	WHO (2004)
15: Spending on Health/GDP, 2002-3 (%)	Total expenditure on health as a percentage of GDP. Includes both public and private expenditures on health, as well as public health programs.	7.30 – 8.76% = 5 8.77 – 10.22% = 4 10.23 – 11.68 = 3 11.69 – 13.14 = 2 13.15 – 14.60 = 1	OECD (2004d)
16: Health Care System: Universal Coverage?	Coverage was judged based on eligibility criteria by country. Coverage was considered universal even if illegal immigrants or nonpermanent residents were not eligible for benefits.	Universal = 5 U.S. = 4 (15 to 21% uninsured depending on the measure used)	European Parliament (1998), U.S. Social Security Administration
17: Health Care System: Prescription Drug Coverage Included?	Coverage may be subject to limitations such as patient copays, formularies, etc. Countries with less than a perfect score on coverage are those with some coverage gaps, not those with such limitations.	Universal = 5 Canada = 4 (88% are covered) U.S. = 3	Jacobzone (2000)