

## Demographic and Other Statistics for Women and Men Aged 50 and Older, 1999-2001

	Colorado		United States	
	Women	Men	Women	Men
<i>Population in 2001</i>				
Proportion of Population Over Age 50	26.7 %	25.4 %	28.6 %	25.2 %
Age Distribution:				
50-61	46.3	47.9	45.5	50.2
62-74	35.9	31.4	32.0	32.2
75 +	17.9	20.8	22.5	17.6
Sex Ratio (women to men, aged 50+)	1.03		1.19	
<i>Distribution of Population by Race and Ethnicity</i>				
White (Non-Hispanic)	87.5	83.8	79.9	81.1
African-American (Non-Hispanic)	N/A	N/A	9.8	8.5
Hispanic (Any race)	8.8	11.3	6.9	6.7
Asian-American (Non-Hispanic)	N/A	N/A	2.8	3.1
Native American (Non-Hispanic)	N/A	N/A	0.6	0.7
<i>Education</i>				
Less than High School	13.1	14.1	22.9	21.8
High School	33.7	22.3	38.3	30.1
Some College	29.0	24.7	21.6	21.5
College and More	24.3	39.0	17.2	26.7
<i>Marital Status</i>				
Married	61.6	78.3	55.2	76.0
Widowed	21.3	5.3	26.1	7.3
Divorced/Separated	12.9	11.3	13.9	11.5
Never-Married	N/A	5.2	4.9	5.3
<i>Distribution of Households by Type</i>				
Married Couples:				
Living as a single unit	45.6	54.0	39.5	50.1
Living with other family	15.6	23.3	14.6	24.5
Living with unrelated persons	N/A	N/A	1.0	1.5
Unmarried:				
Living alone	27.2	13.2	27.1	13.3
Living with other family	8.8	5.2	14.8	6.7
Living with unrelated persons	N/A	N/A	2.9	4.0
<i>Median Annual Income (Family Income)*</i>				
Total	\$39,290	\$51,498	\$33,492	\$44,649
By Age:				
50-61	\$56,450	\$67,795	\$50,500	\$61,361
62-74	\$31,408	\$41,980	\$28,954	\$36,968
75 +	\$20,059	\$27,507	\$19,085	\$26,421
By Marital Status:				
Married	\$53,497	\$59,374	\$48,166	\$52,000
Unmarried	\$20,553	\$31,942	\$20,000	\$25,850
By Race/Ethnicity:				
White (Non-Hispanic)	\$40,015	\$54,108	\$35,083	\$47,114
All Minorities	\$33,309	\$37,884	\$27,672	\$35,000
<i>Percent Living in Poverty*</i>				
Total	5.9 %	5.0 %	10.8 %	7.1 %
By Age:				
50-61	N/A	N/A	9.1	6.9
62-74	N/A	N/A	10.7	7.4
75 +	N/A	N/A	14.2	7.4
By Marital Status:				
Married	N/A	N/A	4.9	4.5
Unmarried	11.2	N/A	18.1	15.4
By Race/Ethnicity:				
White (Non-Hispanic)	N/A	N/A	8.5	5.6
All Minorities	N/A	N/A	19.9	13.6

\* Income and poverty data are based on 1999-2001 CPS data for calendar years 1998-2000.

## Current Work Status Among Women and Men Aged 50 and Older, 1999-2001\*

	Colorado		United States	
	Women	Men	Women	Men
<i>Percent in Labor Force</i>	42.3 %	55.0 %	37.4 %	51.5 %
By Age:				
50-61	71.5	82.0	66.8	80.6
62-74	20.9	37.2	20.7	30.8
75 +	N/A	N/A	3.6	8.3
By Family Income Level:				
Top Quartile	66.6	79.3	62.2	79.0
Middle Half	41.2	48.0	40.6	47.8
Bottom Quartile	N/A	N/A	14.5	19.4
By Race/Ethnicity:				
White (Non-Hispanic)	42.4	55.9	37.2	51.6
All Minorities	41.4	50.6	38.0	51.5
<i>Of Those in Labor Force</i>				
Percent Employed Full-Time**	72.8	83.7	72.7	84.9
Percent Employed Part-time	25.7	15.1	24.8	12.1
Percent Looking for Work	N/A	N/A	2.6	3.0
<i>Employment Distribution by Industry</i>				
Agriculture	N/A	N/A	1.8	4.0
Construction & Mining	N/A	N/A	1.5	9.9
Manufacturing	N/A	12.6	11.0	18.9
Transportation, Comm., & Public Utilities	N/A	11.6	3.7	10.3
Wholesale & Retail Trades	21.1	19.0	16.5	16.0
Finance, Insurance & Real Estate	N/A	N/A	7.7	6.5
Services	46.9	34.0	52.3	28.6
Government	N/A	N/A	5.5	5.8
<i>Employment Distribution by Occupation</i>				
Managerial/Professional Specialty	38.8	42.2	33.6	35.3
Technical/Sales & Administrative Support	41.5	20.8	38.8	19.3
Service	10.9	N/A	16.6	8.2
Farming, Forestry, & Fishing	N/A	N/A	1.6	4.3
Precision Productions, Craft & Repair Operators, Fabricators, & Laborers	N/A	27.8	9.5	32.9

\* Based on CPS data for the reference week in March 1999-2001.

\*\* Full-time workers were employed at least 35 hours per week.

**Work Status in the Previous Year Among  
Women and Men Aged 50 and Older, 1999-2001\***

	Colorado		United States	
	Women	Men	Women	Men
<i>Percent Employed Full-Year, Full-Time**</i>	27.3 %	42.7 %	24.2 %	41.2 %
<i>Percent Employed Full-Year, Part-Time**</i>	7.4	6.1	6.4	4.2
<i>Percent Employed Part-Year, Full/Part-Time**</i>	11.6	11.7	9.9	10.4
<i>Percent Nonworking</i>	53.9	39.5	59.5	44.3
<i>Median Annual Earnings for Full-Year, Full-Time Workers</i>	\$31,680	\$46,000	\$28,001	\$43,296
By Age:				
50-61	\$34,000	\$48,500	\$28,952	\$44,462
62-74	N/A	\$40,000	\$25,344	\$38,000
75 +	N/A	N/A	\$20,680	\$30,000
<i>Race Ratio in Earnings for Full-Year, Full-Time Workers (All Minorities Earnings to White Non-Hispanic Earnings)</i>	N/A	0.75	0.84	0.68
<i>Sex Ratio in Earnings for Full-Year, Full-Time Workers (Women's Earnings to Men's Earnings)</i>	0.69		0.65	

\* Based on 1999-2001 CPS data for calendar years 1998-2000.

\*\* Full-year workers were employed at least 50 weeks in the previous year; full-time workers were employed at least 35 hours per week.

**Social Security Receipt Among  
Women and Men Aged 50 and Older, 1999-2001\***

	Colorado		United States	
	Women	Men	Women	Men
<i>Percent Receiving Benefits</i>	48.8 %	39.6 %	50.1 %	44.4 %
By Age:				
50-61	N/A	N/A	7.0	6.7
62-74	83.1	70.4	79.3	76.1
75 +	97.5	92.0	93.0	91.6
By Family Income Level:				
Top Quartile	24.6	17.3	24.8	22.2
Middle Half	51.0	49.7	49.6	50.4
Bottom Quartile	70.2	57.2	68.9	62.3
By Race/Ethnicity:				
White (Non-Hispanic)	48.8	40.1	52.4	46.0
All Minorities	49.3	37.1	40.9	37.5
<i>Median Annual Benefits</i>				
Total	\$7,651	\$11,106	\$7,532	\$10,930
By Age:				
50-61	N/A	N/A	\$7,146	\$10,332
62-74	\$6,966	\$10,746	\$6,906	\$11,178
75 +	\$8,946	\$11,732	\$8,406	\$10,692
By Family Income Level:				
Top Quartile	\$6,336	\$12,451	\$7,643	\$12,408
Middle Half	\$6,942	\$11,405	\$7,370	\$11,586
Bottom Quartile	\$9,210	\$9,228	\$7,701	\$8,930
By Race/Ethnicity:				
White (Non-Hispanic)	\$8,090	\$11,604	\$7,746	\$11,326
All Minorities	\$6,000	\$8,837	\$6,769	\$9,043

\* Based on 1999-2001 CPS data for calendar years 1998-2000. Data include Social Security pensions and survivor benefits as well as permanent disability payments made by the Social Security Administration.

## Pensions and Coverage among Women and Men Aged 50 and Older, 1999-2001

	Colorado		United States	
	Women	Men	Women	Men
<b>A. Pensions and Other Retirement Income*</b>				
<i>Percent Receiving Retirement Income</i>	18.1 %	31.7 %	18.4 %	27.8 %
By Age:				
50-61	8.9	16.5	6.5	11.1
62-74	27.7	48.2	26.0	42.4
75 +	25.8	48.4	31.1	47.6
By Family Income Level:				
Top Quartile	N/A	26.7	13.6	23.1
Middle Half	21.8	38.9	21.2	35.1
Bottom Quartile	N/A	N/A	17.4	15.3
By Race:				
White (Non-Hispanic)	18.8	33.3	20.1	30.2
All Minorities	N/A	N/A	11.9	17.4
<i>Median Annual Benefits</i>				
Total	\$10,800	\$15,000	\$6,204	\$12,408
By Age:				
50-61	N/A	\$21,599	\$9,312	\$18,691
62-74	\$9,120	\$15,819	\$6,390	\$12,408
75 +	\$9,926	\$8,400	\$5,056	\$8,999
By Family Income Level:				
Top Quartile	N/A	\$31,186	\$12,000	\$23,782
Middle Half	\$11,532	\$12,900	\$7,618	\$11,640
Bottom Quartile	N/A	N/A	\$3,132	\$3,722
By Race:				
White (Non-Hispanic)	\$10,149	\$14,890	\$6,132	\$12,408
All Minorities	N/A	N/A	\$6,336	\$11,000

\* Includes veteran's pensions, survivor pensions, and any other pension and retirement income (excluding Social Security Income).  
Based on 1999-20001 CPS data for calendar years 1998-2000.

	Colorado		United States	
	Women	Men	Women	Men
<b>B. Pensions**</b>				
<i>Percent of Workers Whose Employers Offer Pension Plans***</i>	55.0 %	55.5 %	58.3 %	58.9 %
By Age:				
50-61	59.4	62.7	62.2	64.2
62-74	N/A	36.8	46.8	45.6
75 +	N/A	N/A	35.4	30.6
By Family Income Level:				
Top Quartile	62.1	64.6	67.4	70.7
Middle Half	55.5	50.9	58.2	53.4
Bottom Quartile	N/A	N/A	32.2	24.3
By Race:				
White (Non-Hispanic)	53.4	56.1	59.6	60.5
All Minorities	N/A	N/A	53.4	52.0
<i>Percent of Workers Who Participate</i>	44.2	47.5	48.7	52.4
By Age:				
50-61	48.9	56.2	54.0	59.0
62-74	N/A	N/A	32.3	35.4
75 +	N/A	N/A	19.3	18.9
By Family Income Level:				
Top Quartile	49.6	56.5	60.2	65.9
Middle Half	45.9	41.9	47.7	45.6
Bottom Quartile	N/A	N/A	18.6	14.9
By Race:				
White (Non-Hispanic)	42.9	47.6	49.5	53.8
All Minorities	N/A	N/A	45.1	45.7

\*\* In CPS, the questions on pensions were asked only to those who were employed in the previous year.

\*\*\*This question does not evaluate whether an employee is eligible to participate in the plan.

An employer may offer a plan that a respondent does not qualify for.

**Health Insurance Coverage Among Women and  
Men Aged 50 and Older, 2000-2001\***

	Colorado		United States	
	Women	Men	Women	Men
<i>Percent with Any Type of Health Insurance</i>	93.1 %	93.4 %	92.3 %	93.0 %
<i>Percent with Public Insurance</i>	51.2	45.2	53.1	47.8
<i>Percent with Private Insurance</i>	73.6	75.4	68.9	73.5
Percent with Employer-Based Insurance	55.1	63.1	50.1	59.4
Percent with Individually-Purchased Insurance	20.7	14.3	20.9	17.3
<i>Of Those with Private Insurance</i>				
Percent in Own Name	73.7	86.3	72.4	87.8
Percent as Dependent	31.0	17.2	31.3	17.5
<i>Percent Insured by Any Type</i>				
By Age:				
50-61	87.3	89.1	86.2	88.6
62-74	97.9	96.8	95.6	96.2
75 +	100.0	100.0	99.7	99.3
By Family Income Level:				
Top Quartile	92.3	96.3	94.6	96.7
Middle Half	93.6	94.5	92.3	92.9
Bottom Quartile	93.0	83.5	90.5	87.4
By Race/Ethnicity:				
White (Non-Hispanic)	94.1	95.3	94.1	94.9
All Minorities	85.7	83.9	85.2	84.6

\* Based on 2000-2001 CPS data for calendar years 1999-2000.