

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

	Massachusetts		United States	
	Women	Men	Women	Men
<i>Population in 2001</i>				
Proportion of Population Over Age 50	28.5 %	23.8 %	28.6 %	25.2 %
Age Distribution:				
50-61	41.7	50.0	45.5	50.2
62-74	34.2	34.6	32.0	32.2
75 +	24.1	15.5	22.5	17.6
Sex Ratio (women to men, aged 50+)	1.21		1.19	
<i>Distribution of Population by Race and Ethnicity</i>				
White (Non-Hispanic)	90.8	92.5	79.9	81.1
African-American (Non-Hispanic)	4.9	3.3	9.8	8.5
Hispanic (Any race)	2.7	N/A	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	20.7	23.1	22.9	21.8
High School	41.5	28.9	38.3	30.1
Some College	18.6	18.4	21.6	21.5
College and More	19.2	29.5	17.2	26.7
<i>Marital Status</i>				
Married	52.3	72.1	55.2	76.0
Widowed	27.9	9.1	26.1	7.3
Divorced/Separated	11.9	12.7	13.9	11.5
Never-Married	7.9	6.1	4.9	5.3
<i>Distribution of Households by Type</i>				
Married Couples:				
Living as a single unit	33.5	42.1	39.5	50.1
Living with other family	18.5	29.3	14.6	24.5
Living with unrelated persons	N/A	N/A	1.0	1.5
Unmarried:				
Living alone	29.8	16.3	27.1	13.3
Living with other family	15.8	7.2	14.8	6.7
Living with unrelated persons	N/A	4.4	2.9	4.0
<i>Median Annual Income (Family Income)*</i>				
Total	\$35,834	\$52,726	\$33,492	\$44,649
By Age:				
50-61	\$59,522	\$70,224	\$50,500	\$61,361
62-74	\$33,225	\$44,909	\$28,954	\$36,968
75 +	\$17,512	\$25,090	\$19,085	\$26,421
By Marital Status:				
Married	\$57,215	\$62,502	\$48,166	\$52,000
Unmarried	\$20,815	\$28,134	\$20,000	\$25,850
By Race/Ethnicity:				
White (Non-Hispanic)	\$36,846	\$53,419	\$35,083	\$47,114
All Minorities	\$22,747	\$40,200	\$27,672	\$35,000
<i>Percent Living in Poverty*</i>				
Total	10.0 %	5.6 %	10.8 %	7.1 %
By Age:				
50-61	7.8	5.5	9.1	6.9
62-74	8.3	N/A	10.7	7.4
75 +	16.2	N/A	14.2	7.4
By Marital Status:				
Married	N/A	N/A	4.9	4.5
Unmarried	16.4	10.37	18.1	15.4
By Race/Ethnicity:				
White (Non-Hispanic)	8.1	5.4	8.5	5.6
All Minorities	29.0	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*

	Massachusetts		United States	
	Women	Men	Women	Men
<i>Percent in Labor Force</i>	39.0 %	52.5 %	37.4 %	51.5 %
By Age:				
50-61	73.2	85.9	66.8	80.6
62-74	23.5	30.8	20.7	30.8
75 +	N/A	N/A	3.6	8.3
By Family Income Level:				
Top Quartile	68.0	81.0	62.2	79.0
Middle Half	41.5	46.2	40.6	47.8
Bottom Quartile	10.6	N/A	14.5	19.4
By Race/Ethnicity:				
White (Non-Hispanic)	39.1	52.6	37.2	51.6
All Minorities	38.4	51.9	38.0	51.5
<i>Of Those in Labor Force</i>				
Percent Employed Full-Time**	71.7	85.7	72.7	84.9
Percent Employed Part-time	27.3	12.2	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	9.0	1.5	9.9
Manufacturing	10.4	19.2	11.0	18.9
Transportation, Comm., & Public Utilities	N/A	13.3	3.7	10.3
Wholesale & Retail Trades	15.8	12.2	16.5	16.0
Finance, Insurance & Real Estate	8.2	9.8	7.7	6.5
Services	56.8	27.9	52.3	28.6
Government	N/A	7.7	5.5	5.8
<i>Employment Distribution by Occupation</i>				
Managerial/Professional Specialty	35.3	38.6	33.6	35.3
Technical/Sales & Administrative Support	39.0	18.2	38.8	19.3
Service	17.9	8.6	16.6	8.2
Farming, Forestry, & Fishing	N/A	N/A	1.6	4.3
Precision Productions, Craft & Repair Operators, Fabricators, & Laborers	7.7	33.6	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***

	Massachusetts		United States	
	Women	Men	Women	Men
<i>Percent Employed Full-Year, Full-Time**</i>	25.2 %	42.9 %	24.2 %	41.2 %
<i>Percent Employed Full-Year, Part-Time**</i>	8.5	4.1	6.4	4.2
<i>Percent Employed Part-Year, Full/Part-Time**</i>	8.2	9.3	9.9	10.4
<i>Percent Nonworking</i>	58.1	43.8	59.5	44.3
<i>Median Annual Earnings for Full-Year, Full-Time Workers</i>	\$30,000	\$47,000	\$28,001	\$43,296
By Age:				
50-61	\$30,096	\$45,496	\$28,952	\$44,462
62-74	\$30,000	\$51,700	\$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>	0.71	0.85	0.84	0.68
<i>Sex Ratio in Earnings for Full-Year, Full-Time Workers (Women's Earnings to Men's Earnings)</i>	0.64		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***

	Massachusetts		United States	
	Women	Men	Women	Men
<i>Percent Receiving Benefits</i>	51.0 %	45.6 %	50.1 %	44.4 %
By Age:				
50-61	N/A	6.6	7.0	6.7
62-74	79.1	72.7	79.3	76.1
75 +	92.0	96.2	93.0	91.6
By Family Income Level:				
Top Quartile	21.8	21.3	24.8	22.2
Middle Half	52.3	54.0	49.6	50.4
Bottom Quartile	73.5	70.0	68.9	62.3
By Race/Ethnicity:				
White (Non-Hispanic)	52.1	46.2	52.4	46.0
All Minorities	40.0	38.4	40.9	37.5
<i>Median Annual Benefits</i>				
Total	\$7,746	\$11,000	\$7,532	\$10,930
By Age:				
50-61	N/A	\$10,820	\$7,146	\$10,332
62-74	\$7,080	\$11,262	\$6,906	\$11,178
75 +	\$8,474	\$10,746	\$8,406	\$10,692
By Family Income Level:				
Top Quartile	\$7,946	\$12,948	\$7,643	\$12,408
Middle Half	\$7,271	\$11,732	\$7,370	\$11,586
Bottom Quartile	\$8,160	\$8,855	\$7,701	\$8,930
By Race/Ethnicity:				
White (Non-Hispanic)	\$7,960	\$11,088	\$7,746	\$11,326
All Minorities	\$6,480	\$9,594	\$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

	Massachusetts		United States	
	Women	Men	Women	Men
A. Pensions and Other Retirement Income*				
<i>Percent Receiving Retirement Income</i>	20.1 %	26.5 %	18.4 %	27.8 %
By Age:				
50-61	N/A	7.3	6.5	11.1
62-74	30.8	43.5	26	42.4
75 +	32.5	44.1	31.1	47.6
By Family Income Level:				
Top Quartile	11.8	21.7	13.6	23.1
Middle Half	25.0	31.8	21.2	35.1
Bottom Quartile	19.4	20.8	17.4	15.3
By Race:				
White (Non-Hispanic)	21.2	27.7	20.1	30.2
All Minorities	N/A	N/A	11.9	17.4
<i>Median Annual Benefits</i>				
Total	\$5,604	\$12,672	\$6,204	\$12,408
By Age:				
50-61	N/A	\$15,206	\$9,312	\$18,691
62-74	\$5,280	\$12,672	\$6,390	\$12,408
75 +	\$5,580	\$10,138	\$5,056	\$8,999
By Family Income Level:				
Top Quartile	\$11,405	\$19,152	\$12,000	\$23,782
Middle Half	\$6,336	\$12,011	\$7,618	\$11,640
Bottom Quartile	\$3,600	\$5,069	\$3,132	\$3,722
By Race:				
White (Non-Hispanic)	\$5,604	\$12,672	\$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.

	Massachusetts		United States	
	Women	Men	Women	Men
B. Pensions**				
<i>Percent of Workers Whose Employers Offer Pension Plans***</i>	56.8 %	64.1 %	58.3 %	58.9 %
By Age:				
50-61	60.0	67.7	62.2	64.2
62-74	48.2	56.1	46.8	45.6
75 +	N/A	N/A	35.4	30.6
By Family Income Level:				
Top Quartile	67.5	70.0	67.4	70.7
Middle Half	53.4	60.8	58.2	53.4
Bottom Quartile	N/A	N/A	32.2	24.3
By Race:				
White (Non-Hispanic)	56.2	64.6	59.6	60.5
All Minorities	62.8	59.2	53.4	52.0
<i>Percent of Workers Who Participate</i>	48.0	57.7	48.7	52.4
By Age:				
50-61	53.2	63.6	54.0	59.0
62-74	32.3	42.5	32.3	35.4
75 +	N/A	N/A	19.3	18.9
By Family Income Level:				
Top Quartile	59.8	65.9	60.2	65.9
Middle Half	44.1	52.3	47.7	45.6
Bottom Quartile	N/A	N/A	18.6	14.9
By Race:				
White (Non-Hispanic)	47.4	57.8	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***

	Massachusetts		United States	
	Women	Men	Women	Men
<i>Percent with Any Type of Health Insurance</i>	96.6 %	96.0 %	92.3 %	93.0 %
<i>Percent with Public Insurance</i>	56.1	46.9	53.1	47.8
<i>Percent with Private Insurance</i>	66.5	73.9	68.9	73.5
Percent with Employer-Based Insurance	52.8	63.9	50.1	59.4
Percent with Individually-Purchased Insurance	13.1	12.2	20.9	17.3
<i>Of Those with Private Insurance</i>				
Percent in Own Name	68.8	84.8	72.4	87.8
Percent as Dependent	30.9	18.7	31.3	17.5
<i>Percent Insured by Any Type</i>				
By Age:				
50-61	93.8	93.9	86.2	88.6
62-74	97.9	97.0	95.6	96.2
75 +	99.5	100.0	99.7	99.3
By Family Income Level:				
Top Quartile	96.6	98.7	94.6	96.7
Middle Half	97.1	95.4	92.3	92.9
Bottom Quartile	95.7	92.6	90.5	87.4
By Race/Ethnicity:				
White (Non-Hispanic)	97.5	97.0	94.1	94.9
All Minorities	88.0	84.0	85.2	84.6

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