

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

| | Maryland | | United States | |
|---|----------|----------|---------------|----------|
| | Women | Men | Women | Men |
| <i>Population in 2001</i> | | | | |
| Proportion of Population Over Age 50 | 35.1 % | 29.6 % | 28.6 % | 25.2 % |
| Age Distribution: | | | | |
| 50-61 | 43.2 | 49.9 | 45.5 | 50.2 |
| 62-74 | 37.8 | 33.8 | 32.0 | 32.2 |
| 75 + | 19.0 | 16.3 | 22.5 | 17.6 |
| Sex Ratio (women to men, aged 50+) | 1.27 | | 1.19 | |
| <i>Distribution of Population by Race and Ethnicity</i> | | | | |
| White (Non-Hispanic) | 71.1 | 75.9 | 79.9 | 81.1 |
| African-American (Non-Hispanic) | 23.6 | 18.4 | 9.8 | 8.5 |
| Hispanic (Any race) | N/A | 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 | 20.3 | 20.2 | 22.9 | 21.8 |
| High School | 38.8 | 26.2 | 38.3 | 30.1 |
| Some College | 15.9 | 16.5 | 21.6 | 21.5 |
| College and More | 25.0 | 37.1 | 17.2 | 26.7 |
| <i>Marital Status</i> | | | | |
| Married | 53.1 | 79.0 | 55.2 | 76.0 |
| Widowed | 23.9 | 7.6 | 26.1 | 7.3 |
| Divorced/Separated | 15.3 | 8.9 | 13.9 | 11.5 |
| Never-Married | 7.7 | N/A | 4.9 | 5.3 |
| <i>Distribution of Households by Type</i> | | | | |
| Married Couples: | | | | |
| Living as a single unit | 38.1 | 52.6 | 39.5 | 50.1 |
| Living with other family | 14.3 | 25.5 | 14.6 | 24.5 |
| Living with unrelated persons | N/A | N/A | 1.0 | 1.5 |
| Unmarried: | | | | |
| Living alone | 28.8 | 11.9 | 27.1 | 13.3 |
| Living with other family | 14.5 | N/A | 14.8 | 6.7 |
| Living with unrelated persons | N/A | N/A | 2.9 | 4.0 |
| <i>Median Annual Income (Family Income)*</i> | | | | |
| Total | \$42,735 | \$58,061 | \$33,492 | \$44,649 |
| By Age: | | | | |
| 50-61 | \$64,448 | \$77,269 | \$50,500 | \$61,361 |
| 62-74 | \$31,783 | \$49,150 | \$28,954 | \$36,968 |
| 75 + | \$19,086 | \$29,729 | \$19,085 | \$26,421 |
| By Marital Status: | | | | |
| Married | \$62,040 | \$64,437 | \$48,166 | \$52,000 |
| Unmarried | \$23,414 | \$26,423 | \$20,000 | \$25,850 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | \$44,530 | \$60,000 | \$35,083 | \$47,114 |
| All Minorities | \$38,353 | \$52,297 | \$27,672 | \$35,000 |
| <i>Percent Living in Poverty*</i> | | | | |
| Total | 10.7 % | 6.8 % | 10.8 % | 7.1 % |
| By Age: | | | | |
| 50-61 | N/A | N/A | 9.1 | 6.9 |
| 62-74 | 14.32 | 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 | 18.2 | N/A | 18.1 | 15.4 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | 9.2 | N/A | 8.5 | 5.6 |
| All Minorities | 14.1 | 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*

| | Maryland | | United States | |
|---|----------|--------|---------------|--------|
| | Women | Men | Women | Men |
| <i>Percent in Labor Force</i> | 41.5 % | 54.0 % | 37.4 % | 51.5 % |
| By Age: | | | | |
| 50-61 | 75.2 | 86.6 | 66.8 | 80.6 |
| 62-74 | 20.5 | 33.2 | 20.7 | 30.8 |
| 75 + | N/A | N/A | 3.6 | 8.3 |
| By Family Income Level: | | | | |
| Top Quartile | 63.5 | 74.6 | 62.2 | 79.0 |
| Middle Half | 42.5 | 47.1 | 40.6 | 47.8 |
| Bottom Quartile | N/A | N/A | 14.5 | 19.4 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | 39.8 | 52.7 | 37.2 | 51.6 |
| All Minorities | 45.7 | 58.2 | 38.0 | 51.5 |
| | | | | |
| <i>Of Those in Labor Force</i> | | | | |
| Percent Employed Full-Time** | 75.0 | 84.4 | 72.7 | 84.9 |
| Percent Employed Part-time | 21.2 | 13.7 | 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 | 9.6 | 11.0 | 18.9 |
| Transportation, Comm., & Public Utilities | N/A | 10.3 | 3.7 | 10.3 |
| Wholesale & Retail Trades | 12.0 | 14.4 | 16.5 | 16.0 |
| Finance, Insurance & Real Estate | N/A | N/A | 7.7 | 6.5 |
| Services | 52.1 | 35.2 | 52.3 | 28.6 |
| Government | 17.1 | 12.5 | 5.5 | 5.8 |
| | | | | |
| <i>Employment Distribution by Occupation</i> | | | | |
| Managerial/Professional Specialty | 41.5 | 42.6 | 33.6 | 35.3 |
| Technical/Sales & Administrative Support | 38.4 | 20.6 | 38.8 | 19.3 |
| Service | 15.9 | 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 | 25.7 | 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***

| | Maryland | | United States | |
|---|-----------------|------------|----------------------|------------|
| | Women | Men | Women | Men |
| <i>Percent Employed Full-Year, Full-Time**</i> | 28.1 % | 43.2 % | 24.2 % | 41.2 % |
| <i>Percent Employed Full-Year, Part-Time**</i> | 5.9 | N/A | 6.4 | 4.2 |
| <i>Percent Employed Part-Year, Full/Part-Time**</i> | 9.9 | 10.5 | 9.9 | 10.4 |
| <i>Percent Nonworking</i> | 56.1 | 41.5 | 59.5 | 44.3 |
| <i>Median Annual Earnings for Full-Year, Full-Time Workers</i> | \$36,190 | \$50,688 | \$28,001 | \$43,296 |
| By Age: | | | | |
| 50-61 | \$36,960 | \$52,000 | \$28,952 | \$44,462 |
| 62-74 | N/A | \$50,000 | \$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> | 0.97 | 0.72 | 0.84 | 0.68 |
| <i>Sex Ratio in Earnings for Full-Year, Full-Time Workers (Women's Earnings to Men's Earnings)</i> | 0.71 | | 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***

| | Maryland | | United States | |
|-----------------------------------|----------|----------|---------------|----------|
| | Women | Men | Women | Men |
| <i>Percent Receiving Benefits</i> | 49.4 % | 44.7 % | 50.1 % | 44.4 % |
| By Age: | | | | |
| 50-61 | N/A | N/A | 7.0 | 6.7 |
| 62-74 | 80.9 | 74.9 | 79.3 | 76.1 |
| 75 + | 92.7 | 89.9 | 93.0 | 91.6 |
| By Family Income Level: | | | | |
| Top Quartile | 27.5 | 27.6 | 24.8 | 22.2 |
| Middle Half | 49.1 | 52.5 | 49.6 | 50.4 |
| Bottom Quartile | 75.9 | 63.6 | 68.9 | 62.3 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | 52.9 | 48.0 | 52.4 | 46.0 |
| All Minorities | 40.8 | 34.4 | 40.9 | 37.5 |
| <i>Median Annual Benefits</i> | | | | |
| Total | \$7,200 | \$10,801 | \$7,532 | \$10,930 |
| By Age: | | | | |
| 50-61 | N/A | N/A | \$7,146 | \$10,332 |
| 62-74 | \$6,890 | \$10,800 | \$6,906 | \$11,178 |
| 75 + | \$8,158 | \$10,819 | \$8,406 | \$10,692 |
| By Family Income Level: | | | | |
| Top Quartile | \$7,160 | \$11,528 | \$7,643 | \$12,408 |
| Middle Half | \$7,146 | \$11,620 | \$7,370 | \$11,586 |
| Bottom Quartile | \$7,372 | \$8,040 | \$7,701 | \$8,930 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | \$7,367 | \$11,235 | \$7,746 | \$11,326 |
| All Minorities | \$6,970 | \$9,000 | \$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

| | Maryland | | United States | |
|---|----------|----------|---------------|----------|
| | Women | Men | Women | Men |
| A. Pensions and Other Retirement Income* | | | | |
| <i>Percent Receiving Retirement Income</i> | 23.2 % | 36.5 % | 18.4 % | 27.8 % |
| By Age: | | | | |
| 50-61 | 9.3 | 16.0 | 6.5 | 11.1 |
| 62-74 | 32.6 | 54.2 | 26.0 | 42.4 |
| 75 + | 37.2 | 54.1 | 31.1 | 47.6 |
| By Family Income Level: | | | | |
| Top Quartile | 21.8 | 35.0 | 13.6 | 23.1 |
| Middle Half | 25.0 | 44.3 | 21.2 | 35.1 |
| Bottom Quartile | 21.1 | N/A | 17.4 | 15.3 |
| By Race: | | | | |
| White (Non-Hispanic) | 24.8 | 38.5 | 20.1 | 30.2 |
| All Minorities | 19.1 | 30.2 | 11.9 | 17.4 |
| <i>Median Annual Benefits</i> | | | | |
| Total | \$8,414 | \$16,544 | \$6,204 | \$12,408 |
| By Age: | | | | |
| 50-61 | \$12,000 | \$27,456 | \$9,312 | \$18,691 |
| 62-74 | \$8,928 | \$14,890 | \$6,390 | \$12,408 |
| 75 + | \$7,259 | \$16,410 | \$5,056 | \$8,999 |
| By Family Income Level: | | | | |
| Top Quartile | \$14,890 | \$30,000 | \$12,000 | \$23,782 |
| Middle Half | \$10,800 | \$13,425 | \$7,618 | \$11,640 |
| Bottom Quartile | \$4,003 | N/A | \$3,132 | \$3,722 |
| By Race: | | | | |
| White (Non-Hispanic) | \$8,400 | \$16,548 | \$6,132 | \$12,408 |
| All Minorities | \$8,789 | \$14,400 | \$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.

| | Maryland | | United States | |
|--|----------|--------|---------------|--------|
| | Women | Men | Women | Men |
| B. Pensions** | | | | |
| <i>Percent of Workers Whose Employers Offer Pension Plans***</i> | 62.1 % | 64.8 % | 58.3 % | 58.9 % |
| By Age: | | | | |
| 50-61 | 67.1 | 71.1 | 62.2 | 64.2 |
| 62-74 | N/A | 55.6 | 46.8 | 45.6 |
| 75 + | N/A | N/A | 35.4 | 30.6 |
| By Family Income Level: | | | | |
| Top Quartile | 66.9 | 76.3 | 67.4 | 70.7 |
| Middle Half | 61.9 | 52.2 | 58.2 | 53.4 |
| Bottom Quartile | N/A | N/A | 32.2 | 24.3 |
| By Race: | | | | |
| White (Non-Hispanic) | 63.9 | 67.0 | 59.6 | 60.5 |
| | 58.3 | 57.9 | 53.4 | 52.0 |
| | | | | |
| <i>Percent of Workers Who Participate</i> | 54.3 | 57.0 | 48.7 | 52.4 |
| By Age: | | | | |
| 50-61 | 60.5 | 66.7 | 54.0 | 59.0 |
| 62-74 | N/A | 41.9 | 32.3 | 35.4 |
| 75 + | N/A | N/A | 19.3 | 18.9 |
| By Family Income Level: | | | | |
| Top Quartile | 61.7 | 68.7 | 60.2 | 65.9 |
| Middle Half | 53.5 | 47.2 | 47.7 | 45.6 |
| Bottom Quartile | N/A | N/A | 18.6 | 14.9 |
| By Race: | | | | |
| White (Non-Hispanic) | 55.2 | 59.4 | 49.5 | 53.8 |
| All Minorities | 52.4 | 49.7 | 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***

| | Maryland | | United States | |
|--|-----------------|------------|----------------------|------------|
| | Women | Men | Women | Men |
| <i>Percent with Any Type of Health Insurance</i> | 94.2 % | 93.8 % | 92.3 % | 93.0 % |
| <i>Percent with Public Insurance</i> | 51.0 | 44.2 | 53.1 | 47.8 |
| <i>Percent with Private Insurance</i> | 72.8 | 79.3 | 68.9 | 73.5 |
| Percent with Employer-Based Insurance | 56.0 | 67.5 | 50.1 | 59.4 |
| Percent with Individually-Purchased Insurance | 14.5 | 13.5 | 20.9 | 17.3 |
| <i>Of Those with Private Insurance</i> | | | | |
| Percent in Own Name | 66.7 | 86.8 | 72.4 | 87.8 |
| Percent as Dependent | 34.9 | 18.3 | 31.3 | 17.5 |
| <i>Percent Insured by Any Type</i> | | | | |
| By Age: | | | | |
| 50-61 | 88.5 | 89.9 | 86.2 | 88.6 |
| 62-74 | 98.3 | 97.0 | 95.6 | 96.2 |
| 75 + | 100.0 | 100.0 | 99.7 | 99.3 |
| By Family Income Level: | | | | |
| Top Quartile | 94.0 | 96.6 | 94.6 | 96.7 |
| Middle Half | 94.3 | 93.0 | 92.3 | 92.9 |
| Bottom Quartile | 94.2 | 90.8 | 90.5 | 87.4 |
| By Race/Ethnicity: | | | | |
| White (Non-Hispanic) | 95.2 | 95.4 | 94.1 | 94.9 |
| All Minorities | 90.2 | 87.0 | 85.2 | 84.6 |

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