

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

	Montana		United States	
	Women	Men	Women	Men
<i>Population in 2001</i>				
Proportion of Population Over Age 50	30.0 %	28.6 %	28.6 %	25.2 %
Age Distribution:				
50-61	41.9	49.6	45.5	50.2
62-74	37.0	33.9	32.0	32.2
75 +	21.0	16.5	22.5	17.6
Sex Ratio (women to men, aged 50+)	1.06		1.19	
<i>Distribution of Population by Race and Ethnicity</i>				
White (Non-Hispanic)	94.3	94.3	79.9	81.1
African-American (Non-Hispanic)	N/A	N/A	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)	4.2	4.9	0.6	0.7
<i>Education</i>				
Less than High School	14.6	17.1	22.9	21.8
High School	40.1	32.6	38.3	30.1
Some College	30.5	25.9	21.6	21.5
College and More	14.9	24.3	17.2	26.7
<i>Marital Status</i>				
Married	65.5	76.4	55.2	76.0
Widowed	21.9	4.3	26.1	7.3
Divorced/Separated	10.8	12.2	13.9	11.5
Never-Married	N/A	7.1	4.9	5.3
<i>Distribution of Households by Type</i>				
Married Couples:				
Living as a single unit	49.7	55.5	39.5	50.1
Living with other family	14.4	19.5	14.6	24.5
Living with unrelated persons	N/A	N/A	1.0	1.5
Unmarried:				
Living alone	24.0	17.4	27.1	13.3
Living with other family	9.1	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	\$30,797	\$36,474	\$33,492	\$44,649
By Age:				
50-61	\$44,976	\$47,000	\$50,500	\$61,361
62-74	\$28,153	\$31,154	\$28,954	\$36,968
75 +	\$19,262	\$25,366	\$19,085	\$26,421
By Marital Status:				
Married	\$40,346	\$43,477	\$48,166	\$52,000
Unmarried	\$17,146	\$21,641	\$20,000	\$25,850
By Race/Ethnicity:				
White (Non-Hispanic)	\$30,238	\$37,675	\$35,083	\$47,114
All Minorities	\$34,000	\$21,310	\$27,672	\$35,000
<i>Percent Living in Poverty*</i>				
Total	9.8 %	8.4 %	10.8 %	7.1 %
By Age:				
50-61	9.8	10.4	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	18.8	21.7	18.1	15.4
By Race/Ethnicity:				
White (Non-Hispanic)	9.5	7.1	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*

	Montana		United States	
	Women	Men	Women	Men
<i>Percent in Labor Force</i>	41.4 %	54.5 %	37.4 %	51.5 %
By Age:				
50-61	73.1	83.2	66.8	80.6
62-74	23.5	28.2	20.7	30.8
75 +	N/A	N/A	3.6	8.3
By Family Income Level:				
Top Quartile	70.1	80.7	62.2	79.0
Middle Half	43.7	54.5	40.6	47.8
Bottom Quartile	22.7	30.1	14.5	19.4
By Race/Ethnicity:				
White (Non-Hispanic)	41.3	54.3	37.2	51.6
All Minorities	N/A	N/A	38.0	51.5
<i>Of Those in Labor Force</i>				
Percent Employed Full-Time**	68.0	81.8	72.7	84.9
Percent Employed Part-time	29.7	14.5	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	12.6	1.8	4.0
Construction & Mining	N/A	14.1	1.5	9.9
Manufacturing	N/A	10.0	11.0	18.9
Transportation, Comm., & Public Utilities	N/A	13.0	3.7	10.3
Wholesale & Retail Trades	16.8	11.9	16.5	16.0
Finance, Insurance & Real Estate	N/A	N/A	7.7	6.5
Services	47.2	25.1	52.3	28.6
Government	N/A	8.0	5.5	5.8
<i>Employment Distribution by Occupation</i>				
Managerial/Professional Specialty	34.0	29.3	33.6	35.3
Technical/Sales & Administrative Support	33.0	16.7	38.8	19.3
Service	15.7	N/A	16.6	8.2
Farming, Forestry, & Fishing	N/A	12.8	1.6	4.3
Precision Productions, Craft & Repair Operators, Fabricators, & Laborers	N/A	34.4	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***

	Montana		United States	
	Women	Men	Women	Men
<i>Percent Employed Full-Year, Full-Time**</i>	23.3 %	40.3 %	24.2 %	41.2 %
<i>Percent Employed Full-Year, Part-Time**</i>	11.4	4.9	6.4	4.2
<i>Percent Employed Part-Year, Full/Part-Time**</i>	12.0	14.3	9.9	10.4
<i>Percent Nonworking</i>	53.3	40.6	59.5	44.3
<i>Median Annual Earnings for Full-Year, Full-Time Workers</i>	\$23,782	\$34,848	\$28,001	\$43,296
By Age:				
50-61	\$23,782	\$36,960	\$28,952	\$44,462
62-74	N/A	\$20,000	\$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	N/A	0.84	0.68
<i>Sex Ratio in Earnings for Full-Year, Full-Time Workers (Women's Earnings to Men's Earnings)</i>	0.68		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***

	Montana		United States	
	Women	Men	Women	Men
<i>Percent Receiving Benefits</i>	52.0 %	42.6 %	50.1 %	44.4 %
By Age:				
50-61	N/A	N/A	7.0	6.7
62-74	85.5	81.4	79.3	76.1
75 +	93.5	95.6	93.0	91.6
By Family Income Level:				
Top Quartile	N/A	N/A	24.8	22.2
Middle Half	50.2	46.1	49.6	50.4
Bottom Quartile	72.0	57.2	68.9	62.3
By Race/Ethnicity:				
White (Non-Hispanic)	53.0	42.7	52.4	46.0
All Minorities	N/A	N/A	40.9	37.5
<i>Median Annual Benefits</i>				
Total	\$6,864	\$10,800	\$7,532	\$10,930
By Age:				
50-61	N/A	N/A	\$7,146	\$10,332
62-74	\$6,204	\$11,058	\$6,906	\$11,178
75 +	\$8,009	\$10,146	\$8,406	\$10,692
By Family Income Level:				
Top Quartile	N/A	N/A	\$7,643	\$12,408
Middle Half	\$6,366	\$11,232	\$7,370	\$11,586
Bottom Quartile	\$7,668	\$8,931	\$7,701	\$8,930
By Race/Ethnicity:				
White (Non-Hispanic)	\$6,890	\$10,907	\$7,746	\$11,326
All Minorities	N/A	N/A	\$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

	Montana		United States	
	Women	Men	Women	Men
A. Pensions and Other Retirement Income*				
<i>Percent Receiving Retirement Income</i>	14.1 %	25.9 %	18.4 %	27.8 %
By Age:				
50-61	N/A	13.3	6.5	11.1
62-74	20.1	42.1	26.0	42.4
75 +	26.0	35.4	31.1	47.6
By Family Income Level:				
Top Quartile	N/A	21.6	13.6	23.1
Middle Half	15.4	32.0	21.2	35.1
Bottom Quartile	15.7	N/A	17.4	15.3
By Race:				
White (Non-Hispanic)	14.6	26.4	20.1	30.2
All Minorities	N/A	N/A	11.9	17.4
<i>Median Annual Benefits</i>				
Total	\$6,480	\$10,800	\$6,204	\$12,408
By Age:				
50-61	N/A	\$13,300	\$9,312	\$18,691
62-74	\$8,491	\$10,340	\$6,390	\$12,408
75 +	\$4,987	\$10,340	\$5,056	\$8,999
By Family Income Level:				
Top Quartile	N/A	\$24,648	\$12,000	\$23,782
Middle Half	\$9,600	\$10,556	\$7,618	\$11,640
Bottom Quartile	\$3,434	N/A	\$3,132	\$3,722
By Race:				
White (Non-Hispanic)	\$6,448	\$11,975	\$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.

	Montana		United States	
	Women	Men	Women	Men
B. Pensions**				
<i>Percent of Workers Whose Employers Offer Pension Plans***</i>	51.3 %	51.8 %	58.3 %	58.9 %
By Age:				
50-61	54.7	57.1	62.2	64.2
62-74	47.3	37.5	46.8	45.6
75 +	N/A	N/A	35.4	30.6
By Family Income Level:				
Top Quartile	66.3	65.7	67.4	70.7
Middle Half	52.5	52.7	58.2	53.4
Bottom Quartile	N/A	N/A	32.2	24.3
By Race:				
White (Non-Hispanic)	51.5	51.2	59.6	60.5
All Minorities	N/A	N/A	53.4	52.0
<i>Percent of Workers Who Participate</i>	41.9	46.9	48.7	52.4
By Age:				
50-61	46.9	53.7	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	59.6	60.6	60.2	65.9
Middle Half	43.4	47.6	47.7	45.6
Bottom Quartile	N/A	N/A	18.6	14.9
By Race:				
White (Non-Hispanic)	41.7	46.2	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***

	Montana		United States	
	Women	Men	Women	Men
<i>Percent with Any Type of Health Insurance</i>	90.4 %	92.7 %	92.3 %	93.0 %
<i>Percent with Public Insurance</i>	53.9	48.6	53.1	47.8
<i>Percent with Private Insurance</i>	71.5	76.5	68.9	73.5
Percent with Employer-Based Insurance	42.4	52.5	50.1	59.4
Percent with Individually-Purchased Insurance	30.0	27.2	20.9	17.3
<i>Of Those with Private Insurance</i>				
Percent in Own Name	69.0	89.5	72.4	87.8
Percent as Dependent	36.4	16.8	31.3	17.5
<i>Percent Insured by Any Type</i>				
By Age:				
50-61	83.2	88.9	86.2	88.6
62-74	93.5	95.9	95.6	96.2
75 +	100.0	98.8	99.7	99.3
By Family Income Level:				
Top Quartile	94.4	93.8	94.6	96.7
Middle Half	89.5	93.8	92.3	92.9
Bottom Quartile	89.9	88.9	90.5	87.4
By Race/Ethnicity:				
White (Non-Hispanic)	92.1	93.0	94.1	94.9
All Minorities	N/A	N/A	85.2	84.6

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