

Connecting Low-Income Families to Good Jobs
Chapter 4, Demographic Indicators

| Variable # | Variable name | Definition | MD Percent | US Percent | Source |
|------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Percent of Workers in Low-Wage Jobs | This is a measure of the extent to which wage and salary workers earn low wages (a wage below the full-time, full-year wage required to keep a family of four out of poverty). In 2002, a family of four required \$18,390 to stay out of poverty (at least \$8.84/hr. on a full-time, full-year basis). After a cost of living adjustment (see the Glossary for the definition), Maryland's low-wage figure for a family of four is \$8.61 per hour in 2002. | 16.0 | 23.8 | Population Reference Bureau analysis of 2002 Current Population Survey data (Basic Monthly Survey), 2002. |
| 2 | Percent of Workers Over 18 Who Hold Contingent Jobs | | 0.4 | 1.2 | Population Reference Bureau of the February Contingent Workers and Alternate Employment Supplement to the Current Population Survey. |
| 3 | Percent of Workers Age 18-64 Without Health Insurance | This is a measure of the extent to which workers 18 to 64 do not have health insurance, whether provided through an employer or the government. (It is assumed that workers over 64 are eligible for government-provided health insurance.) | 14.6 | 17.0 | Population Reference Bureau analysis of 2002 Current Population Survey data (March Supplement), 2002. |
| 4 | Percent of Workers Over 18 Without Employer Provided Pensions | | 48.7 | 55.0 | Population Reference Bureau analysis of 2002 Current Population Survey data (March Supplement), 2000-2002. |
| 5 | Percent of Workers Not Covered by Workers Compensation Insurance | | 12.70 | 8.60 | Number of workers covered provided by National Academy of Social Insurance, Workers' Compensation. "Benefits, Coverage, and Costs, 2001 New Estimates," 2001; data on all wage and salary workers provided by the U.S. Bureau of Economic Analysis. |

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| 6 | Percent of Unemployed Not Receiving Unemployment Insurance Benefits | The insured unemployed as a percent of total unemployed. | 61 | 57 | Office of Workforce Security, Employment and Training Administration, U.S. Department of Labor. "State Financial Data: UI Financial and Labor Force Data, Reciprocity Rate (4th Quarter 2002). |