

# A Profile Of Older Workers In Maryland

Issued August 2004

## Local Employment Dynamics

LED/OW-MD

### Executive Summary

A new information source, the Local Employment Dynamics (LED) program for Maryland, shows:

- The workforce is aging. From 1990 through 2002, an increasing percentage of the workforce was 45 years and older. The proportion of people 65 years and older who continue working has also increased, but slightly.
- Industries in which more than 1-in-5 workers were 55 years and older in 2002 include: apparel from fabrics, paper/allied products, local/suburban transit, transportation equipment, and membership organizations. Of these, apparel from fabrics had relatively few older workers.
- An example of an industry with a high turnover rate for workers 55 years and older is the hotels/other lodging places industry.
- An example of an industry with a low turnover rate for older workers is the legal services industry.
- Industries where workers 65 years and over are most likely to be employed include health services and business services. Eating and drinking places, and engineering, accounting, and research services are also important sources of work for the oldest workers.
- On average, in 2002, for workers 65 years and over, 5,199 jobs were gained and 6,690 were lost.

- Of the industries that employed more than 500 workers 65 years and older, the highest paying was legal services (\$4,281 a month). The industry with the highest average monthly earnings in 2002 for workers 65 years and older was security/commodity brokers (\$6,922), but the number of such workers was only 274.

### Introduction

A large wave of workers born during the Baby Boom of 1946 to 1964 will be leaving the workforce over the next few decades. A larger share than in past generations may “retire” to collect the pensions they earned over their work life and then continue working part-time or in more flexible working arrangements.<sup>1</sup>

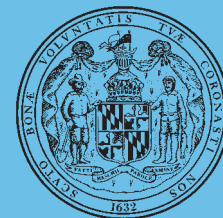
Decision makers are looking at the economic and policy implications for a wide range of programs and institutions, including Social Security and Medicare; financial markets; the housing market; and recreation, transportation, and health-care systems.

What the workforce of the future looks like will depend on many factors. This report focuses on one possible scenario that some scholars consider to be reasonable. It assumes that Baby Boomers replicate the retirement behavior of previous

<sup>1</sup> The term “retirees” refers to workers who collect pensions—who may have varied labor market experiences. Some may completely leave the labor force and others may continue to work. Of those who continue to work while they receive pensions, some may work fewer than 35 hours a week, some may work only part of the year, and others may continue in the labor force year-round and full-time.

By  
Nick Carroll  
and  
Cynthia Taeuber

Sponsored by the  
National Institute on Aging  
National Institutes of Health  
Department of Health and  
Human Services



U S C E N S U S B U R E A U

Helping You Make Informed Decisions

U.S. Department of Commerce  
Economics and Statistics Administration  
U.S. CENSUS BUREAU

generations and that immigrant workers do not fill all of the jobs left vacant by these retirements. If these assumptions prove accurate:

*The United States will lose the services of millions of highly skilled, experienced workers. Because of the baby dearth that followed the Baby Boom, there will not be many new workers to replace them, even as the senior adult population grows significantly. Labor force growth is expected to fall from 1.1 percent per year in the 1990s to 0.36 percent per year in the period 2010 to 2020.<sup>2</sup>*

Regardless of how the future unfolds, information about the workforce decisions made by the Baby Boomers can be useful to a number of groups. Decision makers in Maryland need to know which industries and regions of the state are likely to be most affected by changes in the size and composition of the labor force in coming decades. Similarly, businesses need such information both to make more informed plans for transitions and to pinpoint potential problem areas and new opportunities. Older workers who want to continue working need to know in what industries and in what areas of Maryland jobs are available, how flexible businesses are about their working arrangements, and the level of earnings they can expect.

The Census Bureau, together with state partners, is developing several new sources of information to support these needs. The Local Employment Dynamics (LED) program, one of the newest resources, produces workforce indicators that

<sup>2</sup> Penner, Rudolph, Pamela Perun, and Eugene Steuerle. "Legal and Institutional Impediments to Partial Retirement and Part-Time Work by Older Workers," The Urban Institute, 2002.

are updated every quarter for each partner state and its metropolitan areas, counties, and Workforce Investment Areas.<sup>3</sup> Statistics are available without cost on the program's Web site <<http://lehd.dsd.census.gov/>> and additional indicators are available from partner states. The statistics are historical and come from multiple, high-quality information sources that include most of the working population (see "Sources and Accuracy of the Data" at the end of this report for additional information about coverage).

The LED program is a partnership between the Census Bureau and participating states. As of July 2004, 32 states are partners with the Census Bureau in creating this information.<sup>4</sup> Those 32 states cover about 74 percent of America's workers. Additional states are planning to join the partnership.

This report uses Quarterly Workforce Indicators (QWIs) from the LED program for the state of Maryland to focus on two groups of older workers: those who are likely to be receiving pension income (65 and older), and the pre-retirement group (55–64 years old). People in the preretirement group may collect pensions within the next ten years, but may or may not continue to participate in the labor force.

With the LED, we can respond to questions such as:

<sup>3</sup> Other related information sources from the Census Bureau include the American Community Survey <<http://www.census.gov/acs/www>> and the economic census <<http://www.census.gov/epcd/www/econ2002.html>>.

<sup>4</sup> As of July 2004, the partner states whose data were being processed were: CA, CO, DE, FL, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MT, NC, NJ, NM, OK, OR, PA, TX, VA, WA, WI, and WV. Additional partner states include: AL, AR, DC, GA, MI, and ND. This is an ongoing project and additional states are expected to join.

*What changes are occurring in the age composition of the workforce in a geographic area?*

*Which industries will be most affected by the departure of older workers from the workforce?*

*In what industries do older people tend to continue working and under what circumstances?*

*Which industries create jobs for older workers? Suffer the most job losses?*

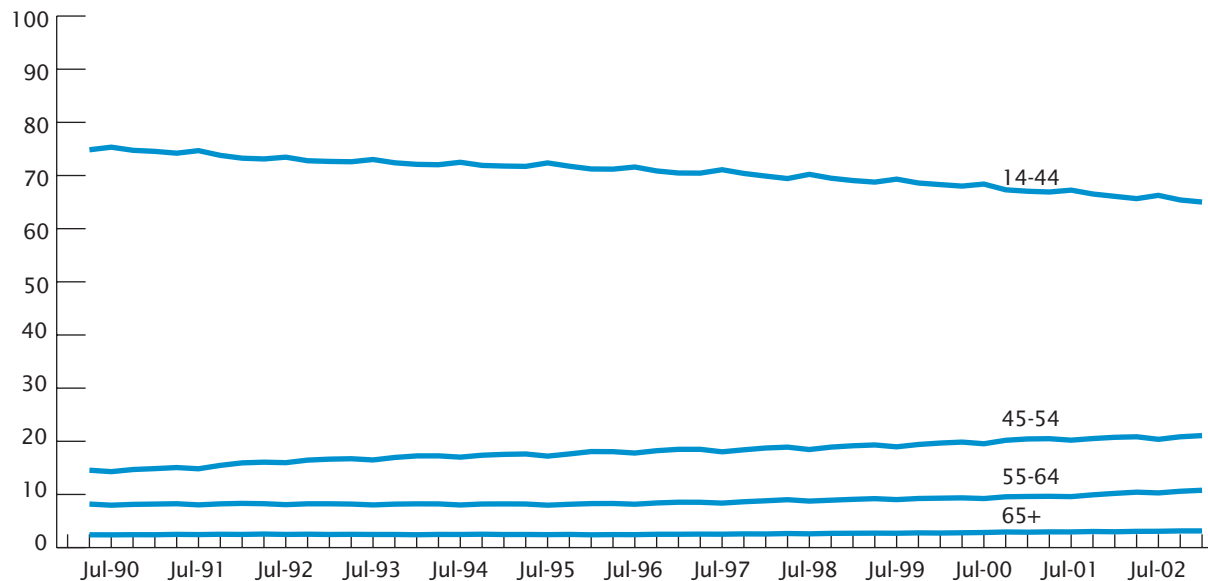
*Which industries have the lowest job turnover rates for older workers?*

*How much do older workers earn in various industry groups and geographic areas?*

As the LED statistics in this report show, older workers in Maryland have been an increasing proportion of the labor force. We learn from the LED information that older workers tend to be employed in the same industries that employ large numbers of younger workers, but the best-paid are those who work in financial firms with relatively few older workers. We do not know yet whether Maryland will undergo rapid and massive changes, or gradual changes due to the retirement of experienced workers of the Baby Boom generation along with the movement of workers into and out of Maryland. We do know that both have the potential to affect the age distribution of the workforce significantly. Planners in Maryland will be able to keep an eye on the

Quarterly Workforce Indicators for partner states and detailed information about the LED program are available at <<http://lehd.dsd.census.gov>>.

Figure 1.  
**Maryland Workforce by Age Group: 1990 to 2002**  
 [Percent of beginning-of-quarter employment]



Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program's Web site at <<http://lehd.dsd.census.gov>>.

impact of such factors and emerging trends by using the LED statistics.

### How is the age composition of the workforce in Maryland changing?

The aging of Baby Boom workers led to an increase in the proportion of the workforce 45 years and older from 1990 to 2002 in Maryland. Many planners anticipate this proportion will grow even more rapidly over the next two decades unless a large influx of younger workers comes into

#### Beginning-of-Quarter Employment

Total number of workers who were employed by the same employer in the reference and previous quarters

#### Skill Level

Quarters of work experience

Maryland. In 1990, 75 percent of Maryland workers were 14-to-44 years old (Figure 1). By 2002, that figure had dropped to 66 percent of workers. Nearly 15 percent of Maryland workers were 45-to-54 years old in 1990 and about 21 percent were in that age group in 2002.

The falling share of younger workers occurred across the economy of Maryland. The share of workers in Maryland who are 65 and older, the traditional age when most workers leave the labor force permanently, increased slightly, from 2.4 percent to 3.1 percent, from 1990 to 2002.

### Which industries will be most affected by the aging workforce?

Unless there is an infusion of new workers from outside Maryland, or from other Maryland industries, the industries identified in Figure 2<sup>5</sup> are those likely to be most affected by the aging of the workforce.<sup>6</sup> If older workers seek either more flexibility in hours or

<sup>5</sup> Workers in private households are not shown in the text because the coverage of private households is low relative to other industries.

<sup>6</sup> Because the QWIs come from a mixture of sources, they are not directly comparable with statistics from worker-based surveys such as the decennial census, the American Community Survey, and the Current Population Survey. Industries are based on the Standard Industrial Classification (SIC) system. The LED program will convert from the SIC system to the North American Industry Classification System (NAICS) in early 2004. Some classification titles appear to be similar but the detailed industry groups that compose the categories may differ between the SIC and NAICS systems. In addition, since the QWIs are updated quarterly, the numbers in this report may differ slightly from those on the current Web site.

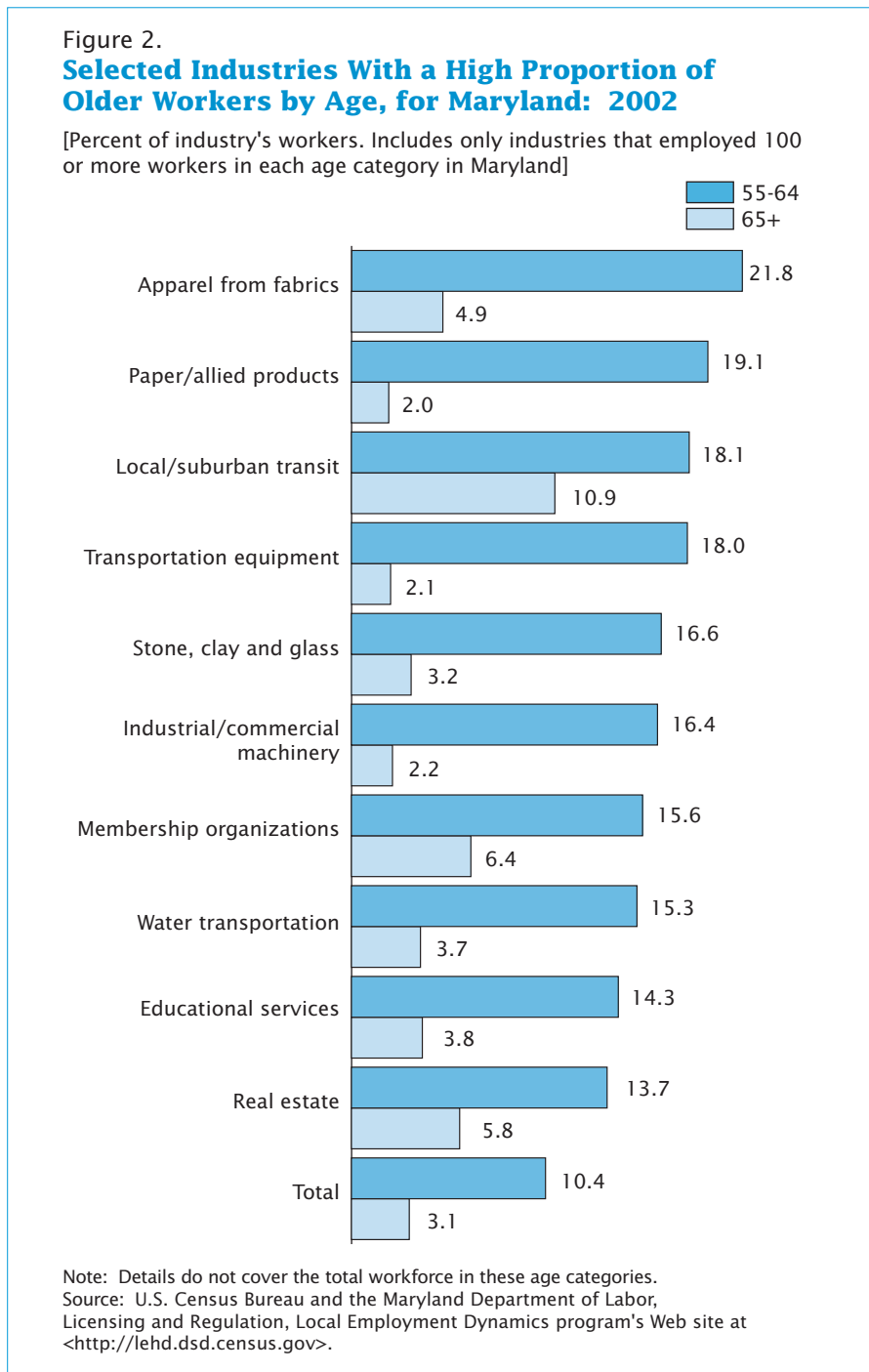
leave these industries completely, companies may suffer a considerable loss of skills and knowledge. Thus, industries with a high proportion of workers near retirement might need, for example, to plan for increased training to respond to the loss of older workers and their institutional knowledge.

Figure 2 shows that the local/suburban transit industry in Maryland had a high proportion of older workers—18.1 percent were 55–64 years old and 10.9 percent were 65 years and older. Other industries with a relatively high proportion of workers 55 years and older included apparel from fabrics (26.7 percent), membership organizations (22.0 percent), and paper/allied products (21.1 percent).

### The demand for older workers and job stability

An indicator of the degree to which businesses need older workers is the turnover rate of older workers within an industry. Industries with a history of relatively high turnover rates may have little need for specific skills and may find it easy to replace employees. As a result, firms in such industries may be likely to pay relatively low wages. A relatively low turnover rate for a specific age group, such as older workers, may indicate that workers in that age group are relatively skilled or not readily replaced. The LED data enable us, for the first time, to identify the nature of demand for older workers in particular industries.

The job turnover rate is also a measure of job stability. Older workers who work in low turnover industries may spend less time looking for work and retraining for new jobs. The average quarterly turnover rate for all workers in



Maryland was 13.2 percent in 2002 (although this includes the relatively high turnover rates of teenagers and young adults).<sup>7</sup> For workers 65 years and older, it was 10.7 percent; for those 55 years and older, 10.0 percent.

<sup>7</sup> This is a simple average of four quarters in a calendar year.

Of the top ten industries in Maryland employing workers 65 years and older in 2002 (Table 1 and Figure 3), the eating and drinking places (16.4 percent) and business services (15.6 percent) industries had the highest average quarterly turnover rates; the lowest was the real estate (7.6 percent) industry.

Table 1.  
**Job Stability in Maryland by Industry: 2002**

[Top 10 industries statewide employing workers 65 and older]

Industry	Workers 65 and older (number)	Average quarterly turnover rate for workers 65 and older (percent)	Average quarterly turnover rate for workers 14 and older (percent)	Workers 14 and older (number)
Health services .....	5,506	8.6	10.7	202,339
Business services .....	5,450	15.6	17.8	199,875
Eating and drinking places .....	3,400	16.4	21.6	147,756
Engineering, accounting, and research .....	3,314	10.5	11.5	114,848
Construction—special trade .....	3,048	13.6	13.8	108,719
Miscellaneous retail .....	2,848	9.5	15.4	63,370
Social services .....	2,487	9.1	12.3	68,643
Real estate .....	2,223	7.6	11.0	38,093
Wholesale trade—durables .....	2,153	8.6	10.2	70,585
Educational services .....	1,915	8.4	9.2	50,535

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Appendix Tables A1 and A2. See Web site at <<http://lehd.dsd.census.gov>>.

*Turnover Rate — A measure of workforce stability, the turnover rate reflects the movement of workers into and out of jobs.*

Turnover rate =

$$\frac{1}{2} * \left( \frac{\text{accessions}_t + \text{separations}_t}{\text{average employment}_{t,t-1}} \right)$$

(A worker who retires is included in the turnover rate.)

### Where do older workers work?

This section asks where older workers are most concentrated because the types of work performed by today's older workers may indicate the work that older people will perform in the future. Planners might also examine the type of work done by younger age groups, such as those 35–44 years old, for the changes they might expect among older workers, given differences in the type of education different age groups received and changes in the needs of industries.

As shown in Figure 3, the industries where workers 65 years and

over were most likely to be employed in Maryland in 2002 were health services, business services (employing 9.1 percent and 9.0 percent of the workforce 65 years and older, over 5,000 workers each), eating and drinking places (5.6 percent), and engineering, accounting, and research (5.5 percent). Of workers 65 years and older in Maryland, 53.6 percent were employed in the ten industries shown in Figure 3, compared with 54.1 percent of all workers. Older and younger workers may be employed in distinctly different types of firms within these industries, however, and may be assigned different tasks.

Between 1990 and 2002, there were few changes in the top ten industries that employed the largest number of workers 65 and older (Table 2).<sup>8</sup> Despite some shuffling in rank, service industries have long been the major employers of the oldest workers in Maryland.

<sup>8</sup> Historical statistics are consistent in the LED program, so it is possible to make comparisons of statistics over time.

### Employment dynamics and older workers

The employment numbers in the preceding section show only one part of the employment picture. Even when levels of employment in an industry change little, enormous change can occur in the underlying numbers. Economists refer to the underlying changes as “job gain” and “job loss.” Even if employment levels in an industry stay the same, some firms add jobs and others eliminate jobs. So, while Figure 3 identifies the industries that employed a high proportion of workers 65 years and older in Maryland in 2002, LED program data reveal more detail. LED indicators also tally the number of jobs gained and lost by older workers in the Maryland economy.<sup>9</sup>

The LED statistics reveal that, on average in Maryland in 2002, for workers 65 years and older, 5,199 jobs were gained a quarter (Appendix Table A4) and 6,690 were lost (Appendix Table A5)—on

<sup>9</sup> Job losses for older workers can happen in two ways—a firm can actually reduce employment, or it can substitute a younger worker for an older worker who may have taken another job, retired, or left involuntarily.



average, a net decrease of 1,491 such workers employed a quarter. The industries that created the most jobs for workers 65 years and older (Table 3) were business services, with 586 jobs gained on average a quarter, followed by eating and drinking places (549 jobs). The industries that lost the most jobs for the oldest workers were business services (790 jobs a quarter lost on average), eating and drinking places (549 jobs), and construction—special trade (476 jobs). These changes represented, in Maryland in 2002, an average net loss of 205 jobs in business services, no change in eating and drinking places, and 107 jobs in construction - special trade.

### What do older workers earn?

On average, full-quarter workers 65 years and older in 2002 earned \$2,261 a month in Maryland, and workers of all ages averaged \$3,239 a month (Table 4 and Appendix Table A6).

As is the case for all workers, the average earnings levels of older workers vary greatly among industries. For example, in health services, which employed 9.1 percent of all workers 65 years and older in Maryland in 2002, the average monthly earnings were \$2,760. Workers 14 and older in that industry had average monthly earnings of \$3,220. Nine percent of the oldest workers in Maryland were employed by the business services industry, and they had average monthly earnings of \$2,096. Of the top ten industries of older workers in Maryland in 2002, the industry with the highest average monthly earnings was engineering, accounting and research, with an average of \$4,115 a month; the lowest was eating and drinking places, with an average \$1,151 a month.

Figure 3.  
**Workers 65 Years and Older in Selected Industries, for Maryland: 2002**

[Percent of workers aged 65+ years]



Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Appendix Table A3. See Web site at <<http://lehd.dsd.census.gov>>.

Among all industry groups, security/commodity brokers had the highest average monthly earnings in 2002 for workers 65 years and older - \$6,922—compared with \$7,066 for all workers in this indus-

try (Table 5). The number of workers 65 years and older in this industry is relatively small—274 workers. Other high paying industries include nondepository institutions, holding/other investment offices, legal services, and engineering, accounting and research. Both of the industries that employed 500 or more workers 65 years and older—legal services, and engineering, accounting, and research—were relatively high paying, with average earnings of \$4,281 and \$4,115 a month, respectively.

**Job Gain** — New jobs created either by new businesses opening or by existing firms adding new jobs

**Job Loss** — Jobs lost to the economy when businesses close or reduce employment

**Net Job Flow** — The difference between current and previous beginning-of-quarter employment across all businesses

Table 2.  
**Top Ten Employers in Maryland Employing Workers 65 and Older by Rank: 1990 and 2002**

1990 rank	2002 rank	Industry	Number of workers 65 and older		Percent change, 1990-2002	Number of workers 14 and older, 2002
			1990	2002		
2	1	Health services .....	2,995	5,506	83.8	202,339
1	2	Business services .....	3,014	5,450	80.8	199,875
3	3	Eating and drinking places .....	2,480	3,400	37.1	147,756
6	4	Engineering, accounting, and research ..	1,864	3,314	77.8	114,848
7	5	Construction—special trade .....	1,704	3,048	78.9	108,719
4	6	Miscellaneous retail .....	2,331	2,848	22.2	63,370
9	7	Social services .....	1,374	2,487	81.0	68,643
5	8	Real estate .....	1,970	2,223	12.8	38,093
8	9	Wholesale trade—durables .....	1,594	2,153	35.1	70,585
15	10	Educational services .....	1,127	1,915	69.9	50,535

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 1990 and 2002, Appendix Tables A1 and A3. See Web site at <<http://lehd.dsd.census.gov>>.

Table 3.  
**Job Gains and Losses Among Industry Groups in Maryland by Industry: 2002**

[Average number of jobs per quarter]

Top ten industries that created jobs for workers 65 and over	Jobs created <sup>1</sup>	Jobs lost <sup>1</sup>	Net change <sup>2</sup>	Total employment	
				65 and older	14 and older
Business services .....	586	790	-205	5,450	199,875
Eating and drinking places .....	549	549	0	3,400	147,756
Construction—special trade .....	369	476	-107	3,048	108,719
Health services .....	314	460	-146	5,506	202,339
Engineering, accounting, and research .....	248	371	-124	3,314	114,848
Miscellaneous retail .....	196	303	-107	2,848	63,370
Social services .....	190	221	-32	2,487	68,643
Amusement and recreation .....	189	223	-34	1,506	32,414
Personal services .....	182	201	-19	1,569	28,350
General merchandise stores .....	171	119	52	2,137	48,177

<sup>1</sup> Averages are rounded to whole numbers. <sup>2</sup> Computed from actual averages, not from the rounded whole numbers as shown in this table.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Appendix Tables A1, A4, and A5. See Web site at <<http://lehd.dsd.census.gov>>.

## Summary

This report provides answers to several key questions related to the aging of Maryland's workforce:

- What is the age composition of the workforce and what are the changes over time?
- Which industries are likely to be affected by the aging of the workforce?
- Which industries have the lowest turnover rates of older workers?

- In which industries are older workers most likely to be employed?
- How much do older workers earn?

In Maryland in 2002, the industries that employed the highest proportions of workers 55–64 years old, and hence were likely to be affected by retirements in the coming decade were apparel from fabrics,

### Full-Quarter Employment

Total number of workers who were employed by the same employer in the *reference*, *previous*, and *subsequent* quarters

### Average Earnings for Full-Quarter Employees

Total earnings of all workers employed the full quarter divided by the number of such workers

Table 4.  
**Average Monthly Earnings Among Top Ten Industries in Maryland by Age: 2002**

[Full-quarter earnings]

Industry	Average monthly earnings for workers 65 and older (dollars)	Average monthly earnings for workers 14 and older (dollars)	Workers 65 and older (number)	Workers 14 and older (number)
<b>Total</b> .....	<b>2,261</b>	<b>3,239</b>	<b>60,304</b>	<b>1,968,359</b>
Health services .....	2,760	3,220	5,506	202,339
Business services .....	2,096	3,729	5,450	199,875
Eating and drinking places .....	1,151	1,261	3,400	147,756
Engineering, accounting, and research .....	4,115	4,871	3,314	114,848
Construction—special trade .....	2,765	3,434	3,048	108,719
Miscellaneous retail .....	1,362	1,954	2,848	63,370
Social services .....	1,522	2,016	2,487	68,643
Real estate .....	2,150	3,264	2,223	38,093
Wholesale trade—durables .....	2,700	4,648	2,153	70,585
Educational services .....	3,174	3,421	1,915	50,535

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Appendix Table A6. See Web site at <<http://lehd.dsd.census.gov>>.

Table 5.  
**Average Monthly Earnings of Workers in Maryland by Age: 2002**

[Full-quarter earnings. Includes only industries that employed 100 or more workers 65 and older in Maryland]

Industry	Average monthly earnings of workers 65 and older (dollars)	Average monthly earnings of workers 14 and older (dollars)	Workers 65 and older (number)	Workers 14 and older (number)
Security/commodity brokers .....	6,922	7,066	274	13,907
Nondepository institutions .....	4,483	5,057	197	19,489
Holding/other investment offices .....	4,449	5,460	125	3,369
Legal services .....	4,281	4,565	528	16,558
Engineering, accounting, and research .....	4,115	4,871	3,314	114,848
Chemicals .....	3,965	4,698	204	14,363
Electronic and electrical equipment .....	3,783	4,811	259	14,110
Transportation equipment .....	3,651	4,230	216	10,471
Insurance agents and brokers .....	3,570	4,261	453	14,301
Communications .....	3,408	4,951	200	28,391

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Appendix Tables A1 and A6. See Web site at <<http://lehd.dsd.census.gov>>.

paper/allied products, local/suburban transit, and transportation equipment.

The local/suburban transit, membership organizations, and real estate industries had high proportions of workers 65 years and older. In terms of pay, older workers tended to fare best in industries with relatively few older workers and, as for all workers, in industries with many highly trained, professional employees, such as in financial firms.

## SOURCES AND ACCURACY OF THE DATA

### Background

The U.S. Census Bureau and partner states produce Quarterly Workforce Indicators (QWIs) for each state, metropolitan area, county, and Workforce Investment Board area. QWIs for other geographic areas are available through the state partners.

The QWIs are updated each quarter and annual averages are available at <<http://lehd.dsd.census.gov>>.

### Overview

The QWIs are key economic indicators selected jointly by the Census Bureau and its partner states. Each QWI provides a critical measure of an area's economy and is a tool to understand changes in the core performance of local economies.

The QWIs are updated 7 months after the end of a quarter, which makes them a current and a historical time series to monitor economic change. They serve as early indicators to states and local areas of emerging trends and help to identify turning points in the



dynamics of the workforce and specific industries.

The database covers about 98 percent of the labor force.<sup>10</sup> The QWIs are derived from state administrative records and basic demographic information from other existing sources. Some information about the workforce is not now available in this database, including hours and weeks worked, educational attainment, occupation, and whether workers worked for an entire quarter or a part of the quarter. The Census Bureau is working on long-term plans to include information of this type, particularly educational and occupational information. There are other types of errors in administrative data, including coding errors in personal identifiers, coding errors in business identifiers, and errors in wage records (see the technical documentation on <<http://lehd.dsd.census.gov>>).

Because the QWIs come from a mixture of sources, they are not directly comparable with statistics from worker-based surveys, such as the decennial census, the American Community Survey, and the Current Population Survey. Industries are based on the Standard Industrial Classification (SIC) system. The LED program will convert from the SIC system to the North American Industry Classification System (NAICS) in early 2004. Some classification titles appear to be similar but the

<sup>10</sup> The database for each state covers about 98 percent of nonagricultural, private wage and salaried employment. Most state and local government employees are included, but many federal workers are not (depending on the state). The remaining 2 percent are railroad workers and workers for some non-profit organizations. Self-employed workers and independent contractors are not in the covered universe. See: U.S. Census Bureau, David W. Stevens and Julia Lane, "Employment That Is Not Covered By State Unemployment," Technical Paper No. TP-2002-16, January 2002, available on <<http://lehd.dsd.census.gov>>.

detailed industry groups that compose the categories may differ between the SIC and NAICS systems.

Enhanced Unemployment Insurance (UI) wage records are the basic data source for the QWIs. Administrative records and the surveys differ in coverage, the timing of data collection, and concept definitions. The QWIs are not exactly comparable with establishment surveys either, such as those from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW) program, which capture employment at an establishment on the 12th of the month.

The LED database can respond to a wide variety of questions about the workforce because it allows multiple definitions of "employment." That is because the QWIs are job-based statistics and different from the worker-based statistics familiar to many researchers.<sup>11</sup> The LED database includes all jobs held:

1. In a quarter, regardless of length of time the job is held
- 2. At the beginning of a quarter (the measure used in this report)**
3. At the end of a quarter
4. For a full quarter

The measure that is closest to the QCEW definition of employment is the second one, jobs held at the beginning of a quarter. This second measure has the additional advantage that the trends are similar to those shown by worker-based surveys such as the decennial census, although the levels differ.

Another difference among datasets is measurement of earnings. According to the BLS Handbook of

<sup>11</sup> For the QWIs, a "job" is defined as equivalent records for an employer and employee.

Methods (1997), UI wage records measure "gross wages and salaries, bonuses, stock options, tips, and other gratuities, and the value of meals and lodging, where supplied." They do not include Old Age Survivor and Disability Insurance (OASDI), health insurance, workers' compensation, unemployment insurance, private pensions, and welfare funds. The LED database does not include the number of hours or weeks an employee worked. Thus, what appears for an industry such as retail trade to be low average earnings in a given year or quarter may be the result of relatively low hourly wages, not working many hours in the time period, or both. In retail trade, much of the work is part-time and this affects the LED measure of average earnings.

### **The confidentiality of the statistics is protected.**

The Census Bureau and the state partners are committed to protecting the confidentiality of the data in the LED files. Technically, the approach to avoid disclosure of individual information is to combine cell suppression methodology with the addition of statistical noise, controlling key measures to county employment levels as reported by the Bureau of Labor Statistics. In plainer English, the statistical techniques the Census Bureau uses mean that the actual statistics are not shown if the numbers in a cell are small. Rather, the statistics that are shown are "fuzzy," that is, close to the actual information but not exact.

Only Census Bureau employees or individuals who have Special Sworn Status are permitted to work with the data. Everyone who has access to Title 13 data must have an official security clearance based on a background check, including fingerprinting. Additionally, they are subject to

---

a fine of up to \$250,000, up to five years in jail, or both, if confidential information is disclosed. The Census Bureau and state data custodians review all projects before release to avoid disclosure of confidential information.

More detailed information about the confidentiality protection system is available under the "Confidentiality" menu at <http://lehd.dsd.census.gov>.

### **Why the Census Bureau produces the LED statistics**

The Census Bureau and the state partners are committed to protecting the integrity of information and producing the highest quality statistics. We accomplish this by ensuring that the LED program is consistent with the Census Bureau's legal authority and mission, that the methodologies used are the best alternatives, and that

the LED program produces demonstrated benefits.

The state partners and the Census Bureau both benefit from the LED program. The state partners fulfill their mandate to provide high quality regional labor market information and the Census Bureau improves the economic and demographic survey estimates and inter-censal population estimates. Specifically, the LED program supports Census Bureau research on improving the quality, use, and analysis of its census, survey, and estimation-based data products.

Estimates of the employed population by demographic, geographic, and industrial detail enhance the Census Bureau's existing agency-wide programs. In particular, estimates of workers in each county and industry, in conjunction with statistical information about

employers, will provide long-needed and critical but previously unavailable information for key programs such as the demographic survey estimates and the inter-censal population estimates program. Census Bureau programs will benefit from new information on turnover, job gain, and job loss by age and sex, and information on the employment of individuals in each county.

More information about the benefits of the LED program may be found on the LED Web site at <http://lehd.dsd.census.gov>.

### **ACKNOWLEDGEMENT**

Research for and production of this report were supported under an interagency agreement with the Behavioral and Social Research Program, National Institute on Aging, Agreement No. Y1-AG-9415-01.

## APPENDIX TABLES

Table A1.  
**Employment in Maryland by Industry and Age: 2002**

[Beginning-of-quarter employment]

Industry	14-44 years	45-54 years	55-64 years	65 years and older	14 years and older
<b>Total, age group</b> .....	<b>1,296,173</b>	<b>407,549</b>	<b>204,334</b>	<b>60,304</b>	<b>1,968,359</b>
<b>Agriculture</b>					
Agricultural production—crops .....	1,202	402	282	175	2,062
Agricultural production—livestock .....	927	290	171	59	1,447
Agricultural services .....	14,805	2,941	1,146	742	19,633
Forestry .....	62	24	*15	4	107
Fishing, hunting, and trapping .....	*77	20	*18	*8	122
<b>Mining</b>					
Metal mining .....	-	-	-	-	-
Coal mining .....	239	202	69	*4	515
Oil/gas extraction .....	54	*20	6	6	87
Mining/quarrying—nonmetallic .....	435	202	130	38	805
<b>Construction</b>					
Building construction—general contractors .....	24,265	8,298	3,507	1,135	37,205
Construction other than building .....	8,149	3,017	1,604	448	13,217
Construction - special trade .....	76,328	20,408	8,936	3,048	108,719
<b>Manufacturing</b>					
Food/kindred products .....	13,610	5,722	2,668	469	22,468
Tobacco products .....	-	3	-	-	7
Textile mill products .....	*1,179	*503	*267	*62	*2,010
Apparel from fabrics .....	1,488	906	711	160	3,265
Lumber and wood products .....	3,077	885	467	189	4,618
Furniture/fixtures .....	1,851	713	356	66	2,985
Paper/allied products .....	2,854	1,579	1,071	113	5,617
Printing/publishing .....	16,840	6,823	3,745	733	28,139
Chemicals .....	8,293	4,068	1,799	204	14,363
Petroleum refining .....	582	248	136	26	993
Rubber and plastics .....	5,092	2,266	1,012	135	8,505
Leather and leather products .....	825	*328	*137	14	1,303
Stone, clay, and glass .....	2,978	1,551	937	184	5,648
Primary metal industries .....	2,531	*2,263	*1,280	*71	6,146
Fabricated metal products .....	5,104	2,276	1,212	264	8,855
Industrial/commercial machinery .....	7,774	3,880	2,346	320	14,319
Electronic/electrical equipment .....	8,890	3,314	1,649	259	14,110
Transportation equipment .....	5,172	3,203	1,880	216	10,471
Measuring/analyzing instruments .....	7,524	*4,665	*3,182	299	15,669
Miscellaneous manufacturing .....	1,805	561	271	95	2,732
<b>Transportation, Communication and Utilities</b>					
Railroad transport .....	-	-	-	-	-
Local/suburban transit .....	4,470	2,034	1,652	993	9,148
Motor freight transportation .....	17,094	6,002	3,063	791	26,949
Water transportation .....	2,646	1,544	792	191	5,173
Transportation by air .....	14,487	3,541	1,046	107	19,181
Pipelines, except natural gas .....	-	-	-	-	-
Transportation services .....	2,913	1,304	660	195	5,070
Communications .....	19,245	6,783	2,164	200	28,391
Electrical, gas, and sanitary services .....	6,553	4,798	1,348	88	12,787
<b>Wholesale Trade</b>					
Wholesale trade—durables .....	43,960	16,708	7,764	2,153	70,585
Wholesale trade—nondurables .....	28,166	9,932	4,837	1,342	44,277
<b>Retail Trade</b>					
Building materials, hardware .....	13,275	3,584	1,970	763	19,592
General merchandise stores .....	32,303	8,497	5,239	2,137	48,177
Food stores .....	46,731	12,878	6,549	1,901	68,059
Car dealers, gas stations .....	30,793	8,776	4,848	1,777	46,194
Apparel and accessory stores .....	20,055	2,653	1,459	720	24,887
Home furniture stores .....	16,132	3,864	1,919	651	22,565
Eating and drinking places .....	122,184	15,456	6,717	3,400	147,756
Miscellaneous retail .....	42,693	11,417	6,411	2,848	63,370

Table A1.  
**Employment in Maryland by Industry and Age: 2002** — Con.

[Beginning-of-quarter employment]

Industry	14-44 years	45-54 years	55-64 years	65 years and older	14 years and older
<b>Finance, Insurance, and Real Estate</b>					
Depository institutions .....	21,567	7,115	3,477	575	32,735
Nondepository institutions .....	14,558	3,334	1,400	197	19,489
Security and commodity brokers .....	10,212	2,330	1,091	274	13,907
Insurance carriers .....	15,477	6,463	2,657	321	24,918
Insurance agents/brokers .....	8,651	3,320	1,878	453	14,301
Real estate .....	22,040	8,605	5,226	2,223	38,093
Holding/other investment offices .....	1,995	837	412	125	3,369
<b>Services</b>					
Hotels/other lodging places .....	14,764	4,128	2,096	737	21,725
Personal services .....	18,084	5,260	3,439	1,569	28,350
Business services .....	138,427	38,153	17,845	5,450	199,875
Car repair, services, and parking .....	18,030	4,646	2,347	913	25,934
Miscellaneous repair services .....	4,028	1,520	779	267	6,593
Motion pictures .....	*6,066	677	283	117	7,142
Amusement and rec. services .....	*23,765	4,561	2,582	1,506	32,414
Health services .....	120,950	51,292	24,591	5,506	202,339
Legal services .....	10,285	3,806	1,940	528	16,558
Educational services .....	28,418	12,989	7,214	1,915	50,535
Social services .....	43,943	14,600	7,614	2,487	68,643
Museums, galleries, and gardens .....	1,389	377	252	112	2,130
Membership organizations .....	9,358	4,432	2,760	1,136	17,687
Engineering, accounting, and research .....	72,504	25,571	13,459	3,314	114,848
Private households .....	3,562	2,060	1,495	764	7,881
Services, not classified .....	357	118	54	21	549

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <<http://www.lehd-test.net/factsheets/index.php>>.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002, Web site at <<http://lehd.dsd.census.gov>>.

Table A2.  
**Average Quarterly Turnover Rates in Maryland by Industry and Age: 2002**

[In percent]

Industry	14-44 years	45-54 years	55-64 years	65 years and older	14 years and older
<b>Total</b> .....	<b>21.8</b>	<b>9.8</b>	<b>9.2</b>	<b>10.7</b>	<b>13.2</b>
<b>Agriculture</b>					
Agricultural production—crops .....	22.5	12.1	10.5	16.0	14.0
Agricultural production—livestock .....	*21.5	*16.0	*16.1	*14.5	*17.5
Agricultural services .....	20.2	12.0	11.2	15.6	15.7
Forestry .....	71.1	-	*9.1	-	14.2
Fishing, hunting, and trapping .....	39.1	*19.4	*30.7	*34.9	24.2
<b>Mining</b>					
Metal mining .....	-	-	-	-	-
Coal mining .....	66.5	*105.3	-	-	49.2
Oil/gas extraction .....	11.4	*17.0	-	-	18.2
Mining/quarrying—nonmetallic .....	18.2	*6.3	*6.0	10.4	8.7
<b>Construction</b>					
Building construction—general contractors .....	20.8	10.8	10.1	13.0	13.4
Construction other than building .....	24.5	13.3	12.5	14.7	15.7
Construction—special trade .....	20.1	11.0	10.2	13.6	13.8
<b>Manufacturing</b>					
Food/kindred products .....	*21.8	*10.0	*10.0	*11.3	*12.5
Tobacco products .....	-	-	-	-	-
Textile mill products .....	*24.2	*20.7	*23.6	*20.6	*20.7
Apparel from fabrics .....	20.7	7.1	6.0	*9.0	8.4
Lumber and wood products .....	19.0	8.6	*7.3	*11.8	10.7
Furniture/fixtures .....	19.4	*7.6	*7.4	6.4	9.9
Paper/allied products .....	*22.7	*18.7	*23.3	*13.6	*19.2
Printing/publishing .....	19.4	7.3	7.2	8.5	9.2
Chemicals .....	21.4	*4.7	*5.3	*7.6	5.8
Petroleum refining .....	30.4	*13.3	*11.7	29.8	17.7
Rubber and plastics .....	16.0	4.8	4.6	*9.3	6.5
Leather and leather products .....	11.2	*2.7	*4.4	-	4.1
Stone, clay, and glass .....	20.8	*9.0	*8.8	13.1	11.1
Primary metal industries .....	10.6	*3.0	*4.6	*6.0	4.4
Fabricated metal products .....	17.1	6.5	6.5	8.2	8.0
Industrial/commercial machinery .....	21.2	*5.5	*5.2	7.3	6.5
Electronic/electrical equipment .....	18.8	*10.1	*8.9	*9.3	11.0
Transportation equipment .....	26.8	16.9	20.0	*16.4	16.4
Measuring/analyzing instruments .....	*22.2	*25.4	*27.8	*15.9	*22.4
Miscellaneous manufacturing .....	22.1	7.6	7.0	*5.9	10.2
<b>Transportation, Communication, and Utilities</b>					
Railroad transport .....	-	-	-	-	-
Local/suburban transit .....	21.0	11.4	10.3	9.8	13.3
Motor freight transportation .....	22.0	10.7	9.5	10.6	14.0
Water transportation .....	26.5	11.1	13.2	14.2	14.8
Transportation by air .....	20.8	*7.9	*9.1	*13.9	9.3
Pipelines, except natural gas .....	-	-	-	-	-
Transportation services .....	18.8	11.8	10.9	*10.3	13.4
Communications .....	21.0	*12.8	*13.7	*10.7	11.1
Electrical, gas, and sanitary services .....	16.5	*8.7	*18.6	*19.0	8.6
<b>Wholesale Trade</b>					
Wholesale trade—durables .....	18.3	8.2	8.0	8.6	10.2
Wholesale trade—nondurables .....	20.0	8.3	8.3	9.4	10.8
<b>Retail Trade</b>					
Building materials, hardware .....	24.1	*13.7	*12.4	*10.3	17.4
General merchandise stores .....	23.2	*12.8	*11.3	*10.8	16.8
Food stores .....	18.7	7.8	7.8	9.8	12.4
Car dealers, gas stations .....	21.8	11.1	10.9	9.7	14.5
Apparel and accessory stores .....	24.9	9.6	7.3	7.8	19.2
Home furniture stores .....	19.1	8.4	7.4	8.0	12.9
Eating and drinking places .....	25.0	14.4	12.9	16.4	21.6
Miscellaneous retail .....	23.1	10.2	9.1	9.5	15.4

Table A2.  
**Average Quarterly Turnover Rates in Maryland by Industry and Age: 2002** — Con.

[In percent]

Industry	14-44 years	45-54 years	55-64 years	65 years and older	14 years and older
<b>Finance, Insurance, and Real Estate</b>					
Depository institutions .....	19.3	*9.7	*8.7	8.2	11.2
Nondepository institutions .....	26.0	*17.5	*17.6	*15.9	19.0
Security and commodity brokers .....	20.2	*7.5	9.5	*8.8	8.6
Insurance carriers .....	19.8	*7.9	*8.3	*9.9	9.7
Insurance agents/brokers .....	17.9	7.3	*6.8	7.3	9.4
Real estate .....	20.6	8.5	7.5	7.6	11.0
Holding/other investment offices .....	28.4	8.1	8.4	8.5	11.7
<b>Services</b>					
Hotels/other lodging places .....	31.3	23.6	18.4	17.2	26.8
Personal services .....	20.4	9.9	10.0	10.9	13.0
Business services .....	28.4	14.8	13.8	15.6	17.8
Car repair, services, and parking .....	20.6	9.9	9.1	9.2	13.4
Miscellaneous repair services .....	19.8	9.8	9.3	10.6	12.0
Motion pictures .....	*22.1	11.6	10.9	*12.0	19.5
Amusement and recreation services .....	24.7	12.4	12.8	17.2	18.2
Health services .....	18.6	8.4	7.4	8.6	10.7
Legal services .....	21.1	5.5	5.0	6.5	8.3
Educational services .....	21.8	6.6	6.1	8.4	9.2
Social services .....	19.2	9.4	8.7	9.1	12.3
Museums, galleries, and gardens .....	18.0	*7.9	*8.6	*9.2	10.8
Membership organizations .....	20.3	8.1	7.4	8.4	10.3
Engineering, accounting, and research .....	22.2	9.6	9.4	10.5	11.5
Private households .....	20.8	11.0	10.4	11.0	12.5
Services, not classified .....	23.9	*8.1	*15.9	*21.2	13.2

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <<http://lehd-test.net/factsheets/index.php>>.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002. See Web site at <<http://lehd.dsd.census.gov>>.



Table A3.  
**Maryland Employment by Industry and Age: 1990 and 2002**

[Beginning-of-quarter employment]

Industry	Under 65		65 and older	
	1990	2002	1990	2002
<b>Total</b> .....	<b>1,705,277</b>	<b>1,908,056</b>	<b>42,186</b>	<b>60,304</b>
<b>Agriculture</b>				
Agricultural production—crops .....	2,281	1,886	127	175
Agricultural production—livestock .....	1,508	1,388	50	59
Agricultural services .....	13,855	18,892	264	742
Forestry .....	41	100	-	4
Fishing, hunting, and trapping .....	157	115	*9	*8
<b>Mining</b>				
Metal mining .....	-	-	-	-
Coal mining .....	451	509	*10	*4
Oil/gas extraction .....	30	80	-	6
Mining/quarrying—nonmetallic .....	1,262	767	62	38
<b>Construction</b>				
Building construction—general contractors .....	39,314	36,070	785	1,135
Construction other than building .....	19,544	12,769	326	448
Construction—special trade .....	95,316	105,672	1,704	3,048
<b>Manufacturing</b>				
Food/kindred products .....	24,131	21,999	642	469
Tobacco products .....	-	3	-	-
Textile mill products .....	1,112	*1,948	*33	*62
Apparel from fabrics .....	8,461	3,105	264	160
Lumber and wood products .....	4,007	4,430	108	189
Furniture/fixtures .....	2,998	2,920	49	66
Paper/allied products .....	10,357	5,504	135	113
Printing/publishing .....	27,774	27,407	663	733
Chemicals .....	13,555	14,159	160	204
Petroleum refining .....	711	966	*17	26
Rubber and plastics .....	8,713	8,370	114	135
Leather and leather products .....	1,029	1,289	22	14
Stone, clay, and glass .....	8,271	5,466	154	184
Primary metal industries .....	10,896	6,074	*116	*71
Fabricated metal products .....	9,685	8,591	246	264
Industrial/commercial machinery .....	16,375	13,999	281	320
Electronic/electrical equipment .....	16,307	13,852	211	259
Transportation equipment .....	13,430	10,255	158	216
Measuring/analyzing instruments .....	26,522	15,370	347	299
Miscellaneous manufacturing .....	2,511	2,637	77	95
<b>Transportation, Communication, and Utilities</b>				
Railroad transport .....	-	-	-	-
Local/suburban transit .....	5,451	8,156	473	993
Motor freight transportation .....	28,999	26,159	421	791
Water transportation .....	5,852	4,982	208	191
Transportation by air .....	7,597	19,074	38	107
Pipelines, except natural gas .....	-	-	-	-
Transportation services .....	5,698	4,876	165	195
Communications .....	31,186	28,192	185	200
Electrical, gas, and sanitary services .....	16,580	12,699	99	88
<b>Wholesale Trade</b>				
Wholesale trade—durables .....	69,586	68,432	1,594	2,153
Wholesale trade—nondurables .....	41,699	42,935	1,311	1,342
<b>Retail Trade</b>				
Building materials, hardware .....	17,155	18,829	699	763
General merchandise stores .....	35,896	46,039	1,200	2,137
Food stores .....	68,808	66,158	1,263	1,901
Car dealers, gas stations .....	44,247	44,417	1,243	1,777
Apparel and accessory stores .....	26,971	24,167	1,055	720
Home furniture stores .....	19,982	21,914	621	651
Eating and drinking places .....	123,134	144,356	2,480	3,400
Miscellaneous retail .....	57,018	60,521	2,331	2,848

Table A3.  
**Maryland Employment by Industry and Age: 1990 and 2002** — Con.

[Beginning-of-quarter employment]

Industry	Under 65		65 and older	
	1990	2002	1990	2002
<b>Finance, Insurance, and Real Estate</b>				
Depository institutions .....	39,643	32,160	656	575
Nondepository institutions .....	8,467	19,292	76	197
Security and commodity brokers .....	5,695	13,633	108	274
Insurance carriers .....	26,322	24,596	322	321
Insurance agents/brokers .....	13,565	13,848	293	453
Real estate .....	34,089	35,871	1,970	2,223
Holding/other investment offices .....	1,701	3,244	63	125
<b>Services</b>				
Hotels/other lodging places .....	31,493	20,988	603	737
Personal services .....	23,245	26,782	1,268	1,569
Business services .....	131,601	194,425	3,014	5,450
Car repair, services, and parking .....	17,883	25,023	459	913
Miscellaneous repair services .....	9,941	6,327	261	267
Motion pictures .....	7,051	7,025	105	117
Amusement and recreation services .....	24,229	30,907	958	1,506
Health services .....	153,986	196,833	2,995	5,506
Legal services .....	15,863	16,031	363	528
Educational services .....	32,931	48,621	1,127	1,915
Social services .....	32,570	66,156	1,374	2,487
Museums, galleries, and gardens .....	845	2,018	*39	112
Membership organizations .....	16,388	16,551	943	1,136
Engineering, accounting, and research .....	84,774	111,534	1,864	3,314
Private households .....	5,471	7,116	766	764
Services, not classified .....	1,011	528	36	21

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <<http://lehd-test.net/factsheets/index.php>>.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002. See Web site at <<http://lehd.dsd.census.gov>>.

Table A4.

**Composition of Job Gain in Maryland by Industry and Age: 2002**

Industry	14-44 years	45-54 years	55-64 years	65 years and older
<b>Total</b> .....	<b>28,939</b>	<b>28,525</b>	<b>13,695</b>	<b>5,199</b>
<b>Agriculture</b>				
Agricultural production—crops .....	51	65	41	27
Agricultural production—livestock .....	24	24	13	6
Agricultural services .....	497	351	123	130
Forestry .....	3	2	*1	-
Fishing, hunting, and trapping .....	*3	2	*2	*2
<b>Mining</b>				
Metal mining .....	-	-	-	-
Coal mining .....	3	6	2	-
Oil/gas extraction .....	2	*1	1	-
Mining/quarrying—nonmetallic .....	9	14	6	3
<b>Construction</b>				
Building construction—general contractors .....	673	731	295	123
Construction other than building .....	210	248	136	49
Construction—special trade .....	2,088	1,977	833	369
<b>Manufacturing</b>				
Food/kindred products .....	165	144	62	44
Tobacco products .....	-	-	-	-
Textile mill products .....	26	*32	*15	*3
Apparel from fabrics .....	23	35	16	6
Lumber and wood products .....	61	64	32	17
Furniture/fixtures .....	29	34	14	5
Paper/allied products .....	73	202	107	9
Printing/publishing .....	187	238	133	30
Chemicals .....	70	87	42	9
Petroleum refining .....	8	6	4	1
Rubber and plastics .....	39	37	11	2
Leather and leather products .....	*1	*2	*1	1
Stone, clay, and glass .....	70	94	43	14
Primary metal industries .....	18	*18	*8	*2
Fabricated metal products .....	70	82	40	15
Industrial/commercial machinery .....	71	107	55	15
Electronic/electrical equipment .....	135	196	78	8
Transportation equipment .....	88	253	174	20
Measuring/analyzing instruments .....	75	*113	*41	9
Miscellaneous manufacturing .....	31	26	14	5
<b>Transportation, Communication, and Utilities</b>				
Railroad transport .....	-	-	-	-
Local/suburban transit .....	109	174	129	77
Motor freight transportation .....	409	485	233	65
Water transportation .....	76	80	43	21
Transportation by air .....	126	104	41	6
Pipelines, except natural gas .....	-	-	-	-
Transportation services .....	84	151	69	19
Communications .....	290	705	213	18
Electrical, gas, and sanitary services .....	61	67	29	5
<b>Wholesale Trade</b>				
Wholesale trade—durables .....	689	819	398	141
Wholesale trade—nondurables .....	467	499	240	81
<b>Retail Trade</b>				
Building materials, hardware .....	252	214	110	42
General merchandise stores .....	702	762	427	171
Food stores .....	857	660	323	137
Car dealers, gas stations .....	704	655	377	125
Apparel and accessory stores .....	502	189	94	51
Home furniture stores .....	357	268	133	46
Eating and drinking places .....	3,926	1,923	808	549
Miscellaneous retail .....	1,115	788	434	196

Table A4.

**Composition of Job Gain in Maryland by Industry and Age: 2002** — Con.

Industry	14-44 years	45-54 years	55-64 years	65 years and older
<b>Finance, Insurance, and Real Estate</b>				
Depository institutions .....	372	483	198	29
Nondepository institutions .....	344	349	143	28
Security and commodity brokers .....	136	133	83	21
Insurance carriers .....	161	195	96	18
Insurance agents/brokers .....	156	193	102	24
Real estate .....	515	605	345	136
Holding/other investment offices .....	64	70	33	13
<b>Services</b>				
Hotels/other lodging places .....	663	715	314	123
Personal services .....	536	603	373	182
Business services .....	3,336	3,360	1,557	586
Car repair, services, and parking .....	459	343	164	71
Miscellaneous repair services .....	110	141	62	24
Motion pictures .....	131	58	27	15
Amusement and recreation services .....	1,036	535	319	189
Health services .....	2,035	2,863	1,202	314
Legal services .....	213	206	107	35
Educational services .....	485	654	332	120
Social services .....	870	979	511	190
Museums, galleries, and gardens .....	28	21	15	8
Membership organizations .....	250	346	187	88
Engineering, accounting, and research .....	1,365	1,685	922	248
Private households .....	121	252	153	72
Services, not classified .....	15	14	9	2

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <http://lehd-test.net/factsheets/index.php>.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002. See Web site at <http://lehd.dsd.census.gov>.

Table A5.  
**Composition of Job Loss in Maryland by Industry and Age: 2002**

Industry	14-44 years	45-54 years	55-64 years	65 years and older
<b>Total</b> .....	<b>26,421</b>	<b>30,264</b>	<b>16,514</b>	<b>6,690</b>
<b>Agriculture</b>				
Agricultural production—crops .....	46	68	40	34
Agricultural production—livestock .....	27	33	20	8
Agricultural services .....	435	333	139	114
Forestry .....	2	3	*1	1
Fishing, hunting, and trapping .....	*3	2	*3	*1
<b>Mining</b>				
Metal mining .....	-	-	-	-
Coal mining .....	7	42	11	*1
Oil/gas extraction .....	1	-	1	*1
Mining/quarrying—nonmetallic .....	8	14	9	3
<b>Construction</b>				
Building construction—general contractors .....	613	775	347	165
Construction other than building .....	201	300	172	61
Construction—special trade .....	1,988	2,163	993	476
<b>Manufacturing</b>				
Food/kindred products .....	197	313	173	55
Tobacco products .....	-	-	-	-
Textile mill products .....	18	*25	*13	*3
Apparel from fabrics .....	27	59	43	16
Lumber and wood products .....	60	64	40	23
Furniture/fixtures .....	28	48	24	8
Paper/allied products .....	89	247	185	15
Printing/publishing .....	286	458	291	78
Chemicals .....	77	181	118	19
Petroleum refining .....	13	18	11	3
Rubber and plastics .....	50	72	40	14
Leather and leather products .....	6	*1	*5	1
Stone, clay, and glass .....	56	113	80	24
Primary metal industries .....	23	*72	*92	*5
Fabricated metal products .....	76	131	79	26
Industrial/commercial machinery .....	94	155	119	24
Electronic/electrical equipment .....	145	230	122	24
Transportation equipment .....	44	82	73	22
Measuring/analyzing instruments .....	55	*116	*110	34
Miscellaneous manufacturing .....	33	44	22	7
<b>Transportation, Communication, and Utilities</b>				
Railroad transport .....	-	-	-	-
Local/suburban transit .....	103	176	135	92
Motor freight transportation .....	402	534	295	106
Water transportation .....	77	123	79	27
Transportation by air .....	149	203	70	12
Pipelines, except natural gas .....	-	-	-	-
Transportation services .....	73	120	65	24
Communications .....	314	729	257	24
Electrical, gas, and sanitary services .....	62	193	209	15
<b>Wholesale Trade</b>				
Wholesale trade—durables .....	743	1,113	573	180
Wholesale trade—nondurables .....	465	644	366	133
<b>Retail Trade</b>				
Building materials, hardware .....	193	165	112	55
General merchandise stores .....	349	297	189	119
Food stores .....	691	540	352	162
Car dealers, gas stations .....	669	731	463	187
Apparel and accessory stores .....	499	200	102	64
Home furniture stores .....	289	251	138	61
Eating and drinking places .....	3,542	1,883	834	549
Miscellaneous retail .....	1,145	1,002	578	303

Table A5.

**Composition of Job Loss in Maryland by Industry and Age: 2002** — Con.

Industry	14-44 years	45-54 years	55-64 years	65 years and older
<b>Finance, Insurance, and Real Estate</b>				
Depository institutions .....	307	443	262	53
Nondepository institutions .....	366	443	204	34
Security and commodity brokers .....	128	128	80	20
Insurance carriers .....	187	350	190	36
Insurance agents/brokers .....	140	195	131	41
Real estate .....	413	570	363	179
Holding/other investment offices .....	42	55	36	11
<b>Services</b>				
Hotels/other lodging places .....	547	624	313	132
Personal services .....	449	557	385	201
Business services .....	3,390	3,908	1,944	790
Car repair, services, and parking .....	417	389	205	95
Miscellaneous repair services .....	109	152	86	35
Motion pictures .....	134	77	36	19
Amusement and recreation services .....	970	516	322	223
Health services .....	1,541	2,766	1,399	460
Legal services .....	174	198	111	44
Educational services .....	422	597	335	147
Social services .....	687	891	508	221
Museums, galleries, and gardens .....	22	21	17	11
Membership organizations .....	197	265	176	101
Engineering, accounting, and research .....	1,211	1,827	1,044	371
Private households .....	114	249	175	92
Services, not classified .....	9	9	5	3

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <<http://lehd-test.net/factsheets/index.php>>.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002. See Web site at <<http://lehd.dsd.census.gov>>.



Table A6.  
**Average Monthly Earnings in Maryland by Industry and Age: 2002**

[Full-quarter earnings, in dollars]

Industry	45-54 years	55-64 years	65 years and older	14 years and older
<b>Total</b> .....	<b>3,951</b>	<b>3,719</b>	<b>2,261</b>	<b>3,239</b>
<b>Agriculture</b>				
Agricultural production—crops .....	2,425	2,024	1,619	2,079
Agricultural production—livestock .....	2,741	2,377	1,759	2,328
Agricultural services .....	2,791	2,766	1,908	2,280
Forestry .....	2,376	*2,079	*745	*2,513
Fishing, hunting, and trapping .....	2,863	*4,298	*1,837	2,771
<b>Mining</b>				
Metal mining .....	-	-	-	-
Coal mining .....	*3,707	*3,538	*1,100	3,438
Oil/gas extraction .....	*5,137	*4,988	*2,260	4,625
Mining/quarrying—nonmetallic .....	4,586	4,045	2,947	3,727
<b>Construction</b>				
Building construction - general contractors .....	4,427	4,125	2,755	3,686
Construction other than building .....	3,675	3,773	2,987	3,267
Construction—special trade .....	4,094	3,976	2,765	3,434
<b>Manufacturing</b>				
Food/kindred products .....	3,707	3,675	2,563	3,252
Tobacco products .....	*3,275	-	*1,792	2,429
Textile mill products .....	*2,212	*2,122	*1,852	2,124
Apparel from fabrics .....	2,438	2,180	1,959	2,230
Lumber and wood products .....	3,003	2,957	2,220	2,769
Furniture/fixtures .....	2,896	3,192	*2,583	2,686
Paper/allied products .....	3,498	3,870	3,273	3,348
Printing/publishing .....	3,965	3,782	2,541	3,579
Chemicals .....	5,248	4,984	3,965	4,698
Petroleum refining .....	*3,964	*4,108	2,471	3,800
Rubber and plastics .....	3,435	3,328	3,341	3,218
Leather and leather products .....	*3,710	*3,026	1,839	3,351
Stone, clay, and glass .....	3,825	3,736	3,269	3,513
Primary metal industries .....	*4,346	*4,422	*3,530	4,244
Fabricated metal products .....	3,666	3,539	2,897	3,310
Industrial/commercial machinery .....	4,461	4,548	3,265	4,234
Electronic/electrical equipment .....	5,188	4,636	3,783	4,811
Transportation equipment .....	4,591	4,831	3,651	4,230
Measuring/analyzing instruments .....	*6,961	*7,247	*5,631	*6,457
Miscellaneous manufacturing .....	3,337	2,969	2,141	2,887
<b>Transportation, Communication, and Utilities</b>				
Railroad transport .....	-	-	-	-
Local/suburban transit .....	1,797	1,619	1,202	1,677
Motor freight transportation .....	3,315	3,226	2,250	2,944
Water transportation .....	3,172	3,295	2,279	2,822
Transportation by air .....	4,375	4,018	3,007	3,448
Pipelines, except natural gas .....	*6,158	*5,380	-	5,387
Transportation services .....	4,170	3,549	2,005	3,688
Communications .....	5,660	5,134	3,408	4,951
Electrical, gas, and sanitary services .....	5,659	5,714	2,753	5,398
<b>Wholesale Trade</b>				
Wholesale trade—durables .....	5,374	4,763	2,700	4,648
Wholesale trade—nondurables .....	4,362	3,940	2,472	3,789
<b>Retail Trade</b>				
Building materials, hardware .....	2,461	2,246	1,459	2,104
General merchandise stores .....	1,746	1,569	1,092	1,502
Food stores .....	2,720	2,486	1,427	2,083
Car dealers, gas stations .....	3,841	3,260	1,898	3,145
Apparel and accessory stores .....	2,150	1,982	1,426	1,485
Home furniture stores .....	3,387	3,102	2,310	2,639
Eating and drinking places .....	1,711	1,726	1,151	1,261
Miscellaneous retail .....	2,441	2,170	1,362	1,954

Table A6.  
**Average Monthly Earnings in Maryland by Industry and Age: 2002** — Con.

[Full-quarter earnings, in dollars]

Industry	45-54 years	55-64 years	65 years and older	14 years and older
<b>Finance, Insurance, and Real Estate</b>				
Depository institutions .....	4,133	4,013	2,660	3,347
Nondepository institutions .....	6,254	5,194	4,483	5,057
Security and commodity brokers .....	8,868	9,044	6,922	7,066
Insurance carriers .....	5,189	4,949	3,239	4,393
Insurance agents/brokers .....	5,192	4,783	3,570	4,261
Real estate .....	3,811	3,540	2,150	3,264
Holding/other investment offices .....	6,715	6,628	4,449	5,460
<b>Services</b>				
Hotels/other lodging places .....	2,390	2,009	1,354	2,056
Personal services .....	2,133	1,869	1,318	1,860
Business services .....	4,289	4,062	2,096	3,729
Car repair, services, and parking .....	3,352	2,900	1,604	2,833
Miscellaneous repair services .....	3,468	3,195	2,416	3,043
Motion pictures .....	2,693	2,457	1,374	1,554
Amusement and recreation services .....	2,028	1,741	1,214	1,548
Health services .....	3,841	3,726	2,760	3,220
Legal services .....	5,637	5,360	4,281	4,565
Educational services .....	3,822	3,956	3,174	3,421
Social services .....	2,373	2,297	1,522	2,016
Museums, galleries, and gardens .....	3,018	2,572	1,070	2,200
Membership organizations .....	3,239	3,160	1,741	2,735
Engineering, accounting, and research .....	5,805	5,915	4,115	4,871
Private households .....	1,453	1,336	1,049	1,396
Services, not classified .....	4,772	6,604	*2,718	4,380

- Value equals zero or value is suppressed because it does not meet standards for publication.

\* The value has been significantly distorted to protect confidentiality. A description of the confidentiality protection system is available at <<http://lehd-test.net/factsheets/index.php>>.

Note: Earnings for workers 65 and older may reflect lump sum distributions.

Source: U.S. Census Bureau and the Maryland Department of Labor, Licensing and Regulation, Local Employment Dynamics program, 2002. See Web site <<http://lehd.dsd.census.gov>>.

U.S. Department of Commerce  
Economics and Statistics Administration  
U.S. CENSUS BUREAU  
Washington, DC 20233

**OFFICIAL BUSINESS**

Penalty for Private Use \$300

FIRST-CLASS MAIL  
POSTAGE & FEES PAID  
U.S. Census Bureau  
Permit No. G-58