

TABLE II
COMPARISON OF WORKER CHARACTERISTICS

	Study company			
	Active decision cohort on 12/31/98	Standard enroll. cohort on 12/31/99	All workers on 12/31/99	U.S. workforce (3/98 CPS)
Average age (years)	34.7	34.1	40.8	38.8
Sex				
Male	47.6%	42.0%	44.7%	53.1%
Female	52.4%	58.0%	55.3%	46.9%
Marital status				
Single	41.4%	49.3%	32.2%	39.0%
Married	56.0%	49.7%	66.8%	61.0%
Compensation				
Avg. monthly base pay	\$3,043	\$2,869	\$4,367	—
Median monthly base pay	\$2,666	\$2,513	\$3,664	—
Avg. annual income ^a	\$35,381	\$33,197	\$50,414	\$32,414
Median annual income ^a	\$31,013	\$29,239	\$40,965	\$24,108
Geography				
East	13.2%	11.1%	15.0%	18.9%
Midwest	34.3%	37.6%	32.2%	24.1%
South	37.7%	38.9%	37.7%	34.7%
West	14.7%	12.3%	15.0%	22.4%
Number of employees	2,231	2,349	46,944	—