

The Business Cost Impact of Marriage for Same-Sex Couples

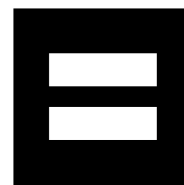
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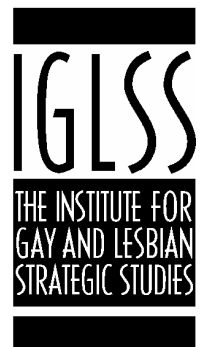
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Executive Summary

In the discussion about opening marriage to same-sex couples, some have worried that businesses would be overwhelmed with the costs of covering new spouses under existing employee benefits plans. As we describe below, businesses have little to be concerned about. Using the best data available, we find that most businesses will have no employees who will marry a same-sex partner and the average business will see no noticeable increase in employee benefit costs.

Health Care Benefits:

- Over 96 percent of firms will have no additional costs for health care benefits as a result of extending marriage to same-sex couples. At most, only about 190,000 out of 5 million U.S. firms will even have one new spouse covered by its health benefit programs.
- The vast majority of small businesses, those with 0-19 employees, will see no change in costs at all.
- Large businesses, i.e., those with more than 500 employees, will see an average increase of just under \$25,000 per year for providing additional health benefits.
- These conclusions are based on the assumption that all same-sex couples will marry. A more likely scenario is that roughly half would marry, cutting the cost estimates in this survey in half.

Retirement Benefits:

- Employer costs for defined contribution plans, the most common kind of retirement plan, would not be affected since employer contributions are not based on family status.
- Employer costs for defined benefit plans will also not rise significantly. If a retiree opts for a “joint and survivor annuity” instead of a “straight life annuity,” the retiree “pays” for extending the benefit to his or her spouse through a reduction in the benefit received during his or her lifetime.

In short, extending marriage to same-sex couples will have a negligible impact on the business costs of providing employee benefits. In fact, because same-sex couples make up such a small percentage of the U.S. population, the business benefits costs of allowing same-sex couples to marry will be no greater than the costs caused by fluctuations in the U.S. heterosexual marriage rates.

Marriage and Employee Benefits

Civil marriage is an institution that is built into the laws and customs of our country at a deep level. When two people marry, they agree to a powerful set of rights and obligations that have important economic implications for their lives. While most of the practical

implications of those rights and responsibilities come from the government, such as tax treatment or inheritance rights, some other valuable rights are more a matter of custom. In particular, employers in the United States tend to offer fringe benefits, such as health care coverage and retirement benefits, that cover spouses as well as employees as part of overall compensation packages. This report analyzes what will happen to businesses' cost of employee benefits if the right to marry is extended to same-sex couples.

Same-sex couples who seek the right to marry often point to spousal benefits as examples of the inequity that they now face. Since relatively few employers provide equal benefits for same-sex partners and spouses, same-sex couples are at a considerable disadvantage. Giving same-sex couples the right to marry would give them access to these same rights and responsibilities—both in law and custom—that different-sex married couples now receive. This report demonstrates that providing such benefits will not hurt businesses. In fact, most businesses will have no employees who will marry a same-sex partner. The average business will see no noticeable increase in employee benefit costs.

It is important to note that the law does not obligate employers to provide these benefits to employees at all, much less to employees' spouses. The fact that thousands of employers have decided on their own to offer spousal benefits to the same-sex partners of employees demonstrates the voluntary but customary nature of benefits. By 2001, 16 percent of workers had employers whose health insurance benefits covered same-sex partners.¹ Employees often prefer to receive part of their compensation in the form of benefits, at least partly because they do not have to pay income taxes on the benefits or, in the case of pensions, they do not pay taxes on them now—only when they receive the retirement benefits. (However, employees whose domestic partners are covered by employer health insurance are required to pay income taxes on the employer contribution for the coverage.²) The practice of offering spousal benefits became widespread late in the 20th century and now such benefits are worth thousands of dollars a year to millions of employees.

The flip side, of course, is that benefits also make up a large part of employers' labor costs. Not surprisingly, businesses have become very sensitive to changes in health care and pension costs that affect the bottom line. In the discussion about opening marriage to same-sex couples, some have worried that businesses would be overwhelmed with the costs of covering new spouses. As we describe below, businesses have little to be worried about.

Predicting the Impact Using Government Data Sources

To gauge the impact on businesses of expanding the right to marry, this report asks how much businesses might have to pay to cover new spouses if same-sex couples could

¹ Kaiser Family Foundation and Health Research and Educational Trust, *Employer Benefits Survey, 2001 Annual Survey*, p. 57.

² If the domestic partner qualifies as a tax dependent of the employee, a stringent requirement that few partners or spouses meet, then the domestic partner benefits are not taxable. Moreover, while premiums paid by the employee to cover a spouse can be paid with pre-tax dollars, premiums paid by the employee to cover a domestic partner are taxed.

marry anywhere in the United States.³ We draw on Census 2000 data on same-sex unmarried partner couples, data from the National Compensation Survey, and Census Bureau data on the number of firms in each state. For the cost of health care coverage we use data from the Kaiser Family Foundation and Health Research and Educational Trust. We use those data sources to predict the number of new marriages by same-sex couples and the impact of those new marriages on business costs.

Data for the Report

Census 2000 allowed householders (the person filling out the Census form) to designate another adult household member as an “unmarried partner.” If the householder designates another adult of the same sex as his or her “unmarried partner” or “husband/wife,” the household counts as a same-sex unmarried partner household, commonly understood as gay and lesbian couples. The Census Bureau defines an unmarried couple as one who “shares living quarters and has a close personal relationship.” We use the Census Bureau counts of unmarried partners by state (and the District of Columbia) for this analysis. We also used tabulations from the 5 percent Public Use Micro Sample files for each state.

The National Compensation Survey gathers data from employers on the provision of health insurance and retirement benefits to employees. We use data from the 2003 survey published in “Employee Benefits in Private Industry, 2003,” U.S. Department of Labor, Bureau of Labor Statistics, Sept. 17, 2003.

<http://www.bls.gov/news.release/ebs2.toc.htm>

County Business Patterns data from the Census Bureau present the number of firms (putting together different establishments or locations with others that are under the same ownership or control) with employees by state.

<http://www.census.gov/csd/susb/Totals88-01.xls>

The Kaiser Family Foundation and Health Research and Educational Trust report, “Employer Health Benefits, 2003 Annual Survey,” p. 76, shows that the average annual employer contribution to family coverage is \$3781.

<http://www.kff.org/insurance/loader.cfm?url=/commonspot/security/getfile.cfm&PageID=20672>

The Health Care Benefit Impact: Most businesses will not notice a change, and other changes will be small

The answer is clear to the question about the business cost impact of marriages by same-sex couples. Even if we use a large estimate of the number of couples who will marry, the vast majority of businesses in the United States would see no same-sex spouses of employees signing up for benefits. Roughly 190,000 employees will marry a same-sex partner who will become eligible for health care benefits in the first few years of access to marriage. In other words, at most 190,000 businesses out of the approximately 2.9 million U.S. firms that provide health benefits would experience the health plan enrollment of a new spouse. On average, a large private sector employer that offers health care benefits to one thousand

³ In other words, we do not take into account existing federal or state laws that might now limit or prohibit marriage by same-sex couples.

employees would have seven employees with new spouses to cover. The vast majority of small businesses in the United States would see no new enrollees.

Table 1: Impact of New Spouses on Benefit Coverage and Costs

| | Number of new spouses who might be covered | Average new spouses per firm | Average cost increase per firm | Maximum percent of firms with an increase in cost |
|-----------------------------|--|------------------------------|--------------------------------|---|
| All U.S. businesses | 189,746 | 0.07 | | |
| By size | | | | |
| Very small (0-19 employees) | 25,379 | 0.0 | \$40 | 1 percent |
| Small (20-99 employees) | 25,093 | 0.1 | \$327 | 9 percent |
| Medium (100-499 employees) | 30,849 | 0.4 | \$1,424 | 38 percent |
| Large (more than 500) | 108,425 | 6.5 | \$ 24,589 | 100 percent |

The dollar impact is also small. Averaging the total small business impact results in an unnoticeable average change of \$40 per year. That average disguises the fact that 99 percent of small businesses will see no change in costs at all. The 1 percent of small firms that are likely to see a new spouse sign up would have an additional \$3,781 per year in costs for each new spouse, but hardly any small businesses would have more than one new spouse. The majority of medium-size businesses will also have no new spouses signing up.

Because so many people work for large businesses in the United States, the biggest firms are all likely to have one or more new spouses signing up. The average large firm will have six or seven new spouses.⁴ In a large business where employee benefits costs are typically in the millions of dollars, the company will see an average rise in costs of just under \$25,000 per year.

As these findings show, the typical medium and small business will have no new costs at all, and even the firms that have new spouses to cover will experience a relatively small increase in costs. The appendix to this report presents state-by-state figures for new spouses and costs to a state's firms.

How we estimated the number of new spouses signing up for health insurance

As noted earlier, we used government data sources on same-sex couples, workers covered by employer health insurance, and the number of firms in each state. Basically, we want to estimate the number of new spouses who are likely to be eligible for spousal coverage

⁴ This figure corresponds to a 0.7 percent increase in health plan enrollment for a thousand-person business.

and who want to be covered. Then we want to know the number of businesses that will be providing these benefits.

Number of new spouses covered: We start with 594,391 same-sex couples who were counted by Census 2000 and adjust that figure to account for several factors. After each adjustment, we show the number of potential new spouses who are left.

1. We adjust for the fact that 84 percent of people who are employed work in the private sector. **499,288**
2. The crucial adjustment picks out the couples who have at least one employed spouse, since only those couples will have the possibility of employer-provided coverage. We calculate the proportion and number of couples with one earner and the proportion and number of couples with two earners. In the United States as a whole, 58 percent of same-sex couples had two earners, and 26 percent had just one earner. **418,640.**
3. We adjust for the fact that only some employees receive health care coverage that might be extended to a new spouse. According to the National Compensation Survey, 46 percent of private sector workers were covered by employer-provided health insurance in 2003.⁵ **203,154**
4. Finally, we subtract the people who might already be covered by domestic partner benefits. If 16 percent of workers are offered domestic partner benefits (see footnote 1), and 41 percent take up those benefits,⁶ then 6.6 percent ($.066 = .16 \times .41$) of people with same-sex partners are receiving such benefits.⁷ **189,746**
5. To estimate the number of new spouses in each business size category, we calculate that 27 percent of employees with health insurance are employed by small businesses (fewer than 100 employees), while 73 percent are employed by medium and large firms (100 or more employees). We then split those two size categories into two more to take advantage of a finer level of detail in the Census Bureau statistics on businesses.
6. To calculate the average employer cost, we multiply the average number of new spouses by \$3,781, the average employer contribution for family coverage.
7. While some new spouses might also have children who will now be covered, we do not make a separate adjustment for children. The average employer contribution for coverage noted in #6 is for a family coverage category, which would typically include children as well as an additional adult. Therefore, although the number of children is not explicitly included in our analysis, the cost of additional children is.

⁵ We also assume that the probability of coverage for one partner is independent of the probability of coverage for the other partner in a same-sex couple, which seems reasonable given the low provision of benefits.

⁶ Michael Ash and M. V. Lee Badgett, "Separate and Unequal: The Effect of Unequal Access to Employment-Based Health Insurance on Gay, Lesbian, and Bisexual People," manuscript, March 2004.

⁷ To summarize, let C be the number of same-sex couples. We use adjustments 1-4 to estimate the number of new spouses covered in one-earner and two-earner couples, respectively:

$$[.84 * .46 * C * (\text{proportion one-earner})] + [.84 * 2 * (.46 * .54) * (\text{prop 2 earners}) * C] * .934$$

Number of businesses affected. We also want to know how many businesses will have employees with new spouses to cover. We start with the Census Bureau statistics on firms (4,953,937 firms) and make one adjustment to account for the fact that 58 percent of establishments offer health care benefits, leaving 2.9 million firms.⁸ In the analysis by size of business, we use the fact that 56 percent of small establishments and 96 percent of large ones offer health care coverage.

Retirement benefit costs would not increase

Allowing same-sex couples to marry would have a negligible impact on firms' costs for retirement benefits. Almost one-half of private sector employees receive retirement benefits from their employers. Those participating in retirement plans are in one of two types of plan: defined benefit or defined contribution (and a small number of employees participate in both). Far more employees—40 percent—are in defined contribution plans than in defined benefit plans, which cover only 20 percent of all employees and only 8 percent of employees of small businesses.

Employer costs for defined contribution plans, the most common kind of retirement plan, would not be affected by more marriages, since employer contributions are not based on family status. These employers would not need to change anything about their contributions if same-sex couples were allowed to marry.

Defined benefit plans are more complicated, since companies use complex formulas for figuring out benefits based on past salary and service. In defined benefit plans, retiring employees with spouses can make different choices than retirees without spouses. Married employees (with their spouse's consent) can opt for what is called a "straight life annuity," which gives the retiree a stream of payments for life. Or they can take a form of payout called a "joint and survivor annuity" in which the retiree's benefits are reduced from the straight-life level in order to guarantee payments to the spouse if the retiree dies first. In a sense, the retiree pays for the survivor benefit, since the retiree would otherwise have gotten a larger pension payment that would end at the retiree's death.⁹ Employers use the life expectancy of the spouse to determine the actuarial reduction of the pension payments so that the average joint and survivor annuity costs the pension plan about the same as the full retiree payments. As a result, even employers' costs of providing defined benefit plans should not change much if same-sex couples are allowed to marry.¹⁰

⁸ The definition of "business" differs somewhat across the compensation and County Business Patterns data. The National Compensation Survey looks at data by establishment, or single location of a business, whereas the business data put all establishments that are under common control or ownership together into a "firm."

⁹ Some employers subsidize the survivor benefit in defined benefit plans. Although the government does not track how many do this, one benefits expert consulted believes that the practice is rare in the private sector. The cost impact would still be minimal, given the small number of expected new spouses.

¹⁰ Preretirement death benefits could result in some additional cost to employers. However, preretirement deaths of employees are relatively rare, and the numbers of new spouses is also quite small, so very few employers will experience this cost. For example,

Taking uncertainty in our estimates into account

Using Census data on same-sex couples to estimate the number of new spouses comes with some uncertainty. The Census counts of same-sex unmarried partners probably do not include all gay and lesbian couples, and the counts might also include some miscoded heterosexual couples. These two sources of uncertainty will tend to cancel each other out.

We know that there was an undercount of same-sex couples on Census 2000. For various reasons, some same-sex couples did not mark their Census forms to indicate that they were unmarried partners. Two surveys suggest that the Census missed 16 percent -19 percent of same-sex couples.¹¹ A comparison of the Census data with other surveys of gay, lesbian, and bisexual people suggests that the count could have missed 62 percent of couples.¹² A midpoint of the range of undercount estimates would be about 40 percent.

There are also couples counted as same-sex unmarried partners who are actually heterosexual couples, which could offset some of the reported undercount. This situation occurs because the Census Bureau changed the record of a couple where the householder identified another adult of the same sex as a “husband/wife” into a same-sex unmarried partner couple. This means that heterosexual married couples who checked the wrong box when recording the sex of the householder or spouse are counted as same-sex unmarried partners. Sex miscoding is rare, but because married couples outnumber same-sex unmarried couples by a factor of 90-1, even very small errors among married couples could affect the counts of unmarried partners.¹³ Consultations with Census Bureau officials suggest that between 10 percent and 20 percent of the same-sex unmarried couples could be miscoded heterosexual married couples.

Another factor that affects our estimates of the impact of same-sex marriage relates to the highly unlikely possibility that all same-sex couples would actually marry. In Vermont, the number of individuals entering civil unions, a status that provides many of the rights and responsibilities of marriage, is 45 percent of that state’s count of unmarried partners.¹⁴ Therefore, a reasonable estimate of the proportion of same-sex couples marrying in the first

a study of one very large public employer, the state of California, shows that the state would on average have less than one employee with a same-sex partner who would die before retirement each year. In other words, in most years the employer would see no employees with a new spouse die. See M. V. Lee Badgett and Bradley Sears, “Equal Rights, Fiscal Responsibility,” The Williams Project, UCLA Law School, and the Institute for Gay and Lesbian Strategic Studies, 2003.

¹¹ M. V. Lee Badgett and Marc A. Rodgers, “Left Out of the Count: Missing Same-Sex Couples in Census 2000,” Institute for Gay and Lesbian Strategic Studies, 2003.

¹² David Smith and Gary Gates, “Gay and Lesbian Families in the United States: Same-sex Unmarried Partner Households,” Human Rights Campaign, Aug. 22, 2001.

¹³ Gary J. Gates and Jason Ost. *The Gay and Lesbian Atlas*, Urban Institute Press: Washington DC, 2004.

¹⁴ See Badgett and Sears, p. 20.

few years of access to marriage would be roughly 50 percent. In other words, accounting for this source of uncertainty would cut the business impact numbers in this report in half.

Our knowledge about Vermont couples gives us confidence that we are not predicting a business impact that is too small because of Census uncertainty. If we apply Vermont's experience to the whole country, we predict that about half of the approximately 600,000 couples would marry, for 300,000 marriages. Imagine what would happen if the undercount of same-sex couples were quite large and the true count were double the Census count, or 1.2 million couples. In that case, the proportion of Vermont couples entering civil unions would be about 25 percent, since the denominator used to calculate the percentage would be bigger, too. Then applying 25 percent to the 1.2 million U.S. total still gives us 300,000 marriages. In other words, when we recognize that not all same-sex couples would marry, we can see that this report's estimates of couples marrying and becoming eligible for health benefits are already higher than is truly likely, even if the Census counts are too low.

Therefore, we conclude that our estimates in this report are highly conservative from a business perspective. That is, we have made assumptions that will make the impact on businesses look larger than it is likely to be. As a result, these estimates are the "worst-case scenario" from a business perspective.

Looking at the bigger picture

From another perspective, we would also expect the impact on businesses to be quite small. Businesses have always had to contend with changes in employees' marriage behavior. Variation in marriage rates is common. For instance, in 2001, the marriage rate was 8.2 per 1,000 inhabitants, but the rate in 2003 was only 7.6.¹⁵ Suppose that 300,000 same-sex couples all got married in the same year, or roughly half of the 594,000 same-sex couples counted in 2000. In that case, the marriage rate for that one year would have risen to 8.6, or just under the 8.9 rate in 1995. In other words, the number of new same-sex marriages would be much smaller than typical changes in marriage rates in the last decade.

Conclusions

As this report demonstrates, most businesses will not have any employees who will marry a same-sex spouse. Therefore, most businesses will have no increase in health benefits or pension plan costs if same-sex couples can marry. Overall, estimates of the numbers of new spouses are low, and no single business is likely to experience a large increase in costs. The largest businesses are the most likely to have new spouses signing up, but the cost increase for health benefits will still be relatively small.

Businesses must already deal with regular variations in the marriage rates of their employees. The number of same-sex couples is small enough that marriages by same-sex couples would result in just a small blip on the country's demographic radar.

¹⁵ National Vital Statistics Reports, Vol. 52, No. 16, Feb. 13, 2004.
http://www.cdc.gov/nchs/data/nvsr/nvsr52/nvsr52_16.pdf

Approaching the business cost of marriages by same-sex couples from different angles leads to one conclusion. If same-sex couples are allowed to marry, U.S. businesses will not be overwhelmed by new participants in health care plans and pension systems. Health care costs will rise by a very small level, and retirement plan costs are unlikely to rise at all.

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About the authors

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Appendix: State-by-state totals

| | Number of new spouses to cover | Average number of new spouses by size of firm | | | | Average increase in health care costs by business size | | | |
|-------------|--------------------------------|---|---------------|------------------|--------------|--|---------------|------------------|--------------|
| | | Very Small (1-19) | Small (20-99) | Medium (100-499) | Large (500+) | Very Small (1-19) | Small (20-99) | Medium (100-499) | Large (500+) |
| Alabama | 2321 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 36 | \$ 273 | \$ 814 | \$ 2,363 |
| Alaska | 397 | 0.0 | 0.1 | 0.3 | 0.4 | \$ 37 | \$ 278 | \$ 1,220 | \$ 1,635 |
| Arizona | 3933 | 0.0 | 0.1 | 0.3 | 0.9 | \$ 52 | \$ 399 | \$ 1,060 | \$ 3,246 |
| Arkansas | 1261 | 0.0 | 0.1 | 0.2 | 0.5 | \$ 31 | \$ 242 | \$ 715 | \$ 1,900 |
| California | 29761 | 0.0 | 0.1 | 0.4 | 3.0 | \$ 52 | \$ 417 | \$ 1,618 | \$ 11,313 |
| Colorado | 3463 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 38 | \$ 308 | \$ 916 | \$ 2,739 |
| Connecticut | 2409 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 37 | \$ 288 | \$ 875 | \$ 2,568 |
| Delaware | 585 | 0.0 | 0.1 | 0.1 | 0.3 | \$ 37 | \$ 294 | \$ 529 | \$ 1,113 |
| DC | 1245 | 0.0 | 0.2 | 0.3 | 0.6 | \$ 88 | \$ 626 | \$ 1,161 | \$ 2,409 |
| Florida | 12564 | 0.0 | 0.1 | 0.3 | 1.9 | \$ 46 | \$ 405 | \$ 1,125 | \$ 7,099 |
| Georgia | 6316 | 0.0 | 0.1 | 0.2 | 1.0 | \$ 49 | \$ 385 | \$ 872 | \$ 3,756 |
| Hawaii | 814 | 0.0 | 0.1 | 0.3 | 0.6 | \$ 39 | \$ 310 | \$ 1,216 | \$ 2,097 |
| Idaho | 557 | 0.0 | 0.0 | 0.2 | 0.3 | \$ 23 | \$ 171 | \$ 634 | \$ 1,254 |
| Illinois | 7185 | 0.0 | 0.1 | 0.2 | 1.0 | \$ 33 | \$ 265 | \$ 755 | \$ 3,636 |
| Indiana | 3290 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 34 | \$ 251 | \$ 744 | \$ 2,546 |
| Iowa | 1189 | 0.0 | 0.0 | 0.1 | 0.4 | \$ 22 | \$ 175 | \$ 566 | \$ 1,582 |
| Kansas | 1295 | 0.0 | 0.1 | 0.2 | 0.4 | \$ 26 | \$ 201 | \$ 646 | \$ 1,466 |
| Kentucky | 2138 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 36 | \$ 267 | \$ 799 | \$ 2,162 |
| Louisiana | 2812 | 0.0 | 0.1 | 0.3 | 0.8 | \$ 41 | \$ 312 | \$ 1,086 | \$ 2,974 |
| Maine | 1127 | 0.0 | 0.1 | 0.4 | 0.7 | \$ 44 | \$ 360 | \$ 1,541 | \$ 2,647 |
| Maryland | 3769 | 0.0 | 0.1 | 0.3 | 0.8 | \$ 43 | \$ 328 | \$ 1,056 | \$ 3,151 |

| | | | | | | | | | |
|----------------|-------|-----|-----|-----|-----|-------|--------|----------|----------|
| Massachusetts | 5739 | 0.0 | 0.1 | 0.3 | 1.1 | \$ 45 | \$ 372 | \$ 1,127 | \$ 4,236 |
| Michigan | 4883 | 0.0 | 0.1 | 0.2 | 0.9 | \$ 30 | \$ 232 | \$ 815 | \$ 3,521 |
| Minnesota | 3106 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 32 | \$ 249 | \$ 810 | \$ 2,749 |
| Mississippi | 1311 | 0.0 | 0.1 | 0.2 | 0.5 | \$ 35 | \$ 262 | \$ 776 | \$ 1,901 |
| Missouri | 3062 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 31 | \$ 246 | \$ 721 | \$ 2,479 |
| Montana | 403 | 0.0 | 0.0 | 0.3 | 0.3 | \$ 19 | \$ 153 | \$ 993 | \$ 1,243 |
| Nebraska | 766 | 0.0 | 0.0 | 0.1 | 0.3 | \$ 23 | \$ 183 | \$ 560 | \$ 1,314 |
| Nevada | 1613 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 51 | \$ 379 | \$ 715 | \$ 2,098 |
| New Hampshire | 969 | 0.0 | 0.1 | 0.3 | 0.5 | \$ 38 | \$ 281 | \$ 982 | \$ 1,910 |
| New Jersey | 5111 | 0.0 | 0.1 | 0.2 | 0.9 | \$ 31 | \$ 259 | \$ 841 | \$ 3,554 |
| New Mexico | 1364 | 0.0 | 0.1 | 0.4 | 0.5 | \$ 50 | \$ 374 | \$ 1,326 | \$ 2,078 |
| New York | 14622 | 0.0 | 0.1 | 0.4 | 2.0 | \$ 42 | \$ 366 | \$ 1,392 | \$ 7,586 |
| North Carolina | 5220 | 0.0 | 0.1 | 0.2 | 1.0 | \$ 39 | \$ 300 | \$ 878 | \$ 3,651 |
| North Dakota | 181 | 0.0 | 0.0 | 0.1 | 0.2 | \$ 13 | \$ 105 | \$ 458 | \$ 593 |
| Ohio | 5955 | 0.0 | 0.1 | 0.2 | 0.9 | \$ 32 | \$ 245 | \$ 758 | \$ 3,531 |
| Oklahoma | 1793 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 31 | \$ 255 | \$ 900 | \$ 2,164 |
| Oregon | 3041 | 0.0 | 0.1 | 0.3 | 0.9 | \$ 46 | \$ 352 | \$ 1,315 | \$ 3,239 |
| Pennsylvania | 6591 | 0.0 | 0.1 | 0.2 | 1.0 | \$ 32 | \$ 254 | \$ 823 | \$ 3,761 |
| Rhode Island | 792 | 0.0 | 0.1 | 0.3 | 0.5 | \$ 39 | \$ 312 | \$ 1,155 | \$ 1,773 |
| South Carolina | 2245 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 36 | \$ 270 | \$ 717 | \$ 2,384 |
| South Dakota | 254 | 0.0 | 0.0 | 0.1 | 0.2 | \$ 16 | \$ 121 | \$ 487 | \$ 781 |
| Tennessee | 3186 | 0.0 | 0.1 | 0.2 | 0.7 | \$ 37 | \$ 287 | \$ 686 | \$ 2,511 |
| Texas | 13663 | 0.0 | 0.1 | 0.3 | 1.7 | \$ 44 | \$ 347 | \$ 1,002 | \$ 6,277 |
| Utah | 1145 | 0.0 | 0.1 | 0.2 | 0.4 | \$ 31 | \$ 238 | \$ 654 | \$ 1,564 |
| Vermont | 647 | 0.0 | 0.1 | 0.4 | 0.5 | \$ 45 | \$ 343 | \$ 1,693 | \$ 2,075 |
| Virginia | 4585 | 0.0 | 0.1 | 0.2 | 0.9 | \$ 40 | \$ 307 | \$ 861 | \$ 3,321 |
| Washington | 5414 | 0.0 | 0.1 | 0.4 | 1.2 | \$ 49 | \$ 389 | \$ 1,412 | \$ 4,501 |
| West Virginia | 758 | 0.0 | 0.1 | 0.2 | 0.4 | \$ 29 | \$ 219 | \$ 744 | \$ 1,497 |
| Wisconsin | 2673 | 0.0 | 0.1 | 0.2 | 0.6 | \$ 27 | \$ 204 | \$ 761 | \$ 2,388 |

| | | | | | | | | | |
|---------|--------|-----|-----|-----|-----|-------|--------|----------|-----------|
| Wyoming | 241 | 0.0 | 0.0 | 0.2 | 0.2 | \$ 21 | \$ 150 | \$ 771 | \$ 856 |
| U.S. | 189746 | 0.0 | 0.1 | 0.4 | 6.5 | \$ 40 | \$ 327 | \$ 1,424 | \$ 24,589 |

Note: Figures for the whole United States take into account the fact that some firms (mostly large ones) operate in more than one state. They are counted only once for the U.S. calculations.