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HEALTH & MEDICINE ISSUE PAPER



• HEALTH INSURANCE IN OKLAHOMA •

1997 SOURCES OF HEALTH INSURANCE



Purpose

This brief is prepared for use by Oklahoma legislators and policymakers. It is anticipated that the analysis will support the efforts of the Joint Legislative Task Force established by SB 495 (see figure 5).

The Center for Health Policy Research first analyzed this issue in 1988. We are happy to observe that Oklahoma has greatly improved its position relative to other states by lowering the percentage of uninsured citizens.

An Oklahoma Goal?

"... I have VETOED Senate Bill 1059 because almost 20% of Oklahomans currently do not have health insurance and ... I vetoed that legislation because of my continuing concern that we have not yet reached my goal of reducing the number of uninsured Oklahomans to the national average of 14%. Oklahoma is still a chronically underinsured state." (Governor Frank Keating, 1998).

The 1997 veto was in response to a bill to create parity for mental health coverages. In it, Governor Keating has suggested that Oklahoma should have a goal of achieving at least the national average in the number of "uninsured". Such a goal is reasonable and a good benchmark.

The veto statement quotes two numbers. The current rate of 20% uninsured is correct; the national average of 14% is not. The fact that the quoted 14% is well under the actual 18.3% is not the major policy issue. The fact that Governor Keating quoted the national average as a state goal is significant. From that standpoint, all Oklahomans may measure our collective progress. Governor Keating is correct: "Oklahoma is a chronically underinsured state". However, Oklahoma is much closer to the national average than most people think.

This brief will use 18.3% of the civilian non-elderly (CNE) as the national average for those without health insurance ... and our state "goal".

• WE OBSERVE •

- *In 1993, Oklahoma and Louisiana had the highest state rates of the non-elderly without health insurance at 26.6%. By 1997, Oklahoma approached the national average. This is the most significant improvement by any state.*
- *It is estimated there were almost 750,000 Oklahomans without health insurance in 1993; the state estimate dropped to 586,000, and probably less, by 1997.*
- *The proportion of Oklahomans covered by employment based insurance is rising and approaching the national average. (Figure 1)*
- *The proportion of "uninsured" Oklahomans is declining and approaching the national average. (Figure 3)*
- *If Oklahoma provided Medicaid at the national average rate, the number of civilian non-elderly "uninsured" would be below the 1997 national average of 18.3%.*
- *Oklahoma's adjusted rate for the "uninsured" in 1997 should be 19.2% rather than the reported 20.4%. This corrects for imprecise reporting concerning Native Americans. (Table 1)*
- *The three most probable factors in the increase of private coverage in Oklahoma are (1) an expanding economy (2) declining unemployment and (3) welfare reform.*
- *The most probable factor in the lower levels of state Medicaid coverages are constraints on state appropriations.*

This Analysis

The data presented by EBRI is not strictly comparable from year to year. There are slight year-to-year differences in methodologies and definition. A published number may be slightly revised several years later. Also, the data is processed from specific questions on the Current Population Survey. The survey is administered as a sample. The state percentages of the uninsured have margins of error. In 1993 EBRI reported the Oklahoma uninsured percentage had a margin of error of 3.3 points, representing 113,000 people.

More sound public policy positions will be fashioned if one observes the trends over time. EBRI has been reporting data in a consistent manner since 1987.

Oklahoma

Several years ago, a University of Oklahoma football coach was fond of saying "we are on a collision course with the national championship". At exactly the same time, with less theatrics and greater significance ... Oklahoma collectively charted a "collision course" with the national average of citizens without health insurance.

Given current trends, Oklahoma is likely to achieve the national average in health insurance much sooner than OU (or OSU) will win a national football title.

The approaching of the national average is a significant milestone. Just four years prior, Oklahoma had the worst record of any state (26.6%) and was half again the national average of 18.1%. In 1993 there were an estimated 749,000 Oklahomans without health insurance. It is estimated that in 1997, Oklahoma had "only" 586,000 (20.4%) of its citizens "uninsured", and only 552,000 factoring Native Americans.

The vast majority of the non-elderly in the U.S. receive their health insurance through the workplace. They are either employees or dependents of employees. In fact, 64.2% of all health insurance comes from this source. The remainder are recipients of public programs, or purchase individual coverage.

Health insurance is clearly a function of economic health. During the past 15 years, the Oklahoma economy has transitioned from being energy dependent to a more diversified one. The Oklahoma employment rates are at historic highs. Therefore it is not surprising to note that Oklahoma's rate for uninsured citizens is at the lowest rate since data has been reported (1987).

Grading the Oklahoma "Effort"

There are an estimated 20.4% of civilian non-elderly (CNE) Oklahomans who are without health insurance. (see page 6, table 4, column 1) The 1996-97 Oklahoma numbers are the lowest estimates since the mid-1980's. It represents about 586,000 Oklahomans; significantly fewer than the estimated 860,000 just a few years ago.

The provision of health insurance in the U.S. is a pluralistic effort of employers, employees, the self-employed; and state

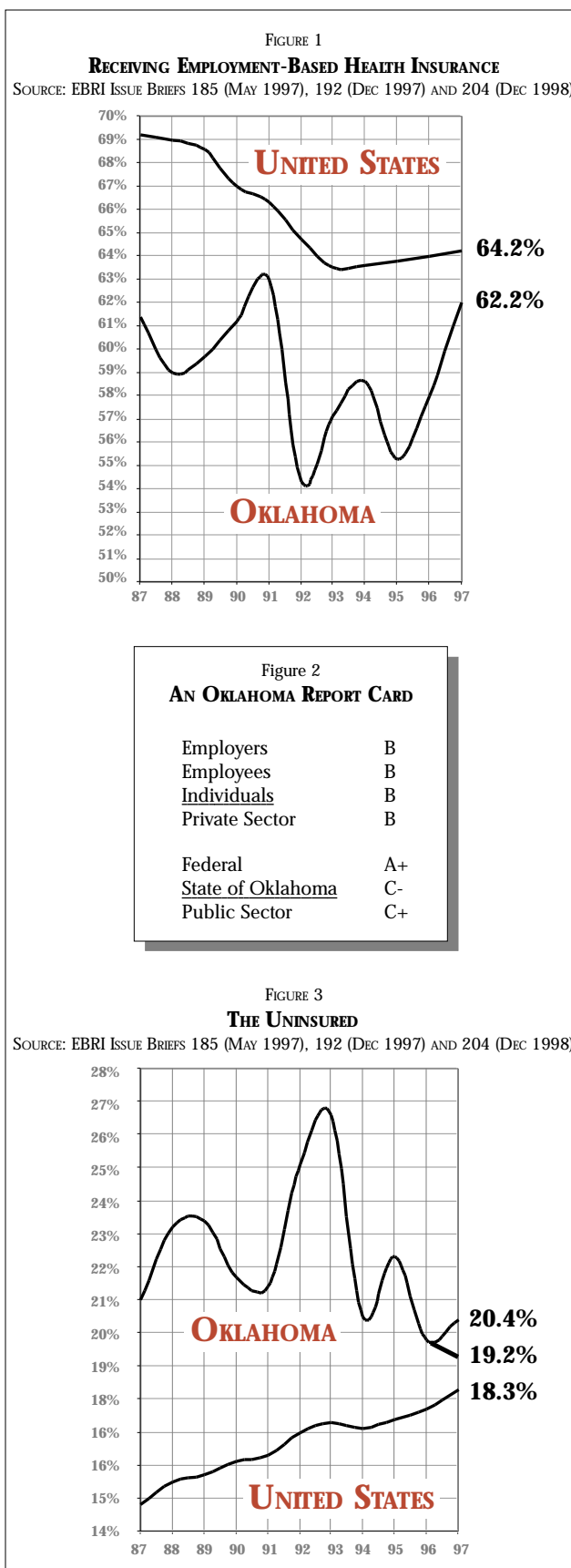


TABLE 1

ESTIMATED SOURCES OF HEALTH INSURANCE IN OKLAHOMA FOR 1997
SOURCE: EMPLOYEE BENEFITS RESEARCH INSTITUTE; U.S. BUREAU OF THE CENSUS

	1997		*Adjusted	
Population	3,317,000		3,317,000	
<u>65 and Over</u>	<u>445,000</u>		<u>445,000</u>	
Non-Elderly	2,872,000		2,872,000	
Employer	878,832	30.6%	878,832	30.6%
Dependents	907,552	31.6%	907,552	31.6%
<u>Individuals</u>	<u>192,424</u>	<u>6.7%</u>	<u>192,424</u>	<u>6.7%</u>
Private	1,978,808	68.9%	1,978,808	68.9%
Medicaid	232,632	8.1%	266,632	9.3%
<u>Other Public</u>	<u>313,048</u>	<u>10.9%</u>	<u>313,048</u>	<u>10.9%</u>
Public	545,680	19.0%	579,680	20.2%
Uninsured	585,888	20.4%	551,888	19.2%

*Adjustment made for Native American reporting anomalies (see discussion and table 2 on page 4). "Beginning with data from the March 1998 CPS, individuals covered solely by the Indian Health Service are counted as uninsured." The EBRI report further states that "this methodological change affected roughly 300,000 individuals (nationally). If this change had not taken place... the uninsured (nationally) would have increased to only 18.1% instead of 18.3%."

& federal governments. Each has a role to play and a responsibility to accept. Listed below is a discussion of the comparative performances of these groups in Oklahoma; and how they are performing their pluralistic roles in the state.

It will show that employer provided and individual efforts are near the national average ... the federal government provides a disproportionate share of health insurance to the non-elderly ... and the state Medicaid program covers 26% fewer Oklahomans than the national average would suggest.

Employers

Oklahoma employers provide insurance coverage at a rate of 7% less than the national average. When the Oklahoma mix of small business and service industries is factored, one can conclude that Oklahoma employers are doing nearly their fair share in the provision of benefits.

See page 5, table 3, column 3

Grade: B

Employees

Oklahoma employees (and contributing employers) provide coverage for dependents equal to the national average. It is estimated that 31.6% of insured Oklahomans receive that coverage through the workplace.

See page 5, table 3, column 4

Grade: B

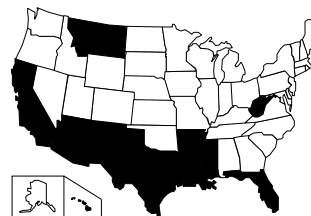
Individuals

Individual purchases of health insurance account for 6.7% of the health insurance in the nation. The number is identical in Oklahoma. Individuals are doing their part to achieve the national average. See page 5, table 3, columns 1-2

Grade: B

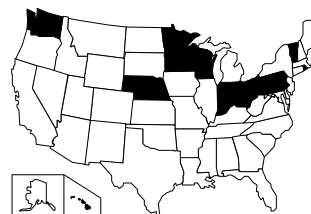
FIGURE 4

PERCENTAGES OF NON-ELDERLY WHO ARE "UNINSURED" IN 1997
SOURCE: EMPLOYEE BENEFITS RESEARCH INSTITUTE ISSUE BRIEF 204, DEC 1998



TEN HIGHEST (WORST)

- (1) Arkansas (2) Arizona (3) Texas
- (4) New Mexico (5) California
- (6) Florida (7) Mississippi
- (8) Louisiana (9) Montana
- (10) West Virginia ... Oklahoma is #11.



TEN LOWEST (BEST)

- (51) Hawaii (50) Wisconsin
- (49) Minnesota (48) Vermont
- (47) Pennsylvania (46) Nebraska
- (45) Rhode Island (44) Washington
- (43) Indiana and (42) Ohio.

Private Sector

The "private sector" provides insurance coverage at a rate of 3% less than the national average; and covers 68.9% of all insured Oklahomans. This insurance is either received through the workplace (30.6%); as a dependent to a worker (31.6%); or purchased by individuals (6.7%). The Oklahoma rate is slightly lower than the national average of 70.9%.

Given Oklahoma's mix of businesses, it may be concluded that the "private sector" is contributing appropriately.

See page 5, table 3, column 1

Grade: B

Federal Government

Other than Medicare, the federal government will provide "public insurances" in the form of resources/insurances for Native Americans, the CHAMPUS military programs, and other programs. Oklahoma is one of three states (Alaska and Hawaii) that cover more than 10% of the CNE with health insurance.

The federal government is doing more than its fair share in Oklahoma. Federal programs cover Oklahoma citizens at almost three times the national average. Federal programs clearly do a great deal to offset deficits in other areas.

See page 6, table 4, column 4

Grade: A+

State Government

An estimated 8.1% of Oklahoma's CNE are covered by Medicaid. This is well below the national average of 11%; and ranks Oklahoma 39th in the nation. Oklahoma's Medicaid coverage is in the greatest comparative deficit. The Oklahoma rate of Medicaid coverage is 26% below the national average. See page 6, table 4, column 3

Grade: C-

Native Americans

The method and manner in which Native Americans are classified is statistically irrelevant in most states. Oklahoma is an exception. Native Americans account for 7.8% of Oklahoma's population ... and the Oklahoma Native Americans account for over 11% of the national Native American population. Attention must be given to any methodological change affecting a group of this proportional size within a state.

According to EBRI, "Medicaid and uninsured data are not completely consistent with data from previous years. Starting with the March 1998 Current Population Survey (CPS), the Bureau of the Census modified its definition of the population with Medicaid and the population without health insurance coverage. Previously, individuals covered solely by the Indian Health Service were counted in the Medicaid population."

"Beginning with data from the March 1998 CPS, individuals covered solely by the Indian Health Service are counted as uninsured. This change decreased the Medicaid population and increased the uninsured population (nationally) by 300,000, or 0.2%."

This classification may be operative for most of the states given so few Native Americans live in them. However, given the long history of Indian Health Service and tribal health services in Oklahoma, it is not rational to dismiss these services as of no value. It is likely that persons served with the tribals systems receive equivalent care, and have equivalent access to services, as those who are insured.

The estimated 1997 Native American population in Oklahoma was 260,000. Given margins of error and other related factors, it is likely that Oklahoma's uninsured rate is truly lower than reported due to this anomaly. It is noted that some states with large Native American populations report high numbers of uninsured.

The EBRI report states that "this methodological change affected roughly 300,000 individuals (nationally). If this change had not taken place... the uninsured (nationally) would have increased to only 18.1% instead of 18.3%."

Using this reasoning, 34,000 Oklahoma Native Americans should be classified as Medicaid rather than uninsured. Oklahoma's uninsured rate should be adjusted to 19.2% ... or a rank of 17th nationally ... and within less than one percentage point of the national average.

TABLE 2
NATIVE AMERICAN CENSUS DATA

	Uninsured		1997 Population Estimates		
	Rank	Pct	Native Am Pop	Total Pop	Pct
Arizona	2	27.9%	255,000	4,555,000	5.6%
New Mexico	4	25.2%	158,000	1,730,000	9.1%
California	5	23.8%	307,000	32,268,000	1.0%
Montana	9	22.1%	55,000	879,000	6.3%
Oklahoma	11	20.4%	260,000	3,317,000	7.8%

Figure 5
SENATE BILL 495 (EDITED)

D. 1. There is hereby created, to continue until February 1, 2000, the Joint Legislative Task Force on Expansion of Health Insurance Coverage.

The Task Force shall be composed of ten (10) members as follows: a. five senators appointed by the President Pro Tempore of the Senate, one of whom shall be appointed to serve as chair of the Task Force; and b. five representatives appointed by the Speaker of the House of Representatives, one of whom shall be appointed to serve as vice-chair of the Task Force ...

b. The chair of the Task Force shall convene the first meeting on or before July 1, 2000. A majority of the members present at a meeting shall constitute a quorum.

3. The Task Force may solicit advice and participation from interested parties, including, but not limited to, low-income families and advocates, health care providers, health insurance providers, and representatives of business.

4. The Oklahoma Health Care Authority, the State Department of Health, the Department of Mental Health and Substance Abuse Services and other state agencies shall assist as necessary the work of the Task Force.

5. The Task Force shall be staffed by the legislative staff of the Senate and the House of Representatives.

Figure 6
PROFILE OF THE UNINSURED IN OKLAHOMA

The uninsured in Oklahoma will follow a predictable profile. Given that most private insurance is "employment-based" ... and most public insurance is means tested ... the indicators will simply be functions of employment status and poverty.

Other indicators seem operable, but really are only secondary factors of employment and poverty. Some will say race, marital status and gender are determinants. They are not. They are collateral to the inherent employment and poverty indicators prevalent in those groups .

The uninsured in Oklahoma are most likely to:

- Be between ages of 21-24
- Be working in small business
- Earn under \$20,000 annual income
- Have marginal work status and work hours
- Be employed in personal services, retail or agriculture
- Be a dependent of one or more of the above.

TABLE 3

SOURCES (IN PERCENTAGES) OF PRIVATE HEALTH INSURANCE FOR 1997

SOURCE: CURRENT POPULATION SURVEY, MARCH 1998; EMPLOYEE BENEFITS RESEARCH INSTITUTE ISSUE BRIEF 204, DECEMBER 1998

ALL PRIVATE INSURANCE		EMPLOYER PROVIDED (EMPLOYEE & DEPENDENTS)		EMPLOYER PROVIDED (EMPLOYEES)		EMPLOYER PROVIDED (DEPENDENTS)	
United States	70.9	United States	64.2	United States	32.8	United States	31.5
1 Wisconsin	85.8	1 Wisconsin	79.9	1 DC	40.4	1 Utah	43.1
2 Indiana	82.2	2 Indiana	75.1	2 Wisconsin	39.2	2 Connecticut	40.8
3 Iowa	81.3	3 Connecticut	74.2	3 Nevada	38.3	3 Wisconsin	40.7
4 Minnesota	79.7	4 New Hampshire	72.5	4 Hawaii	38.2	4 New Hampshire	38.7
5 Utah	79.7	5 Ohio	72.5	5 Indiana	37.6	5 Indiana	37.5
6 Maryland	79.5	6 Pennsylvania	72.4	6 Maryland	37.6	6 Ohio	37.1
7 Connecticut	79.1	7 Maryland	72.0	7 North Carolina	36.8	7 Nebraska	36.7
8 South Dakota	78.9	8 Utah	71.8	8 Missouri	36.7	8 Wyoming	36.6
9 Nebraska	78.8	9 Illinois	70.9	9 Pennsylvania	36.4	9 Illinois	36.5
10 Pennsylvania	78.6	10 Delaware	70.6	10 Oregon	36.3	10 Michigan	36.2
11 New Hampshire	78.4	11 Minnesota	70.0	11 Colorado	36.3	11 Pennsylvania	36.1
12 Ohio	78.0	12 Iowa	69.7	12 Massachusetts	36.0	12 Iowa	35.9
13 Kansas	77.3	13 New Jersey	69.1	13 Washington	35.8	13 Minnesota	35.6
14 Illinois	77.1	14 Michigan	69.0	14 Ohio	35.4	14 Delaware	35.3
15 Colorado	76.7	15 Rhode Island	68.5	15 Delaware	35.3	15 Kansas	34.6
16 Oregon	76.3	16 Massachusetts	68.3	16 Rhode Island	35.2	16 Maryland	34.5
17 Vermont	76.0	17 Virginia	68.1	17 New Jersey	35.0	17 New Jersey	34.1
18 Washington	75.9	18 Oregon	68.0	18 Virginia	35.0	18 North Dakota	33.9
19 Missouri	75.9	19 Colorado	67.9	19 Maine	34.6	19 Vermont	33.8
20 Rhode Island	75.7	20 Missouri	67.5	20 Illinois	34.4	20 Rhode Island	33.3
21 Michigan	74.9	21 Nebraska	67.5	21 Minnesota	34.4	21 Virginia	33.1
22 New Jersey	74.6	22 Nevada	67.4	22 South Carolina	34.0	22 Maine	32.4
23 Virginia	74.5	23 Maine	67.0	23 New Hampshire	33.9	23 Massachusetts	32.3
24 Massachusetts	74.2	24 Kansas	66.9	24 Georgia	33.8	24 Oregon	31.7
25 Delaware	74.2	25 Hawaii	66.9	25 Iowa	33.7	25 Colorado	31.6
26 Hawaii	74.1	26 Vermont	66.5	26 Alabama	33.5	26 OKLAHOMA	31.6
27 North Dakota	73.8	27 Washington	65.7	27 Connecticut	33.4	27 Idaho	31.3
28 Maine	73.5	28 South Carolina	65.0	28 Michigan	32.8	28 South Carolina	31.0
29 Nevada	73.4	29 North Carolina	64.6	29 Vermont	32.7	29 Alaska	31.0
30 Wyoming	72.3	30 Alabama	64.1	30 Kentucky	32.7	30 Missouri	30.8
31 South Carolina	72.1	31 Wyoming	63.2	31 Florida	32.5	31 Alabama	30.6
32 Alabama	71.4	32 Georgia	63.0	32 Kansas	32.3	32 West Virginia	30.5
33 Idaho	71.1	33 OKLAHOMA	62.2	33 South Dakota	31.6	33 South Dakota	30.3
34 North Carolina	71.0	34 Idaho	62.0	34 Tennessee	31.2	34 Louisiana	30.0
35 OKLAHOMA	68.9	35 Kentucky	62.0	35 Nebraska	30.8	35 Washington	29.9
36 Kentucky	68.0	36 South Dakota	62.0	36 Idaho	30.8	36 New York	29.6
37 Georgia	67.9	37 North Dakota	61.3	37 Mississippi	30.8	37 Kentucky	29.3
38 Montana	67.2	38 Louisiana	60.5	38 New York	30.7	38 Georgia	29.2
39 Louisiana	66.4	39 West Virginia	60.4	39 OKLAHOMA	30.6	39 Nevada	29.1
40 Tennessee	66.0	40 New York	60.3	40 Louisiana	30.5	40 Montana	29.1
41 Florida	65.6	41 DC	58.8	41 West Virginia	29.9	41 Hawaii	28.7
42 New York	65.4	42 Tennessee	58.8	42 Texas	29.7	42 Arizona	28.6
43 DC	65.0	43 Alaska	57.9	43 Utah	28.7	43 New Mexico	28.5
44 West Virginia	64.5	44 Texas	57.8	44 Montana	28.6	44 Texas	28.0
45 Mississippi	64.4	45 Montana	57.8	45 California	28.4	45 North Carolina	27.9
46 Alaska	63.9	46 Florida	57.5	46 North Dakota	27.4	46 Tennessee	27.6
47 California	63.0	47 California	56.0	47 Arizona	27.0	47 California	27.6
48 Texas	62.7	48 Arizona	55.6	48 Alaska	26.9	48 Arkansas	26.0
49 Arizona	62.2	49 Mississippi	55.6	49 Wyoming	26.5	49 Florida	25.0
50 New Mexico	59.6	50 New Mexico	52.4	50 Arkansas	25.2	50 Mississippi	24.8
51 Arkansas	57.2	51 Arkansas	51.2	51 New Mexico	23.9	51 DC	18.4
• High	85.8	• High	79.9	• High	40.4	• High	43.1
• Median	74.1	• Median	66.5	• Median	33.5	• Median	31.6
• Low	57.2	• Low	51.2	• Low	23.9	• Low	18.4
• Oklahoma	68.9	• Oklahoma	62.2	• Oklahoma	30.6	• Oklahoma	31.6
• United States	70.9	• United States	64.2	• United States	32.8	• United States	31.5
• Pct From U.S. Avg	-3%	• Pct From U.S. Avg	-3%	• Pct From U.S. Avg.	-7%	• Pct From U.S. Avg	0%

TABLE 4

SOURCES (IN PERCENTAGES) OF PUBLIC HEALTH INSURANCE FOR 1997

SOURCE: CURRENT POPULATION SURVEY, MARCH 1998; EMPLOYEE BENEFITS RESEARCH INSTITUTE ISSUE BRIEF 204, DECEMBER 1998

WITHOUT HEALTH INSURANCE		ALL PUBLIC INSURANCES		STATE MEDICAID PROGRAMS		OTHER PUBLIC INSURANCES (INDIAN HEALTH/CHAMPUS)	
United States	18.3	United States	14.8	United States	11.0	United States	3.8
1 Arkansas	28.2	1 Alaska	27.1	1 Tennessee	21.7	1 Alaska	17.7
2 Arizona	27.9	2 Tennessee	26.4	2 DC	17.8	2 OKLAHOMA	10.9
3 Texas	26.7	3 Vermont	21.8	3 Vermont	17.4	3 Hawaii	10.2
4 New Mexico	25.2	4 Hawaii	21.6	4 New Mexico	16.1	4 Kansas	7.9
5 California	23.8	5 DC	20.7	5 New York	15.1	5 Virginia	7.9
6 Florida	23.7	6 Kentucky	20.4	6 West Virginia	14.1	6 Kentucky	7.6
7 Mississippi	22.6	7 New Mexico	20.3	7 Minnesota	13.8	7 Maine	6.7
8 Louisiana	22.2	8 Arkansas	19.4	8 California	13.6	8 North Carolina	6.5
9 Montana	22.1	9 OKLAHOMA	19.0	9 Michigan	13.6	9 Louisiana	6.5
10 West Virginia	20.6	10 West Virginia	18.5	10 Arkansas	13.5	10 South Carolina	6.4
11 OKLAHOMA	20.4	11 Georgia	18.4	11 Massachusetts	13.1	11 North Dakota	5.9
12 New York	20.0	12 Washington	17.4	12 Washington	12.9	12 Arkansas	5.9
13 Idaho	20.0	13 New York	17.2	13 Kentucky	12.8	13 Nevada	5.7
14 Nevada	20.0	14 Mississippi	16.9	14 Georgia	12.8	14 Georgia	5.6
15 Alaska	19.8	15 Louisiana	16.7	15 Mississippi	12.3	15 Wyoming	5.3
16 Georgia	19.5	16 North Carolina	16.4	16 Rhode Island	12.3	16 Nebraska	5.1
17 South Carolina	18.8	17 California	16.4	17 Oregon	12.3	17 Florida	5.0
18 New Jersey	18.4	18 Delaware	16.3	18 Pennsylvania	11.7	18 Colorado	4.8
19 DC	18.3	19 Rhode Island	16.3	19 Delaware	11.6	19 Delaware	4.7
20 Alabama	18.0	20 Virginia	16.3	20 Hawaii	11.4	20 Tennessee	4.7
21 North Dakota	17.9	21 Massachusetts	16.1	21 Texas	10.7	21 Mississippi	4.6
22 North Carolina	17.7	22 South Carolina	16.0	22 Louisiana	10.2	22 South Dakota	4.5
23 Wyoming	17.6	23 Minnesota	15.9	23 Alabama	10.1	23 Washington	4.5
24 Maine	17.1	24 Maine	15.5	24 North Carolina	9.9	24 Vermont	4.4
25 Kentucky	17.0	25 Michigan	15.2	25 Nebraska	9.8	25 Montana	4.4
26 Colorado	16.5	26 Kansas	15.0	26 Arizona	9.8	26 West Virginia	4.4
27 Delaware	15.2	27 Nebraska	14.9	27 South Carolina	9.6	27 Arizona	4.3
28 Tennessee	15.2	28 Oregon	14.5	28 New Hampshire	9.6	28 Idaho	4.2
29 Maryland	15.0	29 Arizona	14.1	29 Montana	9.5	29 New Mexico	4.2
30 Utah	14.8	30 Alabama	14.0	30 Illinois	9.5	30 Rhode Island	4.0
31 Oregon	14.8	31 Florida	14.0	31 Alaska	9.4	31 Maryland	3.9
32 Missouri	14.7	32 Montana	13.9	32 Florida	9.0	32 Alabama	3.9
33 Massachusetts	14.3	33 Texas	13.9	33 Idaho	8.9	33 Missouri	3.4
34 Virginia	14.3	34 Pennsylvania	13.5	34 Maine	8.8	34 Ohio	3.3
35 Illinois	13.9	35 North Dakota	13.2	35 Missouri	8.8	35 Texas	3.2
36 Connecticut	13.8	36 Idaho	13.1	36 South Dakota	8.5	36 Massachusetts	3.0
37 South Dakota	13.7	37 Wyoming	13.0	37 Virginia	8.4	37 DC	2.9
38 Kansas	13.7	38 South Dakota	13.0	38 Ohio	8.3	38 Utah	2.8
39 Iowa	13.6	39 New Hampshire	12.2	39 OKLAHOMA	8.1	39 California	2.8
40 New Hampshire	13.4	40 Missouri	12.2	40 Wyoming	7.7	40 New Hampshire	2.6
41 Michigan	13.2	41 Illinois	12.0	41 New Jersey	7.7	41 Connecticut	2.5
42 Ohio	13.1	42 Ohio	11.6	42 Connecticut	7.5	42 Illinois	2.5
43 Indiana	12.8	43 Nevada	11.6	43 North Dakota	7.3	43 Indiana	2.4
44 Washington	12.4	44 Colorado	10.3	44 Iowa	7.3	44 Wisconsin	2.2
45 Rhode Island	12.3	45 Maryland	10.1	45 Kansas	7.1	45 Oregon	2.2
46 Nebraska	12.3	46 Connecticut	10.0	46 Wisconsin	6.7	46 Minnesota	2.1
47 Pennsylvania	11.7	47 New Jersey	9.4	47 Utah	6.5	47 New York	2.1
48 Vermont	10.8	48 Utah	9.3	48 Maryland	6.2	48 Iowa	1.8
49 Minnesota	10.2	49 Iowa	9.1	49 Nevada	5.9	49 Pennsylvania	1.8
50 Wisconsin	9.1	50 Wisconsin	8.9	50 Colorado	5.5	50 New Jersey	1.7
51 Hawaii	8.9	51 Indiana	7.3	51 Indiana	4.9	51 Michigan	1.6
• High	28.2	• High	27.1	• High	21.7	• High	17.7
• Median	16.5	• Median	15.0	• Median	9.8	• Median	4.4
• Low	8.9	• Low	7.3	• Low	4.9	• Low	1.6
• Oklahoma	20.4	• Oklahoma	19.0	• Oklahoma	8.1	• Oklahoma	10.9
• United States	18.3	• United States	14.8	• United States	11.0	• United States	3.8
• Pct From U.S. Avg	11%	• Pct From U.S. Avg	28%	• Pct From U.S. Avg	-26%	• Pct From U.S. Avg	187%