

# Workers' Compensation Coverage: Technical Note on Estimates

*Prepared for the International Association of Industrial Accident Boards and Commissions*

## Summary

This technical note describes methods used by the National Academy of Social Insurance (NASI) to estimate the number of workers who are covered by workers' compensation and the share of the workforce who are covered by the program. Part I describes NASI methods for estimating the number of workers covered by workers' compensation. Part II describes methods for estimating the size of the larger workforce. Part III shows different ways to present coverage rates based on estimates of the number of workers covered by workers' compensation, described in part I, and methods of defining the broader workforce in Part II. We conclude that different ways of presenting coverage rates may be appropriate for different purposes. The methods described in part I and part II are a work in progress and NASI welcomes comments and advice on ways to improve them.

## I. Number of Workers Covered by Workers' Compensation

Our estimates of workers' compensation coverage start with the number of workers in each State who are covered by unemployment insurance. Almost all (about 96 to 97 percent) of U.S. wage and salary workers are covered by unemployment insurance (UI). Wage and salary workers who are not required to be covered under unemployment insurance include: some farm and domestic workers who earn less than a threshold amount or work less than a specified amount of time for one employer; some state and local employees, such as elected officials; employees of some non-profit employers, such as religious organizations, for whom UI coverage is optional in some States; unpaid family workers; and railroad employees who are covered under a separate railroad unemployment insurance program. Railroad workers are also not covered by workers' compensation because they are covered under a separate work-injury program.

The largest group of workers who are not covered by either unemployment insurance or workers' compensation

are self-employed persons who have not incorporated their businesses. In 2000, 9.9 million Americans were self-employed, according to the Current Population Survey.

All U.S. employers who are required to pay unemployment taxes must report quarterly to their State employment security agencies information about their employees and payroll covered by unemployment insurance. These employer reports are the basis for statistical reports prepared by the U.S. Bureau of Labor Statistics, known as the ES-202 data. These data are a census of the universe of U.S. workers who are covered by unemployment insurance.

Key assumptions underlying NASI estimates of workers' compensation coverage are:

(1) Workers whose employers do not report that they are covered by unemployment insurance are not covered by workers' compensation.

(2) Workers whose employers report they are covered by unemployment insurance (UI) are generally covered by

Workers' compensation programs provide benefits to workers who are injured on the job or who contract a work-related illness. The National Academy of Social Insurance publishes the only publicly-available national data series on workers' compensation benefits, coverage and costs.

workers' compensation as well, except in the following cases:

- Workers in small firms (which are required to provide UI coverage in every state) are not covered by workers' compensation if the State law exempts small firms from mandatory workers' compensation coverage.
- Employees in agricultural industries (who may be covered by UI) are not covered by workers' compensation if the state law exempts agricultural employers from mandatory workers' compensation coverage.
- State and local employees who are exempt from workers' compensation coverage are not covered. For example, police and fire fighters in some jurisdictions are not covered by workers' compensation because they are covered under alternative systems that provide medical, disability and death benefits for injuries on the job.

Table 1 shows NASI estimates of workers who are not covered by workers' compensation for each of these reasons. Column (1) shows the number of non-federal employees in each State who are covered by unemployment insurance. Federal employees are shown separately at the bottom of Table 1. Because all federal employees are covered by both unemployment insurance and by workers' compensation, under the Federal Employees' Compensation Act (FECA) regardless of the state in which they work, they are treated separately in developing our estimates of coverage.

### **Small Firm Exemptions**

Column (2) in Table 1 shows the number of UI-covered workers employed in private, non-farm firms. Column (3) in Table 1 shows the number of workers that we estimate to be exempt from mandatory workers' compensation coverage because they work for small firms in the fourteen states that exempt small employers from mandatory coverage. Private firms with fewer than three employees are exempt from mandatory coverage in seven states: Arkansas, Georgia, Michigan, New Mexico, North Carolina, Virginia and Wisconsin. Those with fewer than four employees are exempt in three States: Florida, Rhode Island, and South Dakota. Finally, firms with fewer than five employees are exempt from mandatory coverage in Alabama, Mississippi, Missouri, and Tennessee (*State Workers' Compensation Laws*, U.S. Department of Labor,

January 2002; *Workers' Compensation and Unemployment Insurance Under State Laws*, AFL-CIO, January 1, 2001).

We estimate the number of employees in these small firms using data from the U.S. Small Business Administration, which show the proportion of employees in all private firms in each state who work for firms with fewer than five employees in 1999. These percentages range from 4.3 in Tennessee to 6.4 in New Mexico, as shown in footnote (b) of Table 1. To estimate the proportion of workers in firms with fewer than three or four employees, we used national data on small firms from the U. S. Census Bureau. Of workers in firms with fewer than five employees, 78.6 percent worked in firms with fewer than four employees and 56.5 percent worked in firms with fewer than three employees. These ratios were applied to the percentage of workers in firms with fewer than five employees in the respective states. For example, the proportion of Arkansas private sector workers in firms with fewer than three employees is:  $(5.4\%) \times (56.5\%) = 3.05\%$ . These ratios are applied to the number of UI covered workers in the private, non-farm firms in each state, as shown in column (2). In the fourteen states together, we estimate that 1.1 million workers were excluded from workers' compensation coverage in 2000 because of the small employer exclusion from mandatory coverage.

### **Agricultural Exemptions**

Column (4) shows the number of agricultural employees we estimate to be excluded from workers' compensation coverage because they work in the sixteen states where agricultural employers are exempt from mandatory coverage. These states are: Alabama, Arkansas, Delaware, Georgia, Indiana, Kansas, Kentucky, Missouri, Mississippi, North Dakota, Nebraska, New Mexico, Nevada, Rhode Island, South Carolina, and Tennessee. In each of these jurisdictions, we subtract from UI coverage, those workers employed in agricultural industries. In all sixteen states together, we estimate that 275.5 thousand agricultural employees are excluded from workers' compensation coverage because that coverage is not required of their employers.

### **State and Local Employee Exemptions**

Column (5) shows estimates of state and local employees in eight jurisdictions who are excluded from workers' compensation coverage, usually because they are covered

by other schemes that provide disability income, medical coverage and death benefits in the case of an injury on the job.

## **Texas**

In Texas, workers' compensation coverage is elective for almost all employers. Our estimate of Texas coverage is based on periodic surveys conducted by the Texas Workers' Compensation Research and Oversight Council. The two most recent surveys found that 80.0 percent of Texas workers were covered in 1996 and 84.0 percent were covered in 2001. We used a simple extrapolation between these figures to estimate that 83.2 percent of Texas workers were covered in 2000. This ratio was applied to all UI-covered Texas employees other than federal government workers (who were not included in the surveys cited above). In Texas, as in all other states, all federal employees are covered under the Federal Employees' Compensation Act.

Column (7) shows NASI estimates of workers' compensation coverage in each State after the various categories in columns (3)–(6) have been subtracted from UI covered jobs in column (1). Column (8) shows our estimates of workers' compensation coverage as a percent of UI coverage in each state, with federal employees shown separately at the bottom of the table.

## **II. Estimating the Size of the Total Workforce**

To estimate the size of the total wage and salary workforce, including those workers not covered by unemployment insurance, we sought a measure that was conceptually similar to the ES-202 data. The Current Employment Survey (CES) fits this requirement. It is a monthly sample survey of employers that is conducted by the U.S. Bureau of Labor Statistics. It uses the ES-202, which is a census of all employers subject to UI coverage, as its sampling frame. The CES, unlike the ES-202, however, is not limited to employment covered by unemployment insurance.

Because both the CES and the ES-202 data are based on reports from employers, an individual worker with multiple employers during the reporting period will be reported by each employer. In a sense, the totals in both the CES and the ES-202 data represent "filled jobs"—with workers with more than one employer counted more than once.

We chose to use the CES data to the extent possible to measure total employment because it is consistent with the ES-202 which is based on legally-required reports from all affected employers. One drawback of the CES, however, is that it does not include farm employers or employers of household or domestic workers.

The Current Population Survey is another measure of U.S. employment. It is a sample survey of U.S. households and collects information about the employment and job-seeking activities of all persons in the household age 16 and older. In the CPS, each employed person is counted only once and is classified by the characteristics of his or her main job. An advantage of the CPS is that it covers all civilian employment, including farm workers, domestics workers, and self-employed persons, all of whom are not counted in the CES.

Table 2 shows our estimates of the total wage and salary workforce by State.

### **Federal Employees**

Column (1) of Table 2 shows federal employees classified by the states in which they work. By law, all federal employees are covered by unemployment insurance and therefore are counted in the ES-202 reports. We use the ES-202 census of UI-covered workers to count federal employees.

### **State and Local and Private, Non-farm, Non-household Employees**

Column (2) shows the total number of state and local and private, non-farm, non-domestic workers estimated in the Current Employment Survey. For the nation as a whole, about 3.0 to 3.6 percent of all state and local workers and private non-farm, non-household workers are not covered by the unemployment insurance system. The CES includes workers in these categories who are not covered by unemployment insurance.

### **Farm and Household Employees**

To estimate the total number of farm and domestic workers, we use the CPS, the CES and the ES-202 reports for each state. Because farm and household workers may have multiple employers, we aim to incorporate the CES concept of counting workers with more than one employer. Specifically,

- We use a ratio of farm workers to a broader measure of employment in the CPS and apply that ratio to a comparable measure of employment in the CES. Specifically, using CPS data in Table 3, we compute the ratio of farm workers, Column (3), to total non-federal, non-farm, non-domestic workers, Column (7) minus Column (8) plus Column (11), and multiply that ratio by the number non-federal, non-farm, non-domestic workers in the CES (Column (2) in Table 2).
- In most states, the number of farm workers estimates in (a) above is larger than the number of farm workers covered by UI as reported in the ES-202 data. This would occur if some farm workers in a state are not covered by UI. In other cases, the number of farm workers estimated in (a) above is smaller than the ES-202 counts of UI-covered farm workers. This would occur, for example, when farm workers are more likely than other workers to have multiple employers who report UI coverage. In this case, we substitute the number of farm workers reported in the ES-202. This method was used in the following states: Alaska, California, Connecticut, Georgia, Hawaii, Mississippi, New Jersey, New Mexico, Nevada, Oregon, Rhode Island, South Carolina, and Washington.

We followed a similar method to estimate the number of domestic workers. In all cases, our method of estimating the number of domestic workers—as described in (a) above—produced a larger number than the number of domestic workers who are reported to be covered by unemployment insurance in the ES-202 data.

Our estimates of farm and domestic employment are shown in columns (3) and (4), respectively, in Table 2.

### **Total Wage and Salary Employment**

Column (5) of Table 2 is the sum of the prior four columns and represents our estimate of total wage and salary employment in the United States.

### **Self-Employment and Total Employment**

Table 4 shows our estimate of total employment, including the self-employed. Column (1) is total wage and salary employment, as shown in the last column of Table 2. Column (2) is the total number of self-employed persons in the Current Population Survey. Specifically, it is the sum of Columns (4) and (12) in Table 3. It includes both self-employed farmers and other self-employed individuals.

Individuals who report in the CPS that they are self-employed and also report they have incorporated their businesses are technically considered employees of their businesses, and are classified as wage and salary workers in these CPS data. Only the unincorporated self-employed are counted as self-employed. Column (3) of Table 4 shows the combined total workforce of wage and salary workers and unincorporated self-employed workers.

### **III. Coverage Rates**

Table 5 provides a summary of workers' compensation coverage and unemployment insurance coverage as a percent of total wage and salary employment in each state. In this table, federal employees are shown separately at the bottom of the table (and not are not counted in either the numerator of the denominator of the state-specific coverage rates). For some purposes, it is desirable to keep federal employees separate. For example, if we wish to compare the number of workers covered to the total amount of benefits paid by a state system, federal employees should be considered separately because their benefits are paid from a separate system.

For other purposes, it may be desirable to consider the workers' compensation coverage of all workers who work in a given state. For example, if one wanted to simply compare coverage rates across states, one might want to classify federal employees in the jurisdiction in which they work. Table 6 shows coverage rates for wage and salary workers in each state, with federal employees classified where they work.

Finally, if one wanted to compare coverage rates with other jurisdictions that include the self-employed in their measure of the total work force (as is done, for example, by the Association of Workers' Compensation Boards in Canada), then it would be desirable to include the self-employed in the measure of total employment. Table 7 shows these estimates for the United States. In Table 7, federal employees are counted in the states where they work and the self-employed are counted as part of the total work force in each state. Under U.S. federal and state laws, the self-employed are not required or permitted to be covered by either unemployment insurance or workers' compensation. While U.S. programs are not required or permitted to cover the self-employed, from a broad social policy perspective it may nonetheless be useful to know what portion of the workforce lacks the protections of workers' compensation because they work for themselves.

**Table 1. Documenting Workers' Compensation Coverage Estimates, 2000 Annual Averages**

| State                  | UI Covered Jobs <sup>a</sup> |                             | Workers' Compensation Exemptions |                              |                                 |                        | WC covered jobs (7) | WC as a % of UI (8) |
|------------------------|------------------------------|-----------------------------|----------------------------------|------------------------------|---------------------------------|------------------------|---------------------|---------------------|
|                        | Total (1)                    | Private, non-farm firms (2) | Small firm <sup>b</sup> (3)      | Agriculture <sup>c</sup> (4) | S&L government <sup>d</sup> (5) | Texas <sup>e</sup> (6) |                     |                     |
| Alaska                 | 258,501                      | 205,231                     | -                                | -                            | -                               | -                      | 258,501             | 100.0               |
| Alabama                | 1,824,598                    | 1,516,935                   | 73,431                           | 19,552                       | -                               | -                      | 1,731,615           | 94.9                |
| Arkansas               | 1,108,493                    | 933,958                     | 28,368                           | 16,454                       | -                               | -                      | 1,063,671           | 96.0                |
| Arizona                | 2,172,249                    | 1,852,850                   | -                                | -                            | -                               | -                      | 2,172,249           | 100.0               |
| California             | 14,598,639                   | 11,978,185                  | -                                | -                            | -                               | -                      | 14,598,639          | 100.0               |
| Colorado               | 2,131,934                    | 1,831,563                   | -                                | -                            | -                               | -                      | 2,131,934           | 100.0               |
| Connecticut            | 1,651,288                    | 1,436,830                   | -                                | -                            | -                               | -                      | 1,651,288           | 100.0               |
| DC                     | 453,759                      | 414,841                     | -                                | -                            | 4,902                           | -                      | 448,857             | 98.9                |
| Delaware               | 401,501                      | 349,577                     | -                                | 3,878                        | -                               | -                      | 397,623             | 99.0                |
| Florida                | 6,936,076                    | 5,912,613                   | 282,674                          | -                            | -                               | -                      | 6,653,402           | 95.9                |
| Georgia                | 3,786,261                    | 3,239,451                   | 82,286                           | 44,958                       | -                               | -                      | 3,659,017           | 96.6                |
| Hawaii                 | 522,787                      | 431,823                     | -                                | -                            | -                               | -                      | 522,787             | 100.0               |
| Iowa                   | 1,422,593                    | 1,199,314                   | -                                | -                            | 4,962                           | -                      | 1,417,631           | 99.7                |
| Idaho                  | 549,711                      | 440,250                     | -                                | -                            | -                               | -                      | 549,711             | 100.0               |
| Illinois               | 5,840,564                    | 5,079,253                   | -                                | -                            | 40,379                          | -                      | 5,800,185           | 99.3                |
| Indiana                | 2,893,393                    | 2,522,249                   | -                                | 27,629                       | 13,086                          | -                      | 2,852,678           | 98.6                |
| Kansas                 | 1,286,301                    | 1,064,123                   | -                                | 16,307                       | -                               | -                      | 1,269,994           | 98.7                |
| Kentucky               | 1,724,029                    | 1,458,969                   | -                                | 16,469                       | -                               | -                      | 1,707,560           | 99.0                |
| Louisiana              | 1,831,757                    | 1,492,703                   | -                                | -                            | -                               | -                      | 1,831,757           | 100.0               |
| Massachusetts          | 3,217,784                    | 2,827,769                   | -                                | -                            | 27,193                          | -                      | 3,190,591           | 99.2                |
| Maryland               | 2,276,978                    | 1,949,838                   | -                                | -                            | -                               | -                      | 2,276,978           | 100.0               |
| Maine                  | 576,533                      | 486,626                     | -                                | -                            | -                               | -                      | 576,533             | 100.0               |
| Michigan               | 4,525,137                    | 3,907,280                   | 100,078                          | -                            | -                               | -                      | 4,425,059           | 97.8                |
| Minnesota              | 2,572,187                    | 2,231,025                   | -                                | -                            | -                               | -                      | 2,572,187           | 100.0               |
| Missouri               | 2,617,532                    | 2,240,839                   | 110,750                          | 24,786                       | -                               | -                      | 2,481,996           | 94.8                |
| Mississippi            | 1,110,152                    | 895,291                     | 46,191                           | 17,974                       | -                               | -                      | 1,045,987           | 94.2                |
| Montana                | 365,725                      | 301,110                     | -                                | -                            | -                               | -                      | 365,725             | 100.0               |
| North Carolina         | 3,795,187                    | 3,198,226                   | 86,925                           | -                            | -                               | -                      | 3,708,262           | 97.7                |
| North Dakota           | 299,601                      | 250,499                     | -                                | 3,600                        | -                               | -                      | 296,001             | 98.8                |
| Nebraska               | 866,716                      | 721,495                     | -                                | 14,212                       | -                               | -                      | 852,504             | 98.4                |
| New Hampshire          | 598,313                      | 523,009                     | -                                | -                            | -                               | -                      | 598,313             | 100.0               |
| New Jersey             | 3,809,398                    | 3,285,351                   | -                                | -                            | -                               | -                      | 3,809,398           | 100.0               |
| New Mexico             | 686,808                      | 546,528                     | 18,035                           | 16,182                       | -                               | -                      | 652,591             | 95.0                |
| Nevada                 | 1,002,670                    | 890,598                     | -                                | 10,476                       | -                               | -                      | 992,194             | 99.0                |
| New York               | 8,325,172                    | 6,991,971                   | -                                | -                            | 12,595                          | -                      | 8,312,577           | 99.8                |
| Ohio                   | 5,425,910                    | 4,722,226                   | -                                | -                            | -                               | -                      | 5,425,910           | 100.0               |
| Oklahoma               | 1,404,157                    | 1,155,893                   | -                                | -                            | -                               | -                      | 1,404,157           | 100.0               |
| Oregon                 | 1,576,674                    | 1,312,531                   | -                                | -                            | 16,661                          | -                      | 1,560,013           | 98.9                |
| Pennsylvania           | 5,444,288                    | 4,799,135                   | -                                | -                            | -                               | -                      | 5,444,288           | 100.0               |
| Rhode Island           | 456,759                      | 400,737                     | 19,397                           | 3,481                        | 27,193                          | -                      | 406,689             | 89.0                |
| South Carolina         | 1,789,029                    | 1,482,800                   | 56,052                           | 20,171                       | -                               | -                      | 1,712,806           | 95.7                |
| South Dakota           | 352,777                      | 301,070                     | -                                | -                            | -                               | -                      | 352,777             | 100.0               |
| Tennessee              | 2,613,693                    | 2,263,541                   | 96,811                           | 19,365                       | -                               | -                      | 2,497,517           | 95.6                |
| Texas                  | 9,103,077                    | 7,598,618                   | -                                | -                            | -                               | 1,529,317              | 7,573,760           | 83.2                |
| Utah                   | 1,011,392                    | 858,599                     | -                                | -                            | -                               | -                      | 1,011,392           | 100.0               |
| Virginia               | 3,275,246                    | 2,773,720                   | 72,117                           | -                            | -                               | -                      | 3,203,129           | 97.8                |
| Vermont                | 290,370                      | 243,253                     | -                                | -                            | -                               | -                      | 290,370             | 100.0               |
| Washington             | 2,636,833                    | 2,156,495                   | -                                | -                            | -                               | -                      | 2,636,833           | 100.0               |
| Wisconsin              | 2,703,542                    | 2,343,503                   | 59,531                           | -                            | -                               | -                      | 2,644,011           | 97.8                |
| West Virginia          | 664,186                      | 545,390                     | -                                | -                            | -                               | -                      | 664,186             | 100.0               |
| Wyoming                | 223,408                      | 171,921                     | -                                | -                            | -                               | -                      | 223,408             | 100.0               |
| <b>US, non-federal</b> | <b>127,011,668</b>           | <b>107,737,605</b>          | <b>1,132,644</b>                 | <b>275,494</b>               | <b>146,971</b>                  | <b>1,529,317</b>       | <b>123,927,242</b>  | <b>97.6</b>         |
| <b>Federal</b>         | <b>2,871,370</b>             | <b>-</b>                    | <b>-</b>                         | <b>-</b>                     | <b>-</b>                        | <b>-</b>               | <b>2,871,370</b>    | <b>100.0</b>        |
| <b>US TOTAL</b>        | <b>129,883,038</b>           | <b>107,737,605</b>          | <b>1,132,644</b>                 | <b>275,494</b>               | <b>146,971</b>                  | <b>1,529,317</b>       | <b>126,798,612</b>  | <b>97.6</b>         |

<sup>a</sup> UI-covered employment reported in the ES-202 data produced by the United States Bureau of Labor Statistics

<sup>b</sup> NASI estimates of small employer exemptions are based on Small Business Administration data on the percentage of total private employment in firms with fewer than 5 employees by state. For states that exempt fewer than 3 or 4 employees, national data from the U.S. Census Bureau is used to estimate the number of employees in establishments of this size. The following states have legislation exempting employers from mandatory workers' compensation coverage: employers with fewer than 5 employees (in Alabama, Mississippi, Missouri, and Tennessee); employers with fewer than 4 employees (in Florida, Rhode Island, and South Carolina); employers with fewer than 3 employees (in Arkansas, Georgia, Michigan, New Mexico, North Carolina, Virginia, and Wisconsin).

Data on the percentage of total private employment in firms with fewer than 5 employees are available, by state, from the Small Business Administration (SBA). Those percentages in 1999 for the 14 states are:

Alabama, 4.8%; Arkansas, 5.4%; Florida, 6.1%; Georgia, 4.5%; Michigan, 4.5%; Mississippi, 5.2%; Missouri, 4.9%; North Carolina, 4.8%; Rhode Island, 6.2%; South Carolina, 4.8%; Tennessee, 4.3%; Wisconsin, 4.5%  
The SBA was unable to provide 1999 data for New Mexico and Virginia; 1998 data were used for these states. The percent of total private employment in firms with fewer than 5 employees in 1998 was 6.4% for New Mexico and 5.1% for Virginia.

To estimate the proportion of workers in firms with fewer than 3 or 4 employees, NASI used national data from the U.S. Census Bureau. For the nation, of workers in firms with fewer than 5 employees, 78.6 percent were in firms with fewer than 4 employees, and 56.5 percent worked in firms with fewer than 3 employees. These ratios were applied to the percentage of employees in firms with fewer than 5 employees in the respective states above. The small firm exemptions are applied to private, non-farm firms in the respective states.

<sup>c</sup> NASI estimates assume that if agricultural employers are exempt from mandatory WC coverage in a state, agricultural employees are not covered in that state. Farm employers are exempt from mandatory WC coverage in 16 states: Alabama, Arkansas, Delaware, Georgia, Indiana, Kansas, Kentucky, Missouri, Mississippi, North Dakota, Nebraska, New Mexico, Nevada, Rhode Island, South Carolina, and Tennessee. In these states, agricultural employees reported to be covered by unemployment insurance in the ES-202 data are considered to be exempt from workers' compensation coverage.

<sup>d</sup> NASI estimates the number of UI coverage state and local employees in 8 jurisdictions which exempt from workers' compensation coverage certain categories of workers, such as police and fire fighters. Usually these workers are covered under separate systems for disability, medical and death benefits for injuries caused on the job.

<sup>e</sup> Texas methodology differs from all other states due to their elective compensation law. Coverage estimates are based on surveys of employers by the Texas Workers' Compensation Research and Oversight Council. The two most recent surveys of Texas employers (other than the federal government) were conducted in 1996, when 80 percent of the Texas workers were covered, and 2001, when 84 percent of the Texas workers were covered. NASI estimates coverage in the years between 1996 and 2001 by simple extrapolations as shown in Table A. The extrapolated coverage percentage was multiplied by the number of non-federal UI covered workers to determine non-federal workers' compensation coverage. All federal employees in Texas are covered.

**Table A. Coverage of Workers in Texas, 1996 to 2001**

| Year | Percent of workers covered |
|------|----------------------------|
| 1996 | 80.0                       |
| 1997 | 80.8                       |
| 1998 | 81.6                       |
| 1999 | 82.4                       |
| 2000 | 83.2                       |
| 2001 | 84.0                       |

Source: National Academy of Social Insurance estimates

**Table 2. Estimating Total Wage and Salary Jobs, 2000 Annual Averages**

| State          | Federal <sup>a</sup><br>(1) | S&L and private,<br>non-farm, non-<br>domestic <sup>b</sup><br>(2) | Farm <sup>c</sup><br>(3) | Domestic <sup>d</sup><br>(4) | Total wage and<br>salary jobs<br>(5) |
|----------------|-----------------------------|--|--------------------------|------------------------------|--------------------------------------|
| Alaska         | 17,139                      | 266,800  | 1,618                    | 1,063                        | 286,620                              |
| Alabama        | 53,345                      | 1,877,800  | 26,870                   | 14,468                       | 1,972,483                            |
| Arkansas       | 22,402                      | 1,136,200  | 26,347                   | 3,293                        | 1,188,242                            |
| Arizona        | 48,517                      | 2,194,100  | 53,487                   | 21,172                       | 2,317,277                            |
| California     | 270,641                     | 14,215,200   | 515,820                  | 185,671                      | 15,187,332                           |
| Colorado       | 54,705                      | 2,158,100  | 43,700                   | 11,205                       | 2,267,710                            |
| Connecticut    | 23,467                      | 1,669,600  | 17,657                   | 14,195                       | 1,724,919                            |
| DC             | 183,593                     | 466,700  | 2,299                    | 4,598                        | 657,190                              |
| Delaware       | 5,822                       | 414,200  | 8,144                    | 1,163                        | 429,330                              |
| Florida        | 124,991                     | 6,955,600  | 159,428                  | 58,170                       | 7,298,189                            |
| Georgia        | 97,702                      | 3,851,600  | 44,958                   | 24,532                       | 4,018,792                            |
| Hawaii         | 30,400                      | 520,400  | 11,036                   | 2,177                        | 564,013                              |
| Iowa           | 20,856                      | 1,457,500  | 50,336                   | 6,711                        | 1,535,403                            |
| Idaho          | 13,503                      | 546,000  | 24,480                   | 5,322                        | 589,304                              |
| Illinois       | 100,685                     | 5,944,200  | 55,117                   | 23,319                       | 6,123,321                            |
| Indiana        | 43,241                      | 2,956,900  | 31,736                   | 6,566                        | 3,038,443                            |
| Kansas         | 27,386                      | 1,316,900  | 23,436                   | 12,276                       | 1,379,999                            |
| Kentucky       | 39,060                      | 1,785,400  | 38,603                   | 16,085                       | 1,879,148                            |
| Louisiana      | 37,468                      | 1,882,500  | 25,574                   | 16,679                       | 1,962,221                            |
| Massachusetts  | 57,280                      | 3,266,300  | 29,998                   | 17,306                       | 3,370,884                            |
| Maryland       | 128,600                     | 2,321,800  | 26,076                   | 18,775                       | 2,495,251                            |
| Maine          | 14,285                      | 589,200  | 8,508                    | 3,191                        | 615,184                              |
| Michigan       | 60,064                      | 4,613,500  | 56,632                   | 23,260                       | 4,753,456                            |
| Minnesota      | 36,144                      | 2,639,700  | 32,728                   | 15,800                       | 2,724,372                            |
| Missouri       | 59,584                      | 2,689,200  | 29,809                   | 11,711                       | 2,790,304                            |
| Mississippi    | 27,160                      | 1,126,300  | 17,974                   | 7,246                        | 1,178,680                            |
| Montana        | 13,484                      | 374,000  | 16,762                   | 3,143                        | 407,389                              |
| North Carolina | 67,010                      | 3,866,800  | 81,250                   | 14,877                       | 4,029,936                            |
| North Dakota   | 9,629                       | 318,100  | 9,639                    | 1,205                        | 338,573                              |
| Nebraska       | 16,387                      | 892,200  | 36,073                   | 4,810                        | 949,469                              |
| New Hampshire  | 8,215                       | 613,900  | 6,340                    | 3,170                        | 631,625                              |
| New Jersey     | 68,191                      | 3,926,100  | 32,136                   | 23,382                       | 4,049,809                            |
| New Mexico     | 30,436                      | 714,500  | 16,182                   | 6,535                        | 767,653                              |
| Nevada         | 15,246                      | 1,011,600  | 10,476                   | 4,662                        | 1,041,984                            |
| New York       | 146,996                     | 8,488,300  | 91,879                   | 99,628                       | 8,826,803                            |
| Ohio           | 87,304                      | 5,537,500  | 56,201                   | 23,142                       | 5,704,147                            |
| Oklahoma       | 47,854                      | 1,441,800  | 22,445                   | 9,619                        | 1,521,718                            |
| Oregon         | 31,389                      | 1,575,200  | 47,977                   | 9,879                        | 1,664,445                            |
| Pennsylvania   | 113,875                     | 5,576,900  | 57,617                   | 34,788                       | 5,783,180                            |
| Rhode Island   | 10,843                      | 465,700  | 3,481                    | 3,168                        | 483,192                              |
| South Carolina | 31,179                      | 1,828,200  | 20,171                   | 12,696                       | 1,892,246                            |
| South Dakota   | 11,343                      | 366,300  | 11,519                   | 2,304                        | 391,466                              |
| Tennessee      | 53,646                      | 2,675,300  | 24,750                   | 7,875                        | 2,761,572                            |
| Texas          | 186,150                     | 9,246,800  | 194,771                  | 90,391                       | 9,718,113                            |
| Utah           | 32,753                      | 1,042,600  | 18,997                   | 5,587                        | 1,099,937                            |
| Virginia       | 152,956                     | 3,363,600  | 42,549                   | 29,112                       | 3,588,217                            |
| Vermont        | 6,064                       | 292,400  | 5,355                    | 3,213                        | 307,032                              |
| Washington     | 69,893                      | 2,641,400  | 91,479                   | 20,963                       | 2,823,735                            |
| Wisconsin      | 32,524                      | 2,800,600  | 50,230                   | 12,278                       | 2,895,632                            |
| West Virginia  | 22,502                      | 713,300  | 7,174                    | 5,124                        | 748,100                              |
| Wyoming        | 7,461                       | 231,900  | 7,880                    | 1,126                        | 248,367                              |
| <b>US</b>      | <b>2,871,370</b>            | <b>128,866,700</b>   | <b>2,325,707</b>         | <b>963,115</b>               | <b>135,026,891</b>                   |

<sup>a</sup> Federal employees with UI coverage reported in the ES-202 reports

<sup>b</sup> Total employment in the Current Employment Survey, other than Federal. (The CES does not include farm or domestic workers).

<sup>c</sup> Estimates of the total farm workforce were obtained by using the greater of two methods: 1) the total agricultural workers covered by UI as reported by the ES-202 or 2) multiplying the ratio of farm workers to total private, non-farm, non-domestic workers as reported by the Current Population Survey by the number of private non-farm, non-domestic workers as reported by the Current Employment Statistics survey.

<sup>d</sup> Estimates of the total domestic workforce were obtained by multiplying the ratio of domestic workers to total private, non-farm, non-domestic workers as reported by the Current Population Survey by the number of private non-farm, non-domestic workers as reported by the Current Employment Statistics survey.

**Table 3. Employed persons by class of worker and state, Current Population Survey, 2000 annual averages**

(in thousands)

| State          | Agricultural industries |                           |                              |                          | Nonagricultural industries |                         |              |                             |              |                 |                            |                           |
|----------------|-------------------------|---------------------------|------------------------------|--------------------------|----------------------------|-------------------------|--------------|-----------------------------|--------------|-----------------|----------------------------|---------------------------|
|                | Total<br>(1)            | Total <sup>1</sup><br>(2) | Wage<br>and<br>salary<br>(3) | Self-<br>employed<br>(4) | Total <sup>1</sup><br>(5)  | Wage and salary workers |              |                             |              |                 |                            | Self-<br>employed<br>(12) |
|                |                         |                           |                              |                          |                            | Total<br>(6)            | Private      |                             | Government   |                 | State and<br>local<br>(11) |                           |
|                |                         |                           |                              |                          |                            |                         | Total<br>(7) | Private<br>household<br>(8) | Total<br>(9) | Federal<br>(10) |                            |                           |
| Alaska         | 301                     | 1                         | 1                            | -                        | 299                        | 271                     | 193          | 1                           | 77           | 19              | 59                         | 29                        |
| Alabama        | 2,055                   | 39                        | 26                           | 13                       | 2,016                      | 1,885                   | 1,582        | 14                          | 303          | 54              | 249                        | 130                       |
| Arkansas       | 1,183                   | 46                        | 24                           | 21                       | 1,138                      | 1,069                   | 880          | 3                           | 188          | 31              | 157                        | 67                        |
| Arizona        | 2,256                   | 58                        | 48                           | 10                       | 2,198                      | 2,053                   | 1,727        | 19                          | 326          | 65              | 261                        | 145                       |
| California     | 16,246                  | 542                       | 428                          | 114                      | 15,703                     | 14,291                  | 12,045       | 180                         | 2,245        | 330             | 1,916                      | 1,392                     |
| Colorado       | 2,213                   | 54                        | 39                           | 14                       | 2,159                      | 1,991                   | 1,701        | 10                          | 290          | 55              | 235                        | 168                       |
| Connecticut    | 1,707                   | 16                        | 11                           | 5                        | 1,691                      | 1,567                   | 1,366        | 13                          | 201          | 25              | 176                        | 123                       |
| DC             | 263                     | 1                         | 1                            | -                        | 262                        | 249                     | 181          | 2                           | 67           | 44              | 24                         | 13                        |
| Delaware       | 393                     | 9                         | 7                            | 3                        | 383                        | 364                     | 313          | 1                           | 50           | 7               | 44                         | 19                        |
| Florida        | 7,221                   | 194                       | 148                          | 45                       | 7,028                      | 6,638                   | 5,744        | 54                          | 894          | 127             | 767                        | 386                       |
| Georgia        | 4,019                   | 62                        | 42                           | 20                       | 3,957                      | 3,728                   | 3,192        | 23                          | 537          | 94              | 443                        | 227                       |
| Hawaii         | 570                     | 20                        | 10                           | 10                       | 550                        | 512                     | 404          | 2                           | 108          | 32              | 76                         | 38                        |
| Iowa           | 1,522                   | 90                        | 45                           | 43                       | 1,432                      | 1,332                   | 1,115        | 6                           | 217          | 23              | 195                        | 99                        |
| Idaho          | 626                     | 39                        | 23                           | 15                       | 587                        | 537                     | 442          | 5                           | 94           | 19              | 76                         | 50                        |
| Illinois       | 6,140                   | 93                        | 52                           | 41                       | 6,047                      | 5,754                   | 4,999        | 22                          | 755          | 124             | 631                        | 291                       |
| Indiana        | 2,984                   | 62                        | 29                           | 30                       | 2,922                      | 2,748                   | 2,395        | 6                           | 353          | 40              | 313                        | 169                       |
| Kansas         | 1,359                   | 56                        | 21                           | 33                       | 1,302                      | 1,226                   | 995          | 11                          | 231          | 35              | 195                        | 76                        |
| Kentucky       | 1,900                   | 61                        | 36                           | 25                       | 1,839                      | 1,729                   | 1,447        | 15                          | 282          | 49              | 233                        | 109                       |
| Louisiana      | 1,917                   | 36                        | 23                           | 12                       | 1,881                      | 1,756                   | 1,431        | 15                          | 325          | 48              | 277                        | 123                       |
| Massachusetts  | 3,151                   | 34                        | 26                           | 8                        | 3,117                      | 2,911                   | 2,528        | 15                          | 384          | 65              | 319                        | 202                       |
| Maryland       | 2,697                   | 39                        | 25                           | 12                       | 2,657                      | 2,516                   | 1,934        | 18                          | 582          | 272             | 309                        | 141                       |
| Maine          | 665                     | 16                        | 8                            | 8                        | 649                        | 574                     | 483          | 3                           | 92           | 17              | 75                         | 73                        |
| Michigan       | 5,016                   | 97                        | 56                           | 39                       | 4,919                      | 4,653                   | 4,058        | 23                          | 595          | 68              | 527                        | 261                       |
| Minnesota      | 2,649                   | 92                        | 29                           | 58                       | 2,557                      | 2,398                   | 2,065        | 14                          | 333          | 45              | 288                        | 157                       |
| Missouri       | 2,828                   | 75                        | 28                           | 44                       | 2,754                      | 2,603                   | 2,232        | 11                          | 371          | 66              | 306                        | 149                       |
| Mississippi    | 1,251                   | 30                        | 16                           | 14                       | 1,221                      | 1,130                   | 928          | 7                           | 202          | 35              | 168                        | 90                        |
| Montana        | 456                     | 32                        | 16                           | 15                       | 424                        | 374                     | 297          | 3                           | 77           | 14              | 63                         | 49                        |
| North Carolina | 3,814                   | 98                        | 71                           | 28                       | 3,716                      | 3,446                   | 2,941        | 13                          | 506          | 54              | 451                        | 266                       |
| North Dakota   | 329                     | 29                        | 8                            | 21                       | 300                        | 278                     | 217          | 1                           | 61           | 13              | 48                         | 22                        |
| Nebraska       | 897                     | 77                        | 30                           | 46                       | 820                        | 767                     | 641          | 4                           | 126          | 21              | 104                        | 53                        |
| New Hampshire  | 666                     | 10                        | 6                            | 4                        | 656                        | 598                     | 524          | 3                           | 74           | 14              | 60                         | 58                        |
| New Jersey     | 4,030                   | 30                        | 25                           | 6                        | 4,000                      | 3,805                   | 3,227        | 22                          | 578          | 89              | 489                        | 194                       |
| New Mexico     | 792                     | 21                        | 13                           | 8                        | 771                        | 705                     | 525          | 6                           | 180          | 43              | 137                        | 65                        |
| Nevada         | 946                     | 9                         | 7                            | 2                        | 937                        | 892                     | 775          | 4                           | 117          | 20              | 97                         | 45                        |
| New York       | 8,533                   | 112                       | 83                           | 29                       | 8,421                      | 7,918                   | 6,511        | 90                          | 1,407        | 160             | 1,247                      | 501                       |
| Ohio           | 5,546                   | 85                        | 51                           | 33                       | 5,461                      | 5,144                   | 4,454        | 21                          | 690          | 98              | 592                        | 313                       |
| Oklahoma       | 1,598                   | 70                        | 21                           | 47                       | 1,528                      | 1,417                   | 1,156        | 9                           | 261          | 59              | 202                        | 110                       |
| Oregon         | 1,715                   | 67                        | 42                           | 25                       | 1,649                      | 1,482                   | 1,274        | 9                           | 208          | 38              | 170                        | 167                       |
| Pennsylvania   | 5,722                   | 91                        | 53                           | 37                       | 5,631                      | 5,282                   | 4,610        | 32                          | 673          | 120             | 552                        | 342                       |
| Rhode Island   | 484                     | 3                         | 3                            | 1                        | 481                        | 457                     | 394          | 3                           | 64           | 13              | 50                         | 23                        |
| South Carolina | 1,909                   | 29                        | 16                           | 13                       | 1,879                      | 1,771                   | 1,462        | 12                          | 309          | 31              | 278                        | 108                       |
| South Dakota   | 392                     | 35                        | 10                           | 24                       | 357                        | 332                     | 270          | 2                           | 62           | 12              | 50                         | 25                        |
| Tennessee      | 2,688                   | 54                        | 22                           | 32                       | 2,634                      | 2,447                   | 2,096        | 7                           | 351          | 62              | 289                        | 183                       |
| Texas          | 9,887                   | 304                       | 181                          | 120                      | 9,583                      | 8,876                   | 7,488        | 84                          | 1,388        | 199             | 1,189                      | 696                       |
| Utah           | 1,068                   | 25                        | 17                           | 8                        | 1,043                      | 974                     | 810          | 5                           | 164          | 36              | 128                        | 69                        |
| Virginia       | 3,530                   | 60                        | 38                           | 22                       | 3,470                      | 3,289                   | 2,641        | 26                          | 648          | 259             | 389                        | 178                       |
| Vermont        | 322                     | 8                         | 5                            | 4                        | 314                        | 282                     | 241          | 3                           | 42           | 6               | 35                         | 31                        |
| Washington     | 2,888                   | 79                        | 53                           | 24                       | 2,808                      | 2,608                   | 2,171        | 20                          | 436          | 68              | 368                        | 200                       |
| Wisconsin      | 2,831                   | 86                        | 45                           | 39                       | 2,745                      | 2,560                   | 2,211        | 11                          | 349          | 40              | 310                        | 184                       |
| West Virginia  | 779                     | 11                        | 7                            | 4                        | 768                        | 726                     | 597          | 5                           | 129          | 25              | 104                        | 41                        |
| Wyoming        | 257                     | 14                        | 7                            | 7                        | 243                        | 218                     | 164          | 1                           | 55           | 11              | 44                         | 24                        |
| United States  | 135,208                 | 3,305                     | 2,034                        | 1,233                    | 131,903                    | 123,128                 | 104,076      | 890                         | 19,053       | 3,290           | 15,762                     | 8,674                     |

<sup>1</sup> Includes unpaid family workers

(-) Less than 500 persons

Note: Levels incorporate updated 1990 census-based population controls. Because of separate processing and weighting procedures, totals for the United States differ from the results obtained by aggregating the totals for the States.



**Table 4. NASI Estimate of Total Employment, Including the Self-Employed, 2000 annual averages**

| <b>State</b>   | <b>Total wage and salary employment<br/>(1)</b> | <b>Total self-employed<br/>(2)</b> | <b>Combined total employment<br/>(3)</b> |
|----------------|---|------------------------------------|--|
| Alaska         | 286,620   | 29,000                             | 315,620                                  |
| Alabama        | 1,972,483                                       | 143,000                            | 2,115,483                                |
| Arkansas       | 1,188,242                                       | 88,000                             | 1,276,242                                |
| Arizona        | 2,317,277                                       | 155,000                            | 2,472,277                                |
| California     | 15,187,332                                      | 1,506,000                          | 16,693,332                               |
| Colorado       | 2,267,710                                       | 182,000                            | 2,449,710                                |
| Connecticut    | 1,724,919                                       | 128,000                            | 1,852,919                                |
| DC             | 657,190   | 13,000                             | 670,190                                  |
| Delaware       | 429,330   | 22,000                             | 451,330                                  |
| Florida        | 7,298,189                                       | 431,000                            | 7,729,189                                |
| Georgia        | 4,018,792                                       | 247,000                            | 4,265,792                                |
| Hawaii         | 564,013   | 48,000                             | 612,013                                  |
| Iowa           | 1,535,403                                       | 142,000                            | 1,677,403                                |
| Idaho          | 589,304   | 65,000                             | 654,304                                  |
| Illinois       | 6,123,321                                       | 332,000                            | 6,455,321                                |
| Indiana        | 3,038,443                                       | 199,000                            | 3,237,443                                |
| Kansas         | 1,379,999                                       | 109,000                            | 1,488,999                                |
| Kentucky       | 1,879,148                                       | 134,000                            | 2,013,148                                |
| Louisiana      | 1,962,221                                       | 135,000                            | 2,097,221                                |
| Massachusetts  | 3,370,884                                       | 210,000                            | 3,580,884                                |
| Maryland       | 2,495,251                                       | 153,000                            | 2,648,251                                |
| Maine          | 615,184   | 81,000                             | 696,184                                  |
| Michigan       | 4,753,456                                       | 300,000                            | 5,053,456                                |
| Minnesota      | 2,724,372                                       | 215,000                            | 2,939,372                                |
| Missouri       | 2,790,304                                       | 193,000                            | 2,983,304                                |
| Mississippi    | 1,178,680                                       | 104,000                            | 1,282,680                                |
| Montana        | 407,389   | 64,000                             | 471,389                                  |
| North Carolina | 4,029,936                                       | 294,000                            | 4,323,936                                |
| North Dakota   | 338,573   | 43,000                             | 381,573                                  |
| Nebraska       | 949,469   | 99,000                             | 1,048,469                                |
| New Hampshire  | 631,625   | 62,000                             | 693,625                                  |
| New Jersey     | 4,049,809                                       | 200,000                            | 4,249,809                                |
| New Mexico     | 767,653   | 73,000                             | 840,653                                  |
| Nevada         | 1,041,984                                       | 47,000                             | 1,088,984                                |
| New York       | 8,826,803                                       | 530,000                            | 9,356,803                                |
| Ohio           | 5,704,147                                       | 346,000                            | 6,050,147                                |
| Oklahoma       | 1,521,718                                       | 157,000                            | 1,678,718                                |
| Oregon         | 1,664,445                                       | 192,000                            | 1,856,445                                |
| Pennsylvania   | 5,783,180                                       | 379,000                            | 6,162,180                                |
| Rhode Island   | 483,192   | 24,000                             | 507,192                                  |
| South Carolina | 1,892,246                                       | 121,000                            | 2,013,246                                |
| South Dakota   | 391,466   | 49,000                             | 440,466                                  |
| Tennessee      | 2,761,572                                       | 215,000                            | 2,976,572                                |
| Texas          | 9,718,113                                       | 816,000                            | 10,534,113                               |
| Utah           | 1,099,937                                       | 77,000                             | 1,176,937                                |
| Virginia       | 3,588,217                                       | 200,000                            | 3,788,217                                |
| Vermont        | 307,032   | 35,000                             | 342,032                                  |
| Washington     | 2,823,735                                       | 224,000                            | 3,047,735                                |
| Wisconsin      | 2,895,632                                       | 223,000                            | 3,118,632                                |
| West Virginia  | 748,100   | 45,000                             | 793,100                                  |
| Wyoming        | 248,367   | 31,000                             | 279,367                                  |
| <b>US</b>      | <b>135,026,891</b>                              | <b>9,907,000</b>                   | <b>144,933,891</b>                       |

(1) Total wage and salary employment, as shown in column (5) of Table 2.

(2) Total number of self-employed persons, including self-employed farmers and other self-employed individuals, as reported by the Current Population Survey (Table 3), columns (4) and (12).

Source: National Academy of Social Insurance estimates

**Table 5. Workers' Compensation as a % of Total Non-federal Wage and Salary Jobs by state, 2000**

| State                  | Total non-federal wage and salary employment<br>(1) | Total non-federal UI covered workers<br>(2) | Total non-federal WC covered workers<br>(3) | Coverage Rates        |                      |                       |
|------------------------|---|---|---|-----------------------|----------------------|-----------------------|
|                        |   |   |   | UI as % of all<br>(4) | WC as % of UI<br>(5) | WC as % of all<br>(6) |
| Alaska                 | 269,481   | 258,501                                     | 258,501                                     | 95.9                  | 100.0                | 95.9                  |
| Alabama                | 1,919,138   | 1,824,598                                   | 1,731,615                                   | 95.1                  | 94.9                 | 90.2                  |
| Arkansas               | 1,165,840   | 1,108,493                                   | 1,063,671                                   | 95.1                  | 96.0                 | 91.2                  |
| Arizona                | 2,268,760   | 2,172,249                                   | 2,172,249                                   | 95.7                  | 100.0                | 95.7                  |
| California             | 14,916,691  | 14,598,639                                  | 14,598,639                                  | 97.9                  | 100.0                | 97.9                  |
| Colorado               | 2,213,005   | 2,131,934                                   | 2,131,934                                   | 96.3                  | 100.0                | 96.3                  |
| Connecticut            | 1,701,452   | 1,651,288                                   | 1,651,288                                   | 97.1                  | 100.0                | 97.1                  |
| DC                     | 473,597   | 453,759                                     | 448,857                                     | 95.8                  | 98.9                 | 94.8                  |
| Delaware               | 423,508   | 401,501                                     | 397,623                                     | 94.8                  | 99.0                 | 93.9                  |
| Florida                | 7,173,198   | 6,936,076                                   | 6,653,402                                   | 96.7                  | 95.9                 | 92.8                  |
| Georgia                | 3,921,090   | 3,786,261                                   | 3,659,017                                   | 96.6                  | 96.6                 | 93.3                  |
| Hawaii                 | 533,613   | 522,787                                     | 522,787                                     | 98.0                  | 100.0                | 98.0                  |
| Iowa                   | 1,514,547   | 1,422,593                                   | 1,417,631                                   | 93.9                  | 99.7                 | 93.6                  |
| Idaho                  | 575,801   | 549,711                                     | 549,711                                     | 95.5                  | 100.0                | 95.5                  |
| Illinois               | 6,022,636   | 5,840,564                                   | 5,800,185                                   | 97.0                  | 99.3                 | 96.3                  |
| Indiana                | 2,995,202   | 2,893,393                                   | 2,852,678                                   | 96.6                  | 98.6                 | 95.2                  |
| Kansas                 | 1,352,613   | 1,286,301                                   | 1,269,994                                   | 95.1                  | 98.7                 | 93.9                  |
| Kentucky               | 1,840,088   | 1,724,029                                   | 1,707,560                                   | 93.7                  | 99.0                 | 92.8                  |
| Louisiana              | 1,924,753   | 1,831,757                                   | 1,831,757                                   | 95.2                  | 100.0                | 95.2                  |
| Massachusetts          | 3,313,604   | 3,217,784                                   | 3,190,591                                   | 97.1                  | 99.2                 | 96.3                  |
| Maryland               | 2,366,651   | 2,276,978                                   | 2,276,978                                   | 96.2                  | 100.0                | 96.2                  |
| Maine                  | 600,899   | 576,533                                     | 576,533                                     | 95.9                  | 100.0                | 95.9                  |
| Michigan               | 4,693,392   | 4,525,137                                   | 4,425,059                                   | 96.4                  | 97.8                 | 94.3                  |
| Minnesota              | 2,688,228   | 2,572,187                                   | 2,572,187                                   | 95.7                  | 100.0                | 95.7                  |
| Missouri               | 2,730,720   | 2,617,532                                   | 2,481,996                                   | 95.9                  | 94.8                 | 90.9                  |
| Mississippi            | 1,151,520   | 1,110,152                                   | 1,045,987                                   | 96.4                  | 94.2                 | 90.8                  |
| Montana                | 393,905   | 365,725                                     | 365,725                                     | 92.8                  | 100.0                | 92.8                  |
| North Carolina         | 3,962,926   | 3,795,187                                   | 3,708,262                                   | 95.8                  | 97.7                 | 93.6                  |
| North Dakota           | 328,944   | 299,601                                     | 296,001                                     | 91.1                  | 98.8                 | 90.0                  |
| Nebraska               | 933,082   | 866,716                                     | 852,504                                     | 92.9                  | 98.4                 | 91.4                  |
| New Hampshire          | 623,410   | 598,313                                     | 598,313                                     | 96.0                  | 100.0                | 96.0                  |
| New Jersey             | 3,981,618   | 3,809,398                                   | 3,809,398                                   | 95.7                  | 100.0                | 95.7                  |
| New Mexico             | 737,217   | 686,808                                     | 652,591                                     | 93.2                  | 95.0                 | 88.5                  |
| Nevada                 | 1,026,738   | 1,002,670                                   | 992,194                                     | 97.7                  | 99.0                 | 96.6                  |
| New York               | 8,679,807   | 8,325,172                                   | 8,312,577                                   | 95.9                  | 99.8                 | 95.8                  |
| Ohio                   | 5,616,843   | 5,425,910                                   | 5,425,910                                   | 96.6                  | 100.0                | 96.6                  |
| Oklahoma               | 1,473,864   | 1,404,157                                   | 1,404,157                                   | 95.3                  | 100.0                | 95.3                  |
| Oregon                 | 1,633,056   | 1,576,674                                   | 1,560,013                                   | 96.5                  | 98.9                 | 95.5                  |
| Pennsylvania           | 5,669,305   | 5,444,288                                   | 5,444,288                                   | 96.0                  | 100.0                | 96.0                  |
| Rhode Island           | 472,349   | 456,759                                     | 406,689                                     | 96.7                  | 89.0                 | 86.1                  |
| South Carolina         | 1,861,067   | 1,789,029                                   | 1,712,806                                   | 96.1                  | 95.7                 | 92.0                  |
| South Dakota           | 380,123   | 352,777                                     | 352,777                                     | 92.8                  | 100.0                | 92.8                  |
| Tennessee              | 2,707,926   | 2,613,693                                   | 2,497,517                                   | 96.5                  | 95.6                 | 92.2                  |
| Texas                  | 9,531,963   | 9,103,077                                   | 7,573,760                                   | 95.5                  | 83.2                 | 79.5                  |
| Utah                   | 1,067,184   | 1,011,392                                   | 1,011,392                                   | 94.8                  | 100.0                | 94.8                  |
| Virginia               | 3,435,261   | 3,275,246                                   | 3,203,129                                   | 95.3                  | 97.8                 | 93.2                  |
| Vermont                | 300,968   | 290,370                                     | 290,370                                     | 96.5                  | 100.0                | 96.5                  |
| Washington             | 2,753,842   | 2,636,833                                   | 2,636,833                                   | 95.8                  | 100.0                | 95.8                  |
| Wisconsin              | 2,863,108   | 2,703,542                                   | 2,644,011                                   | 94.4                  | 97.8                 | 92.3                  |
| West Virginia          | 725,598   | 664,186                                     | 664,186                                     | 91.5                  | 100.0                | 91.5                  |
| Wyoming                | 240,906   | 223,408                                     | 223,408                                     | 92.7                  | 100.0                | 92.7                  |
| <b>US, non-federal</b> | <b>132,155,521</b>                                  | <b>127,011,668</b>                          | <b>123,927,242</b>                          | <b>96.1</b>           | <b>97.6</b>          | <b>93.8</b>           |
| <b>Federal</b>         | <b>2,871,370</b>                                    | <b>2,871,370</b>                            | <b>2,871,370</b>                            | <b>100.0</b>          | <b>100.0</b>         | <b>100.0</b>          |
| <b>US TOTAL</b>        | <b>135,026,891</b>                                  | <b>129,883,038</b>                          | <b>126,798,612</b>                          | <b>96.2</b>           | <b>97.6</b>          | <b>93.9</b>           |

Source: National Academy of Social Insurance estimates

**Table 6. Workers' Compensation as a % of Total Wage and Salary Jobs by State, 2000**

| State          | Total wage and salary employment<br>(1) | Total UI covered workers<br>(2) | Total WC covered workers<br>(3) | Coverage rates        |                      |                       |
|----------------|---|---------------------------------|---------------------------------|-----------------------|----------------------|-----------------------|
|                |   |                                 |                                 | UI as % of all<br>(4) | WC as % of UI<br>(5) | WC as % of all<br>(6) |
| Alaska         | 286,620                                 | 275,640                         | 275,640                         | 96.2                  | 100.0                | 96.2                  |
| Alabama        | 1,972,483                               | 1,877,943                       | 1,784,960                       | 95.2                  | 95.0                 | 90.5                  |
| Arkansas       | 1,188,242                               | 1,130,895                       | 1,086,073                       | 95.2                  | 96.0                 | 91.4                  |
| Arizona        | 2,317,277                               | 2,220,766                       | 2,220,766                       | 95.8                  | 100.0                | 95.8                  |
| California     | 15,187,332                              | 14,869,280                      | 14,869,280                      | 97.9                  | 100.0                | 97.9                  |
| Colorado       | 2,267,710                               | 2,186,639                       | 2,186,639                       | 96.4                  | 100.0                | 96.4                  |
| Connecticut    | 1,724,919                               | 1,674,755                       | 1,674,755                       | 97.1                  | 100.0                | 97.1                  |
| DC             | 657,190                                 | 637,352                         | 632,450                         | 97.0                  | 99.2                 | 96.2                  |
| Delaware       | 429,330                                 | 407,323                         | 403,445                         | 94.9                  | 99.0                 | 94.0                  |
| Florida        | 7,298,189                               | 7,061,067                       | 6,778,393                       | 96.8                  | 96.0                 | 92.9                  |
| Georgia        | 4,018,792                               | 3,883,963                       | 3,756,719                       | 96.6                  | 96.7                 | 93.5                  |
| Hawaii         | 564,013                                 | 553,187                         | 553,187                         | 98.1                  | 100.0                | 98.1                  |
| Iowa           | 1,535,403                               | 1,443,449                       | 1,438,487                       | 94.0                  | 99.7                 | 93.7                  |
| Idaho          | 589,304                                 | 563,214                         | 563,214                         | 95.6                  | 100.0                | 95.6                  |
| Illinois       | 6,123,321                               | 5,941,249                       | 5,900,870                       | 97.0                  | 99.3                 | 96.4                  |
| Indiana        | 3,038,443                               | 2,936,634                       | 2,895,919                       | 96.6                  | 98.6                 | 95.3                  |
| Kansas         | 1,379,999                               | 1,313,687                       | 1,297,380                       | 95.2                  | 98.8                 | 94.0                  |
| Kentucky       | 1,879,148                               | 1,763,089                       | 1,746,620                       | 93.8                  | 99.1                 | 92.9                  |
| Louisiana      | 1,962,221                               | 1,869,225                       | 1,869,225                       | 95.3                  | 100.0                | 95.3                  |
| Massachusetts  | 3,370,884                               | 3,275,064                       | 3,247,871                       | 97.2                  | 99.2                 | 96.4                  |
| Maryland       | 2,495,251                               | 2,405,578                       | 2,405,578                       | 96.4                  | 100.0                | 96.4                  |
| Maine          | 615,184                                 | 590,818                         | 590,818                         | 96.0                  | 100.0                | 96.0                  |
| Michigan       | 4,753,456                               | 4,585,201                       | 4,485,123                       | 96.5                  | 97.8                 | 94.4                  |
| Minnesota      | 2,724,372                               | 2,608,331                       | 2,608,331                       | 95.7                  | 100.0                | 95.7                  |
| Missouri       | 2,790,304                               | 2,677,116                       | 2,541,580                       | 95.9                  | 94.9                 | 91.1                  |
| Mississippi    | 1,178,680                               | 1,137,312                       | 1,073,147                       | 96.5                  | 94.4                 | 91.0                  |
| Montana        | 407,389                                 | 379,209                         | 379,209                         | 93.1                  | 100.0                | 93.1                  |
| North Carolina | 4,029,936                               | 3,862,197                       | 3,775,272                       | 95.8                  | 97.7                 | 93.7                  |
| North Dakota   | 338,573                                 | 309,230                         | 305,630                         | 91.3                  | 98.8                 | 90.3                  |
| Nebraska       | 949,469                                 | 883,103                         | 868,891                         | 93.0                  | 98.4                 | 91.5                  |
| New Hampshire  | 631,625                                 | 606,528                         | 606,528                         | 96.0                  | 100.0                | 96.0                  |
| New Jersey     | 4,049,809                               | 3,877,589                       | 3,877,589                       | 95.7                  | 100.0                | 95.7                  |
| New Mexico     | 767,653                                 | 717,244                         | 683,027                         | 93.4                  | 95.2                 | 89.0                  |
| Nevada         | 1,041,984                               | 1,017,916                       | 1,007,440                       | 97.7                  | 99.0                 | 96.7                  |
| New York       | 8,826,803                               | 8,472,168                       | 8,459,573                       | 96.0                  | 99.9                 | 95.8                  |
| Ohio           | 5,704,147                               | 5,513,214                       | 5,513,214                       | 96.7                  | 100.0                | 96.7                  |
| Oklahoma       | 1,521,718                               | 1,452,011                       | 1,452,011                       | 95.4                  | 100.0                | 95.4                  |
| Oregon         | 1,664,445                               | 1,608,063                       | 1,591,402                       | 96.6                  | 99.0                 | 95.6                  |
| Pennsylvania   | 5,783,180                               | 5,558,163                       | 5,558,163                       | 96.1                  | 100.0                | 96.1                  |
| Rhode Island   | 483,192                                 | 467,602                         | 417,532                         | 96.8                  | 89.3                 | 86.4                  |
| South Carolina | 1,892,246                               | 1,820,208                       | 1,743,985                       | 96.2                  | 95.8                 | 92.2                  |
| South Dakota   | 391,466                                 | 364,120                         | 364,120                         | 93.0                  | 100.0                | 93.0                  |
| Tennessee      | 2,761,572                               | 2,667,339                       | 2,551,163                       | 96.6                  | 95.6                 | 92.4                  |
| Texas          | 9,718,113                               | 9,289,227                       | 7,759,910                       | 95.6                  | 83.5                 | 79.8                  |
| Utah           | 1,099,937                               | 1,044,145                       | 1,044,145                       | 94.9                  | 100.0                | 94.9                  |
| Virginia       | 3,588,217                               | 3,428,202                       | 3,356,085                       | 95.5                  | 97.9                 | 93.5                  |
| Vermont        | 307,032                                 | 296,434                         | 296,434                         | 96.5                  | 100.0                | 96.5                  |
| Washington     | 2,823,735                               | 2,706,726                       | 2,706,726                       | 95.9                  | 100.0                | 95.9                  |
| Wisconsin      | 2,895,632                               | 2,736,066                       | 2,676,535                       | 94.5                  | 97.8                 | 92.4                  |
| West Virginia  | 748,100                                 | 686,688                         | 686,688                         | 91.8                  | 100.0                | 91.8                  |
| Wyoming        | 248,367                                 | 230,869                         | 230,869                         | 93.0                  | 100.0                | 93.0                  |
| <b>US</b>      | <b>135,026,891</b>                      | <b>129,883,038</b>              | <b>126,798,612</b>              | <b>96.2</b>           | <b>97.6</b>          | <b>93.9</b>           |

Source: National Academy of Social Insurance estimates

**Table 7. Total U.S. workforce, including self-employed persons, and percent covered by workers' compensation and unemployment insurance, 2000**

| State          | Total W&S and self-employed (1) | Total W&S, non-self-employed (2) | Self-employed (3) | SE as a % of total (4) | Coverage rates                                   |  |
|----------------|---------------------------------|----------------------------------|-------------------|------------------------|--|--|
|                |                                 |                                  |                   |                        | WC as a % of total (including self-employed) (5) | UI as a % of total (including self-employed) (6) |
| Alaska         | 315,620                         | 286,620                          | 29,000            | 9.2                    | 87.3   | 87.3   |
| Alabama        | 2,115,483                       | 1,972,483                        | 143,000           | 6.8                    | 84.4   | 88.8   |
| Arkansas       | 1,276,242                       | 1,188,242                        | 88,000            | 6.9                    | 85.1   | 88.6   |
| Arizona        | 2,472,277                       | 2,317,277                        | 155,000           | 6.3                    | 89.8   | 89.8   |
| California     | 16,693,332                      | 15,187,332                       | 1,506,000         | 9.0                    | 89.1   | 89.1   |
| Colorado       | 2,449,710                       | 2,267,710                        | 182,000           | 7.4                    | 89.3   | 89.3   |
| Connecticut    | 1,852,919                       | 1,724,919                        | 128,000           | 6.9                    | 90.4   | 90.4   |
| DC             | 670,190                         | 657,190                          | 13,000            | 1.9                    | 94.4   | 95.1   |
| Delaware       | 451,330                         | 429,330                          | 22,000            | 4.9                    | 89.4   | 90.2   |
| Florida        | 7,729,189                       | 7,298,189                        | 431,000           | 5.6                    | 87.7   | 91.4   |
| Georgia        | 4,265,792                       | 4,018,792                        | 247,000           | 5.8                    | 88.1   | 91.0   |
| Hawaii         | 612,013                         | 564,013                          | 48,000            | 7.8                    | 90.4   | 90.4   |
| Iowa           | 1,677,403                       | 1,535,403                        | 142,000           | 8.5                    | 85.8   | 86.1   |
| Idaho          | 654,304                         | 589,304                          | 65,000            | 9.9                    | 86.1   | 86.1   |
| Illinois       | 6,455,321                       | 6,123,321                        | 332,000           | 5.1                    | 91.4   | 92.0   |
| Indiana        | 3,237,443                       | 3,038,443                        | 199,000           | 6.1                    | 89.5   | 90.7   |
| Kansas         | 1,488,999                       | 1,379,999                        | 109,000           | 7.3                    | 87.1   | 88.2   |
| Kentucky       | 2,013,148                       | 1,879,148                        | 134,000           | 6.7                    | 86.8   | 87.6   |
| Louisiana      | 2,097,221                       | 1,962,221                        | 135,000           | 6.4                    | 89.1   | 89.1   |
| Massachusetts  | 3,580,884                       | 3,370,884                        | 210,000           | 5.9                    | 90.7   | 91.5   |
| Maryland       | 2,648,251                       | 2,495,251                        | 153,000           | 5.8                    | 90.8   | 90.8   |
| Maine          | 696,184                         | 615,184                          | 81,000            | 11.6                   | 84.9   | 84.9   |
| Michigan       | 5,053,456                       | 4,753,456                        | 300,000           | 5.9                    | 88.8   | 90.7   |
| Minnesota      | 2,939,372                       | 2,724,372                        | 215,000           | 7.3                    | 88.7   | 88.7   |
| Missouri       | 2,983,304                       | 2,790,304                        | 193,000           | 6.5                    | 85.2   | 89.7   |
| Mississippi    | 1,282,680                       | 1,178,680                        | 104,000           | 8.1                    | 83.7   | 88.7   |
| Montana        | 471,389                         | 407,389                          | 64,000            | 13.6                   | 80.4   | 80.4   |
| North Carolina | 4,323,936                       | 4,029,936                        | 294,000           | 6.8                    | 87.3   | 89.3   |
| North Dakota   | 381,573                         | 338,573                          | 43,000            | 11.3                   | 80.1   | 81.0   |
| Nebraska       | 1,048,469                       | 949,469                          | 99,000            | 9.4                    | 82.9   | 84.2   |
| New Hampshire  | 693,625                         | 631,625                          | 62,000            | 8.9                    | 87.4   | 87.4   |
| New Jersey     | 4,249,809                       | 4,049,809                        | 200,000           | 4.7                    | 91.2   | 91.2   |
| New Mexico     | 840,653                         | 767,653                          | 73,000            | 8.7                    | 81.2   | 85.3   |
| Nevada         | 1,088,984                       | 1,041,984                        | 47,000            | 4.3                    | 92.5   | 93.5   |
| New York       | 9,356,803                       | 8,826,803                        | 530,000           | 5.7                    | 90.4   | 90.5   |
| Ohio           | 6,050,147                       | 5,704,147                        | 346,000           | 5.7                    | 91.1   | 91.1   |
| Oklahoma       | 1,678,718                       | 1,521,718                        | 157,000           | 9.4                    | 86.5   | 86.5   |
| Oregon         | 1,856,445                       | 1,664,445                        | 192,000           | 10.3                   | 85.7   | 86.6   |
| Pennsylvania   | 6,162,180                       | 5,783,180                        | 379,000           | 6.2                    | 90.2   | 90.2   |
| Rhode Island   | 507,192                         | 483,192                          | 24,000            | 4.7                    | 82.3   | 92.2   |
| South Carolina | 2,013,246                       | 1,892,246                        | 121,000           | 6.0                    | 86.6   | 90.4   |
| South Dakota   | 440,466                         | 391,466                          | 49,000            | 11.1                   | 82.7   | 82.7   |
| Tennessee      | 2,976,572                       | 2,761,572                        | 215,000           | 7.2                    | 85.7   | 89.6   |
| Texas          | 10,534,113                      | 9,718,113                        | 816,000           | 7.7                    | 73.7   | 88.2   |
| Utah           | 1,176,937                       | 1,099,937                        | 77,000            | 6.5                    | 88.7   | 88.7   |
| Virginia       | 3,788,217                       | 3,588,217                        | 200,000           | 5.3                    | 88.6   | 90.5   |
| Vermont        | 342,032                         | 307,032                          | 35,000            | 10.2                   | 86.7   | 86.7   |
| Washington     | 3,047,735                       | 2,823,735                        | 224,000           | 7.3                    | 88.8   | 88.8   |
| Wisconsin      | 3,118,632                       | 2,895,632                        | 223,000           | 7.2                    | 85.8   | 87.7   |
| West Virginia  | 793,100                         | 748,100                          | 45,000            | 5.7                    | 86.6   | 86.6   |
| Wyoming        | 279,367                         | 248,367                          | 31,000            | 11.1                   | 82.6   | 82.6   |
| <b>US</b>      | <b>144,933,891</b>              | <b>135,026,891</b>               | <b>9,907,000</b>  | <b>6.8</b>             | <b>87.5</b>                                      | <b>89.6</b>                                      |

(1) Table 4, Column (3)

(2) Table 2, Column (5)

(3) Table 4, Column (2)

(4) Column (3) divided by Column (1)

(5) Table 6, Column (3) divided by Table 7, Column (1)

(6) Table 6, Column (2) divided by Table 5, Column (1)

Source: National Academy of Social Insurance estimates

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