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# Children's Stake in Social Security

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Summary

About 6.5 million children under age 18 – or nearly 9 percent of all U.S. children – received part of their family income from Social Security in 2005. They include 3.1 million children who receive benefits as dependents of deceased, disabled, or retired workers and an estimated 3.4 million other children who do not themselves receive Social Security but live with relatives who do.

Social Security benefits often make the difference in lifting children out of poverty. Of the 6.5 million children in families that received Social Security, fully 1.3 million were lifted out of poverty by Social Security income.

Social Security is the most widespread form of life insurance for American families. Almost all U.S. workers – including men and women in the armed forces – have life insurance through Social Security when tragedy strikes. For example, Social Security continues to pay benefits to more than 2,000 children whose parents died in the terrorist attacks of September 11, 2001.

Children, their parents, and caretakers have an important stake in the future of Social Security. While the program is in strong financial shape over the next decade, it is not in balance for the full 75 years used to assess its finances. Policymakers are considering ways to balance the system by raising revenues, cutting benefits, or both. Because children's benefits are directly tied to benefits earned by their working parents, any across-the-board reduction in workers' benefits would cut insurance protection for children, unless they were specifically exempted. Moreover, even if children's own benefits were exempted, children would share the impact of reductions in benefits paid to others in their families. Analysts and advocates for children have an important role to fill in Social Security policy discussions.

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While Social Security is best known as a retirement program, it is also an important source of income for millions of children. Children receive Social Security benefits when a working parent dies, becomes disabled, or reaches retirement age. Benefits for children continue until age 18, or through age 19 if they are still in high school.[1]

In December 2007, 3.1 million children under age 18 received Social Security benefits (Table 1) and about 137,000 young people ages 18 or 19 received student benefits because they were still in high school (Social Security Administration 2008a). Social Security also pays lifetime child benefits to adults who were disabled before age 22, when the parent is retired, disabled, or deceased.[2] In December 2007, about 795,000 disabled adult children received these benefits.

**Table 1. Number of Children Receiving Social Security Benefits, December 2007**

| Type of Child Beneficiary | Children of Retired Workers | Children of Disabled Workers | Children of Deceased Workers | All Child Recipients |
|---|---|---|---|---|
| Under age 18 | 281,770 | 1,535,088 | 1,302,665 | 3,119,523 |
| Students, age 18-19 | 16,428 | 52,398 | 67,803 | 136,629 |
| Disabled adults | 195,975 | 77,409 | 521,293 | 794,677 |
| **Total** | **494,173** | **1,664,895** | **1,891,761** | **4,050,829** |

Source: Social Security Administration 2008.

## Social Security benefits for college students in 1965-1981.

During a window from 1965 through 1981, Social Security benefits for children continued until age 22 for those who were fill-time students in high school, college, or vocational school. Legislation enacted in 1981 eliminated benefits for students beyond high school. Now children's benefits end at age 18, or 19 if the child is still in high school. A survey of college students receiving Social Security in 1973 found that they resembled other college students in their own academic performance but they came from less well-off families. "Beneficiary students are more likely to be black and to have parents who had worked at blue-collar occupations. Family income, with one parent – usually the father – no longer working because of death, disability, or retirement, was lower than the incomes of families nationally and much lower than the incomes of other families with children in college" (Springer 1976). As such, the benefits for college students appear to have aided upward mobility for the children who received them. Subsequent research also found that eliminating student benefits reduced the probability of college attendance among children with a deceased parent by more than a third (Dynarski 2001, Baum 2003). The rest of this Brief focuses on children under the age of 18.

## Four percent of children under 18 today receive Social Security.

The 3.1 million child beneficiaries under age 18 represent 6 percent of all Social Security beneficiaries and about 4 percent of all children in the United States (Social Security Administration 2008a; U.S. Census Bureau 2007). Most of the children receiving Social

Security are either dependents of disabled parents (41 percent) or survivors of a deceased parent (47 percent). Twelve percent are children of retired workers.

## Social Security provides important life and disability insurance.

Social Security is the main source of life insurance for most families with children. Virtually all U.S. jobs (96 percent) are covered by Social Security, including service in the armed forces, the Reserves, and the National Guard (Social Security Administration, 2007a). Workers gain insurance protection through their Social Security contributions. About 97 percent of covered workers ages 20 – 49 had survivor protection, and about 91 percent of covered workers ages 21 – 64 were insured against disability in 2006.

The risk of dying or becoming disabled before retirement is significant. A 20-year-old man has a 4 in 10 chance of dying or becoming disabled before reaching retirement age; a young woman faces a 3 in 10 risk of dying or becoming disabled before retirement (Reno, Graetz, Apfel, Lavery and Hill, 2005; Figure 7-3).

A young worker with average earnings ($37,197 in 2006) with a young spouse and two young children, has Social Security protection with a net present value equivalent to a life insurance policy with a face value of $433,000 and a disability policy worth about $414,000 in 2006 (Social Security Administration, 2006a).[3]

## Workers are much less likely to have private life and disability insurance on their jobs.

Private life and disability insurance that is financed at least in part by employers is far less common than is Social Security. Just over half (56 percent) of private sector employees have life insurance through their employers (Table 2). This insurance is far more common for managerial and professional occupations (75 percent) than for service workers (32 percent). Unlike Social Security, which pays monthly benefits to children until age 18, these policies typically pay a single lump sum: either a multiple of the worker's annual pay (typically one or two times pay) or a pre-determined flat amount (typically less than $30,000) (U.S. Department of Labor 2007, Tables 15-17).

Private long-term disability insurance that is financed at least in part by employers is less prevalent than life insurance. Three in ten (30 percent) private sector workers had long-term disability insurance from their jobs in 2007. Again, managerial and professional employees are much more likely than service workers to have disability coverage – 54 percent compared to 11 percent.

## Social Security helps children after September 11th.

Less than three weeks after the terrorist attacks of September 11, 2001, the Social Security Administration sent the first checks to survivors of workers killed in New York, Pennsylvania, and Virginia. Five years later, in September 2006, Social Security was still paying monthly benefits to 2,377 surviving children and 853 widowed spouses of people killed in the terrorist attacks. Also receiving benefits were 642 individuals disabled during the attacks and 99 of their dependent spouses or children (Social Security Administration 2006b).

**Table 2. Employer-based life and disability insurance for private sector workers; percent with coverage, March 2007.**

| Occupation | Life insurance | Short-term disability insurance | Long-term disability insurance |
|---|---|---|---|
| All workers | 56 | 38 | 30 |
| Management, professional, and related | 75 | 51 | 54 |
| Service | 32 | 21 | 11 |
| Sales and office | 55 | 35 | 30 |
| Natural resources, construction, and maintenance | 52 | 33 | 20 |
| Production, transportation, and material moving | 63 | 47 | 25 |

Source: U.S. Department of Labor, 2007; Table 13. This table shows the percentage of employees who participate in employer-sponsored plans. Another 1-3 percentage points of employees may have been offered coverage but did not participate.

## Social Security pays families of fallen service members.

Members of the armed forces are covered by Social Security. Social Security provides survivor benefits to children and qualifying spouses of those who die in the service of our country. (Social Security generally does not pay survivor benefits to young widowed spouses without children.) A widowed spouse (with or without children) is entitled to benefits for life (or until remarriage) from the U.S. Department of Veterans' Affairs (DVA). Families eligible for both Social Security and veterans' compensation receive both in full (Reno, Cardwell and Lavery 2006).

While the Social Security Administration does not have a separate count of benefits paid to families of deceased service members and veterans, the DVA does. As of September 2006, some 12,530 widowed spouses and 12,293 children were receiving VA payments as dependents of deceased service members who had been on active duty in the Gulf War period (since August 2, 1990). The children include children under age 18, students older than 18, and adults disabled since childhood. Such children would generally be eligible for Social Security in addition to VA payments. While income can never replace a father or mother, Social Security cash benefits help protect families against financial hardship related to a servicemember's sacrifice.

## Workers and employers pay for Social Security.

Social Security is a social insurance program in which workers pay into the system while they are working and, in return, workers and their families become entitled to benefits that replace part of lost earnings when a worker dies, becomes disabled, or reaches retirement age. Benefits are defined in law and are paid as a matter of right when workers and their families meet eligibility conditions.

Workers and their employers pay for Social Security through mandatory contributions under the Federal Insurance Contribution Act (FICA). Employees pay 6.2 percent of their earnings (up to a cap), and employers pay a matching amount. In 2008, the total contribution rate is 12.4 percent of earnings up to $102,000. The amount of earnings that is covered by Social Security rises each year with average wages.

## Social Security benefits are based on workers' past earnings.

Social Security benefits are based on workers' past earnings from which FICA contributions were paid. Because benefits are based on earnings, higher earners receive higher benefits than do lower earners. At the same time, the benefit formula is progressive so that benefits replace a higher fraction of past earnings for low earners than for high earners.

Dependent children receive benefits in addition to those paid to disabled or retired workers, and each eligible child of a deceased worker is entitled to benefits. Dependent children may receive a benefit equal to one-half of a retired or disabled parent's benefit, or a benefit equal to 75 percent of a deceased parent's benefit. A family maximum caps the total monthly amount payable to a family based on the worker's earnings history. The maximum is reached if three or more people in the family are entitled to benefits.

**Figure 1. Social Security Benefits by Prior Earnings Level of Deceased Parent: Families with Three Survivors, 2007**

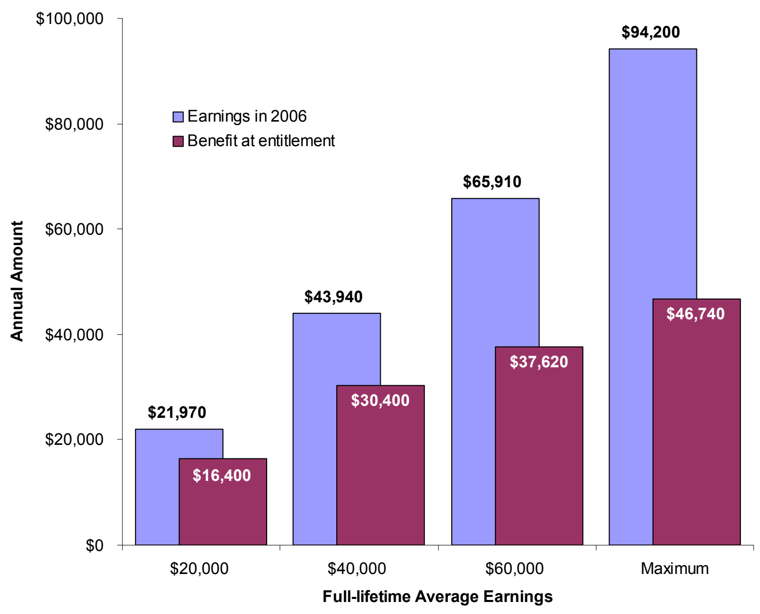



Figure 1 shows estimated annual benefits for families with three survivors of deceased workers at different earnings levels. If a worker, whose earnings would have averaged $40,000 over a full career, died at age 45 in 2007, annual Social Security survivors' benefits for the family would be about $30,400 (Clingman, Nichols, and Chaplain, 2007).[4] This level of benefits would replace about 69 percent of the deceased worker's earnings of $43,940 in 2006 (Table 3). Family benefits are lower for low earners, but they replace a higher fraction of the worker's past earnings. For example, benefits of about $16,400 would replace 75 percent of prior earnings for an illustrative earner making about $21,970 in 2006. If the deceased parent had always earned the maximum amount on which Social Security contributions were paid, benefits for a family of three survivors would replace about half of the parent's lost earnings. Family benefits for disabled workers are somewhat lower than for families of deceased workers, but follow a similar pattern by earnings level.

**Table 3. Social Security Benefits and Replacement Rates, by Earnings Level: Families of Deceased or Disabled Worker Age 45 in 2007**

| | Prior annual earnings of parent | | | |
|---|---|---|---|---|
| *Full-lifetime Annual Earnings Level* | *$20,000* | *$40,000* | *$60,000* | *Maximum* |
| Annual Earnings in 2006 | $21,970 | $43,940 | $65,909 | $94,200 |
| | **Family with three qualifying suvivors** | | | |
| Annual benefit; worker dies at age 45 in 2007 | $16,392 | $30,396 | $37,620 | $46,740 |
| Replacement rate as percentage of 2006 earnings | 75% | 69% | 57% | 50% |
| | **Disabled worker and two children** | | | |
| Annual benefit; worker becomes disabled at age 45 in 2007 | $15,637 | $24,750 | $32,058 | $40,014 |
| Replacement rate as percentage of 2006 earnings | 71% | 56% | 49% | 42% |

Note: Full-lifetime earnings levels depict average annual earnings if worker had survived to age 65 without becoming disabled

Source: Clingman et al 2007; author's calculations.

## Social Security is particularly important to minority families.

Because African Americans are more likely than whites to become disabled or die before retirement, their children represent a larger share of Social Security beneficiaries. African American children make up 12 percent of all U.S. children under age 18 and account for 21 percent of children receiving Social Security (Social Security Administration, 2007c, Table 5.A1.4). Additionally, African Americans have lower lifetime incomes than whites, so they benefit from Social Security's progressive benefit formula.

Social Security insurance protection is also important for Latino families. Latinos share four characteristics that make Social Security particularly important. As a group, Latinos have lower lifetime incomes, they have longer life expectancies (which makes the lifetime benefits particularly important to Latino seniors), they have higher rates of disability, and they have larger families (Torres-Gil 2006). The last two of these attributes make Social Security particularly important to Latino children. The U.S. Government Accountability Office (GAO) found that Hispanics were more likely than the population at large to be disability insurance beneficiaries (U.S. GAO 2003). Larger families in the Latino community reflect higher fertility rates. In 2006, the average number of live births per woman over her child-bearing years was estimated to be 3.0 for Hispanics, compared to 1.9 for non-Hispanic whites and 2.1 for African Americans (Hamilton, Martin, and Ventura 2007).

## Social Security provides a base of protection.

In 2008, the estimated average monthly family benefit of a widowed mother with two children is $2,243, or about $26,916 a year. For a disabled worker with a spouse and one or more children, the estimated average monthly family benefit is $1,690, or about $20,280 a year (Social Security Administration 2008b). In contrast, the 2008 federal poverty guideline for a family of three is $17,600; the poverty guideline for a family of four is $21,200 (U.S. Department of Health and Human Services 2008).

## Between 8 and 9 percent of U.S. children rely on Social Security for part of their family income.

A Congressional Research Service (CRS) study using the Survey of Income and Program Participation (SIPP) examined the extent to which children benefit from Social Security – either as direct recipients or by living in families where others receive benefits. It found that about 6.5 million children lived in families receiving Social Security in January 2005. The children include those who received benefits themselves and others who were not beneficiaries but lived with family members who received Social Security (Gabe 2008). In all, children with family income from Social Security account for 8.8 percent of all U.S. children.

## Social Security helps many poor and near-poor children.

Children in families receiving Social Security are only slightly more likely than other children to be poor (23 percent compared to 21 percent), but they are more likely to be near-poor, that is with family income below 125 percent of the poverty line (Table 4). Poor and near-poor children account for about 32 percent of children in families that receive Social Security and 27 percent of other children.

**Table 4. Percent Poor or Near Poor: Children Under Age 18 by Family Social Security Receipt, January 2005**

| Children under age 18 | Number (millions) | Percent Poor or Near Poor* | |
|---|---|---|---|
| | | Poor | Poor and near-poor |
| All children | 73.0 | 21.0 | 28.0 |
| With family income from Social Security | 6.5 | 23.0 | 32.0 |
| Other children | 66.5 | 21.0 | 27.0 |

*Near-poor is defined as a family income below 125 percent of the poverty threshold.

Source: Gabe 2008.

Without the protection provided by Social Security, more children under age 18 would be poor (Table 5). Of the 6.5 million children in families that receive Social Security, 42 percent would be poor based only on income other than Social Security. Counting Social Security income reduces the poverty rate to 23 percent, and lifts 1.3 million children out of poverty. Without Social Security, more children would be living in poverty and the depth of their poverty would be much greater (Ralston and Spriggs 2001).

## Social Security supports more children than does TANF.

Temporary Assistance for Needy Families (TANF) may be the best-known income security program for poor children. The means-tested TANF program replaced Aid to Families with Dependent Children (AFDC) under the welfare reform legislation of 1996. Since then, the number of children receiving AFDC or TANF has declined from about 9.2 million children in fiscal year 1995 to 3.8 million children in fiscal year 2005 (U.S. Department of Health and Human Services 2007, Table IND3a).[6] With the decline in TANF recipients, the 6.5 million children who receive part of their family income from Social Security outnumber the children receiving TANF.

**Table 5. Children in Families in Poverty by Social Security Receipt, January 2005**

| | | Percent poor, based on: | | |
|---|---|---|---|---|
| | Number (millions) | Income Without Social Security | Total Income | Number (millions) lifted out of poverty with Social Security |
| **All Children** | 73.0 | 23 | 21 | 1.3 |
| With family income from Social Security | 6.5 | 42 | 23 | 1.3 |
| Other children | 66.5 | 21 | 21 | 0 |
| **Source:** Gabe 2008. | | | | |

## Social Security child beneficiaries live in every state and Congressional district.

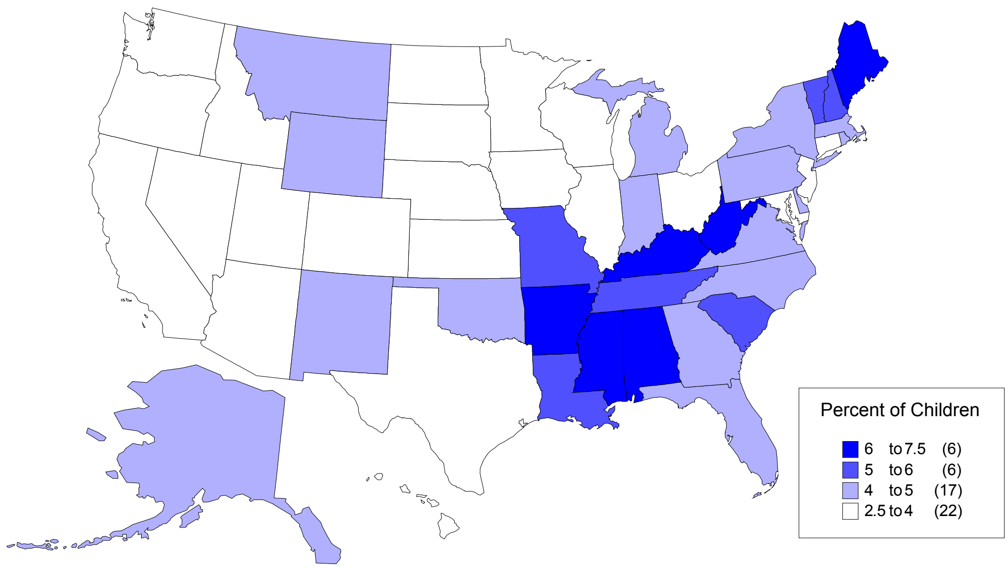
Between 2.5 and 7.5 percent of children in every state received Social Security as dependents of deceased, disabled or retired workers in 2005 (Figure 2). Unsurprisingly, the more populous states had more child beneficiaries, and states with smaller populations had fewer beneficiaries. For example, about 284,000 children in California received Social Security, as did 186,000 children in New York. Only the District of Columbia had fewer than 5,000 child beneficiaries. Children living in the southeastern states are most likely to receive Social Security. Childhood receipt rates were highest in Mississippi (7.5 percent), followed by West Virginia (7.2 percent) and Alabama (6.8 percent). Receipt rates as dependents of disabled parents were highest in West Virginia, Maine, Mississippi and Kentucky. And receipt rates as dependents of deceased parents were highest in Mississippi, Alabama, Washington, DC, and Louisiana (Table 6).

## Social Security finances pose long-term questions.

Social Security is largely a pay-as-you-go system in which current revenues are used to pay current benefits. In recent years, taxes collected have exceeded current benefits so that surpluses have accumulated. Reserves are placed in the Social Security trust funds and invested in interest-bearing U.S. Treasury bonds.

Each year, the Social Security Trustees project the program's revenues and expenditures for the next seventy-five years based on assumptions about economic, social, and demographic trends. Employer and employee contributions, interest on the reserves and the assets in the trust funds will help pay for benefits until 2041, at which time the trust fund reserves are projected to run out, and taxes coming into Social Security are projected to cover about 75 percent of the benefit costs (Board of Trustees, 2007; Reno and Gray, 2007).

**Figure 2. Children Receiving Social Security Benefits as Percentage of State Population, 2005**




Source: NASI estimates based on data from the Social Security Administration, 2007b, Table 5.J10, and the U.S. Census Bureau 2007.

## Children have a stake in Social Security's future.

Policymakers are examining ways to bring Social Security finances into long-term balance. Many proposals call for reducing Social Security retirement benefits to close the long-range financing gap. Because a child's benefit is a specified percentage of the working parent's benefit, reductions in workers' benefits would generally reduce income security protection for children, unless they are specifically exempted.

## Social Security benefit changes focus on retirement, but would often affect children.

The financing challenge for Social Security is often attributed to a population shift – a growing retired population as baby boomers retire and people are living longer after age 65. Solutions to the funding shortfall focus primarily on retirees' benefits. Some proposals call for increasing funding to finance currently scheduled benefits; others call for reducing



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benefits; still others involve a combination of the two. The impact on children's benefits is rarely taken into account.

A new GAO study examined five Social Security solvency proposals to determine how the changes might affect disability and dependent benefits (U.S. GAO 2007). While the report does not differentiate among types of dependents (surviving spouses and children, and spouses and children of retired or disabled workers), the findings begin to address how changes in benefits for workers would affect families and children. Some observations from that study follow.

In general, any reduction to Social Security worker benefits would reduce children's benefits as well, unless those benefits were protected. As the maximum amount a family can receive from Social Security is determined as a percentage of the primary worker's benefit, one way to protect children's benefits would be to increase the family maximum. Other ways of protecting children's benefits include: increasing the percentage of the worker's benefit that a child receives; holding specific beneficiaries (such as child survivors) harmless from any reduction in worker benefits; or by initiating a super COLA (cost-of-living adjustment) for children's benefits.

## Conclusion

As social insurance, Social Security pools the risks of family financial losses due to a parent's death, disability, or retirement. Workers pay into the system while they are working; in return their families have automatic insurance protection with guaranteed monthly benefits related to the working parent's lost wages. Children, their parents, and caretakers have an important stake in the future of Social Security. As policymakers consider ways to balance program finances for the long term, it is critically important to consider how changes in benefits for workers would affect children and families. Analysts and advocates for children's economic security have an important role to fill in forthcoming Social Security policy discussions.

# Endnotes

[1] The Social Security Act defines the parent-child relationship broadly. All biological and adopted children, as well as stepchildren in many cases, are eligible. Children of unmarried parents are eligible, with paternity determined by state law. Children whose parents are deceased or disabled can receive benefits based on the work record of a custodial grandparent. Grandchildren who are adopted by their grandparents can receive benefits based on a grandparent's work record as long as a parent is not living in the same household as the grandparent and adopted grandchild.

[2] The Social Security test of disability is a medically determinable physical or mental impairment (or combination of impairments) that is expected to keep the individual from doing any "substantial" work for at least a year or is expected to result in death. In 2007, earnings of $900 or more a month are considered substantial work.

[3] The example is a male worker with average earnings at age 30, with a wife age 28, and two children (ages 2 and under 12 months), who dies or becomes disabled in 2006. The value of the disability benefits includes benefits after retirement age and survivor benefits.

[4] Social Security's actuaries have adopted "scaled-earnings" patterns for their analyses. Instead of assuming a worker has "average" earnings throughout his or her working life, scaled-earnings patterns more closely reflect earnings patterns in real life, where workers' earnings are lower at younger ages and gradually increase over time. For more information on the scaled-earnings patterns see Actuarial Note No. 2007.3, located at www.socialsecurity.gov/OACT/NOTES/ran3/an2007-3.html. The *full-lifetime earnings* level reflects the average of the highest 35 years of wage-indexed earnings expected for the illustrated worker assuming the worker were to survive to age 65 without becoming disabled.

[5] Legislation in 1980 capped benefits for disabled workers and their families so that benefits would not exceed the lesser of 150 percent of the amount payable to the worker alone or 85 percent of the worker's average indexed lifetime earnings, but not less than the full benefit payable to the worker.

[6] The number of child TANF recipients in this report includes a small number of dependents ages 18 and older who are students.

| State | All children | Number of children receiving Social Security by status of parent | | | | Child Receipt Rates by status of parent (percent) | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Retired | Disabled | Deceased | All | Retired | Disabled | Deceased | All |
| Alabama | **1,107,065** | 5,370 | 40,410 | 29,750 | **75,530** | 0.5 | 3.7 | 2.7 | **6.8** |
| Arizona | **1,574,821** | 5,120 | 29,090 | 25,210 | **59,420** | 0.3 | 1.8 | 1.6 | **3.8** |
| Arkansas | **182,963** | 990 | 2,540 | 4,120 | **7,650** | 0.5 | 1.4 | 2.3 | **4.2** |
| Arkansas | **684,039** | 2,800 | 24,280 | 16,620 | **43,700** | 0.4 | 3.5 | 2.4 | **6.4** |
| California | **9,532,388** | 33,750 | 122,400 | 127,610 | **283,760** | 0.4 | 1.3 | 1.3 | **3.0** |
| Colorado | **1,153,815** | 3,110 | 15,720 | 17,720 | **36,550** | 0.3 | 1.4 | 1.5 | **3.2** |
| Connecticut | **830,762** | 2,770 | 15,540 | 12,900 | **31,210** | 0.3 | 1.9 | 1.6 | **3.8** |
| Delaware | **202,192** | 840 | 4,900 | 4,110 | **9,850** | 0.4 | 2.4 | 2.0 | **4.9** |
| Dist. of Columbia | **116,095** | 510 | 1,370 | 3,010 | **4,890** | 0.4 | 1.2 | 2.6 | **4.2** |
| Florida | **3,968,133** | 22,180 | 87,640 | 82,310 | **192,130** | 0.6 | 2.2 | 2.1 | **4.8** |
| Georgia | **2,400,258** | 8,020 | 44,770 | 46,540 | **99,330** | 0.3 | 1.9 | 1.9 | **4.1** |
| Hawaii | **298,568** | 1,970 | 4,250 | 4,780 | **11,000** | 0.7 | 1.4 | 1.6 | **3.7** |
| Idaho | **386,650** | 1,340 | 6,910 | 6,370 | **14,620** | 0.3 | 1.8 | 1.6 | **3.8** |
| Illinois | **3,225,115** | 11,550 | 52,620 | 54,340 | **118,510** | 0.4 | 1.6 | 1.7 | **3.7** |
| Indiana | **1,573,343** | 4,720 | 33,830 | 27,380 | **65,930** | 0.3 | 2.2 | 1.7 | **4.2** |
| Iowa | **709,859** | 1,640 | 12,030 | 10,790 | **24,460** | 0.2 | 1.7 | 1.5 | **3.4** |
| Kansas | **696,398** | 1,770 | 13,210 | 11,680 | **26,660** | 0.3 | 1.9 | 1.7 | **3.8** |
| Kentucky | **995,856** | 3,460 | 38,620 | 20,920 | **63,000** | 0.3 | 3.9 | 2.1 | **6.3** |
| Louisana | **1,167,601** | 4,710 | 30,210 | 27,680 | **62,600** | 0.4 | 2.6 | 2.4 | **5.4** |
| Maine | **285,167** | 1,110 | 11,420 | 4,600 | **17,130** | 0.4 | 4.0 | 1.6 | **6.0** |
| Maryland | **1,369,582** | 4,360 | 19,250 | 28,350 | **51,960** | 0.3 | 1.4 | 2.1 | **3.8** |
| Massachusetts | **1,463,163** | 4,760 | 36,820 | 21,870 | **63,450** | 0.3 | 2.5 | 1.5 | **4.3** |
| Michigan | **2,509,300** | 9,440 | 57,640 | 46,550 | **113,630** | 0.4 | 2.3 | 1.9 | **4.5** |
| Minnesota | **1,260,950** | 2,660 | 19,810 | 16,520 | **38,990** | 0.2 | 1.6 | 1.3 | **3.1** |
| Missippi | **762,051** | 4,810 | 29,370 | 22,400 | **56,580** | 0.6 | 3.9 | 2.9 | **7.4** |
| Missouri | **1,414,865** | 4,940 | 38,680 | 30,170 | **73,790** | 0.3 | 2.7 | 2.1 | **5.2** |
| Montana | **218,727** | 1,120 | 3,860 | 4,440 | **9,420** | 0.5 | 1.8 | 2.0 | **4.3** |
| Nebraska | **445,079** | 940 | 8,150 | 6,810 | **15,900** | 0.2 | 1.8 | 1.5 | **3.6** |
| Nevada | **613,746** | 2,650 | 9,770 | 9,740 | **22,160** | 0.4 | 1.6 | 1.6 | **3.6** |
| New Hampshire | **301,726** | 990 | 9,000 | 5,410 | **15,400** | 0.3 | 3.0 | 1.8 | **5.1** |
| New Jersey | **2,105,555** | 7,550 | 37,060 | 34,180 | **78,790** | 0.4 | 1.8 | 1.6 | **3.7** |
| New Mexico | **506,359** | 2,290 | 10,470 | 10,750 | **23,510** | 0.5 | 2.1 | 2.1 | **4.6** |
| New York | **4,565,705** | 20,330 | 99,330 | 66,360 | **186,020** | 0.4 | 2.2 | 1.5 | **4.1** |
| North Carolina | **2,112,427** | 6,630 | 54,170 | 43,040 | **103,840** | 0.3 | 2.6 | 2.0 | **4.9** |
| North Dakota | **146,430** | 390 | 2,270 | 2,390 | **5,050** | 0.3 | 1.6 | 1.6 | **3.4** |
| Ohio | **2,790,664** | 8,460 | 52,690 | 47,860 | **109,010** | 0.3 | 1.9 | 1.7 | **3.9** |
| Okahoma | **886,337** | 3,510 | 19,510 | 19,810 | **42,830** | 0.4 | 2.2 | 2.2 | **4.8** |
| Oregon | **849,597** | 3,500 | 13,690 | 13,580 | **30,770** | 0.4 | 1.6 | 1.6 | **3.6** |
| Pennsylvania | **2,821,086** | 9,540 | 68,350 | 53,180 | **131,070** | 0.3 | 2.4 | 1.9 | **4.6** |
| Rhode Island | **241,837** | 790 | 6,390 | 4,030 | **11,210** | 0.3 | 2.6 | 1.7 | **4.6** |
| South Carolina | **1,029,986** | 3,830 | 29,940 | 24,530 | **58,300** | 0.4 | 2.9 | 2.4 | **5.7** |
| South Dakota | **194,616** | 410 | 3,260 | 3,690 | **7,360** | 0.2 | 1.7 | 1.9 | **3.8** |
| Tennessee | **1,428,257** | 5,520 | 42,350 | 33,170 | **81,040** | 0.4 | 3.0 | 2.3 | **5.7** |
| Texas | **6,337,428** | 20,070 | 92,230 | 108,180 | **220,480** | 0.3 | 1.5 | 1.7 | **3.5** |
| Utah | **775,347** | 1,250 | 7,890 | 10,790 | **19,930** | 0.2 | 1.0 | 1.4 | **2.6** |
| Vermont | **135,814** | 810 | 3,840 | 2,120 | **6,770** | 0.6 | 2.8 | 1.6 | **5.0** |
| Virginia | **1,803,228** | 5,500 | 39,820 | 31,380 | **76,700** | 0.3 | 2.2 | 1.7 | **4.3** |
| Washington | **1,519,828** | 4,590 | 23,610 | 21,910 | **50,110** | 0.3 | 1.6 | 1.4 | **3.3** |
| West Virginia | **389,162** | 1,940 | 17,530 | 8,540 | **28,010** | 0.5 | 4.5 | 2.2 | **7.2** |
| Wisconsin | **1,320,897** | 3,360 | 25,080 | 19,630 | **48,070** | 0.3 | 1.9 | 1.5 | **3.6** |
| Wyoming | **121,517** | 350 | 2,230 | 2,730 | **5,310** | 0.3 | 1.8 | 2.2 | **4.4** |
| **TOTAL** | **73,532,354** | **265,020** | **1,475,820** | **1,292,550** | **3,033,390** | | | | |

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