 i nsurance by owner shi p type and age of firmand State: United States, 1999 ( 40 States are shown separatel y)

|  |  | Ownershi p Type |  |  |  | Age of Firr |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Di vision and State | Tot al | $\begin{array}{\|c} \text { For prof it } \\ \text { I ncor por at ed } \end{array}$ | For pr of it Uni ncor por at ed | Nonpr of it | Unknown | Less than 5 years | $\begin{gathered} 5 \text { or more } \\ \text { years } \end{gathered}$ | Unknown |
| Uni ted States | 18. 1\% | 18. $7 \%$ | 16. 1\% | 14. 0\% | 26. 3\% | 19.0\% | 16. 3\% | 22. $5 \%$ |
| New Engl and: |  |  |  |  |  |  |  |  |
| Mai ne | 16. 5\% | 17. 8\% | 13. $8 \%$ * | 12. $4 \%$ * | 23. 8\% | 16. 8\% * | 16. 2\% | 17. 1\% |
| Massachusetts | 22. $4 \%$ | 22. 3\% | 27. 0\% | 20.6\% | 25. 6\% | 30. 9\% | 21. 7\% | 21. 3\% |
| Connecti cut | 21. $4 \%$ | 22. $7 \%$ | 16. 6\% | 15. 6\% | 28. 9\% | 35. 8\% | 20. 2\% | 24. 0\% |
| Rhode I sl and | 16. $9 \%$ | 18. 1\% | 23. $4 \%$ * | 8. 3\% | 31. 5\% | 12. $5 \%$ * | 15. 5\% | 22. 6\% |
| Ver nont | 18.8\% | 21. 4\% | 21. $4 \%$ * | 13. 1\% | 11. 4 \% * | 13. 8\% * | 15. 0\% | 36. 4\% |
| M ddl e Atl antic: |  |  |  |  |  |  |  |  |
| New York | 16. $6 \%$ | 17. $4 \%$ | 17. 0\% | 12. 5\% | 27.4\%* | 16. $4 \%$ | 15. 7\% | 20.6\% |
| New J ersey | 18. $3 \%$ | 19.5\% | 17. 3\% | 11. 7\% | 30. 8\% * | 15. 1\% | 15. 1\% | 27. 3\% |
| Pennsyl vani a | 16. $7 \%$ | 18. 8\% | 8. $8 \%$ * | 13. 1\% | 18. 3\% | 21.0\% * | 14. 8\% | 20. 6\% |
| East North Central : |  |  |  |  |  |  |  |  |
| Ohi o | 18. 5\% | 20.8\% | 9. $8 \%$ | 10. 5\% | 22.0\% | 13. 2\% | 14. 9\% | 27. 1\% |
| I ndi ana | 16. 9\% | 19.0\% | 9. 1\% | 11. 5\% | 5. $0 \%$ * | 14. 3\% | 16. 7\% | 17. 9\% |
| Illi noi s | 18. $4 \%$ | 17. 2\% | 21. 7\% | 18. 9\% | 28.1\% | 28.9\% | 16. 2\% | 21. $0 \%$ |
| M chi gan | 16. $6 \%$ | 17. 1\% | 9. $2 \%$ * | 16. 7\% * | 21. 8\% * | 26. 8\% | 14. 4\% | 23. 4\% |
| W sconsi n | 20.0\% | 20. 6\% | 16. 3\% | 17. 2\% | 28. 2\% | 21. 1\% | 19. $4 \%$ | 21. 6\% |
| West North Central : |  |  |  |  |  |  |  |  |
| M nnesot a | 19.6\% | 19. $5 \%$ | 18. 8\% | 16. 5\% | 27. 0\% | 20.9\% | 17. 9\% | 22. $2 \%$ |
| I owa | 23. 3\% | 25. 5\% | 17. 6\% | 15. 9\% | 23. 0\% | 22.5\% | 24. $4 \%$ | 21. 7\% |
| M ssouri | 18.7\% | 19. 6\% | 14. 7\% * | 17. 4\% | 15. 4 \% * | 9. $2 \%$ * | 18. 6\% | 20. $4 \%$ |
| Nebr aska | 20. 5\% | 22. 0\% | 16. 1\% | 17. 3\% | 17. 8\% | 33. 3\% | 18. 5\% | 22. 3\% |
| Kansas | 18. 0\% | 18. 6\% | 12. $4 \%$ * | 16. 0\% | 19. 1\% * | 9.1\% | 17. 9\% | 23. 0\% |
| South AtI antic: |  |  |  |  |  |  |  |  |
| Maryl and | 20.1\% | 20. 6\% | 15. $5 \%$ * | 19. $4 \%$ | 21. 4\% * | 29. 7\% | 18. 3\% | 22. 0\% |
| Virgi ni a | 22.7\% | 23. 4\% | 19. $4 \%$ * | 21. 1\% | 17. 8\% | 30.6\% | 19. 8\% | 27. 6\% |
| North Carol ina | 16. 0\% | 17. 1\% | 11. 5\% * | 9. 8\% * | 28. 8\% | 9. $5 \%$ * | 16. 0\% | 17. 9\% |
| South Carol i na | 19. 1\% | 19. 8\% | 13. $9 \%$ * | 9. $7 \%$ | 32. 2\% | 29.1\% | 15. 3\% | 24. 2\% |
| Georgi a | 22.0\% | 22. 5\% | 7. $3 \%$ * | 28. $4 \%$ | 20. 8\% * | 15. 4 \% * | 20. 2\% | 26. 1\% |
| Fl ori da | 20.6\% | 20. 9\% | 21. $2 \%$ * | 17. 5\% * | 27.0\% | 20. 9\% | 20. 3\% | 21. 3\% |
| East South Central : |  |  |  |  |  |  |  |  |
| Kent ucky | 19.3\% | 20. 4\% | 9. $7 \%$ * | 16. 4\% | 23. 7\% | 10. 1\% * | 16. 8\% | 27. 4\% |
| Tennessee | 21. $0 \%$ | 21. $0 \%$ | 21. 5\% | 20.5\% | 25. 3\% | 24. 3\% * | 18. 8\% | 27. 2\% |
| Al abama | 24. $2 \%$ | 25. 0\% | 30. 6\% | 12. 8\% * | 25.0\% | 17. 5\% * | 23. 1\% | 27. 8\% |
| M ssi ssi ppi | 20.9\% | 22. 1\% | 14. 5\% | 14. 3\% * | 32. 3\% | 26. $9 \%$ * | 18. $7 \%$ | 27. 0\% |
| West South Central : |  |  |  |  |  |  |  |  |
| Arkansas | 19.3\% | 19. $9 \%$ | 10. $4 \%$ * | 18. $2 \%$ | 29.6\% | 21. 4\% | 18. 2\% | 21. 7\% |
| Loui si ana | 19.9\% | 20. 3\% | 22. 9\% | 17. 2\% | 18. 2\% | 17. 8\% * | 18. 0\% | 24. 7\% |
| OKl ahoma | 12. 3\% | 12. 3\% | 17. $9 \%$ * | 7. 3\% | 24. $4 \%$ | 14. 4\% | 10. 1\% | 19. 9\% |
| Texas | 19. $2 \%$ | 16. 8\% | 22. $4 \%$ | 16. $5 \%$ * | 36. 6\% | 14. $6 \%$ * | 16. 3\% | 26. 0\% |
|  |  |  |  |  |  |  |  |  |
| Col or ado | 16. 8\% | 16. 6\% | 19. 1\% | 14. 9\% | 22. 4 \% * | 29. 2\% | 16. 9\% | 13. 9\% |
| Ari zona | 17.4\% | 18. 0\% | 7. $2 \%$ * | 13. 2\% * | 25. 3\% * | 11. 5\% * | 15. 8\% | 21. 8\% |
| Nevada | 9. 5\% | 11. 4\% | 4. 3\% * | 7. 8\% * | 19.6\% | 2. $8 \%$ * | 9. $7 \%$ | 20. 1\% |
| Mbnt ana | 15. 5\% | 14. 7\% | 18. $7 \%$ * | 14. 3\% | 27. $4 \%$ | 18. 4 \% * | 14. $7 \%$ | 18. 3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Washi ngt on | 15. 1\% | 16. 4\% | 10. 0\% * | 5. 1\% | 26. 6\% | 8. $4 \%$ * | 12. 1\% | 23. 5\% |
| Oregon | 15. 1\% | 17. 7\% | 10. 2\% * | 3. 5\% | 28. 8\% | 8. $8 \%$ * | 12. 2\% | 25. 6\% |
| Cal i forni a | 15. $6 \%$ | 16. 6\% | 17. 3\% | 7. $0 \%$ | 23. 1\% | 20. 0\% | 12. 9\% | 21. 5\% |
| Hawai i | 8. $6 \%$ | 8. 5\% | 7. 6\% | 7. 5\% | 24. 6\% | 9. $2 \%$ * | 6. $4 \%$ | 14. 0\% |
| States not shown separately | 16. $2 \%$ | 17. 1\% | 12. $0 \%$ * | 13. 7\% | 27. 6\% | 19. 8\% | 15. 8\% | 16. $4 \%$ |


Note: Definitions and descriptions of the met hods used for this survey can be found in the Techni cal Appendix.
*Fi gure does not neet standard of reliability or precision.
 offer heal th insurance by ownershi p type and age of firmand State: Uni ted States, 1999 ( 40 States are shown separ at el y)

|  |  | Onnershi p Type |  |  |  | Age of Firn |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Di vision and State | Tot al | For pr of i t I ncor por at ed | For pr of it Uni ncor por at ed | Nonpr of it | Unknown | Less than 5 years | $\begin{gathered} 5 \text { or more } \\ \text { years } \end{gathered}$ | Unknown |
| Uni ted St at es | 0. $33 \%$ | 0. $44 \%$ | 1. $70 \%$ | 0. $56 \%$ | 1. $98 \%$ | 1. $41 \%$ | 0. $24 \%$ | 1. $10 \%$ |
| New Engl and: |  |  |  |  |  |  |  |  |
| Mai ne | 1. $91 \%$ | 2. 05\% | 7. $74 \%$ * | 3. $99 \%$ * | 6. $41 \%$ | 5. $44 \%$ * | 1. $91 \%$ | 3. $71 \%$ |
| Massachusetts | 1. $02 \%$ | 1. $21 \%$ | 4. $53 \%$ | 1. $70 \%$ | 4. $02 \%$ | 3. $47 \%$ | 1. 10\% | 1. $37 \%$ |
| Connecti cut | 1. $46 \%$ | 1. $55 \%$ | 4. $67 \%$ | 3. $86 \%$ | 7. $42 \%$ | 8. $49 \%$ | 2. 11\% | 3. $38 \%$ |
| Rhode I sl and | 1. $30 \%$ | 1. $45 \%$ | 7. $57 \%$ * | 1. $07 \%$ | 9. $35 \%$ | 5. $90 \%$ * | 1. $40 \%$ | 2. 63\% |
| Ver nont | 3. $42 \%$ | 3. $89 \%$ | 7. $25 \%$ * | 2. $64 \%$ | 3. $79 \%$ * | 6. $50 \%$ * | 1. $58 \%$ | 7. 51\% |
| M ddl e Atlantic: |  |  |  |  |  |  |  |  |
| New York | 1. $13 \%$ | 1. $16 \%$ | 4. $47 \%$ | 2. $72 \%$ | 9. $26 \%$ * | 4. $18 \%$ | 1. $39 \%$ | 3. $43 \%$ |
| New J ersey | 2. $67 \%$ | 3. 17\% | 3. 61\% | 2. $37 \%$ | 9. $86 \%$ * | 3. 19\% | 1. $20 \%$ | 5. 68\% |
| Pennsyl vani a | 1. $01 \%$ | 1. $24 \%$ | 2. $91 \%$ * | 1. $64 \%$ | 5. $49 \%$ | 6. $41 \%$ * | 1. 69\% | 3. 18\% |
| East North Central : |  |  |  |  |  |  |  |  |
| Ohi o | 1. $20 \%$ | 1. $86 \%$ | 2. $31 \%$ | 1. $42 \%$ | 5. $08 \%$ | 3. $79 \%$ | 1. $18 \%$ | 4. $95 \%$ |
| I ndi ana | 1. $62 \%$ | 1. $70 \%$ | 2. $28 \%$ | 1. $90 \%$ | 4. $37 \%$ * | 4. 05\% | 1. $69 \%$ | 2. $48 \%$ |
| Illi noi s | 0. $83 \%$ | 0. 83\% | 4. $58 \%$ | 3. $52 \%$ | 4. 07\% | 5. $98 \%$ | 1. $17 \%$ | 1. $47 \%$ |
| M chi gan | 1. $68 \%$ | 2. 09\% | 3. $54 \%$ * | 6. $10 \%$ * | 7. $81 \%$ * | 7. $41 \%$ | 1. 61\% | 3. $98 \%$ |
| W sconsi n | 0. $94 \%$ | 1. $28 \%$ | 3. $61 \%$ | 2. $87 \%$ | 8. 05\% | 5. $90 \%$ | 1. $42 \%$ | 2. $84 \%$ |
| West North Central: |  |  |  |  |  |  |  |  |
| M nnesot a | 1. $37 \%$ | 1. $18 \%$ | 4. $74 \%$ | 2. $45 \%$ | 5. $17 \%$ | 5. $00 \%$ | 1. 64\% | 1. $39 \%$ |
| I owa | 2. $45 \%$ | 3. 11\% | 4. $98 \%$ | 2. $25 \%$ | 5. 29\% | 5. $86 \%$ | 3. 14\% | 4. $22 \%$ |
| M ssouri | 2. 17\% | 2. $49 \%$ | 4. $43 \%$ * | 3. $68 \%$ | 4. $98 \%$ * | 5. $80 \%$ * | 2. 51\% | 5. 95\% |
| Nebr aska | 1. $28 \%$ | 1. $44 \%$ | 4. 33\% | 3. $44 \%$ | 5. 21\% | 7. 54\% | 1. 84\% | 2. $73 \%$ |
| Kansas | 1. $26 \%$ | 1. $62 \%$ | 5. $67 \%$ * | 3. $41 \%$ | 5. $86 \%$ * | 1. $43 \%$ | 0. $86 \%$ | 2. $90 \%$ |
| South At l antic: |  |  |  |  |  |  |  |  |
| Maryl and | 1. $87 \%$ | 2. $14 \%$ | 7. $28 \%$ * | 3. $27 \%$ | 6. $63 \%$ * | 8. $38 \%$ | 1. $56 \%$ | 3. $17 \%$ |
| Virgi ni a | 2. $28 \%$ | 2. $74 \%$ | 5. $86 \%$ * | 4. $58 \%$ | 4. $55 \%$ | 6. $44 \%$ | 1. 62\% | 3. $93 \%$ |
| North Carol i na | 0. 59\% | 0. 83\% | 4. $14 \%$ * | 3. $01 \%$ * | 7. 75\% | 5. $97 \%$ * | 1. $41 \%$ | 2. $98 \%$ |
| South Carol ina | 1. $69 \%$ | 1. $70 \%$ | 5. 14\% * | 1. $77 \%$ | 8. $64 \%$ | 4. $17 \%$ | 2. $24 \%$ | 2. $38 \%$ |
| Georgi a | 1. $43 \%$ | 1. $86 \%$ | 8. $30 \%$ * | 7. 66\% | 8. $88 \%$ * | 5. 56\% * | 2. 15\% | 3. 01\% |
| Fl ori da | 1. $29 \%$ | 1. $55 \%$ | 9. $78 \%$ * | 5. $71 \%$ * | 4. $87 \%$ | 3. $62 \%$ | 1. $86 \%$ | 2. $59 \%$ |
|  |  |  |  |  |  |  |  |  |
| Kent ucky | 1. $55 \%$ | 1. $66 \%$ | 6. $74 \%$ * | 2. $89 \%$ | 5. 13\% | 4. $96 \%$ * | 1. 69\% | 2. $44 \%$ |
| Tennessee | 2. $27 \%$ | 2. $70 \%$ | 5. $96 \%$ | 3. $37 \%$ | 5. 08\% | 9. $69 \%$ * | 2. $99 \%$ | 2. $30 \%$ |
| Al abama | 2. $57 \%$ | 2. $25 \%$ | 6. $73 \%$ | 6. $36 \%$ * | 4. $91 \%$ | 7. $39 \%$ * | 3. 02\% | 2. $57 \%$ |
| M ssi ssi ppi | 2. $29 \%$ | 2. $60 \%$ | 3. $71 \%$ | 4. $33 \%$ * | 8. $17 \%$ | 9. $89 \%$ * | 2. $75 \%$ | 4. $90 \%$ |
|  |  |  |  |  |  |  |  |  |
| Arkansas | 1. $65 \%$ | 2. $39 \%$ | 4. $51 \%$ * | 4. $40 \%$ | 7. $18 \%$ | 5. $38 \%$ | 1. $94 \%$ | 3. $31 \%$ |
| Loui si ana | 1. $46 \%$ | 2. 31\% | 4. $42 \%$ | 3. $84 \%$ | 3. $97 \%$ | 8. $37 \%$ * | 0. $96 \%$ | 1. $82 \%$ |
| OKl ahoma | 1. $50 \%$ | 1. $74 \%$ | 6. $99 \%$ * | 1. $84 \%$ | 5. $39 \%$ | 3. $88 \%$ | 1. $37 \%$ | 3. $49 \%$ |
| Texas | 1. $87 \%$ | 1. $30 \%$ | 4. $72 \%$ | 4. $94 \%$ * | 7. 10\% | 5. $23 \%$ * | 1. $80 \%$ | 3. $68 \%$ |
| Mbunt ai n : |  |  |  |  |  |  |  |  |
| Col or ado | 1. $08 \%$ | 1. $16 \%$ | 4. $97 \%$ | 3. $69 \%$ | 9. $85 \%$ * | 8. $68 \%$ | 1. 69\% | 1. $41 \%$ |
| Ari zona | 1. 78\% | 1. $86 \%$ | 8. $09 \%$ * | 4. $65 \%$ * | 10.58\% * | 7. $26 \%$ * | 1. $75 \%$ | 2. $78 \%$ |
| Nevada | 1. $59 \%$ | 1. 62\% | 6. $28 \%$ * | 6. $03 \%$ * | 5. 50\% | 4. $49 \%$ * | 1. $88 \%$ | 1. $70 \%$ |
| Mbnt ana | 1. $52 \%$ | 2. 01\% | 9. $32 \%$ * | 3. $33 \%$ | 6. $88 \%$ | 6. $51 \%$ * | 1. 62\% | 4. $65 \%$ |
| Pacific: |  |  |  |  |  |  |  |  |
| Washi ngt on | 3. $21 \%$ | 3. $51 \%$ | 9. $94 \%$ * | 1. $32 \%$ | 6. 85\% | 4. $40 \%$ * | 1. $90 \%$ | 6. $93 \%$ |
| Oregon | 2. $76 \%$ | 3. $40 \%$ | 6. $32 \%$ * | 0. $91 \%$ | 7. $47 \%$ | 5. $19 \%$ * | 2. $63 \%$ | 6. $74 \%$ |
| Cal i f or ni a | 0. $80 \%$ | 0. 89\% | 2. $25 \%$ | 1. $33 \%$ | 2. $71 \%$ | 3. $27 \%$ | 0. 97\% | 1. $93 \%$ |
| Hawai i | 1. $07 \%$ | 1. $05 \%$ | 1. $75 \%$ | 1. $78 \%$ | 7. $34 \%$ | 2. $77 \%$ * | 0. $99 \%$ | 4. 11\% |
| States not shown separ at el y | 0.93\% | 1. $25 \%$ | 4. $36 \%$ * | 2. $05 \%$ | 5. $72 \%$ | 4. $80 \%$ | 0. $84 \%$ | 2. $66 \%$ |

 Note: Definitions and descriptions of the methods used for this survey can be found in the Techni cal Appendix.
*Figure does not meet standard of reliability or precision.

