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Protecting Workers' Rights in Illinois

Illinois Fares Better than "Right-to-Work" States on 10 Important Economic Outcomes

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Executive Summary

According to Gallup, labor unions currently enjoy the support of nearly two-thirds of Americans, their highest level of approval in nearly two decades. Despite their success in boosting wages and offering pathways into middle-class jobs, however, union membership has declined across America, driven by the spread of so-called "right-to-work" laws.

"Right-to-work" laws do not affect an individual's right to seek or accept gainful employment. Instead, they prohibit unions from asking the workers they represent to share in the cost of collective bargaining. By allowing workers to receive all the services and benefits of collective bargaining—such as higher wages, better benefits, and legal representation—for free, "right-to-work" laws shrink union budgets and weaken their bargaining power. As a result, union membership rates are significantly lower in the 27 "right-to-work" states than in the 23 free collective-bargaining states, including Illinois.

Congress is currently considering legislation that would eliminate state-level "right-to-work" laws in the Protecting the Right to Organize (PRO) Act. Additionally, Illinois lawmakers have proposed a Constitutional Amendment to the state's constitution that would effectively ban state and local "right-to-work" legislation permanently. This renewed state and federal focus on worker organizing rights creates an imperative to assess how free collective-bargaining states like Illinois stack up against states that have enacted "right-to-work" laws.

Data reveals that Illinois fares substantially better than the 27 states with "right-to-work" laws on important economic outcomes.

1. Annual incomes for Illinois workers are 6 percent higher.
2. Illinois workers are 5 percent more likely to have health insurance coverage and 3 percent more likely to have employer-provided health insurance coverage.
3. Illinois workers are 3 percent more likely to own their homes.
4. Illinois workers are 4 percent more likely to have bachelor's degrees or higher.
5. Worker poverty is lower in Illinois.
6. The working-age employment rate, or the share of the population ages 18 to 64 years old that has at least one job, is higher in Illinois.
7. Productivity per worker is 15 percent higher in Illinois.
8. Per capita personal income grew 6 percent faster in Illinois between 2010 and 2020.
9. The consumer-debt-to-GDP ratio is 4 percent lower and loan delinquency rates are lower in Illinois.
10. Illinois has 32 percent fewer on-the-job fatalities per 100,000 workers.

While a flurry of states introduced "right-to-work" bills over the past decade, including five Midwest states that implemented these laws, data increasingly shows that these efforts have fallen short. Gross domestic product (GDP) grew 3 percent faster between 2010 and 2020, on average, in free collective-bargaining states than in "right-to-work" states. Recently, Republican-majority states like Missouri, Montana, and West Virginia have either voted to reject "right-to-work" or acknowledged that the laws do not attract jobs or grow the economy.

The data shows that the states that are most effective at building middle-class jobs and delivering economic growth are those that support workers' rights and collective bargaining. This suggests that passing the proposed Workers' Rights Amendment would promote good jobs, safe workplaces, and a strong economy for the people of Illinois.

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About the Authors

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Introduction

Illinois needs good jobs. Both the Great Recession and the COVID-19 pandemic exacerbated economic inequities and revealed that essential workers earn lower wages and suffer from higher job volatility than those who have the ability to work remotely from home (JEC, 2010; Yaya, 2018; Qureshi, 2020; Manzo & Bruno, 2020). Reducing inequality and fully recovering from these severe economic recessions requires rapid growth in jobs that not only deliver family-supporting incomes, but also provide access to quality health care coverage, ensure safe workplaces, and promote the American Dream.

Historically, labor unions and collective bargaining have offered workers solid pathways into good, middle-class jobs. On average, union households earn between 10 and 20 percent more than nonunion households (Farber et al., 2018; Schmitt, 2008; Card, 1992). In Illinois, union membership boosts a worker's hourly wages by 11 percent, on average (Manzo et al., 2020). Additionally, the U.S. Department of Labor reports that 95 percent of union workers have access to health care coverage compared with just 68 percent of nonunion workers (BLS, 2019).

Union membership, however, has declined across America, driven by the spread of so-called "right-to-work" laws. "Right-to-work" laws do not in any way affect an individual's right to seek and accept gainful employment. Instead, "right-to-work" laws are government regulations that prohibit workers and employers from including union security clauses in privately negotiated contracts. Unions must, by law, represent all employees in a workplace. Union security clauses ensure that all workers who benefit from collective bargaining pay for the services provided either in the form of membership dues or reduced non-member "fair share" fees.[1] "Right-to-work" laws allow workers in any bargaining unit to receive all the services and benefits of collective bargaining—such as higher wages, better benefits, and legal representation—for free, without paying anything for them. When a significant number of employees decides to free ride, the financial resources of unions are reduced, weakening their bargaining power. Economic research has found that "right-to-work" laws significantly reduce union membership (Hogler et al., 2004; Davis & Huston, 1993). As of 2019, the overall union membership rate was just 6 percent in "right-to-work" states, compared with over 14 percent in all free-collective bargaining states and nearly 14 percent in Illinois (Figure 1)

FIGURE 1: STATE UNION MEMBERSHIP RATE IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, ALL WORKERS, 2019

Union Membership Rate by State (2019)	Union Membership Rate	Illinois Difference
Illinois	**13.6%**	**--**
"Right-to-Work" States	6.0%	**+7.6%**
Free Collective-Bargaining States	14.5%	**-0.8%**
United States of America	10.3%	**+3.4%**

Source(s): 2019 *Current Population Survey Outgoing Rotation Groups* (CPS-ORG) by the U.S. Census Bureau; released in user-friendly format by the Center for Economic and Policy Research (CEPR, 2020). Numbers may not sum perfectly due to rounding.

Each year from 2013 to 2015, between 19 and 22 states considered "right-to-work" legislation. Since 2012, five have implemented "right-to-work" laws (NCSL, 2021). In 2021, measures were introduced in Montana and New Hampshire (Michels et al, 2021; Dewitt, 2021). While many state legislatures have considered "right-to-work" laws, President Joe Biden has expressed his support for the Protecting the Right to Organize (PRO) Act, which would strengthen the ability of private sector workers to collectively bargain by effectively banning state-level "right-to-work" laws (Gangitano, 2021; McNicholas et al., 2020).

[1] Covered employees are only required to pay for bargaining costs and are not required to finance political or other non-bargaining activities.

Illinois lawmakers have also proposed the Workers' Rights Amendment to the Illinois Constitution. The Workers' Rights Amendment, House Joint Resolution Constitutional Amendment 34, would prevent Illinois from ever passing a state law or local ordinance ""that interferes with, negates, or diminishes the right of employees to organize and bargain collectively over their wages, hours, and other terms and conditions of employment and workplace safety" (ILGA, 2021). If approved by voters, either through a majority of all votes cast in the election, or 60 percent of those answering the question voting "Yes," the Workers' Rights Amendment would permanently ban state and local "right-to-work" laws in Illinois.[2] This state-level activity and new federal focus on worker organizing rights creates an imperative to assess the overall impact of "right-to-work" laws and the potential implications of banning the policy in Illinois.

This report succeeds and updates prior analyses conducted by researchers at the Illinois Economic Policy Institute (ILEPI) and the Project for Middle Class Renewal (PMCR) at the University of Illinois at Urbana-Champaign. In 2013, the economic effects of adopting a "right-to-work" law in Illinois were forecasted (Manzo et al., 2013). In 2015, efforts to form local "right-to-work" zones in Illinois necessitated an analysis on potential consequences for worker incomes, economic activity, and state and local tax revenues (Manzo & Bruno, 2015). In 2017, an evaluation of the impact of new "right-to-work" laws on labor market outcomes in Midwest states revealed that the policy reduced both unionization and worker wages in neighboring Indiana, Michigan, and Wisconsin (Manzo & Bruno, 2017). Finally, in 2018, the impending *Janus v. American Federation of State, County, and Municipal Employees, Council 31, et al* U.S. Supreme Court decision led to a report of the impact of imposing "right-to-work" conditions on state and local government employees, including in Illinois (Manzo & Bruno, 2018).

This report utilizes U.S. Census Bureau data from 2017 to 2019, U.S. Department of Commerce data from 2010 to 2020, and U.S. Department of Labor data from 2011 to 2019 to compare Illinois to the 27 states with "right-to-work" laws. Illinois is evaluated against "right-to-work" states on ten important economic metrics: worker incomes, health insurance coverage, homeownership rates, educational attainment, poverty rates, employment and hours, worker productivity, economic activity, consumer debt levels, and on-the-job worker fatalities. A concluding section recaps key findings.

Research on the Economic Impacts of So-Called "Right-to-Work" Laws

By limiting the resources that unions have available for collective bargaining, "right-to-work" laws have consistently been shown to reduce worker earnings by between 2 and 4 percent on average (Manzo & Bruno, 2017; Gould & Kimball, 2015; Shierholz & Gould, 2011; Stevans, 2009). When "right-to-work" laws weaken unions, nonunion employers no longer have to offer wages, benefits, and safety protocols that are competitive with union standards. "Right-to-work" laws have thus been shown to have a negative spillover effect on nonunion workers, whose wages are also an average of 3 percent lower (Lafer, 2011). Research has also found that women and people of color, in particular, have lower wages in states with "right-to-work" laws (Jones & Shierholz, 2018). Finally, "right-to-work" laws lower the share of workers with health insurance coverage by between by 3 and 5 percentage points and with employer-sponsored pension plans by between 5 and 8 percentage points (Shierholz & Gould, 2011; Manzo & Bruno, 2021).

Recent research has further demonstrated that the pay penalty associated with "right-to-work" laws is most acute for workers in middle-class occupations that were deemed essential during the COVID-19 pandemic. While the average worker earns 3 percent less in "right-to-work" states after accounting for educational

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[2] The state constitutional amendment would prohibit "right-to-work," absent another U.S. Supreme Court ruling pertaining to private-sector labor agreements.

attainment, demographic factors, urban status, employment factors, and the local cost of living, police officers and firefighters earn 16 percent lower wages in "right-to-work" states. Skilled construction tradespeople earn 11 percent less, registered nurses earn 7 percent less, elementary and secondary school teachers earn 5 percent less, and blue-collar manufacturing production workers earn 3 percent less (Manzo & Bruno, 2021). As a result, "right-to-work" laws have been linked with higher economic inequality (VanHeuvelen, 2020).

While some proponents of "right-to-work" laws assert that they attract businesses and increase employment, the nonpartisan Congressional Research Service has concluded that "existing empirical research is inconclusive" and does not support this claim (Collins, 2014). In fact, in the 34th Annual Corporate Survey by *Area Development*, "right-to-work state" ranked outside of the Top 10 factors cited by corporate executives in business location decisions (Gambale, 2020). Business location decisions are primarily driven by other considerations, such as infrastructure accessibility, the availability of skilled labor, quality-of-life factors, and tax considerations. Researchers have concluded that "right-to-work" laws have little to no effect on firm location (Jones & Shierholz, 2018).

These conclusions are consistent with other economic research, which reveals that "right-to-work" laws have failed to increase employment in states that have adopted them. "Right-to-work" laws have no causal impact on job growth or on the unemployment rate (Manzo & Bruno, 2017; Jones & Shierholz, 2018; Eren & Ozbeklik, 2011). The employment rate—or the share of people who have at least one job—is also marginally higher in states that support workers' rights and collective-bargaining freedom than in "right-to-work" states (Manzo & Bruno, 2021).

Though some groups have claimed that "right-to-work" states have realized economic benefits (e.g., see Eisenach, 2018), the nonpartisan Congressional Research Service has said that this research often conflates "right-to-work" laws with other pro-capital policies, such as low corporate tax rates (Collins, 2014). They also do not consider the tendency of "right-to-work" states to have less-generous unemployment insurance benefits, which can lead to jobless individuals giving up on searching for employment opportunities and exiting the labor force altogether, artificially lowering unemployment rates (BLS, 2015). Importantly, data from the Bureau of Economic Analysis at the U.S. Department of Commerce reveals that "right-to-work" states have had slower gross domestic product (GDP) growth over the past decade (Manzo & Bruno, 2021).

How Illinois Fares Against States with "Right-to-Work" Laws

Workers are generally better off in Illinois than in the 27 states with so-called "right-to-work" laws (Figure 2). The average worker earns about $56,800 per year in income from wages and salaries in Illinois, 15 percent more than the average worker in a "right-to-work" state. Prices are about 2 percent less than the national average in Illinois and lower in "right-to-work" states, according to the Bureau of Economic Analysis (BEA) at the U.S. Department of Commerce. However, even after accounting for cost of living, workers in Illinois earn over 10 percent more annually than their counterparts in "right-to-work" states.

Illinois' workers are also more likely to have health insurance and to own their homes (Figure 2). In both Illinois and "right-to-work" states, the average worker is employed for 39 hours per week and 85 percent of the workforce is employed for 48 or more weeks per year. Despite similar levels of full-time employment, 92 percent of Illinois workers are covered by health insurance plans, including 73 percent who have employer-sponsored plans—both 5 percent higher than workers in "right-to-work" states. Because they have greater financial security, 69 percent of Illinois' workers own their homes compared with 67 percent of workers in "right-to-work" states, a 2 percent difference. Finally, just 6 percent of Illinois' workforce was living below the poverty line from 2017 through 2019, more than 1 percent lower than the 7 percent working poverty rate in "right-to-work" states.

FIGURE 2: SUMMARY STATISTICS OF LABOR MARKET OUTCOMES, COST-OF-LIVING, AND DEMOGRAPHICS, 2017-2019

2017-2019 American Community Survey (1-Year Estimates)	State of Illinois	27 "Right-to-Work" States	Illinois Difference
Labor Market Outcomes			
Inflation-Adjusted Annual Wages	$56,802	$49,399	+15.0%
Usual Hours Worked Per Week	39.0	39.4	-1.1%
Weeks Worked Per Year: 48 or More	85.4%	85.3%	+0.0%
Workers with Health Insurance Coverage	91.7%	86.9%	+4.8%
Workers with Employer-Sponsored Health Insurance	73.4%	68.5%	+5.0%
Workers who Own Homes	69.3%	67.0%	+2.3%
Working Poverty Rate	6.2%	7.4%	-1.2%
Cost of Living Index			
Regional Price Parities (BEA)	97.8	93.7	+4.1%
Demographics and Education of Workforce			
Average Age	42.0	41.7	+0.6%
White, non-Latinx	63.7%	63.1%	+0.6%
Black or African American	11.7%	14.2%	-2.5%
Latinx or Hispanic	16.8%	16.5%	+0.3%
Men	52.1%	52.8%	-0.7%
Women	47.9%	47.2%	+0.7%
Share with Bachelor's Degrees or Higher	38.6%	31.8%	+6.8%

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Illinois' workforce has relatively similar demographics as the workforce in the 27 "right-to-work" states (Figure 2). The average worker's age is 42 years old in both labor markets. Illinois has a slightly higher share of workers who are White (64 percent) and smaller share who are Black or African American (12 percent) than "right-to-work" states (63 percent and 14 percent, respectively), but women comprise a slightly larger share of the workforce in Illinois (48 percent) than in "right-to-work" states (47 percent). The biggest difference is by educational attainment. Fully 39 percent of workers in Illinois have bachelor's, master's, professional, or doctorate degrees compared with just 32 percent in "right-to-work" states, a 7 percent difference.

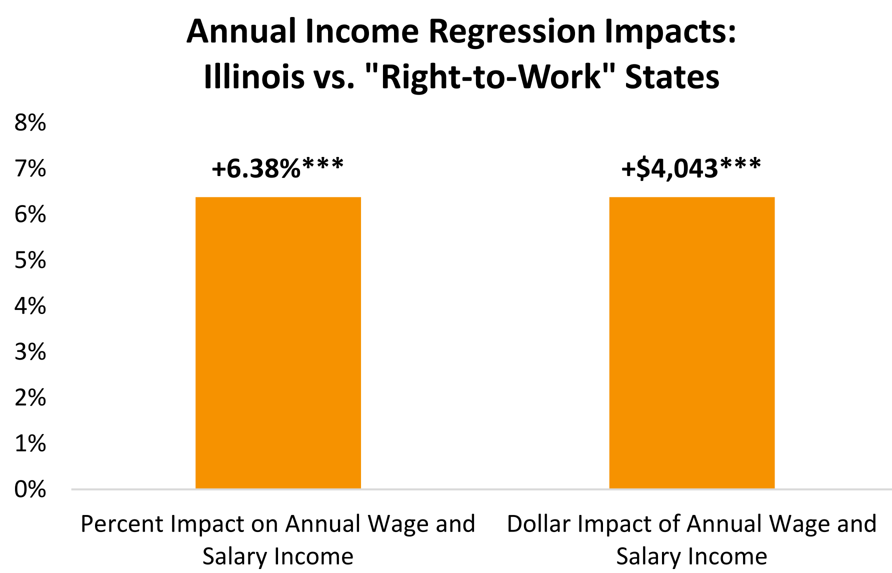
Many factors impact worker earnings, health insurance coverage, homeownership rates, poverty rates, and other labor market outcomes. For example, workers with bachelor's degrees tend to earn higher incomes than their counterparts with only high school diplomas. In addition to educational attainment, age, gender identification, racial and ethnic background, immigration status, citizenship status, military veteran status, marital status, urban status, occupation, industry, sector of employment, average hours worked per week, and average weeks worked per year can all affect a worker's salary or hourly wage.

This analysis uses "regressions" to parse out the actual and unique impact that certain variables—such as "right-to-work" laws—have on economic and social outcomes for workers. An advanced but common technique, regressions describe "how much" a variable is responsible for a change in the outcome. For example, regressions can help determine how much the presence of a "right-to-work" law raises or lowers average annual incomes for workers, after accounting for all other observable factors.

Worker Incomes

Workers earn higher incomes in Illinois (Figure 3). After accounting for all observable factors, workers earn 6 percent more in Illinois than in "right-to-work" states. On average, workers earn $4,040 more per year in Illinois than they would if Illinois were a so-called "right-to-work" state. These findings take into account whether a worker lives in a city, suburb, or rural area, which is strongly associated with the local cost of living. However, a separate analysis that uses the U.S. Department of Commerce's cost-of-living index in place of urban status still reveals that annual incomes are 5 percent higher in Illinois than in "right-to-work" states.[3] All results are significant at the 99-percent level of statistical confidence. When the freedom to collectively bargain is protected, workers have greater success in negotiating higher wages and salaries.

FIGURE 3: THE IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON WORKER INCOMES, 2017-2019



Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table A in the Appendix.

Although worker incomes are higher in Illinois, there is no adverse effect on chief executive officers (CEOs)—resulting in less income inequality in the state. Controlling for the same factors, private industry CEOs do not statistically earn less in Illinois than their counterparts in states with "right-to-work" laws (Figure 4). Even after accounting for the relatively higher cost of living, there is no statistical impact on the total incomes of CEOs associated with being located in Illinois.[4] In fact, there is suggestive evidence that private industry CEOs take home about $11,600 more in Illinois than their peers in "right-to-work" states, but this finding is only significant at the 90-percent level of statistical confidence. Even though Illinois currently ranks as the 10th-best state to work in America, there is no negative impact on the pay of business executives (Oxfam America, 2020).

[3] For more, see Table A in the Appendix. As of 2019, some "right-to-work" states have a cost-of-living index that is on par with or higher than Illinois' value of 97.4. Virginia (101.3), Florida (101.0), Nevada (97.4), and Texas (96.5) have cost-of-living values that are similar to Illinois while others like Alabama (85.8) and Mississippi (84.4) have significantly lower costs of living (BEA, 2021).

[4] For more, see Table E in the Appendix.

FIGURE 4: IMPACT OF LOCATING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON PRIVATE INDUSTRY CEO PAY, 2017-2019

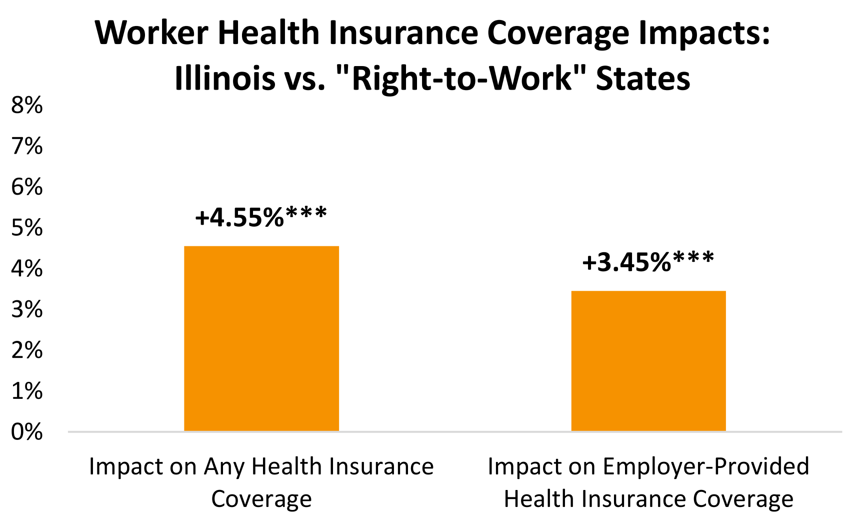
Chief Executive Officer (CEO) Pay Impacts: Illinois vs. "Right-to-Work"	Private Industry CEOs	Statistical Significance?
Percent Impact on CEO Total Income Per Year	**+1.91%**	Not significant
Dollar Impact on CEO Total Income Per Year	**+$11,592***	90% confidence

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table E in the Appendix.

Health Insurance Coverage

More workers are covered by health insurance plans in Illinois (Figure 5). After accounting for all observable factors, workers are 5 percent more likely to have health insurance coverage in Illinois than in "right-to-work" states. Only 14 of the 27 "right-to-work" states (52 percent) have implemented an expansion of Medicaid compared with 23 of the 24 free collective-bargaining states (96 percent), including Illinois (KFF, 2021).[5] While the expansion of Medicaid is a factor, the greater level of health insurance coverage in Illinois is primarily due to a higher probability of being covered by plans offered by employers. In Illinois, workers are over 3 percent more likely to have employer-sponsored health insurance than their counterparts in "right-to-work" states, accounting for 76 percent of the relative increase in health insurance coverage in Illinois compared to "right-to-work" states.[6] These results are significant at the 99-percent level of statistical confidence. By supporting stronger unions, Illinois incentivizes employers to offer quality health insurance options and strong fringe benefits.

FIGURE 5: THE IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON HEALTH INSURANCE, 2017-2019



Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table B in the Appendix.

Homeownership Rates

Owning a home has long been a central tenet of the American Dream. Homeownership is an integral part of the middle-class lifestyle, with homeowners increasing their wealth through appreciation in home prices and

[5] The 24 free collective-bargaining states include the District of Columbia.
[6] The effect on the probability of having employer-provided health insurance divided by the effect on the probability of having any health insurance, or 3.45 percent divided by 4.55 percent, equals 75.9 percent.

by accumulating equity with each mortgage payment (Herbert et al., 2013; Schuetz, 2019). Workers in Illinois are 3 percent more likely to own their homes than their counterparts in "right-to-work" states (Figure 6). This effect, which accounts for important factors such as whether the worker lives in a city, suburb, or rural area and whether he or she is married, is statistically significant at the 99-percent level of confidence. Illinois has the 8th-highest property taxes as a percentage of personal income in the nation, according to the conservative-leaning Tax Foundation (Walczak & Cammenga, 2021). Despite high property taxes, Illinois' workers have a higher rate of homeownership than their counterparts in "right-to-work" states because they have higher incomes and can afford to own homes in the communities where they work.

FIGURE 6: THE IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON HOMEOWNERSHIP, 2017-2019

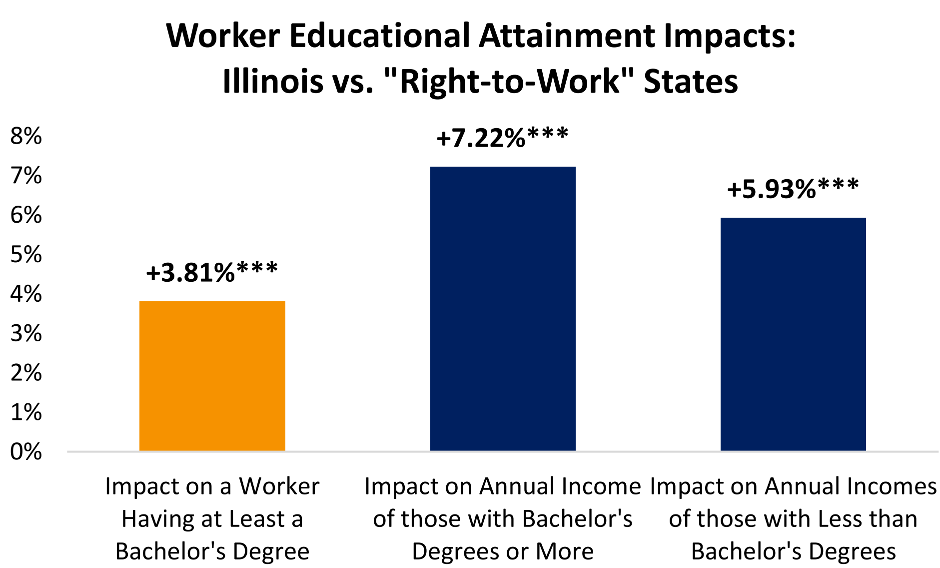
Worker Homeownership Rate Impacts: Illinois vs. "Right-to-Work"	All Workers
Impact on Homeownership	**+2.56%*** **

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table B in the Appendix.

Workers with Bachelor's Degrees

The workforce is better educated in Illinois than in "right-to-work" states (Figure 7). After controlling for demographics and urban status, workers are 4 percent more likely to have at least a bachelor's degree in Illinois. Workers with bachelor's and advanced degrees earn 7 percent more, on average, in Illinois than in "right-to-work" states, providing a strong incentive for college-educated and skilled workers to seek middle-class careers in Illinois. These results are statistically significant at the 99-percent level of confidence. Unions encourage and provide job-relevant training and professional development opportunities for their members and generally support efforts to enhance public investment in education (Hanks & Madland, 2018). By upholding workers' rights and paying higher wages, Illinois attracts, develops, and retains the highly educated workers that businesses demand. Furthermore, economic research has found that the most prosperous states are those with the highest levels of education (Berger & Fisher, 2013).

FIGURE 7: THE IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON WORKER EDUCATION, 2017-2019



Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table C in the Appendix.

Workers in Poverty

Not only does Illinois deliver higher incomes, more health insurance coverage, greater levels of homeownership, and better-educated workers, it also boasts fewer workers below the federal poverty line (Figure 8). Among workers, the probability of earning an income that is below poverty is 1 percent lower in Illinois than in the 27 states with "right-to-work" laws after accounting for important factors such as usual hours worked, weeks worked per year, occupation, racial background, and immigration status. Previous research has found that free collective-bargaining states are more effective at reducing poverty (Jones & Shierholz, 2018). Without strong unions and basic labor protections, "right-to-work" states have more workers falling below the federal poverty line, which produces greater levels of economic inequality.

FIGURE 8: THE IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON WORKERS IN POVERTY, 2017-2019

Workers Below the Poverty Line Impacts: Illinois vs. "Right-to-Work"	All Workers
Impact on Workers in Poverty	**-0.64%*****

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table D in the Appendix.

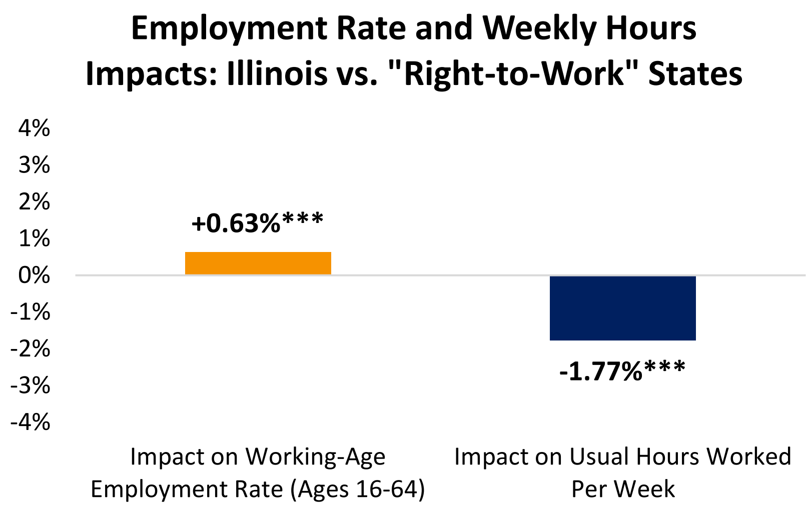
Employment and Hours

Employment is not higher in "right-to-work" states than in Illinois (Figure 9). Fully 74 percent of the population ages 18 through 64 years old are employed in Illinois compared with just 72 percent of the working-age population in "right-to-work" states. After accounting for racial background, gender identification, military veteran status, marital status, citizenship status, immigration status, educational attainment, and urban status, the probability that any given working-age individual is employed is a little less than 1 percent higher in Illinois than the 27 "right-to-work" states. This result is statistically significant at the 99-percent level of confidence. Illinois has a higher share of able-bodied, working-age residents with jobs, but also tends to have a higher unemployment rate. This discrepancy suggests that Illinois has both more people with jobs and more people attached to the labor force looking for jobs, while "right-to-work" states have more jobless individuals who stop seeking employment opportunities altogether—perhaps due to less-generous unemployment insurance benefits (Moffitt, 2014; CBPP, 2021).

Conversely, Illinois' labor force works 2 percent fewer hours per week than their counterparts in "right-to-work" states, after taking other variables into account (Figure 9). This effect, which is significant at the 99-percent level of statistical confidence, translates into a difference of 0.6 hours per week. Consequently, the data on employment outcomes is mixed. Compared to "right-to-work" states, Illinois has 1 percent higher employment among working-age residents, but those workers are employed for 2 percent fewer hours. Nevertheless, Illinois workers earn 6 percent higher annual incomes while working 2 percent fewer hours over the course of a year, meaning that they have both more money to spend back in the economy and more leisure time off to enjoy the fruits of their labor.

The public policies that are most effective at attracting businesses and people are investments in education, infrastructure, affordable energy, and health care that improve a state's quality of life (Gambale, 2020; Bruno & Manzo, 2017). In Illinois, addressing underfunded pensions and reducing the overreliance on regressive property taxes that disproportionately impact middle-class families could also help attract businesses and people to the state (Merriman et al., 2018; Manzo & Bruno, 2019). "Right-to-work" legislation, on the other hand, would have no discernible effect on employment in Illinois.

FIGURE 9: IMPACT OF WORKING IN ILLINOIS VS. "RIGHT-TO-WORK" STATES ON EMPLOYMENT AND HOURS, 2017-2019



Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. For full regression results, see Table D in the Appendix.

Worker Productivity

While the six previous economic outcomes all used individual-level data from the *American Community Survey* released by the U.S. Census Bureau, the four remaining metrics all incorporate state-level data from the U.S. Department of Commerce, U.S. Department of Labor, and Federal Reserve Bank of New York. The four remaining economic outcomes—worker productivity, economic activity, consumer debt, and on-the-job fatalities—do not allow for advanced regression analyses but do compare the 23 free collective-bargaining states (plus the District of Columbia) to the 27 "right-to-work" states and contrast Illinois with the five states that adopted "right-to-work" laws in the last decade.

FIGURE 10: ECONOMIC PRODUCTIVITY PER WORKER IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2019

Economic Productivity Per Worker by State (2019)	Gross Domestic Product (GDP)	Nonfarm Employment	GDP Per Worker	Illinois Difference
Illinois	**$885,583,000,000**	**6,267,434**	**$141,299**	**--**
"Right-to-Work" States	$9,321,131,100,000	75,956,240	$122,717	**+15.1%**
Free Collective-Bargaining States	$11,992,401,000,000	79,674,760	$150,517	**-6.1%**
United States of America	$21,433,226,000,000	155,631,000	$137,718	**+2.6%**
New "Right-to-Work" States				
Indiana	$379,684,100,000	3,237,701	$117,270	**+20.5%**
Kentucky	$215,398,900,000	2,024,231	$106,410	**+32.8%**
Michigan	$536,888,300,000	4,497,440	$119,376	**+18.4%**
West Virginia	$78,863,900,000	724,258	$108,889	**+29.8%**
Wisconsin	$349,416,500,000	3,017,368	$115,802	**+22.0%**

Source(s): Authors' analysis of 2019 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). Analysis is limited to 2019 because it was the last year for which nonfarm wage and salary employment data were available.

Workers in Illinois post higher levels of productivity than their counterparts in so-called "right-to-work" states. Dividing total gross domestic product (GDP) by total nonfarm wage and salary employment yields an average economic output of about $141,300 per worker in Illinois (Figure 10). This is marginally lower than the $150,500 per worker average for all free collective-bargaining states but significantly higher than the $122,700 average for all "right-to-work" states. Productivity per worker is 15 percent higher in Illinois than in "right-to-work" states.

Additionally, Illinois' worker productivity level significantly higher than Indiana, Michigan, Wisconsin, West Virginia, and Kentucky, which newly became "right-to-work" states between 2012 and 2017 (NRTWC, 2017). Productivity per worker in Illinois is 20 percent higher than in Indiana, 33 percent higher than in Kentucky, 18 percent higher than in Michigan, 30 percent higher than in West Virginia, and 22 percent higher than in Wisconsin (Figure 10).

Economic Activity

Illinois' economy has grown slower than the national average (Figure 11). From 2010 to 2020, which includes the end of the Great Recession as well as the COVID-19 pandemic of 2020, Illinois' GDP increased from $662 billion to $864 billion, a growth of 30 percent. Meanwhile, the U.S. economy expanded by 40 percent. However, there is no evidence that economic activity would have increased faster in Illinois if it had enacted a "right-to-work" law. In fact, free collective-bargaining states experienced an economic growth of 41 percent from 2010 to 2020 compared with a growth of just 38 percent for "right-to-work" states, including those that newly became "right-to-work." Free collective-bargaining states thus grew 3 percent faster than "right-to-work" states over the past decade. The data reveal that states that promote strong unions have stronger economies than states with "right-to-work" laws.[7]

FIGURE 11: GROSS DOMESTIC PRODUCT GROWTH IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2010-2020

Economic Growth by State (2010-2020)	Gross Domestic Product in 2010	Gross Domestic Product in 2020	GDP Growth	Illinois Difference
Illinois	**$661,714,800,000**	**$863,516,700,000**	**+30.5%**	**--**
"Right-to-Work" States	$6,569,679,500,000	$9,090,648,100,000	+38.4%	**-7.9%**
Free Collective-Bargaining States	$8,318,463,400,000	$11,726,969,400,000	+41.0%	**-10.5%**
United States of America	$14,992,052,000,000	$20,936,558,000,000	+39.7%	**-9.2%**
New "Right-to-Work" States				
Indiana	$280,497,000,000	$372,636,700,000	+32.8%	**-2.4%**
Kentucky	$164,820,300,000	$210,024,200,000	+27.4%	**+3.1%**
Michigan	$386,629,800,000	$515,928,300,000	+33.4%	**-2.9%**
West Virginia	$65,304,700,000	$73,709,200,000	+12.9%	**+17.6%**
Wisconsin	$254,615,200,000	$338,678,400,000	+33.0%	**-2.5%**

Source(s): Authors' analysis of 2010-2020 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Per capita personal income has grown faster in Illinois than both the national average and "right-to-work" states (Figure 12) Per capita personal income is all employment income, business income, renter income, capital income (e.g., stocks and bonds), and government transfers divided by the population of a state (BEA, 2020). Between 2010 and 2020, per capita personal income increased in Illinois from about $42,100 to nearly

[7] GDP growth in the five Midwest states that adopted "right-to-work" laws also lagged the national average (Figure 11). Economic growth in Illinois (30 percent) exceeded both Kentucky (27 percent) and West Virginia (13 percent) but trailed Indiana (33 percent), Michigan (33 percent), and Wisconsin (33 percent).

$63,000, a gain of 50 percent. By contrast, per capita personal income grew by 47 percent nationally and just 43 percent in "right-to-work" states. Free collective-bargaining states experienced an increase of 52 percent.[8]

FIGURE 12: PER CAPITA PERSONAL INCOME GROWTH IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2010-2020

Per Capita Personal Income Growth by State (2019)	Per Capita Personal Income in 2010	Per Capita Personal Income in 2020	Per Capita Growth	Illinois Difference
Illinois	**$42,093**	**$62,977**	**+49.6%**	**--**
"Right-to-Work" States	$36,756	$52,647	+43.2%	**+6.4%**
Free Collective-Bargaining States	$44,250	$67,039	+51.5%	**-1.9%**
United States of America	$40,546	$59,729	+47.3%	**+2.3%**
New "Right-to-Work" States				
Indiana	$35,453	$51,340	+44.8%	**+4.8%**
Kentucky	$33,139	$46,507	+40.3%	**+9.3%**
Michigan	$35,391	$52,987	+49.7%	**-0.1%**
West Virginia	$32,319	$45,109	+39.6%	**+10.0%**
Wisconsin	$38,996	$55,487	+42.3%	**+7.3%**

Source(s): Authors' analysis of 2010-2020 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

It is no secret that Illinois experienced a population loss of about 18,000 people between 2010 and 2020 and that neighboring states added population—albeit at slower rates than the national average (Maxwell, 2021; Pearson, 2021). This drop in population is due to an array of different reasons (Reyes & O'Connell, 2019). Illinois should work to enact public policies that make the state a more attractive place to live, work, and do business. However, for the people who have stayed in Illinois, incomes have grown 2 percent faster than the national average and 6 percent faster than "right-to-work" states.

Consumer Debt

Illinois has a strong economy in part because it has relatively lower levels of household debt (Figure 13). According to "State-Level Household Debt Statistics" for the fourth quarter of 2019 compiled and released by the Federal Reserve Bank of New York, Illinois had $145 billion in combined credit card, auto loan, and student loan debt. The consumer-debt-to-GDP ratio is 16 percent in Illinois. By contrast, the $1.9 trillion in combined credit card, auto loan, and student loan debt in "right-to-work" states accounted for 20 percent of their total GDP.[9] The consumer debt-to-GDP ratio is 4 percent lower in Illinois than "right-to-work" states.

Illinois has less household debt but higher household incomes, contributing to lower loan delinquency rates (Figure 14). In Illinois, the 90-day delinquency rate—which captures borrowers who have missed three or more payments—was under 5 percent for auto loans, under 7 percent for credit cards, and under 10 percent for student loans in 2019. "Right-to-work" states had higher 90-day delinquency rates than Illinois across the board: over 5 percent for auto loans, over 8 percent for credit cards, and over 12 percent for student loans.[10] Households in Illinois are significantly less likely to be behind on their loans.

[8] Over the decade, per capita personal income grew faster in Illinois (50 percent) than in Indiana (45 percent), Kentucky (40 percent), West Virginia (40 percent), and Wisconsin (42 percent). Only Michigan (50 percent) matched Illinois in terms of per capita personal income growth (Figure 12).

[9] The consumer debt-to-GDP ratio in Illinois (16 percent) was lower than Indiana (18 percent), Kentucky (20 percent), Michigan (20 percent), and West Virginia (23 percent). Only Wisconsin (16 percent) had a similar consumer-debt-to-GDP ratio (Figure 13).

[10] Across the board, Illinois also had lower 90-day delinquency rates than Indiana, Kentucky, Michigan, and West Virginia (Figure 14).

FIGURE 13: CONSUMER-DEBT-TO-GDP RATIOS IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2019 Q4

Consumer Debt by State (Fourth Quarter of 2019)	Total Auto, Credit Card, and Student Loan Debt	Gross Domestic Product in 2019 Q4	Consumer-Debt-to-GDP	Illinois Difference
Illinois	**$145,153,207,200**	**$893,355,500,000**	**16.2%**	**--**
"Right-to-Work" States	$1,884,490,566,000	$9,449,452,600,000	19.9%	**-3.7%**
Free Collective-Bargaining States	$1,852,366,953,800	$12,177,636,400,000	15.2%	**+1.0%**
United States of America	$3,736,857,519,800	$21,747,394,000,000	17.2%	**-0.9%**
New "Right-to-Work" States				
Indiana	$68,746,161,000	$384,871,700,000	17.9%	**-1.6%**
Kentucky	$42,950,451,600	$218,426,100,000	19.7%	**-3.4%**
Michigan	$108,453,030,000	$543,489,400,000	20.0%	**-3.7%**
West Virginia	$18,398,755,200	$78,480,500,000	23.4%	**-7.2%**
Wisconsin	$56,759,541,000	$353,935,500,000	16.0%	**+0.2%**

Source(s): Authors' analysis of "State-Level Household Debt Statistics" data from the New York Fed Consumer Credit Panel and Equifax for the fourth quarter of 2019 (CMD, 2020) and "GDP & Personal Income" data for the fourth quarter of 2019 from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

FIGURE 14: CONSUMER LOAN DELINQUENCY RATES IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2019 Q4

Loan Delinquency Rates by State (Fourth Quarter of 2019)	90-Day Auto Loan Delinquency (2019 Q4)	90-Day Credit Card Loan Delinquency (2019 Q4)	90-Day Student Loan Delinquency (2019 Q4)
Illinois	**4.5%**	**6.6%**	**9.8%**
"Right-to-Work" States	5.3%	8.4%	12.5%
Free Collective-Bargaining States	4.2%	7.7%	9.7%
United States of America	4.8%	8.1%	11.0%
New "Right-to-Work" States			
Indiana	5.2%	7.0%	12.9%
Kentucky	5.0%	7.8%	15.7%
Michigan	5.3%	6.9%	12.0%
West Virginia	5.4%	8.1%	15.8%
Wisconsin	2.7%	5.5%	8.9%

Source(s): Authors' analysis of "State-Level Household Debt Statistics" data from the New York Fed Consumer Credit Panel and Equifax for the fourth quarter of 2019 (CMD, 2020).

On-the-Job Fatalities

Illinois has safer workplaces than "right-to-work" states (Figure 15). The U.S. Department of Labor's *Census of Fatal Occupational Injuries*, which began in 2011, includes information on the number of on-the-job fatalities by state through 2019. In total, there were nearly 44,500 deaths at workplaces across the United States over these nine years, including about 26,400 fatalities in "right-to-work" states and nearly 18,100 in free collective-bargaining states. Despite having more fatalities, states that had or adopted "right-to-work" laws had fewer workers overall during this period than free collective-bargaining states. As a result, the on-the-job fatality rate is 4.1 deaths per 100,000 workers in "right-to-work" states and just 2.7 deaths per 100,000 workers in free collective-bargaining states. In Illinois, where more than 1,500 workers suffered fatal injuries between 2011 and 2019, the on-the-job fatality rate is 2.8 deaths per 100,000 workers. Consequently, Illinois has 32 percent fewer on-the-job fatalities per 100,000 workers than "right-to-work" states. Illinois also has between 20 and 57 percent fewer fatal occupational injuries than Indiana (4.3 deaths per 100,000), Kentucky (4.4 deaths per 100,000), Michigan (3.4 deaths per 100,000), West Virginia (6.5 deaths per 100,000), and Wisconsin (3.6 deaths per 100,000).

FIGURE 15: ON-THE-JOB FATALITIES PER 100,000 WORKERS IN ILLINOIS VS. "RIGHT-TO-WORK" STATES, 2011-2019

Fatal Occupational Injuries Per 100,000 Workers by State (2011-2019)	Total On-the-Job Fatalities	On-the-Job Fatalities Per 100,000 Workers	Illinois Difference
Illinois	**1,511**	**2.76**	**--**
"Right-to-Work" States	26,368	4.07	**-32.2%**
Free Collective-Bargaining States	18,088	2.72	**+1.5%**
United States of America	44,483	3.38	**-18.3%**
New "Right-to-Work" States			
Indiana	1,206	4.34	**-36.4%**
Kentucky	774	4.40	**-37.3%**
Michigan	1,324	3.43	**-19.6%**
West Virginia	427	6.47	**-57.3%**
Wisconsin	941	3.59	**-23.0%**

Source(s): Authors' analysis of 2011-2019 *Census of Fatal Occupational Injuries* (CFOI) data (BLS, 2021) and 2011-2019 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). Analysis is limited to 2011-2019 because 2011 is the first year of the CFOI dataset and 2019 is the last year for which both fatal occupational injuries data and nonfarm wage and salary employment data were available.

Voters, Lawmakers, and Governors Have Recently Rejected "Right-to-Work"

Two-thirds of Americans (65 percent) approve of labor unions, their highest approval rating since 2003 (Brenan, 2020). At the same time, most Americans believe that the middle class has too little influence in the U.S. economy (Igielnik, 2020). More than seven-in-ten Americans (72 percent) say that that the amount of "power and influence" that the middle class has in today's economy is "not enough" compared with 5 percent who think it has "too much." Additionally, eight-in-ten (82 percent) say that large corporations have too much influence (Igielnik, 2020). A seminal study from 2018 compared counties in free collective-bargaining states that border counties in "right-to-work" states and found that "right-to-work" laws reduce the share of state lawmakers and Members of Congress who come from working-class occupations by between 1 and 3 percent, with negative effects for both major political parties (Feigenbaum et al., 2018). By weakening labor unions, "right-to-work" laws shrink middle-class and worker representation in legislative bodies.

In 2018, "right-to-work" was rejected by 67 percent of Missouri voters in a citizen-initiative veto referendum (Ballotpedia, 2018). Fully 86 percent of the Republican-majority counties and 92 percent of the Democratic-majority counties in Missouri voted against "right-to-work" (Manzo, 2018). Henry County, Missouri, a rural county located near Kansas City, voted 74 percent for Donald Trump in 2020, but rejected "right-to-work" with 71 percent opposed (*The New York Times*, 2020; Manzo, 2018).

In 2021, the Montana House overwhelmingly rejected a bill to implement a "right-to-work" policy in the state, with 62 percent of the state's lawmakers opposed (Ambarian, 2021). A total of 29 Republicans joined 33 Democrats in opposing the bill. Furthermore, in 2021, West Virginia Governor Jim Justice, a Republican, admitted, "really and truly, let's just be brutally honest. We passed the 'right-to-work' law in West Virginia. And we ran to the windows looking to see all the people that were going to come—and they didn't come" (McElhinny, 2021). Passage of "right-to-work" legislation in 2016 did not create jobs or attract businesses to West Virginia. Governor Justice's acknowledgment supports the finding that the policy is not effective at increasing employment.

Conclusion

The states that are most effective at building middle-class jobs and delivering economic growth are states that support workers' rights and collective bargaining, like Illinois. Illinois has higher worker earnings, greater health insurance coverage, higher rates of homeownership, better-educated workers, fewer workers in poverty, more productive workers, lower levels of consumer debt, and fewer on-the-job fatalities than "right-to-work" states. Over the past decade, the economies of free collective-bargaining states have grown faster than the economies of "right-to-work" states and per capita personal income has grown faster in Illinois than "right-to-work" states. At the same time, Illinois does not fare worse than states with so-called "right-to-work" laws on the working-age employment rate. Governor Jim Justice's admission that "right-to-work" failed in West Virginia underscores the fact that the policy is not a panacea for attracting businesses and jobs to a state.

Through collective bargaining, labor unions have long proven effective at ensuring access to good jobs and growing the middle class. These institutions provide benefits far beyond the workers they represent. States that support collective bargaining have higher incomes for workers and greater access to a highly educated and productive labor supply for businesses. Consequently, the data shows that passing the Workers' Rights Amendment—which would ensure that all workers have the right to join a union and collectively bargain by permanently banning "right-to-work"—would protect good jobs, maintain safe workplaces, and promote a strong economy for the people of Illinois.

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Appendix

This analysis primarily uses data from 2017, 2018, and 2019 from the *American Community Survey* (1-Year Estimates) by the U.S. Census Bureau (Ruggles et al., 2021). The authors selected 2017 as the starting year because Kentucky was the last state to implement a "right-to-work" law on January 7, 2017 (NRTWC, 2017). The full dataset contains 9,644,132 observations of residents in the United States, including 4,822,575 in "right-to-work" states and 377,945 in Illinois. It also contains 4,531,364 observations of workers in the United States, including 2,204,125 in "right-to-work" states and 183,472 in Illinois. All estimates are weighted to match the actual U.S. population using sampling weights provided by the U.S. Census Bureau.

This analysis uses "regressions" to parse out the actual and unique impact that certain variables—such as so-called "right-to-work" law—have on economic and social outcomes for workers. An advanced but common technique, regressions describe "how much" a variable is responsible for a change in the outcome. For example, an ordinary least squares (OLS) regression can help determine how much the presence of a "right-to-work" law raises or lowers average annual incomes for workers, after accounting for all other observable factors. A probabilistic regression called a probit can help in calculating how much a certain factor increases a given individual's chance of achieving a certain binary outcome, such as whether an able-bodied individual will be employed.

There are limitations to the regression analyses. First, data from the *American Community Survey* report a worker's state of residence rather than state of employment, so the results may be biased by workers who live in so-called "right-to-work" states but work in free collective-bargaining states (e.g., living in Indiana but working in Illinois) and vice-versa. The data is also based on household survey responses rather than on administrative payroll reports, so there may be more potential for human error. The final concerns are those associated with all regression models, such as lurking and unobservable variables.

Finally, the report uses state-level data from the Bureau of Economic Analysis (BEA) at the U.S. Department of Commerce and the Bureau of Labor Statistics (BLS) at the U.S. Department of Labor. The BEA data include information on state gross domestic product (GDP), nonfarm wage and salary employment, personal income, population, and per capita personal income for all years from 2010 through 2020, which includes the end of the Great Recession and the novel coronavirus disease (COVID-19) pandemic of 2020 (BEA, 2021). The BLS data only includes information on fatal occupational injuries from 2011, the first year of the dataset, through 2019, the latest year for which data were available as of May 2021 at the time of writing (BLS, 2021).

Table A: Regression Results for Inflation-Adjusted Annual Worker Incomes, Robust OLS Regressions, 2017-2019

Robust OLS and Probit Regressions	ln(Real Annual Income)		Real Annual Income		ln(Real Annual Income)	
	Coefficient	SE	Coefficient	SE	Coefficient	SE
Illinois (vs. "Right-to-Work" States)	**+0.064*** **	**(0.002)**	**+$4,043*** **	**(155)**	**+0.051*** **	**(0.002)**
Lives in City	+0.048***	(0.002)	+$2,695***	(134)		
Lives in Suburb	+0.052***	(0.001)	+$3,050***	(091)		
Lives in Rural Area	-0.085***	(0.002)	-$4,836***	(109)		
ln(Regional Price Parities)					+0.666***	(0.012)
Age	+0.052***	(0.003)	+$1,592***	(016)	+0.052***	(0.003)
Age^2	-0.000***	(0.000)	-$13***	(000)	-0.000***	(0.000)
White	+0.026***	(0.003)	+$1,611***	(185)	+0.027***	(0.003)
Black or African American	-0.070***	(0.003)	-$4,664***	(197)	-0.062***	(0.003)
Latinx or Hispanic	-0.023***	(0.003)	-$3,349***	(189)	-0.030***	(0.003)
Female	-0.174***	(0.001)	-$13,658***	(091)	-0.174***	(0.001)
Military Veteran	+0.001	(0.002)	-$1,284***	(186)	-0.003	(0.002)
Married	+0.108***	(0.001)	+$7,018***	(077)	+0.109***	(0.001)
Not a Citizen	-0.082***	(0.003)	-$5,490***	(199)	-0.079***	(0.003)
Foreign Born	-0.012***	(0.002)	-$1,419***	(164)	-0.016***	(0.002)
Less than High School	-0.106***	(0.002)	+$1,284***	(102)	-0.104***	(0.002)
Some College, but No Degree	+0.072***	(0.002)	+$2,725***	(078)	+0.073***	(0.002)
Associates Degree	+0.115***	(0.002)	+$2,410***	(105)	+0.114***	(0.002)
Bachelor's Degree	+0.315***	(0.002)	+$18,399***	(122)	+0.318***	(0.002)
Master's Degree	+0.484***	(0.002)	+$32,998***	(202)	+0.487***	(0.002)
Professional or Doctorate Degree	+0.714***	(0.004)	+$73,816***	(487)	+0.718***	(0.004)
Student (In School)	-0.135***	(0.002)	+$4,024***	(104)	-0.135***	(0.002)
Usual Hours Worked Per Week	+0.029***	(0.000)	+$922***	(004)	+0.029***	(0.000)
Weeks Worked Variables	Y	Y	Y	Y	Y	Y
Self-Employed	-0.167***	(0.004)	+$1,300**	(312)	-0.170***	(0.004)
Works in Nonprofit Sector	-0.057***	(0.002)	-$4,177***	(154)	-0.057***	(0.002)
Works in Federal Government	+0.076***	(0.003)	+$1,701***	(188)	+0.071***	(0.003)
Works in State Government	-0.027***	(0.003)	-$6,774***	(183)	-0.030***	(0.003)
Works in Local Government	-0.030***	(0.003)	-$5,906***	(145)	-0.034***	(0.003)
Occupation Variables	Y	Y	Y	Y	Y	Y
Industry Variables	Y	Y	Y	Y	Y	Y
Year: 2018	-0.001***	(0.001)	+$182**	(088)	-0.001	(0.001)
Year: 2019	+0.015***	(0.001)	+$617***	(090)	+0.015***	(0.001)
Constant	+6.064***	(0.008)	-$52,623***	(388)	+3.050***	(0.005)
R^2	0.666		0.365		0.666	
Observations	2,256,962		2,256,962		2,256,962	
Weighted	Yes		Yes		Yes	

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. "SE" denotes the standard error. Y indicates that the variable(s) is (are) included in the regression.

Table B: Regression Results for Health Insurance and Homeownership, Robust Probit Regressions, 2017-2019

Robust OLS and Probit Regressions	Prob(Health Insurance)		Prob(Employer Insurance)		Prob(Homeowner)	
	Coefficient	SE	Coefficient	SE	Coefficient	SE
Illinois (vs. "Right-to-Work" States)	**+0.046*****	**(0.001)**	**+0.035*****	**(0.001)**	**+0.026*****	**(0.001)**
Lives in City	-0.000	(0.001)	-0.010***	(0.001)	-0.101***	(0.001)
Lives in Suburb	+0.012***	(0.001)	+0.022***	(0.001)	+0.056***	(0.001)
Lives in Rural Area	-0.006***	(0.001)	-0.018***	(0.001)	+0.040***	(0.001)
Age	-0.011***	(0.000)	-0.009***	(0.001)	+0.002***	(0.000)
Age^2	+0.000***	(0.000)	+0.000***	(0.000)	+0.000***	(0.000)
White	+0.011***	(0.001)	+0.021***	(0.002)	+0.037***	(0.002)
Black or African American	-0.012***	(0.001)	-0.020***	(0.002)	-0.115***	(0.002)
Latinx or Hispanic	-0.051***	(0.001)	-0.045***	(0.002)	-0.004*	(0.002)
Female	+0.014***	(0.001)	-0.000	(0.001)	-0.010***	(0.001)
Military Veteran	+0.053***	(0.002)	-0.075***	(0.002)	-0.020***	(0.002)
Married	+0.064***	(0.001)	+0.094***	(0.001)	+0.161***	(0.001)
Not a Citizen	-0.095***	(0.001)	-0.121***	(0.002)	-0.174***	(0.002)
Foreign Born	-0.009***	(0.001)	-0.041***	(0.001)	-0.005***	(0.002)
Less than High School	-0.028***	(0.001)	-0.044***	(0.001)	+0.004***	(0.002)
Some College, but No Degree	+0.020***	(0.001)	+0.024***	(0.001)	-0.012***	(0.001)
Associates Degree	+0.041***	(0.001)	+0.042***	(0.001)	+0.022***	(0.002)
Bachelor's Degree	+0.075***	(0.001)	+0.083***	(0.001)	+0.032***	(0.001)
Master's Degree	+0.100***	(0.002)	+0.107***	(0.002)	+0.058***	(0.002)
Professional or Doctorate Degree	+0.104***	(0.002)	+0.090***	(0.002)	+0.059***	(0.003)
Student (In School)	+0.050***	(0.001)	+0.075***	(0.001)	+0.043***	(0.001)
Usual Hours Worked Per Week	+0.000***	(0.000)	+0.003***	(0.000)	-0.001***	(0.000)
Weeks Worked Variables	Y	Y	Y	Y	Y	Y
Self-Employed	-0.063***	(0.001)	-0.247***	(0.001)	+0.037***	(0.001)
Works in Nonprofit Sector	+0.029***	(0.001)	+0.031***	(0.002)	-0.008***	(0.002)
Works in Federal Government	+0.086***	(0.002)	-0.159***	(0.002)	-0.073***	(0.002)
Works in State Government	+0.052***	(0.002)	+0.076***	(0.002)	-0.014***	(0.002)
Works in Local Government	+0.056***	(0.002)	+0.072***	(0.002)	+0.048***	(0.002)
Occupation Variables	Y	Y	Y	Y	Y	Y
Industry Variables	Y	Y	Y	Y	Y	Y
Year: 2018	-0.003***	(0.001)	+0.003***	(0.001)	+0.002**	(0.001)
Year: 2019	-0.008***	(0.001)	-0.002**	(0.001)	+0.004***	(0.001)
Constant	+0.872***	(0.000)	+0.689***	(0.000)	+0.672***	(0.000)
R^2	0.202		0.163		0.142	
Observations	2,384,021		2,384,021		2,384,021	
Weighted	Yes		Yes		Yes	

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. "SE" denotes the standard error. The probabilistic models require the probit regression and average marginal effects (*margins, dy/dx*). Y indicates that the variable(s) is (are) included in the regression.

Table C: Regression Results for Workers by Bachelor's Degree, Robust OLS and Probit Regressions, 2017-2019

Robust OLS and Probit Regressions	Prob(Bachelor's or More)		ln(Real Income) | Bach Yes		ln(Real Income) | Bach No	
	Coefficient	SE	Coefficient	SE	Coefficient	SE
Illinois (vs. "Right-to-Work" States)	**+0.038*** **	**(0.001)**	**+0.072*** **	**(0.003)**	**+0.059*** **	**(0.003)**
Lives in City	+0.104***	(0.001)	+0.098***	(0.003)	+0.026***	(0.003)
Lives in Suburb	+0.022***	(0.001)	+0.044***	(0.002)	+0.055***	(0.002)
Lives in Rural Area	-0.126***	(0.001)	-0.132***	(0.004)	-0.074***	(0.002)
Age	+0.020***	(0.000)	+0.067***	(0.001)	+0.056***	(0.000)
Age^2	-0.000***	(0.000)	-0.001***	(0.000)	-0.000***	(0.000)
White	-0.063***	(0.002)	-0.011***	(0.004)	+0.044***	(0.003)
Black or African American	-0.185***	(0.002)	-0.127***	(0.005)	-0.042***	(0.004)
Latinx or Hispanic	-0.277***	(0.002)	-0.122***	(0.005)	-0.005	(0.004)
Female	+0.054***	(0.001)	-0.196***	(0.002)	-0.163***	(0.002)
Military Veteran	-0.008***	(0.002)	-0.032***	(0.004)	+0.032***	(0.003)
Married	+0.102***	(0.001)	+0.133***	(0.002)	+0.101***	(0.001)
Not a Citizen	-0.084***	(0.002)	-0.091***	(0.006)	-0.106***	(0.004)
Foreign Born	+0.066***	(0.002)	-0.013***	(0.004)	-0.013***	(0.003)
Usual Hours Worked Per Week			+0.029***	(0.000)	+0.030***	(0.000)
Weeks Worked Variables			Y	Y	Y	Y
Self-Employed			-0.177***	(0.006)	-0.130***	(0.005)
Works in Nonprofit Sector			-0.044***	(0.003)	-0.048***	(0.003)
Works in Federal Government			+0.166***	(0.005)	+0.055***	(0.004)
Works in State Government			+0.007*	(0.004)	-0.041***	(0.005)
Works in Local Government			-0.020***	(0.004)	-0.041***	(0.004)
Occupation Variables			Y	Y	Y	Y
Industry Variables			Y	Y	Y	Y
Year: 2018	+0.008***	(0.001)	-0.001***	(0.002)	-0.001	(0.002)
Year: 2019	+0.013***	(0.001)	+0.015***	(0.002)	+0.015***	(0.002)
Constant	+0.323***	(0.000)	+6.048***	(0.002)	+5.874***	(0.009)
R^2	0.066		0.551		0.653	
Observations	2,387,597		782,505		1,474,457	
Weighted	Yes		Yes		Yes	

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. "SE" denotes the standard error. The probabilistic model requires the probit regression and average marginal effects (*margins, dy/dx*). Y indicates that the variable(s) is (are) included in the regression.

Table D: Regression Results for Poverty, Employment, and Hours, Robust OLS and Probit Regressions, 2017-2019

Robust OLS and Probit Regressions	Prob(Below Poverty)		Prob(Employed)ǂ		ln(Usual Hours Worked)	
	Coefficient	SE	Coefficient	SE	Coefficient	SE
Illinois (vs. "Right-to-Work" States)	**-0.006*** **	**(0.001)**	**+0.006*** **	**(0.001)**	**-0.018*** **	**(0.001)**
Lives in City	+0.007***	(0.001)	+0.002**	(0.001)	+0.005***	(0.001)
Lives in Suburb	-0.024***	(0.001)	+0.014***	(0.001)	-0.002***	(0.001)
Lives in Rural Area	+0.012***	(0.001)	-0.028***	(0.001)	-0.001	(0.001)
Age	+0.004***	(0.000)	+0.033***	(0.000)	+0.030***	(0.000)
Age^2	-0.000***	(0.000)	-0.000***	(0.000)	-0.000***	(0.000)
White	-0.011***	(0.001)	+0.060***	(0.001)	+0.003*	(0.001)
Black or African American	+0.012***	(0.001)	+0.019***	(0.002)	+0.008***	(0.002)
Latinx or Hispanic	-0.012	(0.001)	+0.087***	(0.002)	+0.021***	(0.002)
Female	+0.014***	(0.000)	-0.104***	(0.001)	-0.098***	(0.001)
Military Veteran	-0.052***	(0.001)	-0.044***	(0.001)	+0.006***	(0.001)
Married	-0.032***	(0.000)	+0.044***	(0.001)	-0.005***	(0.001)
Not a Citizen	+0.006***	(0.001)	-0.053***	(0.002)	-0.004**	(0.002)
Foreign Born	+0.002***	(0.001)	+0.034***	(0.001)	+0.004***	(0.001)
Less than High School	-0.002**	(0.001)	-0.126***	(0.001)	-0.060***	(0.001)
Some College, but No Degree	+0.021***	(0.001)	+0.047***	(0.001)	+0.006***	(0.001)
Associates Degree	-0.037***	(0.001)	+0.108***	(0.001)	+0.012***	(0.001)
Bachelor's Degree	-0.059***	(0.001)	+0.140***	(0.001)	+0.020***	(0.001)
Master's Degree	-0.049***	(0.001)	+0.181***	(0.001)	+0.032***	(0.001)
Professional or Doctorate Degree	-0.009***	(0.002)	+0.213***	(0.002)	+0.084***	(0.002)
Student (In School)	+0.009***	(0.001)			-0.197***	(0.001)
Usual Hours Worked Per Week	-0.002***	(0.000)				
Weeks Worked Variables	Y	Y			Y	Y
Self-Employed	+0.037***	(0.001)			-0.076***	(0.002)
Works in Nonprofit Sector	+0.007***	(0.001)			-0.046***	(0.002)
Works in Federal Government	+0.079***	(0.001)			+0.048***	(0.002)
Works in State Government	+0.019***	(0.001)			+0.032***	(0.002)
Works in Local Government	-0.008***	(0.001)			+0.045***	(0.002)
Occupation Variables	Y	Y			Y	Y
Industry Variables	Y	Y			Y	Y
Year: 2018	-0.000	(0.001)	+0.005***	(0.001)	-0.000	(0.001)
Year: 2019	-0.003***	(0.001)	+0.012***	(0.001)	-0.010***	(0.001)
Constant	+0.073***	(0.000)	+0.722***	(0.000)	+2.783***	(0.005)
R^2	0.216		0.087		0.263	
Observations	2,384,021		3,073,507		2,384,021	
Weighted	Yes		Yes		Yes	

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. "SE" denotes the standard error. The probabilistic models require the probit regression and average marginal effects (*margins, dy/dx*). Y indicates that the variable(s) is (are) included in the regression. ǂThe probability of a given individual having at least one job is limited to working-age respondents between the ages of 18 years old and 64 years old.

Table E: Regression Results for Inflation-Adjusted Private Industry CEO Incomes, Robust OLS Regressions, 2017-2019

Robust OLS and Probit Regressions	ln(Total Annual Income)		Total Annual Income		ln(Total Annual Income)	
	Coefficient	SE	Coefficient	SE	Coefficient	SE
Illinois (vs. "Right-to-Work" States)	**+0.019**	**(0.029)**	**+$11,592***	**(6,525)**	**+0.002**	**(0.00)**
Lives in City	+0.084***	(0.030)	+$22,437***	(6,391)		
Lives in Suburb	+0.047**	(0.019)	+$4,286	(3,999)		
Lives in Rural Area	-0.206***	(0.043)	-$39,829***	(7,652)		
ln(Regional Price Parities)					+0.960***	(0.184)
Age	+0.058***	(0.006)	+$7,952***	(1,104)	+0.059***	(0.006)
Age^2	-0.000***	(0.000)	-$48***	(011)	-0.000***	(0.000)
White	+0.193***	(0.044)	+$42,930***	(9,025)	+0.188***	(0.044)
Black or African American	-0.061	(0.093)	+$10,932	(15,930)	-0.060	(0.093)
Latinx or Hispanic	+0.056	(0.057)	+$23,819***	(10,968)	+0.035	(0.057)
Female	-0.272***	(0.021)	-$49,799***	(3,978)	-0.273***	(0.021)
Military Veteran	-0.009	(0.037)	-$7,234	(7,930)	-0.014	(0.037)
Married	+0.163***	(0.023)	+$30,703***	(4,473)	+0.165***	(0.023)
Not a Citizen	-0.088	(0.054)	-$15,494	(10,849)	-0.088	(0.054)
Foreign Born	+0.053	(0.035)	+$19,038**	(7,754)	+0.041	(0.035)
Less than High School	-0.075	(0.152)	+$24,747	(24,435)	-0.074	(0.152)
Some College, but No Degree	+0.170***	(0.040)	+$30,336***	(6,960)	+0.172***	(0.040)
Associates Degree	+0.129***	(0.050)	+$18,734**	(8,810)	+0.130***	(0.050)
Bachelor's Degree	+0.440***	(0.036)	+$76,393***	(6,173)	+0.448***	(0.036)
Master's Degree	+0.577***	(0.038)	+$105,379***	(6,819)	+0.586***	(0.038)
Professional or Doctorate Degree	+0.621***	(0.051)	+$122,343***	(10,224)	+0.629***	(0.051)
Student (In School)	-0.032	(0.067)	+$11,119	(14,304)	-0.037	(0.067)
Usual Hours Worked Per Week	+0.014***	(0.001)	+$2,581***	(187)	+0.014***	(0.001)
Weeks Worked Variables	Y	Y	Y	Y	Y	Y
Occupation Variables	Y	Y	Y	Y	Y	Y
Industry Variables	Y	Y	Y	Y	Y	Y
Year: 2018	-0.026	(0.021)	-$3,559	(4,432)	-0.025	(0.021)
Year: 2019	+0.024	(0.021)	+$3,672	(4,327)	+0.024	(0.021)
Constant	+8.507***	(0.230)	-$282,613***	(40,522)	+4.154***	(0.865)
R^2	0.228		0.163		0.227	
Observations	11,840		2,384,021		11,840	
Weighted	Yes		Yes		Yes	

Source(s): Authors' analysis of 2017-2019 *American Community Survey* data (Ruggles et al., 2021) and 2017-2019 Regional Price Parities from "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021). ***p≤|0.01|; **p≤|0.05|; *p≤|0.10|. "SE" denotes the standard error. Y indicates that the variable(s) is (are) included in the regression. All data are for observations who report that they are CEOs in the private, for-profit sector. CEOs in the nonprofit, self-employed, and public sector are excluded.

Table F: Gross Domestic Product (GDP), Total Nonfarm Employment, and GDP Per Worker by State, 2019

State Name	RTW or CB State	2019 Gross Domestic Product	2019 Nonfarm Employment	GDP Per Worker
Alaska	CB	$54,385,600,000	358,035	$151,900
California	CB	$3,132,800,600,000	18,417,663	$170,098
Colorado	CB	$392,986,000,000	2,903,473	$135,350
Connecticut	CB	$287,822,200,000	1,745,583	$164,886
Delaware	CB	$77,082,400,000	476,782	$161,672
District of Columbia	CB	$143,389,300,000	806,196	$177,859
Hawaii	CB	$95,744,300,000	725,999	$131,879
Illinois	**CB**	**$885,583,000,000**	**6,267,434**	**$141,299**
Maine	CB	$67,717,100,000	648,032	$104,497
Maryland	CB	$426,747,400,000	2,874,124	$148,479
Massachusetts	CB	$596,593,100,000	3,818,472	$156,239
Minnesota	CB	$383,777,000,000	3,022,849	$126,959
Missouri	CB	$328,400,600,000	2,984,899	$110,021
Montana	CB	$52,934,600,000	494,007	$107,154
New Hampshire	CB	$87,634,100,000	694,330	$126,214
New Jersey	CB	$634,783,600,000	4,253,579	$149,235
New Mexico	CB	$105,143,400,000	883,038	$119,070
New York	CB	$1,772,260,700,000	9,892,656	$179,149
Ohio	CB	$695,361,600,000	5,685,382	$122,307
Oregon	CB	$253,623,200,000	1,988,034	$127,575
Pennsylvania	CB	$808,737,500,000	6,258,908	$129,214
Rhode Island	CB	$61,883,800,000	515,983	$119,934
Vermont	CB	$34,013,400,000	326,751	$104,096
Washington	CB	$612,996,500,000	3,632,551	$168,751
Alabama	RTW	$228,142,600,000	2,119,991	$107,615
Arizona	RTW	$370,119,100,000	3,036,255	$121,900
Arkansas	RTW	$130,954,100,000	1,290,206	$101,499
Florida	RTW	$1,106,500,100,000	9,299,054	$118,991
Georgia	RTW	$625,713,600,000	4,788,444	$130,672
Idaho	RTW	$83,665,500,000	777,357	$107,628
Indiana	RTW	$379,684,100,000	3,237,701	$117,270
Iowa	RTW	$194,658,100,000	1,625,289	$119,768
Kansas	RTW	$176,493,100,000	1,496,317	$117,952
Kentucky	RTW	$215,398,900,000	2,024,231	$106,410
Louisiana	RTW	$256,918,500,000	2,053,803	$125,094
Michigan	RTW	$536,888,300,000	4,497,440	$119,376
Mississippi	RTW	$115,971,300,000	1,214,347	$95,501
Nebraska	RTW	$130,011,800,000	1,036,249	$125,464
Nevada	RTW	$178,199,400,000	1,456,327	$122,362
North Carolina	RTW	$591,600,900,000	4,802,091	$123,197
North Dakota	RTW	$57,180,900,000	451,553	$126,632
Oklahoma	RTW	$202,036,100,000	1,730,840	$116,727
South Carolina	RTW	$247,543,800,000	2,261,943	$109,439
South Dakota	RTW	$54,940,900,000	456,316	$120,401
Tennessee	RTW	$376,582,400,000	3,179,890	$118,426
Texas	RTW	$1,843,802,700,000	13,224,100	$139,427
Utah	RTW	$192,519,200,000	1,617,085	$119,053
Virginia	RTW	$556,905,200,000	4,244,320	$131,212
West Virginia	RTW	$78,863,900,000	724,258	$108,889
Wisconsin	RTW	$349,416,500,000	3,017,368	$115,802
Wyoming	RTW	$40,420,100,000	293,465	$137,734
"Right-to-Work" States	27	$9,321,131,100,000	75,956,240	$122,717
Collective-Bargaining States	23+DC	$11,992,401,000,000	79,674,760	$150,517
United States	50+DC	$21,433,226,000,000	155,631,000	$137,718

Source(s): 2019 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Table G: Gross Domestic Product (GDP) Growth by State, 2010-2020

State Name	RTW or CB State	2010 Gross Domestic Product	2020 Gross Domestic Product	GDP Growth
Alaska	CB	$52,947,700,000	$50,246,700,000	-5.1%
California	CB	$1,973,511,900,000	$3,091,871,500,000	+56.7%
Colorado	CB	$255,660,700,000	$390,098,700,000	+52.6%
Connecticut	CB	$238,051,600,000	$280,900,300,000	+18.0%
Delaware	CB	$57,986,700,000	$75,512,500,000	+30.2%
District of Columbia	CB	$106,097,800,000	$143,532,700,000	+35.3%
Hawaii	CB	$68,260,200,000	$89,856,200,000	+31.6%
Illinois	**CB**	**$661,714,800,000**	**$863,516,700,000**	**+30.5%**
Maine	CB	$51,724,300,000	$66,196,000,000	+28.0%
Maryland	CB	$316,316,900,000	$422,726,400,000	+33.6%
Massachusetts	CB	$410,187,500,000	$584,039,000,000	+42.4%
Minnesota	CB	$272,636,000,000	$374,351,800,000	+37.3%
Missouri	CB	$257,897,400,000	$321,708,800,000	+24.7%
Montana	CB	$38,103,200,000	$51,488,700,000	+35.1%
New Hampshire	CB	$64,170,700,000	$85,109,300,000	+32.6%
New Jersey	CB	$494,977,800,000	$619,061,100,000	+25.1%
New Mexico	CB	$84,037,900,000	$100,310,100,000	+19.4%
New York	CB	$1,212,485,100,000	$1,699,044,700,000	+40.1%
Ohio	CB	$496,457,700,000	$675,037,300,000	+36.0%
Oregon	CB	$163,827,000,000	$250,458,500,000	+52.9%
Pennsylvania	CB	$599,025,100,000	$780,176,100,000	+30.2%
Rhode Island	CB	$49,472,400,000	$60,224,700,000	+21.7%
Vermont	CB	$27,113,300,000	$32,796,700,000	+21.0%
Washington	CB	$365,799,700,000	$618,704,900,000	+69.1%
Alabama	RTW	$175,470,100,000	$224,870,600,000	+28.2%
Arizona	RTW	$248,125,300,000	$372,461,000,000	+50.1%
Arkansas	RTW	$100,970,800,000	$129,073,900,000	+27.8%
Florida	RTW	$738,242,300,000	$1,095,888,200,000	+48.4%
Georgia	RTW	$414,664,000,000	$619,240,000,000	+49.3%
Idaho	RTW	$55,215,300,000	$84,032,200,000	+52.2%
Indiana	RTW	$280,497,000,000	$372,636,700,000	+32.8%
Iowa	RTW	$142,016,700,000	$192,710,200,000	+35.7%
Kansas	RTW	$127,970,400,000	$173,298,300,000	+35.4%
Kentucky	RTW	$164,820,300,000	$210,024,200,000	+27.4%
Louisiana	RTW	$226,161,800,000	$241,990,800,000	+7.0%
Michigan	RTW	$386,629,800,000	$515,928,300,000	+33.4%
Mississippi	RTW	$95,265,400,000	$114,200,600,000	+19.9%
Nebraska	RTW	$91,785,500,000	$128,808,700,000	+40.3%
Nevada	RTW	$123,652,300,000	$172,597,600,000	+39.6%
North Carolina	RTW	$415,710,000,000	$586,136,200,000	+41.0%
North Dakota	RTW	$35,689,400,000	$54,032,900,000	+51.4%
Oklahoma	RTW	$153,215,100,000	$186,581,400,000	+21.8%
South Carolina	RTW	$163,844,000,000	$241,688,700,000	+47.5%
South Dakota	RTW	$37,709,200,000	$54,852,100,000	+45.5%
Tennessee	RTW	$255,696,100,000	$364,485,900,000	+42.5%
Texas	RTW	$1,237,304,000,000	$1,759,734,400,000	+42.2%
Utah	RTW	$118,098,300,000	$194,985,800,000	+65.1%
Virginia	RTW	$423,563,900,000	$551,760,300,000	+30.3%
West Virginia	RTW	$65,304,700,000	$73,709,200,000	+12.9%
Wisconsin	RTW	$254,615,200,000	$338,678,400,000	+33.0%
Wyoming	RTW	$37,442,600,000	$36,241,500,000	-3.2%
"Right-to-Work" States	27	$6,569,679,500,000	$9,090,648,100,000	+38.4%
Collective-Bargaining States	23+DC	$8,318,463,400,000	$11,726,969,400,000	+41.0%
United States	50+DC	$14,992,052,000,000	$20,936,558,000,000	+39.7%

Source(s): 2010-2020 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Table G: Per Capita Personal Income Growth by State, 2010-2020

State Name	RTW or CB State	2010 Per Capita Personal Income	2020 Per Capita Personal Income	Income Growth
Alaska	CB	$49,432	$64,780	+31.0%
California	CB	$43,636	$71,480	+63.8%
Colorado	CB	$40,688	$63,522	+56.1%
Connecticut	CB	$62,089	$79,771	+28.5%
Delaware	CB	$40,822	$56,768	+39.1%
District of Columbia	CB	$63,576	$87,064	+36.9%
Hawaii	CB	$41,920	$60,729	+44.9%
Illinois	**CB**	**$42,093**	**$62,977**	**+49.6%**
Maine	CB	$37,909	$54,225	+43.0%
Maryland	CB	$50,005	$68,258	+36.5%
Massachusetts	CB	$53,061	$79,721	+50.2%
Minnesota	CB	$42,605	$61,540	+44.4%
Missouri	CB	$36,822	$51,177	+39.0%
Montana	CB	$35,895	$53,329	+48.6%
New Hampshire	CB	$46,783	$66,418	+42.0%
New Jersey	CB	$51,420	$75,245	+46.3%
New Mexico	CB	$33,541	$45,803	+36.6%
New York	CB	$48,973	$75,548	+54.3%
Ohio	CB	$36,574	$53,296	+45.7%
Oregon	CB	$36,121	$56,765	+57.2%
Pennsylvania	CB	$42,046	$62,198	+47.9%
Rhode Island	CB	$42,942	$60,837	+41.7%
Vermont	CB	$41,444	$58,650	+41.5%
Washington	CB	$42,675	$68,322	+60.1%
Alabama	RTW	$33,751	$46,908	+39.0%
Arizona	RTW	$33,637	$48,950	+45.5%
Arkansas	RTW	$31,927	$47,109	+47.6%
Florida	RTW	$38,473	$55,337	+43.8%
Georgia	RTW	$34,520	$51,165	+48.2%
Idaho	RTW	$31,956	$48,616	+52.1%
Indiana	RTW	$35,453	$51,340	+44.8%
Iowa	RTW	$38,104	$55,218	+44.9%
Kansas	RTW	$39,561	$56,073	+41.7%
Kentucky	RTW	$33,139	$46,507	+40.3%
Louisiana	RTW	$37,648	$50,037	+32.9%
Michigan	RTW	$35,391	$52,987	+49.7%
Mississippi	RTW	$30,901	$41,745	+35.1%
Nebraska	RTW	$40,919	$57,942	+41.6%
Nevada	RTW	$37,227	$53,635	+44.1%
North Carolina	RTW	$35,681	$50,086	+40.4%
North Dakota	RTW	$43,490	$59,388	+36.6%
Oklahoma	RTW	$36,540	$49,249	+34.8%
South Carolina	RTW	$32,456	$47,502	+46.4%
South Dakota	RTW	$41,162	$57,273	+39.1%
Tennessee	RTW	$35,652	$50,547	+41.8%
Texas	RTW	$38,276	$54,841	+43.3%
Utah	RTW	$32,155	$52,251	+62.5%
Virginia	RTW	$45,494	$62,362	+37.1%
West Virginia	RTW	$32,319	$45,109	+39.6%
Wisconsin	RTW	$38,996	$55,487	+42.3%
Wyoming	RTW	$45,710	$63,263	+38.4%
"Right-to-Work" States	27	$36,756	$52,647	+43.2%
Collective-Bargaining States	23+DC	$44,250	$67,039	+51.5%
United States	50+DC	$40,546	$59,729	+47.3%

Source(s): 2010-2020 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Table H: Per Capita Personal Income Growth by State, 2010-2020

State Name	RTW or CB State	Auto, Credit Card, and Student Loan Debt	Gross Domestic Product in 2019 Q4	Consumer-Debt-to-GDP Ratio
Alaska	CB	$7,314,459,600	$54,674,700,000	13.4%
California	CB	$417,413,354,400	$3,205,000,100,000	13.0%
Colorado	CB	$68,397,258,000	$400,863,400,000	17.1%
Connecticut	CB	$42,726,378,800	$290,703,000,000	14.7%
Delaware	CB	$12,165,137,600	$77,879,400,000	15.6%
District of Columbia	CB	$11,686,056,200	$145,278,000,000	8.0%
Hawaii	CB	$13,438,392,000	$97,001,100,000	13.9%
Illinois	**CB**	**$145,153,207,200**	**$893,355,500,000**	**16.2%**
Maine	CB	$15,714,583,800	$68,984,900,000	22.8%
Maryland	CB	$84,429,594,800	$432,997,800,000	19.5%
Massachusetts	CB	$80,862,814,200	$603,209,600,000	13.4%
Minnesota	CB	$64,076,971,400	$389,503,700,000	16.5%
Missouri	CB	$64,912,137,600	$332,659,700,000	19.5%
Montana	CB	$10,643,950,400	$54,034,700,000	19.7%
New Hampshire	CB	$18,191,908,800	$88,014,800,000	20.7%
New Jersey	CB	$112,182,788,400	$642,967,700,000	17.4%
New Mexico	CB	$21,259,337,000	$106,914,400,000	19.9%
New York	CB	$223,677,861,000	$1,791,566,800,000	12.5%
Ohio	CB	$138,729,468,000	$703,368,900,000	19.7%
Oregon	CB	$46,292,723,400	$258,692,600,000	17.9%
Pennsylvania	CB	$154,563,758,400	$818,448,600,000	18.9%
Rhode Island	CB	$11,886,022,000	$62,335,400,000	19.1%
Vermont	CB	$7,736,620,400	$34,320,200,000	22.5%
Washington	CB	$78,912,170,400	$624,861,400,000	12.6%
Alabama	RTW	$53,716,825,600	$230,750,100,000	23.3%
Arizona	RTW	$79,057,078,800	$379,018,800,000	20.9%
Arkansas	RTW	$30,487,944,000	$132,596,400,000	23.0%
Florida	RTW	$264,058,048,800	$1,126,510,300,000	23.4%
Georgia	RTW	$142,845,698,000	$634,137,500,000	22.5%
Idaho	RTW	$18,052,267,200	$85,791,100,000	21.0%
Indiana	RTW	$68,746,161,000	$384,871,700,000	17.9%
Iowa	RTW	$32,762,041,000	$196,247,400,000	16.7%
Kansas	RTW	$29,647,188,000	$178,605,100,000	16.6%
Kentucky	RTW	$42,950,451,600	$218,426,100,000	19.7%
Louisiana	RTW	$54,280,584,000	$259,079,300,000	21.0%
Michigan	RTW	$108,453,030,000	$543,489,400,000	20.0%
Mississippi	RTW	$32,589,315,200	$117,642,300,000	27.7%
Nebraska	RTW	$19,027,688,400	$133,201,000,000	14.3%
Nevada	RTW	$33,623,455,800	$181,751,600,000	18.5%
North Carolina	RTW	$118,249,724,400	$601,787,900,000	19.6%
North Dakota	RTW	$8,667,777,600	$57,471,900,000	15.1%
Oklahoma	RTW	$41,202,464,400	$201,604,300,000	20.4%
South Carolina	RTW	$60,669,558,600	$251,664,500,000	24.1%
South Dakota	RTW	$8,881,721,000	$56,051,900,000	15.8%
Tennessee	RTW	$72,924,059,600	$380,823,000,000	19.1%
Texas	RTW	$344,850,180,000	$1,861,581,900,000	18.5%
Utah	RTW	$30,357,319,600	$196,639,400,000	15.4%
Virginia	RTW	$107,485,417,000	$566,529,400,000	19.0%
West Virginia	RTW	$18,398,755,200	$78,480,500,000	23.4%
Wisconsin	RTW	$56,759,541,000	$353,935,500,000	16.0%
Wyoming	RTW	$5,746,270,200	$40,764,300,000	14.1%
"Right-to-Work" States	27	$1,884,490,566,000	$9,449,452,600,000	19.9%
Collective-Bargaining States	23+DC	$1,852,366,953,800	$12,177,636,400,000	15.2%
United States	50+DC	$3,736,857,519,800	$21,747,394,000,000	17.2%

Source(s): Authors' analysis of "State-Level Household Debt Statistics" data from the New York Fed Consumer Credit Panel and Equifax for the fourth quarter of 2019 (CMD, 2020) and "GDP & Personal Income" data for the fourth quarter of 2019 from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).

Table I: Per Capita Personal Income Growth by State, 2010-2020

State Name	RTW or CB State	Auto Loan Delinquency	Credit Card Delinquency	Student Loan Delinquency
Alaska	CB	2.5%	6.6%	10.9%
California	CB	4.9%	8.7%	9.6%
Colorado	CB	3.4%	6.5%	10.1%
Connecticut	CB	3.1%	7.1%	9.5%
Delaware	CB	5.5%	8.6%	11.0%
District of Columbia	CB	9.8%	6.5%	7.7%
Hawaii	CB	4.1%	7.2%	14.3%
Illinois	**CB**	**4.5%**	**6.6%**	**9.8%**
Maine	CB	3.1%	6.2%	8.5%
Maryland	CB	5.1%	7.4%	10.0%
Massachusetts	CB	2.8%	7.2%	7.1%
Minnesota	CB	2.3%	6.1%	9.2%
Missouri	CB	4.8%	7.7%	12.1%
Montana	CB	4.0%	7.1%	9.3%
New Hampshire	CB	2.9%	6.6%	8.6%
New Jersey	CB	3.9%	7.5%	8.5%
New Mexico	CB	6.4%	9.0%	13.8%
New York	CB	4.1%	9.0%	8.5%
Ohio	CB	4.6%	7.4%	12.1%
Oregon	CB	2.6%	6.3%	11.2%
Pennsylvania	CB	4.4%	8.0%	10.1%
Rhode Island	CB	3.1%	8.1%	10.6%
Vermont	CB	3.2%	5.8%	7.7%
Washington	CB	2.6%	5.8%	8.6%
Alabama	RTW	6.6%	8.4%	14.0%
Arizona	RTW	5.2%	10.4%	13.0%
Arkansas	RTW	5.5%	9.7%	12.2%
Florida	RTW	5.8%	10.5%	12.7%
Georgia	RTW	6.3%	8.3%	13.5%
Idaho	RTW	2.9%	6.8%	10.3%
Indiana	RTW	5.2%	7.0%	12.9%
Iowa	RTW	2.9%	7.0%	13.1%
Kansas	RTW	3.4%	6.4%	11.3%
Kentucky	RTW	5.0%	7.8%	15.7%
Louisiana	RTW	6.9%	8.6%	14.7%
Michigan	RTW	5.3%	6.9%	12.0%
Mississippi	RTW	7.5%	9.5%	15.4%
Nebraska	RTW	2.8%	6.7%	9.3%
Nevada	RTW	5.8%	11.5%	13.6%
North Carolina	RTW	5.7%	8.2%	12.6%
North Dakota	RTW	2.9%	5.6%	7.9%
Oklahoma	RTW	5.6%	8.9%	15.2%
South Carolina	RTW	6.4%	8.2%	14.0%
South Dakota	RTW	3.4%	6.3%	8.2%
Tennessee	RTW	4.8%	7.8%	12.7%
Texas	RTW	5.8%	9.2%	11.9%
Utah	RTW	2.6%	5.8%	9.0%
Virginia	RTW	3.9%	6.6%	10.3%
West Virginia	RTW	5.4%	8.1%	15.8%
Wisconsin	RTW	2.7%	5.5%	8.9%
Wyoming	RTW	3.7%	7.5%	9.3%
"Right-to-Work" States	27	5.3%	8.4%	12.5%
Collective-Bargaining States	23+DC	4.2%	7.7%	9.7%
United States	50+DC	4.8%	8.1%	11.0%

Source(s): Authors' analysis of "State-Level Household Debt Statistics" data from the New York Fed Consumer Credit Panel and Equifax for the fourth quarter of 2019 (CMD, 2020).

Table J: On-the-Job Fatalities, Total Nonfarm Employment, and Fatality Rate by State, 2011-2019

State Name	RTW or CB State	Total On-the-Job Fatalities, 2011-2019	Nonfarm Employment, 2011-2019	Fatalities Per 100,000
Alaska	CB	297	3,250,870	9.14
California	CB	3,518	151,748,084	2.32
Colorado	CB	712	23,760,109	3.00
Connecticut	CB	318	15,524,790	2.05
Delaware	CB	102	4,080,526	2.50
District of Columbia	CB	102	6,984,502	1.46
Hawaii	CB	203	6,317,775	3.21
Illinois	**CB**	**1,511**	**54,715,526**	**2.76**
Maine	CB	171	5,614,058	3.05
Maryland	CB	719	24,841,179	2.89
Massachusetts	CB	693	32,342,950	2.14
Minnesota	CB	683	26,029,755	2.62
Missouri	CB	1,061	25,816,194	4.11
Montana	CB	311	4,236,353	7.34
New Hampshire	CB	136	5,973,236	2.28
New Jersey	CB	804	36,587,742	2.20
New Mexico	CB	416	7,658,915	5.43
New York	CB	2,192	84,050,693	2.61
Ohio	CB	1,514	49,294,385	3.07
Oregon	CB	526	16,408,446	3.21
Pennsylvania	CB	1,581	54,244,256	2.91
Rhode Island	CB	77	4,460,831	1.73
Vermont	CB	98	2,889,445	3.39
Washington	CB	673	29,797,260	2.26
Alabama	RTW	743	18,196,574	4.08
Arizona	RTW	724	24,683,342	2.93
Arkansas	RTW	642	11,247,087	5.71
Florida	RTW	2,429	75,718,545	3.21
Georgia	RTW	1,419	39,714,538	3.57
Idaho	RTW	304	6,241,367	4.87
Indiana	RTW	1,206	27,766,496	4.34
Iowa	RTW	714	14,336,217	4.98
Kansas	RTW	632	13,116,113	4.82
Kentucky	RTW	774	17,582,466	4.40
Louisiana	RTW	1,002	18,344,641	5.46
Michigan	RTW	1,324	38,556,213	3.43
Mississippi	RTW	644	10,699,449	6.02
Nebraska	RTW	423	9,052,758	4.67
Nevada	RTW	371	11,652,443	3.18
North Carolina	RTW	1,411	40,195,643	3.51
North Dakota	RTW	388	4,030,348	9.63
Oklahoma	RTW	811	15,134,636	5.36
South Carolina	RTW	790	18,714,397	4.22
South Dakota	RTW	245	3,965,687	6.18
Tennessee	RTW	1,051	26,641,892	3.94
Texas	RTW	4,710	109,307,099	4.31
Utah	RTW	398	12,882,686	3.09
Virginia	RTW	1,234	36,366,878	3.39
West Virginia	RTW	427	6,594,797	6.47
Wisconsin	RTW	941	26,226,132	3.59
Wyoming	RTW	281	2,633,676	10.67
"Right-to-Work" States	27	26,038	639,602,120	4.07
Collective-Bargaining States	23+DC	18,121	673,377,010	2.69
United States	50+DC	44,483	1,316,230,000	3.38

Source(s): 2011-2019 *Census of Fatal Occupational Injuries* (CFOI) data (BLS, 2021) and 2011-2019 "GDP & Personal Income" data from the Bureau of Economic Analysis at the U.S. Department of Commerce (BEA, 2021).