Table VII.A.1(2002) Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	6,138,063	3,975,147	963,635	1,199,281	1,844,827	3,408,181	885,056
New England:							
Connecticut	77,210	47,348	9,968	19,895	15,383	49,932	11,895
Maine	34,486	21,894	5,092	7,500	10,292	20,231	3,963
Massachusetts	147,808	95,112	21,566	31,129	29,268	101,626	16,914
New Hampshire	32,438	19,192	6,608	6,638	7,732	21,441	3,265
Middle Atlantic:							
New Jersey	196,516	132,109	30,099	34,308	42,704	119,032	34,781
New York	423,726	266,989	71,511	85,227	114,739	255,225	53,763
Pennsylvania	262,364	157,080	47,223	58,061	90,020	137,518	34,825
East North Central:							
Illinois	260,161	168,558	40,987	50,616	64,383	151,347	44,431
Indiana	130,269	77,345	25,867	27,056	40,718	64,568	24,984
Michigan	201,838	119,923	36,245	45,670	59,103	113,618	29,117
Ohio	247,378	159,870	41,400	46,108	72,685	136,432	38,261
Wisconsin	128,214	74,208	22,746	31,260	39,102	70,998	18,115
West North Central:							
Iowa	80,278	45,451	12,160	22,667	29,773	39,454	11,051
Kansas	68,913	41,330	10,983	16,600	27,519	31,548	9,846
Minnesota	127,758	72,088	18,505	37,165	36,446	73,329	17,983
Missouri	128,978	79,051	22,761	27,165	45,459	62,862	20,657
Nebraska	49,520	28,055	7,676	13,789	19,857	24,543	5,120
South Atlantic:							
Delaware	21,462	14,029	2,842	4,590	7,449	9,843	4,170
Florida	362,704	270,152	46,345	46,208	110,570	191,608	60,527
Georgia	172,661	126,084	23,242	23,335	53,906	88,495	30,260
Maryland	110,152	74,820	14,036	21,296	24,077	67,879	18,197
North Carolina	173,550	119,277	22,997	31,276	57,321	95,319	20,910
South Carolina	88,508	55,109	16,279	17,120	32,192	41,822	14,495
Virginia	149,915	94,906	24,709	30,300	46,215	82,163	21,538
West Virginia	33,581	20,051	7,278	6,252	15,696	12,393	5,492
East South Central:							
Alabama	83,871	57,866	8,669	17,335	29,157	43,677	11,037
Kentucky	78,307	51,548	12,528	14,231	28,979	33,215	16,113
Mississippi	49,272	32,157	8,277	8,838	20,506	19,241	9,525
Tennessee	114,005	78,456	16,265	19,284	36,292	56,400	21,313
West South Central:							
Louisiana	83,244	57,251	14,472	11,521	28,723	39,785	14,736
Oklahoma	71,430	47,252	10,441	13,737	27,510	35,105	8,815
Texas	409,206	291,548	58,251	59,407	131,219	204,828	73,159
Mountain:							
Arizona	101,318	67,131	16,512	17,674	31,864	55,649	13,804
Colorado	119,519	79,323	20,052	20,145	34,094	72,826	12,599
Montana	31,242	18,542	4,942	7,758	13,740	14,715	2,787
Nevada	38,748	25,955	4,747	8,047	11,581	21,379	5,788
New Mexico	36,520	22,027	5,757	8,737	16,164	14,655	5,702
Utah	48,822	31,216	6,950	10,656	14,659	29,256	4,907
Wyoming	16,858	10,156	2,785	3,917	7,033	8,147	1,678
Pacific:							
California	679,137	431,374	115,459	132,305	189,018	414,566	75,553
Hawaii	27,509	18,899	3,888	4,722	7,695	15,898	3,916
Oregon	88,472	55,827	14,511	18,134	22,610	52,792	13,070
Washington	138,080	87,399	19,972	30,709	31,108	92,384	14,588
States not shown separately	212,114	131,193	30,032	50,890	70,269	120,438	21,407

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.A.1(2002) Standard error for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	22,695	32,560	18,000	18,233	17,770	26,279	12,878
New England:							
Connecticut	3,010	2,188	803	2,164	2,190	3,023	2,153
Maine	1,969	1,657	421	613	498	1,856	607
Massachusetts	4,245	4,472	3,549	2,260	2,590	4,538	2,811
New Hampshire	2,035	1,914	621	598	522	1,891	747
Middle Atlantic:							
New Jersey	4,817	5,436	2,960	2,701	4,228	4,647	2,545
New York	8,178	9,422	4,307	6,031	5,444	9,475	4,225
Pennsylvania	7,676	8,124	5,358	6,418	4,435	4,150	3,328
East North Central:							
Illinois	5,915	9,553	5,261	4,240	4,512	6,977	5,729
Indiana	5,300	4,270	3,898	2,245	2,857	2,474	4,582
Michigan	7,883	5,328	5,021	4,685	5,031	7,498	3,639
Ohio	6,818	9,634	4,809	3,875	3,800	8,147	3,855
Wisconsin	4,307	3,520	1,608	2,511	3,238	3,876	2,217
West North Central:							
Iowa	3,164	2,973	1,128	1,895	1,861	2,363	1,235
Kansas	2,335	2,204	1,302	829	2,072	1,625	1,056
Minnesota	5,578	5,733	1,830	4,380	3,738	5,512	2,203
Missouri	3,510	3,458	2,374	2,858	2,616	3,285	4,195
Nebraska	1,283	1,612	688	1,004	1,564	1,459	904
South Atlantic:							
Delaware	1,967	2,098	275	281	2,117	531	354
Florida	11,593	10,207	4,550	7,004	8,561	11,457	3,567
Georgia	7,532	6,059	3,422	3,421	3,933	2,860	5,047
Maryland	3,453	2,956	1,699	1,380	2,323	2,063	1,343
North Carolina	3,723	5,135	2,746	4,409	5,209	4,808	1,342
South Carolina	4,720	3,391	1,485	3,480	2,392	2,994	3,572
Virginia	3,793	3,314	2,395	2,935	2,259	4,413	1,872
West Virginia	1,484	606	1,533	274	648	1,648	913
East South Central:							
Alabama	2,606	2,140	1,292	1,646	1,889	2,947	844
Kentucky	2,682	3,023	1,524	1,159	1,021	2,052	2,718
Mississippi	1,074	1,773	492	757	1,148	1,388	1,167
Tennessee	4,706	4,495	2,189	2,609	2,651	2,828	3,959
West South Central:							
Louisiana	2,059	2,595	2,102	1,312	1,592	1,848	1,481
Oklahoma	2,436	3,005	1,101	625	1,601	2,959	1,106
Texas	7,045	6,904	5,036	5,820	6,383	6,593	7,405
Mountain:							
Arizona	2,939	3,320	1,663	2,229	1,729	2,460	2,278
Colorado	4,362	4,483	2,136	2,788	2,977	3,031	2,313
Montana	1,700	1,687	547	522	789	1,347	635
Nevada	1,588	1,470	402	625	844	1,117	780
New Mexico	2,367	1,142	946	2,056	2,384	641	811
Utah	2,459	2,530	1,098	978	860	2,398	535
Wyoming	411	452	384	254	365	365	199
Pacific:							
California	11,009	12,495	4,321	7,314	7,376	8,462	4,341
Hawaii	1,630	1,848	415	590	547	1,840	555
Oregon	2,629	2,976	1,978	1,686	1,683	3,341	2,853
Washington	2,760	3,688	1,504	2,336	2,544	2,846	1,589
States not shown separately	7,000	7,462	3,318	4,084	5,403	5,008	2,985

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.A.1.a(2002) Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	6,138,063	64.8%	15.7%	19.5%	30.1%	55.5%	14.4%
New England:							
Connecticut	77,210	61.3%	12.9%	25.8%	19.9%	64.7%	15.4%
Maine	34,486	63.5%	14.8%	21.7%	29.8%	58.7%	11.5%
Massachusetts	147,808	64.3%	14.6%	21.1%	19.8%	68.8%	11.4%
New Hampshire	32,438	59.2%	20.4%	20.5%	23.8%	66.1%	10.1%
Middle Atlantic:							
New Jersey	196,516	67.2%	15.3%	17.5%	21.7%	60.6%	17.7%
New York	423,726	63.0%	16.9%	20.1%	27.1%	60.2%	12.7%
Pennsylvania	262,364	59.9%	18.0%	22.1%	34.3%	52.4%	13.3%
East North Central:							
Illinois	260,161	64.8%	15.8%	19.5%	24.7%	58.2%	17.1%
Indiana	130,269	59.4%	19.9%	20.8%	31.3%	49.6%	19.2%
Michigan	201,838	59.4%	18.0%	22.6%	29.3%	56.3%	14.4%
Ohio	247,378	64.6%	16.7%	18.6%	29.4%	55.2%	15.5%
Wisconsin	128,214	57.9%	17.7%	24.4%	30.5%	55.4%	14.1%
West North Central:							
Iowa	80,278	56.6%	15.1%	28.2%	37.1%	49.1%	13.8%
Kansas	68,913	60.0%	15.9%	24.1%	39.9%	45.8%	14.3%
Minnesota	127,758	56.4%	14.5%	29.1%	28.5%	57.4%	14.1%
Missouri	128,978	61.3%	17.6%	21.1%	35.2%	48.7%	16.0%
Nebraska	49,520	56.7%	15.5%	27.8%	40.1%	49.6%	10.3%
South Atlantic:							
Delaware	21,462	65.4%	13.2%	21.4%	34.7%	45.9%	19.4%
Florida	362,704	74.5%	12.8%	12.7%	30.5%	52.8%	16.7%
Georgia	172,661	73.0%	13.5%	13.5%	31.2%	51.3%	17.5%
Maryland	110,152	67.9%	12.7%	19.3%	21.9%	61.6%	16.5%
North Carolina	173,550	68.7%	13.3%	18.0%	33.0%	54.9%	12.0%
South Carolina	88,508	62.3%	18.4%	19.3%	36.4%	47.3%	16.4%
Virginia	149,915	63.3%	16.5%	20.2%	30.8%	54.8%	14.4%
West Virginia	33,581	59.7%	21.7%	18.6%	46.7%	36.9%	16.4%
East South Central:							
Alabama	83,871	69.0%	10.3%	20.7%	34.8%	52.1%	13.2%
Kentucky	78,307	65.8%	16.0%	18.2%	37.0%	42.4%	20.6%
Mississippi	49,272	65.3%	16.8%	17.9%	41.6%	39.1%	19.3%
Tennessee	114,005	68.8%	14.3%	16.9%	31.8%	49.5%	18.7%
West South Central:							
Louisiana	83,244	68.8%	17.4%	13.8%	34.5%	47.8%	17.7%
Oklahoma	71,430	66.2%	14.6%	19.2%	38.5%	49.1%	12.3%
Texas	409,206	71.2%	14.2%	14.5%	32.1%	50.1%	17.9%
Mountain:							
Arizona	101,318	66.3%	16.3%	17.4%	31.4%	54.9%	13.6%
Colorado	119,519	66.4%	16.8%	16.9%	28.5%	60.9%	10.5%
Montana	31,242	59.3%	15.8%	24.8%	44.0%	47.1%	8.9%
Nevada	38,748	67.0%	12.3%	20.8%	29.9%	55.2%	14.9%
New Mexico	36,520	60.3%	15.8%	23.9%	44.3%	40.1%	15.6%
Utah	48,822	63.9%	14.2%	21.8%	30.0%	59.9%	10.1%
Wyoming	16,858	60.2%	16.5%	23.2%	41.7%	48.3%	10.0%
Pacific:							
California	679,137	63.5%	17.0%	19.5%	27.8%	61.0%	11.1%
Hawaii	27,509	68.7%	14.1%	17.2%	28.0%	57.8%	14.2%
Oregon	88,472	63.1%	16.4%	20.5%	25.6%	59.7%	14.8%
Washington	138,080	63.3%	14.5%	22.2%	22.5%	66.9%	10.6%
States not shown separately	212,114	61.8%	14.2%	24.0%	33.1%	56.8%	10.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.A.1.a(2002) Standard error for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	22,695	0.49%	0.29%	0.28%	0.27%	0.32%	0.22%
New England:							
Connecticut	3,010	2.11%	1.09%	2.09%	2.37%	2.65%	2.69%
Maine	1,969	1.55%	1.40%	1.64%	1.89%	2.65%	1.52%
Massachusetts	4,245	2.48%	2.28%	1.67%	1.71%	2.55%	1.87%
New Hampshire	2,035	2.59%	2.08%	1.92%	1.34%	2.25%	2.38%
Middle Atlantic:							
New Jersey	4,817	1.96%	1.28%	1.70%	1.90%	2.10%	1.35%
New York	8,178	1.67%	1.10%	1.38%	1.30%	1.50%	0.99%
Pennsylvania	7,676	2.42%	2.02%	2.35%	1.32%	1.33%	1.01%
East North Central:							
Illinois	5,915	2.65%	2.23%	1.76%	1.94%	2.17%	1.95%
Indiana	5,300	2.32%	2.09%	2.03%	2.14%	2.59%	2.67%
Michigan	7,883	2.42%	2.15%	2.03%	2.46%	2.78%	1.58%
Ohio	6,818	2.72%	1.95%	1.69%	1.93%	2.27%	1.31%
Wisconsin	4,307	1.81%	1.40%	1.62%	2.61%	2.57%	1.44%
West North Central:							
Iowa	3,164	2.25%	1.30%	2.55%	1.76%	2.21%	1.26%
Kansas	2,335	2.05%	1.69%	1.39%	2.30%	2.49%	1.17%
Minnesota	5,578	2.80%	1.56%	2.87%	3.22%	2.85%	1.53%
Missouri	3,510	1.89%	1.60%	2.45%	2.62%	2.26%	2.79%
Nebraska	1,283	2.52%	1.42%	2.06%	2.74%	3.07%	1.87%
South Atlantic:							
Delaware	1,967	3.33%	1.68%	1.93%	4.60%	3.85%	1.95%
Florida	11,593	1.13%	1.40%	1.81%	2.12%	2.34%	1.10%
Georgia	7,532	2.01%	1.82%	1.62%	1.58%	1.65%	2.32%
Maryland	3,453	1.52%	1.41%	1.27%	1.73%	1.70%	1.19%
North Carolina	3,723	2.18%	1.65%	2.50%	2.65%	2.70%	0.67%
South Carolina	4,720	2.16%	1.98%	2.63%	2.61%	3.17%	2.81%
Virginia	3,793	1.64%	1.50%	1.85%	1.58%	2.22%	1.35%
West Virginia	1,484	2.36%	3.11%	0.94%	2.36%	3.08%	2.91%
East South Central:							
Alabama	2,606	2.55%	1.43%	1.86%	2.16%	2.51%	1.08%
Kentucky	2,682	2.86%	2.25%	1.42%	2.17%	2.54%	2.62%
Mississippi	1,074	2.44%	1.20%	1.77%	2.22%	2.63%	2.27%
Tennessee	4,706	1.96%	1.70%	2.46%	2.17%	3.24%	2.93%
West South Central:							
Louisiana	2,059	2.64%	2.39%	1.87%	1.91%	1.64%	1.78%
Oklahoma	2,436	2.34%	1.48%	1.25%	2.38%	3.46%	1.58%
Texas	7,045	1.37%	1.29%	1.31%	1.26%	1.56%	1.85%
Mountain:							
Arizona	2,939	2.28%	1.61%	2.22%	1.41%	2.05%	2.09%
Colorado	4,362	2.76%	1.89%	1.98%	1.94%	2.63%	1.76%
Montana	1,700	2.85%	1.63%	1.67%	2.80%	2.49%	1.50%
Nevada	1,588	1.82%	1.23%	1.30%	2.05%	1.82%	1.89%
New Mexico	2,367	3.70%	2.46%	3.02%	3.78%	2.14%	2.26%
Utah	2,459	2.00%	2.19%	2.23%	2.07%	2.14%	1.14%
Wyoming	411	2.05%	2.11%	1.52%	1.88%	2.20%	1.09%
Pacific:							
California	11,009	1.28%	0.70%	1.06%	0.96%	1.04%	0.56%
Hawaii	1,630	3.05%	1.61%	2.19%	2.66%	3.15%	2.06%
Oregon	2,629	2.22%	2.27%	1.78%	1.63%	3.51%	3.07%
Washington	2,760	2.28%	1.10%	1.69%	1.58%	2.33%	1.15%
States not shown separately	7,000	2.94%	1.55%	1.96%	1.87%	1.78%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.A.2(2002) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	57.2%	64.5%	54.3%	35.0%	38.6%	62.4%	75.6%
New England:							
Connecticut	62.4%	72.3%	59.1%	40.7%	29.6%	72.1%	64.3%
Maine	55.7%	60.3%	66.8%	34.7%	39.9%	58.1%	84.6%
Massachusetts	62.8%	70.9%	59.4%	40.6%	48.9%	64.6%	76.5%
New Hampshire	67.0%	72.5%	64.2%	53.7%	47.1%	70.3%	92.4%
Middle Atlantic:							
New Jersey	62.4%	67.9%	62.4%	40.9%	42.6%	67.1%	70.4%
New York	57.1%	64.6%	54.6%	35.5%	40.8%	61.4%	71.2%
Pennsylvania	65.6%	75.7%	64.3%	39.4%	44.9%	74.9%	82.5%
East North Central:							
Illinois	59.0%	67.4%	59.3%	31.1%	36.3%	63.0%	78.6%
Indiana	59.4%	68.7%	56.7%	35.4%	35.4%	66.6%	79.8%
Michigan	63.3%	68.5%	62.9%	50.0%	52.6%	66.7%	71.9%
Ohio	67.4%	75.6%	64.3%	41.8%	49.4%	71.8%	85.7%
Wisconsin	60.0%	72.7%	55.3%	33.1%	43.4%	65.4%	74.7%
West North Central:							
Iowa	46.9%	56.3%	46.0%	28.5%	32.2%	57.3%	49.5%
Kansas	53.6%	60.1%	48.8%	40.5%	38.4%	62.4%	67.8%
Minnesota	56.5%	70.9%	51.0%	31.2%	38.3%	62.9%	67.4%
Missouri	56.4%	63.6%	53.4%	38.1%	39.0%	63.1%	74.4%
Nebraska	43.6%	48.4%	53.0%	28.8%	33.0%	45.6%	75.6%
South Atlantic:							
Delaware	56.5%	64.8%	54.1%	32.8%	32.0%	66.0%	77.9%
Florida	55.0%	59.8%	48.8%	32.6%	33.6%	59.6%	79.3%
Georgia	53.9%	58.0%	51.6%	33.8%	39.4%	55.3%	75.5%
Maryland	61.0%	66.1%	56.5%	46.0%	43.2%	63.1%	76.5%
North Carolina	50.7%	56.3%	43.8%	34.3%	33.5%	56.7%	70.7%
South Carolina	48.3%	52.7%	47.6%	34.5%	36.8%	50.6%	67.1%
Virginia	58.9%	63.7%	65.7%	38.4%	40.7%	63.4%	80.9%
West Virginia	55.2%	58.8%	59.1%	39.2%	37.7%	69.4%	73.1%
East South Central:							
Alabama	60.9%	67.8%	45.9%	45.4%	51.4%	63.5%	75.9%
Kentucky	59.3%	68.2%	51.6%	33.9%	41.4%	64.0%	81.9%
Mississippi	48.5%	55.0%	37.7%	34.8%	31.6%	58.7%	64.1%
Tennessee	53.6%	58.9%	55.0%	30.8%	35.0%	62.2%	62.3%
West South Central:							
Louisiana	53.9%	60.6%	48.2%	27.4%	29.7%	65.3%	70.1%
Oklahoma	52.5%	62.0%	49.8%	22.0%	32.9%	61.7%	77.0%
Texas	51.9%	59.6%	39.4%	26.6%	31.0%	55.4%	79.6%
Mountain:							
Arizona	52.4%	57.2%	44.6%	41.2%	38.8%	52.2%	84.6%
Colorado	58.1%	63.4%	53.1%	41.8%	36.0%	63.4%	86.6%
Montana	46.9%	56.2%	41.6%	28.0%	29.6%	61.4%	55.3%
Nevada	61.7%	69.5%	46.9%	45.3%	46.5%	66.1%	75.8%
New Mexico	47.1%	54.0%	47.5%	29.5%	30.3%	55.7%	72.5%
Utah	55.3%	66.1%	44.9%	30.3%	36.4%	60.4%	81.0%
Wyoming	47.4%	59.6%	44.1%	18.3%	30.8%	58.1%	65.0%
Pacific:							
California	56.6%	65.3%	55.4%	29.2%	37.8%	61.6%	76.0%
Hawaii	89.6%	94.8%	86.8%	71.1%	82.9%	92.3%	91.8%
Oregon	59.1%	67.2%	57.2%	35.7%	46.6%	61.8%	70.0%
Washington	57.0%	68.2%	59.3%	23.4%	32.5%	62.3%	75.7%
States not shown separately	50.3%	57.5%	48.9%	32.6%	33.0%	55.9%	75.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2(2002) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.33%	0.50%	0.84%	0.66%	0.69%	0.52%	0.81%
New England:							
Connecticut	1.66%	2.43%	7.05%	6.11%	7.07%	2.40%	5.18%
Maine	3.12%	4.36%	5.09%	3.80%	4.01%	4.58%	6.38%
Massachusetts	2.01%	3.99%	8.95%	6.66%	6.71%	3.59%	8.39%
New Hampshire	2.00%	2.90%	3.63%	7.08%	4.50%	2.82%	10.46%
Middle Atlantic:							
New Jersey	2.91%	4.43%	5.86%	4.64%	4.47%	3.54%	5.82%
New York	1.80%	2.36%	3.75%	3.63%	3.10%	1.95%	4.58%
Pennsylvania	1.77%	2.28%	5.78%	3.87%	3.40%	2.63%	4.12%
East North Central:							
Illinois	2.40%	2.66%	6.98%	5.56%	3.35%	2.33%	4.36%
Indiana	1.42%	2.60%	4.53%	7.28%	5.22%	3.21%	6.58%
Michigan	1.58%	2.40%	4.73%	5.56%	5.27%	2.92%	6.40%
Ohio	1.01%	1.03%	2.20%	2.16%	3.81%	1.70%	5.16%
Wisconsin	2.29%	3.34%	6.13%	4.58%	4.81%	2.56%	5.75%
West North Central:							
Iowa	2.70%	3.39%	6.70%	3.90%	3.67%	3.52%	6.97%
Kansas	2.44%	4.04%	4.19%	3.36%	2.62%	3.23%	6.94%
Minnesota	2.48%	2.88%	6.23%	4.92%	4.81%	2.98%	8.35%
Missouri	2.24%	3.56%	5.42%	5.73%	4.09%	3.45%	3.95%
Nebraska	3.07%	3.89%	6.48%	5.12%	4.42%	3.54%	7.34%
South Atlantic:							
Delaware	3.41%	5.47%	7.30%	3.44%	6.31%	3.18%	3.63%
Florida	1.68%	1.69%	5.11%	5.11%	2.73%	2.15%	3.93%
Georgia	3.17%	4.65%	8.80%	6.63%	5.31%	4.48%	8.06%
Maryland	1.86%	2.34%	4.58%	5.44%	3.61%	2.61%	4.01%
North Carolina	2.49%	3.11%	4.45%	7.06%	3.48%	3.28%	4.95%
South Carolina	1.59%	2.65%	7.20%	4.87%	3.37%	2.75%	9.96%
Virginia	1.50%	1.94%	5.91%	5.76%	4.55%	2.83%	5.65%
West Virginia	1.73%	2.91%	6.56%	3.96%	2.28%	2.97%	5.07%
East South Central:							
Alabama	1.82%	1.82%	5.72%	4.73%	5.18%	3.99%	6.74%
Kentucky	2.15%	3.51%	3.46%	5.60%	4.84%	3.27%	3.34%
Mississippi	1.61%	1.66%	4.69%	5.42%	2.26%	1.92%	5.80%
Tennessee	2.31%	3.25%	8.04%	4.90%	4.58%	3.45%	8.75%
West South Central:							
Louisiana	2.36%	3.09%	7.51%	4.75%	3.34%	4.33%	3.97%
Oklahoma	2.68%	4.00%	4.22%	5.12%	3.29%	3.64%	4.85%
Texas	1.30%	1.28%	4.86%	4.24%	2.82%	2.79%	2.99%
Mountain:							
Arizona	1.98%	2.17%	7.31%	4.90%	5.90%	4.21%	4.83%
Colorado	3.86%	3.64%	8.72%	5.58%	4.20%	3.62%	5.37%
Montana	3.49%	5.28%	4.42%	4.43%	3.50%	4.80%	10.07%
Nevada	2.18%	2.18%	5.69%	3.76%	3.86%	3.48%	5.27%
New Mexico	3.40%	2.95%	6.82%	7.08%	4.09%	2.03%	6.24%
Utah	2.10%	3.10%	5.28%	4.40%	4.44%	3.57%	5.12%
Wyoming	2.30%	2.89%	5.59%	3.24%	2.69%	2.78%	8.63%
Pacific:							
California	1.44%	1.38%	4.49%	1.99%	3.05%	1.66%	4.72%
Hawaii	1.53%	1.71%	3.46%	5.34%	2.74%	1.76%	3.18%
Oregon	2.21%	3.02%	6.50%	5.63%	4.26%	3.94%	10.54%
Washington	2.42%	2.07%	7.78%	3.34%	3.54%	2.85%	7.69%
States not shown separately	2.39%	2.87%	7.71%	3.78%	2.91%	3.47%	4.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	32.1%	31.7%	31.1%	36.3%	24.4%	21.9%	72.8%
New England:							
Connecticut	29.1%	25.2%	26.9%	47.4%	51.1%	17.4%	71.0%
Maine	30.2%	29.2%	26.9%	39.9%	24.6%	19.1%	76.1%
Massachusetts	27.3%	28.0%	30.5%	20.3%	21.2%*	22.6%	57.9%
New Hampshire	28.4%	26.6%	36.2%	25.8%*	26.9%	18.8%	77.8%
Middle Atlantic:							
New Jersey	31.7%	33.8%	16.1%*	38.7%	31.3%	21.5%	65.2%
New York	27.7%	24.8%	33.8%	36.1%	26.5%	21.9%	52.7%
Pennsylvania	27.6%	26.3%	34.1%	26.0%	17.2%	18.7%	74.4%
East North Central:							
Illinois	33.7%	32.0%	35.3%	43.4%	30.6%	20.8%	70.9%
Indiana	38.0%	37.7%	39.3%	37.9%	21.2%	28.1%	71.7%
Michigan	27.7%	27.4%	28.7%	28.1%*	16.4%*	18.2%	79.0%
Ohio	35.2%	39.0%	21.1%	31.4%	22.1%	22.7%	87.1%
Wisconsin	30.9%	29.7%	40.6%	25.6%	12.6%*	22.8%	81.9%
West North Central:							
Iowa	33.4%	32.9%	38.3%	30.9%*	34.8%	22.3%	76.7%
Kansas	34.7%	33.4%	11.5%*	58.4%	27.5%	22.3%	83.1%
Minnesota	32.8%	33.3%	22.6%*	38.5%	28.5%*	21.4%	81.1%
Missouri	36.3%	36.2%	27.0%	47.4%	28.3%	23.8%	77.4%
Nebraska	28.3%	25.5%	34.0%	32.2%*	23.8%	17.9%	66.3%
South Atlantic:							
Delaware	35.8%	38.2%	31.2%	26.2%*	27.1%	23.3%	67.2%
Florida	34.2%	33.3%	25.7%*	56.7%	25.9%	19.1%	76.5%
Georgia	34.0%	30.4%	53.1%	37.9%*	21.8%*	17.0%	81.6%
Maryland	33.4%	33.6%	32.0%	33.4%	32.7%	19.5%	76.5%
North Carolina	38.6%	33.9%	42.0%	65.0%	37.3%	28.3%	78.2%
South Carolina	37.3%	33.9%	43.2%	46.2%	29.0%	25.2%	73.6%
Virginia	30.5%	29.2%	30.4%	37.0%	24.9%	17.7%	74.6%
West Virginia	33.5%	35.7%	22.9%*	41.4%	34.1%	15.3%	71.4%
East South Central:							
Alabama	31.9%	29.3%	42.9%	39.3%	30.2%	19.4%	76.4%
Kentucky	40.6%	44.6%	17.3%*	42.1%	27.1%	20.5%	85.2%
Mississippi	35.7%	36.9%	14.3%*	50.5%	24.0%	24.0%	69.8%
Tennessee	39.5%	37.8%	37.5%	55.4%	24.0%	32.9%	71.5%
West South Central:							
Louisiana	30.5%	29.4%	34.3%	33.0%*	14.7%	22.5%	63.4%
Oklahoma	32.9%	31.7%	30.5%*	48.5%	29.2%	23.2%	68.8%
Texas	37.7%	36.5%	41.3%	45.0%	23.8%	21.5%	78.8%
Mountain:							
Arizona	33.8%	30.3%	45.9%	40.5%	27.6%	20.3%	74.1%
Colorado	36.9%	41.1%	28.8%	21.9%*	28.3%	27.7%	85.3%
Montana	25.4%	26.2%	22.5%	24.2%	17.5%	23.7%	55.8%
Nevada	31.2%	28.5%	31.3%	44.4%	36.1%	17.5%	69.3%
New Mexico	34.2%	32.3%	39.9%*	37.1%	15.5%	21.2%	82.1%
Utah	26.2%	26.4%	22.9%*	28.0%	23.3%	18.6%	63.8%
Wyoming	35.8%	34.2%	43.7%	35.6%	26.1%	32.8%	68.4%
Pacific:							
California	28.8%	28.4%	29.5%	30.5%	27.6%	21.3%	63.4%
Hawaii	22.1%	21.6%	25.5%	21.1%	15.6%	25.0%	21.5%*
Oregon	25.4%	26.3%	22.5%	24.1%	10.1%*	18.6%	67.1%
Washington	33.5%	35.3%	30.7%*	23.0%	17.0%*	29.3%	70.2%
States not shown separately	30.9%	32.2%	23.9%	31.1%	9.1%	27.9%	74.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.43%	0.57%	1.06%	0.88%	1.19%	0.55%	1.89%
New England:							
Connecticut	3.06%	2.89%	7.56%	9.89%	12.19%	2.60%	8.61%
Maine	2.24%	4.26%	5.77%	11.82%	6.36%	1.23%	9.77%
Massachusetts	2.78%	3.82%	6.88%	5.16%	7.40%*	2.50%	8.15%
New Hampshire	3.57%	3.63%	9.94%	8.48%*	6.65%	3.50%	10.24%
Middle Atlantic:							
New Jersey	3.51%	3.12%	7.81%*	10.44%	7.95%	2.83%	8.39%
New York	3.30%	3.10%	4.43%	6.28%	5.08%	3.02%	7.15%
Pennsylvania	1.28%	2.02%	5.83%	3.92%	2.80%	2.58%	3.70%
East North Central:							
Illinois	2.46%	3.79%	5.36%	9.71%	5.08%	2.23%	7.00%
Indiana	2.53%	2.55%	7.17%	11.19%	5.04%	3.39%	8.99%
Michigan	1.65%	2.92%	7.48%	8.48%*	5.42%*	2.80%	8.01%
Ohio	2.04%	2.18%	5.52%	8.82%	3.84%	2.63%	3.66%
Wisconsin	2.94%	3.64%	6.71%	6.36%	5.23%*	3.01%	7.58%
West North Central:							
Iowa	3.27%	3.81%	8.42%	10.06%*	5.36%	4.70%	5.06%
Kansas	1.94%	4.50%	3.98%*	9.74%	5.76%	3.50%	6.27%
Minnesota	1.71%	4.14%	9.89%*	9.33%	9.34%*	3.97%	7.27%
Missouri	2.25%	3.12%	7.75%	8.72%	5.23%	4.34%	5.69%
Nebraska	3.66%	3.89%	5.78%	11.49%*	6.09%	3.40%	7.11%
South Atlantic:							
Delaware	2.99%	2.67%	7.69%	10.51%*	6.84%	2.91%	7.52%
Florida	1.85%	2.48%	8.15%*	10.02%	5.08%	3.09%	3.88%
Georgia	3.41%	2.43%	10.66%	12.76%*	7.56%*	2.21%	3.93%
Maryland	3.32%	3.11%	6.80%	6.73%	7.11%	2.45%	3.28%
North Carolina	2.71%	2.91%	10.46%	11.27%	8.75%	4.21%	6.84%
South Carolina	2.20%	2.47%	7.39%	9.59%	6.75%	2.51%	6.07%
Virginia	2.31%	3.18%	7.54%	10.88%	6.40%	4.00%	3.46%
West Virginia	3.42%	3.18%	8.77%*	4.77%	6.17%	3.93%	5.20%
East South Central:							
Alabama	2.45%	2.27%	10.91%	8.59%	5.48%	2.86%	5.17%
Kentucky	3.14%	4.10%	6.43%*	9.21%	6.94%	2.42%	4.96%
Mississippi	4.16%	4.45%	9.45%*	10.61%	5.18%	4.72%	6.24%
Tennessee	4.65%	5.55%	7.30%	13.87%	6.53%	5.86%	8.79%
West South Central:							
Louisiana	3.92%	4.28%	9.39%	10.00%*	3.34%	4.54%	8.20%
Oklahoma	3.93%	3.44%	11.35%*	14.47%	6.23%	3.23%	7.18%
Texas	3.14%	3.03%	7.92%	9.69%	5.14%	2.18%	7.33%
Mountain:							
Arizona	2.55%	1.99%	11.30%	11.88%	6.22%	2.94%	6.04%
Colorado	2.80%	3.88%	5.65%	9.04%*	7.11%	4.09%	6.87%
Montana	3.35%	4.24%	6.25%	6.68%	4.06%	6.05%	7.61%
Nevada	2.28%	2.83%	8.30%	8.47%	7.47%	2.44%	8.98%
New Mexico	2.60%	3.50%	12.23%*	7.62%	4.08%	3.24%	6.89%
Utah	3.80%	5.04%	8.53%*	5.79%	4.87%	4.60%	8.91%
Wyoming	3.12%	3.58%	8.70%	9.86%	4.85%	4.39%	7.57%
Pacific:							
California	1.73%	2.32%	3.68%	4.56%	5.59%	2.23%	5.28%
Hawaii	2.23%	2.17%	5.28%	5.70%	2.38%	3.07%	7.09%*
Oregon	3.69%	3.83%	6.71%	5.05%	4.11%*	4.04%	8.44%
Washington	3.00%	3.91%	9.86%*	6.10%	5.64%*	3.52%	10.99%
States not shown separately	2.91%	4.29%	6.64%	7.08%	2.71%	4.36%	8.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.b(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	45.0%	46.0%	47.0%	36.9%	41.5%	54.8%	17.7%
New England:							
Connecticut	43.9%	49.2%	46.9%	19.6%	22.9%	52.5%	16.3%*
Maine	46.1%	48.2%	52.5%	27.1%	36.1%	57.4%	18.7%*
Massachusetts	42.1%	45.5%	34.5%	32.0%	23.2%	49.8%	24.3%*
New Hampshire	35.9%	36.6%	37.1%	31.9%	27.2%*	42.1%	15.4%
Middle Atlantic:							
New Jersey	46.6%	45.4%	59.5%	36.9%	44.8%	52.8%	27.5%*
New York	49.6%	50.9%	49.3%	42.6%	42.8%	59.1%	18.9%*
Pennsylvania	53.4%	55.4%	50.6%	46.8%	58.8%	63.2%	10.9%*
East North Central:							
Illinois	46.2%	44.8%	55.6%	41.9%	35.9%	56.2%	25.9%
Indiana	40.0%	44.5%	34.2%	23.9%	28.1%*	51.9%	22.9%*
Michigan	54.1%	52.8%	60.3%	52.2%	53.1%	66.5%	10.6%*
Ohio	38.4%	39.1%	39.5%	32.7%	29.1%	50.0%	14.1%*
Wisconsin	40.1%	42.7%	35.6%	32.5%	40.8%	48.1%	12.1%*
West North Central:							
Iowa	35.4%	33.6%	46.1%	33.6%	44.1%	37.6%	11.5%*
Kansas	44.8%	48.1%	57.0%	22.6%*	45.7%	54.3%	15.0%*
Minnesota	41.6%	41.2%	59.8%	28.6%	39.2%	51.7%	5.9%*
Missouri	45.4%	47.0%	43.8%	39.6%	48.4%	53.5%	21.0%*
Nebraska	43.7%	45.6%	39.0%	42.1%	52.6%	44.6%	25.9%*
South Atlantic:							
Delaware	42.0%	41.5%	49.0%	37.8%	46.4%	53.7%	15.3%*
Florida	44.9%	47.8%	43.1%	17.2%*	42.2%	56.9%	18.5%
Georgia	40.9%	44.8%	23.4%	32.0%*	29.5%	56.7%	17.8%
Maryland	40.0%	39.4%	46.6%	37.2%	39.8%	48.9%	12.4%
North Carolina	40.3%	43.7%	46.5%	13.1%*	29.4%	52.7%	9.3%*
South Carolina	36.6%	41.3%	33.9%	17.0%*	34.0%	42.1%	27.9%*
Virginia	36.9%	37.3%	40.1%	30.3%	34.5%	45.2%	14.5%*
West Virginia	30.8%	34.7%	18.7%*	33.1%	38.8%	32.5%	15.5%*
East South Central:							
Alabama	40.2%	41.1%	40.6%*	35.0%	35.9%	50.2%	14.6%*
Kentucky	38.7%	36.7%	47.3%	41.3%	37.3%	49.9%	21.9%*
Mississippi	44.3%	45.8%	40.8%	39.3%	37.7%	59.7%	22.7%
Tennessee	36.7%	34.7%	60.0%	16.7%*	35.1%	41.6%	25.1%*
West South Central:							
Louisiana	36.6%	37.2%	38.6%	25.4%	48.6%	40.7%	16.5%*
Oklahoma	42.8%	44.5%	53.6%	8.4%*	32.3%	54.0%	21.2%*
Texas	35.8%	36.3%	37.3%	27.5%*	36.5%	48.5%	10.4%
Mountain:							
Arizona	37.4%	38.0%	37.2%	34.7%*	31.4%	51.7%	8.4%*
Colorado	45.5%	45.8%	42.8%	47.1%	45.8%	48.4%	32.8%*
Montana	54.9%	56.7%	47.6%	53.3%	53.2%	60.5%	26.8%*
Nevada	44.6%	47.2%	33.4%	38.2%	33.0%	56.0%	21.8%*
New Mexico	38.5%	40.6%	35.5%	32.3%*	40.4%	47.9%	17.8%*
Utah	45.5%	42.6%	58.6%	51.3%	49.1%	49.2%	24.1%
Wyoming	56.1%	54.7%	63.5%	55.4%	59.6%	59.8%	33.0%
Pacific:							
California	52.6%	52.5%	53.7%	51.2%	45.8%	61.9%	19.6%
Hawaii	70.0%	75.2%	72.0%	40.5%	60.3%	81.3%	41.0%
Oregon	55.8%	56.4%	54.3%	54.3%	48.5%	66.5%	26.0%
Washington	58.1%	60.5%	45.9%	58.1%	54.2%	66.4%	18.6%
States not shown separately	46.3%	46.5%	54.8%	38.2%	56.1%	51.8%	9.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.b(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.48%	0.67%	1.62%	1.50%	1.21%	0.55%	1.34%
New England:							
Connecticut	2.67%	4.27%	5.14%	4.90%	6.48%	3.29%	4.91%*
Maine	2.22%	2.07%	9.94%	6.07%	4.74%	3.57%	6.16%*
Massachusetts	3.00%	3.23%	7.67%	9.32%	6.19%	3.22%	8.92%*
New Hampshire	2.80%	4.48%	8.55%	5.15%	8.88%*	3.84%	4.30%
Middle Atlantic:							
New Jersey	3.70%	3.74%	8.27%	9.77%	10.16%	4.85%	8.31%*
New York	2.55%	3.19%	7.75%	4.79%	5.58%	1.94%	6.48%*
Pennsylvania	2.32%	2.94%	5.84%	7.17%	6.80%	2.39%	3.79%*
East North Central:							
Illinois	2.47%	2.94%	6.12%	8.60%	5.61%	1.92%	5.56%
Indiana	3.08%	4.08%	7.67%	6.66%	9.18%*	4.52%	8.91%*
Michigan	2.07%	2.94%	8.41%	5.59%	5.28%	3.32%	3.93%*
Ohio	2.90%	3.06%	5.06%	6.96%	4.52%	3.89%	4.56%*
Wisconsin	3.66%	4.43%	7.36%	9.52%	5.26%	6.01%	3.97%*
West North Central:							
Iowa	2.92%	3.23%	8.63%	8.77%	7.28%	4.54%	5.98%*
Kansas	1.50%	3.59%	6.15%	9.00%*	5.76%	4.43%	6.04%*
Minnesota	2.47%	3.28%	10.04%	7.95%	7.01%	3.28%	5.14%*
Missouri	3.79%	4.95%	6.79%	9.38%	6.30%	4.66%	8.16%*
Nebraska	4.59%	5.28%	7.49%	11.22%	6.22%	5.08%	7.85%*
South Atlantic:							
Delaware	2.49%	2.61%	10.37%	9.79%	7.64%	3.90%	4.96%*
Florida	2.35%	3.03%	8.25%	5.39%*	6.97%	2.69%	3.48%
Georgia	2.93%	3.95%	6.44%	12.08%*	8.06%	4.48%	4.26%
Maryland	2.18%	2.29%	9.14%	6.54%	6.96%	1.97%	3.41%
North Carolina	3.17%	3.95%	13.18%	10.43%*	6.73%	4.72%	5.21%*
South Carolina	3.16%	4.03%	9.29%	7.90%*	5.39%	4.00%	9.05%*
Virginia	2.48%	3.96%	9.13%	9.04%	5.74%	4.55%	4.55%*
West Virginia	3.25%	3.73%	5.81%*	8.65%	7.24%	3.39%	6.18%*
East South Central:							
Alabama	3.17%	3.63%	13.64%*	5.31%	3.24%	4.91%	9.03%*
Kentucky	4.86%	5.31%	7.55%	7.02%	6.29%	5.83%	8.75%*
Mississippi	3.67%	4.17%	11.34%	10.11%	6.06%	6.29%	5.54%
Tennessee	1.95%	2.42%	7.17%	11.20%*	7.87%	2.77%	8.56%*
West South Central:							
Louisiana	3.83%	3.79%	10.68%	7.56%	8.39%	4.96%	8.20%*
Oklahoma	3.19%	4.25%	10.21%	3.50%*	6.26%	3.61%	8.42%*
Texas	1.21%	1.79%	4.60%	9.53%*	5.97%	2.15%	2.99%
Mountain:							
Arizona	3.36%	4.54%	8.46%	10.62%*	5.95%	4.79%	2.70%*
Colorado	3.97%	4.64%	10.14%	11.42%	6.67%	4.30%	10.38%*
Montana	4.62%	5.04%	10.24%	9.13%	6.12%	6.84%	9.95%*
Nevada	2.86%	4.12%	8.38%	8.02%	7.24%	4.24%	8.08%*
New Mexico	3.22%	2.83%	10.63%	10.95%*	9.35%	3.20%	5.58%*
Utah	3.13%	4.44%	9.11%	7.77%	5.45%	4.75%	6.18%
Wyoming	3.25%	3.56%	9.78%	10.02%	6.16%	4.40%	6.99%
Pacific:							
California	1.22%	1.69%	5.28%	4.88%	4.81%	2.02%	3.05%
Hawaii	3.08%	4.24%	7.61%	9.68%	5.98%	2.88%	8.86%
Oregon	2.57%	3.53%	7.90%	8.99%	6.22%	3.39%	6.91%
Washington	3.34%	3.00%	9.51%	11.98%	8.73%	3.77%	5.15%
States not shown separately	3.22%	3.53%	6.17%	10.21%	5.15%	3.50%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.c(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	24.8%	25.0%	26.4%	21.6%	23.4%	30.1%	9.7%
New England:							
Connecticut	28.8%	31.8%	23.4%*	19.9%	19.5%*	34.3%	8.5%*
Maine	22.1%	24.2%	24.7%*	8.2%*	17.1%	27.3%	10.1%*
Massachusetts	27.5%	30.0%	27.5%	14.1%*	17.4%*	33.3%	8.9%*
New Hampshire	20.4%	20.6%	22.5%*	16.8%	17.5%*	22.9%	11.1%*
Middle Atlantic:							
New Jersey	32.3%	29.8%	50.1%	24.9%*	24.0%	38.1%	19.7%*
New York	34.8%	34.2%	38.7%	32.6%	37.4%	38.5%	16.2%*
Pennsylvania	33.2%	31.7%	37.4%	35.2%	36.2%	39.5%	6.5%*
East North Central:							
Illinois	31.4%	33.3%	20.9%	34.1%	25.0%	39.4%	13.9%*
Indiana	22.7%	24.7%	20.0%*	16.1%*	20.0%	24.7%	20.6%*
Michigan	32.2%	32.3%	36.1%	28.0%	29.0%	40.7%	6.3%*
Ohio	25.9%	26.0%	29.8%	19.4%	25.9%	31.9%	7.9%*
Wisconsin	26.8%	29.7%	17.5%*	22.5%*	32.0%	30.6%	7.1%*
West North Central:							
Iowa	20.3%	18.8%	29.6%*	18.6%*	22.4%	23.2%	4.9%*
Kansas	26.2%	29.1%	32.4%	10.6%*	23.8%	32.4%	11.6%*
Minnesota	21.6%	20.3%	26.7%	22.9%	20.1%*	27.1%	2.1%*
Missouri	23.0%	22.4%	24.0%	24.5%	28.9%	24.7%	11.5%*
Nebraska	28.0%	28.0%	28.2%	27.8%*	33.0%	30.2%	13.2%*
South Atlantic:							
Delaware	21.4%	21.6%	21.1%*	20.6%*	19.0%*	31.0%	4.0%*
Florida	20.3%	21.8%	17.0%*	9.6%*	13.9%*	27.6%	7.7%*
Georgia	18.8%	18.6%	13.4%*	29.5%*	22.1%	21.6%	9.8%*
Maryland	23.4%	21.5%	35.8%	22.5%	18.8%	30.1%	5.9%*
North Carolina	17.1%	19.0%	17.1%*	5.3%*	9.5%*	22.6%	7.0%*
South Carolina	22.0%	24.0%	17.6%*	18.0%*	24.5%	24.7%	13.1%*
Virginia	18.0%	20.0%	18.1%	7.8%*	13.2%*	24.1%	5.2%*
West Virginia	27.3%	21.5%	49.2%	16.8%*	21.5%	39.7%	9.3%*
East South Central:							
Alabama	24.6%	24.8%	23.8%*	24.5%	28.9%	28.2%	5.3%*
Kentucky	21.9%	21.8%	18.1%*	27.5%	23.4%*	23.8%	17.5%*
Mississippi	23.1%	21.6%	36.5%	18.5%*	23.7%*	33.4%	3.6%*
Tennessee	19.9%	20.1%	25.2%	9.9%*	19.9%*	18.8%	22.8%*
West South Central:							
Louisiana	22.4%	23.7%	20.8%*	11.8%*	31.5%	24.6%	9.5%*
Oklahoma	18.7%	19.2%	22.8%*	6.6%*	19.1%*	21.3%	9.8%*
Texas	16.4%	16.3%	19.9%	11.8%*	16.2%	22.8%	4.0%*
Mountain:							
Arizona	17.4%	17.1%	22.0%	14.4%*	14.0%*	24.5%	3.5%*
Colorado	18.4%	15.6%	15.9%*	38.1%	26.7%*	18.5%	8.3%*
Montana	22.5%	19.0%	23.8%*	38.1%	32.5%	20.9%	5.5%*
Nevada	22.7%	23.0%	22.9%*	21.2%*	18.7%	26.2%	16.4%*
New Mexico	21.0%	23.2%	13.8%*	18.5%*	20.7%	28.0%	7.7%*
Utah	36.5%	38.0%	32.8%	31.2%*	26.9%	44.3%	15.0%*
Wyoming	27.2%	28.7%	21.3%*	24.3%*	34.4%	25.8%	18.7%*
Pacific:							
California	22.8%	23.4%	23.8%	17.4%	19.3%	27.1%	8.1%
Hawaii	30.9%	33.1%	37.5%	12.2%*	27.7%	33.3%	26.3%
Oregon	24.1%	24.2%	22.6%	25.4%*	17.7%	30.5%	8.8%*
Washington	31.5%	34.0%	18.2%*	32.7%*	29.3%	36.5%	7.6%*
States not shown separately	21.2%	21.7%	22.6%	18.0%*	17.2%	25.9%	7.4%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.c(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.41%	0.61%	1.21%	0.98%	0.90%	0.62%	1.32%
New England:							
Connecticut	2.40%	2.73%	8.30%*	5.09%	6.92%*	2.58%	2.94%*
Maine	2.72%	2.36%	7.69%*	3.44%*	4.74%	3.06%	6.64%*
Massachusetts	3.00%	3.47%	7.90%	7.54%*	6.94%*	3.69%	2.85%*
New Hampshire	2.21%	4.08%	9.39%*	4.06%	7.26%*	3.09%	3.45%*
Middle Atlantic:							
New Jersey	3.84%	3.04%	9.40%	8.70%*	6.31%	4.90%	7.21%*
New York	2.22%	2.39%	7.94%	4.64%	4.90%	1.96%	6.17%*
Pennsylvania	2.36%	3.60%	8.44%	4.84%	2.84%	3.58%	2.91%*
East North Central:							
Illinois	4.14%	5.11%	4.62%	7.55%	4.16%	4.69%	5.01%*
Indiana	3.75%	5.09%	7.39%*	9.45%*	5.79%	3.35%	8.55%*
Michigan	2.41%	2.83%	10.17%	5.20%	3.38%	3.67%	2.81%*
Ohio	2.07%	2.81%	5.43%	4.00%	3.02%	3.36%	3.26%*
Wisconsin	2.35%	4.17%	6.32%*	8.47%*	4.73%	3.64%	3.32%*
West North Central:							
Iowa	3.18%	2.82%	8.88%*	12.20%*	5.36%	4.02%	3.49%*
Kansas	2.44%	4.08%	5.02%	5.06%*	4.23%	3.12%	6.01%*
Minnesota	3.23%	4.03%	6.89%	6.36%	6.22%*	4.12%	3.27%*
Missouri	2.36%	3.40%	5.44%	7.18%	3.08%	3.63%	3.73%*
Nebraska	3.46%	5.45%	6.60%	8.51%*	6.26%	3.18%	6.12%*
South Atlantic:							
Delaware	1.74%	1.06%	8.25%*	8.48%*	6.98%*	1.81%	1.75%*
Florida	1.91%	2.07%	6.67%*	4.48%*	5.08%*	2.78%	2.73%*
Georgia	3.46%	4.22%	6.28%*	11.89%*	5.81%	3.96%	3.28%*
Maryland	2.36%	2.45%	5.26%	3.88%	4.65%	3.01%	2.41%*
North Carolina	3.53%	3.70%	11.01%*	10.10%*	5.44%*	4.15%	4.17%*
South Carolina	1.65%	3.60%	9.38%*	6.14%*	5.44%	4.99%	8.40%*
Virginia	2.60%	3.56%	4.79%	6.60%*	4.17%*	3.93%	2.34%*
West Virginia	3.96%	2.47%	9.58%	8.56%*	5.93%	6.71%	5.45%*
East South Central:							
Alabama	2.23%	2.47%	12.47%*	6.24%	6.11%	2.81%	3.49%*
Kentucky	4.50%	5.12%	5.81%*	6.75%	7.31%*	5.10%	7.74%*
Mississippi	2.68%	3.27%	9.77%	9.93%*	7.35%*	3.61%	2.27%*
Tennessee	3.02%	3.97%	5.78%	4.65%*	7.22%*	3.40%	8.56%*
West South Central:							
Louisiana	3.82%	3.67%	9.73%*	5.13%*	8.28%	5.56%	4.25%*
Oklahoma	1.98%	2.86%	6.92%*	3.28%*	6.12%*	3.06%	5.02%*
Texas	1.43%	1.45%	3.11%	6.68%*	4.07%	2.79%	2.09%*
Mountain:							
Arizona	1.81%	2.81%	6.22%	9.31%*	4.66%*	3.04%	2.24%*
Colorado	1.66%	2.21%	9.73%*	10.59%	8.92%*	2.24%	4.73%*
Montana	3.05%	3.72%	8.56%*	10.08%	6.55%	3.91%	3.90%*
Nevada	1.99%	2.74%	9.26%*	7.85%*	5.01%	2.87%	8.30%*
New Mexico	2.78%	3.51%	6.04%*	8.21%*	5.79%	3.88%	5.19%*
Utah	4.47%	5.84%	8.66%	11.56%*	6.31%	5.60%	5.08%*
Wyoming	1.95%	2.57%	7.65%*	10.87%*	4.58%	1.93%	7.17%*
Pacific:							
California	0.65%	1.30%	2.61%	4.36%	3.93%	1.39%	2.30%
Hawaii	1.82%	3.13%	6.37%	3.68%*	4.20%	2.28%	7.20%
Oregon	2.06%	3.16%	6.39%	9.52%*	4.59%	3.27%	4.07%*
Washington	2.68%	2.68%	6.43%*	10.37%*	7.66%	3.08%	3.96%*
States not shown separately	1.66%	2.36%	5.81%	6.04%*	4.23%	3.48%	2.55%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.d(2002) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	30.3%	30.7%	26.6%	32.8%	20.5%	22.6%	65.5%
New England:							
Connecticut	34.3%	31.3%	39.9%	43.0%	27.2%*	26.9%	73.6%
Maine	27.5%	28.0%	19.7%	35.1%	28.4%	17.1%	62.8%
Massachusetts	27.2%	31.6%	18.9%*	12.5%	17.5%*	20.2%	73.5%
New Hampshire	26.6%	29.2%	22.5%*	21.4%	19.2%	21.8%	59.8%
Middle Atlantic:							
New Jersey	33.5%	35.2%	21.7%*	37.9%	16.7%	25.2%	73.0%
New York	28.2%	28.8%	29.3%	23.5%	20.3%	22.8%	60.1%
Pennsylvania	32.0%	30.8%	34.2%	35.2%	20.3%	24.5%	75.2%
East North Central:							
Illinois	31.6%	34.8%	16.2%	31.8%	20.2%	19.3%	72.8%
Indiana	28.3%	26.0%	32.5%	34.5%	8.8%*	16.7%	67.4%
Michigan	26.6%	27.7%	19.8%	29.7%	19.5%	19.5%	63.2%
Ohio	28.2%	31.6%	12.7%*	28.4%*	18.8%	18.4%	67.8%
Wisconsin	22.3%	19.9%	36.5%	17.6%*	6.8%*	17.3%	59.2%
West North Central:							
Iowa	26.0%	26.4%	22.7%*	27.4%*	22.7%	19.1%	60.4%
Kansas	23.6%	23.0%	13.3%*	34.5%	18.3%*	16.3%	53.8%
Minnesota	27.6%	27.9%	28.2%*	25.9%*	17.1%*	18.9%	72.6%
Missouri	25.3%	28.6%	13.0%*	23.9%*	19.7%	20.2%	45.1%
Nebraska	18.5%	17.9%	18.0%	21.4%*	9.9%	10.2%*	57.4%
South Atlantic:							
Delaware	39.8%	41.3%	38.9%	32.0%*	28.1%*	28.0%	72.0%
Florida	32.3%	29.3%	35.9%	58.9%	23.3%	21.8%	64.2%
Georgia	35.0%	34.5%	29.3%	48.8%	35.1%*	20.2%	66.8%
Maryland	35.0%	35.6%	26.6%	38.7%	30.9%	23.9%	72.1%
North Carolina	29.2%	28.6%	5.3%*	55.0%	23.6%	22.5%	60.7%
South Carolina	33.2%	31.0%	38.2%	37.7%	24.1%*	22.3%	68.0%
Virginia	27.7%	22.5%	36.9%	42.2%	26.2%	16.9%	61.9%
West Virginia	24.2%	27.9%	13.1%*	25.8%*	15.3%	8.3%*	71.1%
East South Central:							
Alabama	16.7%	14.3%	35.5%*	19.0%*	19.9%	8.2%	39.2%
Kentucky	30.6%	35.0%	7.2%*	30.5%	19.5%*	19.0%	59.5%
Mississippi	20.8%	20.9%	15.7%*	25.3%*	20.2%*	7.2%	46.7%
Tennessee	36.2%	35.0%	29.8%	55.4%	25.8%	27.7%	68.6%
West South Central:							
Louisiana	27.7%	24.7%	40.3%	32.9%*	18.8%	16.4%	63.6%
Oklahoma	28.0%	28.2%	25.7%*	30.4%*	22.3%	19.6%	62.3%
Texas	33.4%	33.1%	32.3%	39.4%	20.4%	21.3%	66.2%
Mountain:							
Arizona	28.1%	29.2%	17.5%	33.2%	14.1%	17.4%	69.7%
Colorado	28.8%	33.2%	17.5%	16.5%*	10.7%*	22.6%	75.0%
Montana	15.8%	15.9%	13.4%*	17.5%*	6.4%*	13.0%	57.2%
Nevada	26.7%	26.7%	25.4%*	27.9%	24.4%	15.6%	65.5%
New Mexico	25.2%	24.9%	21.4%*	31.0%	16.8%*	14.4%	56.5%
Utah	29.1%	31.1%	21.6%*	22.9%*	15.9%*	24.2%	68.6%
Wyoming	21.9%	21.8%	26.7%	14.2%*	12.0%*	19.6%	51.6%
Pacific:							
California	38.6%	39.0%	35.5%	41.0%	28.3%	35.2%	66.6%
Hawaii	40.2%	40.5%	34.7%	44.1%	31.6%	36.1%	72.3%
Oregon	25.3%	26.2%	21.5%*	24.7%	12.5%*	14.9%	77.1%
Washington	30.8%	32.4%	28.3%	21.0%*	19.1%*	26.2%	65.0%
States not shown separately	25.1%	24.8%	23.7%	27.9%	8.2%*	23.4%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.d(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.51%	0.72%	1.85%	1.69%	1.43%	0.69%	1.29%
New England:							
Connecticut	3.11%	2.99%	6.33%	8.60%	8.17%*	2.32%	7.66%
Maine	2.64%	4.43%	5.07%	9.17%	6.78%	2.62%	8.96%
Massachusetts	3.41%	4.74%	9.33%*	3.10%	5.72%*	3.90%	7.47%
New Hampshire	3.57%	5.03%	9.85%*	5.36%	5.35%	3.99%	9.75%
Middle Atlantic:							
New Jersey	3.31%	3.45%	7.80%*	8.93%	4.55%	4.87%	4.81%
New York	1.91%	2.19%	4.38%	4.43%	2.77%	1.59%	6.62%
Pennsylvania	1.28%	2.65%	6.49%	6.63%	4.55%	2.58%	3.67%
East North Central:							
Illinois	3.15%	4.75%	4.23%	8.28%	5.58%	3.09%	3.06%
Indiana	3.33%	4.23%	6.23%	9.51%	5.35%*	3.01%	6.86%
Michigan	1.89%	2.32%	5.71%	8.74%	4.20%	2.53%	8.04%
Ohio	1.88%	2.22%	5.00%*	11.03%*	5.06%	3.03%	5.68%
Wisconsin	3.22%	4.35%	7.17%	6.72%*	4.18%*	3.88%	8.32%
West North Central:							
Iowa	2.50%	3.36%	8.05%*	8.98%*	3.77%	3.24%	9.93%
Kansas	2.77%	2.96%	7.20%*	6.61%	5.93%*	3.52%	9.14%
Minnesota	1.76%	2.89%	8.65%*	7.96%*	6.04%*	4.23%	7.83%
Missouri	4.39%	4.53%	7.05%*	11.44%*	4.62%	4.16%	12.23%
Nebraska	2.38%	3.32%	4.20%	8.46%*	2.82%	3.45%*	8.00%
South Atlantic:							
Delaware	2.62%	2.65%	8.77%	10.42%*	9.41%*	3.55%	5.60%
Florida	2.10%	2.68%	6.70%	8.37%	4.15%	2.58%	5.74%
Georgia	3.74%	3.56%	7.13%	14.63%	11.60%*	2.02%	5.78%
Maryland	1.93%	2.03%	7.11%	7.12%	4.31%	2.12%	4.96%
North Carolina	3.05%	4.77%	3.81%*	12.86%	6.01%	5.67%	6.01%
South Carolina	3.22%	2.91%	8.83%	9.89%	8.10%*	4.17%	8.34%
Virginia	1.64%	2.60%	6.66%	9.07%	5.70%	2.91%	3.79%
West Virginia	2.74%	3.08%	8.53%*	8.75%*	4.32%	3.12%*	3.79%
East South Central:							
Alabama	1.79%	2.37%	11.31%*	6.64%*	4.17%	1.80%	7.77%
Kentucky	3.73%	4.18%	2.94%*	8.52%	6.25%*	3.33%	8.56%
Mississippi	4.38%	4.46%	9.63%*	7.91%*	7.93%*	2.13%	8.22%
Tennessee	4.98%	6.56%	6.93%	12.67%	5.66%	5.23%	9.21%
West South Central:							
Louisiana	2.56%	2.00%	10.28%	10.51%*	5.54%	3.44%	6.51%
Oklahoma	3.54%	3.69%	8.12%*	14.95%*	4.68%	3.71%	6.64%
Texas	2.26%	2.62%	5.99%	9.49%	4.10%	2.46%	4.21%
Mountain:							
Arizona	3.53%	3.47%	4.31%	9.67%	3.96%	3.71%	4.89%
Colorado	3.39%	4.66%	5.08%	5.88%*	3.68%*	3.74%	10.03%
Montana	2.65%	2.35%	4.97%*	9.66%*	3.97%*	3.87%	12.72%
Nevada	2.74%	4.54%	11.10%*	7.18%	4.81%	2.49%	9.33%
New Mexico	3.25%	3.49%	12.86%*	7.96%	6.56%*	3.21%	9.41%
Utah	3.64%	3.66%	8.64%*	7.75%*	4.91%*	4.95%	5.95%
Wyoming	2.50%	3.23%	7.33%	7.55%*	4.03%*	3.74%	11.04%
Pacific:							
California	1.00%	1.42%	4.70%	5.44%	4.93%	1.72%	4.25%
Hawaii	3.63%	4.16%	4.17%	7.55%	5.11%	2.94%	9.98%
Oregon	2.88%	2.96%	7.44%*	6.19%	4.21%*	2.47%	7.42%
Washington	2.95%	3.15%	6.71%	7.60%*	7.60%*	3.96%	8.53%
States not shown separately	3.09%	3.20%	6.87%	6.87%	2.65%*	3.80%	6.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	73.9%	74.2%	73.5%	72.7%	73.0%	72.6%	78.9%
New England:							
Connecticut	69.2%	69.3%	76.6%	63.0%	75.8%	70.4%	59.6%
Maine	76.6%	77.8%	77.9%	68.3%	76.3%	71.7%	93.8%
Massachusetts	56.9%	58.2%	49.4%	57.7%	64.8%	53.9%	63.6%
New Hampshire	76.9%	75.6%	82.1%	75.8%	82.2%	75.5%	77.4%
Middle Atlantic:							
New Jersey	75.5%	76.6%	67.2%	80.1%	74.9%	79.3%	63.6%
New York	66.9%	67.6%	68.0%	61.1%	60.4%	65.5%	80.4%
Pennsylvania	62.0%	61.5%	64.4%	61.3%	57.5%	59.7%	76.8%
East North Central:							
Illinois	69.0%	68.2%	71.3%	71.4%	80.5%	65.2%	71.7%
Indiana	73.9%	71.6%	80.6%	76.5%	75.2%	72.3%	76.6%
Michigan	68.3%	68.6%	63.5%	72.1%	64.5%	69.6%	69.4%
Ohio	73.0%	72.9%	76.4%	68.7%	72.2%	72.2%	76.2%
Wisconsin	78.2%	78.5%	80.7%	73.8%	73.0%	78.1%	85.3%
West North Central:							
Iowa	70.7%	72.7%	68.9%	64.6%	63.4%	72.3%	77.2%
Kansas	70.8%	72.3%	68.1%	67.1%	59.5%	72.4%	83.7%
Minnesota	70.9%	71.7%	64.6%	72.0%	76.0%	67.9%	76.1%
Missouri	73.9%	76.1%	69.3%	68.1%	73.3%	73.3%	76.0%
Nebraska	71.2%	71.9%	79.7%	60.2%	59.8%	75.9%	76.9%
South Atlantic:							
Delaware	68.2%	67.4%	74.3%	66.8%	73.0%	65.7%	69.6%
Florida	77.1%	77.5%	67.9%	86.8%	71.8%	76.4%	83.1%
Georgia	72.7%	70.1%	86.7%	75.3%	80.9%	66.2%	79.1%
Maryland	73.7%	73.0%	68.3%	82.2%	82.0%	69.7%	80.1%
North Carolina	82.7%	83.2%	82.3%	79.7%	82.8%	80.5%	90.3%
South Carolina	75.1%	79.4%	60.3%	73.2%	66.7%	77.5%	80.0%
Virginia	71.1%	68.5%	71.9%	83.3%	78.7%	68.2%	71.6%
West Virginia	66.7%	69.9%	52.4%	76.1%	71.6%	62.0%	69.4%
East South Central:							
Alabama	62.8%	61.5%	78.6%	60.9%	69.1%	55.7%	74.7%
Kentucky	74.6%	74.8%	71.9%	76.6%	63.9%	77.9%	79.0%
Mississippi	74.5%	73.0%	84.1%	73.3%	78.3%	67.3%	83.9%
Tennessee	84.5%	87.9%	80.1%	65.1%	71.8%	87.5%	88.8%
West South Central:							
Louisiana	78.9%	78.3%	80.4%	81.5%	72.9%	75.8%	91.5%
Oklahoma	78.1%	79.2%	68.6%	84.1%	79.5%	72.0%	96.1%
Texas	81.2%	81.0%	76.1%	90.6%	83.5%	79.9%	82.2%
Mountain:							
Arizona	81.6%	81.7%	79.7%	83.3%	80.1%	79.0%	89.7%
Colorado	75.8%	75.2%	82.2%	71.1%	69.7%	81.0%	60.2%
Montana	69.8%	68.9%	80.0%	64.4%	65.6%	71.3%	71.7%
Nevada	85.5%	85.3%	84.5%	86.9%	91.5%	84.2%	82.1%
New Mexico	79.7%	79.7%	84.2%	75.0%	86.0%	79.2%	73.3%
Utah	73.2%	72.7%	71.6%	77.6%	69.3%	72.7%	80.2%
Wyoming	71.8%	70.5%	80.2%	68.7%	61.8%	75.2%	77.2%
Pacific:							
California	79.3%	80.0%	77.5%	77.5%	82.5%	76.8%	86.5%
Hawaii	65.0%	59.7%	71.1%	87.0%	78.7%	54.8%	82.6%
Oregon	82.1%	82.5%	87.5%	72.8%	82.6%	82.4%	80.4%
Washington	82.5%	83.3%	83.8%	74.1%	74.7%	83.5%	84.7%
States not shown separately	76.3%	75.1%	92.3%	67.7%	67.8%	78.4%	79.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.f(2002) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.56%	0.77%	0.91%	0.79%	0.71%	0.72%	1.48%
New England:							
Connecticut	3.14%	3.60%	6.53%	9.16%	10.13%	3.03%	7.99%
Maine	1.68%	2.48%	7.36%	6.28%	5.57%	2.71%	7.98%
Massachusetts	2.82%	3.01%	7.77%	9.14%	6.36%	3.48%	8.21%
New Hampshire	3.17%	4.20%	5.00%	9.40%	5.16%	3.59%	11.74%
Middle Atlantic:							
New Jersey	3.92%	3.72%	10.23%	7.77%	7.21%	3.80%	9.34%
New York	1.52%	1.81%	5.65%	5.59%	5.82%	1.02%	4.23%
Pennsylvania	3.04%	4.77%	4.02%	6.64%	4.90%	3.81%	8.24%
East North Central:							
Illinois	3.20%	3.81%	6.81%	5.27%	6.17%	2.46%	8.16%
Indiana	2.66%	3.62%	5.82%	9.64%	5.86%	4.94%	6.06%
Michigan	3.64%	4.69%	5.78%	7.30%	4.34%	3.72%	6.13%
Ohio	2.56%	3.31%	4.54%	6.84%	3.83%	3.27%	6.41%
Wisconsin	2.82%	3.27%	6.92%	9.38%	3.87%	3.65%	7.76%
West North Central:							
Iowa	3.48%	4.91%	9.35%	7.62%	8.09%	3.78%	6.83%
Kansas	4.01%	4.28%	7.89%	8.01%	6.31%	5.27%	7.28%
Minnesota	2.31%	4.13%	8.55%	6.04%	6.52%	3.82%	8.68%
Missouri	4.31%	5.06%	7.44%	10.34%	5.04%	4.68%	7.21%
Nebraska	1.99%	3.39%	7.57%	9.83%	8.36%	4.05%	6.74%
South Atlantic:							
Delaware	2.67%	2.69%	5.59%	7.78%	4.17%	3.26%	6.17%
Florida	2.06%	2.45%	9.65%	5.55%	6.65%	2.48%	3.93%
Georgia	3.19%	3.53%	11.92%	10.70%	4.58%	5.40%	7.99%
Maryland	2.57%	2.47%	5.99%	4.30%	5.17%	2.60%	5.64%
North Carolina	2.57%	3.09%	5.77%	10.28%	7.07%	3.33%	4.69%
South Carolina	3.11%	2.13%	11.61%	11.14%	7.27%	4.09%	4.89%
Virginia	3.66%	4.39%	8.04%	5.10%	5.39%	4.17%	6.88%
West Virginia	3.87%	3.39%	11.54%	4.90%	3.35%	7.57%	6.34%
East South Central:							
Alabama	3.41%	4.33%	9.19%	6.92%	4.26%	5.35%	7.74%
Kentucky	2.82%	3.08%	8.21%	7.48%	6.75%	3.19%	8.43%
Mississippi	2.34%	2.83%	5.45%	9.00%	4.32%	2.96%	5.79%
Tennessee	2.96%	2.06%	6.48%	12.26%	7.50%	1.76%	2.82%
West South Central:							
Louisiana	2.31%	3.51%	8.50%	10.25%	4.91%	4.60%	2.08%
Oklahoma	2.26%	3.21%	9.33%	7.07%	7.66%	3.51%	1.53%
Texas	2.45%	2.35%	6.63%	4.64%	3.49%	2.59%	4.47%
Mountain:							
Arizona	3.02%	2.82%	8.34%	7.46%	5.81%	3.99%	3.15%
Colorado	2.54%	3.22%	4.29%	11.12%	9.18%	1.77%	11.16%
Montana	2.58%	3.73%	7.67%	6.47%	7.34%	4.51%	7.61%
Nevada	2.18%	1.94%	6.65%	5.21%	4.32%	2.42%	6.78%
New Mexico	2.92%	2.91%	6.55%	8.06%	4.99%	3.39%	9.60%
Utah	4.92%	5.60%	8.26%	8.33%	6.70%	6.23%	5.59%
Wyoming	2.82%	4.01%	5.99%	9.41%	5.43%	3.90%	8.44%
Pacific:							
California	1.61%	2.35%	2.88%	3.44%	4.01%	1.87%	3.00%
Hawaii	3.22%	3.69%	6.11%	3.22%	3.70%	4.23%	7.32%
Oregon	3.25%	3.77%	6.32%	6.01%	4.36%	2.11%	8.34%
Washington	2.11%	2.52%	5.43%	6.97%	8.85%	2.16%	5.49%
States not shown separately	2.68%	2.58%	3.69%	7.29%	7.67%	3.04%	6.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.g(2002) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	7.9	7.6	8.5	9.1	8.8	7.5	8.2
New England:							
Connecticut	7.0	6.7	8.3	7.4	9.0	6.9	6.3
Maine	8.5	8.3	8.4	9.5	10.5	6.8	12.0
Massachusetts	5.7	5.6	5.6	6.9	8.9	5.2	4.9
New Hampshire	7.7	7.3	8.1	9.0	10.1	7.1	7.8
Middle Atlantic:							
New Jersey	8.9	8.5	8.4	12.0	10.0	9.2	6.9
New York	7.6	7.1	8.9	8.7	8.0	7.4	7.7
Pennsylvania	6.8	6.0	9.1	8.2	7.1	5.9	9.8
East North Central:							
Illinois	6.5	6.4	6.6	7.4	9.2	6.1	5.9
Indiana	7.6	6.8	7.2	12.5	8.2	7.2	8.2
Michigan	7.1	6.7	7.4	8.1	7.0	6.6	9.0
Ohio	7.5	7.4	8.2	6.7	7.1	7.6	7.4
Wisconsin	7.6	7.5	7.3	8.9	7.5	7.3	8.9
West North Central:							
Iowa	7.0	7.5	6.1	5.9	6.2	7.0	8.7
Kansas	6.4	6.2	7.4	6.5	6.3	6.6	6.0
Minnesota	7.0	6.5	7.5	8.9	8.0	6.8	7.1
Missouri	7.2	7.2	8.1	6.2	7.1	7.4	6.5
Nebraska	7.8	7.6	9.4	6.8	7.0	7.7	9.5
South Atlantic:							
Delaware	8.4	7.5	10.9	11.2	11.3	7.7	7.7
Florida	8.6	8.2	8.9	13.3	8.4	8.1	10.0
Georgia	7.4	6.7	9.7	10.3*	8.8	6.3	8.4
Maryland	7.7	7.3	8.2	9.0	10.0	7.0	7.8
North Carolina	8.1	7.8	8.2	9.8	9.9	7.5	7.7
South Carolina	9.0	9.3	8.0	8.9	8.2	9.8	8.3
Virginia	7.6	6.8	9.4	9.1	10.5	6.8	7.0
West Virginia	7.5	7.4	6.6	9.9	9.8	6.5	6.5
East South Central:							
Alabama	6.9	6.3	9.9	8.4	8.6	5.2	9.2
Kentucky	8.1	7.9	9.6	7.4	7.6	8.2	8.3
Mississippi	9.2	8.9	10.0	9.9	10.8	8.4	9.0
Tennessee	8.6	8.6	10.5	5.8	9.0	8.3	8.9
West South Central:							
Louisiana	9.4	8.9	11.9	10.4	8.5	8.9	11.5
Oklahoma	9.4	9.0	7.8	15.7	12.5	7.6	10.9
Texas	8.7	8.3	8.4	13.5	9.6	8.2	9.1
Mountain:							
Arizona	9.8	9.3	10.7	11.4	10.0	9.8	9.5
Colorado	8.9	8.2	9.2	12.4	10.9	8.7	7.3
Montana	8.2	7.5	9.2	10.6	9.9	7.5	7.7
Nevada	10.3	9.8	11.2	12.1	12.3	9.9	9.0
New Mexico	9.6	10.1	7.6	9.4	12.6	9.5	6.3
Utah	7.4	7.5	6.1*	7.9	6.7	7.6	7.1
Wyoming	8.3	7.9	9.0	10.1	8.8	7.9	8.5
Pacific:							
California	8.7	8.7	9.1	8.5	10.5	8.2	8.8
Hawaii	4.6	4.0	4.6	8.0	5.9	3.5	6.9
Oregon	8.3	7.7	8.5	11.1	12.3	7.3	7.1
Washington	8.9	8.8	9.9	8.3	10.2	9.2	6.2
States not shown separately	8.2	7.9	10.1	8.0	7.8	8.1	9.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.g(2002) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.06	0.07	0.20	0.24	0.14	0.08	0.20
New England:							
Connecticut	0.64	0.53	1.67	1.58	1.59	0.59	1.69
Maine	0.48	0.57	1.11	1.58	1.55	0.62	2.63
Massachusetts	0.37	0.42	0.86	1.97	1.12	0.46	0.81
New Hampshire	0.29	0.56	0.86	1.52	0.92	0.43	1.28
Middle Atlantic:							
New Jersey	0.58	0.68	2.44	1.80	1.34	0.58	1.11
New York	0.30	0.39	0.96	1.39	0.78	0.24	0.80
Pennsylvania	0.63	0.62	0.92	1.33	0.90	0.51	1.59
East North Central:							
Illinois	0.30	0.37	0.79	1.10	1.14	0.42	0.71
Indiana	0.46	0.28	0.98	1.60	0.73	0.61	1.48
Michigan	0.45	0.50	1.36	1.24	0.81	0.35	1.46
Ohio	0.47	0.64	0.60	0.87	0.43	0.69	0.80
Wisconsin	0.46	0.78	0.66	1.75	1.03	0.61	1.44
West North Central:							
Iowa	0.62	0.79	1.25	0.99	0.90	0.73	1.96
Kansas	0.57	0.66	1.44	1.02	1.01	0.76	0.93
Minnesota	0.47	0.53	1.20	1.81	2.07	0.62	1.09
Missouri	0.49	0.60	1.11	1.22	0.80	0.67	1.01
Nebraska	0.52	0.69	1.33	1.22	1.47	0.98	1.64
South Atlantic:							
Delaware	0.69	0.61	1.68	1.77	1.38	0.75	1.09
Florida	0.31	0.31	1.48	1.79	1.14	0.47	1.21
Georgia	0.59	0.46	1.53	3.17*	1.08	0.65	1.43
Maryland	0.33	0.29	1.03	1.14	1.42	0.40	0.74
North Carolina	0.60	0.68	1.11	1.94	1.22	0.92	1.16
South Carolina	0.62	0.61	1.76	1.65	1.45	0.77	1.19
Virginia	0.62	0.63	1.71	0.92	1.26	0.76	1.04
West Virginia	0.50	0.42	1.66	1.71	0.87	1.02	1.32
East South Central:							
Alabama	0.44	0.41	1.99	1.40	1.20	0.62	1.56
Kentucky	0.42	0.35	1.32	1.23	1.30	0.77	1.29
Mississippi	0.52	0.57	1.30	2.15	1.10	0.78	0.95
Tennessee	0.47	0.60	1.56	1.13	1.16	0.75	1.20
West South Central:							
Louisiana	0.71	0.93	2.22	1.92	0.61	0.71	1.40
Oklahoma	0.46	0.69	1.38	2.51	1.62	0.66	1.35
Texas	0.57	0.51	1.06	2.16	0.88	0.61	1.20
Mountain:							
Arizona	0.36	0.39	1.84	1.64	1.19	0.51	1.23
Colorado	0.41	0.49	1.56	2.22	2.11	0.56	2.07
Montana	0.76	0.65	1.11	1.63	1.00	0.80	1.74
Nevada	0.41	0.50	2.53	1.60	1.17	0.52	1.61
New Mexico	0.64	0.75	0.93	1.69	1.31	0.73	1.15
Utah	0.60	0.70	1.89*	1.10	0.96	0.85	0.67
Wyoming	0.48	0.54	1.50	1.26	0.78	0.56	1.49
Pacific:							
California	0.32	0.32	0.74	0.61	0.87	0.30	0.56
Hawaii	0.37	0.33	0.40	1.31	0.63	0.40	0.97
Oregon	0.40	0.54	0.70	1.70	0.94	0.47	1.11
Washington	0.67	0.71	1.85	1.97	1.75	0.86	0.42
States not shown separately	0.51	0.65	0.97	1.41	1.28	0.46	1.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.1(2002) Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	111,437,203	79,041,054	14,733,971	17,662,178	22,856,932	52,856,329	35,723,942
New England:							
Connecticut	1,622,812	1,071,813	188,362	362,637	225,756	906,649	490,407
Maine	493,859	320,296	80,765	92,798	122,269	248,151	123,439
Massachusetts	2,974,929	2,013,820	233,759	727,350*	401,674	1,718,723	854,532
New Hampshire	532,603	307,077	76,387	149,139	92,547	302,380	137,675
Middle Atlantic:							
New Jersey	3,640,936	2,790,730	497,408	352,798	454,785	1,804,884	1,381,266
New York	7,382,688	4,746,467	1,443,186	1,193,035	1,628,800	3,655,847	2,098,041
Pennsylvania	5,081,368	3,570,894	783,114	727,360	994,823	2,459,592	1,626,953
East North Central:							
Illinois	5,210,599	3,601,970	893,068	715,560	902,724	2,361,793	1,946,081
Indiana	2,610,243	1,855,643	307,682	446,919	432,496	1,138,312	1,039,435
Michigan	3,842,963	2,288,673	665,237	889,053	724,321	1,787,975	1,330,667
Ohio	4,667,503	3,516,777	456,902	693,825	971,370	2,226,240	1,469,893
Wisconsin	2,407,943	1,587,733	347,973	472,237	483,556	1,115,032	809,356
West North Central:							
Iowa	1,222,710	775,441	178,062	269,207	320,569	626,032	276,110
Kansas	1,087,200	718,570	137,118	231,512	243,873	558,037	285,290
Minnesota	2,354,185	1,337,868	536,717*	479,599	476,371	1,398,195	479,618
Missouri	2,276,688	1,615,257	273,167	388,264	527,995	1,069,683	679,010
Nebraska	732,189	483,530	124,476	124,183	183,105	382,128	166,956
South Atlantic:							
Delaware	373,541	268,779	54,489	50,273	64,638	124,909	183,993
Florida	6,055,255	4,314,017	674,597	1,066,641	1,186,266	2,292,564	2,576,425
Georgia	3,365,040	2,658,127	343,540	363,373	619,269	1,649,876	1,095,895
Maryland	2,143,773	1,567,579	195,349	380,845	320,925	1,030,796	792,052
North Carolina	3,243,410	2,541,007	270,133	432,271	740,300	1,521,234	981,877
South Carolina	1,478,822	991,496	225,070	262,256	362,891	593,739	522,192
Virginia	2,873,245	2,121,373	305,071	446,801	562,451	1,130,832	1,179,961
West Virginia	541,030	372,349	84,904	83,777	157,017	220,395	163,618
East South Central:							
Alabama	1,531,930	1,047,334	169,983*	314,613	440,959	586,279	504,692
Kentucky	1,442,898	1,073,576	167,828	201,494	340,341	526,092	576,465
Mississippi	878,980	643,131	95,094	140,755*	241,957	359,315	277,708
Tennessee	2,221,945	1,608,205	214,822	398,917	519,675	1,059,145	643,125
West South Central:							
Louisiana	1,448,512	1,066,906	181,814	199,792	360,712	485,128	602,672
Oklahoma	1,114,906	862,762	117,634	134,511	313,664	434,935	366,308*
Texas	7,933,595	6,280,180	793,264	860,151	1,740,086	3,517,668	2,675,841
Mountain:							
Arizona	1,848,147	1,277,120	264,420	306,607	413,991	820,285	613,871
Colorado	1,997,649	1,490,300	195,824	311,526	341,550	1,108,351	547,748
Montana	302,882	184,141	46,630	72,110	110,464	136,714	55,704*
Nevada	964,997	733,215	93,873	137,910	198,466	428,211	338,320
New Mexico	520,982	323,138	94,702	103,142	167,144	202,168	151,670
Utah	844,796	641,348	83,283	120,165	166,509	365,129	313,158
Wyoming	174,938	114,204	26,399	34,335	55,302	73,984	45,652
Pacific:							
California	12,745,136	9,238,992	1,806,735	1,699,408	2,687,068	6,479,656	3,578,412
Hawaii	451,749	299,655	72,913	79,180	104,854	213,392	133,503
Oregon	1,360,008	860,199	198,686	301,123*	318,246	793,600	248,161
Washington	2,259,188	1,589,836	315,308	354,044	490,250	1,267,151	501,787
States not shown separately	3,178,432	2,269,528	418,224	490,680	644,904	1,675,125	858,404

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.1(2002) Standard error for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%	Unknown
United States	1,110,022	1,124,644	394,095	580,189	570,664	1,028,925	1,012,090
New England:							
Connecticut	153,255	139,477	18,165	64,319	30,277	98,369	139,568
Maine	33,646	25,606	17,522	14,840	20,735	20,991	26,067
Massachusetts	317,302	167,141	29,396	227,799*	68,202	187,476	193,435
New Hampshire	71,833	35,403	9,175	44,596	16,606	42,799	34,069
Middle Atlantic:							
New Jersey	294,039	305,624	93,164	38,549	71,857	139,093	263,185
New York	487,857	293,955	155,946	226,087	196,393	200,290	413,957
Pennsylvania	298,575	305,547	72,057	105,175	121,745	118,170	161,821
East North Central:							
Illinois	320,812	255,111	196,033	96,057	127,637	215,024	249,102
Indiana	212,409	205,245	56,185	84,449	45,194	80,018	218,657
Michigan	250,709	218,080	117,486	254,959	86,144	160,312	220,880
Ohio	245,249	157,964	79,093	117,730	99,714	151,089	163,704
Wisconsin	148,998	150,909	51,623	101,198	70,058	64,514	100,609
West North Central:							
Iowa	74,424	71,847	34,670	37,958	24,075	62,501	34,713
Kansas	93,245	92,432	19,191	59,419	27,383	75,454	56,635
Minnesota	256,274	100,159	238,276*	69,814	86,652	227,024	107,181
Missouri	167,018	122,110	42,951	76,230	45,878	109,619	164,172
Nebraska	51,341	44,600	28,855	15,864	13,887	49,362	30,539
South Atlantic:							
Delaware	41,192	40,219	8,503	8,122	11,628	10,446	32,773
Florida	383,435	388,436	137,947	267,134	93,974	90,907	440,705
Georgia	328,178	314,253	65,411	74,926	89,120	309,246	157,599
Maryland	176,328	155,049	23,894	67,653	39,966	76,538	152,137
North Carolina	317,639	310,707	42,760	74,169	76,699	152,293	255,940
South Carolina	117,662	66,942	48,445	65,362	38,100	86,759	71,019
Virginia	315,396	334,575	31,658	78,453	64,671	101,473	272,671
West Virginia	22,408	25,561	10,417	7,816	17,627	25,753	23,659
East South Central:							
Alabama	143,851	86,127	72,140*	67,910	36,600	40,868	114,966
Kentucky	88,039	102,142	33,080	30,693	24,379	39,211	92,416
Mississippi	55,033	54,254	17,580	43,939*	24,685	56,409	58,945
Tennessee	159,009	107,312	30,293	105,382	100,055	108,666	68,568
West South Central:							
Louisiana	139,548	116,165	33,155	48,028	37,448	52,157	134,340
Oklahoma	149,714	140,343	18,173	22,141	35,041	71,105	148,923*
Texas	357,933	337,668	173,154	68,483	82,467	228,219	267,326
Mountain:							
Arizona	122,399	101,326	63,275	85,277	58,625	115,230	113,436
Colorado	218,546	208,356	32,367	64,483	52,639	239,060	140,090
Montana	32,262	31,153	5,446	8,645	7,441	8,193	24,668*
Nevada	57,028	55,909	23,236	26,358	21,681	42,498	57,926
New Mexico	25,695	12,052	18,278	21,966	19,363	17,086	22,373
Utah	80,297	84,592	12,155	17,162	15,024	30,713	78,631
Wyoming	9,327	10,314	5,548	3,332	2,901	9,948	6,538
Pacific:							
California	469,983	494,623	218,156	163,145	230,576	489,092	482,840
Hawaii	31,943	40,614	10,273	15,056	14,850	18,688	38,087
Oregon	92,933	57,193	30,142	96,036*	28,886	100,511	38,938
Washington	124,433	124,348	76,791	50,369	116,053	181,101	94,466
States not shown separately	261,753	268,524	46,269	64,437	60,312	140,017	151,197

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.1.a(2002) Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	111,437,203	70.9%	13.2%	15.8%	20.5%	47.4%	32.1%
New England:							
Connecticut	1,622,812	66.0%	11.6%	22.3%	13.9%	55.9%	30.2%
Maine	493,859	64.9%	16.4%	18.8%	24.8%	50.2%	25.0%
Massachusetts	2,974,929	67.7%	7.9%	24.4%*	13.5%	57.8%	28.7%
New Hampshire	532,603	57.7%	14.3%	28.0%	17.4%	56.8%	25.8%
Middle Atlantic:							
New Jersey	3,640,936	76.6%	13.7%	9.7%	12.5%	49.6%	37.9%
New York	7,382,688	64.3%	19.5%	16.2%	22.1%	49.5%	28.4%
Pennsylvania	5,081,368	70.3%	15.4%	14.3%	19.6%	48.4%	32.0%
East North Central:							
Illinois	5,210,599	69.1%	17.1%	13.7%	17.3%	45.3%	37.3%
Indiana	2,610,243	71.1%	11.8%	17.1%	16.6%	43.6%	39.8%
Michigan	3,842,963	59.6%	17.3%	23.1%	18.8%	46.5%	34.6%
Ohio	4,667,503	75.3%	9.8%	14.9%	20.8%	47.7%	31.5%
Wisconsin	2,407,943	65.9%	14.5%	19.6%	20.1%	46.3%	33.6%
West North Central:							
Iowa	1,222,710	63.4%	14.6%	22.0%	26.2%	51.2%	22.6%
Kansas	1,087,200	66.1%	12.6%	21.3%	22.4%	51.3%	26.2%
Minnesota	2,354,185	56.8%	22.8%*	20.4%	20.2%	59.4%	20.4%
Missouri	2,276,688	70.9%	12.0%	17.1%	23.2%	47.0%	29.8%
Nebraska	732,189	66.0%	17.0%	17.0%	25.0%	52.2%	22.8%
South Atlantic:							
Delaware	373,541	72.0%	14.6%	13.5%	17.3%	33.4%	49.3%
Florida	6,055,255	71.2%	11.1%	17.6%	19.6%	37.9%	42.5%
Georgia	3,365,040	79.0%	10.2%	10.8%	18.4%	49.0%	32.6%
Maryland	2,143,773	73.1%	9.1%	17.8%	15.0%	48.1%	36.9%
North Carolina	3,243,410	78.3%	8.3%	13.3%	22.8%	46.9%	30.3%
South Carolina	1,478,822	67.0%	15.2%	17.7%	24.5%	40.1%	35.3%
Virginia	2,873,245	73.8%	10.6%	15.6%	19.6%	39.4%	41.1%
West Virginia	541,030	68.8%	15.7%	15.5%	29.0%	40.7%	30.2%
East South Central:							
Alabama	1,531,930	68.4%	11.1%*	20.5%	28.8%	38.3%	32.9%
Kentucky	1,442,898	74.4%	11.6%	14.0%	23.6%	36.5%	40.0%
Mississippi	878,980	73.2%	10.8%	16.0%*	27.5%	40.9%	31.6%
Tennessee	2,221,945	72.4%	9.7%	18.0%	23.4%	47.7%	28.9%
West South Central:							
Louisiana	1,448,512	73.7%	12.6%	13.8%	24.9%	33.5%	41.6%
Oklahoma	1,114,906	77.4%	10.6%	12.1%	28.1%	39.0%	32.9%*
Texas	7,933,595	79.2%	10.0%	10.8%	21.9%	44.3%	33.7%
Mountain:							
Arizona	1,848,147	69.1%	14.3%	16.6%	22.4%	44.4%	33.2%
Colorado	1,997,649	74.6%	9.8%	15.6%	17.1%	55.5%	27.4%
Montana	302,882	60.8%	15.4%	23.8%	36.5%	45.1%	18.4%*
Nevada	964,997	76.0%	9.7%	14.3%	20.6%	44.4%	35.1%
New Mexico	520,982	62.0%	18.2%	19.8%	32.1%	38.8%	29.1%
Utah	844,796	75.9%	9.9%	14.2%	19.7%	43.2%	37.1%
Wyoming	174,938	65.3%	15.1%	19.6%	31.6%	42.3%	26.1%
Pacific:							
California	12,745,136	72.5%	14.2%	13.3%	21.1%	50.8%	28.1%
Hawaii	451,749	66.3%	16.1%	17.5%	23.2%	47.2%	29.6%
Oregon	1,360,008	63.2%	14.6%	22.1%*	23.4%	58.4%	18.2%
Washington	2,259,188	70.4%	14.0%	15.7%	21.7%	56.1%	22.2%
States not shown separately	3,178,432	71.4%	13.2%	15.4%	20.3%	52.7%	27.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.1.a(2002) Standard error for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,110,022	0.66%	0.39%	0.46%	0.47%	0.82%	0.83%
New England:							
Connecticut	153,255	3.08%	1.78%	2.68%	2.42%	4.71%	5.59%
Maine	33,646	2.40%	3.22%	2.87%	3.52%	4.17%	3.98%
Massachusetts	317,302	4.19%	2.05%	4.61%*	2.24%	3.77%	3.97%
New Hampshire	71,833	3.66%	1.94%	3.72%	3.21%	2.91%	3.91%
Middle Atlantic:							
New Jersey	294,039	3.06%	2.48%	1.28%	2.52%	4.07%	4.36%
New York	487,857	2.22%	1.84%	2.12%	2.75%	2.92%	3.43%
Pennsylvania	298,575	2.63%	1.56%	2.09%	2.01%	2.62%	1.57%
East North Central:							
Illinois	320,812	2.94%	2.72%	2.11%	2.91%	3.04%	3.43%
Indiana	212,409	3.79%	1.83%	3.22%	1.73%	4.47%	5.01%
Michigan	250,709	4.51%	2.79%	5.83%	2.25%	4.03%	3.62%
Ohio	245,249	1.97%	1.45%	2.12%	1.58%	3.09%	2.44%
Wisconsin	148,998	3.97%	2.41%	3.60%	2.54%	2.15%	2.81%
West North Central:							
Iowa	74,424	3.65%	2.27%	3.20%	2.57%	2.89%	2.40%
Kansas	93,245	4.56%	1.93%	4.76%	2.01%	4.64%	4.32%
Minnesota	256,274	4.89%	5.99%*	2.36%	3.12%	4.20%	3.61%
Missouri	167,018	2.24%	1.93%	2.32%	2.11%	3.90%	4.39%
Nebraska	51,341	3.05%	2.77%	3.12%	3.17%	3.95%	3.58%
South Atlantic:							
Delaware	41,192	3.48%	2.77%	1.66%	2.44%	3.38%	3.36%
Florida	383,435	3.90%	2.27%	3.42%	2.34%	3.19%	5.11%
Georgia	328,178	2.37%	1.85%	2.24%	2.72%	4.47%	3.14%
Maryland	176,328	2.44%	0.98%	2.41%	1.38%	3.68%	3.66%
North Carolina	317,639	3.10%	1.27%	2.83%	3.64%	3.84%	5.04%
South Carolina	117,662	3.71%	2.75%	2.91%	2.68%	4.05%	3.10%
Virginia	315,396	3.77%	1.97%	2.86%	2.42%	4.01%	4.66%
West Virginia	22,408	2.64%	2.08%	1.58%	3.48%	4.14%	3.60%
East South Central:							
Alabama	143,851	3.78%	3.13%*	3.31%	2.85%	2.85%	4.21%
Kentucky	88,039	3.00%	2.76%	2.31%	1.85%	3.41%	4.06%
Mississippi	55,033	4.02%	1.93%	4.16%*	3.96%	5.22%	6.39%
Tennessee	159,009	3.45%	0.90%	3.68%	2.84%	3.61%	3.20%
West South Central:							
Louisiana	139,548	3.00%	2.46%	2.84%	2.45%	4.37%	5.16%
Oklahoma	149,714	2.95%	1.72%	2.37%	3.93%	6.79%	6.71%*
Texas	357,933	1.90%	1.72%	1.23%	1.35%	2.06%	2.54%
Mountain:							
Arizona	122,399	4.05%	3.39%	3.51%	3.36%	5.28%	4.44%
Colorado	218,546	4.52%	1.93%	3.67%	3.91%	6.24%	5.15%
Montana	32,262	3.30%	2.00%	2.83%	2.76%	2.64%	4.01%*
Nevada	57,028	2.84%	2.25%	2.49%	2.38%	4.11%	4.69%
New Mexico	25,695	3.56%	3.05%	3.07%	3.69%	3.12%	2.99%
Utah	80,297	2.91%	1.55%	2.76%	2.53%	4.39%	6.31%
Wyoming	9,327	3.75%	3.10%	1.99%	1.82%	3.54%	3.59%
Pacific:							
California	469,983	1.99%	1.68%	1.37%	1.89%	3.29%	3.15%
Hawaii	31,943	4.59%	3.16%	3.06%	3.47%	4.34%	5.85%
Oregon	92,933	4.40%	2.02%	4.78%*	2.49%	3.58%	2.89%
Washington	124,433	3.39%	2.86%	2.48%	4.10%	6.30%	4.16%
States not shown separately	261,753	3.37%	2.04%	2.10%	2.61%	1.61%	2.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.2(2002) Percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	88.3%	92.5%	84.4%	72.9%	70.2%	90.7%	96.3%
New England:							
Connecticut	91.9%	97.0%	92.0%	77.0%	65.4%	95.4%	97.8%
Maine	82.9%	90.2%	81.7%	58.7%	67.7%	83.1%	97.6%
Massachusetts	92.5%	95.3%	88.6%	86.0%	83.2%	92.3%	97.1%
New Hampshire	90.9%	93.8%	87.7%	86.3%	72.6%	92.6%	99.4%
Middle Atlantic:							
New Jersey	90.9%	93.9%	88.8%	69.8%	70.6%	91.7%	96.5%
New York	90.7%	93.4%	90.9%	79.7%	81.3%	91.6%	96.4%
Pennsylvania	91.0%	96.7%	81.1%	73.4%	67.7%	95.3%	98.7%
East North Central:							
Illinois	89.9%	93.9%	91.5%	67.8%	73.6%	93.0%	93.6%
Indiana	89.0%	94.2%	76.0%	76.4%	65.1%	90.8%	97.0%
Michigan	91.4%	93.6%	91.8%	85.3%	76.6%	92.7%	97.7%
Ohio	91.1%	94.8%	86.0%	75.2%	77.8%	94.1%	95.2%
Wisconsin	89.9%	95.0%	88.7%	73.8%	75.7%	90.5%	97.5%
West North Central:							
Iowa	85.2%	91.9%	83.8%	67.2%	65.3%	90.8%	95.7%
Kansas	88.1%	92.9%	84.0%	75.5%	66.7%	93.1%	96.6%
Minnesota	88.8%	94.5%	89.3%	72.0%	68.6%	93.0%	96.4%
Missouri	89.5%	94.2%	83.5%	74.3%	74.8%	91.9%	97.1%
Nebraska	84.5%	89.9%	88.6%	59.2%	65.4%	87.6%	98.2%
South Atlantic:							
Delaware	89.3%	92.6%	87.3%	73.8%	61.8%	90.8%	97.9%
Florida	87.7%	89.6%	85.3%	81.3%	67.3%	87.8%	96.9%
Georgia	90.0%	92.8%	84.0%	75.8%	75.5%	90.6%	97.5%
Maryland	89.5%	92.8%	81.8%	79.6%	74.3%	87.5%	98.2%
North Carolina	88.0%	92.3%	70.7%	73.7%	76.1%	87.7%	97.3%
South Carolina	80.3%	86.1%	81.5%	57.5%	65.0%	83.9%	87.0%
Virginia	90.2%	93.8%	83.5%	77.9%	71.0%	91.1%	98.5%
West Virginia	83.2%	88.4%	78.9%	64.7%	62.9%	89.6%	94.3%
East South Central:							
Alabama	90.6%	93.5%	81.9%	85.7%	83.1%	90.3%	97.6%
Kentucky	89.8%	94.2%	84.8%	70.5%	71.1%	92.2%	98.6%
Mississippi	84.3%	88.8%	66.0%	76.3%	65.2%	89.6%	94.2%
Tennessee	81.9%	88.5%	81.4%	55.8%	55.1%	87.1%	95.0%
West South Central:							
Louisiana	86.2%	91.1%	71.5%	74.0%	66.2%	88.6%	96.4%
Oklahoma	84.8%	91.2%	69.6%	56.9%	65.9%	89.1%	95.8%
Texas	86.3%	90.4%	72.3%	69.9%	65.3%	89.0%	96.6%
Mountain:							
Arizona	87.0%	89.1%	85.2%	79.8%	68.6%	87.6%	98.6%
Colorado	88.4%	94.0%	81.6%	65.6%	59.9%	91.9%	99.1%
Montana	72.7%	82.6%	62.2%	54.0%	49.0%	83.8%	92.3%
Nevada	91.1%	95.1%	88.3%	71.7%	75.9%	93.8%	96.7%
New Mexico	77.9%	82.4%	65.9%	74.7%	57.9%	82.1%	94.2%
Utah	87.7%	94.5%	74.4%	60.3%	68.8%	87.9%	97.4%
Wyoming	74.2%	85.9%	67.9%	39.8%	52.3%	79.8%	91.4%
Pacific:							
California	86.0%	91.1%	82.7%	61.8%	67.0%	89.8%	93.6%
Hawaii	98.2%	99.4%	97.4%	94.3%	96.0%	98.7%	99.1%
Oregon	87.9%	92.0%	86.7%	77.0%	75.9%	90.9%	93.8%
Washington	87.2%	93.0%	88.6%	60.2%	71.6%	90.3%	94.7%
States not shown separately	84.6%	90.1%	85.2%	58.6%	54.3%	89.6%	97.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.20%	0.21%	0.54%	1.19%	0.73%	0.28%	0.40%
New England:							
Connecticut	1.46%	0.33%	2.02%	7.42%	8.35%	0.65%	1.12%
Maine	2.05%	1.87%	5.04%	4.67%	5.46%	3.68%	1.23%
Massachusetts	1.14%	0.75%	2.83%	6.50%	4.14%	1.60%	2.03%
New Hampshire	1.17%	1.27%	1.68%	9.25%	4.20%	1.53%	10.48%
Middle Atlantic:							
New Jersey	1.11%	1.67%	7.02%	5.07%	4.61%	2.43%	1.20%
New York	1.05%	0.89%	2.38%	4.85%	2.69%	0.94%	1.57%
Pennsylvania	1.33%	0.55%	6.14%	2.81%	3.65%	0.86%	0.64%
East North Central:							
Illinois	1.50%	1.35%	4.31%	6.64%	5.41%	0.96%	2.25%
Indiana	1.06%	1.11%	4.06%	7.02%	7.64%	1.50%	1.84%
Michigan	0.86%	1.05%	2.73%	5.74%	2.89%	1.23%	1.09%
Ohio	1.01%	1.25%	2.74%	5.29%	3.54%	0.82%	2.68%
Wisconsin	1.14%	1.54%	4.44%	4.17%	3.19%	1.56%	0.62%
West North Central:							
Iowa	1.60%	1.79%	4.01%	7.32%	4.38%	1.63%	2.10%
Kansas	1.09%	0.98%	3.38%	5.34%	2.80%	1.21%	2.32%
Minnesota	1.48%	0.87%	7.24%	4.26%	4.42%	1.15%	1.80%
Missouri	1.40%	1.31%	4.30%	6.01%	4.12%	1.40%	0.64%
Nebraska	1.75%	1.36%	5.46%	5.93%	4.45%	1.87%	1.79%
South Atlantic:							
Delaware	1.81%	1.95%	3.81%	5.87%	6.78%	1.72%	0.99%
Florida	1.38%	2.01%	9.26%	5.33%	3.28%	1.51%	1.11%
Georgia	1.92%	1.43%	10.00%	8.42%	5.26%	2.45%	1.01%
Maryland	2.03%	2.32%	2.64%	3.32%	2.44%	3.58%	0.41%
North Carolina	1.55%	1.67%	9.01%	9.57%	4.21%	2.57%	1.04%
South Carolina	2.41%	2.10%	9.15%	8.25%	3.50%	4.28%	6.28%
Virginia	0.98%	1.25%	5.06%	8.21%	5.73%	1.42%	0.85%
West Virginia	1.22%	1.71%	5.59%	3.87%	2.94%	1.36%	1.56%
East South Central:							
Alabama	1.45%	1.15%	8.86%	3.47%	2.64%	2.49%	2.77%
Kentucky	0.98%	1.02%	2.21%	8.37%	4.31%	1.00%	0.64%
Mississippi	2.25%	1.62%	10.12%	8.83%	3.41%	2.39%	4.03%
Tennessee	2.86%	1.64%	8.33%	7.95%	6.31%	2.39%	3.71%
West South Central:							
Louisiana	1.57%	1.99%	7.28%	10.42%	3.79%	2.44%	1.43%
Oklahoma	2.15%	1.32%	7.21%	7.57%	4.28%	1.80%	2.23%
Texas	1.17%	0.89%	7.10%	4.82%	3.70%	0.80%	0.99%
Mountain:							
Arizona	1.14%	1.77%	7.88%	8.21%	5.34%	2.20%	0.69%
Colorado	3.13%	1.36%	8.41%	9.69%	6.32%	2.74%	0.31%
Montana	2.11%	3.52%	6.39%	3.48%	2.54%	1.94%	5.50%
Nevada	1.42%	0.75%	6.58%	6.56%	5.30%	1.46%	2.37%
New Mexico	2.37%	1.91%	7.07%	6.85%	6.03%	3.36%	2.35%
Utah	1.07%	0.62%	4.87%	4.71%	5.93%	2.12%	1.85%
Wyoming	1.60%	1.88%	6.65%	5.09%	4.40%	1.99%	5.68%
Pacific:							
California	1.42%	1.79%	4.38%	4.55%	3.08%	0.96%	3.84%
Hawaii	0.42%	0.20%	0.76%	3.88%	1.02%	0.46%	0.79%
Oregon	1.12%	1.27%	3.86%	6.24%	4.82%	1.02%	1.98%
Washington	1.75%	1.25%	6.64%	5.71%	6.90%	1.90%	1.86%
States not shown separately	2.19%	1.70%	3.99%	6.11%	7.07%	0.78%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a(2002) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	77.1%	85.6%	65.9%	39.6%	58.1%	84.8%	75.2%
New England:							
Connecticut	72.5%	80.7%	71.2%	42.5%	56.3%	81.6%	61.0%
Maine	75.7%	84.1%	62.8%	46.6%	56.8%	84.9%	72.9%
Massachusetts	74.6%	87.5%	72.9%	35.5%	51.6%	81.2%	71.2%
New Hampshire	70.2%	85.4%	68.0%	37.2%	48.1%	81.1%	58.8%
Middle Atlantic:							
New Jersey	77.2%	82.8%	65.8%	38.5%	58.5%	79.9%	78.4%
New York	76.9%	86.7%	69.7%	40.7%	65.5%	84.4%	71.8%
Pennsylvania	80.8%	89.3%	61.6%	48.5%	54.0%	86.3%	84.0%
East North Central:							
Illinois	77.7%	87.6%	60.1%	38.6%	45.6%	86.4%	78.9%
Indiana	76.0%	85.5%	63.6%	35.6%	52.9%	85.2%	72.9%
Michigan	73.5%	87.3%	72.5%	35.5%	51.6%	82.9%	71.0%
Ohio	78.6%	85.0%	66.5%	47.0%	61.8%	87.0%	75.2%
Wisconsin	75.7%	88.9%	61.5%	30.9%	48.3%	84.4%	77.3%
West North Central:							
Iowa	79.8%	89.8%	72.5%	46.3%	62.1%	86.1%	80.2%
Kansas	74.3%	84.5%	67.6%	39.9%	62.3%	83.8%	63.5%
Minnesota	73.7%	86.4%	58.1%	48.5%	46.6%	79.9%	75.2%
Missouri	73.0%	79.4%	56.5%	52.4%	56.1%	85.8%	64.2%
Nebraska	80.1%	90.8%	68.0%	35.0%	57.8%	87.4%	81.5%
South Atlantic:							
Delaware	78.3%	85.1%	73.2%	39.1%	55.7%	81.6%	81.2%
Florida	75.5%	85.8%	65.0%	36.6%	59.0%	86.8%	71.8%
Georgia	79.3%	85.5%	58.4%	45.9%	59.7%	90.0%	73.1%
Maryland	76.6%	86.2%	63.6%	37.6%	53.6%	84.0%	75.1%
North Carolina	84.0%	89.7%	65.4%	53.2%	68.6%	89.2%	85.8%
South Carolina	78.0%	86.2%	70.5%	40.9%	58.6%	85.0%	80.5%
Virginia	73.8%	78.6%	68.5%	50.4%	56.6%	85.4%	69.5%
West Virginia	77.7%	86.7%	65.7%	37.8%	58.0%	87.0%	78.2%
East South Central:							
Alabama	77.7%	91.0%	60.4%	38.4%	68.8%	88.5%	72.7%
Kentucky	80.6%	89.5%	70.1%	27.7%	58.0%	92.4%	80.2%
Mississippi	76.0%	85.0%	60.8%	37.5%	61.8%	89.0%	68.7%
Tennessee	80.1%	86.7%	74.3%	42.6%	68.7%	90.3%	70.1%
West South Central:							
Louisiana	73.6%	82.6%	54.9%	31.1%	53.7%	85.3%	73.2%
Oklahoma	76.7%	82.3%	55.1%	42.0%	60.3%	87.6%	74.4%
Texas	79.1%	85.8%	70.2%	24.3%	55.4%	87.3%	79.5%
Mountain:							
Arizona	74.2%	84.6%	71.9%	27.9%	54.4%	82.6%	73.5%
Colorado	79.4%	87.4%	68.1%	33.0%	55.9%	83.8%	80.0%
Montana	75.3%	86.9%	61.6%	40.2%	54.4%	83.3%	79.5%
Nevada	74.3%	80.8%	62.0%	38.0%	54.5%	77.7%	79.1%
New Mexico	69.6%	80.4%	69.9%	32.0%	55.6%	78.5%	68.7%
Utah	79.5%	87.6%	51.5%	35.5%	49.0%	83.0%	87.2%
Wyoming	71.7%	78.6%	68.0%	27.0%	52.8%	83.4%	68.2%
Pacific:							
California	76.4%	83.0%	65.8%	37.8%	64.5%	81.4%	74.0%
Hawaii	84.2%	91.3%	76.9%	62.8%	69.3%	87.0%	91.2%
Oregon	75.6%	83.8%	67.9%	53.5%	47.9%	84.9%	75.6%
Washington	77.0%	84.0%	70.7%	36.4%	54.5%	84.3%	76.0%
States not shown separately	78.1%	85.9%	63.9%	39.9%	54.6%	85.2%	75.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.59%	0.56%	1.34%	1.54%	1.13%	0.47%	1.78%
New England:							
Connecticut	2.54%	3.66%	4.11%	5.32%	6.36%	1.33%	8.05%
Maine	2.44%	3.45%	4.68%	3.91%	4.55%	1.55%	5.64%
Massachusetts	3.67%	1.43%	3.46%	4.83%	2.60%	2.12%	7.72%
New Hampshire	1.67%	1.66%	3.00%	2.67%	4.99%	1.21%	8.67%
Middle Atlantic:							
New Jersey	3.21%	2.98%	6.46%	6.98%	6.05%	3.22%	4.26%
New York	1.68%	1.48%	1.34%	5.98%	4.06%	1.47%	4.43%
Pennsylvania	1.64%	1.71%	3.26%	4.68%	3.89%	1.73%	2.80%
East North Central:							
Illinois	2.66%	2.24%	4.26%	3.36%	6.28%	1.46%	3.26%
Indiana	2.69%	1.96%	2.17%	6.28%	6.45%	2.33%	4.85%
Michigan	3.16%	2.41%	2.68%	5.20%	7.36%	1.72%	6.24%
Ohio	1.23%	2.14%	2.85%	5.53%	3.96%	1.32%	3.37%
Wisconsin	2.89%	1.00%	3.67%	4.74%	6.28%	1.80%	5.69%
West North Central:							
Iowa	1.75%	1.29%	3.93%	3.31%	3.73%	2.67%	4.18%
Kansas	3.75%	2.68%	3.98%	7.63%	5.79%	2.47%	7.50%
Minnesota	2.34%	2.33%	4.06%	6.63%	5.53%	4.01%	2.88%
Missouri	3.26%	3.51%	4.60%	7.97%	4.52%	1.62%	6.29%
Nebraska	1.94%	1.53%	3.44%	5.59%	1.77%	1.20%	5.02%
South Atlantic:							
Delaware	2.09%	2.29%	4.19%	1.99%	4.05%	1.42%	3.21%
Florida	3.06%	1.59%	4.69%	7.04%	4.02%	1.67%	4.68%
Georgia	3.00%	2.21%	8.76%	10.06%	6.33%	1.16%	3.77%
Maryland	2.17%	1.65%	4.08%	5.32%	4.31%	1.76%	5.54%
North Carolina	1.95%	2.16%	5.60%	8.62%	7.19%	2.41%	4.10%
South Carolina	1.89%	1.84%	6.52%	6.14%	4.28%	2.13%	3.20%
Virginia	1.50%	1.98%	4.70%	5.25%	3.72%	2.02%	3.55%
West Virginia	2.14%	1.84%	4.08%	5.60%	5.71%	2.23%	3.16%
East South Central:							
Alabama	1.80%	1.04%	4.15%	5.69%	5.13%	1.58%	4.60%
Kentucky	1.87%	1.66%	3.86%	5.26%	3.42%	1.42%	3.11%
Mississippi	3.41%	2.17%	4.60%	7.82%	5.75%	2.22%	5.48%
Tennessee	3.09%	1.98%	2.43%	6.53%	3.88%	1.14%	6.69%
West South Central:							
Louisiana	2.05%	2.56%	7.38%	6.20%	4.82%	2.59%	5.26%
Oklahoma	3.60%	4.08%	5.66%	7.89%	5.03%	1.71%	8.96%
Texas	1.27%	0.89%	6.60%	2.31%	4.36%	1.54%	3.55%
Mountain:							
Arizona	2.21%	1.46%	6.52%	4.30%	4.47%	1.97%	3.68%
Colorado	2.41%	1.83%	3.69%	4.01%	7.34%	1.90%	3.40%
Montana	2.55%	2.74%	2.51%	4.98%	4.03%	1.86%	6.99%
Nevada	1.68%	2.08%	4.76%	4.42%	5.95%	2.46%	3.24%
New Mexico	2.93%	1.10%	6.03%	5.84%	3.38%	3.02%	7.35%
Utah	2.78%	2.33%	5.83%	5.04%	5.11%	3.10%	3.48%
Wyoming	3.51%	3.46%	4.56%	4.19%	5.77%	1.55%	8.15%
Pacific:							
California	1.95%	2.07%	4.11%	3.65%	1.28%	2.50%	3.62%
Hawaii	1.74%	1.60%	2.76%	5.15%	3.37%	1.76%	3.43%
Oregon	2.54%	2.63%	3.29%	7.68%	5.23%	1.95%	4.94%
Washington	1.80%	2.09%	3.52%	6.02%	6.08%	0.86%	5.74%
States not shown separately	2.91%	3.20%	3.12%	3.62%	5.19%	1.79%	6.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a.(1)(2002) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	81.0%	83.6%	72.0%	63.4%	63.5%	83.0%	84.3%
New England:							
Connecticut	82.4%	86.3%	73.1%	64.3%	54.5%	83.6%	87.4%
Maine	77.8%	79.6%	72.7%	68.8%	57.9%	80.2%	83.7%
Massachusetts	79.8%	84.0%	66.7%	57.0%	62.9%	80.2%	84.0%
New Hampshire	79.6%	80.8%	78.9%	74.2%	67.8%	79.5%	84.5%
Middle Atlantic:							
New Jersey	82.8%	84.6%	75.5%	65.5%	70.2%	81.8%	86.4%
New York	77.7%	81.5%	67.2%	64.3%	63.6%	80.0%	81.6%
Pennsylvania	82.6%	85.3%	73.8%	64.1%	65.3%	84.7%	84.3%
East North Central:							
Illinois	82.5%	85.6%	68.2%	69.8%	61.7%	83.5%	85.5%
Indiana	83.3%	85.4%	78.4%	63.4%	59.9%	84.2%	87.1%
Michigan	81.7%	84.6%	76.3%	70.3%	77.5%	81.8%	82.7%
Ohio	78.1%	81.1%	72.4%	49.1%	53.6%	80.4%	84.8%
Wisconsin	81.1%	83.6%	75.6%	60.0%	64.3%	78.6%	89.4%
West North Central:							
Iowa	78.5%	82.5%	70.5%	58.4%	57.9%	81.4%	84.3%
Kansas	78.9%	81.9%	81.3%	51.6%	53.7%	85.3%	77.3%
Minnesota	79.9%	84.6%	67.6%	70.0%	72.4%	79.4%	84.8%
Missouri	81.6%	85.6%	69.5%	60.3%	59.6%	83.8%	88.8%
Nebraska	78.4%	81.2%	67.1%	67.8%	59.2%	82.8%	78.5%
South Atlantic:							
Delaware	83.2%	86.9%	71.1%	56.9%	64.1%	83.2%	86.0%
Florida	82.4%	85.4%	67.5%	68.8%	67.6%	81.4%	87.4%
Georgia	79.8%	82.5%	69.5%	49.0%	55.9%	83.9%	81.4%
Maryland	76.1%	77.7%	71.5%	63.2%	56.2%	75.0%	81.8%
North Carolina	83.6%	87.8%	66.3%	43.7%	56.0%	89.2%	88.4%
South Carolina	80.5%	83.3%	78.1%	52.0%	67.0%	82.8%	83.0%
Virginia	77.1%	79.2%	68.7%	67.0%	66.5%	79.1%	78.0%
West Virginia	76.6%	79.5%	72.1%	45.8%	66.6%	80.5%	75.7%
East South Central:							
Alabama	73.7%	76.4%	75.2%	49.2%	57.0%	77.2%	81.0%
Kentucky	84.7%	86.6%	73.9%	69.5%	67.8%	84.8%	89.8%
Mississippi	79.9%	81.5%	71.5%	68.3%	62.6%	83.9%	82.9%
Tennessee	79.4%	82.3%	73.4%	49.3%	57.9%	84.3%	79.6%
West South Central:							
Louisiana	80.9%	83.7%	62.7%	61.4%	68.8%	83.8%	82.1%
Oklahoma	77.4%	78.7%	69.1%	62.6%	67.4%	83.9%	73.8%
Texas	85.0%	85.5%	85.6%	65.3%	74.1%	85.0%	88.3%
Mountain:							
Arizona	81.5%	83.5%	76.9%	63.8%	60.9%	83.4%	86.0%
Colorado	81.0%	81.8%	74.5%	77.8%	54.1%	83.4%	83.4%
Montana	83.5%	86.4%	78.3%	65.1%	72.3%	85.7%	86.5%
Nevada	80.3%	81.0%	82.8%	66.1%	65.7%	87.2%	76.5%
New Mexico	74.1%	78.2%	59.1%	65.0%	51.7%	80.1%	78.5%
Utah	80.5%	82.8%	66.7%	49.5%	49.2%	79.2%	88.3%
Wyoming	82.1%	84.4%	68.9%	76.4%	77.3%	84.6%	80.3%
Pacific:							
California	81.1%	83.4%	70.2%	68.6%	63.2%	84.7%	82.7%
Hawaii	82.9%	83.7%	84.3%	76.7%	77.1%	88.5%	77.9%
Oregon	85.6%	86.9%	81.1%	83.0%	68.3%	88.3%	87.9%
Washington	80.9%	83.3%	68.2%	74.6%	61.7%	86.4%	76.3%
States not shown separately	83.7%	86.3%	70.5%	70.2%	65.1%	85.4%	86.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a.(1)(2002) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.22%	0.28%	1.01%	1.05%	1.01%	0.37%	0.39%
New England:							
Connecticut	1.63%	1.43%	4.35%	6.29%	5.50%	1.69%	2.94%
Maine	1.47%	1.43%	3.56%	6.37%	5.74%	1.36%	1.87%
Massachusetts	1.16%	1.34%	2.79%	7.62%	3.79%	2.12%	4.89%
New Hampshire	1.56%	1.48%	3.66%	5.83%	5.41%	1.68%	9.35%
Middle Atlantic:							
New Jersey	1.56%	1.48%	4.35%	6.39%	3.92%	2.27%	2.20%
New York	1.26%	1.15%	3.73%	4.91%	4.54%	1.47%	1.48%
Pennsylvania	1.42%	1.38%	4.77%	6.36%	3.55%	1.66%	1.71%
East North Central:							
Illinois	0.77%	1.03%	4.02%	6.46%	3.93%	1.17%	1.69%
Indiana	1.09%	0.96%	4.49%	8.54%	6.53%	1.59%	1.56%
Michigan	1.86%	1.19%	3.94%	4.74%	4.29%	2.40%	2.56%
Ohio	1.80%	1.49%	3.18%	5.68%	6.45%	0.83%	1.56%
Wisconsin	1.53%	1.50%	3.87%	4.19%	4.98%	1.11%	1.63%
West North Central:							
Iowa	1.87%	1.40%	4.72%	3.46%	5.76%	1.34%	1.72%
Kansas	1.60%	1.39%	4.37%	7.65%	4.53%	0.80%	4.52%
Minnesota	1.88%	1.29%	4.79%	4.12%	4.68%	3.68%	4.44%
Missouri	1.65%	1.64%	4.84%	9.14%	5.01%	1.59%	2.17%
Nebraska	1.20%	1.44%	3.88%	7.25%	5.70%	1.65%	2.95%
South Atlantic:							
Delaware	1.59%	1.50%	5.05%	2.87%	5.02%	1.20%	2.60%
Florida	1.81%	1.38%	5.55%	4.53%	1.91%	0.73%	3.44%
Georgia	1.65%	2.08%	8.08%	9.14%	6.56%	1.73%	2.31%
Maryland	1.07%	1.50%	2.06%	4.30%	3.48%	1.70%	1.76%
North Carolina	2.17%	0.98%	6.42%	4.98%	5.44%	0.87%	3.54%
South Carolina	1.68%	2.03%	5.76%	7.40%	3.14%	2.13%	3.41%
Virginia	2.72%	3.19%	2.97%	8.34%	3.72%	1.78%	4.89%
West Virginia	1.77%	2.05%	3.86%	6.64%	3.56%	1.70%	4.38%
East South Central:							
Alabama	1.72%	1.32%	8.56%	8.69%	4.96%	1.00%	2.16%
Kentucky	1.72%	1.60%	4.98%	6.70%	4.63%	1.70%	2.04%
Mississippi	2.60%	2.65%	6.26%	7.38%	5.70%	2.84%	3.07%
Tennessee	1.16%	1.35%	6.14%	5.33%	5.81%	1.15%	3.73%
West South Central:							
Louisiana	1.60%	1.69%	7.22%	9.62%	6.08%	1.47%	5.18%
Oklahoma	2.23%	2.35%	4.49%	9.71%	6.48%	2.33%	2.59%
Texas	1.12%	0.97%	5.97%	4.39%	2.53%	1.29%	1.91%
Mountain:							
Arizona	2.46%	2.51%	4.56%	5.97%	3.92%	1.76%	4.03%
Colorado	1.01%	1.08%	5.31%	3.59%	10.05%	1.28%	2.97%
Montana	1.21%	1.49%	2.60%	5.65%	2.69%	1.68%	3.43%
Nevada	2.62%	2.76%	4.88%	4.05%	2.04%	1.57%	4.47%
New Mexico	1.73%	1.51%	4.08%	6.59%	4.96%	2.85%	4.93%
Utah	2.21%	2.07%	2.99%	6.23%	3.24%	1.78%	1.88%
Wyoming	1.68%	1.87%	3.95%	5.47%	3.40%	1.90%	3.63%
Pacific:							
California	1.29%	1.06%	3.17%	4.72%	3.89%	1.33%	2.84%
Hawaii	1.95%	2.12%	2.66%	5.91%	4.39%	1.28%	4.70%
Oregon	1.11%	1.78%	2.99%	7.22%	6.83%	1.12%	2.01%
Washington	2.28%	2.27%	5.41%	5.53%	4.74%	1.95%	3.91%
States not shown separately	2.16%	2.56%	4.02%	4.58%	4.80%	1.50%	4.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b(2002) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	62.4%	71.6%	47.4%	25.1%	36.9%	70.3%	63.4%
New England:							
Connecticut	59.7%	69.7%	52.0%	27.3%	30.7%	68.2%	53.3%
Maine	58.9%	67.0%	45.7%	32.0%	32.9%	68.1%	61.0%
Massachusetts	59.5%	73.5%	48.6%	20.2%	32.4%	65.1%	59.8%
New Hampshire	55.9%	69.0%	53.7%	27.6%	32.6%	64.5%	49.7%
Middle Atlantic:							
New Jersey	64.0%	70.0%	49.7%	25.2%	41.0%	65.4%	67.8%
New York	59.7%	70.7%	46.8%	26.1%	41.6%	67.5%	58.5%
Pennsylvania	66.8%	76.2%	45.4%	31.1%	35.2%	73.1%	70.8%
East North Central:							
Illinois	64.1%	75.0%	41.0%	27.0%	28.1%	72.1%	67.5%
Indiana	63.3%	73.0%	49.9%	22.6%	31.7%	71.7%	63.5%
Michigan	60.0%	73.8%	55.3%	25.0%	40.0%	67.8%	58.7%
Ohio	61.4%	68.9%	48.1%	23.1%	33.2%	69.9%	63.8%
Wisconsin	61.4%	74.3%	46.5%	18.5%	31.0%	66.3%	69.1%
West North Central:							
Iowa	62.6%	74.1%	51.1%	27.0%	36.0%	70.1%	67.7%
Kansas	58.6%	69.2%	55.0%	20.6%	33.5%	71.6%	49.1%
Minnesota	58.9%	73.1%	39.3%	34.0%	33.7%	63.5%	63.8%
Missouri	59.6%	68.0%	39.3%	31.6%	33.4%	71.9%	57.0%
Nebraska	62.8%	73.7%	45.6%	23.7%	34.2%	72.4%	64.0%
South Atlantic:							
Delaware	65.1%	74.0%	52.0%	22.3%	35.7%	67.9%	69.9%
Florida	62.3%	73.3%	43.8%	25.2%	39.9%	70.6%	62.7%
Georgia	63.3%	70.6%	40.6%	22.5%*	33.4%	75.5%	59.5%
Maryland	58.3%	66.9%	45.5%	23.8%	30.1%	63.1%	61.5%
North Carolina	70.2%	78.7%	43.4%	23.3%	38.4%	79.6%	75.8%
South Carolina	62.8%	71.8%	55.1%	21.2%	39.3%	70.4%	66.8%
Virginia	56.9%	62.3%	47.1%	33.8%	37.6%	67.5%	54.2%
West Virginia	59.5%	68.9%	47.4%	17.3%	38.6%	70.1%	59.2%
East South Central:							
Alabama	57.3%	69.6%	45.4%	18.9%	39.2%	68.3%	58.9%
Kentucky	68.3%	77.5%	51.8%	19.3%	39.3%	78.4%	72.0%
Mississippi	60.8%	69.3%	43.5%	25.6%	38.7%	74.6%	57.0%
Tennessee	63.6%	71.4%	54.6%	21.0%	39.8%	76.1%	55.8%
West South Central:							
Louisiana	59.6%	69.1%	34.4%	19.1%	36.9%	71.5%	60.1%
Oklahoma	59.4%	64.8%	38.1%	26.3%	40.7%	73.5%	54.9%
Texas	67.2%	73.4%	60.1%	15.9%	41.1%	74.2%	70.3%
Mountain:							
Arizona	60.5%	70.6%	55.3%	17.8%	33.1%	68.9%	63.3%
Colorado	64.3%	71.5%	50.7%	25.7%	30.3%	69.9%	66.8%
Montana	62.9%	75.0%	48.2%	26.2%	39.4%	71.3%	68.7%
Nevada	59.6%	65.5%	51.3%	25.1%	35.8%	67.8%	60.5%
New Mexico	51.6%	62.9%	41.3%	20.8%	28.7%	62.8%	53.9%
Utah	64.0%	72.5%	34.3%	17.6%	24.1%	65.8%	77.0%
Wyoming	58.8%	66.3%	46.8%	20.6%	40.8%	70.6%	54.8%
Pacific:							
California	61.9%	69.2%	46.2%	25.9%	40.8%	68.9%	61.2%
Hawaii	69.8%	76.4%	64.8%	48.2%	53.4%	77.0%	71.0%
Oregon	64.8%	72.8%	55.1%	44.4%	32.7%	75.0%	66.5%
Washington	62.3%	70.0%	48.2%	27.1%	33.6%	72.8%	58.0%
States not shown separately	65.4%	74.2%	45.0%	28.1%	35.5%	72.8%	64.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.49%	0.46%	1.48%	1.13%	0.69%	0.55%	1.44%
New England:							
Connecticut	2.55%	2.89%	4.15%	4.20%	4.94%	1.82%	7.48%
Maine	2.38%	3.39%	3.80%	2.76%	2.70%	1.79%	4.89%
Massachusetts	3.26%	1.46%	2.84%	4.68%	1.97%	2.50%	8.17%
New Hampshire	0.75%	2.06%	4.25%	2.19%	2.42%	1.37%	7.24%
Middle Atlantic:							
New Jersey	3.52%	3.43%	7.44%	2.88%	3.84%	3.91%	4.10%
New York	1.93%	1.74%	2.43%	4.55%	3.80%	1.99%	3.86%
Pennsylvania	2.05%	1.71%	3.13%	4.35%	2.72%	2.47%	2.78%
East North Central:							
Illinois	2.49%	2.21%	3.45%	4.15%	4.43%	1.72%	3.27%
Indiana	2.52%	2.00%	3.29%	2.97%	7.90%	3.00%	4.54%
Michigan	2.96%	2.27%	3.53%	2.53%	6.65%	2.57%	5.57%
Ohio	1.77%	2.06%	3.89%	1.23%	2.87%	1.47%	3.29%
Wisconsin	3.06%	1.75%	4.27%	2.32%	5.30%	1.38%	5.49%
West North Central:							
Iowa	2.33%	1.26%	3.15%	2.07%	4.04%	2.41%	3.43%
Kansas	3.18%	2.24%	5.59%	2.49%	3.91%	2.13%	6.20%
Minnesota	2.83%	2.38%	4.63%	5.16%	5.35%	5.29%	3.74%
Missouri	2.84%	2.86%	3.50%	4.60%	3.83%	1.71%	5.81%
Nebraska	1.77%	1.97%	2.11%	2.65%	2.77%	2.16%	5.20%
South Atlantic:							
Delaware	2.29%	2.17%	6.49%	1.66%	3.62%	1.31%	3.42%
Florida	2.94%	1.61%	4.16%	3.98%	3.04%	1.68%	4.58%
Georgia	2.48%	2.08%	6.29%	10.11%*	6.45%	2.08%	2.48%
Maryland	1.79%	1.46%	3.08%	3.57%	3.60%	1.40%	4.69%
North Carolina	2.58%	2.20%	6.97%	3.48%	5.62%	2.46%	5.68%
South Carolina	1.79%	2.56%	5.51%	2.67%	3.21%	2.76%	2.93%
Virginia	2.27%	3.05%	3.80%	5.85%	2.64%	1.81%	4.29%
West Virginia	1.38%	2.08%	2.10%	2.59%	4.51%	2.37%	3.29%
East South Central:							
Alabama	1.67%	1.43%	5.89%	2.10%	4.45%	1.41%	4.61%
Kentucky	2.47%	2.15%	4.83%	3.37%	3.21%	2.05%	2.50%
Mississippi	3.20%	3.25%	5.28%	3.78%	3.41%	3.36%	5.58%
Tennessee	2.40%	1.96%	4.93%	2.60%	4.68%	1.15%	5.21%
West South Central:							
Louisiana	2.29%	2.82%	4.64%	3.90%	4.84%	2.79%	5.42%
Oklahoma	3.17%	3.70%	5.09%	4.07%	3.98%	2.74%	6.67%
Texas	1.69%	1.18%	8.17%	1.49%	2.99%	1.87%	3.83%
Mountain:							
Arizona	2.47%	2.75%	6.64%	2.95%	2.10%	2.23%	4.82%
Colorado	2.32%	2.13%	4.91%	3.66%	5.02%	2.22%	4.20%
Montana	2.80%	2.83%	2.93%	4.92%	3.90%	2.27%	7.12%
Nevada	1.69%	2.42%	5.02%	2.62%	4.66%	1.69%	2.97%
New Mexico	2.49%	1.52%	4.56%	4.27%	2.77%	3.31%	7.97%
Utah	3.44%	2.86%	3.31%	1.82%	2.44%	2.71%	3.72%
Wyoming	3.34%	3.60%	4.41%	2.89%	5.39%	1.91%	7.21%
Pacific:							
California	2.23%	2.03%	3.22%	2.65%	2.59%	2.52%	3.91%
Hawaii	2.19%	2.33%	2.63%	4.32%	3.20%	1.83%	5.50%
Oregon	2.21%	2.98%	4.02%	7.32%	3.08%	2.30%	5.42%
Washington	2.44%	1.85%	4.06%	5.22%	3.15%	2.04%	5.21%
States not shown separately	3.61%	4.14%	4.27%	4.25%	3.44%	2.63%	6.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b.(1)(2002) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	55.9%	56.6%	50.5%	54.2%	38.6%	43.3%	80.0%
New England:							
Connecticut	52.8%	52.0%	41.3%	73.4%	57.3%	41.7%	77.5%
Maine	50.3%	49.0%	50.4%	64.1%	28.5%	40.1%	77.8%
Massachusetts	37.8%	38.4%	32.1%	35.3%	37.3%	30.9%	52.3%
New Hampshire	51.8%	46.8%	59.3%	72.1%	44.4%	42.4%	79.1%
Middle Atlantic:							
New Jersey	61.4%	63.4%	51.1%	40.5%	38.7%	44.3%	85.2%
New York	46.0%	46.4%	45.7%	41.1%	43.4%	33.1%	71.9%
Pennsylvania	49.1%	51.3%	39.9%	30.1%	24.4%	31.0%	81.4%
East North Central:							
Illinois	60.2%	62.4%	44.5%	57.1%	38.7%	42.7%	86.1%
Indiana	74.2%	75.9%	68.3%	54.3%	39.4%	60.7%	94.6%
Michigan	58.9%	55.2%	72.2%	66.5%	50.5%	48.1%	77.3%
Ohio	58.6%	62.4%	30.6%	29.9%*	28.8%	45.0%	89.3%
Wisconsin	61.9%	64.6%	45.4%	51.2%	51.0%	45.8%	83.9%
West North Central:							
Iowa	52.8%	50.9%	64.8%	54.8%	55.4%	41.9%	76.2%
Kansas	62.6%	64.3%	51.4%	61.4%	33.8%	59.1%	83.9%
Minnesota	56.7%	52.6%	74.5%	60.5%	41.2%	57.8%	59.2%
Missouri	59.6%	60.1%	57.8%	55.3%	27.8%	52.3%	84.3%
Nebraska	57.1%	55.4%	68.4%	55.3%	50.2%	51.4%	72.8%
South Atlantic:							
Delaware	62.2%	64.3%	54.5%	38.5%	43.6%	37.7%	79.4%
Florida	64.3%	63.9%	58.4%	76.2%	22.8%	41.0%	93.9%
Georgia	50.7%	49.6%	61.2%	59.8%	42.2%	34.3%	81.7%
Maryland	62.3%	63.8%	41.4%	64.1%	32.5%	43.4%	89.4%
North Carolina	66.5%	67.1%	47.5%	70.8%	65.8%	54.0%	84.9%
South Carolina	68.6%	69.2%	68.8%	56.0%	34.5%	59.3%	89.7%
Virginia	54.8%	54.7%	42.6%	68.1%	39.6%	30.2%	85.5%
West Virginia	60.8%	62.3%	53.2%	51.4%	35.7%	55.0%	80.2%
East South Central:							
Alabama	52.7%	55.6%	17.0%*	59.4%	31.1%	40.8%	78.3%
Kentucky	56.1%	58.3%	38.3%	41.9%	42.7%	40.4%	73.8%
Mississippi	66.8%	69.4%	28.9%*	66.2%	28.9%	63.7%	87.3%
Tennessee	64.0%	63.0%	68.3%	77.2%	45.8%	57.8%	83.0%
West South Central:							
Louisiana	61.8%	61.6%	59.8%	69.2%	34.8%	47.0%	81.6%
Oklahoma	61.1%	61.6%	48.5%	69.8%	38.7%	49.3%	88.4%
Texas	63.0%	62.9%	70.7%	39.2%	44.2%	51.9%	82.0%
Mountain:							
Arizona	54.7%	51.3%	77.5%	51.8%	33.2%	44.2%	73.4%
Colorado	69.4%	73.4%	36.8%	44.0%	39.6%	58.1%	96.7%
Montana	43.8%	44.8%	33.1%	47.7%	17.8%	44.1%	58.9%
Nevada	62.0%	62.2%	61.7%	59.0%	55.9%	46.4%	85.0%
New Mexico	62.1%	60.7%	71.3%	62.5%	48.9%	46.4%	88.2%
Utah	44.8%	46.3%	25.6%*	25.6%	17.8%	36.4%	55.5%
Wyoming	60.8%	62.2%	62.7%	24.0%*	40.2%	50.3%	90.7%
Pacific:							
California	42.3%	41.7%	41.6%	56.3%	34.1%	33.0%	63.4%
Hawaii	28.5%	31.4%	21.4%	19.3%*	15.1%	26.4%	39.8%
Oregon	46.6%	40.6%	53.3%	73.7%	25.8%	43.3%	68.6%
Washington	56.0%	59.7%	37.3%	33.1%	55.9%	49.4%	75.8%
States not shown separately	56.3%	60.3%	25.2%	42.7%	35.2%	49.8%	74.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b.(1)(2002) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.91%	0.97%	2.13%	1.99%	2.82%	1.19%	1.29%
New England:							
Connecticut	5.81%	6.94%	11.94%	11.04%	12.61%	6.59%	6.87%
Maine	3.94%	5.15%	12.21%	13.77%	7.70%	4.41%	11.84%
Massachusetts	3.59%	3.61%	8.83%	7.96%	10.33%	4.64%	10.42%
New Hampshire	3.69%	3.06%	7.35%	11.80%	9.82%	5.86%	12.12%
Middle Atlantic:							
New Jersey	3.63%	3.87%	9.87%	11.31%	10.44%	3.40%	3.40%
New York	3.71%	3.51%	9.25%	7.09%	8.15%	3.23%	4.80%
Pennsylvania	3.11%	3.73%	6.24%	4.79%	4.99%	3.09%	4.56%
East North Central:							
Illinois	3.37%	3.23%	10.21%	10.70%	8.08%	3.36%	4.15%
Indiana	2.66%	2.28%	8.02%	13.21%	9.96%	3.98%	2.59%
Michigan	4.03%	5.31%	11.33%	12.46%	9.90%	7.11%	6.17%
Ohio	2.44%	2.83%	6.59%	9.49%*	5.42%	4.63%	3.47%
Wisconsin	2.17%	2.57%	6.61%	9.67%	11.16%	2.53%	4.16%
West North Central:							
Iowa	2.85%	3.72%	10.12%	9.90%	7.42%	4.87%	5.91%
Kansas	4.76%	5.17%	11.04%	10.49%	6.95%	5.65%	6.62%
Minnesota	4.84%	6.56%	17.04%	6.09%	11.82%	4.31%	10.68%
Missouri	4.70%	5.09%	12.00%	10.86%	8.24%	8.27%	5.14%
Nebraska	5.05%	5.33%	7.05%	12.06%	9.84%	7.12%	6.90%
South Atlantic:							
Delaware	6.94%	7.65%	9.32%	9.77%	8.74%	6.33%	8.90%
Florida	4.31%	5.31%	13.13%	10.34%	4.66%	5.13%	1.63%
Georgia	5.14%	5.58%	12.05%	15.75%	8.83%	6.99%	4.81%
Maryland	4.40%	5.05%	7.93%	9.15%	9.54%	4.50%	3.60%
North Carolina	4.85%	4.95%	12.02%	14.72%	11.21%	5.23%	6.19%
South Carolina	2.61%	2.55%	14.79%	11.18%	9.77%	6.49%	2.86%
Virginia	3.30%	3.89%	9.35%	13.67%	7.00%	4.18%	3.93%
West Virginia	3.24%	2.42%	13.01%	9.54%	7.64%	7.61%	4.94%
East South Central:							
Alabama	4.11%	3.61%	12.82%*	10.63%	6.49%	4.93%	6.14%
Kentucky	3.38%	2.90%	11.29%	10.37%	8.27%	6.14%	7.54%
Mississippi	2.16%	2.93%	10.07%*	12.52%	8.31%	7.46%	7.22%
Tennessee	3.65%	4.64%	9.49%	16.79%	8.88%	3.35%	6.22%
West South Central:							
Louisiana	4.25%	4.57%	12.63%	15.85%	7.19%	5.07%	5.81%
Oklahoma	6.35%	6.66%	11.15%	14.66%	9.32%	6.88%	7.10%
Texas	3.46%	3.29%	13.24%	8.51%	6.53%	3.29%	5.55%
Mountain:							
Arizona	6.25%	6.69%	15.22%	13.68%	8.58%	6.85%	8.52%
Colorado	3.24%	4.11%	8.79%	11.80%	9.48%	6.05%	1.93%
Montana	3.73%	4.89%	8.61%	10.05%	3.89%	6.39%	7.67%
Nevada	3.54%	3.74%	14.27%	11.56%	8.87%	5.47%	5.20%
New Mexico	3.50%	3.90%	14.35%	14.62%	9.04%	5.63%	4.13%
Utah	5.03%	5.34%	9.28%*	5.62%	3.80%	7.26%	8.81%
Wyoming	3.44%	4.63%	11.62%	8.76%*	8.35%	5.96%	3.64%
Pacific:							
California	2.83%	3.30%	7.49%	8.10%	5.91%	3.93%	6.60%
Hawaii	3.46%	4.60%	5.73%	7.50%*	4.03%	4.04%	9.43%
Oregon	5.19%	4.82%	8.90%	18.34%	7.53%	6.53%	8.61%
Washington	5.37%	4.44%	11.07%	9.87%	14.61%	6.88%	7.31%
States not shown separately	6.10%	6.05%	7.25%	7.85%	8.24%	6.49%	6.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.c(2002) Percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	57.2%	58.2%	54.7%	53.7%	36.7%	49.8%	77.0%
New England:							
Connecticut	56.3%	48.9%	71.1%	75.0%	49.2%	52.4%	65.6%
Maine	50.9%	55.6%	41.5%	37.7%*	36.1%	41.3%	77.7%
Massachusetts	54.0%	65.6%	53.2%	18.8%*	41.9%	51.0%	64.6%
New Hampshire	51.4%	52.9%	40.9%	53.3%	24.5%	47.8%	71.9%
Middle Atlantic:							
New Jersey	61.4%	63.1%	57.7%	50.1%	29.8%	52.7%	79.9%
New York	62.7%	64.8%	66.1%	48.1%	45.1%	58.1%	82.0%
Pennsylvania	64.9%	68.7%	57.1%	49.5%	32.3%	57.0%	90.1%
East North Central:							
Illinois	58.1%	64.7%	31.4%	57.4%	23.2%	48.4%	82.5%
Indiana	50.3%	48.7%	52.7%	57.0%	24.6%*	32.1%	76.2%
Michigan	54.3%	51.4%	53.1%	63.3%	39.9%	46.0%	70.9%
Ohio	49.6%	51.2%	30.5%	53.4%	33.6%	40.3%	72.1%
Wisconsin	47.6%	47.9%	52.4%	41.6%	23.1%*	38.1%	71.0%
West North Central:							
Iowa	49.4%	49.9%	46.7%	49.5%	39.2%	46.0%	64.8%
Kansas	57.5%	57.9%	48.2%	61.9%	33.5%	57.5%	71.5%
Minnesota	56.0%	56.1%	68.4%	38.0%	26.9%	52.6%	86.0%
Missouri	57.6%	58.9%	46.9%	59.3%	39.9%	50.5%	78.8%
Nebraska	42.3%	42.7%	44.7%	36.3%	22.1%*	34.6%	72.7%
South Atlantic:							
Delaware	60.6%	61.9%	69.0%	41.1%	57.1%	40.4%	74.2%
Florida	64.8%	59.7%	70.9%	83.8%	43.5%	53.5%	80.8%
Georgia	64.6%	65.7%	67.8%	51.3%	36.9%*	60.7%	82.0%
Maryland	64.9%	65.9%	51.5%	67.1%	41.1%	52.3%	86.8%
North Carolina	57.8%	58.9%	23.9%*	70.3%	36.3%	54.5%	75.0%
South Carolina	53.8%	53.6%	71.5%	33.6%*	18.7%*	49.7%	76.6%
Virginia	57.5%	55.5%	62.8%	65.2%	45.2%	45.8%	72.1%
West Virginia	38.8%	41.7%	32.5%*	29.2%*	18.3%	23.5%	71.5%
East South Central:							
Alabama	39.0%	31.3%	76.6%	47.7%	32.7%	16.9%	67.5%
Kentucky	48.8%	53.6%	18.3%*	45.9%	27.0%	36.9%	68.3%
Mississippi	37.1%	37.0%	8.4%*	54.8%	22.9%*	24.5%	61.2%
Tennessee	53.2%	49.5%	51.1%	78.3%	53.8%	35.7%	79.4%
West South Central:							
Louisiana	47.0%	43.4%	65.7%	54.0%	34.3%	27.0%	67.0%
Oklahoma	56.2%	59.3%	40.8%	40.6%*	37.5%	48.5%	75.7%
Texas	55.8%	56.7%	68.3%	35.8%	25.3%	46.5%	80.6%
Mountain:							
Arizona	56.1%	58.9%	47.6%	51.0%	25.2%	45.8%	83.0%
Colorado	51.0%	51.7%	39.9%	54.4%	36.4%	40.2%	76.7%
Montana	30.6%	33.3%	19.2%*	28.3%*	11.6%*	25.3%	62.4%
Nevada	38.7%	40.3%	37.2%*	28.3%*	40.1%	30.3%	48.3%
New Mexico	47.0%	41.3%	50.7%	63.4%	28.0%	32.6%	76.5%
Utah	55.0%	59.9%	46.1%	21.1%*	25.5%	39.0%	82.8%
Wyoming	37.5%	39.9%	41.3%	15.1%*	13.0%*	25.0%	72.0%
Pacific:							
California	66.4%	68.0%	61.3%	60.2%	54.3%	63.8%	77.3%
Hawaii	76.1%	77.2%	78.2%	69.6%	56.2%	75.3%	92.5%
Oregon	51.7%	50.8%	31.4%	70.0%	26.5%*	50.1%	82.8%
Washington	55.8%	56.8%	64.0%	38.2%	44.0%	50.1%	78.5%
States not shown separately	49.6%	52.7%	38.9%	41.0%	24.1%*	47.2%	64.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.75%	0.91%	2.77%	1.67%	1.94%	1.10%	1.23%
New England:							
Connecticut	5.85%	6.91%	10.19%	9.77%	11.66%	5.88%	9.35%
Maine	4.68%	6.86%	8.81%	11.38%*	9.68%	3.86%	12.50%
Massachusetts	3.48%	5.98%	10.46%	8.10%*	7.85%	6.56%	9.58%
New Hampshire	4.21%	3.04%	10.07%	10.87%	6.61%	4.82%	9.34%
Middle Atlantic:							
New Jersey	3.06%	2.64%	10.70%	11.97%	7.86%	5.19%	8.41%
New York	2.87%	2.56%	8.19%	8.22%	6.76%	2.15%	6.44%
Pennsylvania	2.52%	3.24%	8.25%	7.50%	6.34%	2.28%	3.28%
East North Central:							
Illinois	3.03%	3.68%	8.75%	8.71%	6.49%	3.09%	4.64%
Indiana	5.59%	5.52%	9.31%	13.29%	9.45%*	5.30%	5.80%
Michigan	4.00%	4.87%	6.55%	13.96%	5.92%	5.73%	8.02%
Ohio	2.50%	3.37%	8.02%	12.42%	8.01%	2.68%	7.19%
Wisconsin	3.35%	3.86%	6.02%	9.81%	7.72%*	4.37%	5.69%
West North Central:							
Iowa	4.23%	5.42%	10.25%	12.01%	7.79%	5.66%	8.32%
Kansas	4.66%	6.22%	7.51%	10.00%	5.40%	7.86%	7.79%
Minnesota	4.06%	5.10%	9.95%	6.91%	6.53%	6.17%	3.20%
Missouri	5.15%	6.00%	11.63%	13.63%	8.60%	7.01%	8.42%
Nebraska	3.10%	4.36%	8.67%	10.50%	7.74%*	5.36%	6.10%
South Atlantic:							
Delaware	4.68%	5.17%	11.68%	9.18%	11.74%	5.85%	6.52%
Florida	3.27%	2.63%	11.39%	4.73%	6.02%	3.78%	5.34%
Georgia	4.11%	4.53%	11.63%	14.63%	11.31%*	5.82%	5.94%
Maryland	2.86%	3.20%	6.04%	7.16%	4.65%	3.43%	5.32%
North Carolina	3.91%	5.09%	10.43%*	14.31%	7.07%	7.98%	7.54%
South Carolina	3.44%	2.62%	12.40%	10.54%*	6.86%*	5.00%	6.17%
Virginia	4.84%	5.79%	7.62%	8.78%	6.39%	5.26%	7.27%
West Virginia	4.29%	4.93%	11.81%*	8.79%*	3.51%	5.74%	5.57%
East South Central:							
Alabama	4.81%	5.27%	16.51%	11.98%	8.56%	3.27%	11.15%
Kentucky	5.21%	4.75%	8.88%*	11.09%	5.32%	5.19%	8.47%
Mississippi	6.17%	5.88%	9.01%*	13.18%	7.34%*	5.14%	12.01%
Tennessee	3.09%	4.71%	9.16%	17.25%	10.13%	4.81%	5.69%
West South Central:							
Louisiana	3.47%	4.58%	13.74%	12.70%	7.47%	4.08%	7.46%
Oklahoma	6.46%	7.35%	10.56%	15.25%*	6.10%	6.95%	8.74%
Texas	3.19%	3.20%	12.92%	8.02%	4.92%	4.18%	4.32%
Mountain:							
Arizona	3.56%	3.98%	11.32%	11.45%	5.43%	6.49%	5.52%
Colorado	4.62%	5.93%	9.22%	12.96%	10.24%	5.65%	8.97%
Montana	3.21%	3.40%	6.67%*	10.57%*	4.98%*	5.38%	7.44%
Nevada	6.56%	7.25%	14.35%*	10.22%*	11.79%	6.98%	9.10%
New Mexico	4.77%	3.57%	11.66%	12.16%	5.24%	4.81%	9.02%
Utah	4.91%	5.90%	9.43%	7.21%*	7.58%	4.65%	7.12%
Wyoming	3.81%	5.89%	9.38%	8.94%*	6.54%*	6.39%	12.79%
Pacific:							
California	3.70%	3.99%	7.38%	6.94%	6.33%	2.96%	6.46%
Hawaii	2.77%	3.88%	6.58%	9.24%	6.16%	3.15%	8.13%
Oregon	4.13%	3.71%	9.01%	15.67%	8.44%*	5.68%	5.61%
Washington	4.96%	6.13%	13.04%	11.14%	11.34%	7.51%	6.37%
States not shown separately	5.35%	6.94%	8.89%	9.70%	7.49%*	5.40%	7.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3(2002) Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%	Unknown
United States	89,099,457	75,524,074	9,132,073	4,443,310	13,403,800	45,404,041	30,291,616
New England:							
Connecticut	1,234,063	1,018,264	117,881	97,918	110,457	733,578	390,028
Maine	374,760	301,288	50,484	22,988	58,371	206,171	110,218
Massachusetts	2,222,789	1,899,251	142,177	181,361*	192,800	1,403,251	626,738
New Hampshire	369,394	284,589	48,065	36,740	47,359	234,068	87,968
Middle Atlantic:							
New Jersey	3,069,227	2,661,484	310,286	97,457	310,921	1,500,790	1,257,515
New York	5,711,255	4,519,633	895,701	295,921	987,734	3,057,986	1,665,535
Pennsylvania	4,059,147	3,398,220	466,741	194,186	497,370	2,127,624	1,434,153
East North Central:							
Illinois	4,172,062	3,458,445	542,771	170,846	498,632	2,014,001	1,659,429
Indiana	2,077,603	1,777,086	194,781	105,736	222,258	971,551	883,795
Michigan	2,813,377	2,167,644	406,772	238,960*	360,396	1,460,092	992,889
Ohio	3,797,964	3,336,841	280,803	180,320	549,191	1,918,130	1,330,642
Wisconsin	1,855,400	1,511,209	214,046	130,146*	221,531	928,410	705,458
West North Central:							
Iowa	921,067	737,818	111,038	72,211	157,927	535,071	228,070
Kansas	824,394	687,693	85,219	51,482	127,255	486,915	210,224
Minnesota	1,716,115	1,261,768	333,991*	120,355	204,454	1,122,153	389,508
Missouri	1,809,233	1,539,259	166,377	103,598	299,648	926,387	583,198
Nebraska	564,131	460,147	76,984	26,999	91,012	331,980	141,138
South Atlantic:							
Delaware	297,932	251,845	33,749	12,339	40,686	106,454	150,792
Florida	4,865,578	4,116,340	434,014	315,224	748,885	2,009,774	2,106,918
Georgia	2,893,405	2,592,334	213,614	87,457	406,984	1,544,135	942,285
Maryland	1,728,475	1,507,268	122,084	99,123	175,266	884,202	669,007
North Carolina	2,747,623	2,466,963	165,182	115,478	449,588	1,369,938	928,096
South Carolina	1,142,416	946,853	140,938	54,625	228,103	500,410	413,902
Virginia	2,367,354	2,042,223	187,343	137,788	351,075	993,368	1,022,911
West Virginia	428,598	357,738	52,521	18,340	93,044	190,611	144,943
East South Central:							
Alabama	1,185,477	1,000,246	103,989*	81,242	292,908	511,859	380,710
Kentucky	1,184,675	1,033,298	102,400	48,978	210,702	483,561	490,412
Mississippi	703,873	617,750	55,870	30,253	167,176	322,690	214,006
Tennessee	1,784,990	1,554,089	131,263	99,638	298,594	973,259	513,137
West South Central:							
Louisiana	1,180,439	1,025,537	110,224	44,677	228,869	444,246	507,324
Oklahoma	919,736	812,567	73,802	33,367	205,589	392,510	321,638*
Texas	6,706,562	6,025,400	500,903	180,259	1,140,074	3,204,270	2,362,218
Mountain:							
Arizona	1,454,565	1,215,628	169,890	69,047	260,099	715,785	478,682
Colorado	1,588,873	1,400,120	121,848	66,906	159,610	927,544	501,720
Montana	218,786	172,927	28,625	17,234	58,890	115,264	44,633*
Nevada	785,066	688,380	59,499	37,187	128,716	358,385	297,965
New Mexico	386,026	304,037	58,951	23,039	102,293	174,915	108,819
Utah	696,505	618,323	49,167	29,015	89,929	315,662	290,913
Wyoming	133,762	109,755	16,364	7,643	28,496	65,187	40,078
Pacific:							
California	10,405,189	8,865,607	1,139,004	400,578	1,702,321	5,517,927	3,184,941
Hawaii	353,564	287,934	45,330	20,300	60,559	175,820	117,184*
Oregon	1,030,717	817,295	120,959	92,463*	206,361	626,928	197,428
Washington	1,772,475	1,506,511	195,908	70,055	295,219*	1,068,196	409,060
States not shown separately	2,544,815	2,166,471	254,515	123,829	336,446	1,452,982	755,387

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.3(2002) Standard error for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%	Unknown
United States	1,025,765	1,114,985	253,876	158,278	351,788	843,423	921,968
New England:							
Connecticut	127,781	130,437	13,486	13,512	17,151	88,681	93,093
Maine	27,065	23,838	11,161	5,589	12,739	15,227	23,676
Massachusetts	179,147	157,656	18,475	60,409*	28,052	143,526	107,868
New Hampshire	36,394	32,416	5,991	8,325	11,988	26,559	15,222
Middle Atlantic:							
New Jersey	286,502	300,616	56,935	13,195	45,760	108,863	254,191
New York	325,269	282,002	97,129	53,944	110,772	170,215	315,450
Pennsylvania	289,353	292,811	40,978	36,264	73,470	134,034	154,701
East North Central:							
Illinois	281,609	243,682	109,678	30,187	75,927	173,252	199,291
Indiana	202,180	196,329	37,403	24,576	24,325	62,996	191,087
Michigan	191,753	193,512	74,400	79,229*	65,445	127,446	116,936
Ohio	186,642	148,503	50,295	34,291	61,283	136,705	154,106
Wisconsin	133,773	150,098	31,710	45,066*	38,350	61,907	96,217
West North Central:							
Iowa	73,908	69,909	21,956	12,171	18,476	64,474	33,559
Kansas	90,260	89,604	11,340	9,453	14,091	71,530	43,863
Minnesota	176,364	90,050	151,685*	18,420	29,206	150,472	91,177
Missouri	128,231	115,101	27,375	27,285	49,946	98,046	139,507
Nebraska	47,314	42,884	18,290	4,162	7,705	44,665	27,044
South Atlantic:							
Delaware	33,724	35,084	4,796	1,732	10,180	10,656	23,621
Florida	341,985	380,695	95,888	85,924	62,735	89,101	391,300
Georgia	325,477	310,802	43,390	16,103	52,294	305,607	150,821
Maryland	162,660	152,769	16,523	15,470	28,351	65,031	154,630
North Carolina	309,362	303,096	25,926	22,468	40,561	141,560	249,722
South Carolina	64,819	60,546	32,299	8,641	29,754	76,575	41,781
Virginia	320,627	335,159	19,807	31,734	53,348	95,716	285,797
West Virginia	22,697	24,752	7,391	2,099	11,888	21,286	22,066
East South Central:							
Alabama	102,697	81,612	42,733*	15,436	34,871	37,179	70,774
Kentucky	90,247	96,784	21,950	7,770	23,337	37,382	90,495
Mississippi	48,881	50,013	9,834	8,695	22,626	54,072	47,920
Tennessee	116,965	103,862	19,205	24,094	37,437	101,189	55,595
West South Central:							
Louisiana	122,518	115,946	20,653	9,821	23,616	45,857	124,647
Oklahoma	135,735	132,186	11,532	7,808	20,004	63,824	139,976*
Texas	349,098	322,112	116,706	22,127	81,927	199,334	226,756
Mountain:							
Arizona	94,296	97,578	42,298	18,027	45,225	111,060	63,983
Colorado	178,308	172,742	21,790	18,714	21,572	178,626	120,967
Montana	29,805	29,178	3,487	2,408	5,966	7,840	22,219*
Nevada	52,906	53,548	14,867	9,554	15,466	27,861	55,084
New Mexico	14,133	11,609	11,085	3,176	11,766	15,302	13,233
Utah	85,470	84,670	7,217	4,693	10,182	29,432	77,320
Wyoming	8,651	10,099	3,689	840	2,371	8,912	6,283
Pacific:							
California	488,687	500,378	144,152	35,378	152,243	436,904	476,144
Hawaii	34,464	40,401	6,306	4,483	10,283	15,768	37,744*
Oregon	54,416	52,361	19,891	39,186*	30,918	60,877	25,191
Washington	116,637	120,953	44,723	14,086	95,502*	165,745	74,541
States not shown separately	249,480	257,895	29,433	19,632	46,593	141,349	132,118

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.3.a(2002) Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	89,099,457	84.8%	10.2%	5.0%	15.0%	51.0%	34.0%
New England:							
Connecticut	1,234,063	82.5%	9.6%	7.9%	9.0%	59.4%	31.6%
Maine	374,760	80.4%	13.5%	6.1%	15.6%	55.0%	29.4%
Massachusetts	2,222,789	85.4%	6.4%	8.2%*	8.7%	63.1%	28.2%
New Hampshire	369,394	77.0%	13.0%	9.9%	12.8%	63.4%	23.8%
Middle Atlantic:							
New Jersey	3,069,227	86.7%	10.1%	3.2%	10.1%	48.9%	41.0%
New York	5,711,255	79.1%	15.7%	5.2%	17.3%	53.5%	29.2%
Pennsylvania	4,059,147	83.7%	11.5%	4.8%	12.3%	52.4%	35.3%
East North Central:							
Illinois	4,172,062	82.9%	13.0%	4.1%	12.0%	48.3%	39.8%
Indiana	2,077,603	85.5%	9.4%	5.1%	10.7%	46.8%	42.5%
Michigan	2,813,377	77.0%	14.5%	8.5%*	12.8%	51.9%	35.3%
Ohio	3,797,964	87.9%	7.4%	4.7%	14.5%	50.5%	35.0%
Wisconsin	1,855,400	81.4%	11.5%	7.0%*	11.9%	50.0%	38.0%
West North Central:							
Iowa	921,067	80.1%	12.1%	7.8%	17.1%	58.1%	24.8%
Kansas	824,394	83.4%	10.3%	6.2%	15.4%	59.1%	25.5%
Minnesota	1,716,115	73.5%	19.5%*	7.0%	11.9%	65.4%	22.7%
Missouri	1,809,233	85.1%	9.2%	5.7%	16.6%	51.2%	32.2%
Nebraska	564,131	81.6%	13.6%	4.8%	16.1%	58.8%	25.0%
South Atlantic:							
Delaware	297,932	84.5%	11.3%	4.1%	13.7%	35.7%	50.6%
Florida	4,865,578	84.6%	8.9%	6.5%	15.4%	41.3%	43.3%
Georgia	2,893,405	89.6%	7.4%	3.0%	14.1%	53.4%	32.6%
Maryland	1,728,475	87.2%	7.1%	5.7%	10.1%	51.2%	38.7%
North Carolina	2,747,623	89.8%	6.0%	4.2%	16.4%	49.9%	33.8%
South Carolina	1,142,416	82.9%	12.3%	4.8%	20.0%	43.8%	36.2%
Virginia	2,367,354	86.3%	7.9%	5.8%	14.8%	42.0%	43.2%
West Virginia	428,598	83.5%	12.3%	4.3%	21.7%	44.5%	33.8%
East South Central:							
Alabama	1,185,477	84.4%	8.8%*	6.9%	24.7%	43.2%	32.1%
Kentucky	1,184,675	87.2%	8.6%	4.1%	17.8%	40.8%	41.4%
Mississippi	703,873	87.8%	7.9%	4.3%*	23.8%	45.8%	30.4%
Tennessee	1,784,990	87.1%	7.4%	5.6%	16.7%	54.5%	28.7%
West South Central:							
Louisiana	1,180,439	86.9%	9.3%	3.8%	19.4%	37.6%	43.0%
Oklahoma	919,736	88.3%	8.0%	3.6%*	22.4%	42.7%	35.0%*
Texas	6,706,562	89.8%	7.5%	2.7%	17.0%	47.8%	35.2%
Mountain:							
Arizona	1,454,565	83.6%	11.7%	4.7%	17.9%	49.2%	32.9%
Colorado	1,588,873	88.1%	7.7%	4.2%	10.0%	58.4%	31.6%
Montana	218,786	79.0%	13.1%	7.9%	26.9%	52.7%	20.4%*
Nevada	785,066	87.7%	7.6%	4.7%	16.4%	45.7%	38.0%
New Mexico	386,026	78.8%	15.3%	6.0%	26.5%	45.3%	28.2%
Utah	696,505	88.8%	7.1%	4.2%	12.9%	45.3%	41.8%
Wyoming	133,762	82.1%	12.2%	5.7%	21.3%	48.7%	30.0%
Pacific:							
California	10,405,189	85.2%	10.9%	3.8%	16.4%	53.0%	30.6%
Hawaii	353,564	81.4%	12.8%	5.7%	17.1%	49.7%	33.1%*
Oregon	1,030,717	79.3%	11.7%	9.0%*	20.0%	60.8%	19.2%
Washington	1,772,475	85.0%	11.1%	4.0%	16.7%*	60.3%	23.1%
States not shown separately	2,544,815	85.1%	10.0%	4.9%	13.2%	57.1%	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,025,765	0.43%	0.36%	0.17%	0.42%	0.83%	0.85%
New England:							
Connecticut	127,781	2.16%	1.65%	1.11%	1.84%	4.37%	4.60%
Maine	27,065	2.33%	2.80%	1.47%	2.92%	4.77%	4.67%
Massachusetts	179,147	2.15%	1.78%	2.08%*	1.24%	3.83%	3.80%
New Hampshire	36,394	2.65%	1.83%	1.57%	2.81%	2.99%	3.74%
Middle Atlantic:							
New Jersey	286,502	2.33%	2.01%	0.54%	2.06%	4.19%	4.50%
New York	325,269	1.71%	1.57%	0.83%	2.32%	2.83%	3.57%
Pennsylvania	289,353	1.76%	1.29%	0.98%	1.63%	2.52%	1.72%
East North Central:							
Illinois	281,609	2.00%	1.99%	0.70%	2.06%	3.08%	3.36%
Indiana	202,180	2.36%	1.60%	1.42%	1.06%	4.38%	4.46%
Michigan	191,753	3.27%	2.19%	3.63%*	1.93%	3.73%	2.62%
Ohio	186,642	1.15%	1.12%	0.84%	1.49%	3.43%	2.91%
Wisconsin	133,773	3.31%	2.00%	2.80%*	2.01%	3.27%	3.25%
West North Central:							
Iowa	73,908	2.50%	1.86%	1.55%	2.63%	3.42%	3.22%
Kansas	90,260	2.45%	1.42%	1.75%	1.70%	3.84%	4.16%
Minnesota	176,364	4.95%	5.37%*	0.90%	1.93%	4.10%	4.11%
Missouri	128,231	1.60%	1.52%	1.26%	2.71%	4.35%	4.95%
Nebraska	47,314	2.27%	2.33%	1.17%	2.17%	3.96%	4.18%
South Atlantic:							
Delaware	33,724	2.45%	2.21%	0.60%	2.55%	3.55%	2.83%
Florida	341,985	2.81%	1.99%	1.75%	1.93%	3.75%	5.42%
Georgia	325,477	1.22%	1.33%	0.49%	2.37%	4.36%	3.36%
Maryland	162,660	1.11%	0.83%	0.84%	0.90%	4.57%	4.49%
North Carolina	309,362	1.62%	0.94%	1.13%	2.42%	4.44%	5.54%
South Carolina	64,819	2.38%	2.46%	0.90%	2.29%	4.88%	3.69%
Virginia	320,627	2.66%	1.59%	1.71%	2.51%	5.01%	5.29%
West Virginia	22,697	2.02%	2.04%	0.54%	2.84%	4.18%	4.10%
East South Central:							
Alabama	102,697	2.37%	2.47%*	1.25%	2.74%	2.79%	3.47%
Kentucky	90,247	2.14%	2.30%	0.75%	1.76%	3.99%	4.29%
Mississippi	48,881	1.93%	1.49%	1.47%*	3.56%	6.09%	7.06%
Tennessee	116,965	1.42%	0.69%	1.33%	1.67%	3.75%	3.22%
West South Central:							
Louisiana	122,518	1.85%	1.87%	0.76%	2.00%	4.77%	5.62%
Oklahoma	135,735	2.07%	1.52%	1.10%*	3.59%	7.20%	7.46%*
Texas	349,098	1.54%	1.42%	0.40%	1.09%	2.16%	2.47%
Mountain:							
Arizona	94,296	2.92%	2.91%	1.19%	3.29%	5.38%	4.04%
Colorado	178,308	2.48%	1.95%	1.26%	2.05%	6.04%	5.38%
Montana	29,805	2.47%	1.91%	1.27%	2.83%	3.41%	4.49%*
Nevada	52,906	2.29%	1.76%	1.21%	2.12%	4.11%	5.30%
New Mexico	14,133	2.46%	2.55%	0.89%	2.86%	4.03%	2.96%
Utah	85,470	1.44%	1.12%	1.08%	2.45%	5.52%	6.82%
Wyoming	8,651	3.42%	3.04%	0.93%	2.02%	4.08%	4.16%
Pacific:							
California	488,687	1.58%	1.45%	0.41%	1.53%	3.57%	3.54%
Hawaii	34,464	3.52%	2.82%	1.35%	3.63%	5.30%	6.38%*
Oregon	54,416	3.43%	1.69%	3.25%*	3.04%	3.31%	2.61%
Washington	116,637	2.61%	2.32%	0.99%	4.37%*	6.69%	4.63%
States not shown separately	249,480	2.33%	1.80%	0.88%	2.32%	2.00%	3.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.3.b(2002) Percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	91.3%	92.5%	85.3%	83.0%	75.3%	92.1%	97.1%
New England:							
Connecticut	95.3%	97.0%	92.7%	81.3%	77.5%	96.6%	98.1%
Maine	88.3%	90.0%	83.7%	76.4%	80.2%	85.7%	97.7%
Massachusetts	94.6%	95.2%	88.8%	92.6%	86.0%	93.9%	98.8%
New Hampshire	92.6%	93.5%	88.7%	90.4%	75.0%	93.6%	99.3%
Middle Atlantic:							
New Jersey	92.8%	93.8%	88.9%	76.8%	74.6%	92.6%	97.5%
New York	92.7%	93.4%	91.8%	85.1%	84.1%	93.1%	97.1%
Pennsylvania	94.8%	96.8%	82.5%	90.7%	76.2%	96.0%	99.6%
East North Central:							
Illinois	93.0%	93.9%	91.6%	81.4%	77.5%	94.1%	96.5%
Indiana	92.2%	94.2%	76.7%	85.8%	68.8%	92.4%	97.7%
Michigan	93.1%	93.5%	92.1%	91.5%	77.5%	93.5%	98.3%
Ohio	93.9%	95.0%	87.2%	84.7%	83.1%	95.2%	96.6%
Wisconsin	93.6%	95.1%	89.3%	83.8%	82.2%	93.2%	97.7%
West North Central:							
Iowa	90.4%	91.9%	84.6%	84.5%	75.3%	92.6%	95.8%
Kansas	91.6%	93.1%	84.7%	83.4%	71.8%	94.3%	97.3%
Minnesota	93.1%	94.4%	90.3%	86.1%	77.1%	94.6%	96.9%
Missouri	92.8%	94.1%	84.7%	85.3%	81.5%	93.5%	97.4%
Nebraska	88.6%	89.9%	89.3%	64.6%	71.6%	89.0%	98.6%
South Atlantic:							
Delaware	92.2%	93.1%	88.0%	83.4%	64.0%	93.0%	99.2%
Florida	89.2%	89.5%	87.1%	88.5%	69.6%	88.8%	96.7%
Georgia	91.6%	92.7%	84.8%	75.6%	77.0%	91.6%	98.0%
Maryland	91.9%	92.9%	82.5%	88.3%	79.0%	89.3%	98.6%
North Carolina	90.6%	92.3%	72.3%	80.9%	79.5%	89.5%	97.7%
South Carolina	86.0%	86.4%	82.4%	88.2%	65.5%	85.7%	97.8%
Virginia	92.9%	93.9%	84.7%	90.5%	76.1%	92.8%	98.9%
West Virginia	86.9%	88.5%	79.1%	77.7%	63.5%	91.7%	95.4%
East South Central:							
Alabama	92.2%	93.5%	81.9%	89.3%	86.3%	91.2%	98.1%
Kentucky	92.6%	94.1%	84.9%	77.6%	77.6%	92.6%	99.1%
Mississippi	86.8%	88.9%	65.5%	83.6%	69.7%	90.0%	95.3%
Tennessee	86.2%	88.4%	82.1%	56.9%	67.9%	87.4%	94.4%
West South Central:							
Louisiana	89.2%	91.0%	72.9%	87.0%	71.9%	89.1%	97.0%
Oklahoma	88.6%	91.2%	70.2%	67.8%	71.6%	89.8%	98.1%
Texas	88.7%	90.4%	74.1%	73.1%	67.4%	90.4%	96.7%
Mountain:							
Arizona	88.7%	89.1%	87.0%	86.5%	68.8%	89.1%	99.0%
Colorado	92.6%	93.8%	83.6%	84.2%	69.5%	93.1%	99.1%
Montana	78.8%	82.5%	64.4%	65.3%	52.7%	86.4%	93.4%
Nevada	93.7%	95.1%	89.0%	75.5%	81.0%	94.5%	98.4%
New Mexico	80.3%	82.8%	66.1%	84.5%	59.7%	83.8%	94.2%
Utah	92.2%	94.5%	73.8%	72.8%	74.8%	91.1%	98.7%
Wyoming	81.7%	86.0%	69.6%	45.9%	59.3%	82.9%	95.5%
Pacific:							
California	89.8%	91.1%	84.1%	76.9%	74.9%	92.1%	93.9%
Hawaii	99.1%	99.4%	97.9%	98.4%	98.5%	99.0%	99.6%
Oregon	90.8%	92.0%	87.4%	84.9%	83.6%	91.9%	94.9%
Washington	92.1%	92.9%	89.3%	80.9%	83.9%	93.2%	94.8%
States not shown separately	88.8%	89.9%	86.3%	74.3%	61.9%	90.4%	97.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.16%	0.21%	0.55%	0.80%	0.73%	0.26%	0.46%
New England:							
Connecticut	0.46%	0.34%	1.80%	7.99%	8.02%	0.52%	0.82%
Maine	1.89%	1.95%	4.86%	7.73%	6.02%	3.18%	1.52%
Massachusetts	0.77%	0.71%	2.94%	5.18%	3.84%	1.24%	0.97%
New Hampshire	1.11%	1.36%	1.64%	9.04%	3.32%	1.53%	10.48%
Middle Atlantic:							
New Jersey	1.22%	1.67%	7.71%	5.17%	5.63%	2.72%	0.96%
New York	0.83%	0.88%	2.33%	5.52%	2.37%	0.96%	1.37%
Pennsylvania	0.92%	0.51%	6.06%	2.68%	3.20%	0.80%	0.16%
East North Central:							
Illinois	1.04%	1.40%	4.24%	6.65%	6.50%	0.85%	1.30%
Indiana	0.87%	1.09%	4.34%	7.06%	7.10%	1.54%	1.54%
Michigan	0.88%	1.09%	2.84%	4.86%	6.83%	1.11%	0.53%
Ohio	1.11%	1.24%	2.55%	5.15%	3.82%	0.71%	2.71%
Wisconsin	1.03%	1.58%	4.21%	5.81%	3.95%	1.28%	0.74%
West North Central:							
Iowa	1.53%	1.81%	3.60%	8.08%	4.94%	1.43%	1.66%
Kansas	0.77%	1.03%	3.78%	5.60%	4.91%	1.15%	1.54%
Minnesota	0.69%	0.87%	7.12%	3.60%	3.56%	0.77%	1.82%
Missouri	1.22%	1.26%	4.28%	5.22%	5.29%	1.52%	0.76%
Nebraska	1.48%	1.40%	5.12%	6.58%	3.76%	1.85%	1.61%
South Atlantic:							
Delaware	1.64%	1.75%	3.31%	5.00%	7.06%	1.34%	0.33%
Florida	1.30%	2.12%	9.64%	5.10%	3.66%	1.36%	1.66%
Georgia	1.70%	1.42%	10.21%	7.43%	4.38%	2.08%	1.04%
Maryland	2.13%	2.35%	2.39%	2.67%	4.20%	3.76%	0.33%
North Carolina	1.61%	1.71%	8.69%	10.32%	5.42%	2.41%	1.18%
South Carolina	1.57%	1.93%	9.12%	4.11%	4.91%	4.10%	0.87%
Virginia	0.98%	1.23%	4.69%	6.26%	5.15%	1.44%	0.61%
West Virginia	1.14%	1.72%	5.83%	4.07%	3.28%	1.41%	1.10%
East South Central:							
Alabama	1.42%	1.15%	8.73%	2.69%	2.70%	2.01%	2.23%
Kentucky	1.03%	1.04%	2.30%	7.77%	4.06%	1.07%	0.41%
Mississippi	1.83%	1.59%	10.00%	8.92%	3.54%	2.62%	2.42%
Tennessee	1.69%	1.72%	8.32%	8.40%	4.79%	2.65%	5.11%
West South Central:							
Louisiana	1.73%	1.93%	7.11%	11.10%	5.01%	2.32%	1.21%
Oklahoma	1.42%	1.24%	7.12%	7.78%	4.17%	1.78%	2.23%
Texas	0.98%	0.88%	6.95%	4.73%	4.52%	0.77%	1.17%
Mountain:							
Arizona	1.24%	1.85%	7.82%	8.89%	4.52%	2.00%	0.59%
Colorado	1.36%	1.37%	8.16%	8.50%	4.75%	2.06%	0.37%
Montana	2.36%	3.45%	6.64%	2.09%	3.77%	2.23%	4.53%
Nevada	0.81%	0.72%	6.85%	6.56%	5.93%	1.17%	0.78%
New Mexico	1.95%	1.85%	6.79%	5.19%	4.71%	3.41%	2.04%
Utah	0.66%	0.61%	5.08%	4.63%	5.53%	1.58%	0.53%
Wyoming	1.28%	1.88%	7.11%	5.90%	3.64%	2.22%	3.08%
Pacific:							
California	1.61%	1.81%	4.40%	5.19%	3.43%	0.96%	4.24%
Hawaii	0.24%	0.21%	0.63%	2.25%	0.42%	0.49%	0.70%
Oregon	1.13%	1.26%	3.70%	9.33%	5.14%	0.92%	1.77%
Washington	1.10%	1.22%	6.40%	4.42%	6.27%	1.10%	1.48%
States not shown separately	1.65%	1.75%	3.77%	7.23%	7.07%	1.03%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(1)(2002) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	87.3%	87.7%	86.1%	82.7%	78.4%	92.0%	83.8%
New England:							
Connecticut	84.6%	83.3%	87.2%	96.9%	70.2%	92.1%	73.8%
Maine	86.3%	87.1%	86.7%	72.9%	76.9%	93.7%	78.2%
Massachusetts	89.5%	89.9%	96.8%	79.9%	77.2%	90.2%	91.3%
New Hampshire	89.5%	89.7%	93.0%	84.1%	79.2%	92.8%	85.5%
Middle Atlantic:							
New Jersey	84.9%	84.8%	85.8%	85.5%	75.3%	88.5%	82.7%
New York	87.9%	88.7%	86.1%	80.0%	82.7%	91.7%	83.7%
Pennsylvania	90.4%	91.7%	79.5%	91.2%	77.3%	93.8%	89.1%
East North Central:							
Illinois	88.7%	90.1%	81.0%	83.9%	71.6%	93.9%	86.6%
Indiana	88.4%	88.3%	89.1%	89.2%	84.4%	94.5%	82.8%
Michigan	89.3%	89.6%	92.8%	80.9%	85.1%	92.7%	85.9%
Ohio	87.3%	86.5%	92.9%	95.1%	84.3%	94.6%	78.0%
Wisconsin	89.2%	91.4%	85.1%	68.0%	80.3%	93.6%	86.1%
West North Central:							
Iowa	91.8%	92.9%	89.1%	84.0%	86.4%	94.5%	88.6%
Kansas	87.1%	86.8%	90.1%	87.2%	80.8%	90.8%	81.7%
Minnesota	89.1%	89.6%	88.0%	87.3%	75.3%	93.6%	82.4%
Missouri	82.0%	81.2%	84.6%	91.5%	70.8%	92.4%	71.1%
Nebraska	92.3%	93.5%	86.0%	87.0%	86.7%	95.0%	89.1%
South Atlantic:							
Delaware	86.8%	86.7%	85.5%	94.6%	74.9%	88.6%	87.7%
Florida	86.8%	88.6%	80.7%	70.8%	78.6%	92.4%	83.9%
Georgia	85.9%	87.0%	71.3%	87.4%	77.8%	93.4%	77.3%
Maryland	87.1%	88.0%	82.7%	77.5%	76.0%	90.2%	85.6%
North Carolina	90.9%	91.5%	84.5%	84.3%	85.0%	94.6%	88.1%
South Carolina	87.6%	88.5%	84.9%	78.8%	78.9%	89.7%	88.5%
Virginia	81.6%	80.4%	91.5%	88.0%	69.7%	92.1%	75.1%
West Virginia	88.4%	88.5%	93.1%	73.0%	81.1%	94.8%	83.5%
East South Central:							
Alabama	92.8%	93.6%	88.0%	87.6%	84.7%	96.2%	94.1%
Kentucky	91.0%	91.6%	91.7%	75.3%	79.0%	96.9%	89.7%
Mississippi	87.7%	87.8%	87.4%	86.6%	74.1%	95.0%	85.1%
Tennessee	88.2%	88.5%	85.0%	86.4%	84.1%	94.0%	79.6%
West South Central:							
Louisiana	84.1%	85.2%	70.2%	86.7%	71.1%	91.6%	82.4%
Oklahoma	85.1%	85.6%	77.9%	84.8%	74.7%	92.5%	81.8%
Texas	88.1%	88.1%	86.3%	91.7%	79.0%	91.9%	86.2%
Mountain:							
Arizona	87.3%	87.4%	89.2%	81.0%	74.2%	89.7%	88.9%
Colorado	88.4%	88.6%	89.6%	80.0%	84.3%	90.3%	86.0%
Montana	89.7%	90.9%	83.0%	86.1%	85.2%	91.2%	89.5%
Nevada	84.5%	84.2%	88.3%	83.6%	66.5%	90.0%	84.6%
New Mexico	84.0%	83.1%	89.6%	83.9%	73.4%	85.2%	88.5%
Utah	88.6%	89.7%	79.8%	74.8%	71.5%	90.7%	90.6%
Wyoming	82.1%	80.9%	91.4%	87.1%	83.9%	89.2%	71.4%
Pacific:							
California	84.5%	84.7%	85.4%	75.1%	78.0%	88.6%	80.4%
Hawaii	91.1%	92.8%	86.0%	77.7%	84.5%	90.6%	95.0%
Oregon	84.8%	85.4%	90.8%	70.8%	63.9%	89.5%	89.6%
Washington	87.7%	86.6%	94.5%	93.4%	70.9%	92.1%	87.0%
States not shown separately	88.6%	88.5%	89.5%	87.4%	84.7%	92.2%	83.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(1)(2002) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.46%	0.56%	1.31%	2.29%	0.82%	0.41%	1.29%
New England:							
Connecticut	3.23%	3.73%	2.72%	1.47%	9.87%	1.75%	6.40%
Maine	2.92%	3.68%	4.90%	9.23%	6.91%	1.12%	6.55%
Massachusetts	1.37%	1.54%	1.24%	5.07%	3.12%	1.81%	1.66%
New Hampshire	1.25%	1.46%	2.27%	3.48%	5.56%	0.68%	9.49%
Middle Atlantic:							
New Jersey	2.92%	3.00%	5.97%	4.40%	6.62%	2.40%	4.67%
New York	1.51%	1.54%	3.16%	6.53%	2.66%	1.27%	5.71%
Pennsylvania	1.76%	1.73%	4.81%	2.21%	5.06%	1.53%	3.00%
East North Central:							
Illinois	1.87%	2.27%	4.35%	5.52%	7.00%	1.02%	3.48%
Indiana	1.68%	1.93%	3.44%	5.19%	4.43%	1.03%	2.96%
Michigan	1.86%	2.39%	2.43%	4.98%	3.57%	1.40%	3.75%
Ohio	1.97%	2.32%	1.77%	3.83%	2.45%	0.65%	4.16%
Wisconsin	1.55%	1.17%	4.29%	6.65%	6.36%	1.35%	3.70%
West North Central:							
Iowa	1.32%	1.29%	2.42%	4.12%	3.18%	1.24%	2.22%
Kansas	2.61%	2.75%	2.63%	5.30%	4.08%	2.23%	5.24%
Minnesota	2.73%	2.63%	4.62%	2.56%	6.83%	3.15%	3.69%
Missouri	3.30%	3.61%	5.39%	3.55%	5.11%	1.49%	5.44%
Nebraska	1.09%	1.27%	4.09%	10.25%	3.96%	1.12%	3.24%
South Atlantic:							
Delaware	1.96%	2.38%	4.71%	2.16%	4.36%	1.29%	3.19%
Florida	1.65%	1.74%	4.47%	7.38%	3.29%	0.97%	3.54%
Georgia	1.91%	2.26%	9.79%	4.36%	4.07%	1.21%	3.80%
Maryland	1.86%	1.72%	5.16%	6.85%	3.73%	1.76%	3.83%
North Carolina	1.97%	2.15%	4.64%	5.97%	7.18%	1.77%	3.95%
South Carolina	1.60%	1.72%	5.11%	8.15%	4.19%	2.19%	2.30%
Virginia	2.21%	2.16%	3.50%	5.51%	4.16%	1.56%	4.64%
West Virginia	1.73%	1.82%	2.72%	8.56%	4.50%	1.09%	3.18%
East South Central:							
Alabama	1.37%	1.02%	6.73%	4.85%	4.71%	1.57%	2.07%
Kentucky	1.40%	1.59%	4.31%	7.25%	4.28%	0.82%	2.34%
Mississippi	1.94%	2.00%	6.32%	7.54%	5.30%	1.76%	3.06%
Tennessee	1.82%	1.96%	5.40%	5.59%	4.73%	0.98%	4.17%
West South Central:							
Louisiana	2.07%	2.31%	8.60%	9.76%	5.30%	1.92%	4.17%
Oklahoma	3.51%	3.83%	6.58%	7.21%	5.39%	1.39%	8.18%
Texas	0.97%	0.94%	6.12%	2.06%	2.73%	1.71%	2.49%
Mountain:							
Arizona	1.07%	1.24%	6.21%	3.97%	4.53%	1.50%	1.96%
Colorado	1.90%	2.04%	4.03%	7.45%	6.56%	1.94%	2.86%
Montana	1.80%	2.26%	3.82%	4.60%	3.74%	1.46%	6.01%
Nevada	2.16%	2.15%	5.56%	8.92%	7.49%	1.39%	2.85%
New Mexico	1.39%	1.44%	4.44%	6.82%	5.83%	3.06%	1.90%
Utah	2.34%	2.42%	7.43%	6.52%	6.02%	2.91%	2.68%
Wyoming	3.47%	3.79%	4.02%	6.66%	4.10%	1.24%	8.35%
Pacific:							
California	2.01%	2.17%	4.84%	6.79%	2.58%	2.25%	3.31%
Hawaii	1.51%	1.59%	2.72%	5.65%	3.83%	1.72%	3.75%
Oregon	2.62%	2.71%	2.12%	7.23%	7.38%	2.14%	3.23%
Washington	2.12%	2.31%	2.53%	3.13%	7.12%	1.58%	3.19%
States not shown separately	2.89%	3.46%	2.89%	5.11%	4.59%	1.74%	6.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(1).a(2002) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	83.1%	84.3%	76.1%	74.8%	68.1%	84.3%	86.0%
New England:							
Connecticut	85.2%	86.7%	79.3%	77.3%	67.0%	85.3%	88.9%
Maine	80.1%	80.2%	76.6%	87.7%	62.5%	81.5%	85.0%
Massachusetts	81.9%	84.9%	70.0%	56.7%	66.8%	81.9%	85.5%
New Hampshire	82.0%	82.0%	84.4%	78.8%	74.2%	81.0%	87.6%
Middle Atlantic:							
New Jersey	83.8%	85.0%	76.9%	66.9%	70.6%	83.0%	86.9%
New York	80.9%	82.3%	74.9%	76.4%	69.3%	82.6%	83.6%
Pennsylvania	85.0%	86.3%	79.4%	72.7%	72.3%	86.0%	86.6%
East North Central:							
Illinois	84.1%	86.1%	72.3%	75.3%	62.6%	85.3%	86.9%
Indiana	84.8%	85.7%	83.0%	73.0%	66.3%	85.0%	88.0%
Michigan	86.1%	86.1%	84.5%	89.2%	81.3%	85.6%	88.2%
Ohio	81.1%	82.1%	75.9%	69.4%	60.7%	82.4%	86.7%
Wisconsin	82.9%	84.3%	77.1%	70.1%	70.2%	79.8%	90.2%
West North Central:							
Iowa	81.8%	83.2%	77.8%	72.1%	67.3%	82.8%	87.4%
Kansas	82.2%	82.3%	82.3%	80.5%	68.0%	86.0%	79.2%
Minnesota	81.4%	85.2%	67.5%	76.9%	76.1%	80.1%	87.7%
Missouri	84.1%	86.3%	70.8%	71.3%	66.3%	85.1%	89.7%
Nebraska	81.0%	82.1%	73.7%	80.4%	64.5%	84.1%	81.5%
South Atlantic:							
Delaware	86.2%	87.8%	80.3%	69.2%	68.9%	85.3%	89.4%
Florida	84.5%	85.9%	71.0%	82.2%	70.5%	83.1%	89.2%
Georgia	82.0%	82.8%	76.7%	63.9%	60.6%	84.4%	84.8%
Maryland	78.1%	78.4%	77.2%	75.1%	60.1%	77.1%	82.8%
North Carolina	86.8%	88.2%	71.6%	71.5%	65.4%	90.0%	90.4%
South Carolina	83.1%	83.8%	82.8%	70.7%	75.1%	84.7%	83.9%
Virginia	79.2%	79.5%	75.9%	79.0%	75.0%	80.3%	79.0%
West Virginia	79.3%	79.9%	77.2%	70.0%	75.0%	81.4%	77.9%
East South Central:							
Alabama	76.5%	77.1%	78.1%	66.4%	63.7%	78.4%	81.8%
Kentucky	86.8%	87.3%	81.5%	85.4%	71.6%	86.3%	91.7%
Mississippi	81.6%	81.7%	77.7%	86.0%	68.0%	84.1%	84.5%
Tennessee	82.5%	82.8%	79.9%	79.2%	63.8%	85.5%	84.6%
West South Central:							
Louisiana	82.1%	84.1%	62.8%	65.8%	69.0%	84.2%	83.9%
Oklahoma	78.4%	79.0%	74.3%	68.4%	70.0%	84.8%	74.0%
Texas	85.5%	85.9%	85.3%	72.4%	74.8%	85.6%	88.7%
Mountain:							
Arizona	83.2%	84.1%	78.6%	79.0%	64.9%	84.4%	87.4%
Colorado	82.1%	83.0%	74.9%	73.2%	49.3%	84.9%	84.2%
Montana	85.4%	87.0%	80.1%	72.6%	73.6%	86.2%	91.8%
Nevada	81.8%	81.8%	84.6%	74.8%	69.6%	87.6%	78.1%
New Mexico	75.5%	78.6%	59.6%	70.2%	52.6%	80.3%	80.4%
Utah	82.1%	83.2%	69.2%	69.8%	55.2%	79.6%	89.5%
Wyoming	83.1%	84.8%	70.9%	82.2%	80.0%	85.3%	81.0%
Pacific:							
California	82.5%	83.8%	73.7%	74.5%	66.6%	85.5%	83.5%
Hawaii	84.9%	84.2%	89.7%	85.2%	80.0%	88.9%	81.5%
Oregon	86.3%	87.4%	82.5%	79.7%	69.6%	88.5%	90.4%
Washington	82.3%	83.8%	71.1%	81.8%	65.3%	87.0%	78.1%
States not shown separately	85.1%	87.0%	73.2%	75.1%	67.6%	86.9%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(1).a(2002) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.24%	0.31%	0.88%	1.31%	0.94%	0.36%	0.44%
New England:							
Connecticut	1.25%	1.38%	3.47%	7.08%	5.75%	1.48%	2.54%
Maine	1.17%	1.45%	3.51%	5.10%	5.28%	1.36%	1.56%
Massachusetts	1.45%	1.39%	3.00%	9.01%	4.42%	2.11%	5.18%
New Hampshire	1.14%	1.35%	3.11%	3.39%	3.50%	1.16%	9.52%
Middle Atlantic:							
New Jersey	1.71%	1.44%	4.80%	4.47%	4.12%	2.37%	2.26%
New York	1.17%	1.20%	3.50%	4.54%	5.20%	1.32%	1.42%
Pennsylvania	1.44%	1.51%	4.52%	5.82%	3.25%	1.61%	1.81%
East North Central:							
Illinois	0.88%	1.11%	4.80%	4.64%	4.34%	0.98%	2.09%
Indiana	0.97%	0.95%	5.18%	6.40%	5.25%	1.74%	1.31%
Michigan	1.34%	1.13%	2.65%	3.16%	3.51%	2.21%	1.45%
Ohio	1.57%	1.61%	2.99%	5.12%	6.11%	0.90%	1.51%
Wisconsin	1.36%	1.56%	3.73%	4.17%	4.27%	1.03%	1.75%
West North Central:							
Iowa	1.74%	1.35%	5.57%	3.82%	4.75%	1.43%	1.95%
Kansas	1.06%	1.35%	4.05%	5.02%	3.91%	0.81%	4.38%
Minnesota	2.14%	1.40%	5.62%	3.72%	3.87%	3.94%	2.17%
Missouri	1.56%	1.64%	4.57%	6.71%	3.91%	1.37%	2.26%
Nebraska	1.37%	1.66%	3.46%	9.55%	5.68%	1.72%	3.15%
South Atlantic:							
Delaware	1.30%	1.47%	5.50%	4.45%	4.58%	1.17%	1.99%
Florida	1.58%	1.40%	4.96%	3.34%	1.90%	1.03%	2.75%
Georgia	1.93%	2.15%	8.97%	11.43%	6.39%	1.78%	2.96%
Maryland	1.21%	1.54%	2.49%	4.55%	4.82%	1.91%	1.97%
North Carolina	1.29%	0.99%	5.95%	7.73%	4.77%	0.69%	3.22%
South Carolina	1.85%	2.07%	5.36%	6.18%	3.52%	2.12%	3.47%
Virginia	3.00%	3.25%	3.40%	9.40%	2.29%	1.95%	5.17%
West Virginia	1.58%	2.02%	3.16%	4.22%	3.31%	1.83%	4.05%
East South Central:							
Alabama	1.06%	1.26%	9.23%	6.83%	4.65%	0.78%	1.95%
Kentucky	1.35%	1.42%	4.36%	7.89%	4.17%	1.66%	1.32%
Mississippi	2.28%	2.66%	5.68%	4.14%	5.22%	2.93%	3.16%
Tennessee	1.18%	1.42%	5.43%	3.45%	6.12%	1.05%	2.98%
West South Central:							
Louisiana	1.55%	1.70%	7.99%	9.39%	5.98%	1.51%	5.70%
Oklahoma	2.23%	2.33%	3.60%	6.93%	6.42%	2.10%	2.89%
Texas	1.01%	0.93%	5.03%	5.33%	2.63%	1.31%	1.85%
Mountain:							
Arizona	2.60%	2.57%	4.70%	4.59%	4.16%	1.55%	4.34%
Colorado	1.03%	0.99%	5.37%	5.13%	10.39%	1.19%	2.90%
Montana	1.25%	1.55%	2.81%	5.73%	2.60%	1.62%	3.43%
Nevada	2.39%	2.53%	5.01%	4.42%	3.24%	1.48%	4.08%
New Mexico	1.53%	1.45%	5.87%	4.16%	4.38%	2.87%	4.93%
Utah	1.89%	2.07%	3.02%	5.26%	3.34%	1.77%	1.36%
Wyoming	1.56%	1.85%	4.12%	4.76%	3.44%	1.87%	3.76%
Pacific:							
California	1.11%	1.06%	2.60%	4.31%	4.04%	1.28%	2.88%
Hawaii	1.94%	2.21%	1.89%	4.38%	3.92%	1.24%	3.62%
Oregon	1.50%	1.71%	2.86%	5.37%	6.84%	1.40%	2.13%
Washington	2.15%	2.34%	5.67%	4.07%	5.07%	1.97%	4.01%
States not shown separately	2.20%	2.51%	3.54%	4.30%	4.48%	1.47%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(2)(2002) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

		Percent Full-Time Employees			Percent Low-Wage Employees **		
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**	**Unknown**
United States	72.6%	73.9%	65.5%	61.9%	53.4%	77.5%	72.1%
New England:							
Connecticut	72.1%	72.2%	69.1%	75.0%	47.0%	78.6%	65.6%
Maine	69.1%	69.9%	66.3%	63.9%	48.1%	76.3%	66.5%
Massachusetts	73.3%	76.3%	67.7%	45.3%	51.6%	73.8%	78.0%
New Hampshire	73.4%	73.5%	78.4%	66.3%	58.8%	75.2%	74.9%
Middle Atlantic:							
New Jersey	71.1%	72.1%	66.0%	57.2%	53.2%	73.5%	71.9%
New York	71.1%	73.0%	64.5%	61.1%	57.3%	75.8%	70.0%
Pennsylvania	76.9%	79.1%	63.1%	66.3%	55.9%	80.7%	77.1%
East North Central:							
Illinois	74.6%	77.5%	58.6%	63.2%	44.8%	80.1%	75.3%
Indiana	75.0%	75.7%	74.0%	65.1%	55.9%	80.4%	72.8%
Michigan	76.9%	77.2%	78.5%	72.1%	69.2%	79.4%	75.7%
Ohio	70.8%	71.0%	70.5%	66.0%	51.2%	77.9%	67.7%
Wisconsin	73.9%	77.0%	65.6%	47.6%	56.4%	74.6%	77.7%
West North Central:							
Iowa	75.1%	77.3%	69.4%	60.6%	58.2%	78.2%	77.4%
Kansas	71.6%	71.4%	74.2%	70.1%	55.0%	78.0%	64.7%
Minnesota	72.6%	76.4%	59.4%	67.2%	57.3%	74.9%	72.3%
Missouri	69.0%	70.1%	59.9%	65.3%	47.0%	78.6%	63.8%
Nebraska	74.7%	76.8%	63.4%	69.9%	56.0%	79.9%	72.5%
South Atlantic:							
Delaware	74.9%	76.1%	68.7%	65.5%	51.7%	75.6%	78.4%
Florida	73.3%	76.1%	57.3%	58.2%	55.4%	76.8%	74.8%
Georgia	70.4%	72.0%	54.7%	55.9%	47.2%	78.8%	65.5%
Maryland	68.0%	68.9%	63.8%	58.2%	45.6%	69.5%	70.9%
North Carolina	78.9%	80.7%	60.5%	60.2%	55.6%	85.2%	79.6%
South Carolina	72.7%	74.1%	70.3%	55.7%	59.2%	76.0%	74.3%
Virginia	64.6%	63.9%	69.5%	69.5%	52.3%	74.0%	59.4%
West Virginia	70.1%	70.7%	71.9%	51.1%	60.8%	77.2%	65.0%
East South Central:							
Alabama	71.0%	72.2%	68.7%	58.1%	53.9%	75.4%	77.0%
Kentucky	79.0%	80.0%	74.7%	64.3%	56.5%	83.6%	82.3%
Mississippi	71.6%	71.7%	67.9%	74.5%	50.4%	79.8%	71.9%
Tennessee	72.8%	73.3%	67.9%	68.4%	53.7%	80.4%	67.3%
West South Central:							
Louisiana	69.0%	71.7%	44.1%	57.1%	49.1%	77.1%	69.2%
Oklahoma	66.7%	67.6%	57.9%	58.0%	52.2%	78.4%	60.5%
Texas	75.3%	75.7%	73.6%	66.4%	59.1%	78.7%	76.5%
Mountain:							
Arizona	72.6%	73.5%	70.1%	64.0%	48.1%	75.8%	77.7%
Colorado	72.6%	73.6%	67.1%	58.6%	41.5%	76.6%	72.4%
Montana	76.6%	79.0%	66.4%	62.5%	62.7%	78.6%	82.2%
Nevada	69.1%	69.0%	74.7%	62.6%	46.3%	78.8%	66.1%
New Mexico	63.4%	65.3%	53.4%	58.9%	38.6%	68.4%	71.2%
Utah	72.8%	74.6%	55.3%	52.2%	39.5%	72.3%	81.1%
Wyoming	68.3%	68.6%	64.8%	71.6%	67.2%	76.0%	57.9%
Pacific:							
California	69.7%	71.1%	63.0%	56.0%	52.0%	75.7%	67.1%
Hawaii	77.3%	78.1%	77.2%	66.2%	67.6%	80.6%	77.4%
Oregon	73.2%	74.7%	74.9%	56.4%	44.5%	79.3%	81.0%
Washington	72.1%	72.6%	67.1%	76.5%	46.3%	80.2%	67.9%
States not shown separately	75.4%	77.0%	65.4%	65.6%	57.3%	80.1%	72.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(2)(2002) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.34%	0.47%	1.66%	2.34%	0.64%	0.46%	1.04%
New England:							
Connecticut	2.47%	2.88%	4.24%	6.57%	8.95%	1.69%	6.11%
Maine	2.75%	3.71%	5.62%	7.05%	7.00%	1.78%	5.60%
Massachusetts	1.92%	1.55%	2.87%	8.14%	3.01%	2.48%	4.85%
New Hampshire	1.26%	1.81%	3.47%	5.30%	3.95%	1.04%	8.20%
Middle Atlantic:							
New Jersey	3.48%	3.36%	7.46%	3.73%	3.43%	3.51%	4.62%
New York	1.86%	1.81%	3.50%	7.24%	5.27%	1.74%	4.68%
Pennsylvania	1.67%	1.78%	4.92%	5.21%	3.64%	1.83%	2.72%
East North Central:							
Illinois	1.77%	2.33%	4.51%	4.99%	6.39%	1.33%	3.50%
Indiana	1.57%	2.04%	5.12%	7.00%	5.98%	1.81%	3.16%
Michigan	1.97%	2.24%	2.60%	4.82%	5.20%	2.52%	3.29%
Ohio	2.05%	2.15%	2.58%	4.71%	5.26%	1.08%	3.98%
Wisconsin	1.98%	1.84%	4.41%	6.21%	5.73%	0.88%	3.92%
West North Central:							
Iowa	1.80%	1.24%	5.46%	3.50%	4.96%	1.53%	1.81%
Kansas	2.18%	2.33%	3.87%	6.00%	5.34%	2.00%	6.03%
Minnesota	3.38%	2.52%	6.51%	3.76%	6.40%	5.23%	3.95%
Missouri	2.81%	3.01%	4.78%	6.44%	5.82%	1.45%	4.83%
Nebraska	1.75%	2.19%	4.39%	9.71%	5.12%	2.02%	4.40%
South Atlantic:							
Delaware	1.76%	2.20%	7.50%	4.42%	5.18%	1.05%	3.09%
Florida	2.00%	1.54%	4.71%	7.96%	2.68%	1.24%	3.46%
Georgia	1.71%	2.01%	8.01%	11.38%	6.69%	2.03%	2.50%
Maryland	1.37%	1.42%	5.10%	5.67%	5.31%	1.67%	3.42%
North Carolina	1.86%	2.13%	6.94%	8.28%	5.41%	1.86%	5.08%
South Carolina	2.08%	2.59%	6.92%	5.55%	4.67%	2.90%	3.09%
Virginia	3.11%	3.19%	4.35%	9.70%	3.14%	1.73%	5.91%
West Virginia	1.55%	2.04%	3.48%	7.20%	4.98%	2.21%	4.26%
East South Central:							
Alabama	1.27%	1.52%	9.08%	7.27%	5.64%	0.87%	2.64%
Kentucky	1.82%	2.16%	5.79%	7.76%	4.22%	1.81%	2.37%
Mississippi	2.99%	3.22%	7.84%	7.29%	5.44%	3.39%	4.30%
Tennessee	1.65%	2.07%	6.13%	5.40%	6.11%	0.86%	3.90%
West South Central:							
Louisiana	2.61%	2.80%	8.29%	9.31%	5.46%	2.39%	6.25%
Oklahoma	3.25%	3.53%	6.34%	6.86%	5.45%	2.52%	6.39%
Texas	1.46%	1.29%	7.20%	4.97%	2.26%	1.95%	2.82%
Mountain:							
Arizona	2.49%	2.64%	7.44%	6.58%	4.84%	1.87%	4.89%
Colorado	1.84%	2.12%	7.48%	7.46%	7.60%	2.09%	3.66%
Montana	2.22%	2.59%	4.09%	6.85%	3.83%	2.07%	6.67%
Nevada	2.22%	2.44%	7.16%	6.93%	6.91%	1.46%	2.96%
New Mexico	1.02%	1.57%	6.46%	4.98%	4.08%	3.18%	4.55%
Utah	2.64%	2.73%	5.25%	6.28%	4.55%	2.87%	2.40%
Wyoming	3.11%	3.78%	4.62%	7.55%	4.83%	1.91%	7.38%
Pacific:							
California	2.23%	2.15%	4.08%	6.67%	2.78%	2.37%	3.95%
Hawaii	1.94%	2.42%	2.88%	6.63%	4.23%	1.54%	4.51%
Oregon	2.89%	2.99%	3.11%	8.72%	7.05%	2.88%	3.94%
Washington	2.04%	2.18%	5.74%	4.58%	4.16%	1.66%	4.16%
States not shown separately	3.56%	4.33%	4.56%	4.95%	4.58%	2.57%	6.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4(2002) Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%	Unknown
United States	22,337,746	3,516,979	5,601,898	13,218,868	9,453,132	7,452,288	5,432,326
New England:							
Connecticut	388,749	53,549	70,481	264,719	115,299	173,071	100,379*
Maine	119,099	19,008	30,281	69,811	63,898	41,980	13,221
Massachusetts	752,140	114,569	91,582	545,989*	208,874	315,472	227,794*
New Hampshire	163,208	22,488	28,322	112,398*	45,189	68,313	49,707*
Middle Atlantic:							
New Jersey	571,709	129,246	187,122	255,341	143,864	304,094	123,751
New York	1,671,433	226,834	547,486	897,113	641,066	597,861	432,506*
Pennsylvania	1,022,221	172,674	316,374	533,173	497,453	331,967	192,800
East North Central:							
Illinois	1,038,537	143,526	350,298	544,714	404,092	347,793	286,653
Indiana	532,640	78,557	112,900	341,183	210,238	166,761	155,641*
Michigan	1,029,586	121,028	258,464	650,093	363,925	327,883	337,777*
Ohio	869,540	179,936	176,099	513,505	422,178	308,110	139,251
Wisconsin	552,544	76,524	133,928	342,091	262,024	186,621	103,898*
West North Central:							
Iowa	301,643	37,623	67,024	196,996	162,642	90,961	48,040
Kansas	262,806	30,877	51,899	180,030	116,618	71,122	75,066*
Minnesota	638,070	76,100	202,726*	359,244	271,917	276,043	90,110
Missouri	467,455	75,998	106,790	284,667	228,347	143,297	95,811*
Nebraska	168,058	23,383	47,492	97,184	92,093	50,148	25,817
South Atlantic:							
Delaware	75,608	16,934*	20,740	37,935	23,952	18,455	33,201*
Florida	1,189,677	197,677	240,583	751,418	437,381	282,790	469,507*
Georgia	471,635	65,793	129,926	275,916	212,285*	105,741	153,610
Maryland	415,297	60,311	73,264	281,722	145,658	146,594	123,045*
North Carolina	495,788	74,044	104,951	316,793	290,711	151,296	53,781
South Carolina	336,406	44,643	84,132	207,631	134,787	93,328	108,290*
Virginia	505,890	79,150	117,728	309,013	211,376	137,464	157,050
West Virginia	112,431	14,611	32,383	65,437	63,973	29,784	18,674
East South Central:							
Alabama	346,452	47,088	65,993*	233,371	148,050	74,420	123,982*
Kentucky	258,223	40,278	65,428	152,517	129,638	42,531	86,053
Mississippi	175,107	25,381	39,224	110,502*	74,781	36,625	63,701*
Tennessee	436,955	54,116	83,559	299,280	221,081*	85,886	129,988*
West South Central:							
Louisiana	268,073	41,368	71,590	155,115	131,843	40,882	95,348*
Oklahoma	195,170	50,194	43,832	101,144	108,075	42,425	44,671
Texas	1,227,033	254,780	292,361	679,892	600,012	313,398	313,624
Mountain:							
Arizona	393,582	61,492	94,530	237,560	153,893	104,501	135,189*
Colorado	408,776	90,181*	73,976	244,620	181,940	180,807*	46,028*
Montana	84,095	11,214	18,005	54,876	51,574	21,450	11,071
Nevada	179,931	44,836	34,373	100,722	69,750	69,826	40,355
New Mexico	134,956	19,101	35,752	80,104	64,852	27,254	42,851*
Utah	148,292	23,026	34,116	91,150	76,581	49,467	22,244
Wyoming	41,176	4,449	10,035	26,693	26,805	8,797	5,574
Pacific:							
California	2,339,947	373,385	667,732	1,298,830	984,747	961,729	393,471*
Hawaii	98,185	11,722	27,583	58,880	44,295	37,572	16,319
Oregon	329,291	42,904	77,727	208,660	111,885	166,672*	50,734*
Washington	486,713	83,324	119,400	283,988	195,031	198,955	92,727*
States not shown separately	633,617	103,057	163,709	366,851	308,458	222,142	103,017*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.4(2002) Standard error for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	478,824	66,428	143,218	437,495	266,698	274,944	461,919
New England:							
Connecticut	56,511	10,766	4,915	54,157	20,611	26,866	67,712*
Maine	10,995	2,644	6,802	10,066	9,345	7,420	3,797
Massachusetts	177,430	13,669	11,778	180,618*	48,750	69,999	165,138*
New Hampshire	38,160	3,940	3,252	36,854*	7,708	17,296	20,798*
Middle Atlantic:							
New Jersey	50,946	23,754	36,717	27,732	31,991	41,688	28,139
New York	197,963	14,948	60,230	177,292	102,393	45,918	141,377*
Pennsylvania	71,374	18,163	32,559	70,294	60,591	47,174	29,303
East North Central:							
Illinois	115,586	20,701	88,011	81,487	60,575	68,621	77,483
Indiana	65,393	13,180	18,994	62,725	29,655	37,423	63,514*
Michigan	153,182	29,132	44,249	178,423	39,275	63,813	142,992*
Ohio	91,902	14,283	29,460	85,355	40,331	49,781	24,639
Wisconsin	64,292	6,372	20,196	60,498	34,702	19,624	39,000*
West North Central:							
Iowa	25,978	5,769	13,358	26,084	17,668	7,388	8,684
Kansas	49,014	6,035	8,166	51,554	20,077	12,696	39,223*
Minnesota	93,300	16,262	86,695*	53,436	63,849	82,523	24,962
Missouri	45,964	14,694	16,070	49,734	21,738	16,027	30,925*
Nebraska	14,532	3,134	10,599	12,068	10,088	6,540	6,447
South Atlantic:							
Delaware	9,510	5,628*	3,819	6,515	3,807	2,170	10,154*
Florida	194,551	25,800	43,270	195,229	43,808	56,465	152,074*
Georgia	62,136	10,800	23,469	63,993	67,242*	18,677	34,421
Maryland	55,390	4,976	7,947	53,733	21,992	14,188	52,362*
North Carolina	47,993	9,961	17,017	53,849	45,232	30,007	14,817
South Carolina	71,107	6,957	16,490	61,976	17,411	20,632	54,460*
Virginia	46,248	10,900	13,134	48,202	23,045	17,672	40,400
West Virginia	6,568	2,084	3,440	6,799	8,761	5,878	2,630
East South Central:							
Alabama	57,418	9,264	29,487*	53,425	13,794	9,699	49,297*
Kentucky	20,736	7,325	11,467	25,373	6,697	7,190	23,038
Mississippi	32,732	6,683	7,813	35,509*	7,134	8,830	35,403*
Tennessee	87,594	7,259	11,374	83,070	68,637*	12,334	58,141*
West South Central:							
Louisiana	37,137	6,532	12,975	38,972	23,673	10,930	29,190*
Oklahoma	22,358	10,708	6,948	15,520	16,774	9,113	11,332
Texas	77,664	31,976	56,962	56,751	62,929	38,494	81,112
Mountain:							
Arizona	72,141	7,267	21,209	68,516	33,801	12,651	63,300*
Colorado	69,598	46,879*	10,748	50,881	45,385	64,469*	20,164*
Montana	6,159	2,175	2,032	6,550	3,959	2,748	2,913
Nevada	20,443	5,455	8,437	20,330	15,502	19,353	6,400
New Mexico	19,593	1,392	7,897	19,184	10,310	4,249	20,586*
Utah	12,343	2,112	5,250	12,875	12,037	6,011	5,534
Wyoming	3,602	497	1,880	2,922	2,929	1,391	1,190
Pacific:							
California	140,286	36,147	75,099	136,319	149,544	87,877	120,177*
Hawaii	11,010	1,663	4,125	11,048	7,495	7,129	3,872
Oregon	57,653	6,793	10,645	57,603	11,182	51,963*	18,005*
Washington	47,360	15,643	32,404	39,231	31,920	23,907	30,068*
States not shown separately	59,893	15,257	17,590	47,012	30,626	31,068	39,414*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Totals may not sum exactly because of rounding.

Table VII.B.4.a(2002) Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	22,337,746	15.7%	25.1%	59.2%	42.3%	33.4%	24.3%
New England:							
Connecticut	388,749	13.8%	18.1%	68.1%	29.7%	44.5%	25.8%*
Maine	119,099	16.0%	25.4%	58.6%	53.7%	35.2%	11.1%
Massachusetts	752,140	15.2%	12.2%*	72.6%*	27.8%	41.9%	30.3%*
New Hampshire	163,208	13.8%	17.4%	68.9%*	27.7%	41.9%	30.5%*
Middle Atlantic:							
New Jersey	571,709	22.6%	32.7%	44.7%	25.2%	53.2%	21.6%
New York	1,671,433	13.6%	32.8%	53.7%	38.4%	35.8%	25.9%*
Pennsylvania	1,022,221	16.9%	30.9%	52.2%	48.7%	32.5%	18.9%
East North Central:							
Illinois	1,038,537	13.8%	33.7%	52.5%	38.9%	33.5%	27.6%
Indiana	532,640	14.7%	21.2%	64.1%	39.5%	31.3%	29.2%*
Michigan	1,029,586	11.8%	25.1%	63.1%	35.3%	31.8%	32.8%*
Ohio	869,540	20.7%	20.3%	59.1%	48.6%	35.4%	16.0%
Wisconsin	552,544	13.8%	24.2%	61.9%	47.4%	33.8%	18.8%*
West North Central:							
Iowa	301,643	12.5%	22.2%	65.3%	53.9%	30.2%	15.9%
Kansas	262,806	11.7%	19.7%	68.5%	44.4%	27.1%	28.6%*
Minnesota	638,070	11.9%	31.8%*	56.3%	42.6%	43.3%	14.1%
Missouri	467,455	16.3%	22.8%	60.9%	48.8%	30.7%	20.5%*
Nebraska	168,058	13.9%	28.3%	57.8%	54.8%	29.8%	15.4%
South Atlantic:							
Delaware	75,608	22.4%*	27.4%	50.2%	31.7%	24.4%	43.9%*
Florida	1,189,677	16.6%	20.2%	63.2%	36.8%	23.8%	39.5%*
Georgia	471,635	13.9%	27.5%	58.5%	45.0%*	22.4%	32.6%
Maryland	415,297	14.5%	17.6%	67.8%	35.1%	35.3%	29.6%*
North Carolina	495,788	14.9%	21.2%	63.9%	58.6%	30.5%	10.8%
South Carolina	336,406	13.3%	25.0%	61.7%	40.1%	27.7%	32.2%*
Virginia	505,890	15.6%	23.3%	61.1%	41.8%	27.2%	31.0%
West Virginia	112,431	13.0%	28.8%	58.2%	56.9%	26.5%	16.6%
East South Central:							
Alabama	346,452	13.6%*	19.0%*	67.4%	42.7%	21.5%	35.8%*
Kentucky	258,223	15.6%	25.3%	59.1%	50.2%	16.5%	33.3%
Mississippi	175,107	14.5%	22.4%	63.1%*	42.7%	20.9%	36.4%*
Tennessee	436,955	12.4%	19.1%	68.5%	50.6%*	19.7%	29.7%*
West South Central:							
Louisiana	268,073	15.4%	26.7%	57.9%	49.2%	15.3%	35.6%*
Oklahoma	195,170	25.7%	22.5%	51.8%	55.4%	21.7%	22.9%
Texas	1,227,033	20.8%	23.8%	55.4%	48.9%	25.5%	25.6%
Mountain:							
Arizona	393,582	15.6%	24.0%	60.4%	39.1%	26.6%	34.3%*
Colorado	408,776	22.1%*	18.1%	59.8%	44.5%	44.2%*	11.3%*
Montana	84,095	13.3%	21.4%	65.3%	61.3%	25.5%	13.2%
Nevada	179,931	24.9%	19.1%	56.0%	38.8%	38.8%	22.4%
New Mexico	134,956	14.2%	26.5%	59.4%	48.1%	20.2%	31.8%*
Utah	148,292	15.5%	23.0%	61.5%	51.6%	33.4%	15.0%
Wyoming	41,176	10.8%	24.4%	64.8%	65.1%	21.4%	13.5%
Pacific:							
California	2,339,947	16.0%	28.5%	55.5%	42.1%	41.1%	16.8%*
Hawaii	98,185	11.9%	28.1%	60.0%	45.1%	38.3%	16.6%
Oregon	329,291	13.0%	23.6%	63.4%	34.0%	50.6%*	15.4%*
Washington	486,713	17.1%	24.5%	58.3%	40.1%	40.9%	19.1%*
States not shown separately	633,617	16.3%	25.8%	57.9%	48.7%	35.1%	16.3%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	478,824	0.43%	0.58%	0.90%	1.11%	1.28%	1.74%
New England:							
Connecticut	56,511	2.35%	2.39%	3.30%	6.27%	7.43%	8.21%*
Maine	10,995	1.42%	5.13%	5.41%	5.79%	4.96%	2.79%
Massachusetts	177,430	4.39%	3.74%*	7.29%*	5.55%	6.96%	8.00%*
New Hampshire	38,160	3.44%	3.12%	5.73%*	5.33%	2.67%	5.71%*
Middle Atlantic:							
New Jersey	50,946	3.43%	4.12%	4.02%	5.23%	4.50%	4.71%
New York	197,963	1.56%	3.53%	4.23%	4.62%	4.06%	4.22%*
Pennsylvania	71,374	1.96%	2.95%	3.81%	4.08%	4.87%	3.36%
East North Central:							
Illinois	115,586	2.13%	5.58%	5.75%	5.84%	5.12%	4.41%
Indiana	65,393	4.30%	3.84%	5.52%	5.55%	6.28%	7.08%*
Michigan	153,182	2.70%	5.36%	7.04%	4.84%	5.19%	6.99%*
Ohio	91,902	2.39%	3.45%	4.65%	1.90%	3.00%	2.16%
Wisconsin	64,292	1.99%	3.87%	3.56%	3.76%	2.62%	4.09%*
West North Central:							
Iowa	25,978	3.08%	3.81%	4.19%	2.37%	2.77%	2.46%
Kansas	49,014	2.50%	4.22%	5.52%	5.44%	5.05%	6.36%*
Minnesota	93,300	2.85%	7.49%*	6.11%	5.85%	5.87%	4.15%
Missouri	45,964	3.13%	3.83%	4.52%	3.75%	2.82%	4.53%*
Nebraska	14,532	1.33%	4.92%	5.28%	3.77%	3.75%	2.90%
South Atlantic:							
Delaware	9,510	5.07%*	4.59%	4.21%	4.62%	5.01%	7.67%*
Florida	194,551	4.04%	3.70%	5.60%	4.31%	4.80%	6.39%*
Georgia	62,136	2.44%	5.45%	7.17%	7.58%*	5.10%	6.81%
Maryland	55,390	1.73%	2.52%	3.37%	4.93%	2.79%	5.90%*
North Carolina	47,993	3.03%	4.51%	6.04%	6.69%	5.41%	2.15%
South Carolina	71,107	3.42%	5.16%	6.08%	7.33%	3.58%	6.06%*
Virginia	46,248	2.80%	3.25%	4.72%	3.87%	2.83%	4.74%
West Virginia	6,568	1.85%	2.97%	3.60%	6.22%	5.10%	2.70%
East South Central:							
Alabama	57,418	4.13%*	5.32%*	5.51%	5.89%	2.75%	7.53%*
Kentucky	20,736	3.09%	4.84%	5.09%	4.16%	3.20%	5.53%
Mississippi	32,732	3.92%	4.23%	7.38%*	7.09%	4.60%	8.50%*
Tennessee	87,594	2.83%	4.23%	6.40%	7.09%*	3.45%	8.26%*
West South Central:							
Louisiana	37,137	4.20%	6.25%	7.13%	6.27%	4.02%	6.89%*
Oklahoma	22,358	3.60%	2.79%	5.09%	4.26%	4.13%	4.31%
Texas	77,664	2.28%	3.29%	3.57%	4.54%	3.56%	5.15%
Mountain:							
Arizona	72,141	3.24%	6.43%	6.99%	6.09%	5.34%	6.28%*
Colorado	69,598	6.01%*	4.26%	7.95%	7.34%	7.50%*	4.56%*
Montana	6,159	2.29%	2.52%	3.73%	2.19%	2.16%	2.96%
Nevada	20,443	3.35%	4.69%	5.75%	6.16%	5.98%	4.60%
New Mexico	19,593	2.12%	5.04%	5.19%	7.50%	4.14%	7.26%*
Utah	12,343	1.66%	3.71%	4.53%	3.75%	3.88%	3.69%
Wyoming	3,602	1.04%	3.18%	2.97%	3.86%	2.94%	2.88%
Pacific:							
California	140,286	1.55%	2.96%	3.63%	4.93%	4.00%	3.61%*
Hawaii	11,010	2.60%	4.60%	5.69%	5.67%	4.09%	4.62%
Oregon	57,653	2.85%	4.81%	6.65%	4.48%	5.90%*	4.80%*
Washington	47,360	2.95%	4.35%	4.25%	5.12%	5.71%	4.26%*
States not shown separately	59,893	2.54%	2.76%	3.50%	3.56%	4.35%	3.94%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.
Percents may not add to 100% because of rounding.

Table VII.B.4.b(2002) Percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	76.5%	92.8%	82.8%	69.4%	62.9%	82.2%	92.1%
New England:							
Connecticut	81.1%	96.7%	90.7%	75.4%	53.9%	90.3%	96.6%
Maine	65.9%	93.5%	78.3%	52.9%	56.2%	70.6%	97.3%
Massachusetts	86.3%	96.8%	88.2%	83.8%	80.6%	85.6%	92.6%
New Hampshire	87.0%	98.2%	86.1%	85.0%	70.0%	89.2%	99.5%
Middle Atlantic:							
New Jersey	80.6%	95.6%	88.6%	67.2%	62.1%	87.1%	86.2%
New York	83.7%	92.9%	89.3%	77.9%	77.0%	83.6%	93.8%
Pennsylvania	75.8%	96.3%	79.1%	67.1%	59.3%	91.1%	91.9%
East North Central:							
Illinois	77.1%	93.9%	91.2%	63.5%	68.8%	86.8%	76.9%
Indiana	76.7%	93.6%	74.7%	73.5%	61.1%	81.6%	92.6%
Michigan	86.5%	95.2%	91.2%	83.1%	75.9%	88.8%	95.9%
Ohio	78.6%	92.3%	84.1%	71.9%	70.9%	87.7%	81.9%
Wisconsin	77.5%	93.3%	87.8%	70.0%	70.2%	77.2%	96.4%
West North Central:							
Iowa	69.5%	91.9%	82.4%	60.8%	55.6%	80.5%	95.6%
Kansas	77.0%	89.5%	82.7%	73.2%	61.2%	84.2%	94.8%
Minnesota	77.2%	96.0%	87.7%	67.3%	62.1%	86.5%	94.1%
Missouri	76.9%	95.2%	81.6%	70.3%	66.0%	82.0%	95.3%
Nebraska	70.6%	90.4%	87.4%	57.6%	59.4%	78.2%	95.9%
South Atlantic:							
Delaware	78.0%	84.7%	86.0%	70.7%	58.0%	78.3%	92.3%
Florida	81.3%	91.7%	82.0%	78.3%	63.4%	81.2%	98.0%
Georgia	80.3%	93.9%	82.7%	75.9%	72.5%	75.1%	94.5%
Maryland	79.6%	92.4%	80.5%	76.6%	68.8%	76.7%	95.8%
North Carolina	73.4%	90.9%	68.3%	71.0%	70.9%	72.2%	90.6%
South Carolina	61.0%	79.6%	79.9%	49.4%	64.2%	74.0%	45.8%*
Virginia	77.4%	91.2%	81.7%	72.3%	62.5%	79.0%	96.2%
West Virginia	69.5%	87.2%	78.5%	61.1%	62.1%	75.6%	85.0%
East South Central:							
Alabama	85.3%	94.2%	81.8%	84.5%	76.8%	84.1%	96.2%
Kentucky	76.8%	96.6%	84.6%	68.3%	60.5%	88.4%	95.7%
Mississippi	74.4%	87.1%	66.8%	74.3%	55.3%	85.7%	90.5%
Tennessee	64.5%	90.4%	80.3%	55.4%	37.7%	83.4%	97.6%
West South Central:							
Louisiana	73.3%	91.4%	69.3%	70.2%	56.1%	82.8%	92.8%
Oklahoma	66.5%	91.2%	68.5%	53.3%	54.9%	82.2%	79.4%
Texas	73.4%	89.9%	69.2%	69.1%	61.3%	74.0%	96.1%
Mountain:							
Arizona	80.7%	89.8%	82.1%	77.8%	68.2%	78.0%	97.1%
Colorado	72.0%	97.7%	78.4%	60.6%	51.5%	85.7%	98.8%
Montana	56.8%	84.6%	58.8%	50.5%	44.9%	69.7%	87.6%
Nevada	79.7%	95.3%	87.1%	70.3%	66.5%	90.3%	84.2%
New Mexico	70.8%	75.8%	65.6%	71.9%	54.9%	71.4%	94.3%
Utah	66.4%	93.4%	75.4%	56.3%	61.8%	67.5%	80.3%
Wyoming	49.8%	85.2%	65.1%	38.1%	45.0%	56.2%	62.6%
Pacific:							
California	69.2%	91.5%	80.4%	57.1%	53.3%	76.4%	91.6%
Hawaii	94.8%	100.0%	96.8%	92.9%	92.7%	96.9%	96.0%
Oregon	78.7%	91.6%	85.6%	73.5%	61.5%	87.0%	89.6%
Washington	69.7%	93.8%	87.5%	55.1%	53.1%	74.6%	94.1%
States not shown separately	67.7%	93.7%	83.6%	53.3%	45.9%	84.2%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.79%	0.43%	0.55%	1.35%	0.93%	0.69%	1.76%
New England:							
Connecticut	5.47%	1.00%	2.69%	7.26%	11.02%	1.88%	10.38%
Maine	3.12%	3.03%	5.37%	4.39%	5.49%	6.52%	10.87%
Massachusetts	2.82%	1.83%	2.81%	6.96%	5.43%	3.23%	11.30%
New Hampshire	3.22%	1.44%	1.81%	9.40%	6.43%	3.55%	10.49%
Middle Atlantic:							
New Jersey	3.90%	3.71%	5.79%	5.17%	9.42%	5.00%	7.41%
New York	2.68%	2.38%	2.46%	4.79%	4.30%	3.30%	3.41%
Pennsylvania	2.82%	1.46%	6.30%	3.10%	5.98%	1.84%	4.29%
East North Central:							
Illinois	4.47%	2.06%	4.46%	6.96%	6.78%	3.16%	8.44%
Indiana	3.30%	1.70%	3.74%	7.43%	9.68%	4.08%	4.25%
Michigan	2.33%	1.65%	2.64%	6.47%	5.05%	3.60%	7.96%
Ohio	2.73%	4.29%	3.13%	5.47%	4.52%	2.46%	9.26%
Wisconsin	2.28%	2.56%	4.82%	4.05%	3.45%	4.14%	9.58%
West North Central:							
Iowa	3.85%	2.33%	4.76%	7.05%	5.53%	4.60%	3.50%
Kansas	3.78%	2.45%	2.81%	5.91%	5.59%	4.36%	7.97%
Minnesota	3.55%	1.38%	7.46%	4.81%	7.26%	4.27%	3.67%
Missouri	3.77%	3.40%	4.44%	6.63%	4.25%	4.56%	10.34%
Nebraska	3.50%	2.20%	5.93%	5.87%	5.48%	5.01%	10.40%
South Atlantic:							
Delaware	3.07%	4.19%	4.91%	6.15%	9.45%	4.49%	5.16%
Florida	2.88%	1.67%	8.63%	5.46%	4.89%	4.56%	2.21%
Georgia	4.83%	4.79%	9.65%	9.05%	12.99%	8.78%	1.85%
Maryland	2.12%	2.23%	3.24%	3.56%	3.55%	3.70%	3.69%
North Carolina	3.29%	2.56%	9.58%	9.51%	5.62%	7.92%	5.79%
South Carolina	5.79%	5.71%	9.34%	9.13%	4.67%	5.50%	16.37%*
Virginia	2.98%	3.70%	5.68%	8.17%	7.72%	3.73%	2.95%
West Virginia	3.36%	4.43%	5.20%	4.25%	5.85%	6.01%	6.26%
East South Central:							
Alabama	2.82%	2.53%	9.15%	4.03%	3.99%	5.46%	8.75%
Kentucky	3.21%	1.93%	2.22%	8.76%	7.08%	3.76%	3.43%
Mississippi	6.96%	4.76%	10.32%	9.19%	6.72%	6.43%	13.47%
Tennessee	6.44%	2.66%	8.46%	7.84%	9.18%	3.58%	10.54%
West South Central:							
Louisiana	3.67%	5.12%	7.54%	10.54%	5.04%	7.76%	6.49%
Oklahoma	5.90%	4.29%	7.43%	7.56%	7.88%	3.84%	9.51%
Texas	2.54%	1.37%	7.40%	5.14%	5.64%	4.21%	3.61%
Mountain:							
Arizona	3.49%	2.07%	8.04%	8.09%	8.90%	4.01%	3.64%
Colorado	6.75%	2.09%	8.75%	9.61%	8.75%	6.79%	10.45%
Montana	2.35%	8.29%	6.12%	4.00%	3.30%	5.13%	12.65%
Nevada	4.18%	1.62%	6.10%	6.64%	6.68%	4.57%	7.80%
New Mexico	4.88%	3.22%	7.66%	7.72%	8.72%	6.03%	10.55%
Utah	3.17%	1.64%	4.67%	4.75%	7.16%	6.50%	15.01%
Wyoming	4.78%	3.22%	6.21%	5.63%	6.88%	4.26%	13.78%
Pacific:							
California	3.30%	1.76%	4.41%	4.41%	3.98%	2.04%	3.97%
Hawaii	1.42%	0.00%	1.00%	4.24%	2.14%	0.82%	10.33%
Oregon	1.99%	2.01%	4.13%	6.04%	3.79%	3.46%	11.47%
Washington	3.62%	3.53%	7.19%	6.14%	7.76%	4.56%	9.26%
States not shown separately	4.43%	1.40%	4.42%	5.92%	7.03%	2.56%	1.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(1)(2002) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	28.1%	39.0%	32.0%	22.2%	23.7%	35.4%	24.2%
New England:							
Connecticut	27.3%	32.0%	43.8%	20.8%	37.2%	33.8%	10.5%*
Maine	31.0%	39.2%	20.2%*	34.1%	30.6%	32.8%	28.1%*
Massachusetts	26.3%	48.6%	35.6%	19.2%*	26.3%	37.2%	12.3%*
New Hampshire	23.6%	34.3%	24.4%	20.9%	13.2%*	38.8%	11.6%*
Middle Atlantic:							
New Jersey	29.7%	42.0%	32.6%	18.0%*	14.8%*	34.8%	29.5%*
New York	35.2%	48.1%	42.0%	26.5%*	36.4%	42.9%	24.2%*
Pennsylvania	32.9%	42.8%	34.0%	27.4%	23.9%	35.5%	43.3%
East North Central:							
Illinois	24.4%	27.1%	27.6%	20.4%	9.5%*	39.0%	23.4%
Indiana	17.6%	21.1%	18.6%	16.2%*	15.4%*	23.7%	13.7%*
Michigan	27.0%	46.6%	40.1%	17.1%*	17.7%*	36.8%	26.1%*
Ohio	33.3%	56.6%	22.8%	27.1%	27.6%	35.4%	43.3%
Wisconsin	20.8%	39.7%	23.0%	14.0%*	16.6%*	28.9%	16.7%*
West North Central:							
Iowa	31.9%	29.4%	44.2%	27.0%	30.1%	28.8%	40.7%
Kansas	26.7%	32.5%	29.7%*	24.5%*	38.7%	30.7%	11.3%*
Minnesota	23.5%	34.9%	7.5%*	31.9%	19.7%*	19.2%*	43.2%
Missouri	31.1%	44.3%	11.1%*	35.1%	32.3%	37.5%	21.0%*
Nebraska	28.9%	37.1%	38.1%	18.9%*	23.3%*	30.3%	38.8%
South Atlantic:							
Delaware	38.5%	59.7%	52.6%	17.9%	19.6%*	33.3%	49.6%
Florida	25.1%	29.8%	34.8%	20.4%*	22.2%	42.8%	18.1%*
Georgia	33.4%	29.6%	36.6%	32.8%*	22.8%*	29.4%	46.7%
Maryland	26.6%	41.9%	31.1%	21.4%	22.6%	40.9%	16.4%*
North Carolina	37.0%	29.7%	33.6%*	40.3%	40.0%	28.7%	42.8%*
South Carolina	32.4%	34.1%	45.8%	23.0%	23.7%*	55.6%	15.4%*
Virginia	30.3%	32.6%	30.6%	29.4%	30.1%	28.6%	31.7%
West Virginia	26.4%	40.7%	21.0%*	25.2%	23.8%	26.4%*	32.6%*
East South Central:							
Alabama	22.0%*	35.8%	16.9%*	20.2%*	33.6%*	31.2%	6.0%*
Kentucky	22.9%	37.9%	36.1%	10.3%*	14.3%	39.1%	23.8%
Mississippi	21.4%*	15.3%*	23.6%	22.4%*	27.2%*	33.7%	10.6%*
Tennessee	36.2%	36.2%	57.1%	27.7%*	31.2%	46.4%	33.6%*
West South Central:							
Louisiana	17.4%	18.4%*	30.2%*	11.2%*	14.9%*	12.2%*	21.5%*
Oklahoma	23.9%	29.1%	15.7%*	24.0%*	24.8%*	38.0%	8.5%*
Texas	19.8%	31.1%	40.5%	5.4%*	6.2%*	29.7%	28.8%*
Mountain:							
Arizona	21.1%	30.5%	39.0%*	10.7%*	20.6%*	26.6%*	18.0%*
Colorado	34.5%	69.9%	30.3%	15.2%*	22.3%	47.8%	14.5%*
Montana	23.2%	26.9%	24.3%	21.6%	13.1%*	30.6%	36.1%
Nevada	21.6%	28.7%	15.6%*	19.9%	27.6%*	12.1%*	31.2%*
New Mexico	22.8%	32.5%	37.2%	14.5%*	25.0%	27.9%	18.4%*
Utah	19.9%	31.1%	11.6%*	19.3%	17.1%	16.7%	33.3%*
Wyoming	15.8%	21.8%	27.2%	6.3%*	9.1%*	20.7%	32.1%*
Pacific:							
California	29.4%	42.9%	30.7%	22.3%	31.8%	31.9%	20.9%
Hawaii	58.4%	55.4%	61.8%	57.4%	47.1%	69.4%	62.4%
Oregon	42.5%	52.1%	31.7%	44.7%	7.7%*	66.6%	18.0%*
Washington	25.5%	37.8%	30.9%	15.7%*	15.4%*	31.5%	27.2%*
States not shown separately	22.9%	33.7%	22.8%	17.6%	10.2%*	36.1%	16.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(1)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.90%	1.18%	1.93%	1.42%	1.63%	1.52%	1.76%
New England:							
Connecticut	4.25%	6.81%	8.52%	5.83%	11.03%	3.10%	15.03%*
Maine	3.04%	4.13%	6.58%*	5.51%	6.07%	4.85%	10.51%*
Massachusetts	4.89%	5.81%	5.73%	6.49%*	6.13%	5.08%	13.62%*
New Hampshire	2.56%	5.66%	5.94%	4.41%	6.53%*	4.46%	10.67%*
Middle Atlantic:							
New Jersey	6.35%	7.72%	9.10%	9.31%*	9.64%*	7.51%	12.83%*
New York	5.70%	4.51%	7.26%	9.05%*	7.55%	5.50%	9.40%*
Pennsylvania	2.80%	5.97%	6.34%	5.48%	5.58%	4.80%	9.94%
East North Central:							
Illinois	4.53%	4.02%	6.14%	6.10%	5.24%*	7.68%	5.11%
Indiana	4.42%	3.50%	4.50%	6.68%*	5.23%*	4.70%	7.41%*
Michigan	5.40%	8.87%	6.44%	5.45%*	6.67%*	6.13%	9.37%*
Ohio	3.24%	4.91%	5.96%	7.24%	7.70%	4.33%	8.11%
Wisconsin	3.31%	5.53%	5.36%	5.74%*	5.35%*	3.92%	12.81%*
West North Central:							
Iowa	3.27%	4.65%	9.49%	5.78%	5.47%	6.62%	11.49%
Kansas	5.44%	5.26%	9.23%*	10.04%*	10.12%	6.15%	9.73%*
Minnesota	3.88%	6.13%	6.03%*	9.01%	11.14%*	6.78%*	9.44%
Missouri	5.64%	6.08%	4.44%*	9.69%	8.52%	6.98%	7.24%*
Nebraska	4.30%	7.81%	7.45%	8.22%*	8.16%*	3.38%	8.66%
South Atlantic:							
Delaware	4.43%	7.69%	9.38%	2.89%	7.09%*	4.31%	8.25%
Florida	5.15%	3.50%	10.24%	8.16%*	5.42%	5.88%	6.86%*
Georgia	7.80%	4.91%	10.89%	13.36%*	12.22%*	6.15%	9.93%
Maryland	3.79%	4.07%	7.13%	5.82%	4.74%	4.39%	6.95%*
North Carolina	6.25%	5.56%	10.25%*	10.91%	10.10%	6.58%	12.97%*
South Carolina	4.81%	4.32%	11.55%	6.83%	7.90%*	8.13%	5.75%*
Virginia	4.69%	7.50%	8.23%	7.07%	5.68%	6.18%	7.80%
West Virginia	5.49%	9.27%	7.32%*	7.37%	6.25%	10.10%*	10.03%*
East South Central:							
Alabama	7.11%*	6.86%	6.99%*	7.47%*	10.11%*	6.81%	12.90%*
Kentucky	3.45%	8.10%	6.23%	5.28%*	3.34%	8.09%	6.94%
Mississippi	7.67%*	6.34%*	6.28%	11.04%*	12.33%*	7.20%	5.87%*
Tennessee	6.36%	6.55%	11.23%	8.49%*	7.27%	7.65%	15.32%*
West South Central:							
Louisiana	3.70%	5.54%*	10.76%*	5.72%*	4.91%*	8.48%*	9.59%*
Oklahoma	4.91%	7.94%	7.33%*	9.67%*	8.39%*	6.74%	4.58%*
Texas	4.02%	5.14%	9.99%	1.72%*	2.94%*	6.20%	9.11%*
Mountain:							
Arizona	3.53%	7.01%	11.72%*	5.04%*	6.40%*	9.57%*	9.71%*
Colorado	6.44%	13.07%	7.63%	4.87%*	5.91%	9.04%	9.41%*
Montana	3.40%	6.78%	5.21%	5.28%	3.97%*	6.88%	9.66%
Nevada	4.17%	6.39%	8.03%*	4.36%	9.70%*	5.08%*	9.95%*
New Mexico	4.23%	6.98%	10.26%	6.12%*	4.37%	5.34%	14.65%*
Utah	2.48%	6.60%	4.73%*	5.62%	3.77%	2.81%	10.02%*
Wyoming	4.69%	5.09%	6.83%	3.97%*	4.45%*	5.64%	14.34%*
Pacific:							
California	2.07%	2.85%	4.76%	4.55%	5.23%	5.08%	5.48%
Hawaii	4.04%	4.51%	5.73%	7.88%	7.24%	6.48%	10.14%
Oregon	6.13%	5.85%	7.83%	9.90%	2.65%*	6.04%	10.04%*
Washington	2.78%	8.16%	6.78%	5.47%*	6.50%*	8.66%	10.14%*
States not shown separately	3.39%	5.69%	5.34%	5.13%	7.11%*	3.83%	10.08%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(1).(a)(2002) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	50.7%	54.2%	53.5%	46.4%	37.4%	59.3%	50.7%
New England:							
Connecticut	49.8%	70.8%	52.0%	40.0%	21.9%*	63.0%	44.9%
Maine	51.0%	58.7%	43.6%	49.6%	42.8%	58.9%	54.8%
Massachusetts	56.9%	58.3%	52.5%	57.4%	51.4%	60.3%	52.7%
New Hampshire	57.7%	43.1%	42.8%	67.7%	24.4%*	67.0%	43.6%
Middle Atlantic:							
New Jersey	66.3%	65.1%	69.5%	62.7%	64.6%	65.7%	68.7%
New York	46.7%	50.9%	40.7%	51.1%	41.6%	47.7%	54.0%
Pennsylvania	50.0%	45.2%	53.8%	50.1%	36.1%	61.8%	46.2%
East North Central:							
Illinois	53.6%	50.8%	49.2%	60.7%	52.9%	57.0%	46.4%
Indiana	47.3%	62.9%	39.6%*	44.4%	18.1%*	61.1%	54.2%
Michigan	38.5%	32.6%	45.9%	34.3%	59.2%	36.6%	28.8%*
Ohio	36.7%	50.6%	48.6%	19.5%*	20.5%*	45.6%	46.5%
Wisconsin	50.4%	49.9%	66.4%	37.8%	36.1%*	56.5%	61.1%
West North Central:							
Iowa	40.2%	40.0%	45.2%	36.6%	22.3%	52.0%	53.0%
Kansas	37.8%	54.5%	76.2%	18.1%*	15.3%*	71.6%	38.0%*
Minnesota	62.0%	58.7%	69.5%	61.9%	59.2%	65.3%	60.6%
Missouri	51.0%	57.7%	54.0%	47.6%	35.8%	59.7%	70.0%
Nebraska	43.0%	34.9%	42.6%	49.7%	35.4%	53.0%	40.9%*
South Atlantic:							
Delaware	51.0%	67.2%	46.1%	31.8%*	29.3%*	45.7%	56.7%
Florida	51.1%	60.0%	51.6%	46.7%	48.1%	53.1%	50.9%
Georgia	40.6%	44.4%	45.9%	36.5%	23.6%*	52.8%	45.2%
Maryland	44.3%	40.4%	45.5%	45.7%	38.4%	43.9%	52.1%
North Carolina	28.3%	48.1%	44.5%	19.6%*	21.2%*	58.1%	11.6%*
South Carolina	47.5%	58.1%	63.0%	21.8%*	20.7%*	63.7%	37.9%*
Virginia	45.5%	56.9%	33.0%*	46.9%	26.6%*	44.7%	61.6%
West Virginia	33.8%	57.5%	34.9%	21.0%*	24.2%*	54.5%	27.5%*
East South Central:							
Alabama	30.9%	41.6%	51.2%	21.9%*	19.3%*	50.3%	40.0%*
Kentucky	39.6%	42.7%	43.9%*	27.4%*	24.7%*	41.2%	46.9%
Mississippi	47.5%	64.5%	39.3%*	47.1%	21.6%*	79.4%	39.8%
Tennessee	37.5%	45.4%	57.8%	17.4%	19.7%	55.4%	34.4%*
West South Central:							
Louisiana	51.8%	34.3%	62.3%	49.1%*	66.1%	49.6%	44.1%
Oklahoma	55.5%	67.8%	25.0%*	54.0%	48.7%	63.0%	55.9%
Texas	69.4%	62.8%	87.0%	31.3%*	54.5%	61.8%	79.4%
Mountain:							
Arizona	52.1%	50.6%	69.5%	26.8%*	36.8%	56.8%	61.8%
Colorado	67.2%	58.5%	72.3%	87.0%	75.7%	67.7%	34.5%*
Montana	57.1%	56.1%	67.7%	52.9%	61.2%	75.0%	30.1%*
Nevada	49.8%	42.1%	64.4%	51.6%	44.8%	72.9%	39.2%*
New Mexico	57.0%	61.2%	56.8%	54.8%	47.4%	75.1%	55.3%
Utah	33.2%	53.2%	41.8%	17.0%*	13.4%*	60.2%	34.7%*
Wyoming	53.0%	47.5%	57.2%	48.5%*	41.8%	52.9%	64.1%
Pacific:							
California	57.7%	60.2%	52.8%	60.3%	42.9%	68.6%	56.5%
Hawaii	71.4%	64.8%	71.7%	72.6%	69.5%	86.1%	37.2%
Oregon	80.9%	71.3%	74.5%	85.7%	40.9%	86.8%	36.8%*
Washington	58.0%	62.4%	53.2%	58.9%	21.8%*	73.8%	51.3%
States not shown separately	55.2%	52.4%	53.9%	59.0%	34.9%*	59.2%	56.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(1).(a)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.93%	2.07%	2.65%	2.07%	2.59%	1.30%	3.26%
New England:							
Connecticut	6.49%	8.52%	9.37%	7.74%	10.61%*	7.00%	10.92%
Maine	5.96%	6.61%	10.85%	10.39%	11.13%	6.95%	13.84%
Massachusetts	5.36%	5.19%	8.35%	12.74%	10.06%	4.82%	10.46%
New Hampshire	10.37%	8.76%	9.44%	15.26%	13.52%*	12.41%	11.14%
Middle Atlantic:							
New Jersey	7.79%	9.30%	11.94%	13.75%	17.00%	8.40%	12.37%
New York	4.29%	3.84%	5.17%	6.44%	8.94%	3.41%	9.33%
Pennsylvania	3.70%	7.60%	7.92%	10.30%	8.10%	4.29%	9.98%
East North Central:							
Illinois	6.53%	5.79%	11.09%	12.03%	14.84%	10.27%	9.27%
Indiana	6.11%	10.26%	13.47%*	12.76%	10.30%*	6.67%	11.76%
Michigan	5.54%	8.88%	11.07%	9.63%	14.89%	9.00%	9.55%*
Ohio	3.85%	4.99%	9.84%	10.34%*	11.28%*	5.36%	11.38%
Wisconsin	6.76%	10.14%	10.42%	9.56%	13.25%*	7.74%	13.09%
West North Central:							
Iowa	3.80%	9.74%	7.32%	7.90%	5.00%	6.60%	11.15%
Kansas	10.07%	9.33%	17.39%	11.95%*	10.63%*	11.56%	12.17%*
Minnesota	4.94%	6.35%	8.93%	8.88%	14.44%	5.40%	9.89%
Missouri	6.81%	7.82%	14.97%	12.42%	10.61%	7.21%	17.00%
Nebraska	6.33%	10.00%	7.76%	11.87%	10.25%	6.87%	13.14%*
South Atlantic:							
Delaware	5.03%	8.28%	9.80%	9.63%*	9.93%*	10.07%	11.69%
Florida	6.78%	7.33%	12.34%	8.24%	9.87%	9.38%	12.34%
Georgia	6.97%	11.47%	9.15%	10.85%	12.77%*	9.41%	8.09%
Maryland	3.46%	4.50%	8.63%	6.60%	7.87%	5.59%	11.44%
North Carolina	7.91%	12.85%	12.71%	6.29%*	12.15%*	12.70%	9.90%*
South Carolina	5.44%	8.17%	13.27%	9.69%*	7.57%*	7.52%	12.12%*
Virginia	6.41%	7.02%	11.61%*	10.70%	9.73%*	9.47%	11.46%
West Virginia	6.92%	12.00%	9.54%	10.43%*	10.26%*	8.80%	12.84%*
East South Central:							
Alabama	5.79%	9.89%	12.18%	10.53%*	10.23%*	9.18%	12.76%*
Kentucky	9.37%	8.67%	14.07%*	11.39%*	10.17%*	11.00%	12.02%
Mississippi	12.26%	12.47%	13.19%*	12.44%	12.86%*	13.82%	11.76%
Tennessee	3.47%	10.69%	12.13%	4.62%	4.82%	9.66%	10.32%*
West South Central:							
Louisiana	6.43%	9.29%	15.41%	15.32%*	15.81%	9.80%	11.81%
Oklahoma	9.01%	12.20%	9.29%*	12.32%	11.75%	10.61%	15.30%
Texas	7.20%	7.06%	16.72%	10.40%*	13.03%	5.57%	18.51%
Mountain:							
Arizona	5.12%	8.04%	15.15%	14.30%*	6.72%	8.03%	13.03%
Colorado	5.47%	8.80%	13.55%	11.10%	15.70%	6.86%	13.25%*
Montana	6.67%	9.30%	10.84%	13.09%	11.59%	5.25%	10.43%*
Nevada	9.57%	12.06%	14.64%	10.24%	11.91%	6.80%	14.30%*
New Mexico	6.61%	9.86%	11.28%	12.11%	12.35%	13.36%	12.66%
Utah	7.51%	8.86%	10.88%	10.36%*	10.66%*	8.86%	12.44%*
Wyoming	9.72%	13.36%	12.12%	14.91%*	11.74%	13.59%	17.49%
Pacific:							
California	4.59%	3.50%	7.96%	8.22%	7.93%	5.00%	6.35%
Hawaii	4.36%	4.47%	5.96%	8.81%	7.22%	4.13%	10.52%
Oregon	7.20%	7.24%	9.60%	13.64%	11.53%	6.99%	13.25%*
Washington	5.40%	6.20%	9.88%	15.34%	9.52%*	5.07%	10.97%
States not shown separately	6.00%	7.06%	10.73%	10.66%	10.87%*	7.06%	13.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(2)(2002) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	14.2%	21.1%	17.1%	10.3%	8.9%	21.0%	12.3%
New England:							
Connecticut	13.6%	22.6%	22.8%	8.3%*	8.1%*	21.3%	4.7%*
Maine	15.8%	23.0%	8.8%	16.9%	13.1%	19.3%	15.4%*
Massachusetts	14.9%	28.3%	18.7%	11.0%*	13.5%	22.5%	6.5%*
New Hampshire	13.6%	14.8%*	10.4%*	14.2%	3.2%	26.0%	5.0%*
Middle Atlantic:							
New Jersey	19.7%	27.3%	22.6%*	11.3%*	9.6%*	22.8%	20.3%*
New York	16.4%	24.5%	17.1%	13.5%*	15.1%*	20.5%	13.0%*
Pennsylvania	16.4%	19.4%	18.3%	13.7%*	8.6%	22.0%	20.0%
East North Central:							
Illinois	13.1%	13.8%	13.6%*	12.4%*	5.0%*	22.2%	10.8%*
Indiana	8.3%	13.3%	7.4%	7.2%*	2.8%*	14.5%	7.4%*
Michigan	10.4%	15.2%	18.4%	5.9%	10.5%*	13.5%	7.5%*
Ohio	12.2%	28.6%	11.1%*	5.3%	5.7%	16.2%	20.1%
Wisconsin	10.5%	19.8%	15.3%*	5.3%*	6.0%*	16.3%	10.2%*
West North Central:							
Iowa	12.9%	11.8%	19.9%	9.9%*	6.7%	15.0%*	21.6%*
Kansas	10.1%	17.7%	22.6%*	4.4%*	5.9%	21.9%	4.3%*
Minnesota	14.6%	20.5%	5.2%*	19.7%*	11.7%*	12.5%*	26.2%
Missouri	15.9%	25.6%	6.0%*	16.7%	11.6%*	22.4%	14.7%*
Nebraska	12.4%	13.0%*	16.2%	9.4%*	8.2%*	16.1%	15.9%*
South Atlantic:							
Delaware	19.7%	40.1%	24.2%*	5.7%*	5.8%*	15.2%	28.1%
Florida	12.8%	17.9%	18.0%*	9.6%*	10.7%*	22.7%	9.2%*
Georgia	13.5%*	13.1%	16.8%*	12.0%*	5.4%*	15.5%	21.1%*
Maryland	11.8%	16.9%	14.1%	9.8%*	8.7%	18.0%	8.5%*
North Carolina	10.5%	14.3%	15.0%*	7.9%*	8.5%*	16.7%	5.0%*
South Carolina	15.4%	19.8%	28.9%	5.0%*	4.9%*	35.4%	5.8%*
Virginia	13.8%	18.6%	10.1%*	13.8%	8.0%*	12.8%*	19.5%
West Virginia	8.9%	23.4%	7.3%*	5.3%*	5.8%*	14.4%*	9.0%*
East South Central:							
Alabama	6.8%*	14.9%	8.7%*	4.4%*	6.5%*	15.7%*	2.4%*
Kentucky	9.1%	16.2%	15.8%*	2.8%*	3.5%*	16.1%	11.2%*
Mississippi	10.2%*	9.9%*	9.3%*	10.5%*	5.9%*	26.8%*	4.2%*
Tennessee	13.5%	16.4%	33.0%	4.8%*	6.1%*	25.7%	11.6%*
West South Central:							
Louisiana	9.0%	6.3%*	18.8%*	5.5%*	9.8%*	6.0%*	9.5%*
Oklahoma	13.3%	19.7%*	3.9%*	13.0%*	12.0%	24.0%	4.7%*
Texas	13.8%*	19.5%	35.3%	1.7%*	3.4%*	18.4%	22.9%*
Mountain:							
Arizona	11.0%	15.5%	27.1%*	2.9%*	7.6%*	15.1%*	11.1%*
Colorado	23.2%	40.9%	21.9%*	13.2%*	16.9%	32.3%	5.0%*
Montana	13.3%	15.1%*	16.4%	11.4%*	8.0%*	22.9%	10.9%*
Nevada	10.8%	12.1%	10.0%*	10.3%	12.3%*	8.8%*	12.3%*
New Mexico	13.0%	19.9%*	21.1%	8.0%*	11.9%	21.0%	10.2%*
Utah	6.6%	16.6%	4.8%*	3.3%	2.3%*	10.0%	11.6%*
Wyoming	8.4%*	10.3%*	15.5%*	3.0%*	3.8%*	11.0%	20.6%*
Pacific:							
California	17.0%	25.9%	16.2%	13.4%	13.6%	21.9%	11.8%
Hawaii	41.7%	35.9%	44.3%	41.6%	32.8%	59.7%	23.3%
Oregon	34.4%	37.2%	23.6%*	38.3%	3.2%*	57.9%	6.6%*
Washington	14.8%	23.6%	16.4%*	9.3%*	3.4%*	23.2%*	13.9%*
States not shown separately	12.6%	17.7%	12.3%*	10.4%*	3.6%*	21.3%	9.2%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(2)(2002) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.61%	1.02%	1.72%	0.95%	1.09%	1.23%	1.06%
New England:							
Connecticut	3.17%	6.57%	6.33%	3.40%*	9.91%*	3.93%	9.10%*
Maine	2.62%	3.52%	1.98%	3.92%	3.55%	3.73%	6.57%*
Massachusetts	2.95%	4.11%	4.74%	5.19%*	2.88%	3.18%	9.15%*
New Hampshire	2.85%	5.80%*	5.82%*	3.84%	0.78%	6.26%	2.19%*
Middle Atlantic:							
New Jersey	2.97%	6.09%	9.43%*	3.51%*	7.40%*	4.70%	9.58%*
New York	3.54%	3.08%	3.33%	6.36%*	5.59%*	3.51%	7.99%*
Pennsylvania	1.95%	3.51%	3.79%	4.54%*	2.58%	3.41%	5.13%
East North Central:							
Illinois	3.29%	2.82%	4.23%*	5.49%*	3.72%*	5.72%	5.10%*
Indiana	2.03%	3.12%	2.16%	2.56%*	1.00%*	3.01%	3.49%*
Michigan	2.40%	4.07%	5.02%	1.65%	5.37%*	3.50%	4.67%*
Ohio	1.22%	2.45%	5.83%*	1.49%	1.60%	2.77%	4.96%
Wisconsin	2.55%	5.31%	4.82%*	2.67%*	3.12%*	3.12%	10.06%*
West North Central:							
Iowa	2.27%	2.50%	4.24%	3.22%*	1.76%	4.62%*	6.94%*
Kansas	2.51%	3.74%	9.19%*	1.65%*	1.77%	6.13%	3.70%*
Minnesota	2.64%	3.85%	3.93%*	6.39%*	4.61%*	4.96%*	6.04%
Missouri	3.60%	5.01%	2.59%*	4.58%	3.69%*	5.31%	4.84%*
Nebraska	2.40%	4.10%*	4.07%	2.99%*	2.68%*	3.08%	6.32%*
South Atlantic:							
Delaware	4.15%	7.69%	8.82%*	1.74%*	2.22%*	3.69%	6.82%
Florida	2.15%	3.08%	5.99%*	3.55%*	3.29%*	3.95%	3.65%*
Georgia	7.62%*	3.51%	6.45%*	10.77%*	8.16%*	3.72%	8.19%*
Maryland	2.28%	1.92%	3.79%	4.23%*	2.43%	3.32%	6.14%*
North Carolina	2.49%	3.23%	8.28%*	3.14%*	4.31%*	4.38%	2.13%*
South Carolina	3.31%	4.31%	7.73%	1.92%*	5.45%*	6.41%	2.92%*
Virginia	2.92%	3.52%	5.74%*	4.03%	2.44%*	4.25%*	4.84%
West Virginia	2.53%	6.51%	3.29%*	2.31%*	2.45%*	5.75%*	3.56%*
East South Central:							
Alabama	2.55%*	3.08%	4.20%*	2.10%*	2.32%*	6.40%*	10.41%*
Kentucky	2.51%	3.38%	6.86%*	1.53%*	1.15%*	4.12%	4.95%*
Mississippi	3.24%*	4.33%*	4.03%*	5.07%*	2.34%*	8.27%*	3.35%*
Tennessee	2.46%	4.51%	7.22%	1.79%*	1.93%*	5.76%	5.29%*
West South Central:							
Louisiana	2.55%	2.94%*	6.39%*	3.27%*	3.72%*	3.51%*	4.74%*
Oklahoma	3.97%	7.58%*	4.00%*	4.00%*	3.48%	6.30%	2.28%*
Texas	4.33%*	3.86%	10.55%	0.63%*	1.52%*	3.70%	8.19%*
Mountain:							
Arizona	2.00%	2.88%	8.96%*	3.16%*	2.66%*	9.02%*	5.25%*
Colorado	4.86%	8.96%	6.97%*	4.13%*	4.69%	7.01%	6.64%*
Montana	3.10%	5.89%*	4.10%	4.99%*	3.50%*	5.09%	4.35%*
Nevada	1.80%	3.43%	4.35%*	2.53%	3.87%*	3.68%*	4.88%*
New Mexico	3.16%	6.18%*	6.12%	4.82%*	3.45%	5.47%	13.46%*
Utah	0.91%	3.44%	2.31%*	0.88%	0.76%*	1.59%	3.63%*
Wyoming	3.33%*	4.05%*	4.77%*	2.31%*	2.54%*	3.27%	11.63%*
Pacific:							
California	1.31%	1.55%	2.02%	2.88%	3.35%	4.23%	3.40%
Hawaii	3.88%	3.79%	5.41%	7.08%	5.73%	6.67%	6.00%
Oregon	6.63%	5.31%	7.99%*	9.74%	1.71%*	7.44%	5.69%*
Washington	3.11%	5.69%	5.06%*	4.52%*	2.44%*	7.54%*	7.06%*
States not shown separately	2.67%	4.30%	3.88%*	4.73%*	2.28%*	4.02%	5.29%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1(2002) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,189	3,194	3,291	2,949	3,004	3,253	3,150
New England:							
Connecticut	3,373	3,417	3,299	3,128	3,095	3,418	3,322
Maine	3,603	3,658	3,416	3,438	3,055	3,948	3,092
Massachusetts	3,353	3,307	3,291	3,761	3,132	3,560	2,963
New Hampshire	3,263	3,223	3,422	3,305	3,189	3,391	2,953
Middle Atlantic:							
New Jersey	3,453	3,443	3,611	3,123	3,604	3,626	3,196
New York	3,326	3,371	3,333	2,899	2,941	3,595	3,024
Pennsylvania	3,311	3,332	3,199	3,220	3,035	3,446	3,162
East North Central:							
Illinois	3,458	3,411	3,890	3,012	3,301	3,472	3,475
Indiana	3,257	3,269	3,302	3,008	3,034	3,278	3,271
Michigan	3,250	3,239	3,368	3,095	2,865	3,429	3,136
Ohio	3,087	3,063	3,525	2,746	2,978	3,209	2,930
Wisconsin	3,500	3,457	3,833	3,358	3,675	3,553	3,355
West North Central:							
Iowa	3,124	3,144	3,244	2,767	2,778	3,064	3,509
Kansas	2,924	2,954	2,948	2,602	3,198	2,881	2,873
Minnesota	3,293	3,286	3,481	3,068	3,011	3,406	3,113
Missouri	2,988	2,953	3,414	2,882	3,042	2,916	3,108
Nebraska	3,211	3,247	3,131	2,936	3,158	3,098	3,497
South Atlantic:							
Delaware	3,332	3,285	3,426	3,826	3,450	3,629	3,045
Florida	3,258	3,284	3,437	2,747	3,261	3,427	3,061
Georgia	3,047	3,048	2,995	3,126	3,130	3,107	2,898
Maryland	3,164	3,156	3,409	3,002	2,986	3,256	3,057
North Carolina	3,167	3,177	3,448	2,731	3,318	3,152	3,121
South Carolina	2,898	2,903	2,985	2,616	2,956	2,858	2,926
Virginia	3,010	3,046	3,066	2,607	3,181	3,182	2,712
West Virginia	3,371	3,381	3,567	2,724	3,031	3,662	3,173
East South Central:							
Alabama	2,945	2,982	3,028	2,418	2,879	2,771	3,204
Kentucky	3,062	3,003	3,330	3,388	3,286	2,921	3,119
Mississippi	2,962	2,967	3,182	2,643	2,541	3,093	2,984
Tennessee	2,964	2,964	3,082	2,708	2,810	3,030	2,882
West South Central:							
Louisiana	3,234	3,181	3,999	3,016	3,648	3,206	3,123
Oklahoma	3,233	3,275	2,937	2,916	3,476	3,163	3,199
Texas	3,268	3,267	3,303	3,245	3,119	3,300	3,269
Mountain:							
Arizona	2,986	3,017	2,981	2,477	2,849	3,017	2,987
Colorado	3,301	3,331	3,225	2,964	3,164	3,336	3,251
Montana	2,943	2,886	3,262	3,071	3,200	2,960	2,728
Nevada	3,315	3,356	3,155	2,962	3,407	3,228	3,430
New Mexico	3,075	3,110	3,152	2,677	3,083	3,169	2,909
Utah	2,981	2,977	2,846	3,292	2,880	2,779	3,235
Wyoming	3,477	3,447	3,623	3,578	3,788	3,249	3,736
Pacific:							
California	2,936	2,954	2,841	2,849	2,345	2,932	3,298
Hawaii	2,723	2,750	2,415	2,906	2,461	2,896	2,596
Oregon	2,909	3,063	3,344	2,101	3,131	2,786	3,263
Washington	3,287	3,271	3,421	3,250	3,086	3,354	3,189
States not shown separately	3,255	3,273	3,158	3,157	2,968	3,201	3,466

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1(2002) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.30	22.36	48.24	47.90	34.28	22.91	34.49
New England:							
Connecticut	117.85	152.94	155.72	338.13	226.54	150.35	119.78
Maine	49.41	63.02	238.58	296.12	163.99	73.55	210.85
Massachusetts	59.80	71.44	184.88	472.68	102.91	59.88	155.83
New Hampshire	103.72	116.55	215.61	208.53	139.18	102.67	396.08
Middle Atlantic:							
New Jersey	105.71	107.74	267.16	191.76	184.94	106.12	143.00
New York	62.15	71.41	197.73	222.35	141.00	56.12	127.76
Pennsylvania	85.35	97.88	50.22	152.93	146.01	128.01	104.37
East North Central:							
Illinois	93.61	103.25	238.60	138.27	161.51	114.55	178.76
Indiana	147.79	169.72	187.36	159.34	192.30	214.26	155.40
Michigan	84.81	45.89	251.00	436.98	199.96	104.89	62.17
Ohio	95.21	83.59	365.61	124.95	214.53	123.05	134.42
Wisconsin	88.98	129.71	307.26	332.83	249.41	99.17	207.48
West North Central:							
Iowa	66.93	116.39	235.56	162.14	191.94	97.65	270.31
Kansas	48.58	59.59	143.37	323.38	138.43	57.01	140.38
Minnesota	93.56	66.80	250.55	265.20	280.59	118.70	128.78
Missouri	51.54	49.06	342.62	357.28	261.24	89.75	218.97
Nebraska	94.04	99.64	196.99	321.81	194.89	96.05	244.83
South Atlantic:							
Delaware	141.60	149.73	220.50	260.55	151.30	113.64	201.97
Florida	66.75	99.77	164.93	291.24	212.85	102.99	131.86
Georgia	113.22	120.70	413.15	502.78	293.55	142.65	115.21
Maryland	45.50	50.93	92.70	130.18	112.83	63.66	94.17
North Carolina	60.43	67.18	401.93	416.76	161.99	80.43	243.72
South Carolina	49.08	72.76	186.87	168.67	152.30	122.75	124.61
Virginia	94.42	125.11	309.03	306.51	190.06	85.91	178.46
West Virginia	69.73	86.64	319.82	254.55	134.65	171.58	131.81
East South Central:							
Alabama	91.62	98.70	482.00	165.35	117.28	45.04	160.25
Kentucky	28.46	43.50	163.50	334.58	171.66	77.04	83.34
Mississippi	123.11	123.59	854.08	323.57	111.93	131.45	307.33
Tennessee	78.13	99.54	208.13	229.42	105.31	113.15	130.49
West South Central:							
Louisiana	166.33	151.96	384.93	468.43	184.46	128.80	368.11
Oklahoma	86.65	123.44	210.02	390.03	288.78	127.27	214.45
Texas	107.20	115.77	188.00	206.61	109.55	126.34	237.78
Mountain:							
Arizona	57.50	53.51	268.97	287.40	184.00	89.76	119.41
Colorado	104.53	126.03	194.11	98.50	172.30	96.37	218.66
Montana	147.08	179.75	340.18	160.57	118.52	200.81	178.10
Nevada	100.62	113.75	311.78	338.52	263.09	151.54	159.00
New Mexico	73.37	102.44	437.63	275.96	267.45	112.00	200.16
Utah	84.72	73.66	217.62	792.20	206.28	139.19	188.19
Wyoming	134.06	150.63	176.17	334.84	193.08	132.61	559.20
Pacific:							
California	66.00	73.60	97.14	184.73	106.31	70.90	111.68
Hawaii	99.33	85.75	129.34	195.93	128.40	129.43	123.83
Oregon	118.13	84.29	185.25	286.57	193.60	130.10	212.03
Washington	129.58	131.36	252.16	132.79	225.88	146.90	136.96
States not shown separately	120.49	155.25	185.79	282.21	176.14	128.98	327.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.a(2002) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	2,973	2,959	3,006	3,113	2,838	3,028	2,929
New England:							
Connecticut	3,425	3,368	3,702	3,583	3,098	3,457	3,397
Maine	3,578	3,538	3,617	4,037	3,048	3,934	2,915
Massachusetts	3,297	3,200	3,273	4,078	3,207	3,443	2,791
New Hampshire	3,252	3,245	3,315	3,252	2,997	3,242	3,554
Middle Atlantic:							
New Jersey	3,411	3,372	3,580	3,774	4,154	3,661	2,947
New York	3,048	3,069	2,952	3,089	2,952	3,200	2,797
Pennsylvania	2,973	2,973	3,007	2,924	3,085	3,117	2,802
East North Central:							
Illinois	3,174	3,118	3,774	3,053	3,432	3,009	3,290
Indiana	2,947	2,866	3,284	3,214	2,878	3,028	2,892
Michigan	2,976	3,015	2,846	3,079	2,420	3,146	3,145
Ohio	3,224	3,198	3,318	3,346	3,282	3,389	2,938
Wisconsin	3,428	3,291	3,878	3,497	3,776	3,490	3,083
West North Central:							
Iowa	2,783	2,756	2,904	2,823	2,514	2,977	2,585
Kansas	2,838	2,867	2,768	2,766	2,708	2,770	3,063
Minnesota	3,157	3,163	3,231	3,038	2,791	3,248	3,066
Missouri	2,850	2,762	3,381	2,817	3,235	2,695	3,226
Nebraska	2,945	2,949	2,952	1,872*	2,553	2,768	3,714*
South Atlantic:							
Delaware	3,373	3,294	3,423	4,217	3,793	3,428	3,154
Florida	3,114	3,117	3,137	3,011	3,127	3,143	3,008
Georgia	2,702	2,716	2,523	3,123	2,642	2,648	2,811
Maryland	2,967	2,902	3,512	2,866	2,737	3,090	2,785
North Carolina	3,086	3,109	3,028	2,483	3,050	2,899	3,456
South Carolina	2,968	3,038	2,686	2,763	3,096	2,832	3,056
Virginia	2,983	2,938	3,602	2,539	2,923	3,095	2,877
West Virginia	3,417	3,388	3,751	2,946	3,229	3,665	3,264
East South Central:							
Alabama	2,971	2,960	3,035	2,433	3,895	2,731	2,918
Kentucky	2,971	2,918	3,876	3,147	3,393	2,998	2,817
Mississippi	3,346	3,528	2,738	2,702	2,999	3,445	3,502
Tennessee	2,942	2,864	3,292	3,785	2,669	3,041	2,872
West South Central:							
Louisiana	3,277	3,284	3,111	3,943	3,747	3,149	3,185
Oklahoma	3,149	3,158	3,127	2,991	3,315	3,020	3,329
Texas	3,056	3,036	3,185	3,514	2,989	3,172	2,792
Mountain:							
Arizona	2,789	2,822	2,636	2,814	2,632	2,736	2,911
Colorado	3,089	3,073	3,143	3,263	3,372	2,979	3,318
Montana	3,470	3,653	3,028	3,169	3,158	3,887	2,824
Nevada	2,935	3,021	2,536	2,563	2,971	2,842	3,065
New Mexico	3,017	3,015	3,041	3,017	3,117	2,932	3,145
Utah	2,834	2,750	2,785	5,698	3,183	2,947	2,402
Wyoming	2,854	2,985	2,728	2,137	3,538	2,252	3,594
Pacific:							
California	2,561	2,545	2,573	2,879	2,186	2,643	2,659
Hawaii	2,587	2,659	2,461	2,407	2,393	2,774	2,427
Oregon	2,653	2,624	2,886	2,589	3,003	2,567	2,737
Washington	3,308	3,369	3,145	3,024	3,904	3,197	3,084
States not shown separately	3,024	3,082	2,817	2,829	2,678	3,205	2,663

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.a(2002) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	25.31	25.56	56.46	71.43	65.66	24.29	45.96
New England:							
Connecticut	91.75	106.87	262.56	522.01	495.85	97.72	173.89
Maine	120.60	177.98	158.22	795.54	444.32	125.93	408.52
Massachusetts	103.94	102.73	204.86	539.79	166.51	71.27	179.41
New Hampshire	74.48	93.04	220.22	135.89	367.38	74.06	614.66
Middle Atlantic:							
New Jersey	155.10	145.16	606.69	702.70	343.48	138.22	214.56
New York	50.78	50.41	154.39	187.99	121.45	63.73	103.05
Pennsylvania	51.75	50.81	166.53	344.35	139.72	52.99	103.01
East North Central:							
Illinois	135.80	145.21	671.18	473.79	433.61	215.19	278.34
Indiana	191.46	197.06	729.09	774.00	566.26	456.42	74.90
Michigan	152.40	103.69	579.89	667.63	477.68	227.87	93.05
Ohio	153.71	163.28	557.85	779.80	568.43	245.01	141.35
Wisconsin	257.55	331.30	952.15	794.77	568.65	586.77	200.25
West North Central:							
Iowa	121.73	139.62	809.79	612.37	405.98	153.24	497.99
Kansas	69.87	118.87	334.05	674.62	441.77	109.16	336.44
Minnesota	66.95	96.34	387.09	474.19	586.87	85.25	279.30
Missouri	57.68	86.98	560.33	496.00	410.72	82.96	496.29
Nebraska	147.54	352.34	658.87	591.98*	622.80	256.62	1,319.50*
South Atlantic:							
Delaware	80.95	83.05	429.76	691.72	430.52	98.95	128.21
Florida	129.07	135.32	358.10	669.77	279.33	127.56	217.96
Georgia	111.63	125.66	709.10	871.93	650.87	131.75	128.19
Maryland	71.00	53.07	198.33	149.96	290.86	68.97	93.72
North Carolina	156.27	169.08	846.59	641.91	690.44	160.32	329.60
South Carolina	136.72	158.58	353.53	723.66	380.12	363.42	503.66
Virginia	137.36	184.67	502.31	415.45	606.34	186.43	238.40
West Virginia	185.77	217.94	888.44	743.08	582.73	232.79	625.06
East South Central:							
Alabama	188.86	184.24	869.28	552.62	565.70	154.69	607.91
Kentucky	98.37	95.60	964.37	885.78	565.09	150.47	107.21
Mississippi	316.51	635.04	784.08	651.67	717.65	758.51	750.72
Tennessee	102.26	113.97	767.17	1,005.65	542.65	163.32	446.56
West South Central:							
Louisiana	170.42	196.19	602.63	1,044.17	617.50	422.48	387.14
Oklahoma	140.86	270.25	701.08	838.05	835.57	261.08	522.68
Texas	167.99	184.38	555.39	683.71	292.67	228.88	323.94
Mountain:							
Arizona	93.62	126.14	358.06	548.19	346.74	166.21	327.16
Colorado	163.21	195.37	481.71	531.15	271.11	199.58	561.53
Montana	382.62	577.78	904.59	824.30	590.54	711.71	787.81
Nevada	223.59	250.85	425.55	487.82	604.95	310.09	481.26
New Mexico	162.30	170.55	673.03	626.43	535.92	173.64	592.25
Utah	133.64	118.29	638.49	1,609.10	773.36	216.80	304.66
Wyoming	391.25	500.22	712.02	639.60	935.55	541.65	799.32
Pacific:							
California	75.45	91.47	71.94	138.93	88.67	73.19	98.86
Hawaii	115.51	148.72	174.34	156.29	129.82	117.18	173.21
Oregon	92.00	84.65	480.32	407.72	288.42	99.79	194.41
Washington	162.05	181.72	530.20	670.90	808.66	197.51	222.89
States not shown separately	96.70	132.63	634.37	540.67	508.34	106.27	312.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.b(2002) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,283	3,293	3,401	2,966	3,117	3,337	3,251
New England:							
Connecticut	3,341	3,400	3,073	3,170	3,121	3,355	3,362
Maine	3,648	3,742	3,290	3,390	3,117	4,016	3,175
Massachusetts	3,409	3,412	3,472	3,365	3,060	3,791	3,052
New Hampshire	3,363	3,196	4,049	3,333	3,463	3,677	2,869
Middle Atlantic:							
New Jersey	3,383	3,385	3,504	2,847	3,382	3,529	3,149
New York	3,480	3,490	3,688	3,012	2,919	3,770	3,163
Pennsylvania	3,424	3,451	3,276	3,181	2,869	3,509	3,376
East North Central:							
Illinois	3,527	3,508	3,816	3,015	3,239	3,588	3,502
Indiana	3,372	3,391	3,217	3,223	3,285	3,247	3,570
Michigan	3,273	3,227	3,495	3,193	3,244	3,341	3,176
Ohio	3,010	3,006	3,374	2,680	2,958	3,078	2,924
Wisconsin	3,594	3,580	3,873	3,299	3,667	3,575	3,592
West North Central:							
Iowa	3,108	3,101	3,265	2,911	2,895	3,078	3,378
Kansas	3,009	3,014	3,056	2,882	3,463	2,895	3,206
Minnesota	3,226	3,318	3,110	2,726	2,930	3,307	3,158
Missouri	3,068	3,046	3,276	3,089	3,058	2,977	3,235
Nebraska	3,288	3,312	3,279	2,955	3,314	3,179	3,516
South Atlantic:							
Delaware	3,259	3,190	3,580	3,567	3,389	3,748	2,907
Florida	3,353	3,387	3,496	2,867	3,480	3,663	3,097
Georgia	3,177	3,163	3,398	3,281	3,373	3,250	2,956
Maryland	3,263	3,269	3,310	3,155	3,154	3,298	3,234
North Carolina	3,201	3,210	3,546	2,823	3,454	3,231	3,036
South Carolina	2,924	2,905	3,167	2,697	3,020	2,877	2,949
Virginia	3,070	3,104	3,239	2,596	3,390	3,146	2,859
West Virginia	3,414	3,403	3,639	2,994	2,978	3,690	3,249
East South Central:							
Alabama	2,996	3,020	3,002	2,648	2,768	2,776	3,463
Kentucky	3,106	3,016	3,323	3,765	3,255	2,856	3,299
Mississippi	2,949	2,927	3,263	2,906	2,492	3,028	3,093
Tennessee	2,991	2,990	3,027	2,930	2,840	3,017	3,007
West South Central:							
Louisiana	3,081	3,033	3,866	3,127	3,562	3,259	2,751
Oklahoma	3,257	3,310	2,862	2,913	3,472	3,215	3,190
Texas	3,349	3,347	3,368	3,354	3,241	3,343	3,390
Mountain:							
Arizona	3,159	3,171	3,519	2,436	3,064	3,208	3,113
Colorado	3,477	3,538	3,318	2,818	3,045	3,636	3,251
Montana	2,943	2,844	3,628	3,135	3,376	2,844	2,826
Nevada	3,421	3,441	3,400	3,135	3,579	3,337	3,511
New Mexico	3,059	3,156	2,393	2,745	3,162	3,271	2,635
Utah	3,024	3,051	2,758	2,778	2,601	2,687	3,378
Wyoming	3,259	3,296	2,907	3,347	3,356	2,860	3,642
Pacific:							
California	3,353	3,413	2,974	2,950	2,652	3,338	3,582
Hawaii	2,815	2,755	2,485	3,530	2,601	2,937	2,680
Oregon	2,982	3,276	3,706	1,936	2,987	2,857	3,575
Washington	3,274	3,266	3,237	3,466	2,765	3,398	3,065
States not shown separately	3,419	3,427	3,347	3,443	2,879	3,315	3,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.b(2002) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	35.93	38.78	40.46	80.49	37.71	35.01	55.55
New England:							
Connecticut	160.74	200.37	395.88	475.64	420.80	211.44	134.74
Maine	96.17	131.26	521.30	338.63	620.27	108.51	228.55
Massachusetts	96.05	105.82	566.43	972.18	466.87	122.64	183.43
New Hampshire	141.39	296.26	691.92	528.83	432.09	327.63	360.71
Middle Atlantic:							
New Jersey	99.44	109.47	444.13	275.63	230.69	102.05	100.05
New York	75.70	106.97	190.61	372.99	295.64	111.03	107.27
Pennsylvania	126.16	140.31	80.71	151.88	163.08	186.09	124.85
East North Central:							
Illinois	90.90	92.84	346.32	180.44	145.29	97.15	159.59
Indiana	152.56	173.42	203.61	230.33	218.66	199.42	183.11
Michigan	81.71	83.65	202.69	459.25	195.86	139.08	97.16
Ohio	104.52	97.04	395.41	184.10	236.40	138.40	152.16
Wisconsin	91.11	108.34	108.91	401.99	356.65	81.73	233.82
West North Central:							
Iowa	98.01	129.15	180.11	176.42	231.16	121.74	274.25
Kansas	85.18	88.97	191.07	307.93	210.55	78.84	107.60
Minnesota	91.64	69.61	392.16	238.55	385.48	101.85	143.86
Missouri	71.99	58.39	210.62	352.32	284.21	115.52	301.09
Nebraska	110.04	124.47	219.93	286.84	205.37	128.17	339.15
South Atlantic:							
Delaware	168.09	192.58	549.09	679.39	434.70	308.90	234.61
Florida	104.79	150.60	327.34	269.80	234.44	123.83	176.74
Georgia	138.65	150.59	564.94	546.56	290.27	150.52	137.10
Maryland	56.48	69.92	154.06	90.27	91.80	95.97	104.45
North Carolina	92.48	124.62	454.59	424.89	210.00	93.84	261.75
South Carolina	66.32	88.96	516.62	335.63	139.78	130.45	145.75
Virginia	83.62	112.60	330.46	426.37	325.81	111.38	203.19
West Virginia	111.87	117.39	426.93	556.13	166.87	236.26	161.32
East South Central:							
Alabama	126.26	126.44	588.47	267.31	324.62	70.83	216.77
Kentucky	93.36	87.59	232.06	538.06	211.93	89.87	117.90
Mississippi	123.90	121.86	839.72	460.45	151.91	146.83	324.88
Tennessee	96.71	125.86	309.44	160.84	106.30	130.90	154.58
West South Central:							
Louisiana	150.84	152.62	501.36	442.96	173.86	196.65	185.97
Oklahoma	87.22	119.92	220.92	567.11	323.70	141.22	223.92
Texas	129.70	139.31	296.48	286.99	86.28	132.71	325.77
Mountain:							
Arizona	55.81	66.69	635.65	408.15	471.63	101.52	232.20
Colorado	101.44	132.36	236.48	527.06	262.57	91.40	240.31
Montana	138.26	198.29	319.92	194.79	137.11	266.06	343.40
Nevada	86.86	105.08	432.13	404.51	333.12	139.70	209.65
New Mexico	102.24	115.72	538.84	605.08	454.79	168.45	218.56
Utah	98.59	92.50	234.26	695.84	329.30	155.80	198.79
Wyoming	173.42	256.94	338.19	578.66	327.86	131.27	802.81
Pacific:							
California	120.88	135.05	152.89	437.92	127.89	152.15	164.07
Hawaii	152.61	111.30	148.61	514.28	170.10	198.03	153.30
Oregon	211.49	169.75	194.81	366.79	409.68	235.21	243.50
Washington	145.03	154.50	200.48	253.84	210.11	191.47	102.28
States not shown separately	143.25	155.69	236.27	787.10	224.07	123.78	340.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.c(2002) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	3,288	3,312	3,734	2,494	2,921	3,552	3,059
New England:							
Connecticut	3,401	3,909	2,789	2,452	2,873	3,928	2,953
Maine	3,451	3,697	2,787	2,123	2,907	3,667	3,376
Massachusetts	3,598	3,742	3,171	2,644*	2,209*	3,785	3,303
New Hampshire	2,827	2,974	1,909*	3,292	2,872	3,492	2,454
Middle Atlantic:							
New Jersey	4,065	4,077	4,454	2,778	2,318	4,634	3,871
New York	3,492	4,095	3,205	2,224*	2,993	4,485	3,046
Pennsylvania	3,846	3,882	3,537	4,036	3,448	3,922	3,939
East North Central:							
Illinois	4,000	3,751	5,815	1,927*	4,836*	3,824	4,260
Indiana	2,960	2,972	3,875	2,210	1,785	4,626	2,566
Michigan	4,002	4,040	5,338	2,764	3,746	4,483	2,741
Ohio	3,484	3,288	4,997	1,197*	2,403	3,863	3,061
Wisconsin	3,001	2,973	3,186	3,446	3,310	3,613	2,407
West North Central:							
Iowa	3,561	3,792	3,389	2,042	2,123	3,025	4,130
Kansas	2,596	2,721	2,895	1,900*	3,234	3,011	1,473*
Minnesota	3,672	3,295	4,111	4,367	3,337	3,837	2,517
Missouri	2,500	2,358	4,891	1,595*	2,471	3,151	1,272*
Nebraska	2,642	2,742	2,030	2,907	2,228	2,645	2,853
South Atlantic:							
Delaware	3,648	3,888	2,558	3,237	2,296	3,990	3,667
Florida	3,296	3,536	3,687	1,660	1,826*	4,076	2,904
Georgia	2,562	2,610	2,622	1,962*	2,244	2,829	2,460
Maryland	3,051	3,080	3,526	2,573*	2,861	3,585	2,439
North Carolina	3,086	3,061	3,395	1,414	2,149	3,481	2,525
South Carolina	1,932	2,004	2,007	1,279*	1,318*	2,441	1,795
Virginia	2,808	3,035	1,540*	2,832	3,162	3,493	1,556*
West Virginia	2,803	3,064	2,642*	2,032*	2,977	3,317	1,879
East South Central:							
Alabama	2,630	2,772	3,282	2,037	2,718	2,780	1,949
Kentucky	3,014	3,116	2,901	1,761	3,314	3,084	2,911
Mississippi	2,867	3,114	2,375	1,951	2,731	3,487	1,759
Tennessee	2,622	2,904	2,939	1,735*	2,583	3,234	1,962
West South Central:							
Louisiana	4,329	4,229	6,676	1,889*	6,258*	2,460	4,600
Oklahoma	3,274	3,307	3,120*	2,723	3,799	3,204	2,744
Texas	2,850	2,978	2,260	2,141	2,218*	3,380	2,668
Mountain:							
Arizona	2,840	2,905	4,799*	2,088*	338*	2,921	2,832
Colorado	2,948	2,878	3,289	2,920*	2,160*	3,200	2,240
Montana	2,811	2,838	2,660	2,750	2,560	3,041	2,475
Nevada	4,175	4,144	.	5,184*	2,865*	3,747	4,561
New Mexico	3,330	3,207	4,610	2,286	2,495	3,564	3,418
Utah	3,068	3,047	3,412	1,916*	3,125	2,877	3,421
Wyoming	3,778	3,655	4,347	4,210	4,092	3,612	4,140
Pacific:							
California	3,394	3,060	6,968	1,579	2,968	2,862	4,492
Hawaii	2,785	2,977	2,048	2,490	2,468	3,090	2,625
Oregon	3,431	3,404	3,352	4,203	3,649	3,177	3,828
Washington	3,347	3,104	5,125	2,382	1,766	3,206	3,813
States not shown separately	3,007	3,023	2,862	3,047	3,484	2,917	3,055

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1.c(2002) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	67.21	60.06	242.28	125.61	125.91	104.21	143.12
New England:							
Connecticut	324.84	400.76	778.78	688.71	807.78	647.90	701.67
Maine	239.53	153.51	679.82	595.84	645.74	190.24	953.63
Massachusetts	232.68	267.47	947.51	795.98*	698.53*	259.11	926.49
New Hampshire	587.96	465.16	601.72*	855.01	803.01	566.18	653.33
Middle Atlantic:							
New Jersey	324.51	380.12	1,259.31	755.36	618.66	400.00	887.19
New York	307.10	259.43	608.94	809.86*	743.12	651.36	651.28
Pennsylvania	115.19	112.92	710.72	1,037.68	711.52	147.25	723.63
East North Central:							
Illinois	354.37	534.20	1,321.67	603.01*	1,529.28*	663.89	813.34
Indiana	353.80	385.96	1,069.16	640.26	501.61	990.83	412.40
Michigan	287.44	243.30	1,274.23	783.04	896.27	262.58	576.12
Ohio	260.56	408.37	1,158.11	421.08*	670.34	325.69	914.78
Wisconsin	275.80	324.87	649.07	965.84	777.28	424.19	502.41
West North Central:							
Iowa	296.41	366.18	762.82	592.82	546.76	202.68	947.63
Kansas	186.27	336.47	464.73	605.19*	604.75	333.45	526.82*
Minnesota	182.76	170.87	1,037.06	736.63	742.86	293.98	559.25
Missouri	264.62	522.18	1,437.48	524.37*	715.04	609.94	425.22*
Nebraska	566.66	615.50	525.54	791.95	630.00	609.30	719.06
South Atlantic:							
Delaware	303.97	311.48	673.46	620.50	663.36	396.94	711.27
Florida	443.74	568.31	982.96	495.05	584.04*	762.90	706.21
Georgia	381.46	522.07	651.76	636.31*	602.11	699.13	481.04
Maryland	204.34	116.62	834.05	1,031.52*	781.72	287.11	393.77
North Carolina	151.55	237.45	738.55	405.03	534.27	129.82	610.22
South Carolina	383.78	482.61	574.74	421.59*	447.42*	693.32	303.31
Virginia	347.69	345.30	1,191.73*	698.85	783.66	302.64	473.90*
West Virginia	364.21	380.64	869.33*	656.70*	671.74	481.07	536.71
East South Central:							
Alabama	120.45	130.82	927.44	484.01	420.57	156.70	385.15
Kentucky	151.79	495.50	676.74	499.76	626.16	383.42	569.66
Mississippi	327.11	365.09	709.88	564.78	698.21	593.05	517.80
Tennessee	276.69	322.17	669.29	525.59*	654.12	426.14	432.72
West South Central:							
Louisiana	787.74	710.08	2,000.10	583.32*	1,984.99*	451.67	1,175.92
Oklahoma	362.49	515.00	986.63*	805.37	1,030.17	732.02	696.20
Texas	467.11	531.84	638.31	636.71	1,445.19*	557.31	657.76
Mountain:							
Arizona	518.83	518.51	1,485.54*	660.28*	106.88*	650.47	738.02
Colorado	364.57	423.05	902.96	900.26*	683.05*	436.44	633.36
Montana	178.35	195.36	564.42	533.86	346.12	131.24	610.44
Nevada	564.99	597.57	.	1,639.32*	862.58*	622.53	1,292.90
New Mexico	506.87	354.03	1,278.61	503.06	509.06	741.39	1,021.98
Utah	474.88	425.42	815.35	602.58*	839.60	538.76	870.65
Wyoming	153.62	147.08	357.43	903.58	292.94	178.32	559.48
Pacific:							
California	345.20	299.53	1,943.28	427.84	670.95	338.90	857.03
Hawaii	124.91	109.10	344.35	383.32	289.24	152.05	575.45
Oregon	212.98	315.80	635.29	1,134.73	811.31	415.78	929.95
Washington	274.90	212.95	1,278.15	645.83	468.95	159.72	914.37
States not shown separately	300.92	350.12	541.37	781.18	846.71	325.02	640.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2(2002) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	565	549	611	690	641	535	587
New England:							
Connecticut	620	608	483	852*	712	570	729
Maine	684	643	904	665	829	703	557
Massachusetts	708	658	914	964	1,018	673	691
New Hampshire	665	639	660	794	833	645	651
Middle Atlantic:							
New Jersey	621	589	761	872	692	706	495
New York	648	630	683	746	714	653	600
Pennsylvania	580	560	641	724	681*	434	796
East North Central:							
Illinois	615	590	694	754	772	616	574
Indiana	611	592	655	848	941	597	568
Michigan	502	486	489	629	614	443	546
Ohio	604	586	662	766	725	636	489
Wisconsin	647	616	680	978	893	666	529
West North Central:							
Iowa	505	464	616	730	589	495	473
Kansas	524	515	451*	733*	543	471	662
Minnesota	669	625	702	886	921	637	626
Missouri	496	484	709	388*	605	467	493
Nebraska	678	669	720	677	835	549	883
South Atlantic:							
Delaware	495	463	596	715	658	470	487
Florida	569	553	588	719	477	603	561
Georgia	687	669	905	795	605*	662	764
Maryland	670	659	731	727	889	679	602
North Carolina	575	567	557	733	953	507	511
South Carolina	517	501	539	686	501	541	490
Virginia	563	558	590	579	717	584	482
West Virginia	641	623	773	632	505	676	666
East South Central:							
Alabama	620	606	680	701	692	587	620
Kentucky	669	619	1,015	597*	721	523	797
Mississippi	547	530	760	543	640	565	452
Tennessee	564	568	471	690	647	519	632
West South Central:							
Louisiana	622	620	599	703	957	507	615
Oklahoma	680	687	582	697	547	605	882
Texas	530	527	458	772	517	504	575
Mountain:							
Arizona	547	525	722*	530	793	485	552
Colorado	590	565	767	679	667	593	564
Montana	432	434	479	356*	423	432	438
Nevada	413	396	466*	584	754	369	343
New Mexico	536	514	601	659	506	589	464
Utah	562	572	390	584	564	449	693
Wyoming	487	461	537*	762	608	432	512
Pacific:							
California	446	451	386	520	448	412	531
Hawaii	257	234	221	426	166	222	397
Oregon	350	331	734	198*	482	297	473
Washington	306	259	562	520	384	238	476
States not shown separately	533	515	532	795	518	463	691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	7.96	8.76	27.90	27.75	17.30	9.77	13.77
New England:							
Connecticut	35.17	46.91	102.92	342.27*	137.28	40.49	46.99
Maine	33.81	48.77	162.62	74.21	157.65	49.75	76.33
Massachusetts	43.88	47.91	105.03	185.05	115.26	45.19	87.88
New Hampshire	35.45	42.13	82.45	113.55	84.03	32.94	131.49
Middle Atlantic:							
New Jersey	52.98	65.55	159.09	151.59	178.86	96.77	52.58
New York	18.17	27.93	90.16	94.25	110.62	36.23	40.02
Pennsylvania	45.92	61.30	92.18	150.98	207.79*	46.57	126.21
East North Central:							
Illinois	40.31	44.66	77.47	133.78	85.92	60.85	47.11
Indiana	80.79	84.84	148.12	130.08	151.20	112.39	69.57
Michigan	31.30	36.58	80.03	187.11	162.81	47.53	49.69
Ohio	37.13	40.37	91.31	69.45	92.13	52.87	43.54
Wisconsin	52.96	53.24	101.04	144.24	247.00	54.83	73.58
West North Central:							
Iowa	35.32	33.85	83.27	87.99	78.75	45.84	50.91
Kansas	38.10	34.81	142.49*	249.82*	108.03	38.34	62.11
Minnesota	32.20	36.47	63.86	227.78	211.75	36.74	47.14
Missouri	50.89	62.98	184.85	130.31*	109.83	63.64	85.42
Nebraska	51.74	76.52	90.23	119.69	114.44	49.79	92.84
South Atlantic:							
Delaware	55.41	54.30	112.42	174.98	146.23	54.27	81.04
Florida	42.81	54.45	129.62	81.15	69.85	64.03	43.21
Georgia	63.34	71.94	213.74	151.00	204.08*	54.31	121.08
Maryland	38.51	38.93	93.28	88.91	139.69	53.03	45.55
North Carolina	70.42	77.53	137.36	211.22	149.41	59.83	79.81
South Carolina	35.15	37.96	139.16	107.63	57.48	68.02	37.66
Virginia	36.32	40.99	77.75	96.20	107.97	41.63	44.64
West Virginia	39.41	54.26	137.92	131.62	117.25	69.08	55.66
East South Central:							
Alabama	44.02	44.48	166.32	51.35	81.82	73.85	57.49
Kentucky	60.65	58.07	191.13	318.12*	102.32	55.94	109.89
Mississippi	60.83	63.48	130.78	119.04	76.74	91.66	51.09
Tennessee	34.03	44.06	119.58	93.21	84.23	54.18	99.31
West South Central:							
Louisiana	36.50	41.01	140.27	95.30	125.74	72.58	54.35
Oklahoma	53.96	73.05	141.94	164.34	87.84	92.67	132.21
Texas	24.82	25.94	98.92	163.83	47.19	33.71	41.61
Mountain:							
Arizona	42.72	43.58	274.54*	88.57	116.86	56.97	63.05
Colorado	28.32	33.02	131.80	99.99	110.81	52.04	41.31
Montana	74.76	89.39	125.28	119.79*	83.55	98.52	130.14
Nevada	45.75	60.49	149.18*	103.83	93.32	48.93	63.45
New Mexico	47.37	47.10	136.09	158.06	94.86	65.90	64.28
Utah	78.44	89.83	104.13	155.66	125.84	57.40	118.09
Wyoming	47.59	52.86	165.72*	208.67	117.39	77.06	84.14
Pacific:							
California	20.04	28.15	65.44	147.90	44.71	26.49	42.94
Hawaii	35.81	49.11	26.66	100.42	23.55	42.67	92.89
Oregon	60.93	42.33	194.86	137.80*	106.16	64.12	108.92
Washington	36.02	32.14	77.67	118.46	95.63	46.57	69.22
States not shown separately	41.64	43.09	76.95	145.44	86.50	63.99	64.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	552	531	620	709	636	526	561
New England:							
Connecticut	700	675	685	1,009*	951*	653	810
Maine	736	651	1,037	824	886	740	619
Massachusetts	729	667	1,027	951*	1,037	707	679
New Hampshire	636	615	677	864	643	643	575
Middle Atlantic:							
New Jersey	530	551	358*	615*	884*	539	438
New York	670	622	778	908	882	652	568
Pennsylvania	594	579	689	583	765*	442	696
East North Central:							
Illinois	592	553	737*	1,048	784*	555	584
Indiana	638	552	1,061	810	1,211	490	554
Michigan	438	458	356*	540	442*	317	610
Ohio	643	608	730	918	620*	838	341
Wisconsin	644	576	905	580	864	649	527
West North Central:							
Iowa	598	574	711*	630	476	675	540
Kansas	591	624	324	987	795	502	638
Minnesota	650	561	893	779	814*	647	558
Missouri	579	553	861*	415*	797*	467	904
Nebraska	683	645	779	936*	492*	608	1,025*
South Atlantic:							
Delaware	468	470	344*	726*	858	451	372
Florida	597	568	1,130	604*	511	631	582
Georgia	562	524	888	579	552	584	524
Maryland	659	668	650	559*	779	652	624
North Carolina	483	480	303*	695	507	410	618
South Carolina	514	521	459*	806	559	441*	574
Virginia	653	648	670	681	824	726	495
West Virginia	593	619	363*	790	435*	698*	580
East South Central:							
Alabama	667	635	733	868	539*	709	670
Kentucky	724	685	1,350	1,206*	668*	816	647*
Mississippi	675	528*	1,565*	409*	1,061*	587*	366
Tennessee	516	517	441*	858	872	415	567
West South Central:							
Louisiana	757	712	936*	1,302	1,365	476	847
Oklahoma	708	697	652	1,121	976	792	422
Texas	540	540	505*	582*	480	569	497
Mountain:							
Arizona	510	468	672	624	575	379	643
Colorado	553	481	970	810	789	573	436
Montana	807	705*	1,201*	623*	291*	1,041	963
Nevada	443	418*	347*	821	877	431*	257
New Mexico	587	550	863	681	537*	649	481*
Utah	448	455	378*	341*	484	428	477*
Wyoming	534*	533*	733	.	1,296	242*	732
Pacific:							
California	401	407	350	464*	457	361	499
Hawaii	213	240	128	195	167	212	278
Oregon	295	279	200*	509*	549	260	266
Washington	360	287	546	731	292*	316	500
States not shown separately	641	566	701	1,022	1,053	495	851

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	18.80	20.69	39.30	38.23	28.48	25.04	27.73
New England:							
Connecticut	62.56	65.37	181.34	319.77*	306.60*	69.10	93.16
Maine	75.08	73.29	223.52	224.07	154.58	113.64	145.07
Massachusetts	46.87	40.00	128.41	349.60*	161.66	49.94	76.47
New Hampshire	45.08	39.57	153.88	214.58	139.01	45.61	126.76
Middle Atlantic:							
New Jersey	52.90	59.49	108.38*	193.89*	631.98*	115.71	86.21
New York	56.96	55.25	101.40	184.79	130.63	53.19	135.39
Pennsylvania	64.68	67.73	149.31	163.30	244.82*	69.27	139.48
East North Central:							
Illinois	47.15	39.82	283.69*	225.01	364.74*	74.36	58.53
Indiana	52.54	59.06	308.04	209.11	243.91	89.33	62.17
Michigan	70.84	71.30	109.42*	157.28	137.93*	85.00	93.13
Ohio	82.52	107.95	144.84	262.05	194.81*	120.04	61.63
Wisconsin	103.78	118.48	204.63	171.48	240.47	161.55	99.49
West North Central:							
Iowa	71.76	77.02	255.91*	164.08	126.29	74.92	132.23
Kansas	44.80	98.52	85.26	270.56	200.53	102.62	70.62
Minnesota	98.56	108.54	180.45	196.06	270.53*	108.82	93.10
Missouri	67.76	90.43	341.28*	259.21*	343.27*	43.80	230.74
Nebraska	91.10	112.08	197.68	295.99*	154.73*	128.84	412.33*
South Atlantic:							
Delaware	95.44	80.83	193.50*	233.53*	246.21	94.22	68.98
Florida	74.88	77.17	176.36	234.70*	105.11	99.61	109.72
Georgia	39.57	54.68	252.16	172.95	164.10	66.56	124.40
Maryland	34.09	31.79	193.24	192.14*	128.02	43.81	76.17
North Carolina	62.50	59.98	97.64*	198.28	148.52	73.66	66.88
South Carolina	63.78	87.72	171.69*	230.74	140.52	156.57*	110.65
Virginia	64.95	60.52	169.91	129.91	211.30	76.13	41.98
West Virginia	110.84	130.18	251.45*	232.60	321.53*	305.85*	119.21
East South Central:							
Alabama	63.23	65.13	218.78	240.49	226.59*	155.00	131.52
Kentucky	147.85	151.03	342.04	433.04*	242.09*	144.96	284.97*
Mississippi	181.55	169.32*	480.64*	141.23*	330.03*	193.49*	96.06
Tennessee	55.53	62.84	138.66*	248.56	222.14	89.55	104.55
West South Central:							
Louisiana	148.67	141.03	309.28*	349.75	396.89	130.50	130.10
Oklahoma	106.78	120.09	167.24	314.82	275.84	142.02	107.74
Texas	66.20	61.33	460.56*	246.20*	137.94	65.70	77.20
Mountain:							
Arizona	59.18	61.65	173.03	184.95	119.10	41.45	121.51
Colorado	40.54	41.34	188.67	240.31	203.49	59.50	78.19
Montana	211.52	217.04*	360.26*	198.93*	167.44*	282.14	281.35
Nevada	113.76	159.29*	152.18*	198.45	197.92	153.52*	56.54
New Mexico	92.75	94.37	214.13	190.24	214.69*	130.19	161.79*
Utah	68.44	69.04	117.59*	107.22*	134.38	94.23	154.00*
Wyoming	225.42*	219.71*	214.99	.	382.81	89.42*	174.87
Pacific:							
California	25.16	34.01	68.68	168.00*	58.00	38.20	72.30
Hawaii	41.02	58.41	34.93	42.37	44.23	62.02	66.69
Oregon	47.53	56.03	88.57*	199.81*	136.74	53.80	72.57
Washington	52.21	60.80	140.66	209.48	156.46*	88.97	85.26
States not shown separately	61.75	47.56	192.87	230.33	242.56	78.17	179.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	571	561	598	653	635	535	607
New England:							
Connecticut	576	575	373	802*	593	540	661
Maine	658	682	545*	612	649	734	521
Massachusetts	696	662	466*	1,002	1,011	642	679
New Hampshire	688	694	655	697	1,017	659	630
Middle Atlantic:							
New Jersey	683	635	903	1,043	594	745	607
New York	631	640	603	587	530	650	643
Pennsylvania	547	548	581	478	638*	389	868
East North Central:							
Illinois	633	612	711	688	767	653	567
Indiana	630	634	463	840*	753	625	619
Michigan	481	478	409	629	746	404	517
Ohio	571	551	646	745	740	534	547
Wisconsin	689	673	550	1,122	899*	718	569
West North Central:							
Iowa	487	457	547*	724	588	430	590
Kansas	519	507	492*	700*	563	464	690
Minnesota	606	626	544	537	724	568	647
Missouri	485	483	613	379*	553	486	445
Nebraska	686	684	711	656	916	548	872
South Atlantic:							
Delaware	520	461	802	744	596*	534	500
Florida	560	553	453*	766	433	576	576
Georgia	721	709	886	869	641*	672	854
Maryland	699	680	813	829	956	696	650
North Carolina	605	594	645	746	1,036	548	473
South Carolina	517	494	589	688	489	557	470
Virginia	530	516	578	625	602	506	541
West Virginia	668	635	926	622	554*	676	705
East South Central:							
Alabama	617	614	573*	701	657	603	610
Kentucky	698	632	1,061	585	701	465	942
Mississippi	544	534	678	524	616	568	452
Tennessee	566	566	517	680	608	532	639
West South Central:							
Louisiana	573	578	452*	619	836	522	528
Oklahoma	686	706	532*	570*	444	547	1,046
Texas	519	515	456	867	511	475	585
Mountain:							
Arizona	580	569	795*	441	1,006	556	480
Colorado	610	613	544*	638	598	598	636
Montana	434	438	477*	361*	425	486*	336
Nevada	398	383	513*	471	707	345	365
New Mexico	473	451	583	597*	458*	505	428
Utah	610	620	422*	633	531	453	760
Wyoming	550	532	753	443*	719	513	517
Pacific:							
California	496	495	465	592	435	476	548
Hawaii	303	230	342	757	242	249*	414
Oregon	368	352	1,253	125*	432*	314	587
Washington	281	240	591	494	454	215	449
States not shown separately	551	549	540	610	403	528	637

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	7.53	6.01	31.81	43.80	23.96	9.35	15.79
New England:							
Connecticut	39.06	52.95	71.45	402.29*	95.27	51.33	57.84
Maine	73.58	78.55	237.81*	137.53	162.13	115.56	73.96
Massachusetts	69.18	86.36	239.80*	206.09	203.65	80.71	98.52
New Hampshire	58.32	69.98	131.66	166.21	148.90	63.23	162.76
Middle Atlantic:							
New Jersey	70.36	74.73	198.19	270.78	144.65	114.17	54.67
New York	30.31	45.04	110.63	159.12	115.94	65.75	61.85
Pennsylvania	67.15	77.20	92.77	85.31	197.37*	35.01	139.35
East North Central:							
Illinois	44.14	49.75	71.96	180.78	88.00	64.51	66.30
Indiana	90.40	97.21	77.77	376.40*	122.11	117.32	82.19
Michigan	35.15	43.88	51.40	179.42	208.53	56.07	32.92
Ohio	60.39	62.81	124.83	73.91	121.54	58.26	68.54
Wisconsin	66.98	69.03	117.25	178.09	289.16*	72.67	79.86
West North Central:							
Iowa	33.99	26.83	185.43*	151.50	86.55	47.80	51.24
Kansas	56.92	56.95	206.83*	269.75*	159.73	73.21	69.45
Minnesota	29.48	38.81	143.29	123.78	178.10	31.07	49.69
Missouri	54.37	61.15	177.92	114.83*	154.59	71.04	89.08
Nebraska	69.43	81.99	131.35	121.32	153.95	66.62	114.91
South Atlantic:							
Delaware	67.14	70.78	188.66	189.71	245.23*	62.33	86.85
Florida	35.32	45.76	153.51*	71.80	100.33	66.00	54.43
Georgia	83.90	89.24	247.81	253.07	226.34*	76.10	167.53
Maryland	47.69	50.17	134.48	175.50	173.76	56.36	60.76
North Carolina	80.31	92.75	159.11	209.10	157.40	64.85	87.68
South Carolina	40.60	43.36	164.42	108.65	80.03	71.35	51.50
Virginia	40.27	47.50	121.49	125.57	164.18	47.43	46.97
West Virginia	52.09	61.11	131.85	107.94	224.04*	92.59	58.73
East South Central:							
Alabama	60.45	54.68	218.59*	121.84	131.33	93.77	93.15
Kentucky	55.91	59.66	238.97	155.78	162.89	56.07	121.92
Mississippi	72.03	75.30	125.33	116.71	68.52	93.23	52.99
Tennessee	40.18	48.86	124.44	75.74	124.50	63.90	115.33
West South Central:							
Louisiana	59.28	59.66	206.62*	78.52	153.87	97.96	47.63
Oklahoma	79.09	96.88	173.32*	174.90*	110.85	126.33	137.01
Texas	21.51	23.74	120.30	159.93	44.01	33.29	49.21
Mountain:							
Arizona	70.71	95.36	607.41*	89.60	213.72	100.87	59.06
Colorado	45.96	47.39	180.04*	135.39	147.24	70.77	54.11
Montana	83.87	124.08	146.04*	161.66*	96.30	150.29*	91.31
Nevada	44.75	55.71	174.94*	104.05	89.80	39.90	106.79
New Mexico	61.04	65.77	163.34	276.20*	141.18*	105.23	69.86
Utah	88.64	100.42	131.88*	164.82	118.62	94.15	115.47
Wyoming	70.45	61.21	212.28	274.30*	166.85	86.44	125.51
Pacific:							
California	28.61	34.49	86.35	98.48	66.50	27.72	65.69
Hawaii	60.72	65.57	50.70	203.68	69.07	81.12*	116.57
Oregon	81.39	63.92	295.93	147.66*	207.72*	91.24	113.22
Washington	42.06	40.43	104.15	135.73	108.68	44.38	70.57
States not shown separately	46.80	57.60	82.10	144.94	99.10	60.14	73.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3(2002) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.7%	17.2%	18.6%	23.4%	21.4%	16.4%	18.6%
New England:							
Connecticut	18.4%	17.8%	14.6%	27.2%	23.0%	16.7%	22.0%
Maine	19.0%	17.6%	26.5%	19.3%	27.1%	17.8%	18.0%
Massachusetts	21.1%	19.9%	27.8%	25.6%	32.5%	18.9%	23.3%
New Hampshire	20.4%	19.8%	19.3%	24.0%	26.1%	19.0%	22.0%
Middle Atlantic:							
New Jersey	18.0%	17.1%	21.1%	27.9%	19.2%	19.5%	15.5%
New York	19.5%	18.7%	20.5%	25.7%	24.3%	18.2%	19.8%
Pennsylvania	17.5%	16.8%	20.0%	22.5%	22.4%	12.6%	25.2%
East North Central:							
Illinois	17.8%	17.3%	17.8%	25.0%	23.4%	17.7%	16.5%
Indiana	18.8%	18.1%	19.8%	28.2%	31.0%	18.2%	17.4%
Michigan	15.4%	15.0%	14.5%	20.3%	21.4%	12.9%	17.4%
Ohio	19.6%	19.1%	18.8%	27.9%	24.4%	19.8%	16.7%
Wisconsin	18.5%	17.8%	17.7%	29.1%	24.3%	18.8%	15.8%
West North Central:							
Iowa	16.2%	14.7%	19.0%	26.4%	21.2%	16.2%	13.5%
Kansas	17.9%	17.4%	15.3%	28.2%	17.0%	16.3%	23.0%
Minnesota	20.3%	19.0%	20.2%	28.9%	30.6%	18.7%	20.1%
Missouri	16.6%	16.4%	20.8%	13.5%*	19.9%	16.0%	15.8%
Nebraska	21.1%	20.6%	23.0%	23.1%	26.4%	17.7%	25.2%
South Atlantic:							
Delaware	14.9%	14.1%	17.4%	18.7%	19.1%	12.9%	16.0%
Florida	17.4%	16.8%	17.1%*	26.2%	14.6%	17.6%	18.3%
Georgia	22.6%	22.0%	30.2%	25.4%	19.3%	21.3%	26.4%
Maryland	21.2%	20.9%	21.4%	24.2%	29.8%	20.9%	19.7%
North Carolina	18.2%	17.8%	16.2%	26.8%	28.7%	16.1%	16.4%
South Carolina	17.8%	17.3%	18.1%	26.2%	17.0%	18.9%	16.7%
Virginia	18.7%	18.3%	19.2%	22.2%	22.5%	18.3%	17.8%
West Virginia	19.0%	18.4%	21.7%	23.2%*	16.7%	18.4%	21.0%
East South Central:							
Alabama	21.0%	20.3%	22.5%	29.0%	24.0%	21.2%	19.4%
Kentucky	21.9%	20.6%	30.5%	17.6%*	21.9%	17.9%	25.5%
Mississippi	18.5%	17.9%	23.9%	20.6%	25.2%	18.3%	15.1%
Tennessee	19.0%	19.2%	15.3%	25.5%	23.0%	17.1%	21.9%
West South Central:							
Louisiana	19.2%	19.5%	15.0%	23.3%	26.2%	15.8%	19.7%
Oklahoma	21.0%	21.0%	19.8%	23.9%	15.7%	19.1%	27.6%
Texas	16.2%	16.1%	13.9%	23.8%	16.6%	15.3%	17.6%
Mountain:							
Arizona	18.3%	17.4%	24.2%	21.4%	27.8%	16.1%	18.5%
Colorado	17.9%	17.0%	23.8%	22.9%	21.1%	17.8%	17.3%
Montana	14.7%	15.0%	14.7%	11.6%*	13.2%	14.6%	16.1%
Nevada	12.5%	11.8%	14.8%	19.7%	22.1%	11.4%	10.0%
New Mexico	17.4%	16.5%	19.1%	24.6%	16.4%	18.6%	15.9%
Utah	18.9%	19.2%	13.7%*	17.7%*	19.6%	16.1%	21.4%
Wyoming	14.0%	13.4%	14.8%	21.3%	16.1%	13.3%	13.7%
Pacific:							
California	15.2%	15.3%	13.6%	18.3%*	19.1%	14.1%	16.1%
Hawaii	9.4%	8.5%	9.1%	14.7%	6.8%	7.7%	15.3%
Oregon	12.0%	10.8%	21.9%	9.4%*	15.4%	10.7%	14.5%
Washington	9.3%	7.9%	16.4%	16.0%	12.4%	7.1%	14.9%
States not shown separately	16.4%	15.7%	16.9%	25.2%	17.4%	14.5%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3(2002) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.23%	0.28%	0.81%	1.03%	0.54%	0.26%	0.48%
New England:							
Connecticut	1.42%	1.51%	2.83%	6.21%	3.37%	1.66%	1.99%
Maine	0.99%	1.35%	3.85%	2.98%	5.33%	1.31%	3.58%
Massachusetts	1.31%	1.47%	3.28%	5.26%	3.83%	1.40%	2.45%
New Hampshire	1.18%	1.45%	2.05%	3.08%	3.03%	1.18%	3.85%
Middle Atlantic:							
New Jersey	1.58%	1.61%	4.68%	3.63%	4.54%	2.40%	2.08%
New York	0.51%	0.77%	2.00%	2.95%	3.35%	1.02%	1.42%
Pennsylvania	1.55%	2.03%	2.59%	3.86%	5.29%	1.45%	4.20%
East North Central:							
Illinois	1.05%	1.07%	2.09%	4.34%	2.75%	1.62%	1.58%
Indiana	2.40%	2.59%	3.54%	4.16%	4.94%	3.60%	1.92%
Michigan	1.06%	1.19%	2.02%	4.08%	4.11%	1.27%	1.59%
Ohio	1.15%	1.38%	2.63%	2.62%	3.19%	1.15%	1.43%
Wisconsin	1.19%	1.31%	2.33%	3.42%	6.44%	1.48%	1.55%
West North Central:							
Iowa	1.14%	1.04%	2.71%	2.47%	3.46%	1.49%	1.35%
Kansas	1.36%	1.37%	4.17%	4.36%	3.21%	1.37%	2.15%
Minnesota	0.82%	1.13%	1.80%	3.86%	4.05%	1.16%	2.46%
Missouri	1.83%	2.05%	4.26%	6.13%*	3.40%	2.36%	3.34%
Nebraska	2.05%	2.63%	2.74%	4.16%	3.58%	1.79%	1.72%
South Atlantic:							
Delaware	1.45%	1.52%	3.19%	3.02%	3.97%	1.58%	2.04%
Florida	1.19%	1.49%	5.37%*	3.05%	3.27%	1.40%	1.31%
Georgia	2.08%	2.35%	6.34%	5.59%	4.47%	1.57%	4.14%
Maryland	1.32%	1.34%	2.89%	3.08%	4.49%	1.78%	1.80%
North Carolina	2.40%	2.42%	3.93%	5.15%	5.41%	1.93%	1.79%
South Carolina	1.19%	1.31%	4.24%	5.48%	3.00%	2.03%	1.62%
Virginia	1.13%	1.09%	3.66%	3.80%	3.57%	1.34%	1.93%
West Virginia	0.98%	1.32%	3.50%	7.62%*	4.32%	1.87%	2.09%
East South Central:							
Alabama	1.49%	1.73%	5.50%	2.89%	2.83%	2.80%	2.26%
Kentucky	2.01%	1.98%	5.37%	9.57%*	3.00%	2.08%	3.16%
Mississippi	2.29%	2.38%	5.29%	5.27%	3.49%	2.95%	3.70%
Tennessee	1.07%	1.37%	4.11%	3.63%	2.90%	1.69%	3.21%
West South Central:							
Louisiana	1.05%	1.17%	4.24%	3.81%	2.91%	2.54%	1.99%
Oklahoma	1.53%	1.98%	4.82%	4.74%	4.35%	2.19%	3.15%
Texas	0.75%	0.84%	3.02%	4.91%	1.86%	0.86%	1.09%
Mountain:							
Arizona	1.47%	1.44%	6.74%	4.51%	4.04%	2.24%	1.76%
Colorado	0.76%	0.83%	3.32%	3.61%	3.70%	1.59%	1.66%
Montana	2.11%	2.24%	3.60%	3.89%*	2.63%	2.38%	4.59%
Nevada	1.29%	1.88%	4.07%	3.51%	2.89%	1.25%	2.32%
New Mexico	1.39%	1.39%	5.51%	4.43%	4.04%	2.30%	2.38%
Utah	2.47%	2.76%	5.25%*	6.32%*	3.79%	1.93%	3.48%
Wyoming	1.22%	1.42%	4.11%	6.17%	2.87%	2.00%	3.06%
Pacific:							
California	0.53%	0.80%	2.15%	6.37%*	2.16%	0.76%	1.47%
Hawaii	1.15%	1.67%	0.92%	3.17%	1.00%	1.30%	2.91%
Oregon	1.93%	1.22%	5.84%	4.52%*	2.92%	2.24%	2.52%
Washington	1.37%	1.18%	2.52%	3.82%	3.40%	1.58%	2.25%
States not shown separately	1.15%	1.25%	2.73%	5.39%	3.35%	1.92%	2.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	18.6%	17.9%	20.6%	22.8%	22.4%	17.4%	19.2%
New England:							
Connecticut	20.4%	20.0%	18.5%	28.2%	30.7%	18.9%	23.8%
Maine	20.6%	18.4%	28.7%	20.4%	29.0%	18.8%	21.2%
Massachusetts	22.1%	20.8%	31.4%	23.3%*	32.3%	20.5%	24.3%
New Hampshire	19.5%	19.0%	20.4%*	26.6%	21.5%	19.8%	16.2%*
Middle Atlantic:							
New Jersey	15.5%	16.3%	10.0%*	16.3%*	21.3%*	14.7%	14.9%
New York	22.0%	20.3%	26.3%	29.4%	29.9%	20.4%	20.3%
Pennsylvania	20.0%	19.5%	22.9%	19.9%	24.8%*	14.2%	24.8%
East North Central:							
Illinois	18.7%	17.7%	19.5%*	34.3%	22.8%*	18.5%	17.7%
Indiana	21.6%	19.3%	32.3%*	25.2%*	42.1%	16.2%	19.2%
Michigan	14.7%	15.2%	12.5%	17.5%*	18.3%	10.1%	19.4%
Ohio	19.9%	19.0%	22.0%	27.4%	18.9%*	24.7%	11.6%
Wisconsin	18.8%	17.5%	23.3%	16.6%*	22.9%*	18.6%	17.1%
West North Central:							
Iowa	21.5%	20.8%	24.5%*	22.3%	18.9%	22.7%	20.9%
Kansas	20.8%	21.8%	11.7%	35.7%	29.4%	18.1%	20.8%*
Minnesota	20.6%	17.7%	27.6%	25.7%*	29.1%	19.9%	18.2%
Missouri	20.3%	20.0%	25.5%*	14.7%*	24.6%	17.3%	28.0%
Nebraska	23.2%	21.9%	26.4%	50.0%*	19.3%*	22.0%	27.6%
South Atlantic:							
Delaware	13.9%	14.3%	10.0%*	17.2%	22.6%	13.2%	11.8%
Florida	19.2%	18.2%	36.0%	20.1%*	16.3%	20.1%	19.4%
Georgia	20.8%	19.3%	35.2%	18.5%	20.9%	22.1%	18.7%
Maryland	22.2%	23.0%	18.5%*	19.5%*	28.5%	21.1%	22.4%
North Carolina	15.7%	15.4%	10.0%*	28.0%	16.6%	14.1%	17.9%*
South Carolina	17.3%	17.1%	17.1%*	29.2%	18.1%*	15.6%*	18.8%
Virginia	21.9%	22.1%	18.6%	26.8%	28.2%	23.5%	17.2%
West Virginia	17.3%	18.3%	9.7%*	26.8%*	13.5%*	19.0%*	17.8%
East South Central:							
Alabama	22.4%	21.4%	24.2%	35.7%	13.8%*	26.0%	23.0%
Kentucky	24.4%	23.5%	34.8%	38.3%*	19.7%*	27.2%	23.0%*
Mississippi	20.2%*	15.0%*	57.2%	15.2%*	35.4%*	17.0%*	10.5%
Tennessee	17.5%	18.0%	13.4%*	22.7%	32.7%	13.6%	19.7%
West South Central:							
Louisiana	23.1%	21.7%	30.1%*	33.0%	36.4%	15.1%	26.6%
Oklahoma	22.5%	22.1%	20.9%	37.5%	29.4%	26.2%	12.7%
Texas	17.7%	17.8%	15.8%*	16.6%*	16.1%*	17.9%	17.8%
Mountain:							
Arizona	18.3%	16.6%	25.5%	22.2%	21.9%	13.9%	22.1%
Colorado	17.9%	15.7%	30.9%	24.8%	23.4%	19.2%	13.1%
Montana	23.3%	19.3%	39.7%	19.7%*	9.2%*	26.8%	34.1%
Nevada	15.1%	13.8%	13.7%*	32.0%	29.5%	15.2%	8.4%
New Mexico	19.5%	18.3%	28.4%	22.6%*	17.2%*	22.1%	15.3%*
Utah	15.8%	16.6%	13.6%*	6.0%	15.2%*	14.5%	19.9%*
Wyoming	18.7%	17.9%	26.8%*	.	36.6%	10.8%*	20.4%
Pacific:							
California	15.7%	16.0%	13.6%	16.1%*	20.9%	13.6%	18.8%
Hawaii	8.2%	9.0%	5.2%	8.1%	7.0%	7.6%	11.5%
Oregon	11.1%	10.6%	6.9%*	19.7%*	18.3%	10.1%	9.7%
Washington	10.9%	8.5%	17.4%	24.2%	7.5%*	9.9%*	16.2%
States not shown separately	21.2%	18.4%	24.9%	36.1%	39.3%	15.4%	32.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.62%	0.70%	1.18%	1.31%	1.01%	0.82%	0.90%
New England:							
Connecticut	2.02%	2.29%	3.99%	5.59%	6.85%	2.18%	3.15%
Maine	2.02%	2.19%	5.61%	5.30%	4.39%	2.51%	5.56%
Massachusetts	1.35%	1.18%	3.69%	9.66%*	4.75%	1.53%	2.22%
New Hampshire	1.42%	1.44%	6.60%*	6.18%	4.85%	1.36%	4.98%*
Middle Atlantic:							
New Jersey	1.39%	1.63%	3.21%*	5.44%*	9.62%*	3.18%	3.34%
New York	1.58%	1.65%	4.00%	5.48%	3.38%	1.28%	4.34%
Pennsylvania	2.12%	2.35%	4.71%	5.22%	7.89%*	2.20%	5.51%
East North Central:							
Illinois	1.65%	1.19%	9.25%*	7.40%	9.73%*	1.75%	2.16%
Indiana	1.18%	2.03%	10.27%*	7.67%*	8.20%	2.65%	2.21%
Michigan	2.38%	2.26%	3.70%	5.32%*	4.53%	2.74%	2.75%
Ohio	2.47%	3.07%	4.11%	7.23%	6.48%*	3.82%	2.18%
Wisconsin	1.75%	2.49%	5.22%	5.44%*	7.11%*	1.95%	2.43%
West North Central:							
Iowa	2.47%	2.62%	10.53%*	5.86%	5.49%	2.49%	5.73%
Kansas	1.44%	3.09%	3.01%	9.40%	6.37%	3.08%	8.71%*
Minnesota	2.94%	3.07%	5.48%	9.29%*	6.96%	3.15%	4.45%
Missouri	2.35%	2.87%	9.88%*	5.77%*	6.67%	1.63%	7.14%
Nebraska	2.42%	3.26%	6.27%	15.81%*	5.98%*	4.15%	6.54%
South Atlantic:							
Delaware	2.63%	2.49%	5.33%*	4.62%	5.89%	2.59%	2.69%
Florida	2.23%	2.17%	5.75%	7.01%*	4.50%	2.56%	3.50%
Georgia	1.99%	2.44%	9.84%	5.54%	6.03%	3.19%	3.80%
Maryland	1.41%	1.27%	6.46%*	6.40%*	6.50%	1.59%	3.13%
North Carolina	2.00%	2.02%	3.28%*	7.95%	4.84%	2.50%	8.01%*
South Carolina	1.75%	2.34%	6.29%*	8.48%	5.63%*	5.75%*	4.17%
Virginia	2.01%	1.98%	4.34%	5.20%	6.48%	2.79%	1.88%
West Virginia	3.41%	3.85%	5.96%*	10.83%*	6.91%*	6.37%*	3.97%
East South Central:							
Alabama	2.95%	2.92%	7.24%	9.03%	9.17%*	5.34%	4.69%
Kentucky	4.75%	4.93%	8.84%	13.20%*	6.18%*	4.47%	8.15%*
Mississippi	6.98%*	6.65%*	17.09%	5.84%*	11.17%*	8.34%*	2.76%
Tennessee	2.09%	2.21%	4.29%*	6.47%	8.04%	3.13%	3.45%
West South Central:							
Louisiana	3.55%	3.84%	9.05%*	9.15%	7.20%	4.34%	4.58%
Oklahoma	2.71%	2.86%	6.09%	10.49%	7.17%	4.23%	3.16%
Texas	2.05%	1.91%	8.77%*	7.85%*	4.99%*	2.01%	1.66%
Mountain:							
Arizona	2.12%	2.11%	6.60%	6.34%	4.66%	1.83%	4.93%
Colorado	1.38%	1.43%	6.01%	7.03%	6.43%	2.16%	2.73%
Montana	4.83%	4.14%	11.84%	6.97%*	6.53%*	6.38%	10.03%
Nevada	3.00%	4.08%	5.01%*	7.58%	5.70%	3.47%	2.15%
New Mexico	3.00%	2.99%	7.32%	10.13%*	7.57%*	3.44%	4.68%*
Utah	2.21%	2.22%	5.56%*	1.78%	5.60%*	2.67%	6.44%*
Wyoming	5.24%	4.79%	8.35%*	.	10.48%	4.29%*	5.40%
Pacific:							
California	0.78%	1.07%	2.70%	6.79%*	2.76%	1.16%	2.61%
Hawaii	1.50%	1.95%	1.06%	1.83%	1.70%	2.26%	2.30%
Oregon	1.80%	2.05%	3.70%*	6.63%*	5.28%	2.18%	2.70%
Washington	1.92%	1.97%	4.36%	7.02%	7.00%*	3.06%*	2.80%
States not shown separately	2.35%	1.96%	7.27%	8.45%	8.91%	2.79%	6.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.4%	17.0%	17.6%	22.0%	20.4%	16.0%	18.7%
New England:							
Connecticut	17.2%	16.9%	12.1%	25.3%*	19.0%	16.1%	19.7%
Maine	18.0%	18.2%	16.6%*	18.0%	20.8%	18.3%	16.4%
Massachusetts	20.4%	19.4%	13.4%*	29.8%	33.0%	16.9%	22.2%
New Hampshire	20.5%	21.7%	16.2%	20.9%	29.4%	17.9%	22.0%
Middle Atlantic:							
New Jersey	20.2%	18.8%	25.8%	36.6%	17.6%	21.1%	19.3%
New York	18.1%	18.3%	16.3%	19.5%*	18.2%	17.2%	20.3%
Pennsylvania	16.0%	15.9%	17.7%	15.0%	22.2%	11.1%	25.7%
East North Central:							
Illinois	18.0%	17.4%	18.6%	22.8%	23.7%	18.2%	16.2%
Indiana	18.7%	18.7%	14.4%	26.1%*	22.9%	19.3%	17.3%
Michigan	14.7%	14.8%	11.7%	19.7%	23.0%	12.1%	16.3%
Ohio	19.0%	18.3%	19.2%	27.8%	25.0%	17.3%	18.7%
Wisconsin	19.2%	18.8%	14.2%	34.0%	24.5%	20.1%	15.8%
West North Central:							
Iowa	15.7%	14.7%	16.8%*	24.9%	20.3%	14.0%	17.5%
Kansas	17.2%	16.8%	16.1%*	24.3%	16.3%	16.0%	21.5%
Minnesota	18.8%	18.9%	17.5%	19.7%	24.7%	17.2%	20.5%
Missouri	15.8%	15.9%	18.7%	12.3%*	18.1%	16.3%	13.8%
Nebraska	20.9%	20.7%	21.7%	22.2%	27.6%	17.2%	24.8%
South Atlantic:							
Delaware	16.0%	14.5%	22.4%	20.9%	17.6%*	14.2%	17.2%
Florida	16.7%	16.3%	12.9%*	26.7%	12.4%	15.7%	18.6%
Georgia	22.7%	22.4%	26.1%	26.5%	19.0%	20.7%	28.9%
Maryland	21.4%	20.8%	24.6%	26.3%	30.3%	21.1%	20.1%
North Carolina	18.9%	18.5%	18.2%	26.4%	30.0%	17.0%	15.6%
South Carolina	17.7%	17.0%	18.6%	25.5%	16.2%	19.4%	16.0%
Virginia	17.3%	16.6%	17.8%	24.1%	17.8%	16.1%	18.9%
West Virginia	19.6%	18.7%	25.4%	20.8%*	18.6%*	18.3%	21.7%
East South Central:							
Alabama	20.6%	20.3%	19.1%*	26.5%	23.7%	21.7%	17.6%
Kentucky	22.5%	21.0%	31.9%	15.5%*	21.5%	16.3%	28.6%
Mississippi	18.4%	18.3%	20.8%	18.0%	24.7%	18.8%	14.6%*
Tennessee	18.9%	18.9%	17.1%	23.2%	21.4%	17.6%	21.2%
West South Central:							
Louisiana	18.6%	19.1%	11.7%*	19.8%	23.5%	16.0%	19.2%
Oklahoma	21.1%	21.3%	18.6%	19.6%	12.8%*	17.0%	32.8%
Texas	15.5%	15.4%	13.5%	25.8%	15.8%	14.2%	17.3%
Mountain:							
Arizona	18.4%	17.9%	22.6%*	18.1%*	32.8%	17.3%	15.4%
Colorado	17.5%	17.3%	16.4%	22.6%	19.6%	16.5%	19.6%
Montana	14.8%	15.4%	13.1%	11.5%*	12.6%	17.1%	11.9%*
Nevada	11.6%	11.1%	15.1%*	15.0%	19.8%	10.3%	10.4%*
New Mexico	15.5%	14.3%	24.4%	21.7%	14.5%	15.4%	16.2%
Utah	20.2%	20.3%	15.3%*	22.8%	20.4%	16.9%	22.5%
Wyoming	16.9%	16.1%	25.9%*	13.2%*	21.4%	17.9%	14.2%*
Pacific:							
California	14.8%	14.5%	15.6%	20.1%	16.4%	14.3%	15.3%
Hawaii	10.8%	8.4%	13.8%	21.4%	9.3%	8.5%	15.4%
Oregon	12.3%	10.8%	33.8%	6.5%*	14.4%*	11.0%	16.4%
Washington	8.6%	7.4%	18.2%	14.3%	16.4%	6.3%	14.7%
States not shown separately	16.1%	16.0%	16.1%	17.7%	14.0%	15.9%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.20%	0.23%	0.90%	1.42%	0.69%	0.20%	0.61%
New England:							
Connecticut	1.45%	1.35%	2.14%	8.49%*	5.21%	1.78%	2.48%
Maine	1.96%	2.25%	5.34%*	4.48%	5.21%	2.81%	3.31%
Massachusetts	1.83%	2.48%	5.52%*	7.85%	6.71%	2.34%	2.62%
New Hampshire	1.94%	2.40%	3.00%	4.79%	4.64%	2.33%	4.22%
Middle Atlantic:							
New Jersey	1.84%	1.74%	5.81%	7.27%	4.21%	2.80%	1.76%
New York	0.86%	1.22%	2.53%	7.11%*	4.02%	1.76%	2.08%
Pennsylvania	2.24%	2.55%	2.69%	2.91%	5.17%	1.20%	4.29%
East North Central:							
Illinois	1.26%	1.22%	2.39%	5.02%	2.72%	1.74%	2.10%
Indiana	2.75%	2.93%	3.18%	8.77%*	3.87%	3.82%	2.12%
Michigan	1.04%	1.20%	1.73%	4.02%	4.95%	1.59%	0.83%
Ohio	1.99%	2.14%	3.53%	2.75%	3.47%	1.95%	2.21%
Wisconsin	1.47%	1.57%	3.09%	3.91%	6.77%	1.96%	1.61%
West North Central:							
Iowa	1.21%	1.05%	6.80%*	4.20%	3.50%	1.37%	1.91%
Kansas	1.92%	2.07%	5.46%*	5.35%	4.46%	2.44%	2.47%
Minnesota	0.96%	1.27%	3.96%	4.19%	3.68%	1.06%	2.22%
Missouri	1.81%	1.94%	4.69%	4.37%*	4.03%	2.59%	3.97%
Nebraska	2.58%	2.91%	3.91%	4.24%	5.02%	2.40%	2.16%
South Atlantic:							
Delaware	1.62%	1.90%	5.21%	5.47%	5.91%*	1.82%	2.09%
Florida	1.02%	1.35%	9.22%*	2.54%	3.63%	1.40%	1.39%
Georgia	2.63%	2.77%	6.79%	5.77%	5.18%	2.15%	5.60%
Maryland	1.49%	1.62%	5.02%	5.53%	5.71%	1.70%	2.37%
North Carolina	2.72%	2.79%	4.87%	5.02%	5.52%	2.13%	1.92%
South Carolina	1.41%	1.53%	5.13%	4.18%	4.08%	2.04%	1.88%
Virginia	1.26%	1.31%	3.57%	4.52%	3.73%	1.21%	1.83%
West Virginia	1.05%	1.33%	4.42%	8.15%*	6.01%*	2.58%	2.19%
East South Central:							
Alabama	1.95%	1.95%	5.97%*	4.45%	5.08%	3.61%	2.95%
Kentucky	1.96%	2.02%	6.71%	5.05%*	5.21%	2.18%	3.62%
Mississippi	2.57%	2.68%	4.98%	4.73%	3.10%	2.78%	5.94%*
Tennessee	1.16%	1.38%	4.55%	3.00%	4.25%	1.79%	3.26%
West South Central:							
Louisiana	1.72%	1.90%	5.44%*	3.00%	3.66%	3.16%	1.65%
Oklahoma	2.25%	2.57%	5.22%	5.14%	4.62%*	3.03%	2.96%
Texas	0.55%	0.70%	3.35%	4.60%	1.57%	0.76%	1.16%
Mountain:							
Arizona	2.11%	2.91%	7.82%*	8.37%*	5.33%	3.72%	1.59%
Colorado	1.38%	1.48%	4.32%	4.92%	4.97%	1.91%	1.64%
Montana	2.16%	2.81%	3.87%	4.84%*	3.01%	3.24%	4.99%*
Nevada	1.18%	1.65%	6.68%*	3.53%	3.33%	1.12%	3.23%*
New Mexico	1.97%	2.10%	5.68%	5.52%	4.08%	3.83%	2.40%
Utah	2.75%	3.05%	5.61%*	6.30%	4.59%	2.94%	3.41%
Wyoming	1.88%	2.02%	9.89%*	8.12%*	5.28%	2.90%	4.67%*
Pacific:							
California	0.83%	1.03%	2.39%	3.76%	2.15%	0.81%	1.88%
Hawaii	1.92%	2.48%	1.73%	5.51%	2.54%	2.25%	3.90%
Oregon	2.53%	1.82%	8.60%	4.94%*	5.06%*	3.05%	2.23%
Washington	1.44%	1.35%	4.18%	3.83%	3.61%	1.64%	2.63%
States not shown separately	1.61%	2.02%	2.84%	4.47%	3.87%	1.92%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	47.7%	46.4%	53.9%	57.5%	63.0%	48.6%	42.3%
New England:							
Connecticut	47.4%	45.6%	52.7%	58.1%	58.7%	48.8%	42.3%
Maine	52.1%	49.6%	62.6%	62.1%	65.9%	54.0%	43.5%
Massachusetts	47.2%	45.1%	55.5%	64.0%	63.0%	47.0%	44.2%
New Hampshire	50.5%	48.9%	52.9%	57.1%	63.0%	49.4%	49.5%
Middle Atlantic:							
New Jersey	47.0%	45.5%	57.0%	55.6%	63.3%	47.6%	43.8%
New York	50.2%	47.9%	54.9%	66.7%	61.2%	49.0%	47.4%
Pennsylvania	48.0%	46.7%	54.2%	58.0%	59.5%	49.1%	43.9%
East North Central:							
Illinois	45.4%	42.8%	59.3%	60.2%	65.8%	46.6%	40.9%
Indiana	46.2%	45.9%	48.1%	49.3%	58.3%	45.9%	44.9%
Michigan	43.9%	40.0%	57.0%	53.3%	61.9%	43.4%	39.4%
Ohio	42.6%	40.7%	55.2%	57.7%	69.1%	40.5%	38.4%
Wisconsin	39.3%	37.5%	47.4%	52.4%	58.6%	40.9%	33.4%
West North Central:							
Iowa	44.7%	43.9%	46.2%	51.1%	62.7%	43.9%	39.1%
Kansas	44.5%	42.2%	53.5%	58.7%	64.0%	42.5%	42.3%
Minnesota	46.3%	44.0%	50.0%	57.6%	63.2%	45.2%	42.8%
Missouri	46.3%	44.6%	57.1%	54.5%	67.5%	45.4%	40.5%
Nebraska	44.7%	42.6%	53.8%	55.9%	61.0%	42.5%	43.3%
South Atlantic:							
Delaware	44.1%	42.0%	55.5%	57.7%	60.3%	53.4%	36.6%
Florida	49.6%	48.2%	60.5%	55.4%	72.3%	53.5%	41.5%
Georgia	56.5%	56.7%	59.2%	43.2%	64.5%	58.4%	51.0%
Maryland	47.9%	46.8%	56.1%	54.6%	62.9%	53.3%	39.2%
North Carolina	49.9%	48.8%	57.5%	69.4%	68.9%	49.1%	45.4%
South Carolina	48.6%	47.7%	49.4%	63.4%	65.8%	50.5%	41.2%
Virginia	50.7%	49.5%	59.4%	53.8%	60.6%	55.1%	43.4%
West Virginia	43.8%	43.0%	44.5%	62.3%	55.5%	38.7%	46.6%
East South Central:							
Alabama	49.0%	47.7%	58.0%	55.8%	54.9%	48.0%	47.4%
Kentucky	42.3%	39.6%	65.3%	58.8%	62.3%	41.6%	38.3%
Mississippi	48.2%	47.6%	55.3%	49.7%	65.0%	48.7%	40.6%
Tennessee	46.3%	45.1%	54.4%	54.2%	59.2%	46.8%	40.8%
West South Central:							
Louisiana	45.5%	44.7%	55.8%	48.7%	57.1%	44.4%	43.5%
Oklahoma	48.9%	47.4%	62.2%	68.2%	61.1%	48.3%	44.5%
Texas	49.0%	49.6%	38.0%	62.2%	57.6%	52.6%	42.1%
Mountain:							
Arizona	51.8%	52.4%	45.7%	59.3%	61.3%	49.0%	53.2%
Colorado	46.2%	44.6%	60.2%	55.5%	59.1%	48.4%	39.9%
Montana	51.9%	50.7%	55.5%	60.2%	62.7%	48.0%	54.5%
Nevada	49.1%	48.1%	53.3%	61.2%	64.5%	52.3%	40.7%
New Mexico	47.7%	47.8%	41.2%	56.8%	63.5%	49.8%	39.2%
Utah	31.3%	30.6%	40.7%	42.1%	46.0%	34.5%	26.8%
Wyoming	47.0%	45.1%	55.2%	65.9%	59.3%	47.6%	39.5%
Pacific:							
California	48.9%	47.9%	56.7%	48.9%	65.4%	50.7%	39.4%
Hawaii	59.2%	58.9%	55.6%	65.0%	72.4%	58.7%	52.4%
Oregon	51.1%	47.9%	46.3%	73.8%	63.6%	51.7%	42.6%
Washington	48.5%	48.1%	49.1%	53.5%	59.7%	47.7%	45.9%
States not shown separately	47.9%	46.7%	52.0%	61.4%	64.0%	47.7%	44.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.38%	0.46%	1.13%	0.96%	0.96%	0.68%	0.31%
New England:							
Connecticut	2.34%	2.71%	2.80%	4.17%	4.14%	3.03%	3.85%
Maine	1.80%	2.42%	3.82%	3.63%	3.69%	2.37%	6.05%
Massachusetts	1.95%	2.03%	4.26%	7.46%	2.64%	2.40%	1.93%
New Hampshire	1.45%	2.34%	3.44%	5.36%	3.54%	1.93%	6.11%
Middle Atlantic:							
New Jersey	1.93%	2.01%	2.95%	4.52%	3.96%	2.41%	3.32%
New York	0.83%	0.71%	4.03%	3.74%	3.16%	0.52%	1.94%
Pennsylvania	2.28%	2.63%	1.81%	5.96%	2.88%	3.08%	2.12%
East North Central:							
Illinois	1.49%	1.55%	2.43%	3.56%	4.29%	1.73%	2.24%
Indiana	1.39%	1.75%	6.54%	3.29%	6.25%	2.45%	3.99%
Michigan	1.55%	1.61%	3.92%	4.15%	3.50%	2.24%	2.07%
Ohio	1.31%	1.42%	5.43%	4.75%	3.21%	1.70%	2.62%
Wisconsin	1.43%	1.60%	6.33%	4.76%	3.17%	1.97%	2.54%
West North Central:							
Iowa	1.54%	1.84%	2.43%	4.08%	3.01%	1.36%	4.09%
Kansas	2.02%	2.28%	3.57%	5.14%	2.87%	2.13%	2.85%
Minnesota	1.99%	2.57%	4.39%	3.46%	4.01%	2.88%	4.35%
Missouri	1.65%	1.55%	5.55%	4.77%	2.35%	1.94%	4.25%
Nebraska	2.14%	2.18%	3.30%	5.80%	1.74%	3.21%	2.32%
South Atlantic:							
Delaware	2.12%	1.79%	3.65%	6.51%	2.99%	2.13%	1.94%
Florida	1.73%	1.88%	8.16%	3.79%	2.40%	2.46%	2.43%
Georgia	3.62%	3.69%	9.36%	7.87%	5.06%	4.48%	3.64%
Maryland	1.45%	1.61%	3.40%	2.82%	2.88%	1.90%	2.34%
North Carolina	2.48%	2.50%	8.19%	9.70%	2.89%	2.18%	4.65%
South Carolina	1.30%	1.29%	7.43%	5.85%	3.24%	2.13%	2.69%
Virginia	2.39%	2.56%	5.23%	7.31%	2.76%	2.06%	3.77%
West Virginia	1.68%	1.32%	6.19%	3.47%	4.16%	2.85%	3.46%
East South Central:							
Alabama	2.08%	2.26%	4.05%	5.88%	4.12%	2.77%	3.73%
Kentucky	2.53%	1.50%	6.09%	7.47%	3.51%	3.06%	3.66%
Mississippi	2.32%	2.40%	7.74%	8.15%	3.14%	2.94%	4.73%
Tennessee	1.36%	1.47%	4.78%	3.41%	3.27%	1.96%	3.57%
West South Central:							
Louisiana	2.60%	2.70%	5.18%	6.93%	5.52%	3.01%	3.77%
Oklahoma	1.76%	1.76%	5.12%	9.44%	5.42%	3.40%	4.94%
Texas	1.49%	1.17%	8.67%	4.95%	4.43%	1.38%	2.60%
Mountain:							
Arizona	2.94%	2.94%	5.65%	6.28%	5.17%	3.49%	3.22%
Colorado	2.41%	2.70%	3.21%	6.87%	5.38%	2.63%	4.02%
Montana	2.99%	3.20%	4.96%	7.30%	5.25%	4.26%	6.73%
Nevada	1.25%	1.47%	6.26%	5.55%	3.84%	2.88%	3.50%
New Mexico	2.33%	2.83%	6.43%	7.38%	3.40%	3.60%	3.92%
Utah	2.26%	2.42%	2.87%	4.65%	2.80%	1.62%	6.05%
Wyoming	2.84%	2.93%	5.92%	5.67%	4.93%	3.40%	4.28%
Pacific:							
California	1.08%	1.14%	3.59%	4.37%	2.90%	1.58%	1.95%
Hawaii	1.41%	2.02%	3.20%	4.35%	4.21%	1.28%	5.18%
Oregon	2.19%	2.27%	4.81%	8.05%	3.85%	2.66%	3.67%
Washington	1.75%	2.62%	5.79%	4.53%	5.03%	2.35%	3.10%
States not shown separately	2.06%	2.38%	3.67%	6.42%	5.08%	1.58%	4.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	26.6%	27.2%	27.1%	17.3%	27.3%	34.0%	13.1%
New England:							
Connecticut	23.4%	24.3%	30.7%	8.6%*	9.6%*	31.0%	6.5%*
Maine	26.2%	27.5%	24.1%	18.2%*	18.8%*	31.7%	17.2%*
Massachusetts	15.8%	17.2%	11.6%*	7.5%*	9.1%*	21.4%	5.5%*
New Hampshire	17.9%	19.1%	20.3%	9.7%*	20.4%*	22.9%	3.4%*
Middle Atlantic:							
New Jersey	26.9%	26.1%	29.1%*	38.6%	27.9%*	29.3%	23.6%
New York	22.5%	24.0%	21.5%*	11.7%*	15.1%*	28.7%	15.0%
Pennsylvania	26.8%	26.6%	27.5%	28.6%	28.2%	38.0%	7.6%*
East North Central:							
Illinois	20.8%	21.3%	20.4%*	14.8%*	17.2%*	28.0%	11.1%*
Indiana	18.6%	19.5%	15.1%*	10.0%*	11.9%*	25.2%	12.0%*
Michigan	27.3%	30.9%	20.1%*	17.7%*	18.5%*	40.0%	10.6%*
Ohio	22.1%	22.3%	23.8%*	17.2%	21.0%	25.1%	17.5%
Wisconsin	22.5%	22.9%	26.4%	9.7%*	37.8%	24.4%	14.2%
West North Central:							
Iowa	21.4%	22.6%	22.8%*	8.2%*	20.8%*	19.8%	25.7%*
Kansas	29.1%	26.5%	53.2%	15.2%*	47.7%	34.4%	3.2%*
Minnesota	18.6%	19.7%	16.3%*	15.6%*	17.8%*	24.1%	2.8%*
Missouri	26.8%	26.9%	30.5%	22.2%*	32.5%	31.8%	13.0%*
Nebraska	19.3%	19.5%	17.4%*	20.6%*	19.2%	24.6%	7.2%*
South Atlantic:							
Delaware	30.5%	30.5%	31.2%	29.9%	32.2%	42.9%	19.2%
Florida	26.2%	27.5%	31.4%*	4.9%*	40.2%	36.9%	8.7%
Georgia	18.8%	19.2%	15.7%*	11.1%*	33.3%	20.3%	11.4%*
Maryland	21.9%	21.4%	29.9%	19.2%	19.3%*	27.8%	13.0%
North Carolina	20.1%	20.4%	29.3%*	6.6%*	11.2%*	33.3%	3.2%*
South Carolina	24.0%	23.1%	34.0%*	12.2%*	26.9%	30.1%	14.0%
Virginia	26.8%	27.9%	19.9%	24.5%	19.6%*	35.8%	16.6%*
West Virginia	21.6%	22.8%	12.2%*	24.5%*	40.7%	26.0%	6.7%*
East South Central:							
Alabama	30.7%	32.3%	25.9%*	18.3%*	32.5%	43.5%	13.5%*
Kentucky	22.1%	22.7%	16.4%*	29.1%	29.9%	31.9%	9.4%*
Mississippi	28.7%	28.0%	29.4%*	37.1%*	31.2%	35.7%	13.5%*
Tennessee	26.8%	25.9%	45.6%	3.7%*	26.1%	32.2%	14.2%*
West South Central:							
Louisiana	26.6%	26.4%	40.0%	6.4%*	31.9%	40.8%	12.1%*
Oklahoma	24.0%	23.9%	30.7%*	16.0%*	30.8%	33.0%	5.3%*
Texas	26.1%	26.7%	17.8%*	22.8%*	32.5%	34.3%	10.8%
Mountain:							
Arizona	22.9%	24.1%	13.5%*	24.3%*	25.4%	32.0%	11.3%*
Colorado	18.1%	18.1%	20.2%*	14.0%*	26.4%*	23.1%	4.0%*
Montana	47.2%	47.3%	46.6%	46.4%	49.7%	52.9%	33.7%
Nevada	45.2%	50.8%	7.2%*	20.6%*	15.1%	52.6%	45.1%
New Mexico	29.8%	32.9%	25.4%*	7.6%*	30.5%	36.0%	18.7%*
Utah	23.8%	22.5%	40.2%	31.0%	35.3%	34.5%	9.1%*
Wyoming	42.5%	41.8%	44.2%	49.3%	46.5%	51.1%	20.4%*
Pacific:							
California	37.8%	36.8%	46.8%	31.1%	34.6%	45.3%	20.6%
Hawaii	48.7%	56.8%	39.1%	12.3%*	34.7%	65.8%	26.5%*
Oregon	39.9%	47.8%	37.2%	12.9%*	39.0%	43.0%	27.7%*
Washington	51.8%	55.8%	25.3%*	44.5%	34.6%*	64.7%	20.8%*
States not shown separately	29.8%	31.1%	26.7%	16.7%*	49.7%	34.7%	12.8%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.51%	0.54%	2.15%	0.94%	1.74%	0.98%	0.80%
New England:							
Connecticut	4.47%	5.14%	8.16%	6.02%*	4.23%*	5.34%	2.60%*
Maine	4.02%	4.29%	7.19%	7.88%*	9.34%*	3.37%	7.58%*
Massachusetts	1.87%	1.72%	3.67%*	9.60%*	5.42%*	2.86%	2.53%*
New Hampshire	2.85%	3.61%	4.08%	4.38%*	7.49%*	3.35%	1.66%*
Middle Atlantic:							
New Jersey	2.82%	2.58%	11.42%*	9.22%	10.99%*	2.72%	5.26%
New York	1.59%	2.71%	7.79%*	3.84%*	5.31%*	1.78%	3.98%
Pennsylvania	2.45%	2.94%	4.76%	5.88%	8.34%	4.82%	2.27%*
East North Central:							
Illinois	3.75%	3.73%	8.16%*	6.41%*	8.00%*	4.24%	3.46%*
Indiana	3.31%	3.76%	10.32%*	5.39%*	10.37%*	4.84%	5.49%*
Michigan	3.90%	3.73%	8.45%*	11.70%*	9.81%*	5.95%	3.46%*
Ohio	2.99%	3.38%	8.00%*	3.58%	5.25%	3.39%	3.62%
Wisconsin	3.19%	3.39%	7.17%	6.05%*	9.66%	3.69%	3.77%
West North Central:							
Iowa	2.73%	2.79%	7.83%*	3.52%*	8.77%*	3.32%	8.46%*
Kansas	4.03%	4.69%	10.76%	7.10%*	6.29%	5.48%	2.74%*
Minnesota	2.05%	2.95%	7.68%*	5.25%*	6.10%*	3.00%	3.48%*
Missouri	3.39%	4.25%	8.34%	11.99%*	7.91%	4.61%	10.25%*
Nebraska	2.90%	3.16%	8.07%*	11.46%*	4.92%	3.82%	2.78%*
South Atlantic:							
Delaware	3.49%	4.10%	8.22%	7.65%	9.34%	5.54%	4.35%
Florida	3.87%	4.82%	10.58%*	2.39%*	8.29%	3.72%	1.56%
Georgia	4.00%	4.59%	6.29%*	7.46%*	7.40%	5.44%	3.82%*
Maryland	1.38%	1.71%	7.69%	5.14%	5.81%*	1.66%	3.37%
North Carolina	3.39%	3.54%	9.65%*	10.30%*	6.27%*	5.34%	2.04%*
South Carolina	4.10%	4.15%	10.70%*	6.81%*	7.12%	6.22%	3.44%
Virginia	2.77%	3.77%	4.96%	7.33%	7.36%*	4.86%	6.71%*
West Virginia	1.98%	2.65%	5.91%*	9.10%*	8.93%	3.89%	2.57%*
East South Central:							
Alabama	3.63%	3.97%	15.47%*	7.53%*	7.67%	5.56%	6.32%*
Kentucky	2.48%	2.41%	6.41%*	8.07%	5.70%	3.84%	4.95%*
Mississippi	3.58%	4.77%	13.48%*	12.39%*	7.87%	6.45%	5.97%*
Tennessee	3.46%	3.59%	12.46%	8.67%*	6.62%	3.78%	6.32%*
West South Central:							
Louisiana	4.25%	4.63%	11.62%	3.72%*	7.71%	5.12%	7.38%*
Oklahoma	4.74%	5.01%	11.76%*	9.07%*	8.38%	5.81%	5.59%*
Texas	2.35%	2.13%	10.69%*	10.00%*	6.31%	3.71%	2.24%
Mountain:							
Arizona	3.75%	4.35%	14.12%*	10.54%*	5.42%	5.15%	5.54%*
Colorado	2.76%	3.35%	6.82%*	11.10%*	8.88%*	4.89%	1.71%*
Montana	4.79%	5.42%	10.01%	12.41%	8.17%	7.79%	8.29%
Nevada	6.28%	6.21%	6.66%*	8.98%*	4.44%	5.89%	11.32%
New Mexico	4.07%	4.87%	10.59%*	7.84%*	7.44%	4.63%	7.31%*
Utah	3.54%	3.39%	10.62%	8.86%	9.31%	5.51%	3.65%*
Wyoming	3.22%	3.61%	7.80%	12.10%	8.58%	4.66%	8.75%*
Pacific:							
California	1.85%	2.06%	5.98%	6.93%	7.19%	2.82%	4.50%
Hawaii	3.98%	5.41%	5.89%	11.07%*	8.56%	3.11%	8.28%*
Oregon	4.82%	4.75%	6.05%	17.03%*	9.95%	6.39%	8.38%*
Washington	5.14%	5.48%	7.62%*	11.42%	11.26%*	6.28%	8.16%*
States not shown separately	4.20%	4.63%	6.58%	8.56%*	7.90%	5.53%	3.89%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	8,469	8,460	8,745	8,120	7,860	8,509	8,513
New England:							
Connecticut	9,047	9,135	8,799	8,302	8,082	9,404	8,531
Maine	9,174	9,196	9,179	8,850	8,723	9,816	8,443
Massachusetts	8,779	8,735	9,067	9,220	8,694	9,092	8,016
New Hampshire	9,672	9,524	10,500	9,728	9,859	9,790	9,334
Middle Atlantic:							
New Jersey	9,424	9,398	9,716	9,562	8,909	9,447	9,438
New York	8,691	8,589	9,092	9,162	7,988	9,005	8,364
Pennsylvania	8,217	8,195	8,592	7,906	7,600	8,391	8,074
East North Central:							
Illinois	9,067	9,034	9,459	8,980	8,628	9,021	9,151
Indiana	8,229	8,193	8,501	8,438	7,091	7,970	8,631
Michigan	8,452	8,364	9,315	8,160	7,670	8,189	8,912
Ohio	8,163	8,176	8,201	7,778	8,154	8,379	7,802
Wisconsin	8,717	8,653	9,088	9,277	8,980	9,277	8,063
West North Central:							
Iowa	7,873	7,856	8,465	7,152	7,872	7,447	8,733
Kansas	8,301	8,362	8,134	7,400	8,576	8,331	8,145
Minnesota	8,899	8,841	9,723	7,828	8,529	8,899	8,976
Missouri	7,816	7,679	8,992	8,402	7,543	7,683	8,065
Nebraska	8,419	8,533	7,581	7,959	7,776	8,389	8,670
South Atlantic:							
Delaware	8,370	8,400	8,613	6,936	7,387	8,770	8,277
Florida	8,748	8,847	8,212	7,902	8,785	8,639	8,823
Georgia	7,944	7,860	8,299	9,019	8,077	8,007	7,839
Maryland	8,809	8,898	8,646	7,513	7,480	8,890	8,839
North Carolina	8,025	8,050	7,970	7,026	8,024	7,865	8,251
South Carolina	8,024	8,051	7,993	7,088	7,480	8,006	8,121
Virginia	7,755	7,710	8,754	7,309	7,054	8,081	7,576
West Virginia	8,941	8,949	9,200	7,034	6,906	9,548	8,591
East South Central:							
Alabama	7,574	7,596	8,506	6,308	6,458	7,575	8,147
Kentucky	8,400	8,436	8,700	6,042	7,861	8,367	8,508
Mississippi	7,525	7,428	8,466	8,172	7,118	6,896	8,398
Tennessee	8,071	8,075	7,661	8,908	7,888	7,801	8,670
West South Central:							
Louisiana	8,376	8,341	8,946	8,422	8,026	7,935	8,791
Oklahoma	8,537	8,521	9,026	8,406	8,238	7,585	9,674
Texas	8,837	8,808	9,149	8,667	8,625	9,236	8,469
Mountain:							
Arizona	7,954	8,008	7,788	7,560	7,683	7,988	7,963
Colorado	8,504	8,513	9,018	7,750	8,260	8,873	7,977
Montana	7,710	7,622	8,911	7,259	8,596	7,903	6,668
Nevada	7,378	7,232	9,437	7,131	7,998	7,236	7,459
New Mexico	7,799	8,084	6,489	6,934	7,703	7,916	7,700
Utah	8,311	8,360	7,736	7,104	7,338	7,304	9,208
Wyoming	8,547	8,566	8,310	8,629	8,094	8,060	9,482
Pacific:							
California	8,380	8,458	8,119	7,340	6,761	8,254	8,877
Hawaii	7,768	7,545	6,652	10,800	6,524	7,949	7,804
Oregon	8,141	8,050	8,517	8,361	8,476	7,929	8,556
Washington	8,642	8,653	9,272	7,478	10,450	8,514	8,480
States not shown separately	8,403	8,415	8,635	7,471	6,295	8,620	8,338

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1(2002) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	60.54	65.41	111.56	116.02	83.89	77.97	76.68
New England:							
Connecticut	211.90	264.01	542.10	668.27	1,142.74	246.13	455.30
Maine	150.27	205.62	683.83	577.74	485.99	330.99	596.67
Massachusetts	165.70	173.48	395.89	752.65	368.45	159.45	377.83
New Hampshire	193.84	233.60	475.82	1,195.42	671.94	156.32	1,087.57
Middle Atlantic:							
New Jersey	305.74	339.37	1,012.52	628.04	1,063.30	349.38	486.20
New York	123.58	130.32	410.61	609.54	435.52	181.86	339.56
Pennsylvania	202.10	208.77	424.70	384.49	360.36	205.93	282.85
East North Central:							
Illinois	292.77	336.16	456.42	684.16	283.92	352.66	378.48
Indiana	207.41	232.94	511.10	882.28	787.18	348.03	316.37
Michigan	227.90	238.09	579.54	792.17	574.67	263.27	262.87
Ohio	207.89	223.54	488.32	439.25	569.89	277.93	292.20
Wisconsin	241.00	250.42	405.36	1,509.28	983.21	147.08	493.20
West North Central:							
Iowa	190.65	223.69	410.85	1,098.11	405.29	178.75	420.62
Kansas	188.93	211.54	317.08	457.80	498.24	193.62	418.10
Minnesota	176.30	139.86	684.26	377.46	817.15	210.49	388.19
Missouri	229.37	238.88	1,116.24	661.48	345.09	275.83	376.81
Nebraska	238.61	257.74	454.87	1,291.08	648.90	229.73	407.71
South Atlantic:							
Delaware	456.79	505.03	519.52	784.41	735.94	390.99	566.21
Florida	216.61	242.14	1,544.32	470.36	397.51	307.52	315.55
Georgia	167.13	164.61	1,366.05	1,096.56	518.96	334.49	202.52
Maryland	145.48	138.26	451.82	438.14	346.63	154.98	205.19
North Carolina	234.74	249.09	453.28	1,357.75	457.80	290.30	412.63
South Carolina	150.80	176.91	949.99	750.81	527.37	544.60	240.34
Virginia	146.49	199.95	773.96	1,180.10	1,110.23	195.81	260.91
West Virginia	209.29	259.80	773.00	948.76	732.81	421.05	468.18
East South Central:							
Alabama	188.90	203.68	1,570.23	545.14	246.43	207.80	351.55
Kentucky	161.08	171.93	527.23	1,122.97	855.13	181.13	261.22
Mississippi	228.06	241.49	1,358.36	1,305.91	347.58	444.96	527.38
Tennessee	194.04	231.35	581.17	1,321.14	396.37	198.68	354.52
West South Central:							
Louisiana	240.32	261.70	1,210.24	1,348.44	961.18	335.13	294.21
Oklahoma	336.14	352.67	1,398.16	1,346.47	553.74	303.69	752.39
Texas	328.25	351.62	1,127.45	523.82	350.07	547.57	411.31
Mountain:							
Arizona	151.53	208.94	420.79	1,220.43	1,103.31	170.16	329.10
Colorado	397.19	413.30	451.65	1,467.63	671.49	371.25	666.46
Montana	231.38	232.69	736.82	741.10	1,066.71	273.98	632.02
Nevada	345.86	401.64	1,269.78	979.40	781.61	562.64	475.72
New Mexico	304.91	221.44	1,061.61	898.48	899.69	267.77	618.35
Utah	252.21	256.23	623.02	1,068.13	414.49	251.79	467.86
Wyoming	319.70	351.07	1,039.95	1,173.45	496.10	428.09	596.08
Pacific:							
California	193.48	190.26	301.91	941.22	308.31	355.79	314.44
Hawaii	324.55	235.62	286.95	1,665.79	792.59	488.16	430.88
Oregon	268.31	277.94	553.13	848.14	562.47	326.28	340.99
Washington	341.66	344.74	766.18	890.96	1,083.47	349.16	433.81
States not shown separately	228.57	257.31	534.22	375.36	498.83	242.88	319.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.a(2002) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	8,173	8,148	8,313	8,376	7,761	8,226	8,171
New England:							
Connecticut	9,335	9,365	9,546	8,417	8,671	9,309	9,448
Maine	9,365	9,257	9,632	10,578	9,982	10,011	8,523
Massachusetts	8,871	8,773	8,782	10,663	9,292	9,129	7,736
New Hampshire	9,774	9,672	9,822	11,566	10,310	9,680	10,090
Middle Atlantic:							
New Jersey	9,165	9,128	10,006	9,385	8,773	9,829	8,661
New York	8,041	7,993	8,373	7,584	7,051	8,248	7,874
Pennsylvania	7,602	7,507	8,198	8,023	7,806	8,537	6,874
East North Central:							
Illinois	8,346	8,270	8,986	8,744	8,393	7,593	8,988
Indiana	8,110	8,004	7,421	10,112	6,710	7,763	8,421
Michigan	8,355	8,141	9,692	7,906	7,409	8,110	8,803
Ohio	8,435	8,526	8,133	7,199	8,011	8,914	7,972
Wisconsin	8,387	8,436	8,129	8,372	7,822	9,002	7,809
West North Central:							
Iowa	7,394	7,364	7,483	7,504	7,598	7,402	7,292
Kansas	8,069	8,172	7,764	7,286	8,330	7,934	8,319
Minnesota	8,594	8,468	9,845	8,405	8,424	8,733	8,284
Missouri	8,048	8,005	8,443	8,128	6,820	8,191	7,978
Nebraska	8,372	8,400	8,000	.	9,480	8,170	9,162
South Atlantic:							
Delaware	8,488	8,473	8,464	9,068	9,143	9,428	7,890
Florida	8,317	8,317	8,297	8,316	8,848	8,158	8,528
Georgia	7,541	7,354	8,481	9,104	8,262	7,012	7,840
Maryland	7,891	7,823	9,191	7,419	7,062	8,048	7,844
North Carolina	8,692	8,734	7,180	6,577*	8,974	8,032	9,410
South Carolina	7,662	7,758	7,230	6,491	7,499	7,016	8,105
Virginia	7,464	7,465	8,639	6,550	6,509	7,729	7,473
West Virginia	8,509	8,382	10,760	8,096	8,649	9,706	6,571
East South Central:							
Alabama	7,556	7,395	8,620*	5,294	5,621	6,830	8,561
Kentucky	8,136	8,174	6,352	8,400*	9,896	8,123	8,008
Mississippi	7,771	7,388	10,608*	7,706*	8,196*	6,190	10,812
Tennessee	8,133	8,104	7,487	11,817	7,880	7,347	9,051
West South Central:							
Louisiana	8,392	8,285	7,991	11,935*	8,900	8,155	8,451
Oklahoma	7,738	7,759	6,906	8,025*	7,295	7,219	8,506
Texas	8,327	8,309	8,134	10,161	9,331	8,110	8,475
Mountain:							
Arizona	7,438	7,384	7,674	7,535	6,697	7,203	7,696
Colorado	8,962	8,999	9,066	7,258	8,395	9,412	7,878
Montana	8,602	8,351	9,067	9,224	8,999	8,556	8,180
Nevada	7,236	7,083	9,791	.	9,849	6,655	7,782
New Mexico	7,685	7,633	8,222	7,670	7,287	7,201	8,604
Utah	7,589	7,543	7,732	8,645	7,482	7,817	7,087
Wyoming	9,366	9,500	7,092	12,000*	11,554	6,975	10,116
Pacific:							
California	7,820	7,824	7,526	8,519	6,386	7,835	8,188
Hawaii	7,330	7,500	7,246	6,059	6,737	7,107	7,696
Oregon	7,772	7,394	9,152	7,429	7,529	7,291	8,620
Washington	9,589	9,983	8,114	7,401	13,652*	8,344	8,805
States not shown separately	7,548	7,452	8,156	7,387	7,590	7,815	6,596

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.a(2002) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	87.39	87.54	162.73	282.29	278.57	107.38	121.80
New England:							
Connecticut	252.30	258.48	1,481.43	1,468.06	1,436.08	232.28	502.93
Maine	476.97	636.78	1,176.87	2,956.68	1,587.54	566.72	1,815.73
Massachusetts	214.76	218.77	986.87	1,663.74	370.76	142.91	612.99
New Hampshire	173.76	137.69	510.34	1,473.88	1,818.02	154.89	1,682.76
Middle Atlantic:							
New Jersey	327.60	371.42	2,837.92	1,777.26	1,641.86	350.69	1,361.09
New York	184.05	131.95	675.63	908.16	739.79	355.44	239.99
Pennsylvania	237.58	238.44	579.47	969.57	498.31	225.14	445.89
East North Central:							
Illinois	307.72	339.73	1,483.82	1,414.54	1,626.79	169.99	613.65
Indiana	536.47	474.90	1,937.17	2,504.93	1,518.99	1,102.40	581.61
Michigan	497.31	487.36	2,007.17	1,910.04	1,507.06	817.59	492.98
Ohio	691.41	840.06	1,392.18	1,808.78	1,919.75	808.26	397.14
Wisconsin	484.85	492.04	1,733.79	1,985.37	1,632.30	663.43	501.86
West North Central:							
Iowa	199.44	852.54	2,031.66	1,795.46	1,240.38	821.24	1,138.11
Kansas	312.68	332.96	1,223.55	2,049.44	1,350.30	313.42	727.49
Minnesota	214.89	342.34	1,511.02	1,597.67	2,182.39	243.11	1,042.29
Missouri	260.69	285.60	1,841.25	1,632.83	1,188.58	620.65	899.12
Nebraska	244.75	913.15	1,979.41	.	2,377.26	372.41	2,201.40
South Atlantic:							
Delaware	367.53	332.32	1,648.05	1,569.46	1,135.49	363.52	632.00
Florida	261.43	259.39	1,972.46	1,993.14	339.81	298.10	1,003.03
Georgia	265.49	255.95	2,533.10	2,550.04	1,657.58	400.60	351.23
Maryland	140.79	131.40	1,390.20	512.36	797.70	117.52	338.68
North Carolina	474.84	518.03	2,015.10	2,079.81*	2,377.81	413.55	1,183.66
South Carolina	383.92	404.54	1,803.42	1,859.15	1,563.62	1,123.35	1,342.76
Virginia	238.77	319.98	1,150.32	1,322.67	1,375.84	348.37	835.36
West Virginia	520.25	573.40	3,007.43	2,223.81	1,670.93	389.08	1,325.85
East South Central:							
Alabama	488.18	500.70	2,688.60*	1,482.72	1,409.61	444.56	1,588.79
Kentucky	282.19	265.70	1,833.77	2,656.31*	2,207.01	431.32	309.46
Mississippi	1,975.54	1,962.30	3,354.54*	2,436.84*	2,591.80*	1,703.29	3,027.75
Tennessee	375.82	407.78	1,790.50	3,352.52	1,841.41	482.48	1,454.39
West South Central:							
Louisiana	376.21	378.90	1,953.47	3,616.13*	2,110.98	1,163.92	1,351.46
Oklahoma	478.48	487.65	1,950.97	2,537.58*	1,830.48	936.93	1,518.37
Texas	535.78	572.81	1,769.30	2,293.83	1,299.78	823.05	452.89
Mountain:							
Arizona	404.41	425.70	1,432.62	1,967.47	1,482.04	421.39	647.12
Colorado	429.13	475.93	1,500.76	1,555.47	1,655.99	385.67	1,305.55
Montana	1,147.87	1,437.67	2,543.89	2,758.62	2,379.48	1,491.30	2,287.28
Nevada	844.87	859.48	2,226.34	.	2,386.06	1,173.09	1,244.25
New Mexico	497.81	509.61	2,040.69	1,736.17	1,527.74	560.01	1,308.31
Utah	267.38	268.76	1,518.38	2,073.55	1,668.31	275.89	810.82
Wyoming	1,162.15	1,527.86	1,981.50	3,794.73*	3,445.02	1,488.33	2,422.26
Pacific:							
California	291.81	309.16	335.91	1,221.41	292.46	413.64	351.16
Hawaii	283.01	474.92	329.04	894.06	906.14	232.94	1,026.36
Oregon	286.32	194.52	1,155.23	1,601.30	1,143.15	234.91	614.89
Washington	653.69	1,299.22	1,959.32	2,080.69	4,098.35*	551.59	478.58
States not shown separately	304.17	241.28	1,604.08	1,601.45	1,653.43	319.21	1,252.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.b(2002) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	8,616	8,613	8,869	8,244	8,028	8,663	8,642
New England:							
Connecticut	8,925	9,020	8,370	8,612	8,174	9,338	8,224
Maine	9,146	9,215	8,800	8,519	7,519	9,953	8,310
Massachusetts	8,713	8,745	9,464	8,091	7,921	9,104	8,190
New Hampshire	9,603	9,415	10,968	9,137	9,632	9,980	8,968
Middle Atlantic:							
New Jersey	9,406	9,387	9,560	9,670	8,866	9,319	9,555
New York	9,113	8,995	9,440	10,527	8,776	9,589	8,466
Pennsylvania	8,456	8,431	8,919	8,013	7,722	8,351	8,686
East North Central:							
Illinois	9,250	9,230	9,533	9,157	8,861	9,482	9,017
Indiana	8,511	8,463	8,979	8,603	7,320	8,169	9,150
Michigan	8,512	8,432	9,028	8,802	7,927	8,140	9,093
Ohio	8,101	8,098	8,331	7,918	8,180	8,284	7,760
Wisconsin	8,789	8,654	9,874	9,743	9,255	9,233	8,173
West North Central:							
Iowa	7,827	7,733	8,833	7,466	8,100	7,390	8,765
Kansas	8,434	8,463	8,423	7,674	9,563	8,455	8,166
Minnesota	8,918	8,988	9,133	7,602	8,789	8,765	9,291
Missouri	7,812	7,676	8,836	8,576	7,947	7,481	8,277
Nebraska	8,441	8,579	7,486	7,899	7,514	8,426	8,708
South Atlantic:							
Delaware	8,149	8,160	8,959	6,046	7,503	8,300	8,128
Florida	8,918	9,074	8,066	8,082	8,906	8,983	8,883
Georgia	8,120	8,019	9,054	9,203	8,066	8,283	7,870
Maryland	9,278	9,404	7,932	7,838	7,734	9,287	9,362
North Carolina	7,675	7,679	8,020	7,071	7,773	7,793	7,474
South Carolina	8,151	8,165	8,184	7,271	7,575	8,195	8,196
Virginia	8,080	8,068	8,865	7,301	7,485	8,468	7,721
West Virginia	9,090	9,021	9,898	7,194	6,627	9,475	9,053
East South Central:							
Alabama	7,707	7,736	8,415	6,602	6,472	7,766	8,274
Kentucky	8,418	8,430	8,919	6,352	7,577	8,249	8,710
Mississippi	7,554	7,421	8,216	9,177	7,369	6,787	8,478
Tennessee	8,144	8,158	7,617	8,815	7,755	7,956	8,679
West South Central:							
Louisiana	8,281	8,302	7,903	7,934	7,577	7,892	8,711
Oklahoma	8,707	8,699	9,290	7,842	8,396	7,681	9,908
Texas	9,030	9,011	9,323	8,268	8,460	9,680	8,508
Mountain:							
Arizona	8,308	8,438	7,642	8,037	8,278	8,389	8,158
Colorado	8,192	8,184	8,743	8,054	8,225	8,398	7,965
Montana	7,863	7,823	8,271	8,078	8,637	7,809	7,771
Nevada	7,411	7,254	9,368	7,131	7,851	7,397	7,350
New Mexico	7,919	8,216	6,053	7,232	8,068	8,143	7,704
Utah	8,538	8,596	8,036	6,728	7,496	7,450	9,292
Wyoming	7,911	7,990	6,496	7,905	6,760	7,289	9,061
Pacific:							
California	8,965	9,115	8,789	6,587	7,432	8,813	9,345
Hawaii	8,349	7,755	6,591	12,765	7,191	8,692	7,871
Oregon	8,370	8,424	7,583	9,604	8,406	8,130	9,116
Washington	8,574	8,593	9,617	7,483	7,829	8,782	7,913
States not shown separately	8,758	8,778	8,405	8,980	6,099	9,147	8,606

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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Table VII.D.1.b(2002) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	72.71	84.95	113.68	151.23	83.11	105.97	75.63
New England:							
Connecticut	234.26	308.35	1,067.82	724.65	1,182.19	357.38	543.86
Maine	258.47	322.17	2,037.86	1,047.01	1,386.85	518.85	486.03
Massachusetts	180.09	182.86	2,316.09	1,334.09	1,319.16	272.51	355.37
New Hampshire	267.47	442.63	1,250.72	1,969.94	1,533.51	415.60	1,123.75
Middle Atlantic:							
New Jersey	351.46	398.48	639.49	2,124.43	1,401.38	446.32	517.32
New York	265.06	284.25	1,102.06	633.13	783.64	351.56	344.44
Pennsylvania	260.19	289.93	508.31	368.54	210.04	342.06	307.01
East North Central:							
Illinois	337.15	382.03	1,302.81	693.58	443.58	434.95	400.90
Indiana	167.86	225.19	1,031.91	1,187.95	828.35	392.11	310.13
Michigan	216.17	268.89	381.87	869.99	652.94	236.34	291.91
Ohio	245.55	254.20	931.71	914.64	486.21	327.89	306.18
Wisconsin	295.70	283.70	469.87	1,574.01	1,102.87	155.62	683.56
West North Central:							
Iowa	276.76	274.49	479.35	1,180.53	417.68	238.50	654.08
Kansas	190.43	212.74	505.80	1,109.21	566.08	247.36	431.42
Minnesota	220.25	232.42	1,186.27	760.96	894.66	274.41	251.60
Missouri	188.43	188.61	1,553.97	1,348.36	404.75	224.77	314.19
Nebraska	357.47	378.78	501.82	1,219.76	561.32	528.41	452.53
South Atlantic:							
Delaware	504.03	563.21	1,077.42	1,217.99	1,287.06	545.49	667.42
Florida	309.37	374.79	1,534.86	548.62	521.98	372.73	367.66
Georgia	212.83	226.23	1,532.11	1,105.06	410.60	420.97	239.90
Maryland	202.94	194.98	633.94	597.19	1,727.45	263.75	260.05
North Carolina	260.61	308.40	1,292.08	1,375.44	550.74	298.34	502.61
South Carolina	214.58	234.85	1,333.66	1,273.52	501.51	561.30	274.54
Virginia	209.81	354.72	1,129.15	1,228.05	1,090.42	458.40	391.52
West Virginia	281.91	348.62	1,136.21	1,324.09	750.07	568.74	439.22
East South Central:							
Alabama	235.97	225.56	1,954.68	877.68	735.97	208.20	537.65
Kentucky	188.26	186.92	500.43	1,158.40	890.74	335.80	301.54
Mississippi	292.19	289.12	1,428.05	1,973.98	475.74	470.30	703.47
Tennessee	251.89	279.24	667.96	1,569.32	711.41	194.43	515.39
West South Central:							
Louisiana	278.75	290.29	1,261.98	1,505.61	928.31	324.40	278.21
Oklahoma	360.67	380.47	1,405.03	1,318.20	1,100.72	408.97	763.31
Texas	351.09	380.12	1,170.81	987.80	517.80	577.20	399.08
Mountain:							
Arizona	176.15	281.77	1,174.54	1,550.21	1,368.29	301.29	325.91
Colorado	436.57	478.19	687.42	1,612.44	1,149.81	561.96	789.40
Montana	276.09	294.97	1,402.74	1,520.62	1,398.85	326.29	1,212.71
Nevada	391.32	487.13	1,477.36	979.40	882.20	582.04	547.35
New Mexico	294.98	223.48	1,320.21	1,590.92	1,369.47	326.47	597.50
Utah	326.89	338.76	960.56	1,385.62	884.05	262.72	511.13
Wyoming	339.07	392.72	1,289.90	1,858.61	1,301.55	438.11	619.21
Pacific:							
California	308.50	341.92	528.00	1,032.81	509.26	450.38	352.91
Hawaii	497.36	316.31	344.40	2,423.11	794.98	659.26	439.66
Oregon	295.56	288.79	1,304.01	1,665.00	1,127.76	424.18	376.73
Washington	263.49	276.26	1,335.22	901.54	649.54	298.75	466.12
States not shown separately	296.40	309.48	803.31	1,030.74	1,146.36	315.31	349.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.c(2002) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	8,265	8,205	9,276	6,630	7,081	8,208	8,579
New England:							
Connecticut	8,901	9,167	9,207	6,477*	3,720*	10,670	7,735
Maine	8,624	8,779	8,505	5,581	6,836	8,447	10,677
Massachusetts	8,409	8,195	11,225	.	10,800*	8,553	7,671
New Hampshire	9,343	7,782	10,414	9,667	8,832	9,527	9,357
Middle Atlantic:							
New Jersey	10,485	10,491	10,592	9,809	9,674	9,987	10,662
New York	8,149	7,361	9,653	6,666	6,885	8,101	8,951
Pennsylvania	8,759	8,902	8,080	5,316	6,909	8,319	11,022
East North Central:							
Illinois	10,042	10,136	10,067	6,480*	8,124	7,762	11,904
Indiana	6,975	7,099	6,910*	5,190	5,797	6,818	7,149
Michigan	8,326	8,592	9,480	5,740	7,904	8,696	7,580
Ohio	8,091	8,175	7,638	7,829	8,328	8,259	7,292*
Wisconsin	9,085	9,136	8,323	10,407*	1,418*	10,291	8,082
West North Central:							
Iowa	8,681	9,459	7,702	6,138	6,102	8,146	9,296
Kansas	7,364	7,467	7,473	6,521	6,907	7,669	7,118
Minnesota	9,112	8,488	10,567	7,726	7,593	9,445	6,377
Missouri	7,258	6,851	11,412	6,787	5,996	8,707	6,174
Nebraska	8,229	8,258	8,016	8,333*	6,864*	8,790	7,021
South Atlantic:							
Delaware	9,784	10,064	3,264*	8,337	4,918*	8,994	11,652
Florida	9,095	9,434	9,050	5,844*	6,141*	11,228	8,971
Georgia	7,438	8,652	4,829	3,380*	3,380*	8,305	7,505
Maryland	8,002	8,030	9,581	6,029*	8,366	8,501	7,697
North Carolina	8,271	8,291	8,163	9,118*	8,884*	7,789	8,907
South Carolina	7,476	7,388	7,787	.	4,766*	8,230	6,481
Virginia	7,020	6,603	8,087	10,518	8,212	6,936	7,089
West Virginia	7,852	9,537	3,688*	4,457*	5,767*	10,923	7,098
East South Central:							
Alabama	6,878	6,988	7,497	6,096	6,782	7,352	5,434
Kentucky	8,771	8,928	8,671*	4,901	8,525	9,507	8,255
Mississippi	7,240	7,490	6,768*	5,774	4,631	7,768	6,897
Tennessee	6,426	5,591	8,677	7,208*	8,830	6,149	5,225
West South Central:							
Louisiana	9,567	9,325	10,931*	5,595*	.	7,720	9,923
Oklahoma	7,441	6,926	.	10,582	8,385	5,921	7,552
Texas	8,211	8,146	12,000*	9,055*	8,441*	8,530	8,000
Mountain:							
Arizona	7,991	7,912	11,297	5,844*	9,000*	5,819	8,965
Colorado	9,001	9,106	10,343	4,392*	.	8,806	9,344
Montana	7,239	7,090	9,655	6,385	8,345	7,961	4,806*
Nevada	7,449	7,449	.	.	10,320*	7,308	7,905
New Mexico	7,013	8,642	6,559	5,646	6,184	9,723	6,215
Utah	7,629	7,679	7,080	4,200*	5,975	5,393	10,449
Wyoming	9,362	9,317	9,649	9,357	8,673	9,311	10,228
Pacific:							
California	7,547	7,033	9,517	3,380*	5,475	7,155	8,529
Hawaii	6,706	6,982	5,361	7,574	5,886	6,741	8,109
Oregon	7,635	6,544	9,848	9,694	9,013	8,885	4,083*
Washington	7,671	6,822	9,794	7,594	4,435	6,447	9,921
States not shown separately	7,801	7,711	10,321	5,987	6,630	7,734	8,207

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.c(2002) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	152.14	168.15	458.42	360.31	263.71	197.50	347.14
New England:							
Connecticut	723.03	819.60	2,759.28	2,013.27*	1,176.37*	1,352.36	1,837.98
Maine	468.50	707.40	2,010.02	1,484.58	1,321.90	641.09	2,995.20
Massachusetts	988.14	1,045.99	3,347.02	.	3,415.26*	1,001.75	2,295.21
New Hampshire	1,103.01	1,250.88	2,897.77	2,395.12	2,439.78	1,257.87	2,383.74
Middle Atlantic:							
New Jersey	1,013.04	1,504.65	3,028.52	2,897.65	2,814.55	1,977.13	2,180.70
New York	718.62	642.74	1,407.17	1,497.54	1,389.66	768.41	1,971.60
Pennsylvania	709.18	886.01	1,842.07	1,543.64	1,671.49	1,069.70	2,718.98
East North Central:							
Illinois	736.51	813.40	2,304.11	2,049.16*	2,301.42	1,116.72	1,977.37
Indiana	601.02	689.77	2,079.02*	1,462.40	1,624.16	985.66	1,069.69
Michigan	514.42	869.52	1,891.30	1,371.29	2,044.76	645.18	1,612.63
Ohio	412.33	603.76	1,836.80	2,154.12	1,907.69	575.24	2,198.35*
Wisconsin	888.52	1,076.36	2,288.90	3,187.79*	427.47*	870.05	1,448.03
West North Central:							
Iowa	479.10	1,170.82	1,515.55	1,636.54	1,503.68	702.08	1,588.63
Kansas	746.86	795.06	1,775.71	1,821.17	1,440.24	959.12	1,421.84
Minnesota	493.66	947.52	2,676.44	787.56	1,689.81	589.75	1,608.55
Missouri	978.03	1,076.39	3,285.56	1,846.99	1,610.10	1,820.77	1,729.32
Nebraska	1,218.97	1,804.16	2,095.59	2,533.83*	2,086.21*	1,661.83	1,707.09
South Atlantic:							
Delaware	1,066.59	1,048.63	1,032.17*	2,300.23	1,552.49*	872.22	2,376.90
Florida	1,495.63	2,035.11	2,615.82	1,848.04*	1,855.58*	2,655.38	1,985.44
Georgia	1,272.76	1,764.32	1,391.23	1,068.85*	1,068.85*	2,280.89	1,545.17
Maryland	706.50	688.38	2,458.31	1,885.28*	2,457.53	924.70	1,390.04
North Carolina	1,548.09	1,559.16	2,287.55	2,738.84*	2,666.49*	1,460.87	2,319.54
South Carolina	1,263.07	1,651.32	2,210.88	.	1,531.85*	1,986.97	1,343.59
Virginia	753.01	740.55	2,338.81	2,956.54	2,321.27	1,096.60	1,726.55
West Virginia	928.07	1,583.26	1,267.46*	1,370.04*	2,144.54*	2,388.05	1,531.97
East South Central:							
Alabama	238.39	239.43	2,241.63	1,587.98	1,269.17	264.46	1,221.67
Kentucky	791.97	924.81	2,741.97*	1,429.11	2,165.74	1,021.84	1,685.89
Mississippi	741.43	863.97	2,140.23*	1,618.04	1,299.67	1,535.21	1,516.70
Tennessee	799.31	1,181.14	2,142.16	2,175.06*	2,344.00	1,396.81	1,407.98
West South Central:							
Louisiana	2,125.47	2,116.87	3,456.55*	1,738.09*	.	2,246.08	2,553.73
Oklahoma	1,460.77	1,682.77	.	3,155.54	2,352.09	1,653.56	2,123.35
Texas	954.25	1,009.30	3,794.73*	2,808.94*	2,549.65*	1,240.35	1,782.94
Mountain:							
Arizona	1,715.31	1,964.86	3,377.64	1,848.04*	2,846.05*	1,465.37	2,277.66
Colorado	1,400.93	1,681.76	2,901.69	1,388.87*	.	1,720.28	2,749.17
Montana	497.76	506.05	1,897.65	1,545.60	1,818.82	454.63	1,715.71*
Nevada	1,513.78	1,513.78	.	.	3,263.47*	1,642.78	2,111.95
New Mexico	1,288.92	2,079.12	1,750.16	1,301.04	1,565.11	2,730.19	1,603.18
Utah	721.95	774.07	1,679.57	1,328.16*	1,498.17	804.38	3,027.95
Wyoming	471.08	610.06	1,532.90	2,428.89	1,331.38	729.98	1,160.14
Pacific:							
California	510.54	387.62	2,010.90	1,068.85*	1,401.40	475.90	1,445.72
Hawaii	833.12	967.48	1,211.86	2,128.56	1,094.78	1,232.70	2,115.34
Oregon	1,113.40	1,151.36	2,777.14	2,896.90	2,365.20	1,288.80	1,328.00*
Washington	882.95	991.45	2,625.78	2,121.09	1,318.07	986.76	2,267.29
States not shown separately	556.71	571.64	2,234.84	1,384.05	1,069.00	685.49	1,600.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2(2002) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,987	1,933	2,315	2,429	2,495	2,047	1,826
New England:							
Connecticut	1,954	1,937	2,170	1,837	2,072	1,929	1,986
Maine	2,714	2,579	3,419	3,738	3,891	2,975	2,199
Massachusetts	2,040	1,911	2,664	3,508	2,858	2,033	1,922
New Hampshire	2,407	2,354	2,393	2,739*	3,034	2,416	2,253
Middle Atlantic:							
New Jersey	2,128	2,059	2,673	3,187	1,479	2,100	2,203
New York	1,886	1,917	1,715	1,905	2,429	1,864	1,731
Pennsylvania	1,656	1,625	2,053	1,514	1,722	1,558	1,773
East North Central:							
Illinois	2,016	1,888	2,691	3,949	3,834	2,199	1,682
Indiana	1,536	1,422	2,333	2,290	2,341	1,538	1,458
Michigan	1,361	1,248	1,798	2,069	2,609	1,165	1,416
Ohio	1,841	1,804	2,074	2,406	2,716	2,059	1,366
Wisconsin	1,584	1,478	2,197	2,499	2,491	1,841	1,185
West North Central:							
Iowa	1,781	1,723	2,059	2,040	2,227	1,902	1,429
Kansas	1,881	1,860	1,853	2,427	2,358	1,790	2,018
Minnesota	2,033	1,965	2,327	2,173	2,594	1,997	2,012
Missouri	1,935	1,923	2,432	1,649	2,038	2,193	1,521
Nebraska	2,209	2,151	2,823	1,787*	2,250	2,242	2,118
South Atlantic:							
Delaware	1,735	1,617	2,777	2,255	2,241	2,303	1,468
Florida	2,178	2,081	2,969	2,682	2,548	2,553	1,871
Georgia	2,250	2,176	3,427	2,265	3,536	2,279	1,991
Maryland	2,583	2,562	3,251	2,367	2,869	2,978	2,226
North Carolina	2,110	2,095	2,203	2,620	2,857	2,124	2,007
South Carolina	2,155	2,065	2,579	2,808	1,533*	2,483	1,917
Virginia	2,447	2,334	3,325	2,998	2,406	2,577	2,343
West Virginia	1,710	1,691	1,797	2,054*	2,514	1,314	2,136
East South Central:							
Alabama	2,164	2,137	2,492	2,309	2,640	2,145	1,945
Kentucky	1,900	1,841	2,714	2,268*	2,186	1,718	2,018
Mississippi	1,777	1,753	1,380	2,369	2,129	1,881	1,570
Tennessee	2,012	1,984	2,224*	2,247	2,232	1,932	2,128
West South Central:							
Louisiana	2,259	2,290	1,966	1,872	2,889	2,169	2,239
Oklahoma	2,600	2,559	2,735	4,259	2,711	1,903	3,347
Texas	2,298	2,265	2,275	4,036	3,233	2,609	1,831
Mountain:							
Arizona	2,160	2,130	2,229	2,454	2,252*	2,395	1,856
Colorado	2,117	2,093	2,644	2,134	2,089	2,279	1,878
Montana	1,952	1,840	3,009	2,027	2,995	1,813	1,978
Nevada	1,694	1,691	1,734*	1,685	2,613	1,766	1,478
New Mexico	1,830	1,712	2,306	2,369	1,831	1,919	1,744
Utah	1,661	1,625	2,596	1,890	1,729	1,791	1,549
Wyoming	1,970	1,934	2,077	2,909	1,974	1,941	2,016
Pacific:							
California	1,996	1,938	2,563	2,104*	2,106	2,119	1,799
Hawaii	1,978	1,819	1,388	3,824	1,934	2,008	1,940
Oregon	1,841	1,795	1,977	2,097*	2,998	1,782	1,631
Washington	1,623	1,538	2,323	1,937	1,586*	1,578	1,769
States not shown separately	2,112	2,049	2,563	2,717	2,372	2,084	2,122

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	30.00	32.64	83.53	93.03	98.44	47.25	32.52
New England:							
Connecticut	160.32	213.36	429.28	429.12	537.41	219.56	146.37
Maine	105.06	118.23	663.95	701.11	766.11	183.95	348.99
Massachusetts	142.15	134.95	309.63	503.70	538.98	202.79	231.79
New Hampshire	229.14	226.19	491.74	917.55*	695.55	282.68	357.41
Middle Atlantic:							
New Jersey	199.70	209.45	604.88	851.46	344.04	299.78	268.56
New York	90.81	136.78	375.31	238.15	495.52	202.66	198.35
Pennsylvania	91.67	115.06	267.88	326.40	421.22	108.43	174.96
East North Central:							
Illinois	112.57	109.21	384.77	687.98	557.29	159.25	131.54
Indiana	100.33	97.43	452.96	285.19	345.83	132.66	115.80
Michigan	130.37	138.40	259.05	268.09	417.90	185.46	120.21
Ohio	80.35	118.97	415.11	450.15	345.41	158.41	129.57
Wisconsin	142.51	142.68	253.63	644.36	693.74	148.86	291.21
West North Central:							
Iowa	168.28	160.25	421.22	381.84	268.39	219.13	169.79
Kansas	138.35	156.40	395.28	446.64	290.47	217.83	144.23
Minnesota	136.93	188.75	656.11	177.86	176.11	162.05	179.31
Missouri	152.56	147.66	602.96	393.52	317.57	245.62	151.67
Nebraska	97.32	105.67	374.32	545.45*	440.48	162.73	193.33
South Atlantic:							
Delaware	146.98	163.12	612.72	473.49	467.80	387.41	153.86
Florida	189.96	207.43	641.67	261.78	389.22	375.76	197.18
Georgia	115.26	112.40	671.86	453.68	539.32	188.20	221.60
Maryland	111.92	134.96	302.51	246.66	609.79	173.47	142.50
North Carolina	142.58	142.87	583.51	497.31	460.13	191.08	160.30
South Carolina	155.74	149.87	639.29	702.20	600.75*	252.95	214.93
Virginia	186.27	224.87	688.86	607.55	576.84	208.31	245.98
West Virginia	194.23	234.50	388.65	654.33*	436.77	327.20	267.57
East South Central:							
Alabama	108.98	117.43	676.64	610.38	262.79	154.31	139.01
Kentucky	193.47	194.56	570.54	788.30*	332.15	130.85	266.70
Mississippi	136.68	171.44	310.63	555.72	256.34	195.56	173.13
Tennessee	152.61	174.35	788.07*	355.60	254.53	261.69	205.49
West South Central:							
Louisiana	155.52	175.34	525.32	359.46	553.62	272.84	158.99
Oklahoma	235.26	248.60	515.20	971.77	459.16	241.36	430.75
Texas	95.87	98.46	391.65	523.57	296.81	125.21	117.43
Mountain:							
Arizona	153.47	160.61	549.11	589.36	965.74*	217.60	136.57
Colorado	76.12	70.66	729.31	542.17	389.33	169.87	182.59
Montana	246.05	253.87	715.24	308.74	561.54	283.72	366.38
Nevada	196.57	184.18	892.19*	373.23	336.89	333.28	265.15
New Mexico	154.89	185.17	339.95	473.96	383.88	336.66	200.59
Utah	125.13	145.51	531.74	393.78	462.00	196.46	407.58
Wyoming	166.44	178.94	564.41	831.00	335.10	304.23	236.43
Pacific:							
California	187.62	179.93	388.62	1,308.69*	305.15	223.25	318.44
Hawaii	215.66	237.98	280.22	564.93	394.81	292.37	356.02
Oregon	231.15	209.13	567.25	641.20*	459.33	256.79	298.77
Washington	218.74	218.80	643.07	544.30	741.46*	320.40	276.26
States not shown separately	141.96	143.63	389.69	616.87	640.21	184.19	252.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	2,084	2,018	2,511	2,477	2,530	2,159	1,896
New England:							
Connecticut	2,515	2,432	3,470	1,730*	3,258	2,775	1,993
Maine	3,331	3,038	4,343	5,774	5,111	3,534	2,641
Massachusetts	2,184	2,037	2,529	4,218	2,952	2,180	2,008
New Hampshire	2,550	2,576	1,886	3,262	3,199	2,594	2,060
Middle Atlantic:							
New Jersey	1,772	1,726	1,979	2,645*	2,334*	1,589	1,882
New York	1,821	1,855	1,587*	2,140*	2,592	1,795	1,561
Pennsylvania	1,475	1,381	2,582	1,084*	857*	1,525	1,513*
East North Central:							
Illinois	1,994	1,815	3,080	4,154	3,441*	1,998	1,810
Indiana	1,929	1,873	1,684*	2,909	4,963	1,544	2,062
Michigan	1,351	1,152	2,161	2,248	2,638	924	1,427
Ohio	2,627	2,538*	2,954	3,749	3,596	3,603	1,470
Wisconsin	1,484	1,252*	2,791	1,262	1,572*	2,168	795*
West North Central:							
Iowa	1,611	1,477	2,392*	1,742	2,155	1,749	1,029*
Kansas	1,970	1,890	2,249	2,320*	2,329*	1,907	2,040
Minnesota	2,210	1,915	4,550	2,262	1,730	2,326	2,027
Missouri	2,173	2,212	2,218*	1,615*	1,191*	2,658	1,211
Nebraska	2,189	2,102	3,347	.	2,235*	2,129	2,585
South Atlantic:							
Delaware	1,553	1,609	1,124*	1,426	2,880	2,267	1,026*
Florida	2,268	2,203	3,524	3,343	3,436	2,386	1,935
Georgia	2,365	2,388	3,116*	1,468*	3,291	2,841	1,624
Maryland	2,539	2,416	4,833	1,741	3,029	2,929	2,087
North Carolina	2,040	2,019	2,911	3,012*	2,462	1,863	2,214
South Carolina	2,348	2,446	1,552*	3,192*	2,262*	2,304	2,385
Virginia	2,625	2,645	2,370*	2,488	2,270*	2,809	2,593
West Virginia	1,860	1,872	1,607*	2,027*	2,125	1,811	1,791
East South Central:							
Alabama	2,149	2,084	2,418*	2,109*	2,567*	2,503	1,765
Kentucky	2,035*	2,054*	1,266	.	859*	1,574	2,739*
Mississippi	2,233	2,786*	.	.	.	2,408*	2,412*
Tennessee	1,950	1,780	2,740	2,388*	2,550	1,813	2,028
West South Central:							
Louisiana	2,806	2,847	2,558	2,495	3,700	2,773	2,530
Oklahoma	2,536	2,497	2,844	4,857*	2,740	2,716	2,256
Texas	2,330	2,323	1,613*	5,811	4,345	2,619	1,525
Mountain:							
Arizona	2,103	2,120	2,047	1,880*	2,724*	2,517	1,738
Colorado	2,179	2,196	1,836*	2,434	2,680	2,479	1,401
Montana	2,114*	2,111*	2,249*	225*	922*	2,362*	2,768
Nevada	1,918*	1,788*	4,091	.	3,697	2,466*	1,212*
New Mexico	2,213	2,168	3,048	1,769*	1,497	2,247	2,324
Utah	1,889	1,825	3,669	506	2,096	1,925	1,744
Wyoming	2,980	3,060	1,463*	6,000*	646*	2,127	3,555
Pacific:							
California	2,207	2,110	2,991	2,237	1,988	2,135	2,409
Hawaii	2,088	2,242	1,282	2,302	2,310	1,709	2,439
Oregon	1,734	1,460	2,185*	2,480*	1,723*	1,747	1,713*
Washington	1,472*	1,157*	2,995*	2,359*	915*	1,664*	1,553
States not shown separately	2,231	2,145	2,570	2,764	4,326	1,959	3,003

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	77.47	79.96	215.68	172.22	158.47	90.74	130.79
New England:							
Connecticut	178.60	200.91	1,020.07	894.18*	703.98	226.50	159.84
Maine	277.32	412.79	791.77	1,669.29	1,080.08	435.57	790.57
Massachusetts	155.91	132.39	401.22	932.49	752.46	181.25	237.74
New Hampshire	202.48	250.80	547.45	872.44	870.29	289.16	366.84
Middle Atlantic:							
New Jersey	243.61	280.52	550.66	970.24*	708.87*	460.51	366.37
New York	207.29	224.58	733.69*	1,038.12*	520.00	371.57	340.33
Pennsylvania	219.21	242.69	429.86	485.23*	319.42*	236.72	521.94*
East North Central:							
Illinois	188.61	224.10	767.42	773.38	1,087.55*	269.78	202.21
Indiana	269.52	265.42	575.41*	716.55	1,165.33	357.97	310.71
Michigan	208.22	178.45	600.69	607.57	734.17	235.06	224.82
Ohio	687.94	840.81*	712.73	981.29	934.18	723.92	254.38
Wisconsin	391.05	466.77*	654.49	372.49	1,066.94*	285.03	900.31*
West North Central:							
Iowa	228.28	254.75	811.86*	481.69	433.01	257.75	566.92*
Kansas	322.03	379.41	613.47	705.22*	785.36*	442.14	294.61
Minnesota	292.80	319.62	845.15	602.75	465.73	336.61	353.89
Missouri	278.71	352.80	860.79*	538.71*	595.08*	280.13	362.31
Nebraska	303.63	350.21	838.34	.	748.78*	592.55	679.40
South Atlantic:							
Delaware	284.33	329.17	594.06*	374.89	819.77	418.26	682.26*
Florida	399.08	405.60	894.58	814.09	690.31	550.42	344.07
Georgia	205.31	244.93	947.12*	441.39*	848.22	285.93	277.18
Maryland	133.00	141.64	980.62	393.12	846.84	176.24	106.50
North Carolina	290.24	314.28	824.27	952.52*	675.61	275.78	385.04
South Carolina	182.44	209.06	721.52*	1,017.48*	709.93*	369.73	384.48
Virginia	255.37	247.50	809.85*	742.26	747.95*	445.19	484.65
West Virginia	332.10	356.88	523.87*	742.28*	539.81	520.75	355.39
East South Central:							
Alabama	303.81	261.27	764.74*	1,089.56*	1,104.06*	384.63	349.69
Kentucky	616.51*	617.65*	379.59	.	668.50*	302.75	854.48*
Mississippi	536.94	1,292.68*	.	.	.	823.84*	1,283.13*
Tennessee	230.82	235.47	793.34	718.04*	666.45	355.94	327.98
West South Central:							
Louisiana	279.34	285.19	735.03	746.75	903.30	470.76	412.65
Oklahoma	294.12	300.45	822.41	1,535.78*	741.67	542.87	410.69
Texas	146.25	157.39	741.14*	1,365.20	1,088.55	262.76	118.73
Mountain:							
Arizona	192.73	157.47	566.53	636.81*	1,116.97*	380.09	394.77
Colorado	355.34	353.22	790.66*	684.43	648.61	444.91	243.93
Montana	1,265.20*	1,281.46*	678.19*	146.49*	288.20*	1,289.14*	801.20
Nevada	667.62*	645.36*	1,023.14	.	1,005.48	1,040.63*	442.42*
New Mexico	275.70	299.86	791.52	717.52*	446.75	367.98	609.54
Utah	212.07	195.14	926.68	149.46	561.29	266.56	471.75
Wyoming	538.50	614.19	446.25*	1,897.37*	600.20*	605.36	875.79
Pacific:							
California	269.38	274.13	594.18	597.88	278.42	314.77	432.52
Hawaii	295.70	446.98	278.53	611.36	525.26	231.54	621.08
Oregon	241.87	338.36	864.91*	827.11*	662.83*	329.33	517.91*
Washington	452.57*	492.26*	929.30*	709.08*	289.56*	844.60*	334.73
States not shown separately	185.45	312.85	742.49	642.35	925.83	238.07	623.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2.b(2002) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,977	1,934	2,263	2,373	2,448	2,033	1,834
New England:							
Connecticut	1,714	1,731	1,530	1,786*	1,659	1,599	1,936
Maine	2,482	2,414	2,735	3,174	2,000	2,882	2,040
Massachusetts	1,928	1,832	2,610*	2,953	2,602*	1,907	1,881
New Hampshire	2,024	2,048	2,426	1,561	2,581	2,140	1,756
Middle Atlantic:							
New Jersey	2,300	2,257	2,547	3,385*	1,265	2,186	2,521
New York	1,923	1,950	1,720	1,962*	2,252*	1,903	1,857
Pennsylvania	1,732	1,720	1,844	1,795	2,163	1,620	1,857
East North Central:							
Illinois	2,082	1,950	2,880	4,043	4,602	2,325	1,655
Indiana	1,529	1,425	2,266	2,117	1,959	1,568	1,420
Michigan	1,401	1,347	1,474	1,990	2,807	1,278	1,415
Ohio	1,669	1,654	1,609	2,151	2,563	1,787	1,352
Wisconsin	1,642	1,582	1,830	2,903	2,656	1,776	1,303
West North Central:							
Iowa	1,925	1,867	2,255	2,282	2,246	1,993	1,682
Kansas	1,884	1,874	1,789*	2,404	2,899	1,785	1,998
Minnesota	1,996	2,039	1,706*	1,961	2,391	1,953	2,021
Missouri	1,877	1,876	2,193*	1,651*	2,353	1,993	1,637
Nebraska	2,200	2,136	2,785	1,997*	2,135	2,280	2,060
South Atlantic:							
Delaware	1,816	1,595	3,908	2,587	2,887	2,428	1,565
Florida	2,226	2,111	3,096	2,555	2,358	2,751	1,924
Georgia	2,177	2,095	3,292	2,690*	3,804	2,118	2,062
Maryland	2,707	2,726	2,274	2,631	2,728	3,056	2,412
North Carolina	2,127	2,123	1,931*	2,528	2,819	2,214	1,887
South Carolina	2,141	1,987	2,924	2,690	1,401*	2,577	1,787
Virginia	2,324	2,149	3,715	2,578	2,065*	2,583	2,064
West Virginia	1,682	1,633	2,021	1,875	3,054	1,194*	2,233
East South Central:							
Alabama	2,191	2,156	2,777	2,569	2,761	2,076	2,046
Kentucky	1,945	1,865	2,703	2,417*	2,288	1,787	2,005
Mississippi	1,728	1,692	1,584	2,462	2,306	1,877	1,428
Tennessee	2,040	2,034	2,041*	2,261	2,265	1,964	2,165
West South Central:							
Louisiana	2,147	2,162	2,247	1,617	2,473	2,050	2,189
Oklahoma	2,589	2,573	2,721	3,155	2,374*	1,730	3,585
Texas	2,298	2,265	2,369	3,468	2,638	2,632	1,931
Mountain:							
Arizona	2,232	2,182	2,417	2,541	2,014*	2,393	1,970
Colorado	1,971	1,910	3,899	2,130	1,938	1,968	1,976
Montana	2,046	1,922	3,541	2,451	3,811	1,856	2,079
Nevada	1,668	1,702	1,269*	1,685	2,539	1,675	1,508
New Mexico	1,705	1,519	2,660	2,966	1,920	1,717*	1,668
Utah	1,744	1,729	1,810	2,235	1,096*	1,934	1,661
Wyoming	1,711	1,655	2,265	2,650*	1,898*	1,895	1,404*
Pacific:							
California	1,853	1,822	2,272	1,991*	2,218	2,154	1,467
Hawaii	2,108	1,712	1,509*	4,403	2,816	2,330	1,617
Oregon	1,808	1,901	1,155*	1,634*	2,768*	1,786	1,584*
Washington	1,704	1,673	2,763	1,408*	2,179*	1,631	1,881
States not shown separately	2,089	2,035	2,686	2,768	2,177*	2,123	2,030

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2.b(2002) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	31.04	34.44	111.28	147.65	113.54	57.47	41.84
New England:							
Connecticut	200.02	250.63	375.83	565.67*	298.63	283.05	170.01
Maine	166.32	175.71	666.10	626.26	530.74	359.55	329.16
Massachusetts	199.60	208.64	875.09*	746.31	831.46*	316.48	272.10
New Hampshire	162.70	181.62	598.17	424.77	620.19	312.98	238.23
Middle Atlantic:							
New Jersey	248.69	248.23	600.75	1,073.45*	359.07	333.47	356.45
New York	160.51	169.14	391.31	812.55*	845.55*	157.66	187.72
Pennsylvania	145.96	165.24	465.22	294.04	459.86	249.89	122.06
East North Central:							
Illinois	160.77	131.30	546.65	1,077.61	910.87	206.79	142.53
Indiana	92.83	76.15	438.15	360.48	259.26	114.14	116.25
Michigan	145.67	174.75	180.35	307.89	523.71	188.04	125.24
Ohio	136.41	160.08	407.21	425.52	484.99	219.58	145.53
Wisconsin	129.30	122.23	314.70	656.72	760.12	153.49	230.29
West North Central:							
Iowa	168.59	156.64	573.63	392.79	302.17	242.75	209.71
Kansas	180.00	194.16	642.93*	445.77	511.45	280.25	159.48
Minnesota	142.40	198.75	686.83*	235.25	380.47	171.57	235.89
Missouri	156.56	185.90	1,140.00*	716.48*	632.40	258.68	195.88
Nebraska	123.68	125.82	377.20	798.04*	539.48	216.48	216.39
South Atlantic:							
Delaware	153.80	130.92	597.70	759.33	774.47	486.85	138.91
Florida	178.80	180.44	662.19	358.23	324.66	298.72	227.84
Georgia	125.48	157.34	660.13	855.42*	574.73	180.20	357.65
Maryland	192.43	196.07	585.01	660.08	614.18	322.77	227.85
North Carolina	157.96	162.63	606.36*	485.31	461.05	344.52	173.24
South Carolina	222.13	220.15	725.19	685.36	619.09*	296.55	260.32
Virginia	187.39	233.40	872.42	444.31	770.95*	288.18	242.84
West Virginia	243.68	285.15	382.29	473.25	857.36	358.94*	297.86
East South Central:							
Alabama	143.45	140.84	807.21	446.88	521.25	158.68	202.33
Kentucky	232.03	244.21	572.47	812.19*	328.78	324.97	314.99
Mississippi	198.18	238.70	296.57	591.64	356.65	222.94	199.74
Tennessee	193.70	218.93	922.07*	436.98	215.26	295.84	248.34
West South Central:							
Louisiana	207.31	225.20	633.75	476.20	544.79	307.19	197.06
Oklahoma	273.64	296.58	519.21	747.06	827.11*	280.98	465.26
Texas	129.52	137.10	388.91	524.52	269.39	146.59	164.81
Mountain:							
Arizona	228.71	272.38	570.59	653.61	696.68*	304.69	179.87
Colorado	113.06	115.50	829.37	535.50	439.05	295.29	248.75
Montana	364.19	365.98	903.95	558.05	777.89	368.96	365.82
Nevada	204.73	209.41	965.16*	373.23	433.97	266.92	278.50
New Mexico	154.31	185.68	569.55	732.55	552.87	526.11*	251.83
Utah	149.53	176.94	442.22	475.03	336.69*	299.56	391.58
Wyoming	202.61	227.57	660.98	1,312.11*	1,300.32*	375.36	496.95*
Pacific:							
California	166.99	168.70	571.17	1,355.85*	560.52	184.17	82.89
Hawaii	331.15	347.65	533.87*	979.89	571.81	685.44	279.04
Oregon	244.24	247.96	600.65*	494.76*	843.24*	310.59	655.85*
Washington	227.35	242.14	700.66	540.40*	684.59*	348.89	290.66
States not shown separately	173.10	190.50	420.24	656.92	983.14*	299.19	262.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	23.5%	22.9%	26.5%	29.9%	31.7%	24.1%	21.5%
New England:							
Connecticut	21.6%	21.2%	24.7%	22.1%	25.6%	20.5%	23.3%
Maine	29.6%	28.0%	37.3%	42.2%	44.6%	30.3%	26.0%
Massachusetts	23.2%	21.9%	29.4%	38.1%	32.9%	22.4%	24.0%
New Hampshire	24.9%	24.7%	22.8%	28.2%	30.8%	24.7%	24.1%
Middle Atlantic:							
New Jersey	22.6%	21.9%	27.5%	33.3%	16.6%*	22.2%	23.3%
New York	21.7%	22.3%	18.9%	20.8%	30.4%	20.7%	20.7%
Pennsylvania	20.2%	19.8%	23.9%	19.1%	22.7%	18.6%	22.0%
East North Central:							
Illinois	22.2%	20.9%	28.5%	44.0%	44.4%	24.4%	18.4%
Indiana	18.7%	17.4%	27.5%	27.1%	33.0%	19.3%	16.9%
Michigan	16.1%	14.9%	19.3%	25.4%	34.0%	14.2%	15.9%
Ohio	22.5%	22.1%	25.3%	30.9%	33.3%	24.6%	17.5%
Wisconsin	18.2%	17.1%	24.2%	26.9%	27.7%*	19.8%	14.7%
West North Central:							
Iowa	22.6%	21.9%	24.3%	28.5%	28.3%	25.5%	16.4%
Kansas	22.7%	22.2%	22.8%	32.8%	27.5%	21.5%	24.8%
Minnesota	22.8%	22.2%	23.9%	27.8%	30.4%	22.4%	22.4%
Missouri	24.8%	25.0%	27.0%	19.6%*	27.0%	28.5%	18.9%
Nebraska	26.2%	25.2%	37.2%	22.4%*	28.9%	26.7%	24.4%
South Atlantic:							
Delaware	20.7%	19.2%	32.2%	32.5%	30.3%	26.3%	17.7%
Florida	24.9%	23.5%	36.2%	33.9%	29.0%	29.5%	21.2%
Georgia	28.3%	27.7%	41.3%	25.1%	43.8%	28.5%	25.4%
Maryland	29.3%	28.8%	37.6%	31.5%	38.4%	33.5%	25.2%
North Carolina	26.3%	26.0%	27.6%*	37.3%	35.6%	27.0%	24.3%
South Carolina	26.9%	25.7%	32.3%	39.6%	20.5%*	31.0%	23.6%
Virginia	31.6%	30.3%	38.0%	41.0%	34.1%	31.9%	30.9%
West Virginia	19.1%	18.9%	19.5%	29.2%*	36.4%	13.8%	24.9%
East South Central:							
Alabama	28.6%	28.1%	29.3%	36.6%	40.9%	28.3%	23.9%
Kentucky	22.6%	21.8%	31.2%	37.5%	27.8%	20.5%	23.7%
Mississippi	23.6%	23.6%	16.3%	29.0%	29.9%	27.3%	18.7%
Tennessee	24.9%	24.6%	29.0%	25.2%	28.3%	24.8%	24.5%
West South Central:							
Louisiana	27.0%	27.5%	22.0%*	22.2%	36.0%	27.3%	25.5%
Oklahoma	30.5%	30.0%	30.3%	50.7%	32.9%	25.1%	34.6%
Texas	26.0%	25.7%	24.9%	46.6%	37.5%	28.2%	21.6%
Mountain:							
Arizona	27.1%	26.6%	28.6%	32.5%	29.3%	30.0%	23.3%
Colorado	24.9%	24.6%	29.3%	27.5%	25.3%	25.7%	23.5%
Montana	25.3%	24.1%	33.8%	27.9%	34.8%	22.9%	29.7%
Nevada	23.0%	23.4%	18.4%*	23.6%	32.7%	24.4%	19.8%
New Mexico	23.5%	21.2%	35.5%	34.2%	23.8%	24.2%	22.7%*
Utah	20.0%	19.4%	33.6%	26.6%	23.6%	24.5%	16.8%
Wyoming	23.0%	22.6%	25.0%	33.7%	24.4%	24.1%	21.3%
Pacific:							
California	23.8%	22.9%	31.6%	28.7%	31.2%	25.7%	20.3%
Hawaii	25.5%	24.1%	20.9%	35.4%	29.7%	25.3%	24.9%
Oregon	22.6%	22.3%	23.2%*	25.1%	35.4%	22.5%	19.1%
Washington	18.8%	17.8%	25.1%	25.9%	15.2%*	18.5%	20.9%
States not shown separately	25.1%	24.4%	29.7%	36.4%	37.7%	24.2%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.28%	0.34%	1.08%	1.18%	1.14%	0.51%	0.42%
New England:							
Connecticut	1.64%	1.97%	3.78%	4.81%	5.65%	2.16%	2.31%
Maine	1.16%	1.40%	5.96%	6.35%	8.13%	1.67%	3.71%
Massachusetts	1.61%	1.66%	3.12%	5.13%	5.76%	2.19%	2.03%
New Hampshire	2.34%	2.48%	3.77%	8.20%	6.77%	2.91%	3.55%
Middle Atlantic:							
New Jersey	2.14%	2.15%	6.51%	6.51%	5.75%*	3.89%	2.80%
New York	1.08%	1.60%	3.63%	2.94%	6.61%	1.90%	2.13%
Pennsylvania	0.85%	1.16%	2.63%	4.85%	4.77%	1.37%	1.56%
East North Central:							
Illinois	1.11%	1.02%	3.82%	6.84%	6.35%	1.30%	1.67%
Indiana	1.01%	0.90%	5.34%	4.88%	4.84%	1.37%	1.59%
Michigan	1.36%	1.32%	4.02%	3.68%	6.40%	2.25%	1.12%
Ohio	0.95%	1.40%	5.41%	5.97%	3.70%	1.77%	1.14%
Wisconsin	1.48%	1.53%	2.74%	6.95%	10.22%*	1.61%	2.65%
West North Central:							
Iowa	2.27%	2.29%	4.74%	5.94%	3.80%	2.85%	2.02%
Kansas	1.60%	1.83%	5.43%	6.17%	3.94%	2.61%	2.03%
Minnesota	1.35%	2.03%	5.69%	3.40%	3.59%	1.80%	2.34%
Missouri	1.67%	1.69%	6.39%	6.63%*	4.24%	2.82%	1.86%
Nebraska	1.12%	1.17%	3.54%	9.44%*	6.32%	2.23%	1.82%
South Atlantic:							
Delaware	1.45%	1.54%	7.17%	6.30%	6.99%	3.87%	1.44%
Florida	2.46%	2.62%	7.42%	4.55%	4.85%	3.79%	2.96%
Georgia	1.14%	1.28%	9.54%	6.04%	7.74%	2.55%	2.84%
Maryland	1.23%	1.43%	2.96%	3.27%	7.40%	1.82%	1.53%
North Carolina	1.66%	1.68%	9.43%*	7.27%	6.56%	2.42%	2.14%
South Carolina	2.19%	2.01%	7.32%	8.54%	7.56%*	4.04%	2.44%
Virginia	2.40%	2.57%	8.33%	7.12%	4.97%	2.83%	3.07%
West Virginia	2.15%	2.57%	4.20%	9.26%*	5.81%	2.94%	3.21%
East South Central:							
Alabama	1.95%	2.01%	8.11%	6.69%	4.64%	2.33%	3.07%
Kentucky	2.07%	2.14%	6.85%	8.97%	6.46%	1.86%	2.69%
Mississippi	2.13%	2.78%	4.72%	7.76%	3.71%	3.18%	4.67%
Tennessee	1.95%	2.16%	8.04%	5.56%	4.60%	3.36%	2.96%
West South Central:							
Louisiana	2.36%	2.59%	7.76%*	4.28%	8.90%	3.91%	2.23%
Oklahoma	2.36%	2.53%	6.03%	9.48%	5.60%	2.86%	4.20%
Texas	0.85%	0.99%	5.02%	6.59%	4.38%	1.68%	1.00%
Mountain:							
Arizona	1.94%	2.02%	8.02%	7.44%	8.45%	2.41%	2.10%
Colorado	1.65%	1.64%	7.49%	6.97%	4.94%	2.62%	2.27%
Montana	2.94%	3.06%	7.68%	4.39%	6.23%	3.46%	4.92%
Nevada	2.37%	2.15%	7.84%*	5.37%	4.59%	3.63%	2.40%
New Mexico	2.41%	2.30%	7.10%	8.13%	6.21%	3.79%	8.00%*
Utah	1.61%	2.00%	6.95%	6.30%	5.47%	2.26%	4.25%
Wyoming	1.84%	2.17%	6.16%	7.63%	4.25%	4.07%	2.17%
Pacific:							
California	2.37%	2.18%	4.88%	8.13%	4.95%	2.57%	3.47%
Hawaii	1.97%	2.54%	3.85%	5.17%	4.97%	2.45%	3.79%
Oregon	2.48%	2.42%	9.05%*	7.02%	5.08%	2.67%	4.17%
Washington	2.65%	2.59%	6.40%	7.46%	10.25%*	3.82%	3.29%
States not shown separately	1.70%	1.61%	4.33%	7.01%	7.27%	1.93%	3.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	25.5%	24.8%	30.2%	29.6%	32.6%	26.2%	23.2%
New England:							
Connecticut	26.9%	26.0%	36.3%	20.6%*	37.6%	29.8%	21.1%
Maine	35.6%	32.8%	45.1%	54.6%	51.2%	35.3%	31.0%*
Massachusetts	24.6%	23.2%	28.8%	39.6%	31.8%	23.9%	26.0%
New Hampshire	26.1%	26.6%	19.2%	28.2%	31.0%	26.8%	20.4%
Middle Atlantic:							
New Jersey	19.3%	18.9%	19.8%*	28.2%*	26.6%	16.2%	21.7%
New York	22.6%	23.2%	19.0%*	28.2%*	36.8%	21.8%	19.8%
Pennsylvania	19.4%	18.4%	31.5%	13.5%*	11.0%*	17.9%	22.0%
East North Central:							
Illinois	23.9%	21.9%	34.3%*	47.5%	41.0%	26.3%	20.1%
Indiana	23.8%	23.4%	22.7%*	28.8%*	74.0%	19.9%	24.5%
Michigan	16.2%	14.2%	22.3%*	28.4%	35.6%	11.4%	16.2%
Ohio	31.1%	29.8%	36.3%	52.1%	44.9%	40.4%	18.4%
Wisconsin	17.7%	14.8%*	34.3%	15.1%	20.1%*	24.1%	10.2%*
West North Central:							
Iowa	21.8%	20.1%	32.0%*	23.2%*	28.4%	23.6%	14.1%*
Kansas	24.4%	23.1%	29.0%*	31.8%*	28.0%*	24.0%	24.5%*
Minnesota	25.7%	22.6%	46.2%	26.9%*	20.5%*	26.6%	24.5%
Missouri	27.0%	27.6%	26.3%*	19.9%*	17.5%*	32.4%	15.2%*
Nebraska	26.1%	25.0%	41.8%	.	23.6%*	26.1%	28.2%
South Atlantic:							
Delaware	18.3%	19.0%	13.3%*	15.7%	31.5%	24.0%	13.0%*
Florida	27.3%	26.5%	42.5%	40.2%	38.8%	29.3%	22.7%
Georgia	31.4%	32.5%	36.7%*	16.1%	39.8%	40.5%	20.7%
Maryland	32.2%	30.9%	52.6%	23.5%	42.9%	36.4%	26.6%
North Carolina	23.5%	23.1%	40.5%	45.8%*	27.4%	23.2%	23.5%*
South Carolina	30.6%	31.5%	21.5%*	49.2%*	30.2%	32.8%	29.4%
Virginia	35.2%	35.4%	27.4%*	38.0%	34.9%	36.3%	34.7%
West Virginia	21.9%	22.3%	14.9%*	25.0%*	24.6%	18.7%*	27.3%
East South Central:							
Alabama	28.4%	28.2%	28.0%*	39.8%*	45.7%	36.6%	20.6%
Kentucky	25.0%	25.1%	19.9%*	.	8.7%*	19.4%	34.2%
Mississippi	28.7%	37.7%*	.	.	.	38.9%*	22.3%*
Tennessee	24.0%	22.0%	36.6%	20.2%*	32.4%	24.7%	22.4%
West South Central:							
Louisiana	33.4%	34.4%	32.0%	20.9%*	41.6%	34.0%	29.9%
Oklahoma	32.8%	32.2%	41.2%	60.5%*	37.6%	37.6%	26.5%
Texas	28.0%	28.0%	19.8%*	57.2%	46.6%	32.3%	18.0%
Mountain:							
Arizona	28.3%	28.7%	26.7%*	25.0%*	40.7%	34.9%	22.6%
Colorado	24.3%	24.4%	20.2%*	33.5%	31.9%	26.3%	17.8%
Montana	24.6%*	25.3%*	24.8%*	2.4%*	10.2%*	27.6%*	33.8%
Nevada	26.5%	25.3%	41.8%	.	37.5%	37.1%	15.6%
New Mexico	28.8%	28.4%	37.1%	23.1%*	20.5%*	31.2%	27.0%
Utah	24.9%	24.2%	47.5%	5.9%	28.0%	24.6%	24.6%
Wyoming	31.8%	32.2%	20.6%*	50.0%*	5.6%*	30.5%	35.1%
Pacific:							
California	28.2%	27.0%	39.7%	26.3%*	31.1%	27.3%	29.4%
Hawaii	28.5%	29.9%	17.7%	38.0%	34.3%	24.0%	31.7%
Oregon	22.3%	19.7%	23.9%*	33.4%	22.9%*	24.0%	19.9%*
Washington	15.4%*	11.6%*	36.9%	31.9%*	6.7%*	19.9%*	17.6%
States not shown separately	29.6%	28.8%	31.5%	37.4%	57.0%	25.1%	45.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.79%	0.81%	2.63%	1.98%	2.08%	1.01%	1.47%
New England:							
Connecticut	1.91%	2.17%	9.12%	6.55%*	7.98%	1.86%	2.01%
Maine	1.58%	3.07%	7.11%	15.60%	10.75%	3.80%	10.12%*
Massachusetts	1.54%	1.41%	4.47%	9.86%	8.61%	1.87%	2.23%
New Hampshire	2.18%	2.63%	5.46%	8.26%	7.87%	3.13%	3.78%
Middle Atlantic:							
New Jersey	2.77%	3.24%	6.01%*	8.89%*	7.14%	4.72%	4.41%
New York	2.52%	2.79%	6.94%*	12.57%*	5.32%	3.03%	4.09%
Pennsylvania	2.32%	2.84%	4.63%	6.37%*	4.06%*	2.73%	5.77%
East North Central:							
Illinois	2.17%	2.67%	10.86%*	9.17%	10.69%	3.11%	3.11%
Indiana	3.28%	3.12%	7.39%*	9.51%*	16.98%	5.11%	3.83%
Michigan	2.64%	2.33%	7.66%*	7.72%	10.39%	3.33%	1.88%
Ohio	5.07%	5.89%	7.86%	12.38%	10.12%	5.72%	2.58%
Wisconsin	3.96%	5.02%*	7.98%	4.49%	9.11%*	2.68%	10.09%*
West North Central:							
Iowa	3.05%	2.99%	11.97%*	6.97%*	6.02%	3.51%	7.70%*
Kansas	3.76%	4.48%	9.40%*	9.78%*	10.85%*	5.12%	8.60%*
Minnesota	3.08%	3.28%	8.58%	11.81%*	9.79%*	3.44%	4.01%
Missouri	3.06%	4.13%	10.32%*	8.40%*	8.50%*	3.45%	4.61%*
Nebraska	3.92%	4.38%	9.87%	.	8.23%*	6.66%	6.95%
South Atlantic:							
Delaware	3.05%	3.65%	5.91%*	3.96%	9.03%	5.42%	9.10%*
Florida	3.90%	4.07%	10.67%	10.13%	8.14%	5.88%	4.25%
Georgia	2.32%	2.76%	11.09%*	4.82%	11.56%	5.90%	2.57%
Maryland	1.48%	1.72%	11.30%	4.39%	9.59%	2.04%	1.25%
North Carolina	3.52%	3.55%	11.41%	14.48%*	7.29%	4.69%	9.26%*
South Carolina	2.86%	3.17%	7.91%*	15.40%*	8.24%	6.30%	5.47%
Virginia	3.06%	3.00%	9.89%*	9.18%	8.11%	7.07%	6.18%
West Virginia	4.20%	4.92%	4.86%*	11.18%*	6.25%	5.84%*	6.32%
East South Central:							
Alabama	4.77%	4.68%	8.87%*	14.31%*	13.37%	5.54%	3.99%
Kentucky	6.14%	6.18%	6.60%*	.	6.95%*	3.45%	8.18%
Mississippi	7.53%	11.96%*	.	.	.	12.10%*	10.37%*
Tennessee	2.93%	3.00%	8.73%	7.92%*	8.32%	3.86%	3.72%
West South Central:							
Louisiana	2.94%	3.16%	9.02%	6.34%*	10.00%	6.07%	4.74%
Oklahoma	5.33%	5.60%	11.97%	19.14%*	10.01%	8.52%	4.41%
Texas	2.05%	2.35%	10.50%*	13.31%	8.59%	3.70%	1.71%
Mountain:							
Arizona	3.27%	2.99%	8.57%*	8.83%*	11.20%	5.93%	5.13%
Colorado	5.49%	5.48%	8.18%*	8.89%	8.07%	6.18%	4.48%
Montana	9.56%*	9.87%*	7.56%*	2.01%*	3.49%*	10.18%*	9.90%
Nevada	6.23%	6.09%	10.30%	.	10.98%	8.32%	4.52%
New Mexico	4.61%	4.73%	9.82%	10.24%*	7.49%*	5.39%	7.77%
Utah	2.53%	2.37%	12.22%	1.68%	7.97%	3.05%	6.59%
Wyoming	6.05%	6.83%	6.63%*	15.81%*	5.00%*	8.54%	8.51%
Pacific:							
California	3.18%	3.11%	7.72%	8.03%*	5.22%	3.58%	4.50%
Hawaii	3.14%	4.56%	3.84%	7.04%	6.86%	2.99%	6.24%
Oregon	3.50%	4.52%	10.75%*	9.59%	9.70%*	4.34%	7.35%*
Washington	4.88%*	4.80%*	10.30%	9.68%*	2.12%*	7.87%*	3.52%
States not shown separately	2.63%	4.68%	8.59%	9.49%	12.44%	2.79%	9.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
. Data suppressed due to high standard errors or no reported values in cell.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3.b(2002) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	22.9%	22.5%	25.5%	28.8%	30.5%	23.5%	21.2%
New England:							
Connecticut	19.2%	19.2%	18.3%	20.7%*	20.3%	17.1%	23.5%
Maine	27.1%	26.2%	31.1%	37.3%	26.6%	29.0%	24.5%
Massachusetts	22.1%	21.0%	27.6%	36.5%	32.8%	20.9%	23.0%
New Hampshire	21.1%	21.8%	22.1%	17.1%*	26.8%	21.4%	19.6%
Middle Atlantic:							
New Jersey	24.4%	24.0%	26.6%	35.0%	14.3%*	23.5%	26.4%
New York	21.1%	21.7%	18.2%	18.6%*	25.7%*	19.8%	21.9%
Pennsylvania	20.5%	20.4%	20.7%*	22.4%	28.0%	19.4%	21.4%
East North Central:							
Illinois	22.5%	21.1%	30.2%	44.2%	51.9%	24.5%	18.4%
Indiana	18.0%	16.8%	25.2%	24.6%	26.8%	19.2%	15.5%
Michigan	16.5%	16.0%	16.3%	22.6%	35.4%	15.7%	15.6%
Ohio	20.6%	20.4%	19.3%	27.2%	31.3%	21.6%	17.4%
Wisconsin	18.7%	18.3%	18.5%	29.8%	28.7%	19.2%	15.9%
West North Central:							
Iowa	24.6%	24.1%	25.5%	30.6%	27.7%	27.0%	19.2%
Kansas	22.3%	22.1%	21.2%*	31.3%*	30.3%	21.1%	24.5%
Minnesota	22.4%	22.7%	18.7%*	25.8%*	27.2%	22.3%	21.7%
Missouri	24.0%	24.4%	24.8%*	19.3%*	29.6%	26.6%	19.8%
Nebraska	26.1%	24.9%	37.2%	25.3%*	28.4%	27.1%	23.7%
South Atlantic:							
Delaware	22.3%	19.5%	43.6%	42.8%	38.5%	29.3%	19.3%
Florida	25.0%	23.3%	38.4%	31.6%	26.5%	30.6%	21.7%
Georgia	26.8%	26.1%	36.4%	29.2%*	47.2%	25.6%	26.2%
Maryland	29.2%	29.0%	28.7%	33.6%	35.3%	32.9%	25.8%
North Carolina	27.7%	27.6%	24.1%*	35.8%	36.3%	28.4%	25.2%
South Carolina	26.3%	24.3%	35.7%	37.0%	18.5%*	31.4%	21.8%
Virginia	28.8%	26.6%	41.9%	35.3%	27.6%	30.5%	26.7%
West Virginia	18.5%	18.1%	20.4%	26.1%*	46.1%	12.6%	24.7%
East South Central:							
Alabama	28.4%	27.9%	33.0%	38.9%	42.7%	26.7%	24.7%
Kentucky	23.1%	22.1%	30.3%	38.0%	30.2%	21.7%	23.0%
Mississippi	22.9%	22.8%	19.3%	26.8%	31.3%	27.7%	16.8%*
Tennessee	25.0%	24.9%	26.8%*	25.7%	29.2%	24.7%	24.9%
West South Central:							
Louisiana	25.9%	26.0%	28.4%	20.4%	32.6%	26.0%	25.1%
Oklahoma	29.7%	29.6%	29.3%	40.2%	28.3%	22.5%	36.2%
Texas	25.5%	25.1%	25.4%	41.9%	31.2%	27.2%	22.7%
Mountain:							
Arizona	26.9%	25.9%	31.6%	31.6%	24.3%	28.5%	24.1%
Colorado	24.1%	23.3%	44.6%	26.4%*	23.6%	23.4%	24.8%
Montana	26.0%	24.6%	42.8%	30.3%	44.1%	23.8%	26.8%
Nevada	22.5%	23.5%	13.5%*	23.6%	32.3%	22.6%	20.5%
New Mexico	21.5%	18.5%	44.0%	41.0%	23.8%	21.1%*	21.6%*
Utah	20.4%	20.1%	22.5%*	33.2%	14.6%	26.0%	17.9%
Wyoming	21.6%	20.7%	34.9%	33.5%*	28.1%*	26.0%	15.5%*
Pacific:							
California	20.7%	20.0%	25.8%	30.2%	29.8%	24.4%	15.7%
Hawaii	25.2%	22.1%	22.9%	34.5%	39.2%	26.8%	20.5%
Oregon	21.6%	22.6%	15.2%*	17.0%*	32.9%	22.0%	17.4%*
Washington	19.9%	19.5%	28.7%	18.8%*	27.8%	18.6%	23.8%
States not shown separately	23.9%	23.2%	32.0%	30.8%	35.7%*	23.2%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3.b(2002) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.28%	0.33%	1.33%	1.73%	1.29%	0.53%	0.55%
New England:							
Connecticut	2.04%	2.41%	3.88%	7.14%*	4.39%	2.66%	2.35%
Maine	1.80%	2.04%	6.92%	7.57%	7.05%	3.76%	3.63%
Massachusetts	2.43%	2.64%	8.04%	8.50%	7.48%	3.72%	2.70%
New Hampshire	1.69%	2.13%	5.27%	5.54%*	6.56%	2.38%	2.66%
Middle Atlantic:							
New Jersey	2.58%	2.43%	7.20%	9.52%	6.12%*	4.56%	3.59%
New York	1.50%	1.55%	4.59%	9.53%*	8.63%*	1.60%	2.02%
Pennsylvania	1.41%	1.65%	6.64%*	4.41%	5.93%	2.44%	1.19%
East North Central:							
Illinois	1.63%	1.14%	4.34%	9.60%	9.27%	1.79%	1.54%
Indiana	1.12%	0.86%	4.95%	5.87%	3.64%	1.18%	1.25%
Michigan	1.86%	2.21%	2.04%	5.11%	5.67%	2.53%	1.88%
Ohio	1.60%	1.92%	5.62%	5.84%	6.00%	2.45%	1.47%
Wisconsin	1.36%	1.33%	3.16%	6.70%	7.68%	1.67%	2.23%
West North Central:							
Iowa	2.38%	2.42%	7.36%	6.30%	3.77%	3.29%	2.08%
Kansas	2.18%	2.35%	7.53%*	9.53%*	6.04%	3.02%	2.45%
Minnesota	1.40%	2.09%	6.04%*	8.45%*	5.50%	1.96%	2.54%
Missouri	2.08%	2.46%	7.90%*	9.02%*	7.95%	3.31%	2.68%
Nebraska	1.23%	1.21%	4.54%	8.79%*	6.53%	2.25%	1.96%
South Atlantic:							
Delaware	1.61%	1.22%	6.99%	9.45%	10.33%	3.94%	1.45%
Florida	2.34%	2.35%	7.94%	4.56%	4.89%	3.19%	3.13%
Georgia	1.15%	1.74%	9.02%	9.20%*	7.12%	2.65%	4.50%
Maryland	1.80%	1.82%	8.19%	8.24%	7.81%	2.95%	2.33%
North Carolina	1.70%	1.66%	9.94%*	7.10%	6.73%	3.98%	2.54%
South Carolina	3.25%	3.27%	8.13%	8.56%	8.55%*	4.10%	3.32%
Virginia	2.26%	2.44%	8.09%	6.11%	7.53%	2.87%	3.13%
West Virginia	2.40%	2.97%	4.26%	9.76%*	8.31%	3.09%	3.10%
East South Central:							
Alabama	2.50%	2.42%	9.69%	6.89%	8.13%	2.48%	3.34%
Kentucky	2.48%	2.67%	6.97%	10.00%	6.31%	3.35%	3.34%
Mississippi	3.04%	3.35%	5.54%	7.45%	5.03%	3.04%	5.77%*
Tennessee	2.42%	2.66%	8.52%*	5.96%	6.25%	3.68%	4.01%
West South Central:							
Louisiana	2.90%	3.11%	8.22%	4.61%	9.10%	4.14%	2.14%
Oklahoma	2.78%	3.07%	6.02%	6.83%	5.87%	3.43%	4.57%
Texas	1.17%	1.32%	4.85%	6.32%	4.14%	1.99%	1.41%
Mountain:							
Arizona	2.52%	3.00%	8.24%	7.69%	7.19%	3.29%	2.11%
Colorado	1.51%	1.44%	8.22%	10.10%*	5.38%	2.27%	3.02%
Montana	4.05%	4.00%	10.19%	6.72%	9.23%	4.03%	5.22%
Nevada	2.68%	2.74%	8.93%*	5.37%	5.70%	3.69%	2.91%
New Mexico	2.35%	2.13%	10.26%	9.90%	6.70%	6.77%*	8.17%*
Utah	2.02%	2.55%	9.38%*	7.45%	3.86%	3.71%	4.05%
Wyoming	2.18%	2.29%	8.86%	11.33%*	10.47%*	4.54%	6.34%*
Pacific:							
California	2.25%	2.22%	5.38%	8.76%	6.44%	2.48%	1.13%
Hawaii	3.11%	3.63%	6.73%	7.69%	7.91%	6.82%	3.36%
Oregon	2.64%	2.89%	9.65%*	5.34%*	9.70%	3.33%	5.47%*
Washington	2.94%	3.06%	6.99%	7.25%*	8.20%	4.45%	3.38%
States not shown separately	2.10%	2.28%	2.61%	7.41%	11.77%*	3.11%	3.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	35.0%	35.9%	30.7%	28.7%	23.3%	34.1%	39.6%
New England:							
Connecticut	33.1%	33.9%	33.7%	25.1%	22.6%	30.4%	41.2%
Maine	29.2%	31.3%	18.9%	23.4%	17.3%	26.0%	39.7%
Massachusetts	41.2%	42.8%	31.8%	31.0%	27.9%	44.5%	37.3%
New Hampshire	29.7%	30.3%	27.9%	28.1%	20.5%	30.1%	31.5%
Middle Atlantic:							
New Jersey	36.1%	37.8%	24.1%	29.0%	20.1%	34.2%	40.7%
New York	36.1%	36.9%	35.9%	25.3%	29.3%	36.7%	38.0%
Pennsylvania	34.3%	35.3%	30.7%	24.5%	23.8%	32.7%	38.9%
East North Central:							
Illinois	38.1%	40.0%	27.9%	26.7%	23.6%	35.1%	44.2%
Indiana	34.7%	34.9%	31.1%	37.6%	24.3%	35.0%	35.8%
Michigan	37.2%	41.0%	25.0%	27.4%	22.8%	36.7%	42.2%
Ohio	41.4%	42.7%	32.5%	31.4%	18.9%	44.3%	43.1%
Wisconsin	45.9%	47.1%	42.9%	30.7%	30.1%	45.2%	49.9%
West North Central:							
Iowa	41.4%	42.3%	37.8%	38.0%	26.6%	42.0%	46.4%
Kansas	40.4%	42.0%	38.7%	24.0%	25.4%	42.4%	41.1%
Minnesota	39.7%	41.2%	38.1%	29.6%	23.8%	41.1%	41.6%
Missouri	34.7%	35.2%	29.8%	34.4%	19.0%	34.1%	41.5%
Nebraska	36.4%	38.3%	28.6%	24.0%	26.5%	37.9%	37.1%
South Atlantic:							
Delaware	36.1%	37.6%	26.5%	31.1%	26.4%	28.0%	42.1%
Florida	31.7%	32.3%	29.1%	27.8%	16.6%	29.5%	36.8%
Georgia	27.8%	27.3%	25.3%	44.5%	23.7%	25.0%	33.7%
Maryland	33.0%	34.0%	23.5%	28.4%	19.6%	28.7%	40.1%
North Carolina	33.8%	34.7%	27.4%*	19.7%	13.8%	35.6%	37.2%
South Carolina	33.7%	34.1%	36.9%	14.7%*	18.2%	33.5%	38.6%
Virginia	33.0%	33.9%	27.9%	28.2%	23.1%	29.9%	38.8%
West Virginia	38.4%	39.4%	37.0%	20.8%	31.6%	42.6%	35.0%
East South Central:							
Alabama	39.3%	41.1%	25.2%	32.9%	38.9%	41.0%	37.4%
Kentucky	38.9%	40.4%	26.9%	26.5%	25.9%	39.2%	41.5%
Mississippi	34.3%	34.7%	25.6%	37.6%	23.0%	32.4%	42.0%
Tennessee	36.3%	36.8%	34.3%	30.7%	25.3%	37.5%	37.6%
West South Central:							
Louisiana	38.0%	38.5%	33.3%	34.4%	24.3%	38.4%	41.1%
Oklahoma	34.6%	36.0%	22.5%	19.5%*	25.1%	32.1%	42.6%
Texas	31.6%	31.0%	39.5%	27.0%	23.3%	29.1%	36.8%
Mountain:							
Arizona	28.0%	27.2%	33.5%	27.2%	21.5%	27.9%	29.7%
Colorado	35.0%	36.6%	20.1%	28.6%	21.8%	32.3%	42.6%
Montana	29.2%	30.2%	24.9%	24.5%	16.9%	34.9%	23.6%
Nevada	30.9%	31.7%	25.9%	23.9%	18.3%	30.3%	35.2%
New Mexico	35.4%	35.7%	40.2%	24.7%*	17.6%	32.4%	45.9%
Utah	49.0%	49.9%	33.7%	43.6%	36.2%	47.1%	52.1%
Wyoming	37.8%	39.6%	27.6%	25.7%	27.1%	38.0%	42.8%
Pacific:							
California	32.7%	33.3%	26.1%	37.1%	22.5%	30.3%	41.2%
Hawaii	27.0%	26.0%	31.7%	27.1%	14.2%	28.8%	31.2%
Oregon	28.7%	30.3%	36.0%	13.0%*	22.9%	26.8%	38.3%
Washington	28.5%	29.2%	21.4%	31.8%	20.8%	29.1%	29.9%
States not shown separately	37.3%	38.3%	33.0%	25.6%	26.8%	36.0%	42.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.31%	0.36%	1.07%	0.84%	0.75%	0.57%	0.59%
New England:							
Connecticut	1.80%	2.03%	3.42%	3.08%	3.70%	2.24%	2.93%
Maine	2.13%	2.47%	2.52%	3.66%	2.83%	3.13%	5.82%
Massachusetts	2.15%	2.22%	3.98%	7.71%	4.08%	2.71%	2.70%
New Hampshire	1.21%	1.92%	2.98%	3.82%	3.33%	1.01%	5.15%
Middle Atlantic:							
New Jersey	1.91%	1.79%	4.62%	4.97%	3.70%	1.99%	3.59%
New York	0.88%	1.00%	3.64%	3.94%	3.55%	1.20%	2.46%
Pennsylvania	2.31%	2.79%	1.65%	3.87%	3.01%	2.27%	3.75%
East North Central:							
Illinois	1.35%	1.61%	2.62%	2.71%	3.47%	1.19%	2.13%
Indiana	1.40%	1.62%	4.88%	3.97%	3.81%	2.50%	2.89%
Michigan	1.47%	1.66%	2.27%	4.64%	4.00%	1.89%	3.38%
Ohio	1.09%	1.26%	5.24%	4.31%	1.84%	1.94%	2.94%
Wisconsin	1.83%	2.32%	6.00%	4.49%	2.87%	2.16%	4.47%
West North Central:							
Iowa	2.20%	2.48%	4.14%	6.99%	3.24%	1.96%	5.01%
Kansas	1.94%	2.16%	5.73%	4.29%	2.53%	2.75%	3.03%
Minnesota	2.16%	2.98%	3.40%	2.97%	2.98%	3.18%	4.01%
Missouri	1.89%	2.32%	3.96%	4.63%	2.46%	2.75%	5.06%
Nebraska	1.54%	1.66%	2.96%	4.57%	2.53%	2.34%	2.21%
South Atlantic:							
Delaware	1.73%	1.52%	3.74%	4.49%	3.49%	2.27%	1.60%
Florida	1.51%	1.61%	6.90%	3.78%	2.19%	2.16%	3.16%
Georgia	2.22%	2.20%	5.74%	8.77%	5.27%	2.50%	2.80%
Maryland	1.55%	1.76%	3.50%	2.61%	2.81%	1.96%	2.51%
North Carolina	2.75%	2.81%	10.24%*	4.98%	2.00%	2.36%	4.85%
South Carolina	1.31%	1.47%	7.13%	5.69%*	3.70%	2.78%	2.12%
Virginia	1.93%	2.24%	4.86%	6.18%	4.11%	2.61%	3.44%
West Virginia	2.56%	2.71%	4.51%	4.00%	4.87%	3.45%	2.59%
East South Central:							
Alabama	1.52%	1.83%	6.82%	5.58%	5.24%	2.57%	2.90%
Kentucky	2.37%	2.27%	5.42%	5.03%	3.11%	2.92%	3.73%
Mississippi	3.49%	3.49%	5.93%	9.64%	2.96%	4.22%	5.22%
Tennessee	1.49%	1.86%	4.77%	4.97%	3.24%	1.84%	3.40%
West South Central:							
Louisiana	2.38%	2.50%	5.94%	7.71%	4.72%	3.52%	3.12%
Oklahoma	1.86%	1.84%	3.92%	9.96%*	4.17%	2.36%	4.89%
Texas	1.51%	1.28%	6.74%	5.71%	3.94%	1.70%	2.19%
Mountain:							
Arizona	2.17%	2.20%	4.89%	5.88%	4.33%	3.13%	3.45%
Colorado	3.19%	3.47%	4.26%	7.22%	4.54%	2.74%	5.03%
Montana	2.34%	2.94%	5.13%	5.26%	3.52%	3.51%	5.16%
Nevada	1.61%	1.60%	4.73%	5.53%	2.97%	2.68%	5.40%
New Mexico	2.16%	2.41%	6.65%	7.93%*	4.21%	3.05%	5.65%
Utah	2.39%	2.47%	4.27%	5.77%	2.84%	1.63%	5.87%
Wyoming	2.78%	2.95%	5.25%	6.81%	4.59%	4.00%	3.01%
Pacific:							
California	1.16%	1.43%	3.06%	5.44%	3.33%	1.79%	2.61%
Hawaii	2.08%	2.26%	3.98%	4.83%	2.52%	2.05%	7.22%
Oregon	2.49%	2.42%	4.05%	8.27%*	2.78%	3.19%	4.15%
Washington	2.32%	2.57%	4.25%	6.83%	4.45%	3.11%	4.22%
States not shown separately	1.92%	2.25%	2.84%	5.18%	4.27%	1.21%	5.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	6,043	6,023	6,269	5,998	5,640	6,154	5,961
New England:							
Connecticut	6,895	6,920	7,350	6,174	5,744	7,171	6,328
Maine	6,993	7,074	6,601	6,662	6,280	7,590	5,896
Massachusetts	6,332	6,376	5,901	6,009	6,722	6,760	5,882
New Hampshire	6,925	6,960	7,082	6,446	6,804	7,042	6,623
Middle Atlantic:							
New Jersey	6,778	6,670	7,652	6,443	6,384	6,819	6,782
New York	6,225	6,204	6,489	5,979	5,816	6,467	5,894
Pennsylvania	6,590	6,559	6,737	6,877	6,176	6,563	6,717
East North Central:							
Illinois	6,712	6,739	6,540	6,448	5,626	7,004	6,369
Indiana	6,055	6,041	5,892	6,803	5,534	6,290	5,852
Michigan	6,538	6,447	6,951	6,588	6,268	6,781	6,214
Ohio	5,860	5,840	6,173	5,898	5,820	6,071	5,582
Wisconsin	6,661	6,680	7,217	5,654	5,757	7,529	5,904
West North Central:							
Iowa	5,963	5,964	6,089	5,676	5,438	5,878	6,311
Kansas	5,852	5,870	6,276	5,303	6,143	5,779	5,959
Minnesota	6,413	6,324	7,232	6,006	5,996	6,542	6,228
Missouri	5,922	5,836	6,331	7,226	5,834	5,926	5,938
Nebraska	6,083	6,293	4,949	5,278	5,291	6,091	6,260
South Atlantic:							
Delaware	5,776	5,736	5,890	6,841	6,023	6,627	5,303
Florida	5,941	5,928	6,080	6,047	5,016	5,945	6,034
Georgia	5,306	5,218	6,114	6,589	6,349	5,077	5,551
Maryland	6,269	6,236	6,575	6,410	5,420	6,268	6,378
North Carolina	5,736	5,710	6,556	5,455	5,239	5,681	5,953
South Carolina	5,701	5,790	5,559	4,579	5,518	5,858	5,603
Virginia	5,485	5,459	6,300	5,160	5,286	5,652	5,374
West Virginia	6,919	6,847	7,423	6,884	6,259	7,541	6,156
East South Central:							
Alabama	5,767	5,887	5,666	4,380	5,601	5,312	6,211
Kentucky	6,002	5,959	6,808	6,521	6,235	6,119	5,866
Mississippi	5,584	5,585	6,076	4,835	5,242	5,507	5,815
Tennessee	5,769	5,782	5,585	5,727	5,468	5,983	5,520
West South Central:							
Louisiana	5,761	5,715	6,633	5,974	5,763	5,988	5,536
Oklahoma	5,698	5,721	5,487	5,318	5,991	5,476	6,063
Texas	5,854	5,862	5,749	6,069	5,776	6,184	5,506
Mountain:							
Arizona	5,557	5,536	5,687	5,557	5,011	5,550	5,703
Colorado	6,042	5,974	6,472	6,751	6,913	6,086	5,784
Montana	5,685	5,647	5,649	6,282	6,214	5,838	5,112
Nevada	5,700	5,697	5,520	6,210	5,696	5,929	5,474
New Mexico	5,595	5,530	6,253	5,142	4,131	5,722	6,057
Utah	5,944	6,030	4,732	5,527	5,486	5,453	6,374
Wyoming	6,424	6,578	5,477	5,686	5,688	6,340	6,842
Pacific:							
California	5,643	5,628	5,831	5,485	4,555	5,556	6,053
Hawaii	5,368	5,489	4,867	4,947	4,504	5,310	5,850
Oregon	5,491	5,647	5,523	4,003	5,211	5,448	5,762
Washington	6,354	6,329	6,374	6,942	6,654	6,459	5,947
States not shown separately	5,994	6,019	5,710	6,105	5,712	6,094	5,794

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	41.02	41.38	110.89	59.52	80.47	46.48	77.60
New England:							
Connecticut	136.56	180.71	901.98	638.81	307.22	241.34	281.63
Maine	185.96	218.04	529.33	563.17	642.70	192.54	384.51
Massachusetts	256.85	277.77	1,193.24	1,444.19	1,289.57	283.18	432.06
New Hampshire	95.59	135.63	521.72	760.86	368.18	154.72	763.28
Middle Atlantic:							
New Jersey	202.77	194.90	1,107.77	404.08	840.65	224.72	286.55
New York	154.37	181.49	359.35	756.55	390.51	245.39	202.78
Pennsylvania	160.74	167.97	214.49	1,011.42	236.23	149.31	417.34
East North Central:							
Illinois	298.51	320.03	421.02	493.05	725.00	417.84	272.75
Indiana	125.96	136.19	306.52	1,432.86	617.04	247.44	165.77
Michigan	165.67	180.13	513.82	858.62	851.89	193.81	218.80
Ohio	194.73	195.45	982.29	551.27	407.76	305.69	366.77
Wisconsin	217.59	271.16	1,154.56	1,355.71	688.14	383.90	260.79
West North Central:							
Iowa	177.34	263.50	1,186.23	873.79	686.58	214.49	265.43
Kansas	119.74	141.28	366.82	1,014.36	934.55	132.30	331.68
Minnesota	211.96	168.39	1,193.56	302.06	978.21	245.43	342.79
Missouri	194.60	189.16	1,007.95	1,515.32	905.02	361.86	411.44
Nebraska	159.51	224.25	859.82	794.14	371.03	320.63	378.63
South Atlantic:							
Delaware	294.38	329.40	606.56	713.27	658.74	333.15	338.42
Florida	218.83	226.50	1,018.75	573.95	422.43	254.43	348.12
Georgia	314.78	330.20	1,195.25	1,626.58	847.16	352.24	464.26
Maryland	97.01	105.70	409.61	556.56	211.98	92.17	217.57
North Carolina	156.63	140.18	1,323.76	1,096.89	367.97	193.35	363.63
South Carolina	76.00	87.08	810.29	549.07	211.13	282.67	321.13
Virginia	159.51	180.53	421.81	639.42	415.52	236.19	286.25
West Virginia	259.66	284.52	840.42	1,176.66	753.71	362.40	361.66
East South Central:							
Alabama	302.99	334.46	991.87	936.52	1,128.81	301.08	415.71
Kentucky	209.64	231.45	1,012.51	1,239.10	799.76	370.50	424.95
Mississippi	205.22	216.37	1,235.11	1,057.54	484.36	301.38	314.89
Tennessee	216.03	206.72	1,069.81	973.29	625.64	243.15	294.43
West South Central:							
Louisiana	178.98	177.12	1,079.89	1,281.53	590.31	220.78	247.72
Oklahoma	235.14	264.94	1,314.20	1,586.03	641.30	285.56	684.25
Texas	194.39	198.76	755.52	695.21	375.26	179.24	312.85
Mountain:							
Arizona	111.96	201.10	292.43	1,125.17	473.06	240.23	214.91
Colorado	149.17	167.26	802.11	1,341.91	851.10	271.73	437.19
Montana	139.67	175.70	1,047.90	804.10	225.93	152.72	587.19
Nevada	232.50	281.18	973.61	1,056.75	482.56	319.71	344.35
New Mexico	264.57	283.28	622.42	1,130.22	704.24	299.76	449.46
Utah	98.92	102.90	330.19	668.43	274.79	276.13	284.77
Wyoming	171.93	234.71	964.46	1,427.54	1,065.92	336.26	576.57
Pacific:							
California	70.23	86.97	225.17	553.42	192.16	111.16	189.07
Hawaii	166.58	179.61	308.18	384.63	251.65	132.49	579.13
Oregon	178.25	166.75	681.47	913.93	382.77	203.51	306.53
Washington	206.34	211.79	504.52	1,133.34	825.94	304.52	121.63
States not shown separately	208.02	275.06	386.41	612.06	411.09	263.46	281.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	1,220	1,201	1,382	1,297	1,497	1,376	934
New England:							
Connecticut	1,220	1,204	1,287	1,336	1,046	1,219	1,256
Maine	1,887	1,867	2,055	1,807	1,976	2,139	1,278
Massachusetts	1,349	1,356	1,431	988*	1,556	1,324	1,352
New Hampshire	1,362	1,348	1,498	1,288	1,427	1,439	1,123
Middle Atlantic:							
New Jersey	1,127	1,114	1,299*	771*	790	1,267	982
New York	1,205	1,178	1,302	1,575*	1,679	1,314	858
Pennsylvania	972	957	1,416	549*	1,046	973	955
East North Central:							
Illinois	1,358	1,313	1,789	1,431	1,672	1,650	865
Indiana	1,283	1,272	1,098	1,994	1,689	1,536	942
Michigan	949	876	1,070	1,339	1,694	847	928
Ohio	1,115	1,079	1,680	1,131*	1,395	1,318	789
Wisconsin	1,078	1,047	1,637	857	1,253*	1,361	765
West North Central:							
Iowa	1,160	1,152	1,014	1,604	1,244	1,131	1,198
Kansas	1,332	1,275	1,882	1,574	1,885	1,437	929
Minnesota	1,380	1,354	1,501	1,442	1,718	1,411	1,201
Missouri	1,252	1,278	805*	1,239*	1,626	1,308	1,034
Nebraska	1,289	1,308	1,502	430*	1,444	1,375	1,051
South Atlantic:							
Delaware	1,040	996	1,281*	1,646	1,897	1,511	727
Florida	1,238	1,216	1,977	1,044*	1,355	1,773	845
Georgia	1,383	1,298	2,575	1,622	2,483*	1,385	1,171
Maryland	1,216	1,220	1,425	901	1,859	1,553	785
North Carolina	1,134	1,136	922	1,392	1,365	1,617	442*
South Carolina	1,147	1,130	1,200	1,311	1,318	1,439	839
Virginia	1,351	1,287	1,988	1,512	1,395	1,545	1,160
West Virginia	1,398	1,411	1,406	1,036	1,204*	1,428	1,408
East South Central:							
Alabama	933	890	943*	1,488	1,485	605	1,120
Kentucky	994	949	1,936	1,400	1,871	1,203	690*
Mississippi	1,135	1,095	1,476	1,424	1,371	1,226	910
Tennessee	1,285	1,240	1,530	2,089*	1,362	1,431	1,047
West South Central:							
Louisiana	1,646	1,629	1,544	2,170	2,217	1,807	1,314
Oklahoma	1,629	1,654	1,531*	974*	1,623	1,647	1,592
Texas	1,437	1,458	1,173	1,757	1,635	1,666	1,135
Mountain:							
Arizona	1,206	1,159	1,414	1,607	2,084	1,244	923
Colorado	1,385	1,370	1,932	669*	1,475	1,589	925
Montana	1,122	1,101	1,469	809*	1,525	1,299	576*
Nevada	1,069	1,060	942*	1,581	2,057	1,250	696
New Mexico	1,300	1,332	1,216*	1,138*	716*	1,508	1,232
Utah	1,073	1,075	928	1,386*	1,306	1,251	910
Wyoming	1,342	1,364	1,204*	1,261*	1,561	1,392	1,181
Pacific:							
California	1,158	1,122	1,394	1,457*	1,279	1,368	728
Hawaii	877	790	1,335	984*	994	994	670*
Oregon	1,120	1,117	1,716	420*	2,061	1,108	830
Washington	1,103	1,103	774*	2,665	860*	1,250	764
States not shown separately	1,316	1,307	1,216	1,743*	1,618*	1,280	1,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.33	20.40	54.14	84.09	46.18	33.97	48.73
New England:							
Connecticut	119.52	125.59	247.58	197.96	228.43	169.66	162.74
Maine	88.43	117.30	501.09	360.61	363.09	116.39	248.83
Massachusetts	129.85	151.45	375.99	362.47*	461.38	218.46	140.49
New Hampshire	121.11	134.02	113.22	296.86	377.70	204.19	173.37
Middle Atlantic:							
New Jersey	97.64	113.47	853.84*	388.70*	169.03	208.95	141.56
New York	109.97	112.34	282.18	512.89*	202.51	143.15	89.56
Pennsylvania	89.27	102.29	177.27	342.19*	201.67	49.35	182.72
East North Central:							
Illinois	94.70	113.64	130.79	405.05	312.50	283.32	108.64
Indiana	123.41	136.72	220.26	391.93	281.86	306.73	121.09
Michigan	127.73	107.44	175.74	262.08	362.15	111.21	157.13
Ohio	113.84	112.28	367.17	357.37*	238.41	164.82	93.05
Wisconsin	161.80	186.63	396.78	212.89	464.36*	173.80	173.54
West North Central:							
Iowa	143.76	143.99	297.98	424.31	265.63	208.61	169.22
Kansas	142.47	176.60	425.80	319.25	454.03	171.18	142.66
Minnesota	99.32	100.35	246.64	282.89	504.03	115.34	139.43
Missouri	98.97	100.68	313.05*	453.38*	276.97	134.10	160.41
Nebraska	60.09	59.70	340.93	195.51*	336.87	60.74	98.02
South Atlantic:							
Delaware	114.46	130.61	388.38*	313.35	468.38	238.00	97.73
Florida	154.41	158.97	406.56	338.51*	338.31	200.61	171.55
Georgia	84.89	106.42	711.10	402.56	776.37*	126.44	236.07
Maryland	123.01	140.74	370.49	125.54	272.43	138.50	133.35
North Carolina	160.60	186.32	263.34	348.04	279.05	159.21	182.04*
South Carolina	65.42	73.31	344.11	326.02	170.40	152.26	74.15
Virginia	116.56	120.19	396.77	310.14	207.62	115.80	135.57
West Virginia	187.30	193.57	369.63	283.12	372.26*	304.25	214.89
East South Central:							
Alabama	104.18	107.52	503.51*	413.04	363.55	150.54	146.98
Kentucky	159.77	164.07	375.28	301.44	321.61	163.20	222.93*
Mississippi	146.79	155.77	360.36	334.42	278.34	157.17	181.63
Tennessee	120.81	123.26	324.61	824.40*	241.29	168.02	206.89
West South Central:							
Louisiana	149.02	164.31	405.48	541.30	408.70	263.24	144.74
Oklahoma	235.62	257.61	523.24*	353.61*	253.21	375.37	284.31
Texas	88.37	96.73	261.44	277.21	392.52	91.97	112.00
Mountain:							
Arizona	65.85	68.27	332.58	372.11	226.59	126.95	161.97
Colorado	110.33	121.32	331.02	276.17*	347.08	151.78	160.63
Montana	115.01	151.99	200.02	295.70*	280.10	121.86	273.02*
Nevada	105.68	115.04	342.02*	397.04	290.59	86.43	163.33
New Mexico	141.60	143.20	416.17*	626.72*	316.72*	161.05	145.52
Utah	57.47	91.17	190.53	480.46*	338.57	128.28	140.34
Wyoming	112.17	119.66	677.19*	524.94*	448.94	193.75	68.51
Pacific:							
California	79.73	79.70	197.44	541.89*	164.77	87.72	85.30
Hawaii	119.21	153.84	236.64	310.61*	202.47	181.28	330.98*
Oregon	131.21	121.64	368.79	293.99*	374.64	152.37	148.12
Washington	184.11	186.19	547.17*	575.11	458.16*	222.86	192.44
States not shown separately	98.72	130.95	343.54	788.44*	505.17*	96.05	198.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	20.2%	19.9%	22.0%	21.6%	26.5%	22.4%	15.7%
New England:							
Connecticut	17.7%	17.4%	17.5%	21.6%*	18.2%	17.0%	19.9%
Maine	27.0%	26.4%	31.1%	27.1%	31.5%	28.2%	21.7%
Massachusetts	21.3%	21.3%	24.2%	16.4%*	23.1%	19.6%	23.0%
New Hampshire	19.7%	19.4%	21.2%	20.0%	21.0%	20.4%	17.0%
Middle Atlantic:							
New Jersey	16.6%	16.7%	17.0%*	12.0%*	12.4%	18.6%	14.5%
New York	19.4%	19.0%	20.1%	26.3%	28.9%	20.3%	14.6%
Pennsylvania	14.8%	14.6%	21.0%	8.0%*	16.9%	14.8%	14.2%
East North Central:							
Illinois	20.2%	19.5%	27.4%	22.2%	29.7%	23.6%	13.6%
Indiana	21.2%	21.1%	18.6%	29.3%	30.5%	24.4%	16.1%
Michigan	14.5%	13.6%	15.4%	20.3%	27.0%	12.5%	14.9%
Ohio	19.0%	18.5%	27.2%	19.2%*	24.0%	21.7%	14.1%
Wisconsin	16.2%	15.7%	22.7%	15.2%	21.8%	18.1%	13.0%
West North Central:							
Iowa	19.5%	19.3%	16.6%	28.3%	22.9%	19.2%	19.0%
Kansas	22.8%	21.7%	30.0%*	29.7%	30.7%	24.9%	15.6%
Minnesota	21.5%	21.4%	20.8%	24.0%	28.7%	21.6%	19.3%
Missouri	21.1%	21.9%	12.7%*	17.2%*	27.9%	22.1%	17.4%
Nebraska	21.2%	20.8%	30.3%	8.1%*	27.3%	22.6%	16.8%
South Atlantic:							
Delaware	18.0%	17.4%	21.7%	24.1%	31.5%	22.8%	13.7%
Florida	20.8%	20.5%	32.5%	17.3%*	27.0%	29.8%	14.0%
Georgia	26.1%	24.9%	42.1%	24.6%	39.1%	27.3%	21.1%
Maryland	19.4%	19.6%	21.7%	14.1%	34.3%	24.8%	12.3%
North Carolina	19.8%	19.9%	14.1%*	25.5%	26.0%	28.5%	7.4%*
South Carolina	20.1%	19.5%	21.6%*	28.6%	23.9%	24.6%	15.0%
Virginia	24.6%	23.6%	31.5%	29.3%	26.4%	27.3%	21.6%
West Virginia	20.2%	20.6%	18.9%	15.1%*	19.2%	18.9%	22.9%
East South Central:							
Alabama	16.2%	15.1%	16.6%*	34.0%	26.5%*	11.4%	18.0%
Kentucky	16.6%	15.9%	28.4%	21.5%	30.0%	19.7%	11.8%
Mississippi	20.3%	19.6%	24.3%*	29.5%	26.1%	22.3%	15.7%
Tennessee	22.3%	21.4%	27.4%	36.5%	24.9%	23.9%	19.0%
West South Central:							
Louisiana	28.6%	28.5%	23.3%	36.3%	38.5%	30.2%	23.7%
Oklahoma	28.6%	28.9%	27.9%*	18.3%*	27.1%*	30.1%	26.3%
Texas	24.5%	24.9%	20.4%	29.0%	28.3%	26.9%	20.6%
Mountain:							
Arizona	21.7%	20.9%	24.9%	28.9%	41.6%	22.4%	16.2%
Colorado	22.9%	22.9%	29.9%	9.9%*	21.3%	26.1%	16.0%
Montana	19.7%	19.5%	26.0%	12.9%*	24.5%	22.3%	11.3%*
Nevada	18.7%	18.6%	17.1%*	25.5%	36.1%	21.1%	12.7%
New Mexico	23.2%	24.1%	19.4%*	22.1%*	17.3%*	26.4%	20.3%
Utah	18.0%	17.8%	19.6%	25.1%*	23.8%	22.9%	14.3%
Wyoming	20.9%	20.7%	22.0%*	22.2%*	27.4%	22.0%	17.3%
Pacific:							
California	20.5%	19.9%	23.9%	26.6%	28.1%	24.6%	12.0%
Hawaii	16.3%	14.4%	27.4%	19.9%	22.1%	18.7%	11.4%*
Oregon	20.4%	19.8%	31.1%	10.5%*	39.6%	20.3%	14.4%
Washington	17.4%	17.4%	12.1%*	38.4%	12.9%*	19.4%	12.8%
States not shown separately	22.0%	21.7%	21.3%	28.6%*	28.3%	21.0%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.37%	0.38%	0.90%	1.54%	0.89%	0.51%	0.94%
New England:							
Connecticut	1.60%	1.67%	3.53%	6.58%*	4.77%	1.99%	2.45%
Maine	0.98%	1.49%	5.11%	5.59%	6.39%	1.95%	4.14%
Massachusetts	1.93%	1.91%	6.48%	5.57%*	6.22%	3.25%	2.29%
New Hampshire	1.90%	2.23%	3.24%	5.50%	5.12%	3.53%	2.52%
Middle Atlantic:							
New Jersey	1.47%	1.68%	12.33%*	6.36%*	2.77%	3.35%	2.09%
New York	1.52%	1.54%	3.75%	6.94%	4.76%	2.12%	1.56%
Pennsylvania	1.52%	1.65%	2.79%	9.31%*	3.12%	0.72%	3.64%
East North Central:							
Illinois	1.41%	1.68%	2.47%	5.00%	4.84%	3.80%	1.92%
Indiana	2.00%	2.19%	3.85%	7.43%	5.15%	4.43%	1.77%
Michigan	2.13%	1.62%	4.03%	4.36%	6.08%	1.68%	2.34%
Ohio	1.74%	1.70%	6.19%	7.21%*	3.60%	2.11%	1.66%
Wisconsin	2.46%	2.82%	5.28%	4.44%	5.72%	2.76%	2.66%
West North Central:							
Iowa	2.60%	2.69%	4.71%	7.13%	4.74%	4.00%	3.70%
Kansas	2.39%	2.90%	9.19%*	5.58%	6.84%	2.95%	2.99%
Minnesota	1.75%	1.69%	4.52%	4.07%	5.10%	2.30%	3.75%
Missouri	1.66%	1.69%	5.02%*	8.38%*	5.41%	2.30%	3.10%
Nebraska	1.17%	1.50%	7.28%	3.63%*	5.36%	1.89%	1.26%
South Atlantic:							
Delaware	1.64%	1.93%	4.31%	5.05%	7.59%	3.00%	1.93%
Florida	3.55%	3.71%	6.75%	6.55%*	5.91%	4.72%	3.17%
Georgia	1.41%	1.60%	10.77%	7.34%	9.60%	2.40%	4.23%
Maryland	2.05%	2.38%	5.94%	1.96%	3.97%	2.18%	2.21%
North Carolina	2.78%	3.37%	6.44%*	6.21%	3.89%	2.52%	3.23%*
South Carolina	1.04%	1.13%	7.02%*	6.29%	2.64%	2.90%	1.25%
Virginia	1.82%	1.66%	5.02%	5.88%	4.44%	2.15%	2.50%
West Virginia	2.66%	2.98%	5.33%	4.81%*	5.24%	3.93%	4.48%
East South Central:							
Alabama	1.78%	1.50%	7.34%*	8.88%	8.03%*	2.17%	2.45%
Kentucky	2.58%	2.73%	6.54%	4.45%	6.79%	3.41%	3.03%
Mississippi	2.95%	3.21%	10.64%*	7.32%	6.67%	3.31%	3.24%
Tennessee	1.87%	1.76%	6.28%	10.47%	4.79%	2.42%	3.83%
West South Central:							
Louisiana	2.78%	3.15%	6.73%	8.87%	6.41%	5.23%	2.96%
Oklahoma	4.14%	4.46%	8.92%*	6.83%*	9.25%*	5.82%	3.71%
Texas	1.39%	1.51%	5.17%	5.91%	6.63%	1.48%	2.08%
Mountain:							
Arizona	1.25%	1.33%	5.47%	6.43%	3.42%	2.54%	3.08%
Colorado	1.61%	1.90%	4.38%	4.84%*	6.26%	2.61%	3.05%
Montana	1.82%	2.69%	4.31%	5.01%*	4.66%	2.24%	4.91%*
Nevada	1.91%	2.27%	6.61%*	6.10%	4.70%	1.65%	2.83%
New Mexico	2.28%	2.18%	6.05%*	7.78%*	6.89%*	2.38%	3.23%
Utah	1.14%	1.71%	3.89%	8.91%*	6.71%	2.70%	1.84%
Wyoming	1.61%	1.60%	9.46%*	7.10%*	7.67%	2.73%	1.47%
Pacific:							
California	1.49%	1.46%	3.34%	5.54%	3.89%	1.49%	1.59%
Hawaii	2.37%	2.75%	5.13%	5.54%	4.60%	3.64%	8.61%*
Oregon	2.21%	2.07%	4.97%	5.70%*	5.25%	2.59%	2.60%
Washington	3.17%	3.07%	9.92%*	8.15%	8.11%*	3.67%	3.11%
States not shown separately	1.70%	2.24%	5.51%	9.14%*	7.07%	1.41%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	17.3%	17.7%	15.3%	13.8%	13.7%	17.3%	18.1%
New England:							
Connecticut	19.5%	20.5%	13.7%	16.7%	18.7%	20.8%	16.5%
Maine	18.7%	19.1%	18.5%	14.5%	16.8%	20.0%	16.8%
Massachusetts	11.6%	12.1%	12.7%*	4.9%*	9.1%*	8.5%	18.5%
New Hampshire	19.8%	20.8%	19.2%	14.8%	16.5%	20.5%	19.0%
Middle Atlantic:							
New Jersey	16.9%	16.7%	18.9%	15.3%	16.5%	18.2%	15.4%
New York	13.8%	15.1%	9.2%	8.0%	9.5%*	14.3%	14.6%
Pennsylvania	17.7%	18.0%	15.1%	17.5%	16.8%	18.2%	17.2%
East North Central:							
Illinois	16.5%	17.1%	12.9%	13.1%	10.7%	18.3%	15.0%
Indiana	19.0%	19.3%	20.8%	13.0%	17.4%	19.0%	19.3%
Michigan	18.8%	19.0%	18.0%	19.3%	15.4%	19.9%	18.3%
Ohio	16.0%	16.6%	12.3%	10.9%	12.1%	15.2%	18.4%
Wisconsin	14.8%	15.3%	9.7%	16.9%	11.3%	13.9%	16.7%
West North Central:							
Iowa	13.8%	13.8%	15.9%	10.9%*	10.7%	14.1%	14.6%
Kansas	15.0%	15.8%	7.7%*	17.3%*	10.5%	15.1%	16.6%
Minnesota	14.1%	14.7%	11.8%*	12.8%	13.0%	13.7%	15.7%
Missouri	19.0%	20.2%	13.1%	11.1%	13.5%	20.5%	18.1%
Nebraska	18.9%	19.0%	17.6%	20.1%*	12.6%	19.6%	19.7%
South Atlantic:							
Delaware	19.8%	20.4%	18.0%	11.2%*	13.3%	18.6%	21.3%
Florida	18.6%	19.5%	10.4%	16.8%	11.0%	17.0%	21.6%
Georgia	15.8%	15.9%	15.5%	12.4%	11.7%	16.6%	15.3%
Maryland	19.2%	19.2%	20.4%	17.0%	17.5%	18.1%	20.8%
North Carolina	16.3%	16.6%	15.1%	10.9%*	17.3%	15.3%	17.4%
South Carolina	17.7%	18.1%	13.7%	21.9%	16.0%	16.0%	20.2%
Virginia	16.4%	16.6%	12.6%	18.0%	16.2%	15.0%	17.9%
West Virginia	17.7%	17.7%	18.5%*	17.0%	12.9%	18.7%	18.4%
East South Central:							
Alabama	11.7%	11.2%	16.8%	11.4%	6.1%*	11.0%	15.2%
Kentucky	18.8%	20.0%	7.8%*	14.8%	11.8%	19.2%	20.2%
Mississippi	17.5%	17.7%	19.0%	12.7%	12.0%	18.9%	17.4%
Tennessee	17.4%	18.1%	11.3%*	15.1%*	15.5%	15.7%	21.6%
West South Central:							
Louisiana	16.5%	16.9%	10.8%	16.9%*	18.6%	17.2%	15.4%
Oklahoma	16.4%	16.7%	15.3%	12.4%*	13.8%	19.6%	12.9%
Texas	19.5%	19.4%	22.5%	10.8%	19.1%	18.3%	21.1%
Mountain:							
Arizona	20.2%	20.5%	20.8%	13.5%	17.2%	23.1%	17.2%
Colorado	18.7%	18.8%	19.7%	15.9%	19.1%	19.3%	17.5%
Montana	18.9%	19.1%	19.6%	15.3%	20.4%	17.1%	21.9%
Nevada	20.0%	20.2%	20.7%	14.9%*	17.2%	17.5%	24.1%
New Mexico	16.9%	16.5%	18.6%	18.5%	18.9%	17.7%	15.0%
Utah	19.7%	19.6%	25.6%	14.3%	17.8%	18.4%	21.1%
Wyoming	15.3%	15.3%	17.1%	8.4%*	13.6%	14.4%	17.7%
Pacific:							
California	18.4%	18.7%	17.2%	14.0%	12.1%	19.0%	19.4%
Hawaii	13.9%	15.1%	12.6%	7.9%	13.4%	12.5%	16.4%
Oregon	20.2%	21.9%	17.6%	13.1%	13.5%	21.5%	19.1%
Washington	23.1%	22.7%	29.5%	14.7%*	19.5%	23.2%	24.3%
States not shown separately	14.9%	15.0%	15.0%	13.0%	9.2%	16.3%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.30%	0.36%	0.70%	0.40%	0.71%	0.48%	0.44%
New England:							
Connecticut	1.01%	1.08%	2.94%	1.57%	3.83%	1.38%	1.35%
Maine	0.77%	0.89%	2.23%	2.21%	3.11%	1.78%	2.43%
Massachusetts	0.90%	1.03%	4.14%*	1.83%*	2.74%*	1.10%	2.33%
New Hampshire	0.67%	0.94%	1.71%	2.69%	2.84%	1.39%	3.40%
Middle Atlantic:							
New Jersey	0.93%	1.23%	3.30%	3.57%	4.76%	1.10%	2.23%
New York	1.01%	1.24%	1.31%	1.55%	3.07%*	1.30%	1.84%
Pennsylvania	0.75%	0.90%	1.22%	3.92%	2.05%	1.33%	2.24%
East North Central:							
Illinois	1.19%	1.34%	1.58%	2.93%	2.37%	1.47%	1.46%
Indiana	1.24%	1.31%	2.24%	3.39%	4.10%	1.83%	2.04%
Michigan	0.90%	0.99%	1.92%	3.22%	2.59%	1.42%	1.98%
Ohio	0.79%	0.81%	2.28%	1.52%	1.91%	1.28%	1.76%
Wisconsin	1.78%	2.29%	2.68%	4.73%	2.76%	1.42%	3.21%
West North Central:							
Iowa	1.37%	1.55%	4.02%	7.66%*	2.11%	2.10%	1.87%
Kansas	1.69%	1.91%	3.19%*	6.17%*	2.66%	1.71%	2.84%
Minnesota	1.39%	1.56%	3.56%*	3.08%	3.68%	1.48%	2.35%
Missouri	1.48%	1.68%	2.84%	2.73%	2.73%	1.61%	2.18%
Nebraska	1.80%	1.86%	3.29%	6.22%*	1.74%	2.17%	1.53%
South Atlantic:							
Delaware	0.75%	0.81%	2.51%	3.79%*	2.14%	1.42%	1.09%
Florida	1.30%	1.35%	2.43%	2.32%	2.17%	1.13%	2.56%
Georgia	1.95%	2.02%	3.01%	3.48%	2.25%	2.86%	2.18%
Maryland	0.87%	0.90%	3.48%	1.16%	2.69%	0.94%	1.64%
North Carolina	1.97%	2.12%	3.42%	9.83%*	2.45%	1.87%	2.94%
South Carolina	0.93%	1.33%	3.03%	4.56%	2.32%	1.21%	1.77%
Virginia	1.07%	1.11%	3.17%	2.53%	2.29%	1.06%	2.16%
West Virginia	2.21%	2.28%	6.04%*	3.77%	2.36%	2.68%	2.32%
East South Central:							
Alabama	1.63%	1.70%	4.60%	3.01%	2.06%*	2.81%	1.43%
Kentucky	1.92%	2.09%	4.43%*	2.97%	2.25%	2.81%	2.82%
Mississippi	2.11%	2.39%	3.88%	3.65%	1.94%	3.38%	2.11%
Tennessee	1.78%	2.07%	4.97%*	6.64%*	2.79%	1.80%	3.15%
West South Central:							
Louisiana	1.31%	1.55%	1.95%	5.41%*	2.77%	2.31%	1.59%
Oklahoma	1.50%	1.71%	3.23%	4.03%*	2.22%	2.47%	2.63%
Texas	1.42%	1.39%	3.95%	1.58%	2.71%	1.30%	1.97%
Mountain:							
Arizona	2.55%	2.87%	2.32%	4.01%	2.56%	3.37%	3.15%
Colorado	1.60%	1.73%	3.29%	3.44%	3.07%	1.61%	1.99%
Montana	2.15%	2.50%	2.78%	3.59%	2.80%	2.49%	3.56%
Nevada	1.79%	2.01%	3.71%	5.01%*	2.76%	2.38%	2.78%
New Mexico	0.87%	1.17%	3.20%	4.45%	3.32%	1.40%	2.56%
Utah	0.90%	1.05%	2.83%	3.31%	1.96%	1.25%	1.56%
Wyoming	1.27%	1.25%	3.12%	2.78%*	3.68%	1.28%	2.79%
Pacific:							
California	0.87%	1.00%	1.61%	2.87%	1.17%	0.81%	1.76%
Hawaii	1.24%	1.32%	2.40%	1.71%	2.16%	1.22%	2.84%
Oregon	1.19%	1.38%	3.73%	2.56%	1.73%	1.56%	2.16%
Washington	1.36%	1.39%	4.87%	5.27%*	3.58%	1.53%	2.70%
States not shown separately	0.53%	0.81%	3.75%	2.36%	2.05%	0.88%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.
** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.