Table VII.A.1(2005) Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | 75\% or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 6,309,490 | 4,133,049 | 941,376 | 1,235,065 | 1,930,809 | 4,378,682 |
| New England: |  |  |  |  |  |  |
| Connecticut | 84,355 | 53,372 | 13,117 | 17,867 | 10,292 | 74,064 |
| Maine | 34,243 | 21,348 | 6,510 | 6,385 | 8,830 | 25,413 |
| Massachusetts | 149,374 | 83,791 | 31,250 | 34,334 | 32,855 | 116,519 |
| New Hampshire | 31,293 | 19,740 | 5,410 | 6,143 | 8,297 | 22,996 |
| Rhode Island | 25,828 | 15,021 | 3,483 | 7,324 | 7,155 | 18,672 |
| Vermont | 18,805 | 11,228 | 3,102 | 4,475 | 4,624 | 14,181 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 200,723 | 131,655 | 34,532 | 34,536 | 48,355 | 152,368 |
| New York | 423,322 | 284,731 | 56,634 | 81,957 | 129,091 | 294,231 |
| Pennsylvania | 273,927 | 174,749 | 35,424 | 63,754 | 90,841 | 183,086 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 269,532 | 179,258 | 37,611 | 52,663 | 90,393 | 179,139 |
| Indiana | 128,476 | 78,911 | 18,790 | 30,775 | 44,580 | 83,895 |
| Michigan | 198,814 | 116,497 | 32,579 | 49,739 | 58,154 | 140,661 |
| Ohio | 238,239 | 140,788 | 48,891 | 48,560 | 83,308 | 154,931 |
| Wisconsin | 130,451 | 73,779 | 19,751 | 36,920 | 43,721 | 86,729 |
| West North Central: |  |  |  |  |  |  |
| lowa | 79,771 | 44,758 | 12,437 | 22,575 | 30,394 | 49,377 |
| Kansas | 71,001 | 45,903 | 11,359 | 13,739 | 24,133 | 46,868 |
| Minnesota | 130,556 | 77,042 | 19,510 | 34,004 | 35,201 | 95,355 |
| Missouri | 130,063 | 80,611 | 24,292 | 25,160 | 44,567 | 85,496 |
| Nebraska | 47,632 | 29,261 | 6,657 | 11,714 | 17,271 | 30,360 |
| North Dakota | 22,641 | 12,866 | 3,333 | 6,443 | 8,867 | 13,774 |
| South Dakota | 25,163 | 13,886 | 3,868 | 7,409 | 10,251 | 14,912 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 20,508 | 13,868 | 2,293 | 4,347 | 6,655 | 13,853 |
| District of Columbia | 18,214 | 14,436 | 2,307 | 1,471 | 2,268 | 15,946 |
| Florida | 409,128 | 295,465 | 57,920 | 55,743 | 112,191 | 296,937 |
| Georgia | 180,700 | 126,989 | 29,207 | 24,504 | 49,532 | 131,168 |
| Maryland | 120,082 | 81,386 | 18,142 | 20,553 | 25,665 | 94,418 |
| North Carolina | 183,802 | 123,655 | 30,675 | 29,472 | 61,469 | 122,334 |
| South Carolina | 86,434 | 56,522 | 13,980 | 15,932 | 30,055 | 56,379 |
| Virginia | 161,400 | 106,636 | 22,064 | 32,701 | 50,105 | 111,295 |
| West Virginia | 33,179 | 18,542 | 5,371 | 9,267 | 18,582 | 14,598 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 90,163 | 57,077 | 16,072 | 17,015 | 34,784 | 55,380 |
| Kentucky | 79,466 | 50,170 | 11,572 | 17,725 | 32,658 | 46,808 |
| Mississippi | 51,762 | 33,201 | 8,599 | 9,961 | 22,704 | 29,058 |
| Tennessee | 107,085 | 72,497 | 13,669 | 20,919 | 44,486 | 62,599 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 60,223 | 39,179 | 9,086 | 11,958 | 25,435 | 34,788 |
| Louisiana | 85,728 | 59,336 | 10,888 | 15,504 | 32,713 | 53,015 |
| Oklahoma | 78,278 | 52,946 | 9,656 | 15,676 | 29,488 | 48,790 |
| Texas | 404,337 | 290,750 | 57,118 | 56,468 | 146,678 | 257,658 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 105,287 | 77,788 | 13,259 | 14,240 | 28,372 | 76,915 |
| Colorado | 123,250 | 86,666 | 16,299 | 20,285 | 28,745 | 94,505 |
| Idaho | 37,407 | 22,467 | 6,342 | 8,597 | 13,675 | 23,732 |
| Montana | 32,253 | 20,328 | 4,726 | 7,199 | 12,468 | 19,785 |
| Nevada | 48,203 | 32,391 | 5,956 | 9,856 | 11,342 | 36,862 |
| New Mexico | 38,952 | 25,278 | 7,047 | 6,626 | 14,526 | 24,425 |
| Utah | 52,366 | 32,627 | 6,466 | 13,274 | 14,433 | 37,933 |
| Wyoming | 17,751 | 11,342 | 2,275 | 4,135 | 6,140 | 11,611 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 16,725 | 11,118 | 2,404 | 3,203 | 3,124 | 13,601 |
| California | 692,048 | 468,077 | 90,288 | 133,683 | 173,524 | 518,523 |
| Hawaii | 27,786 | 19,232 | 4,742 | 3,812 | 7,200 | 20,586 |
| Oregon | 89,305 | 56,371 | 11,755 | 21,179 | 25,689 | 63,616 |
| Washington | 143,458 | 87,516 | 22,658 | 33,283 | 34,924 | 108,534 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\underset{50}{\text { Percent Full-Time Employees }} 5$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28,252 | 25,030 | 20,086 | 25,564 | 17,822 | 32,404 |
| New England: |  |  |  |  |  |  |
| Connecticut | 5,438 | 3,045 | 1,357 | 5,292 | 1,468 | 5,658 |
| Maine | 1,054 | 916 | 658 | 902 | 857 | 1,168 |
| Massachusetts | 6,753 | 3,697 | 4,043 | 4,527 | 4,069 | 5,214 |
| New Hampshire | 1,895 | 1,460 | 494 | 582 | 1,968 | 554 |
| Rhode Island | 1,335 | 975 | 516 | 1,564 | 1,385 | 944 |
| Vermont | 336 | 294 | 340 | 330 | 446 | 469 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 5,280 | 4,532 | 4,420 | 3,974 | 3,537 | 4,068 |
| New York | 13,063 | 13,208 | 5,576 | 5,969 | 10,844 | 8,717 |
| Pennsylvania | 9,312 | 9,625 | 3,237 | 3,498 | 5,172 | 7,461 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5,310 | 4,459 | 4,694 | 2,166 | 5,359 | 6,837 |
| Indiana | 4,060 | 3,083 | 1,788 | 2,821 | 2,182 | 4,152 |
| Michigan | 7,261 | 9,172 | 3,880 | 6,406 | 7,296 | 9,702 |
| Ohio | 6,350 | 4,311 | 5,383 | 3,491 | 5,977 | 6,709 |
| Wisconsin | 3,784 | 3,267 | 2,965 | 3,632 | 3,304 | 3,336 |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,409 | 1,329 | 2,081 | 1,708 | 2,053 | 2,771 |
| Kansas | 2,442 | 2,550 | 1,132 | 1,007 | 1,359 | 1,793 |
| Minnesota | 4,513 | 4,356 | 2,267 | 2,503 | 2,919 | 3,347 |
| Missouri | 2,717 | 3,734 | 3,060 | 2,120 | 2,498 | 4,336 |
| Nebraska | 2,050 | 1,499 | 588 | 1,334 | 927 | 1,871 |
| North Dakota | 774 | 616 | 347 | 373 | 738 | 713 |
| South Dakota | 1,442 | 442 | 671 | 1,632 | 388 | 1,368 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 655 | 495 | 252 | 383 | 581 | 608 |
| District of Columbia | 396 | 458 | 373 | 283 | 461 | 535 |
| Florida | 11,461 | 13,017 | 7,711 | 8,583 | 7,203 | 11,900 |
| Georgia | 4,219 | 5,104 | 2,700 | 2,592 | 5,113 | 4,631 |
| Maryland | 5,609 | 5,248 | 2,088 | 2,221 | 3,423 | 3,882 |
| North Carolina | 4,600 | 4,820 | 4,599 | 3,763 | 4,273 | 4,712 |
| South Carolina | 2,354 | 2,913 | 1,956 | 2,045 | 1,916 | 2,526 |
| Virginia | 4,454 | 5,327 | 2,743 | 5,224 | 3,630 | 3,320 |
| West Virginia | 1,860 | 820 | 489 | 1,706 | 1,749 | 720 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2,554 | 2,047 | 1,485 | 2,258 | 1,800 | 2,457 |
| Kentucky | 2,838 | 2,346 | 1,200 | 2,375 | 1,777 | 1,624 |
| Mississippi | 1,090 | 1,639 | 950 | 991 | 941 | 1,399 |
| Tennessee | 4,909 | 2,849 | 2,151 | 3,973 | 3,880 | 2,597 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,387 | 2,495 | 819 | 1,686 | 2,391 | 1,762 |
| Louisiana | 2,357 | 3,084 | 1,247 | 2,356 | 1,682 | 1,757 |
| Oklahoma | 2,568 | 1,715 | 1,413 | 2,057 | 2,451 | 1,442 |
| Texas | 8,782 | 6,189 | 4,944 | 4,233 | 6,639 | 9,540 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4,114 | 4,304 | 1,074 | 1,611 | 2,374 | 4,309 |
| Colorado | 3,039 | 3,796 | 2,593 | 1,545 | 2,689 | 3,853 |
| Idaho | 1,132 | 1,129 | 618 | 771 | 854 | 955 |
| Montana | 1,408 | 1,443 | 437 | 505 | 476 | 1,349 |
| Nevada | 1,603 | 1,445 | 953 | 2,297 | 1,284 | 2,075 |
| New Mexico | 1,011 | 1,206 | 789 | 578 | 685 | 1,130 |
| Utah | 2,334 | 1,917 | 737 | 2,391 | 952 | 1,979 |
| Wyoming | 1,462 | 1,600 | 262 | 325 | 399 | 1,534 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1,353 | 1,354 | 231 | 186 | 184 | 1,265 |
| California | 10,045 | 15,993 | 7,325 | 5,451 | 8,898 | 10,448 |
| Hawaii | 678 | 845 | 564 | 584 | 561 | 781 |
| Oregon | 2,625 | 2,717 | 1,938 | 1,507 | 2,093 | 3,468 |
| Washington | 2,945 | 3,337 | 2,579 | 2,954 | 4,125 | 3,944 |

[^0]Table VII.A.1.a(2005) Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | 75\% or morcent Full-Time Employees |  |  | Percent Low-Wage Employees ${ }^{* *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 6,309,490 | 65.5\% | 14.9\% | 19.6\% | 30.6\% | 69.4\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 84,355 | 63.3\% | 15.5\% | 21.2\% | 12.2\% | 87.8\% |
| Maine | 34,243 | 62.3\% | 19.0\% | 18.6\% | 25.8\% | 74.2\% |
| Massachusetts | 149,374 | 56.1\% | 20.9\% | 23.0\% | 22.0\% | 78.0\% |
| New Hampshire | 31,293 | 63.1\% | 17.3\% | 19.6\% | 26.5\% | 73.5\% |
| Rhode Island | 25,828 | 58.2\% | 13.5\% | 28.4\% | 27.7\% | 72.3\% |
| Vermont | 18,805 | 59.7\% | 16.5\% | 23.8\% | 24.6\% | 75.4\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 200,723 | 65.6\% | 17.2\% | 17.2\% | 24.1\% | 75.9\% |
| New York | 423,322 | 67.3\% | 13.4\% | 19.4\% | 30.5\% | 69.5\% |
| Pennsylvania | 273,927 | 63.8\% | 12.9\% | 23.3\% | 33.2\% | 66.8\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 269,532 | 66.5\% | 14.0\% | 19.5\% | 33.5\% | 66.5\% |
| Indiana | 128,476 | 61.4\% | 14.6\% | 24.0\% | 34.7\% | 65.3\% |
| Michigan | 198,814 | 58.6\% | 16.4\% | 25.0\% | 29.3\% | 70.7\% |
| Ohio | 238,239 | 59.1\% | 20.5\% | 20.4\% | 35.0\% | 65.0\% |
| Wisconsin | 130,451 | 56.6\% | 15.1\% | 28.3\% | 33.5\% | 66.5\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 79,771 | 56.1\% | 15.6\% | 28.3\% | 38.1\% | 61.9\% |
| Kansas | 71,001 | 64.7\% | 16.0\% | 19.4\% | 34.0\% | 66.0\% |
| Minnesota | 130,556 | 59.0\% | 14.9\% | 26.0\% | 27.0\% | 73.0\% |
| Missouri | 130,063 | 62.0\% | 18.7\% | 19.3\% | 34.3\% | 65.7\% |
| Nebraska | 47,632 | 61.4\% | 14.0\% | 24.6\% | 36.3\% | 63.7\% |
| North Dakota | 22,641 | 56.8\% | 14.7\% | 28.5\% | 39.2\% | 60.8\% |
| South Dakota | 25,163 | 55.2\% | 15.4\% | 29.4\% | 40.7\% | 59.3\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 20,508 | 67.6\% | 11.2\% | 21.2\% | 32.5\% | 67.5\% |
| District of Columbia | 18,214 | 79.3\% | 12.7\% | 8.1\% | 12.5\% | 87.5\% |
| Florida | 409,128 | 72.2\% | 14.2\% | 13.6\% | 27.4\% | 72.6\% |
| Georgia | 180,700 | 70.3\% | 16.2\% | 13.6\% | 27.4\% | 72.6\% |
| Maryland | 120,082 | 67.8\% | 15.1\% | 17.1\% | 21.4\% | 78.6\% |
| North Carolina | 183,802 | 67.3\% | 16.7\% | 16.0\% | 33.4\% | 66.6\% |
| South Carolina | 86,434 | 65.4\% | 16.2\% | 18.4\% | 34.8\% | 65.2\% |
| Virginia | 161,400 | 66.1\% | 13.7\% | 20.3\% | 31.0\% | 69.0\% |
| West Virginia | 33,179 | 55.9\% | 16.2\% | 27.9\% | 56.0\% | 44.0\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 90,163 | 63.3\% | 17.8\% | 18.9\% | 38.6\% | 61.4\% |
| Kentucky | 79,466 | 63.1\% | 14.6\% | 22.3\% | 41.1\% | 58.9\% |
| Mississippi | 51,762 | 64.1\% | 16.6\% | 19.2\% | 43.9\% | 56.1\% |
| Tennessee | 107,085 | 67.7\% | 12.8\% | 19.5\% | 41.5\% | 58.5\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 60,223 | 65.1\% | 15.1\% | 19.9\% | 42.2\% | 57.8\% |
| Louisiana | 85,728 | 69.2\% | 12.7\% | 18.1\% | 38.2\% | 61.8\% |
| Oklahoma | 78,278 | 67.6\% | 12.3\% | 20.0\% | 37.7\% | 62.3\% |
| Texas | 404,337 | 71.9\% | 14.1\% | 14.0\% | 36.3\% | 63.7\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 105,287 | 73.9\% | 12.6\% | 13.5\% | 26.9\% | 73.1\% |
| Colorado | 123,250 | 70.3\% | 13.2\% | 16.5\% | 23.3\% | 76.7\% |
| Idaho | 37,407 | 60.1\% | 17.0\% | 23.0\% | 36.6\% | 63.4\% |
| Montana | 32,253 | 63.0\% | 14.7\% | 22.3\% | 38.7\% | 61.3\% |
| Nevada | 48,203 | 67.2\% | 12.4\% | 20.4\% | 23.5\% | 76.5\% |
| New Mexico | 38,952 | 64.9\% | 18.1\% | 17.0\% | 37.3\% | 62.7\% |
| Utah | 52,366 | 62.3\% | 12.3\% | 25.3\% | 27.6\% | 72.4\% |
| Wyoming | 17,751 | 63.9\% | 12.8\% | 23.3\% | 34.6\% | 65.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 16,725 | 66.5\% | 14.4\% | 19.2\% | 18.7\% | 81.3\% |
| California | 692,048 | 67.6\% | 13.0\% | 19.3\% | 25.1\% | 74.9\% |
| Hawaii | 27,786 | 69.2\% | 17.1\% | 13.7\% | 25.9\% | 74.1\% |
| Oregon | 89,305 | 63.1\% | 13.2\% | 23.7\% | 28.8\% | 71.2\% |
| Washington | 143,458 | 61.0\% | 15.8\% | 23.2\% | 24.3\% | 75.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. fuli-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28,252 | 0.27\% | 0.33\% | 0.37\% | 0.31\% | 0.31\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 5,438 | 3.60\% | 1.81\% | 4.04\% | 1.93\% | 1.93\% |
| Maine | 1,054 | 2.41\% | 1.99\% | 2.30\% | 2.40\% | 2.40\% |
| Massachusetts | 6,753 | 1.89\% | 2.65\% | 2.32\% | 2.05\% | 2.05\% |
| New Hampshire | 1,895 | 1.49\% | 1.33\% | 1.79\% | 3.69\% | 3.69\% |
| Rhode Island | 1,335 | 3.51\% | 2.14\% | 4.15\% | 3.58\% | 3.58\% |
| Vermont | 336 | 1.11\% | 1.82\% | 1.73\% | 2.28\% | 2.28\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 5,280 | 2.43\% | 1.88\% | 1.94\% | 1.50\% | 1.50\% |
| New York | 13,063 | 1.85\% | 1.28\% | 1.37\% | 2.00\% | 2.00\% |
| Pennsylvania | 9,312 | 1.91\% | 1.35\% | 1.16\% | 1.58\% | 1.58\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5,310 | 1.45\% | 1.61\% | 0.81\% | 1.92\% | 1.92\% |
| Indiana | 4,060 | 1.92\% | 1.38\% | 1.93\% | 1.83\% | 1.83\% |
| Michigan | 7,261 | 3.38\% | 2.06\% | 2.81\% | 3.52\% | 3.52\% |
| Ohio | 6,350 | 1.75\% | 2.24\% | 1.19\% | 2.32\% | 2.32\% |
| Wisconsin | 3,784 | 2.18\% | 2.45\% | 2.24\% | 2.01\% | 2.01\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,409 | 1.89\% | 2.09\% | 1.40\% | 2.01\% | 2.01\% |
| Kansas | 2,442 | 2.54\% | 1.37\% | 1.61\% | 1.40\% | 1.40\% |
| Minnesota | 4,513 | 2.02\% | 1.71\% | 2.00\% | 1.71\% | 1.71\% |
| Missouri | 2,717 | 2.76\% | 2.21\% | 1.67\% | 2.26\% | 2.26\% |
| Nebraska | 2,050 | 2.02\% | 1.44\% | 1.94\% | 1.80\% | 1.80\% |
| North Dakota | 774 | 2.09\% | 1.29\% | 1.33\% | 2.71\% | 2.71\% |
| South Dakota | 1,442 | 2.63\% | 2.90\% | 3.84\% | 2.10\% | 2.10\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 655 | 1.88\% | 1.04\% | 1.82\% | 2.40\% | 2.40\% |
| District of Columbia | 396 | 2.41\% | 2.05\% | 1.44\% | 2.53\% | 2.53\% |
| Florida | 11,461 | 2.00\% | 2.03\% | 1.96\% | 1.84\% | 1.84\% |
| Georgia | 4,219 | 1.82\% | 1.49\% | 1.51\% | 2.50\% | 2.50\% |
| Maryland | 5,609 | 2.20\% | 1.64\% | 1.78\% | 2.30\% | 2.30\% |
| North Carolina | 4,600 | 2.72\% | 2.40\% | 2.05\% | 2.22\% | 2.22\% |
| South Carolina | 2,354 | 2.32\% | 2.55\% | 2.28\% | 2.05\% | 2.05\% |
| Virginia | 4,454 | 2.87\% | 1.72\% | 3.15\% | 1.70\% | 1.70\% |
| West Virginia | 1,860 | 2.43\% | 1.67\% | 3.05\% | 2.30\% | 2.30\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2,554 | 2.23\% | 1.51\% | 2.19\% | 1.85\% | 1.85\% |
| Kentucky | 2,838 | 2.63\% | 1.52\% | 2.52\% | 1.23\% | 1.23\% |
| Mississippi | 1,090 | 2.62\% | 1.86\% | 2.05\% | 2.03\% | 2.03\% |
| Tennessee | 4,909 | 3.15\% | 1.85\% | 2.89\% | 2.15\% | 2.15\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,387 | 2.57\% | 1.62\% | 2.31\% | 3.06\% | 3.06\% |
| Louisiana | 2,357 | 2.60\% | 1.52\% | 2.61\% | 1.41\% | 1.41\% |
| Oklahoma | 2,568 | 1.94\% | 1.40\% | 2.36\% | 2.19\% | 2.19\% |
| Texas | 8,782 | 1.18\% | 1.12\% | 0.94\% | 1.62\% | 1.62\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4,114 | 2.06\% | 0.95\% | 1.65\% | 2.39\% | 2.39\% |
| Colorado | 3,039 | 2.07\% | 2.21\% | 1.21\% | 2.28\% | 2.28\% |
| Idaho | 1,132 | 2.34\% | 1.51\% | 2.31\% | 1.96\% | 1.96\% |
| Montana | 1,408 | 1.84\% | 1.29\% | 1.83\% | 1.81\% | 1.81\% |
| Nevada | 1,603 | 4.17\% | 1.83\% | 3.90\% | 2.78\% | 2.78\% |
| New Mexico | 1,011 | 1.92\% | 2.07\% | 1.52\% | 1.94\% | 1.94\% |
| Utah | 2,334 | 3.17\% | 1.61\% | 3.34\% | 1.52\% | 1.52\% |
| Wyoming | 1,462 | 3.39\% | 1.78\% | 2.07\% | 3.06\% | 3.06\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1,353 | 2.06\% | 1.61\% | 1.59\% | 1.17\% | 1.17\% |
| California | 10,045 | 1.65\% | 1.16\% | 0.83\% | 1.21\% | 1.21\% |
| Hawaii | 678 | 2.87\% | 2.01\% | 2.07\% | 2.00\% | 2.00\% |
| Oregon | 2,625 | 1.69\% | 1.87\% | 2.19\% | 2.43\% | 2.43\% |
| Washington | 2,945 | 2.11\% | 1.85\% | 1.78\% | 2.70\% | 2.70\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. ow-wage and State: United States, 2005

| Division and State | Total | 75\% or more Full-Time Employees $\begin{gathered}\text { Percent } \\ \text { Less than } 50 \%\end{gathered}$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 56.3\% | 64.0\% | 53.3\% | 32.5\% | 41.5\% | 62.8\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 63.8\% | 73.3\% | 66.7\% | 33.1\% | 61.1\% | 64.1\% |
| Maine | 55.6\% | 62.5\% | 50.5\% | 37.7\% | 38.7\% | 61.4\% |
| Massachusetts | 63.3\% | 76.9\% | 61.6\% | 31.8\% | 46.4\% | 68.1\% |
| New Hampshire | 62.0\% | 68.3\% | 64.1\% | 39.8\% | 40.5\% | 69.7\% |
| Rhode Island | 59.5\% | 70.6\% | 58.8\% | 37.0\% | 38.8\% | 67.4\% |
| Vermont | 56.8\% | 64.5\% | 61.9\% | 34.0\% | 37.2\% | 63.2\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 69.3\% | 74.1\% | 68.9\% | 51.2\% | 51.2\% | 75.0\% |
| New York | 60.1\% | 66.7\% | 60.2\% | 37.0\% | 37.9\% | 69.9\% |
| Pennsylvania | 61.5\% | 70.6\% | 68.8\% | 32.7\% | 39.4\% | 72.5\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 53.3\% | 63.0\% | 49.7\% | 23.2\%* | 36.7\% | 61.7\% |
| Indiana | 55.9\% | 66.6\% | 52.0\% | 30.8\% | 44.9\% | 61.7\% |
| Michigan | 59.9\% | 70.4\% | 66.1\% | 31.1\% | 48.1\% | 64.8\% |
| Ohio | 62.8\% | 73.6\% | 56.6\% | 38.0\% | 48.4\% | 70.6\% |
| Wisconsin | 59.3\% | 70.1\% | 64.0\% | 35.1\% | 45.9\% | 66.0\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 47.9\% | 61.2\% | 42.7\% | 24.2\% | 36.6\% | 54.8\% |
| Kansas | 50.8\% | 58.6\% | 38.7\% | 34.9\% | 34.6\% | 59.1\% |
| Minnesota | 54.3\% | 64.7\% | 49.4\% | 33.5\% | 39.0\% | 59.9\% |
| Missouri | 50.6\% | 59.5\% | 45.1\% | 27.4\% | 35.6\% | 58.4\% |
| Nebraska | 45.2\% | 52.5\% | 42.9\% | 28.5\% | 39.7\% | 48.3\% |
| North Dakota | 49.1\% | 60.3\% | 55.1\% | 23.7\% | 38.4\% | 56.0\% |
| South Dakota | 48.1\% | 60.8\% | 42.7\% | 27.2\% | 35.1\% | 57.0\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 57.6\% | 63.9\% | 65.0\% | 33.5\% | 43.8\% | 64.3\% |
| District of Columbia | 74.3\% | 81.3\% | 53.0\% | 39.8\% | 40.9\% | 79.1\% |
| Florida | 51.2\% | 52.9\% | 52.2\% | 41.2\% | 43.1\% | 54.3\% |
| Georgia | 52.3\% | 62.2\% | 35.8\% | 20.5\%* | 35.0\% | 58.8\% |
| Maryland | 64.1\% | 71.9\% | 68.0\% | 29.5\% | 51.2\% | 67.6\% |
| North Carolina | 56.7\% | 63.0\% | 47.3\% | 39.9\% | 46.4\% | 61.8\% |
| South Carolina | 53.2\% | 57.3\% | 49.1\% | 42.1\% | 44.6\% | 57.8\% |
| Virginia | 56.7\% | 63.0\% | 57.2\% | 35.7\% | 45.4\% | 61.8\% |
| West Virginia | 48.8\% | 60.9\% | 51.9\% | 22.8\% | 34.5\% | 67.0\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 59.8\% | 72.6\% | 47.9\% | 28.0\% | 51.1\% | 65.2\% |
| Kentucky | 57.1\% | 64.6\% | 57.1\% | 35.9\% | 45.1\% | 65.5\% |
| Mississippi | 45.3\% | 54.7\% | 35.6\% | 22.3\% | 33.1\% | 54.8\% |
| Tennessee | 54.7\% | 59.8\% | 60.3\% | 33.4\% | 46.2\% | 60.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 40.8\% | 49.5\% | 32.9\% | 18.4\% | 34.2\% | 45.6\% |
| Louisiana | 52.6\% | 60.5\% | 42.7\% | 29.2\% | 39.0\% | 60.9\% |
| Oklahoma | 48.3\% | 56.9\% | 37.4\% | 25.9\% | 34.4\% | 56.6\% |
| Texas | 50.1\% | 56.3\% | 35.1\% | 32.8\% | 37.8\% | 57.0\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 55.0\% | 60.0\% | 42.6\% | 38.8\% | 44.7\% | 58.8\% |
| Colorado | 54.1\% | 58.2\% | 53.1\% | 37.4\% | 46.3\% | 56.5\% |
| Idaho | 43.8\% | 52.3\% | 43.1\% | 22.1\% | 34.4\% | 49.2\% |
| Montana | 39.2\% | 46.5\% | 34.5\% | 21.5\% | 30.7\% | 44.5\% |
| Nevada | 52.8\% | 62.2\% | 46.6\% | 25.8\%* | 47.2\% | 54.5\% |
| New Mexico | 51.2\% | 58.1\% | 56.4\% | 19.0\% | 43.3\% | 55.8\% |
| Utah | 44.1\% | 53.6\% | 42.1\% | 21.6\% | 32.6\% | 48.4\% |
| Wyoming | 38.6\% | 46.7\% | 37.7\% | 16.6\% | 27.5\% | 44.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 42.4\% | 50.6\% | 34.7\% | 19.9\% | 36.1\% | 43.9\% |
| California | 59.8\% | 68.9\% | 56.2\% | 30.5\% | 41.4\% | 66.0\% |
| Hawaii | 89.6\% | 93.3\% | 92.1\% | 67.7\% | 84.3\% | 91.4\% |
| Oregon | 56.7\% | 64.8\% | 53.4\% | 37.0\% | 39.3\% | 63.8\% |
| Washington | 53.8\% | 62.1\% | 59.9\% | 27.8\% | 35.7\% | 59.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are fuli-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\underset{50-74 \%}{\text { Percent Full-Time Employees }}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | $\begin{aligned} & \text { Employees ** } \\ & \text { Less than 50\% } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.50\% | 0.64\% | 1.37\% | 0.71\% | 0.73\% | 0.65\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.97\% | 2.65\% | 4.18\% | 7.87\% | 4.27\% | 3.47\% |
| Maine | 2.96\% | 3.52\% | 6.51\% | 7.21\% | 6.71\% | 3.39\% |
| Massachusetts | 2.16\% | 1.57\% | 6.09\% | 4.66\% | 5.62\% | 2.27\% |
| New Hampshire | 2.87\% | 3.77\% | 4.98\% | 4.27\% | 5.51\% | 1.96\% |
| Rhode Island | 3.95\% | 3.30\% | 8.97\% | 7.68\% | 7.81\% | 2.63\% |
| Vermont | 1.66\% | 2.30\% | 6.39\% | 4.61\% | 4.36\% | 1.33\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.05\% | 2.37\% | 6.39\% | 7.67\% | 6.64\% | 2.39\% |
| New York | 1.88\% | 2.51\% | 4.44\% | 3.48\% | 3.56\% | 1.57\% |
| Pennsylvania | 2.52\% | 3.16\% | 5.68\% | 3.82\% | 4.50\% | 2.50\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.15\% | 2.38\% | 6.18\% | 7.08\%* | 6.68\% | 1.43\% |
| Indiana | 1.84\% | 2.13\% | 7.76\% | 4.40\% | 2.13\% | 2.47\% |
| Michigan | 2.25\% | 2.62\% | 4.81\% | 4.32\% | 5.10\% | 2.35\% |
| Ohio | 1.47\% | 2.13\% | 5.79\% | 6.39\% | 4.54\% | 1.87\% |
| Wisconsin | 2.50\% | 3.26\% | 5.72\% | 5.46\% | 3.78\% | 2.70\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.49\% | 1.52\% | 5.30\% | 2.01\% | 3.33\% | 2.92\% |
| Kansas | 1.90\% | 2.65\% | 3.95\% | 5.01\% | 3.06\% | 2.59\% |
| Minnesota | 2.61\% | 1.96\% | 4.88\% | 4.08\% | 4.65\% | 2.65\% |
| Missouri | 2.12\% | 2.89\% | 4.56\% | 4.46\% | 3.62\% | 2.23\% |
| Nebraska | 2.22\% | 3.09\% | 3.90\% | 3.17\% | 2.99\% | 3.49\% |
| North Dakota | 1.32\% | 1.74\% | 6.81\% | 4.78\% | 4.24\% | 3.18\% |
| South Dakota | 3.20\% | 2.99\% | 4.16\% | 5.24\% | 3.10\% | 4.40\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.26\% | 3.05\% | 9.09\% | 3.28\% | 3.83\% | 2.41\% |
| District of Columbia | 1.57\% | 2.14\% | 8.16\% | 9.64\% | 8.74\% | 2.12\% |
| Florida | 2.27\% | 1.58\% | 6.15\% | 5.81\% | 4.41\% | 2.90\% |
| Georgia | 2.72\% | 2.61\% | 6.89\% | 6.54\%* | 4.51\% | 3.65\% |
| Maryland | 2.88\% | 2.86\% | 9.64\% | 6.65\% | 8.33\% | 4.06\% |
| North Carolina | 1.61\% | 1.68\% | 6.48\% | 6.93\% | 2.78\% | 1.93\% |
| South Carolina | 2.14\% | 2.99\% | 6.95\% | 6.67\% | 3.08\% | 3.13\% |
| Virginia | 2.08\% | 1.83\% | 5.81\% | 6.55\% | 3.64\% | 3.14\% |
| West Virginia | 2.80\% | 3.20\% | 5.88\% | 5.13\% | 3.46\% | 2.79\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2.28\% | 1.98\% | 6.66\% | 5.07\% | 2.97\% | 3.44\% |
| Kentucky | 2.60\% | 2.04\% | 8.43\% | 4.67\% | 2.22\% | 3.37\% |
| Mississippi | 1.75\% | 1.70\% | 6.52\% | 3.46\% | 4.58\% | 2.65\% |
| Tennessee | 2.57\% | 2.87\% | 8.40\% | 5.20\% | 4.38\% | 2.44\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.44\% | 3.99\% | 5.68\% | 3.77\% | 4.80\% | 3.38\% |
| Louisiana | 1.56\% | 1.35\% | 6.05\% | 4.91\% | 3.66\% | 1.90\% |
| Oklahoma | 2.84\% | 2.57\% | 7.54\% | 4.38\% | 3.40\% | 3.89\% |
| Texas | 1.42\% | 1.66\% | 5.62\% | 4.84\% | 2.22\% | 1.77\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.48\% | 2.62\% | 8.04\% | 7.01\% | 5.10\% | 1.64\% |
| Colorado | 1.65\% | 2.90\% | 6.77\% | 8.15\% | 8.05\% | 1.94\% |
| Idaho | 1.70\% | 2.80\% | 4.59\% | 3.10\% | 3.72\% | 2.27\% |
| Montana | 2.85\% | 3.22\% | 5.37\% | 4.49\% | 2.75\% | 3.32\% |
| Nevada | 3.59\% | 2.74\% | 8.92\% | 9.01\%* | 5.64\% | 4.01\% |
| New Mexico | 1.52\% | 1.88\% | 4.63\% | 2.58\% | 3.34\% | 2.24\% |
| Utah | 2.18\% | 2.35\% | 8.25\% | 2.94\% | 4.05\% | 2.37\% |
| Wyoming | 1.94\% | 3.60\% | 7.09\% | 3.31\% | 3.35\% | 3.55\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.96\% | 4.36\% | 5.42\% | 3.22\% | 4.39\% | 3.14\% |
| California | 1.61\% | 1.54\% | 2.43\% | 2.76\% | 1.87\% | 1.98\% |
| Hawaii | 1.63\% | 1.16\% | 2.70\% | 6.61\% | 5.22\% | 1.29\% |
| Oregon | 1.80\% | 2.01\% | 8.20\% | 5.34\% | 5.01\% | 2.76\% |
| Washington | 1.78\% | 2.21\% | 7.99\% | 5.10\% | 3.51\% | 2.19\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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 fuli-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ** 50\% or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.54\% | 1.60\% | 1.87\% | 0.96\% | 0.44\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.61\% | 2.83\% | 8.76\%* | 11.28\% | 10.75\% | 2.42\% |
| Maine | 2.58\% | 2.84\% | 4.95\% | 8.63\% | 8.31\% | 3.00\% |
| Massachusetts | 1.90\% | 2.01\% | 5.82\% | 6.90\%* | 10.02\%* | 2.18\% |
| New Hampshire | 1.90\% | 3.00\% | 5.18\% | 6.48\%* | 6.10\% | 2.84\% |
| Rhode Island | 2.16\% | 2.87\% | 11.31\%* | 4.06\% | 7.40\%* | 2.89\% |
| Vermont | 3.29\% | 4.07\% | 4.42\% | 8.96\%* | 4.92\% | 3.52\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.74\% | 3.25\% | 9.94\% | 9.99\%* | 5.02\% | 2.95\% |
| New York | 1.38\% | 2.35\% | 4.35\% | 5.72\% | 4.73\% | 2.16\% |
| Pennsylvania | 3.38\% | 3.35\% | 6.94\% | 8.87\% * | 6.67\% | 3.02\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.64\% | 3.39\% | 8.56\% | 10.70\% | 4.18\% | 2.98\% |
| Indiana | 3.02\% | 3.09\% | 8.56\% | 9.70\% | 5.01\% | 3.85\% |
| Michigan | 2.24\% | 3.29\% | 7.08\% | 8.20\%* | 6.33\% | 3.13\% |
| Ohio | 2.94\% | 3.87\% | 4.80\% | 10.34\%* | 4.80\% | 3.50\% |
| Wisconsin | 2.49\% | 2.11\% | 4.98\% | 10.07\%* | 6.47\% | 1.93\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.52\% | 3.62\% | 9.94\% * | 12.68\%* | 5.33\% | 2.61\% |
| Kansas | 3.71\% | 4.00\% | 9.34\%* | 5.89\% | 5.57\% | 3.88\% |
| Minnesota | 2.03\% | 2.40\% | 5.50\% | 9.04\% | 7.76\% | 2.86\% |
| Missouri | 3.26\% | 3.18\% | 8.60\% | 13.28\%* | 10.04\%* | 3.11\% |
| Nebraska | 3.50\% | 2.22\% | 11.03\% | 12.23\% | 8.24\% | 3.31\% |
| North Dakota | 4.17\% | 5.36\% | 7.26\%* | 11.50\%* | 6.26\% | 3.98\% |
| South Dakota | 3.86\% | 4.72\% | 12.97\%* | 8.66\% | 6.08\% | 5.07\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.66\% | 3.72\% | 12.67\%* | 10.16\% | 5.58\% | 2.63\% |
| District of Columbia | 4.65\% | 4.34\% | 12.51\%* | 11.19\%* | 14.15\% | 4.31\% |
| Florida | 3.28\% | 2.85\% | 8.52\% | 11.24\%* | 6.31\% | 2.59\% |
| Georgia | 3.73\% | 3.62\% | 12.63\% | 12.73\% | 10.02\% | 3.73\% |
| Maryland | 4.09\% | 4.52\% | 8.94\% * | 6.05\% * | 10.51\%* | 3.50\% |
| North Carolina | 3.41\% | 3.60\% | 6.91\% | 11.65\% | 6.52\% | 4.25\% |
| South Carolina | 3.73\% | 4.26\% | 9.29\% | 9.45\% | 5.26\% | 5.13\% |
| Virginia | 3.04\% | 3.27\% | 12.34\%* | 7.91\% | 10.03\% | 4.06\% |
| West Virginia | 2.15\% | 3.41\% | 9.78\% | 12.91\% | 3.17\% | 3.89\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 4.50\% | 3.93\% | 8.24\% | 11.00\%* | 8.73\% | 4.10\% |
| Kentucky | 3.51\% | 2.77\% | 10.90\% | 11.45\% | 5.05\% | 4.14\% |
| Mississippi | 3.72\% | 4.44\% | 12.52\% | 6.28\%* | 6.56\% | 5.47\% |
| Tennessee | 3.09\% | 4.01\% | 10.63\% | 11.55\% | 5.75\% | 4.42\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 6.55\% | 7.19\% | 10.32\%* | 12.36\%* | 9.74\% | 6.87\% |
| Louisiana | 2.91\% | 3.98\% | 9.38\% * | 10.34\%* | 7.32\% | 4.23\% |
| Oklahoma | 3.55\% | 3.43\% | 13.82\%* | 12.74\%* | 8.46\% | 2.74\% |
| Texas | 2.81\% | 2.73\% | 6.84\% | 10.14\% | 7.10\% | 2.53\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.35\% | 3.42\% | 13.13\%* | 5.05\%* | 6.41\% | 3.64\% |
| Colorado | 2.71\% | 3.39\% | 10.16\%* | 9.83\%* | 6.28\% | 3.27\% |
| Idaho | 3.64\% | 3.90\% | 8.19\% | 9.37\%* | 8.35\% | 3.72\% |
| Montana | 4.44\% | 4.82\% | 9.99\%* | 11.23\% | 7.81\% | 5.06\% |
| Nevada | 2.87\% | 2.43\% | 13.64\% | 15.22\% | 11.05\% | 2.51\% |
| New Mexico | 3.04\% | 3.85\% | 10.81\% | 14.56\%* | 5.95\% | 2.82\% |
| Utah | 2.94\% | 3.87\% | 8.35\% * | 7.01\%* | 8.16\% | 4.36\% |
| Wyoming | 4.24\% | 4.62\% | 13.83\%* | 11.64\% | 5.71\% | 4.59\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.47\% | 3.32\% | 8.30\% | 9.21\%* | 11.65\% | 3.34\% |
| California | 0.80\% | 1.33\% | 2.04\% | 4.96\% | 3.84\% | 1.33\% |
| Hawaii | 2.21\% | 2.74\% | 3.79\% | 10.23\%* | 4.40\% | 3.16\% |
| Oregon | 2.87\% | 3.39\% | 9.88\%* | 11.05\%* | 7.69\% | 2.97\% |
| Washington | 3.30\% | 4.41\% | 9.64\%* | 6.50\%* | 9.21\% | 3.72\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 40.6\% | 40.9\% | 41.3\% | 38.1\% | 32.4\% | 43.0\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 38.1\% | 40.8\% | 39.5\% | 18.3\%* | 27.4\%* | 39.5\% |
| Maine | 37.4\% | 40.8\% | 32.6\% | 24.9\%* | 27.5\% | 39.5\% |
| Massachusetts | 33.3\% | 31.0\% | 33.1\% | 46.6\% | 24.7\% | 34.9\% |
| New Hampshire | 33.4\% | 35.6\% | 34.2\% | 20.0\%* | 23.6\% | 35.4\% |
| Rhode Island | 38.8\% | 40.2\% | 35.8\% | 35.6\% | 28.8\% * | 41.0\% |
| Vermont | 38.0\% | 33.6\% | 46.4\% | 48.5\% | 34.0\% | 38.8\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 47.2\% | 48.6\% | 38.2\% | 52.1\% | 51.8\% | 46.3\% |
| New York | 48.4\% | 46.2\% | 62.0\% | 46.7\% | 41.0\% | 50.1\% |
| Pennsylvania | 42.7\% | 40.8\% | 46.3\% | 49.6\% | 36.2\% | 44.5\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 36.2\% | 39.0\% | 35.0\% * | 12.1\%* | 29.4\% | 38.2\% |
| Indiana | 35.5\% | 38.4\% | 35.1\% | 20.1\% | 25.1\% | 39.6\% |
| Michigan | 44.9\% | 47.1\% | 39.1\% | 41.3\% | 32.6\% | 48.7\% |
| Ohio | 34.0\% | 34.6\% | 27.5\% | 40.1\% | 22.6\% | 38.1\% |
| Wisconsin | 29.4\% | 26.6\% | 46.5\% | 23.5\%* | 32.2\% | 28.3\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 34.8\% | 34.7\% | 30.8\% | 38.7\% | 36.0\% | 34.2\% |
| Kansas | 35.5\% | 36.8\% | 32.6\% | 30.5\% | 39.0\% | 34.4\% |
| Minnesota | 36.1\% | 39.2\% | 31.0\% | 26.6\% | 22.8\%* | 39.3\% |
| Missouri | 37.8\% | 37.9\% | 30.7\%* | 48.4\% | 32.7\% | 39.4\% |
| Nebraska | 38.0\% | 36.6\% | 46.3\% | 37.3\% * | 36.8\% | 38.6\% |
| North Dakota | 48.3\% | 48.0\% | 60.7\% | 34.5\%* | 47.6\% | 48.6\% |
| South Dakota | 46.5\% | 45.2\% | 56.3\% | 44.1\% | 50.6\% | 44.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 37.1\% | 40.1\% | 43.4\% | 12.8\%* | 31.2\% | 39.0\% |
| District of Columbia | 47.0\% | 46.6\% | 45.0\% | 58.3\% | 31.8\%* | 48.1\% |
| Florida | 39.5\% | 40.8\% | 26.0\% | 48.8\% | 33.1\% | 41.5\% |
| Georgia | 35.5\% | 35.1\% | 45.4\% | 21.9\%* | 30.0\% | 36.8\% |
| Maryland | 35.9\% | 32.0\% | 53.2\% | 37.6\%* | 42.7\% | 34.4\% |
| North Carolina | 37.4\% | 38.4\% | 29.9\%* | 39.6\% | 28.6\% | 40.7\% |
| South Carolina | 33.7\% | 34.3\% | 34.7\% | 30.0\%* | 18.4\% | 40.0\% |
| Virginia | 37.3\% | 33.0\% | 48.6\% | 49.5\% | 30.2\% | 39.6\% |
| West Virginia | 34.4\% | 33.5\% | 42.1\% | 29.0\%* | 28.0\% | 38.5\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 33.5\% | 32.7\% | 33.0\% | 40.8\% | 27.8\% | 36.3\% |
| Kentucky | 37.3\% | 39.7\% | 28.0\% * | 35.0\% | 26.8\% | 42.4\% |
| Mississippi | 33.6\% | 36.3\% | 12.7\% * | 40.4\% * | 23.8\% * | 38.2\% |
| Tennessee | 26.9\% | 27.0\% | 30.5\% | 21.4\%* | 16.6\%* | 32.4\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 31.7\% | 32.0\% | 33.8\%* | 25.5\% * | 19.5\%* | 38.3\% |
| Louisiana | 33.0\% | 30.8\% | 48.7\% | 34.5\% | 24.0\% | 36.6\% |
| Oklahoma | 37.2\% | 39.2\% | 34.9\%* | 24.4\%* | 25.6\% | 41.4\% |
| Texas | 35.4\% | 38.4\% | 25.2\% | 20.7\% | 28.0\% | 38.2\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 34.6\% | 34.7\% | 35.4\%* | 33.6\%* | 31.5\% | 35.5\% |
| Colorado | 36.5\% | 39.5\% | 33.3\% | 20.2\%* | 28.5\% | 38.5\% |
| Idaho | 45.0\% | 43.7\% | 48.2\% | 48.2\% | 39.6\% | 47.2\% |
| Montana | 43.7\% | 42.8\% | 53.5\% | 38.9\% | 37.0\% | 46.6\% |
| Nevada | 37.9\% | 40.2\% | 35.7\% * | 21.4\%* | 18.2\%* | 43.1\% |
| New Mexico | 32.7\% | 35.2\% | 26.5\% | 23.6\%* | 29.6\% | 34.2\% |
| Utah | 31.6\% | 31.8\% | 28.7\% | 32.7\% * | 21.6\%* | 34.1\% |
| Wyoming | 40.6\% | 41.2\% | 35.9\% * | 41.7\%* | 42.3\% | 40.0\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 37.2\% | 34.5\% | 45.3\% | 49.8\% | 21.6\%* | 40.1\% |
| California | 52.8\% | 52.3\% | 62.2\% | 45.0\% | 44.5\% | 54.6\% |
| Hawaii | 69.9\% | 72.1\% | 66.8\% | 59.7\% | 63.6\% | 71.9\% |
| Oregon | 51.9\% | 51.8\% | 59.4\% | 46.0\% | 32.1\% | 56.8\% |
| Washington | 52.6\% | 51.9\% | 53.0\% | 55.7\% | 43.3\% | 54.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\quad \begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.62\% | 0.70\% | 1.02\% | 1.32\% | 0.83\% | 0.76\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.54\% | 3.90\% | 8.98\% | 13.32\%* | 8.62\%* | 2.36\% |
| Maine | 2.60\% | 3.48\% | 7.37\% | 10.97\%* | 5.29\% | 3.43\% |
| Massachusetts | 3.43\% | 3.55\% | 7.80\% | 13.01\% | 6.21\% | 4.04\% |
| New Hampshire | 3.56\% | 3.09\% | 7.19\% | 7.42\%* | 6.52\% | 3.86\% |
| Rhode Island | 3.56\% | 4.10\% | 8.69\% | 9.51\% | 10.50\%* | 4.59\% |
| Vermont | 2.62\% | 3.07\% | 8.43\% | 7.84\% | 6.95\% | 2.39\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.44\% | 3.19\% | 6.47\% | 10.16\% | 8.03\% | 3.01\% |
| New York | 2.22\% | 2.68\% | 5.89\% | 6.01\% | 3.83\% | 2.45\% |
| Pennsylvania | 2.92\% | 3.85\% | 9.73\% | 7.65\% | 7.02\% | 2.44\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.75\% | 3.60\% | 10.67\%* | 10.66\%* | 5.05\% | 3.29\% |
| Indiana | 2.17\% | 2.42\% | 9.69\% | 4.97\% | 5.87\% | 3.74\% |
| Michigan | 1.95\% | 2.94\% | 6.68\% | 8.49\% | 7.22\% | 2.87\% |
| Ohio | 3.31\% | 3.35\% | 5.37\% | 11.43\% | 4.98\% | 4.45\% |
| Wisconsin | 3.22\% | 3.46\% | 9.10\% | 11.75\%* | 7.71\% | 3.97\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.94\% | 4.95\% | 7.95\% | 11.03\% | 8.02\% | 5.18\% |
| Kansas | 2.90\% | 3.62\% | 7.27\% | 7.92\% | 6.95\% | 3.04\% |
| Minnesota | 2.39\% | 4.00\% | 9.02\% | 6.10\% | 9.95\%* | 3.65\% |
| Missouri | 2.16\% | 2.79\% | 9.50\% * | 13.76\% | 5.74\% | 3.73\% |
| Nebraska | 3.59\% | 3.96\% | 12.09\% | 12.14\%* | 8.72\% | 4.05\% |
| North Dakota | 3.88\% | 5.63\% | 11.05\% | 12.86\%* | 6.97\% | 5.01\% |
| South Dakota | 2.63\% | 2.49\% | 11.71\% | 7.56\% | 6.61\% | 2.92\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.98\% | 4.58\% | 9.50\% | 7.45\%* | 7.23\% | 4.95\% |
| District of Columbia | 3.92\% | 3.90\% | 13.04\% | 13.44\% | 13.95\%* | 4.28\% |
| Florida | 2.85\% | 3.46\% | 7.05\% | 9.86\% | 5.36\% | 3.13\% |
| Georgia | 4.53\% | 4.62\% | 11.03\% | 10.40\%* | 7.55\% | 5.06\% |
| Maryland | 2.10\% | 2.69\% | 9.42\% | 12.31\%* | 11.09\% | 2.52\% |
| North Carolina | 2.57\% | 2.65\% | 10.35\%* | 11.13\% | 6.07\% | 2.72\% |
| South Carolina | 1.90\% | 3.21\% | 7.86\% | 12.42\%* | 3.97\% | 3.00\% |
| Virginia | 3.02\% | 3.47\% | 9.29\% | 12.93\% | 4.48\% | 4.03\% |
| West Virginia | 3.09\% | 4.38\% | 11.33\% | 12.47\%* | 2.98\% | 4.42\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.25\% | 4.66\% | 8.96\% | 12.01\% | 4.50\% | 5.83\% |
| Kentucky | 3.60\% | 4.16\% | 9.23\% * | 8.62\% | 6.05\% | 3.77\% |
| Mississippi | 3.00\% | 3.35\% | 10.16\%* | 13.20\%* | 9.89\%* | 4.27\% |
| Tennessee | 3.66\% | 5.63\% | 6.52\% | 8.44\%* | 4.97\%* | 6.58\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3.58\% | 3.57\% | 12.78\%* | 9.27\%* | 9.09\%* | 4.40\% |
| Louisiana | 2.36\% | 2.29\% | 13.87\% | 6.42\% | 3.54\% | 2.68\% |
| Oklahoma | 3.85\% | 4.03\% | 13.44\%* | 10.82\%* | 7.26\% | 4.42\% |
| Texas | 2.33\% | 3.21\% | 6.19\% | 5.76\% | 3.36\% | 2.86\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.74\% | 3.35\% | 11.31\%* | 13.21\%* | 5.19\% | 2.43\% |
| Colorado | 3.21\% | 3.79\% | 8.54\% | 12.87\%* | 6.28\% | 3.16\% |
| Idaho | 4.52\% | 5.51\% | 8.41\% | 9.03\% | 7.96\% | 5.69\% |
| Montana | 4.71\% | 5.67\% | 10.63\% | 10.08\% | 8.77\% | 5.33\% |
| Nevada | 1.92\% | 2.08\% | 12.61\%* | 10.04\%* | 6.11\%* | 3.93\% |
| New Mexico | 3.29\% | 3.84\% | 5.53\% | 11.96\%* | 5.76\% | 3.30\% |
| Utah | 3.96\% | 3.52\% | 7.93\% | 10.33\%* | 8.36\%* | 4.13\% |
| Wyoming | 3.86\% | 4.43\% | 12.70\%* | 13.88\%* | 8.20\% | 5.10\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.49\% | 1.56\% | 10.68\% | 11.52\% | 7.00\%* | 1.75\% |
| California | 1.61\% | 1.82\% | 3.90\% | 4.92\% | 4.14\% | 1.99\% |
| Hawaii | 3.45\% | 3.24\% | 5.72\% | 11.31\% | 7.02\% | 3.43\% |
| Oregon | 3.67\% | 5.31\% | 12.17\% | 9.51\% | 6.74\% | 4.24\% |
| Washington | 2.03\% | 3.02\% | 10.68\% | 11.23\% | 11.95\% | 3.28\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. 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, 2005


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total |  |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.27\% | 0.36\% | 1.00\% | 0.98\% | 0.85\% | 0.33\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.48\% | 3.39\% | 6.81\% | 11.07\%* | 7.83\%* | 2.47\% |
| Maine | 2.32\% | 3.06\% | 5.09\% * | 13.13\%* | 6.49\%* | 2.23\% |
| Massachusetts | 3.05\% | 3.11\% | 6.67\% | 10.49\%* | 4.78\%* | 3.65\% |
| New Hampshire | 2.78\% | 3.22\% | 6.07\% | 7.64\%* | 4.09\%* | 3.04\% |
| Rhode Island | 2.31\% | 3.13\% | 5.63\% * | 7.27\% | 10.71\%* | 2.66\% |
| Vermont | 1.73\% | 2.06\% | 7.54\% | 6.51\% | 5.83\%* | 1.97\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.05\% | 4.11\% | 6.90\% | 4.67\% | 5.72\% | 3.66\% |
| New York | 2.67\% | 2.61\% | 5.54\% | 6.44\% | 5.33\% | 2.75\% |
| Pennsylvania | 2.63\% | 2.41\% | 7.60\% | 8.42\%* | 7.11\%* | 2.05\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.09\% | 3.53\% | 7.18\%* | 9.87\%* | 5.01\%* | 2.91\% |
| Indiana | 2.35\% | 2.76\% | 5.51\%* | 3.59\%* | 2.11\%* | 3.43\% |
| Michigan | 2.86\% | 3.32\% | 4.96\% | 9.03\% | 5.35\% | 2.64\% |
| Ohio | 2.48\% | 2.72\% | 4.19\% | 7.65\%* | 4.68\%* | 2.45\% |
| Wisconsin | 2.91\% | 2.40\% | 6.02\% | 8.15\% | 5.96\% | 2.95\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.84\% | 1.86\% | 10.31\%* | 13.73\%* | 4.45\% | 3.45\% |
| Kansas | 1.57\% | 1.96\% | 9.56\% | 10.23\%* | 4.64\% | 2.21\% |
| Minnesota | 2.89\% | 3.03\% | 7.24\%* | 8.74\%* | 6.71\%* | 3.28\% |
| Missouri | 2.97\% | 4.35\% | 9.59\%* | 9.93\%* | 3.77\%* | 3.89\% |
| Nebraska | 2.53\% | 2.66\% | 7.93\%* | 13.37\%* | 5.43\% | 2.64\% |
| North Dakota | 3.40\% | 2.95\% | 8.44\%* | 7.77\%* | 4.35\% | 4.47\% |
| South Dakota | 2.58\% | 2.46\% | 10.61\%* | 7.76\% | 5.06\% | 3.72\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5.09\% | 5.36\% | 9.65\% | 6.39\%* | 8.42\%* | 5.69\% |
| District of Columbia | 3.12\% | 3.12\% | 6.14\%* | 13.78\%* | 12.24\%* | 3.21\% |
| Florida | 2.58\% | 3.03\% | 5.55\%* | 3.25\%* | 3.05\% * | 3.54\% |
| Georgia | 4.30\% | 4.85\% | 10.81\%* | 3.71\%* | 3.11\%* | 5.04\% |
| Maryland | 3.31\% | 2.89\% | 8.79\% | 8.52\%* | 7.32\% | 3.41\% |
| North Carolina | 1.94\% | 2.66\% | 5.04\%* | 3.86\%* | 4.92\% | 2.40\% |
| South Carolina | 2.12\% | 2.77\% | 5.06\% | 9.92\%* | 3.33\% | 2.67\% |
| Virginia | 2.66\% | 2.19\% | 12.10\%* | 7.93\%* | 3.66\% | 2.84\% |
| West Virginia | 2.30\% | 1.90\% | 7.03\%* | 6.50\%* | 2.04\% | 3.08\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.22\% | 3.39\% | 6.56\% * | 3.12\%* | 3.81\% | 4.28\% |
| Kentucky | 1.79\% | 2.65\% | 7.22\% | 5.07\%* | 4.32\% | 2.82\% |
| Mississippi | 2.60\% | 3.00\% | 3.48\% * | 5.37\%* | 5.55\%* | 3.12\% |
| Tennessee | 3.29\% | 3.79\% | 5.03\%* | 4.16\%* | 2.45\% | 5.15\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.76\% | 2.41\% | 6.96\%* | 10.13\%* | 1.93\%* | 2.45\% |
| Louisiana | 1.78\% | 2.44\% | 5.77\%* | 6.67\% | 3.84\%* | 2.42\% |
| Oklahoma | 2.10\% | 2.88\% | 5.70\% * | 10.94\%* | 3.77\%* | 3.31\% |
| Texas | 1.08\% | 1.75\% | 5.52\%* | 5.89\%* | 1.94\% | 1.34\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.31\% | 1.67\% | 12.37\%* | 11.42\%* | 6.48\%* | 2.05\% |
| Colorado | 1.72\% | 2.70\% | 6.37\% | 1.69\%* | 4.37\%* | 1.80\% |
| Idaho | 2.69\% | 2.59\% | 7.52\% * | 10.73\%* | 3.96\% * | 3.50\% |
| Montana | 2.60\% | 3.17\% | 7.63\% | 9.10\% | 7.37\% | 3.14\% |
| Nevada | 3.25\% | 3.40\% | 8.29\%* | 5.48\%* | 2.98\%* | 3.80\% |
| New Mexico | 1.49\% | 2.56\% | 3.63\%* | 10.88\%* | 2.46\%* | 2.23\% |
| Utah | 3.32\% | 2.92\% | 4.16\%* | 9.56\%* | 9.76\%* | 3.46\% |
| Wyoming | 2.91\% | 3.13\% | 12.46\%* | 7.37\%* | 4.91\% | 3.49\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.06\% | 3.12\% | 5.88\% | 8.22\%* | 4.76\%* | 3.18\% |
| California | 1.07\% | 1.41\% | 3.25\% | 5.46\% | 3.66\% | 1.23\% |
| Hawaii | 3.14\% | 2.78\% | 6.70\% * | 6.13\%* | 5.04\% | 3.24\% |
| Oregon | 1.73\% | 2.24\% | 5.65\% | 4.76\% | 9.94\%* | 1.79\% |
| Washington | 2.20\% | 3.04\% | 4.27\% | 10.44\%* | 7.90\%* | 2.43\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or Percent Full-Time Employees |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.5\% | 31.3\% | 27.5\% | 29.1\% | 31.1\% | 30.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 31.6\% | 32.9\% | 31.4\% | 22.9\%* | 30.9\%* | 31.7\% |
| Maine | 26.0\% | 25.6\% | 29.1\% | 24.1\%* | 31.2\% | 24.9\% |
| Massachusetts | 28.1\% | 33.4\% | 20.6\% | 10.3\%* | 28.2\% | 28.1\% |
| New Hampshire | 28.7\% | 31.6\% | 20.4\% * | 25.0\%* | 42.1\% | 25.9\% |
| Rhode Island | 25.7\% | 26.6\% | 24.3\% * | 23.5\% | 29.5\% * | 24.9\% |
| Vermont | 17.0\% | 19.7\% | 10.8\%* | 12.0\%* | 13.9\%* | 17.6\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 24.8\% | 25.2\% | 26.1\% | 20.8\%* | 26.0\% | 24.5\% |
| New York | 29.9\% | 30.1\% | 19.8\% | 39.7\% | 29.9\% | 29.9\% |
| Pennsylvania | 32.7\% | 31.4\% | 39.7\% | 32.6\% | 41.5\% | 30.3\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 29.4\% | 29.0\% | 37.6\% | 21.1\%* | 26.4\% | 30.3\% |
| Indiana | 23.0\% | 23.0\% | 11.1\%* | 35.2\%* | 30.6\% | 20.1\% |
| Michigan | 26.7\% | 29.5\% | 20.6\%* | 20.8\%* | 20.2\% | 28.8\% |
| Ohio | 28.6\% | 26.4\% | 42.0\% | 21.0\%* | 31.7\% | 27.4\% |
| Wisconsin | 23.4\% | 28.0\% | 16.1\%* | 12.3\%* | 16.6\%* | 25.8\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 32.8\% | 37.7\% | 7.0\%* | 33.5\%* | 21.3\% | 37.5\% |
| Kansas | 20.5\% | 21.0\% | 16.8\% | 21.3\% | 16.7\% | 21.6\% |
| Minnesota | 23.8\% | 24.8\% | 26.8\%* | 17.2\%* | 26.0\% | 23.3\% |
| Missouri | 24.2\% | 25.8\% | 24.8\%* | 12.1\%* | 19.8\%* | 25.6\% |
| Nebraska | 20.3\% | 16.5\% | 32.2\% * | 27.7\%* | 22.6\%* | 19.2\% |
| North Dakota | 15.8\% | 19.7\% | 5.3\%* | 8.7\%* | 6.4\%* | 19.9\% |
| South Dakota | 18.9\% | 19.3\% | 14.9\%* | 20.4\%* | 19.3\% | 18.7\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 39.1\% | 41.3\% | 28.7\%* | 36.7\%* | 37.4\% | 39.7\% |
| District of Columbia | 42.9\% | 44.9\% | 43.0\% | 4.5\%* | 60.0\% | 41.7\% |
| Florida | 36.2\% | 36.8\% | 35.6\% | 32.9\%* | 37.1\% | 35.9\% |
| Georgia | 36.8\% | 38.5\% | 29.5\% * | 24.4\%* | 26.1\%* | 39.2\% |
| Maryland | 38.6\% | 39.1\% | 34.5\%* | 41.5\%* | 40.6\% | 38.1\% |
| North Carolina | 26.4\% | 27.1\% | 9.9\%* | 42.2\%* | 34.6\% | 23.3\% |
| South Carolina | 29.0\% | 30.5\% | 21.6\% | 29.3\% | 32.5\% | 27.5\% |
| Virginia | 41.8\% | 45.5\% | 24.9\% | 39.2\% | 36.5\% | 43.6\% |
| West Virginia | 28.5\% | 28.0\% | 26.7\% | 33.5\%* | 30.1\% | 27.4\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 17.5\% | 17.1\% | 15.4\%* | 24.5\% | 17.1\% | 17.7\% |
| Kentucky | 30.9\% | 25.2\% | 48.2\% | 42.3\% | 29.9\% | 31.5\% |
| Mississippi | 22.2\% | 19.7\% | 29.4\%* | 32.2\% | 22.3\% | 22.1\% |
| Tennessee | 28.8\% | 27.2\% | 30.7\% | 36.2\% | 43.5\% | 20.8\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 29.4\% | 28.3\% | 26.5\%* | 42.4\% | 39.3\% | 23.9\% |
| Louisiana | 28.9\% | 29.0\% | 23.2\% | 33.4\%* | 32.1\% | 27.6\% |
| Oklahoma | 29.7\% | 27.2\% | 39.9\% * | 39.2\% | 44.6\% | 24.3\% |
| Texas | 33.8\% | 32.3\% | 31.0\% | 50.0\% | 39.0\% | 31.8\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 31.6\% | 32.8\% | 38.5\% * | 14.1\%* | 30.1\% | 32.0\% |
| Colorado | 27.3\% | 32.5\% | 6.0\%* | 17.1\% | 26.7\%* | 27.4\% |
| Idaho | 27.3\% | 29.2\% | 23.9\%* | 20.1\%* | 29.4\% | 26.4\% |
| Montana | 25.2\% | 27.9\% | 2.5\%* | 32.4\%* | 25.8\% | 24.9\% |
| Nevada | 30.5\% | 30.9\% | 28.3\%* | 29.6\%* | 26.1\% | 31.6\% |
| New Mexico | 28.4\% | 26.9\% | 35.8\% | 22.9\%* | 26.7\% | 29.2\% |
| Utah | 33.8\% | 34.7\% | 22.6\%* | 38.4\% | 32.7\% | 34.0\% |
| Wyoming | 18.9\% | 18.5\% | 17.8\%* | 23.7\%* | 21.8\%* | 18.0\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 21.7\% | 24.8\% | 12.6\%* | 6.4\%* | 26.1\% | 20.9\% |
| California | 37.4\% | 38.4\% | 34.1\% | 33.7\% | 38.5\% | 37.2\% |
| Hawaii | 36.0\% | 36.4\% | 41.4\% | 24.4\% | 27.0\% | 38.9\% |
| Oregon | 23.1\% | 25.2\% | 13.7\% * | 21.1\%* | 21.1\% | 23.6\% |
| Washington | 27.6\% | 28.9\% | 21.8\%* | 28.1\%* | 20.0\%* | 29.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total |  |  |  | Percent Low-Wage $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.56\% | 0.51\% | 1.70\% | 1.85\% | 1.45\% | 0.36\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.04\% | 2.77\% | 8.95\% | 8.34\%* | 10.53\%* | 2.53\% |
| Maine | 2.20\% | 2.09\% | 7.59\% | 12.19\%* | 6.71\% | 2.87\% |
| Massachusetts | 2.61\% | 3.33\% | 5.03\% | 4.88\%* | 5.29\% | 3.13\% |
| New Hampshire | 1.47\% | 2.37\% | 6.93\%* | 9.88\%* | 9.05\% | 1.93\% |
| Rhode Island | 2.51\% | 3.69\% | 10.29\%* | 5.35\% | 10.21\%* | 2.67\% |
| Vermont | 2.62\% | 3.52\% | 3.78\%* | 10.29\%* | 5.70\%* | 2.95\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.41\% | 3.83\% | 3.66\% | 6.99\%* | 7.36\% | 2.39\% |
| New York | 2.24\% | 3.14\% | 4.04\% | 6.53\% | 3.66\% | 3.01\% |
| Pennsylvania | 1.99\% | 3.34\% | 10.03\% | 8.62\% | 5.90\% | 2.39\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.93\% | 2.28\% | 5.80\% | 10.60\%* | 6.04\% | 1.71\% |
| Indiana | 1.35\% | 2.13\% | 5.36\%* | 11.38\%* | 5.91\% | 2.47\% |
| Michigan | 2.22\% | 3.00\% | 8.31\%* | 9.75\%* | 5.08\% | 3.56\% |
| Ohio | 2.57\% | 2.59\% | 6.94\% | 10.39\%* | 5.28\% | 2.74\% |
| Wisconsin | 3.54\% | 3.64\% | 6.68\%* | 6.29\%* | 6.64\%* | 3.17\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.57\% | 2.77\% | 3.61\%* | 11.25\%* | 5.38\% | 3.54\% |
| Kansas | 2.55\% | 3.26\% | 4.81\% | 5.05\% | 4.97\% | 3.28\% |
| Minnesota | 3.43\% | 3.15\% | 9.05\%* | 6.62\%* | 6.88\% | 3.49\% |
| Missouri | 3.33\% | 2.47\% | 8.97\%* | 11.46\%* | 6.90\%* | 3.97\% |
| Nebraska | 2.76\% | 2.34\% | 10.28\%* | 9.78\%* | 7.04\%* | 2.82\% |
| North Dakota | 4.21\% | 5.53\% | 2.08\%* | 3.83\%* | 7.99\%* | 4.63\% |
| South Dakota | 1.01\% | 1.72\% | 10.93\%* | 7.02\%* | 4.01\% | 1.76\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.53\% | 3.89\% | 12.41\%* | 11.12\%* | 3.95\% | 4.34\% |
| District of Columbia | 5.28\% | 5.25\% | 10.99\% | 5.10\%* | 15.95\% | 5.38\% |
| Florida | 3.19\% | 3.55\% | 7.35\% | 11.25\%* | 6.42\% | 3.10\% |
| Georgia | 3.23\% | 3.78\% | 8.95\%* | 11.31\%* | 8.37\%* | 2.83\% |
| Maryland | 4.41\% | 5.10\% | 10.37\%* | 13.10\%* | 8.94\% | 5.64\% |
| North Carolina | 1.30\% | 2.20\% | 8.38\%* | 14.23\%* | 3.62\% | 2.81\% |
| South Carolina | 2.67\% | 3.20\% | 5.93\% | 8.43\% | 5.94\% | 3.23\% |
| Virginia | 2.72\% | 3.05\% | 6.81\% | 7.75\% | 8.16\% | 3.26\% |
| West Virginia | 2.55\% | 1.99\% | 6.23\% | 14.46\%* | 3.33\% | 3.08\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.82\% | 2.55\% | 6.14\%* | 6.63\% | 3.37\% | 2.85\% |
| Kentucky | 3.27\% | 4.06\% | 11.86\% | 9.73\% | 5.30\% | 3.61\% |
| Mississippi | 4.05\% | 3.60\% | 8.88\%* | 8.45\% | 5.47\% | 4.43\% |
| Tennessee | 2.07\% | 2.75\% | 9.05\% | 10.71\% | 4.11\% | 3.38\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.29\% | 4.87\% | 9.70\%* | 11.84\% | 8.18\% | 3.44\% |
| Louisiana | 2.66\% | 3.38\% | 6.81\% | 11.27\%* | 6.40\% | 3.60\% |
| Oklahoma | 2.16\% | 2.45\% | 12.95\%* | 8.36\% | 5.66\% | 2.72\% |
| Texas | 3.10\% | 3.52\% | 9.21\% | 10.90\% | 6.78\% | 2.22\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.55\% | 2.96\% | 12.26\%* | 6.48\%* | 7.87\% | 3.61\% |
| Colorado | 2.77\% | 3.69\% | 3.90\%* | 5.01\% | 9.87\%* | 3.43\% |
| Idaho | 3.68\% | 4.89\% | 7.93\%* | 6.77\%* | 7.61\% | 4.59\% |
| Montana | 3.98\% | 5.04\% | 1.57\%* | 10.16\%* | 7.33\% | 5.21\% |
| Nevada | 2.78\% | 3.01\% | 9.95\%* | 13.76\%* | 7.80\% | 3.42\% |
| New Mexico | 3.24\% | 4.10\% | 9.82\% | 8.66\%* | 3.64\% | 4.02\% |
| Utah | 5.06\% | 5.52\% | 10.03\%* | 11.04\% | 7.82\% | 5.02\% |
| Wyoming | 2.78\% | 2.72\% | 6.93\%* | 11.59\%* | 6.58\%* | 3.54\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.39\% | 2.55\% | 4.09\%* | 2.81\%* | 5.83\% | 2.46\% |
| California | 1.56\% | 1.94\% | 3.27\% | 4.90\% | 5.70\% | 1.80\% |
| Hawaii | 1.81\% | 2.71\% | 7.26\% | 7.05\% | 7.13\% | 2.68\% |
| Oregon | 2.79\% | 4.04\% | 10.98\%* | 9.52\%* | 4.54\% | 3.69\% |
| Washington | 3.11\% | 3.39\% | 6.69\%* | 8.86\%* | 7.47\%* | 3.07\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \% \\ \text { Less than } 50 \%\end{gathered}$ |  |  | Percent Low-Wage Employees ${ }^{* *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 74.6\% | 74.6\% | 76.1\% | 72.6\% | 76.8\% | 74.0\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 79.9\% | 77.2\% | 87.5\% | 86.7\% | 83.1\% | 79.5\% |
| Maine | 80.9\% | 80.5\% | 84.6\% | 77.6\% | 85.4\% | 79.9\% |
| Massachusetts | 54.3\% | 55.9\% | 45.2\% | 61.0\% | 56.5\% | 53.9\% |
| New Hampshire | 73.4\% | 72.6\% | 76.7\% | 73.4\% | 77.7\% | 72.5\% |
| Rhode Island | 69.2\% | 70.4\% | 63.1\% | 69.1\% | 72.6\% | 68.4\% |
| Vermont | 65.5\% | 67.6\% | 62.2\% | 59.8\% | 65.3\% | 65.6\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 70.9\% | 65.9\% | 82.1\% | 83.5\% | 71.9\% | 70.6\% |
| New York | 69.4\% | 68.2\% | 74.7\% | 70.9\% | 77.9\% | 67.4\% |
| Pennsylvania | 69.4\% | 69.6\% | 77.5\% | 58.9\% | 69.3\% | 69.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 75.4\% | 76.1\% | 66.9\% | 82.4\% | 68.4\% | 77.5\% |
| Indiana | 82.5\% | 82.3\% | 84.0\% | 81.9\% | 81.8\% | 82.7\% |
| Michigan | 70.4\% | 70.6\% | 76.5\% | 60.6\% | 64.8\% | 72.1\% |
| Ohio | 77.1\% | 78.5\% | 74.3\% | 73.0\% | 82.7\% | 75.0\% |
| Wisconsin | 71.8\% | 75.3\% | 65.1\% | 64.4\% | 63.5\% | 74.8\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 70.0\% | 70.2\% | 68.3\% | 70.2\% | 62.5\% | 73.0\% |
| Kansas | 75.4\% | 75.7\% | 80.8\% | 68.4\% | 84.0\% | 72.8\% |
| Minnesota | 74.1\% | 73.3\% | 76.1\% | 75.5\% | 77.4\% | 73.2\% |
| Missouri | 75.2\% | 76.7\% | 87.2\% | 45.9\% | 76.0\% | 75.0\% |
| Nebraska | 72.4\% | 68.5\% | 79.3\% | 84.1\% | 70.0\% | 73.5\% |
| North Dakota | 62.4\% | 61.8\% | 63.9\% | 63.6\% | 55.7\% | 65.3\% |
| South Dakota | 67.0\% | 67.1\% | 66.1\% | 67.1\% | 66.2\% | 67.4\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 73.3\% | 71.4\% | 73.4\% | 84.7\% | 73.2\% | 73.4\% |
| District of Columbia | 66.7\% | 66.0\% | 72.7\% | 66.8\% | 84.3\% | 65.4\% |
| Florida | 78.2\% | 78.9\% | 85.9\% | 63.5\% | 77.0\% | 78.6\% |
| Georgia | 77.6\% | 78.2\% | 64.7\% | 94.9\% | 74.9\% | 78.2\% |
| Maryland | 75.4\% | 79.6\% | 64.2\% | 57.9\% | 67.5\% | 77.0\% |
| North Carolina | 74.2\% | 72.7\% | 82.8\% | 73.7\% | 77.9\% | 72.9\% |
| South Carolina | 75.7\% | 78.9\% | 64.0\% | 71.9\% | 84.0\% | 72.2\% |
| Virginia | 73.4\% | 72.6\% | 76.8\% | 74.2\% | 79.5\% | 71.3\% |
| West Virginia | 80.4\% | 79.5\% | 81.3\% | 84.1\% | 87.4\% | 75.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 69.9\% | 69.5\% | 76.2\% | 62.9\% | 70.6\% | 69.5\% |
| Kentucky | 79.2\% | 76.9\% | 84.7\% | 85.1\% | 82.5\% | 77.6\% |
| Mississippi | 80.1\% | 79.4\% | 88.7\% | 73.9\% | 87.6\% | 76.5\% |
| Tennessee | 79.3\% | 81.0\% | 76.2\% | 72.8\% | 83.1\% | 77.3\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 80.2\% | 81.3\% | 78.7\% | 71.9\% | 89.1\% | 75.3\% |
| Louisiana | 74.3\% | 72.9\% | 82.9\% | 76.5\% | 81.6\% | 71.4\% |
| Oklahoma | 75.9\% | 74.5\% | 84.0\% | 79.1\% | 84.3\% | 72.8\% |
| Texas | 76.8\% | 75.9\% | 74.9\% | 86.4\% | 84.6\% | 73.8\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 76.8\% | 75.0\% | 93.1\% | 75.3\% | 79.7\% | 76.0\% |
| Colorado | 78.8\% | 76.7\% | 83.5\% | 86.8\% | 86.9\% | 76.8\% |
| Idaho | 77.7\% | 79.4\% | 78.6\% | 65.6\% | 77.9\% | 77.6\% |
| Montana | 79.4\% | 78.6\% | 89.2\% | 73.7\% | 81.4\% | 78.5\% |
| Nevada | 84.3\% | 82.9\% | 92.8\% | 86.3\% | 91.5\% | 82.4\% |
| New Mexico | 77.5\% | 76.8\% | 85.3\% | 60.8\% | 80.5\% | 76.1\% |
| Utah | 80.3\% | 79.5\% | 82.7\% | 83.0\% | 85.9\% | 78.9\% |
| Wyoming | 75.9\% | 76.2\% | 78.8\% | 69.9\% | 74.2\% | 76.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 81.9\% | 83.5\% | 80.5\% | 69.5\% | 82.2\% | 81.8\% |
| California | 77.5\% | 77.8\% | 77.2\% | 75.7\% | 78.1\% | 77.4\% |
| Hawaii | 71.4\% | 71.5\% | 72.6\% | 68.6\% | 81.3\% | 68.2\% |
| Oregon | 80.2\% | 79.7\% | 84.9\% | 78.8\% | 86.6\% | 78.7\% |
| Washington | 75.8\% | 77.6\% | 76.2\% | 64.4\% | 65.0\% | 77.8\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. United States, 2005

| Division and State | Total | Percent Full-Time Employees <br> $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.54\% | 0.57\% | 0.86\% | 1.51\% | 1.07\% | 0.54\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.98\% | 2.60\% | 7.81\% | 7.30\% | 8.29\% | 2.92\% |
| Maine | 2.99\% | 3.14\% | 5.62\% | 9.04\% | 6.34\% | 3.12\% |
| Massachusetts | 3.72\% | 4.88\% | 7.28\% | 11.66\% | 8.05\% | 3.69\% |
| New Hampshire | 2.35\% | 3.86\% | 7.22\% | 6.34\% | 7.46\% | 3.13\% |
| Rhode Island | 3.93\% | 3.67\% | 9.17\% | 9.92\% | 7.90\% | 3.84\% |
| Vermont | 2.76\% | 3.74\% | 8.29\% | 10.54\% | 5.19\% | 3.60\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.98\% | 3.00\% | 4.67\% | 6.29\% | 7.21\% | 2.40\% |
| New York | 2.43\% | 2.56\% | 6.60\% | 4.06\% | 3.48\% | 2.73\% |
| Pennsylvania | 2.92\% | 3.69\% | 5.43\% | 6.75\% | 6.47\% | 3.88\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.72\% | 2.69\% | 8.55\% | 11.99\% | 4.91\% | 1.44\% |
| Indiana | 2.67\% | 3.33\% | 6.01\% | 7.06\% | 5.80\% | 2.84\% |
| Michigan | 3.32\% | 3.63\% | 7.46\% | 11.58\% | 6.11\% | 2.90\% |
| Ohio | 1.12\% | 1.13\% | 7.57\% | 9.73\% | 3.94\% | 1.84\% |
| Wisconsin | 3.32\% | 4.13\% | 9.88\% | 9.45\% | 4.83\% | 3.76\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.25\% | 3.79\% | 9.59\% | 9.56\% | 5.62\% | 3.50\% |
| Kansas | 1.89\% | 2.28\% | 6.85\% | 6.44\% | 4.76\% | 2.13\% |
| Minnesota | 2.94\% | 2.98\% | 9.28\% | 7.21\% | 6.13\% | 3.25\% |
| Missouri | 3.21\% | 3.58\% | 5.81\% | 12.40\% | 4.83\% | 3.00\% |
| Nebraska | 2.80\% | 3.28\% | 8.53\% | 10.07\% | 4.68\% | 4.45\% |
| North Dakota | 4.32\% | 4.17\% | 10.04\% | 11.68\% | 7.60\% | 4.85\% |
| South Dakota | 3.89\% | 3.96\% | 11.10\% | 10.66\% | 7.28\% | 5.50\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5.82\% | 6.48\% | 11.05\% | 6.38\% | 8.65\% | 6.17\% |
| District of Columbia | 4.72\% | 4.96\% | 10.94\% | 14.01\% | 17.59\% | 4.97\% |
| Florida | 1.08\% | 1.63\% | 3.16\% | 9.09\% | 4.53\% | 1.41\% |
| Georgia | 3.43\% | 3.58\% | 12.68\% | 17.57\% | 9.19\% | 2.78\% |
| Maryland | 3.00\% | 2.64\% | 6.51\% | 14.12\% | 9.84\% | 2.71\% |
| North Carolina | 2.58\% | 3.38\% | 10.07\% | 11.09\% | 5.19\% | 2.54\% |
| South Carolina | 2.58\% | 2.60\% | 10.65\% | 11.06\% | 4.93\% | 2.82\% |
| Virginia | 2.27\% | 4.17\% | 7.40\% | 15.62\% | 4.62\% | 3.32\% |
| West Virginia | 2.49\% | 2.44\% | 7.35\% | 13.14\% | 4.11\% | 3.11\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.28\% | 3.96\% | 9.36\% | 14.05\% | 8.10\% | 4.93\% |
| Kentucky | 1.87\% | 2.56\% | 9.87\% | 12.39\% | 6.42\% | 3.85\% |
| Mississippi | 3.79\% | 3.99\% | 11.96\% | 10.88\% | 4.63\% | 4.22\% |
| Tennessee | 3.03\% | 3.30\% | 10.06\% | 8.32\% | 5.26\% | 3.38\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.25\% | 2.92\% | 10.76\% | 14.39\% | 5.41\% | 3.17\% |
| Louisiana | 2.59\% | 2.56\% | 11.75\% | 10.08\% | 5.60\% | 1.92\% |
| Oklahoma | 2.83\% | 3.21\% | 10.47\% | 10.48\% | 4.81\% | 3.56\% |
| Texas | 2.65\% | 3.31\% | 6.32\% | 4.63\% | 3.29\% | 3.44\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4.63\% | 5.47\% | 14.24\% | 10.92\% | 6.55\% | 4.47\% |
| Colorado | 2.59\% | 2.96\% | 6.41\% | 9.84\% | 4.71\% | 3.21\% |
| Idaho | 3.58\% | 3.77\% | 9.52\% | 9.15\% | 4.64\% | 4.51\% |
| Montana | 3.44\% | 3.83\% | 5.29\% | 14.57\% | 6.37\% | 3.65\% |
| Nevada | 2.61\% | 3.24\% | 11.47\% | 7.73\% | 4.61\% | 4.23\% |
| New Mexico | 3.03\% | 3.67\% | 4.28\% | 14.59\% | 5.08\% | 4.01\% |
| Utah | 2.16\% | 2.95\% | 6.54\% | 6.06\% | 5.49\% | 2.37\% |
| Wyoming | 3.12\% | 3.19\% | 9.75\% | 11.28\% | 7.56\% | 3.89\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.56\% | 1.69\% | 5.26\% | 10.48\% | 6.12\% | 1.55\% |
| California | 1.76\% | 1.89\% | 3.76\% | 5.32\% | 3.35\% | 1.80\% |
| Hawaii | 2.40\% | 2.90\% | 5.53\% | 7.66\% | 5.24\% | 2.54\% |
| Oregon | 1.77\% | 1.21\% | 10.28\% | 8.63\% | 4.33\% | 2.30\% |
| Washington | 2.98\% | 2.50\% | 13.40\% | 11.89\% | 10.56\% | 3.16\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.
 State: United States, 2005

| Division and State | Total |  |  |  | Percent Low-Wa $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.11 | 0.09 | 0.21 | 0.27 | 0.19 | 0.10 |
| New England: |  |  |  |  |  |  |
| Connecticut | 0.54 | 0.44 | 2.08 | 0.96 | 2.38 | 0.58 |
| Maine | 0.36 | 0.47 | 1.35 | 2.53* | 0.97 | 0.45 |
| Massachusetts | 0.46 | 0.58 | 0.98 | 2.34* | 0.85 | 0.49 |
| New Hampshire | 0.33 | 0.58 | 0.57 | 1.49 | 1.24 | 0.49 |
| Rhode Island | 0.45 | 0.59 | 1.58* | 1.03 | 0.90 | 0.46 |
| Vermont | 0.44 | 0.72 | 1.24 | 1.59 | 1.50 | 0.54 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 0.48 | 0.47 | 1.45 | 2.23 | 1.30 | 0.50 |
| New York | 0.47 | 0.50 | 1.24 | 0.73 | 0.64 | 0.57 |
| Pennsylvania | 0.66 | 0.82 | 1.22 | 1.25 | 0.73 | 0.75 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 0.29 | 0.33 | 0.72 | 1.71 | 0.61 | 0.46 |
| Indiana | 0.63 | 0.77 | 2.34 | 1.46 | 1.31 | 0.59 |
| Michigan | 0.58 | 0.43 | 1.49 | 2.22 | 1.77 | 0.45 |
| Ohio | 0.28 | 0.19 | 1.08 | 1.70 | 1.15 | 0.28 |
| Wisconsin | 0.37 | 0.59 | 1.76 | 2.44 * | 1.18 | 0.53 |
| West North Central: |  |  |  |  |  |  |
| lowa | 0.65 | 0.72 | 0.81 | 1.80 | 1.33 | 0.54 |
| Kansas | 0.31 | 0.43 | 1.03 | 1.44 | 0.78 | 0.43 |
| Minnesota | 0.35 | 0.42 | 1.69 | 1.33 | 1.29 | 0.47 |
| Missouri | 0.59 | 0.65 | 0.82 | 2.30 | 0.96 | 0.70 |
| Nebraska | 0.54 | 0.66 | 1.08 | 2.29 | 0.84 | 0.76 |
| North Dakota | 0.55 | 0.47 | 1.89 | 1.69 | 1.04 | 0.40 |
| South Dakota | 0.50 | 0.66 | 1.15 | 1.21 | 1.08 | 0.76 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.05 | 1.11 | 1.32 | 2.47 | 1.65 | 1.09 |
| District of Columbia | 0.71 | 0.70 | 2.11 | 1.98 | 2.18 | 0.72 |
| Florida | 0.33 | 0.54 | 1.14 | 1.31 | 0.47 | 0.41 |
| Georgia | 0.31 | 0.53 | 2.21 | 2.63 | 1.26 | 0.50 |
| Maryland | 0.24 | 0.35 | 1.66 | 1.46 | 1.15 | 0.23 |
| North Carolina | 0.65 | 0.73 | 1.25 | 1.83 | 1.25 | 0.39 |
| South Carolina | 0.67 | 0.51 | 1.27 | 2.34 | 1.21 | 0.58 |
| Virginia | 0.42 | 0.62 | 1.45 | 2.64 | 0.93 | 0.62 |
| West Virginia | 0.61 | 0.51 | 1.68 | 2.53 | 1.40 | 0.56 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 0.41 | 0.47 | 1.30 | 1.06 | 1.03 | 0.70 |
| Kentucky | 0.60 | 0.61 | 1.63 | 2.43 | 1.21 | 0.63 |
| Mississippi | 0.68 | 0.71 | 1.86 | 2.20 | 0.86 | 0.63 |
| Tennessee | 0.67 | 0.64 | 1.51 | 1.15 | 1.04 | 0.61 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 0.86 | 1.02 | 2.10 | 2.82 | 1.89 | 0.46 |
| Louisiana | 0.55 | 0.60 | 2.41 | 2.31 | 1.10 | 0.41 |
| Oklahoma | 0.46 | 0.48 | 1.02 | 2.69 | 1.10 | 0.41 |
| Texas | 0.47 | 0.36 | 1.55 | 2.18 | 1.12 | 0.45 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 0.59 | 0.69 | 2.80 | 2.75 | 1.15 | 0.63 |
| Colorado | 0.53 | 0.68 | 1.26 | 1.95 | 1.49 | 0.72 |
| Idaho | 0.56 | 0.47 | 1.99 | 2.01 | 0.92 | 0.64 |
| Montana | 0.94 | 1.20 | 1.62 | 2.27 | 1.18 | 1.16 |
| Nevada | 0.72 | 0.87 | 2.19 | 2.43 | 2.13 | 0.60 |
| New Mexico | 0.55 | 0.72 | 1.31 | 2.50* | 0.66 | 0.85 |
| Utah | 0.65 | 0.77 | 1.14 | 2.27 | 1.77 | 0.65 |
| Wyoming | 0.58 | 0.51 | 2.14 | 2.47* | 0.98 | 0.49 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 0.62 | 0.72 | 1.39 | 2.40 | 1.91 | 0.49 |
| California | 0.24 | 0.26 | 0.64 | 1.04 | 0.69 | 0.22 |
| Hawaii | 0.35 | 0.35 | 0.35 | 1.50* | 0.68 | 0.35 |
| Oregon | 0.64 | 0.73 | 1.51 | 1.56 | 0.97 | 0.66 |
| Washington | 0.67 | 0.71 | 1.51 | 2.11* | 1.47 | 0.71 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\underset{50-74 \%}{\text { Percent Full-Time Employees }}$ Less than $50 \%$ |  |  | Percent Low-Wa $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 112,239,187 | 80,241,126 | 15,486,352 | 16,511,709 | 29,639,492 | 82,599,695 |
| New England: |  |  |  |  |  |  |
| Connecticut | 1,489,386 | 1,094,997 | 200,947 | 193,442 | 148,555 | 1,340,830 |
| Maine | 491,599 | 279,755 | 122,643 | 89,202 | 111,358 | 380,242 |
| Massachusetts | 2,885,647 | 2,031,330 | 495,504 | 358,813 | 540,219 | 2,345,428 |
| New Hampshire | 527,871 | 374,356 | 55,172 | 98,343 | 124,935 | 402,936 |
| Rhode Island | 435,405 | 299,479 | 69,311 | 66,616 | 93,526 | 341,879 |
| Vermont | 259,354 | 172,935 | 42,199 | 44,220 | 59,330 | 200,024 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3,507,432 | 2,440,378 | 585,689 | 481,365 | 777,395 | 2,730,037 |
| New York | 7,130,369 | 4,951,777 | 989,606 | 1,188,986 | 1,641,523 | 5,488,845 |
| Pennsylvania | 4,818,731 | 3,463,491 | 613,601 | 741,639 | 1,244,280 | 3,574,451 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5,006,970 | 3,664,850 | 651,884 | 690,236 | 1,401,139 | 3,605,831 |
| Indiana | 2,419,524 | 1,687,176 | 273,576 | 458,772 | 791,844 | 1,627,679 |
| Michigan | 3,769,849 | 2,629,507 | 518,770 | 621,572 | 934,456 | 2,835,393 |
| Ohio | 4,660,962 | 3,251,844 | 790,208 | 618,910 | 1,104,210 | 3,556,752 |
| Wisconsin | 2,439,607 | 1,679,385 | 266,732 | 493,491 | 510,988 | 1,928,619 |
| West North Central: |  |  |  |  |  |  |
| lowa | 1,231,858 | 868,613 | 148,785 | 214,460 | 302,218 | 929,640 |
| Kansas | 1,086,923 | 699,992 | 178,729 | 208,201 | 308,430 | 778,492 |
| Minnesota | 2,290,315 | 1,378,617 | 387,244 | 524,455 | 494,916 | 1,795,400 |
| Missouri | 2,279,523 | 1,652,421 | 458,565 | 168,537 | 511,339 | 1,768,184 |
| Nebraska | 757,373 | 512,059 | 104,514 | 140,800 | 181,002 | 576,371 |
| North Dakota | 267,207 | 161,203 | 45,434 | 60,569 | 87,758 | 179,449 |
| South Dakota | 308,387 | 172,836 | 65,556 * | 69,994 | 84,012 | 224,374 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 372,730 | 281,911 | 27,324 | 63,495 | 92,662 | 280,069 |
| District of Columbia | 429,536 | 354,404 | 54,730 | 20,402* | 34,487 | 395,049 |
| Florida | 6,841,755 | 4,797,808 | 1,281,698 | 762,250 | 2,060,727 | 4,781,029 |
| Georgia | 3,204,157 | 2,424,705 | 397,087 | 382,365 * | 759,141 | 2,445,016 |
| Maryland | 2,062,263 | 1,485,953 | 244,345 | 331,965 | 400,351 | 1,661,912 |
| North Carolina | 3,370,401 | 2,378,160 | 407,542 | 584,699 | 964,985 | 2,405,416 |
| South Carolina | 1,518,039 | 1,069,575 | 220,096 | 228,368 | 545,300 | 972,739 |
| Virginia | 3,027,032 | 2,328,599 | 403,269 | 295,164 | 895,106* | 2,131,926 |
| West Virginia | 518,575 | 360,133 | 80,896 | 77,546 | 215,640 | 302,935 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,508,798 | 1,072,833 | 232,530 | 203,435 | 680,456 | 828,342 |
| Kentucky | 1,405,291 | 994,517 | 189,564 | 221,210 | 499,924 | 905,368 |
| Mississippi | 835,269 | 620,173 | 104,694 | 110,402 | 340,161 | 495,107 |
| Tennessee | 2,250,809 | 1,673,730 | 307,210 | 269,869 | 772,128 | 1,478,681 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1,025,783 | 742,627 | 84,855 | 198,301* | 450,901 | 574,881 |
| Louisiana | 1,435,143 | 1,042,857 | 200,421 | 191,864 | 536,162 | 898,980 |
| Oklahoma | 1,155,245 | 801,780 | 151,259 | 202,205 | 383,109 | 772,136 |
| Texas | 8,153,583 | 6,227,370 | 1,024,747 | 901,466 | 2,635,487 | 5,518,096 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2,048,877 | 1,503,527 | 185,733 | 359,617 | 491,889 | 1,556,988 |
| Colorado | 1,859,607 | 1,447,226 | 168,286 | 244,095 | 465,999 | 1,393,608 |
| Idaho | 495,768 | 297,640 | 108,847 | 89,281 | 157,536 | 338,232 |
| Montana | 326,236 | 193,242 | 58,259 | 74,735 | 136,098 | 190,138 |
| Nevada | 1,031,826 | 780,765 | 150,989 | 100,071 | 211,377 | 820,449 |
| New Mexico | 549,949 | 391,541 | 86,512 | 71,895 | 183,904 | 366,044 |
| Utah | 935,671 | 629,041 | 124,889 | 181,741 * | 287,102 | 648,569 |
| Wyoming | 178,979 | 127,207 | 21,491 | 30,281 | 52,198 | 126,782 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 217,024 | 160,150 | 26,107 | 30,767 | 36,518 | 180,507 |
| California | 13,234,293 | 9,789,756 | 1,439,781 | 2,004,755 | 2,840,991 | 10,393,302 |
| Hawaii | 468,700 | 346,586 | 75,878 | 46,236 | 110,686 | 358,014 |
| Oregon | 1,366,209 | 865,695 | 196,716 | 303,798 | 415,896 | 950,313 |
| Washington | 2,347,346 | 1,584,612 | 365,928 | 396,806 | 529,136 | 1,818,210 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wage $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 945,182 | 728,339 | 563,468 | 373,073 | 902,395 | 1,293,264 |
| New England: |  |  |  |  |  |  |
| Connecticut | 61,916 | 80,565 | 28,224 | 52,730 | 43,254 | 69,361 |
| Maine | 26,620 | 18,818 | 21,535 | 14,530 | 16,585 | 27,158 |
| Massachusetts | 194,476 | 132,141 | 92,538 | 81,427 | 139,257 | 136,002 |
| New Hampshire | 34,696 | 26,913 | 9,608 | 13,335 | 26,059 | 20,552 |
| Rhode Island | 35,524 | 28,299 | 18,972 | 15,258 | 15,838 | 25,165 |
| Vermont | 14,503 | 15,117 | 7,470 | 8,355 | 12,765 | 15,058 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 215,111 | 172,716 | 103,260 | 86,100 | 131,913 | 228,196 |
| New York | 431,856 | 244,576 | 103,965 | 296,878 | 348,712 | 201,988 |
| Pennsylvania | 123,539 | 183,432 | 105,658 | 123,002 | 144,764 | 199,974 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 332,323 | 302,149 | 34,988 | 84,769 | 157,231 | 330,297 |
| Indiana | 144,467 | 68,167 | 59,400 | 69,360 | 152,412 | 62,975 |
| Michigan | 208,282 | 219,782 | 58,910 | 141,203 | 85,303 | 205,858 |
| Ohio | 162,482 | 195,515 | 74,712 | 105,177 | 178,155 | 184,683 |
| Wisconsin | 126,288 | 86,923 | 51,741 | 81,670 | 86,557 | 120,601 |
| West North Central: |  |  |  |  |  |  |
| lowa | 27,025 | 52,276 | 23,566 | 34,472 | 28,033 | 38,798 |
| Kansas | 102,573 | 58,136 | 26,057 | 43,312 | 54,197 | 62,086 |
| Minnesota | 105,648 | 109,795 | 57,702 | 105,959 | 94,513 | 132,977 |
| Missouri | 113,151 | 101,645 | 84,848 | 32,035 | 73,354 | 113,690 |
| Nebraska | 75,735 | 62,645 | 27,102 | 29,575 | 20,604 | 66,331 |
| North Dakota | 9,843 | 9,376 | 10,475 | 14,109 | 10,532 | 6,718 |
| South Dakota | 21,323 | 13,701 | 20,468 * | 9,617 | 10,557 | 20,884 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 22,764 | 23,639 | 5,008 | 6,029 | 8,952 | 25,353 |
| District of Columbia | 34,192 | 31,562 | 14,359 | 6,378* | 6,870 | 35,364 |
| Florida | 480,401 | 358,645 | 281,555 | 161,448 | 338,787 | 510,238 |
| Georgia | 265,089 | 176,361 | 87,726 | 122,805* | 133,708 | 212,748 |
| Maryland | 122,229 | 102,245 | 42,615 | 55,144 | 70,955 | 72,450 |
| North Carolina | 135,671 | 154,275 | 69,513 | 131,027 | 152,999 | 200,292 |
| South Carolina | 65,885 | 75,835 | 37,480 | 40,716 | 64,274 | 50,934 |
| Virginia | 304,344 | 288,303 | 105,402 | 44,461 | 297,442* | 117,910 |
| West Virginia | 29,815 | 26,996 | 13,539 | 12,382 | 16,787 | 19,845 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 60,193 | 58,459 | 54,912 | 43,703 | 76,524 | 42,598 |
| Kentucky | 74,564 | 70,619 | 28,326 | 37,826 | 54,946 | 79,504 |
| Mississippi | 68,110 | 65,646 | 19,417 | 17,766 | 56,543 | 37,763 |
| Tennessee | 134,103 | 114,299 | 62,250 | 58,997 | 90,983 | 101,944 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 78,708 | 36,768 | 17,120 | 66,566 * | 84,764 | 47,503 |
| Louisiana | 68,675 | 42,780 | 49,514 | 40,663 | 51,516 | 78,351 |
| Oklahoma | 54,616 | 36,451 | 26,312 | 37,775 | 44,309 | 43,417 |
| Texas | 299,906 | 339,984 | 191,380 | 167,831 | 225,399 | 163,222 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 109,887 | 75,242 | 37,889 | 72,433 | 76,968 | 80,613 |
| Colorado | 181,380 | 193,404 | 34,897 | 40,909 | 110,296 | 210,589 |
| Idaho | 34,384 | 26,532 | 20,647 | 13,640 | 17,286 | 28,238 |
| Montana | 19,165 | 19,674 | 8,784 | 13,595 | 18,090 | 15,368 |
| Nevada | 69,666 | 49,361 | 27,451 | 17,801 | 48,422 | 72,184 |
| New Mexico | 24,688 | 19,367 | 16,442 | 13,401 | 22,394 | 23,322 |
| Utah | 80,241 | 53,156 | 18,828 | 72,005* | 73,301 | 38,394 |
| Wyoming | 11,756 | 12,386 | 3,298 | 6,320 | 6,479 | 10,991 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 19,150 | 16,315 | 5,062 | 3,417 | 5,172 | 18,036 |
| California | 434,773 | 442,375 | 93,267 | 201,929 | 277,292 | 403,800 |
| Hawaii | 18,277 | 19,736 | 8,070 | 7,748 | 14,076 | 13,218 |
| Oregon | 51,546 | 60,491 | 45,995 | 41,703 | 60,609 | 49,366 |
| Washington | 131,231 | 106,958 | 62,852 | 78,071 | 110,116 | 112,513 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or more $\underset{50-74 \%}{\text { Percent Full-Time Employees }}$ Less than $50 \%$ |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 112,239,187 | 71.5\% | 13.8\% | 14.7\% | 26.4\% | 73.6\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1,489,386 | 73.5\% | 13.5\% | 13.0\% | 10.0\% | 90.0\% |
| Maine | 491,599 | 56.9\% | 24.9\% | 18.1\% | 22.7\% | 77.3\% |
| Massachusetts | 2,885,647 | 70.4\% | 17.2\% | 12.4\% | 18.7\% | 81.3\% |
| New Hampshire | 527,871 | 70.9\% | 10.5\% | 18.6\% | 23.7\% | 76.3\% |
| Rhode Island | 435,405 | 68.8\% | 15.9\% | 15.3\% | 21.5\% | 78.5\% |
| Vermont | 259,354 | 66.7\% | 16.3\% | 17.0\% | 22.9\% | 77.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3,507,432 | 69.6\% | 16.7\% | 13.7\% | 22.2\% | 77.8\% |
| New York | 7,130,369 | 69.4\% | 13.9\% | 16.7\% | 23.0\% | 77.0\% |
| Pennsylvania | 4,818,731 | 71.9\% | 12.7\% | 15.4\% | 25.8\% | 74.2\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5,006,970 | 73.2\% | 13.0\% | 13.8\% | 28.0\% | 72.0\% |
| Indiana | 2,419,524 | 69.7\% | 11.3\% | 19.0\% | 32.7\% | 67.3\% |
| Michigan | 3,769,849 | 69.8\% | 13.8\% | 16.5\% | 24.8\% | 75.2\% |
| Ohio | 4,660,962 | 69.8\% | 17.0\% | 13.3\% | 23.7\% | 76.3\% |
| Wisconsin | 2,439,607 | 68.8\% | 10.9\% | 20.2\% | 20.9\% | 79.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1,231,858 | 70.5\% | 12.1\% | 17.4\% | 24.5\% | 75.5\% |
| Kansas | 1,086,923 | 64.4\% | 16.4\% | 19.2\% | 28.4\% | 71.6\% |
| Minnesota | 2,290,315 | 60.2\% | 16.9\% | 22.9\% | 21.6\% | 78.4\% |
| Missouri | 2,279,523 | 72.5\% | 20.1\% | 7.4\% | 22.4\% | 77.6\% |
| Nebraska | 757,373 | 67.6\% | 13.8\%* | 18.6\% | 23.9\% | 76.1\% |
| North Dakota | 267,207 | 60.3\% | 17.0\% | 22.7\% | 32.8\% | 67.2\% |
| South Dakota | 308,387 | 56.0\% | 21.3\%* | 22.7\% | 27.2\% | 72.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 372,730 | 75.6\% | 7.3\% | 17.0\% | 24.9\% | 75.1\% |
| District of Columbia | 429,536 | 82.5\% | 12.7\% | 4.7\%* | 8.0\% | 92.0\% |
| Florida | 6,841,755 | 70.1\% | 18.7\% | 11.1\% | 30.1\% | 69.9\% |
| Georgia | 3,204,157 | 75.7\% | 12.4\% | 11.9\%* | 23.7\% | 76.3\% |
| Maryland | 2,062,263 | 72.1\% | 11.8\% | 16.1\% | 19.4\% | 80.6\% |
| North Carolina | 3,370,401 | 70.6\% | 12.1\% | 17.3\% | 28.6\% | 71.4\% |
| South Carolina | 1,518,039 | 70.5\% | 14.5\% | 15.0\% | 35.9\% | 64.1\% |
| Virginia | 3,027,032 | 76.9\% | 13.3\% | 9.8\% | 29.6\%* | 70.4\% |
| West Virginia | 518,575 | 69.4\% | 15.6\% | 15.0\% | 41.6\% | 58.4\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,508,798 | 71.1\% | 15.4\% | 13.5\% | 45.1\% | 54.9\% |
| Kentucky | 1,405,291 | 70.8\% | 13.5\% | 15.7\% | 35.6\% | 64.4\% |
| Mississippi | 835,269 | 74.2\% | 12.5\% | 13.2\% | 40.7\% | 59.3\% |
| Tennessee | 2,250,809 | 74.4\% | 13.6\% | 12.0\% | 34.3\% | 65.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1,025,783 | 72.4\% | 8.3\% | 19.3\%* | 44.0\% | 56.0\% |
| Louisiana | 1,435,143 | 72.7\% | 14.0\% | 13.4\% | 37.4\% | 62.6\% |
| Oklahoma | 1,155,245 | 69.4\% | 13.1\% | 17.5\% | 33.2\% | 66.8\% |
| Texas | 8,153,583 | 76.4\% | 12.6\% | 11.1\% | 32.3\% | 67.7\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2,048,877 | 73.4\% | 9.1\% | 17.6\% | 24.0\% | 76.0\% |
| Colorado | 1,859,607 | 77.8\% | 9.0\% | 13.1\% | 25.1\% | 74.9\% |
| Idaho | 495,768 | 60.0\% | 22.0\% | 18.0\% | 31.8\% | 68.2\% |
| Montana | 326,236 | 59.2\% | 17.9\% | 22.9\% | 41.7\% | 58.3\% |
| Nevada | 1,031,826 | 75.7\% | 14.6\% | 9.7\% | 20.5\% | 79.5\% |
| New Mexico | 549,949 | 71.2\% | 15.7\% | 13.1\% | 33.4\% | 66.6\% |
| Utah | 935,671 | 67.2\% | 13.3\% | 19.4\%* | 30.7\% | 69.3\% |
| Wyoming | 178,979 | 71.1\% | 12.0\% | 16.9\% | 29.2\% | 70.8\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 217,024 | 73.8\% | 12.0\% | 14.2\% | 16.8\% | 83.2\% |
| California | 13,234,293 | 74.0\% | 10.9\% | 15.1\% | 21.5\% | 78.5\% |
| Hawaii | 468,700 | 73.9\% | 16.2\% | 9.9\% | 23.6\% | 76.4\% |
| Oregon | 1,366,209 | 63.4\% | 14.4\% | 22.2\% | 30.4\% | 69.6\% |
| Washington | 2,347,346 | 67.5\% | 15.6\% | 16.9\% | 22.5\% | 77.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of number of private-sector employees by proportion of employees who are full-time or ow-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ${ }^{* *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 945,182 | 0.34\% | 0.46\% | 0.32\% | 0.82\% | 0.82\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 61,916 | 4.63\% | 2.28\% | 3.52\% | 2.83\% | 2.83\% |
| Maine | 26,620 | 3.17\% | 2.96\% | 3.43\% | 3.47\% | 3.47\% |
| Massachusetts | 194,476 | 2.29\% | 3.06\% | 2.35\% | 3.45\% | 3.45\% |
| New Hampshire | 34,696 | 2.36\% | 1.68\% | 1.98\% | 3.95\% | 3.95\% |
| Rhode Island | 35,524 | 3.67\% | 4.05\% | 3.06\% | 2.54\% | 2.54\% |
| Vermont | 14,503 | 3.49\% | 2.90\% | 3.07\% | 4.28\% | 4.28\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 215,111 | 3.96\% | 2.61\% | 2.05\% | 3.73\% | 3.73\% |
| New York | 431,856 | 2.67\% | 1.64\% | 2.86\% | 3.17\% | 3.17\% |
| Pennsylvania | 123,539 | 3.06\% | 2.23\% | 2.43\% | 3.11\% | 3.11\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 332,323 | 1.45\% | 1.06\% | 1.48\% | 3.03\% | 3.03\% |
| Indiana | 144,467 | 2.76\% | 1.88\% | 2.28\% | 4.10\% | 4.10\% |
| Michigan | 208,282 | 3.04\% | 1.87\% | 3.47\% | 2.15\% | 2.15\% |
| Ohio | 162,482 | 2.82\% | 2.04\% | 1.98\% | 3.46\% | 3.46\% |
| Wisconsin | 126,288 | 3.02\% | 2.10\% | 2.68\% | 3.39\% | 3.39\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 27,025 | 3.64\% | 1.87\% | 3.05\% | 2.40\% | 2.40\% |
| Kansas | 102,573 | 3.27\% | 2.36\% | 2.21\% | 2.89\% | 2.89\% |
| Minnesota | 105,648 | 3.83\% | 2.02\% | 4.57\% | 4.06\% | 4.06\% |
| Missouri | 113,151 | 3.01\% | 3.29\% | 1.15\% | 2.97\% | 2.97\% |
| Nebraska | 75,735 | 2.95\% | 4.17\%* | 2.93\% | 2.28\% | 2.28\% |
| North Dakota | 9,843 | 4.30\% | 3.56\% | 4.37\% | 3.18\% | 3.18\% |
| South Dakota | 21,323 | 5.24\% | 4.98\%* | 2.43\% | 3.00\% | 3.00\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 22,764 | 1.97\% | 1.20\% | 2.00\% | 2.95\% | 2.95\% |
| District of Columbia | 34,192 | 3.51\% | 3.29\% | 1.54\%* | 1.90\% | 1.90\% |
| Florida | 480,401 | 2.64\% | 3.20\% | 2.39\% | 4.08\% | 4.08\% |
| Georgia | 265,089 | 2.28\% | 2.32\% | 2.91\%* | 3.38\% | 3.38\% |
| Maryland | 122,229 | 3.32\% | 2.08\% | 2.57\% | 2.65\% | 2.65\% |
| North Carolina | 135,671 | 3.34\% | 2.16\% | 3.72\% | 4.39\% | 4.39\% |
| South Carolina | 65,885 | 2.94\% | 2.26\% | 3.02\% | 3.49\% | 3.49\% |
| Virginia | 304,344 | 3.81\% | 3.72\% | 1.43\% | 4.99\%* | 4.99\% |
| West Virginia | 29,815 | 2.59\% | 2.50\% | 2.11\% | 2.08\% | 2.08\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 60,193 | 3.98\% | 2.96\% | 2.69\% | 3.58\% | 3.58\% |
| Kentucky | 74,564 | 3.71\% | 1.95\% | 2.55\% | 3.87\% | 3.87\% |
| Mississippi | 68,110 | 2.73\% | 2.24\% | 2.54\% | 3.76\% | 3.76\% |
| Tennessee | 134,103 | 3.91\% | 2.49\% | 2.54\% | 3.31\% | 3.31\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 78,708 | 4.21\% | 1.87\% | 4.26\%* | 5.12\% | 5.12\% |
| Louisiana | 68,675 | 2.77\% | 2.72\% | 2.85\% | 3.57\% | 3.57\% |
| Oklahoma | 54,616 | 3.64\% | 2.12\% | 2.45\% | 3.22\% | 3.22\% |
| Texas | 299,906 | 3.56\% | 2.09\% | 1.78\% | 1.93\% | 1.93\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 109,887 | 3.46\% | 1.65\% | 3.39\% | 3.03\% | 3.03\% |
| Colorado | 181,380 | 3.37\% | 1.97\% | 2.31\% | 5.00\% | 5.00\% |
| Idaho | 34,384 | 4.35\% | 3.74\% | 2.18\% | 3.09\% | 3.09\% |
| Montana | 19,165 | 4.59\% | 3.23\% | 3.30\% | 3.92\% | 3.92\% |
| Nevada | 69,666 | 2.32\% | 2.19\% | 1.49\% | 4.16\% | 4.16\% |
| New Mexico | 24,688 | 3.28\% | 2.37\% | 1.98\% | 3.43\% | 3.43\% |
| Utah | 80,241 | 4.70\% | 2.51\% | 4.49\%* | 4.28\% | 4.28\% |
| Wyoming | 11,756 | 3.83\% | 1.73\% | 3.47\% | 2.91\% | 2.91\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 19,150 | 2.23\% | 2.15\% | 1.64\% | 2.31\% | 2.31\% |
| California | 434,773 | 1.73\% | 0.91\% | 1.34\% | 1.81\% | 1.81\% |
| Hawaii | 18,277 | 2.43\% | 1.89\% | 1.54\% | 2.39\% | 2.39\% |
| Oregon | 51,546 | 3.39\% | 3.25\% | 3.19\% | 3.74\% | 3.74\% |
| Washington | 131,231 | 4.12\% | 2.57\% | 2.68\% | 3.92\% | 3.92\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 86.9\% | 91.6\% | 83.8\% | 67.1\% | 73.8\% | 91.6\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 92.2\% | 95.5\% | 91.2\% | 74.2\% | 89.7\% | 92.4\% |
| Maine | 86.6\% | 90.6\% | 87.4\% | 73.0\% | 77.1\% | 89.4\% |
| Massachusetts | 90.4\% | 97.2\% | 86.1\% | 58.0\% | 75.2\% | 93.9\% |
| New Hampshire | 90.9\% | 94.9\% | 83.8\% | 79.6\% | 82.0\% | 93.7\% |
| Rhode Island | 89.4\% | 95.0\% | 91.2\% | 62.2\% | 74.1\% | 93.6\% |
| Vermont | 86.1\% | 91.2\% | 86.4\% | 65.5\% | 75.8\% | 89.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 89.5\% | 93.4\% | 92.7\% | 66.0\% | 72.0\% | 94.5\% |
| New York | 86.3\% | 92.9\% | 87.4\% | 58.0\% | 61.5\% | 93.8\% |
| Pennsylvania | 90.0\% | 94.5\% | 87.8\% | 70.6\% | 77.1\% | 94.5\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 86.1\% | 91.5\% | 85.3\% | 58.1\% | 71.0\% | 92.0\% |
| Indiana | 86.4\% | 94.0\% | 80.2\% | 62.1\% | 78.4\% | 90.3\% |
| Michigan | 86.6\% | 91.6\% | 89.0\% | 63.3\% | 66.5\% | 93.2\% |
| Ohio | 90.3\% | 94.9\% | 84.0\% | 74.5\% | 77.3\% | 94.4\% |
| Wisconsin | 89.4\% | 94.4\% | 89.3\% | 72.5\% | 75.1\% | 93.2\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 84.0\% | 91.5\% | 70.9\% | 62.6\% | 67.0\% | 89.5\% |
| Kansas | 86.2\% | 90.7\% | 81.3\% | 75.0\% | 72.5\% | 91.6\% |
| Minnesota | 89.1\% | 94.0\% | 89.4\% | 75.8\% | 80.1\% | 91.5\% |
| Missouri | 87.4\% | 92.4\% | 84.0\% | 48.5\% | 67.7\% | 93.1\% |
| Nebraska | 84.5\% | 91.0\% | 79.5\% | 64.6\% | 64.8\% | 90.7\% |
| North Dakota | 82.0\% | 89.6\% | 84.8\% | 59.6\% | 69.7\% | 88.0\% |
| South Dakota | 83.6\% | 90.7\% | 86.4\% | 63.5\% | 64.7\% | 90.7\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 89.0\% | 92.7\% | 80.6\% | 76.0\% | 78.3\% | 92.5\% |
| District of Columbia | 92.6\% | 96.0\% | 81.7\% | 62.8\% | 56.4\% | 95.7\% |
| Florida | 87.1\% | 90.0\% | 86.8\% | 69.5\% | 79.9\% | 90.2\% |
| Georgia | 87.1\% | 91.2\% | 71.1\% | 77.3\% | 76.4\% | 90.4\% |
| Maryland | 87.5\% | 93.2\% | 84.0\% | 64.7\% | 80.2\% | 89.3\% |
| North Carolina | 87.3\% | 91.4\% | 66.8\% | 85.2\% | 75.6\% | 92.0\% |
| South Carolina | 86.3\% | 90.5\% | 85.8\% | 67.2\% | 79.8\% | 90.0\% |
| Virginia | 88.0\% | 93.8\% | 82.7\% | 49.7\% | 81.0\% | 90.9\% |
| West Virginia | 83.7\% | 89.9\% | 83.7\% | 54.9\% | 69.5\% | 93.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 90.0\% | 94.1\% | 87.8\% | 71.2\% | 87.4\% | 92.2\% |
| Kentucky | 88.1\% | 93.4\% | 82.5\% | 69.0\% | 78.6\% | 93.3\% |
| Mississippi | 81.5\% | 88.8\% | 70.2\% | 51.0\% | 72.3\% | 87.8\% |
| Tennessee | 87.5\% | 90.8\% | 89.7\% | 64.4\% | 79.4\% | 91.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 80.6\% | 88.3\% | 58.3\% | 61.1\% | 72.1\% | 87.3\% |
| Louisiana | 82.8\% | 88.1\% | 78.1\% | 59.1\% | 73.7\% | 88.3\% |
| Oklahoma | 80.9\% | 85.1\% | 80.2\% | 64.8\% | 65.3\% | 88.7\% |
| Texas | 84.7\% | 86.6\% | 79.8\% | 77.4\% | 73.7\% | 90.0\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 85.8\% | 89.1\% | 76.3\% | 76.7\% | 78.1\% | 88.2\% |
| Colorado | 88.6\% | 91.9\% | 76.6\% | 77.6\% | 86.5\% | 89.3\% |
| Idaho | 78.3\% | 83.0\% | 79.3\% | 61.3\% | 67.3\% | 83.4\% |
| Montana | 71.3\% | 78.4\% | 65.5\% | 57.5\% | 66.9\% | 74.5\% |
| Nevada | 89.4\% | 92.3\% | 84.1\% | 74.1\% | 81.3\% | 91.4\% |
| New Mexico | 79.9\% | 85.5\% | 81.5\% | 47.6\% | 65.9\% | 86.9\% |
| Utah | 82.7\% | 88.7\% | 81.0\% | 63.1\% | 72.8\% | 87.1\% |
| Wyoming | 71.2\% | 80.3\% | 51.2\% | 47.2\% | 45.9\% | 81.6\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 78.5\% | 85.9\% | 65.3\% | 51.2\% | 64.0\% | 81.5\% |
| California | 85.8\% | 90.9\% | 85.0\% | 61.5\% | 64.1\% | 91.8\% |
| Hawaii | 98.2\% | 99.4\% | 98.9\% | 87.9\% | 96.1\% | 98.9\% |
| Oregon | 85.2\% | 89.7\% | 87.1\% | 70.9\% | 74.6\% | 89.8\% |
| Washington | 86.5\% | 91.1\% | 79.2\% | 74.8\% | 77.1\% | 89.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-W $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.52\% | 0.39\% | 0.69\% | 2.25\% | 1.32\% | 0.33\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.70\% | 0.77\% | 1.23\% | 8.86\% | 4.95\% | 2.04\% |
| Maine | 1.69\% | 2.09\% | 3.44\% | 9.89\% | 5.49\% | 2.19\% |
| Massachusetts | 1.90\% | 0.72\% | 3.74\% | 7.87\% | 7.94\% | 0.92\% |
| New Hampshire | 1.01\% | 0.83\% | 7.07\% | 5.92\% | 4.20\% | 1.20\% |
| Rhode Island | 1.72\% | 1.03\% | 4.67\% | 8.93\% | 9.01\% | 0.88\% |
| Vermont | 1.82\% | 2.01\% | 5.83\% | 9.67\% | 6.11\% | 1.57\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.74\% | 1.41\% | 1.99\% | 7.93\% | 3.79\% | 1.48\% |
| New York | 2.56\% | 1.31\% | 2.89\% | 7.89\% | 5.62\% | 0.93\% |
| Pennsylvania | 1.12\% | 0.63\% | 4.15\% | 5.60\% | 3.57\% | 0.82\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.65\% | 2.00\% | 2.48\% | 8.52\% | 6.21\% | 1.34\% |
| Indiana | 1.16\% | 0.77\% | 9.41\% | 6.87\% | 5.13\% | 1.97\% |
| Michigan | 1.75\% | 1.59\% | 3.36\% | 9.23\% | 8.15\% | 0.84\% |
| Ohio | 1.50\% | 1.81\% | 4.65\% | 8.44\% | 5.48\% | 1.42\% |
| Wisconsin | 1.07\% | 0.98\% | 7.83\% | 6.93\% | 5.67\% | 1.30\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.14\% | 1.74\% | 8.11\% | 7.89\% | 5.93\% | 2.42\% |
| Kansas | 2.03\% | 2.33\% | 7.49\% | 6.62\% | 4.91\% | 1.50\% |
| Minnesota | 1.45\% | 0.68\% | 6.63\% | 8.10\% | 7.47\% | 1.55\% |
| Missouri | 1.48\% | 1.61\% | 1.84\% | 8.98\% | 5.69\% | 0.88\% |
| Nebraska | 1.50\% | 0.76\% | 9.79\% | 8.46\% | 5.13\% | 1.16\% |
| North Dakota | 1.47\% | 1.16\% | 8.31\% | 9.64\% | 6.15\% | 1.57\% |
| South Dakota | 1.69\% | 1.47\% | 5.47\% | 5.89\% | 5.35\% | 1.38\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.11\% | 0.71\% | 10.15\% | 5.11\% | 4.30\% | 1.84\% |
| District of Columbia | 0.93\% | 1.08\% | 5.43\% | 14.73\% | 11.04\% | 0.72\% |
| Florida | 1.51\% | 1.20\% | 4.79\% | 4.95\% | 6.98\% | 1.61\% |
| Georgia | 1.31\% | 1.17\% | 7.13\% | 14.76\% | 3.92\% | 1.78\% |
| Maryland | 1.39\% | 2.15\% | 8.46\% | 10.05\% | 6.34\% | 1.92\% |
| North Carolina | 1.48\% | 0.87\% | 4.46\% | 11.33\% | 6.67\% | 0.93\% |
| South Carolina | 2.14\% | 1.26\% | 3.72\% | 10.48\% | 4.07\% | 1.17\% |
| Virginia | 1.11\% | 1.13\% | 5.48\% | 10.62\% | 5.11\% | 1.08\% |
| West Virginia | 1.86\% | 1.04\% | 3.46\% | 9.63\% | 3.63\% | 0.80\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 0.96\% | 1.02\% | 4.21\% | 10.88\% | 1.44\% | 1.35\% |
| Kentucky | 1.14\% | 0.68\% | 4.24\% | 8.56\% | 2.73\% | 0.96\% |
| Mississippi | 1.43\% | 1.39\% | 7.84\% | 7.05\% | 3.89\% | 1.14\% |
| Tennessee | 1.31\% | 1.59\% | 10.33\% | 4.87\% | 3.59\% | 0.98\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.94\% | 1.33\% | 8.76\% | 13.29\% | 7.60\% | 1.25\% |
| Louisiana | 1.63\% | 1.27\% | 9.81\% | 9.88\% | 4.11\% | 1.57\% |
| Oklahoma | 1.67\% | 1.38\% | 9.36\% | 8.97\% | 7.67\% | 1.58\% |
| Texas | 1.29\% | 1.56\% | 3.48\% | 7.30\% | 4.13\% | 0.70\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.07\% | 1.96\% | 11.89\% | 10.84\% | 4.96\% | 2.04\% |
| Colorado | 1.16\% | 1.37\% | 5.60\% | 7.23\% | 6.12\% | 1.22\% |
| Idaho | 1.90\% | 1.52\% | 8.54\% | 6.62\% | 8.89\% | 2.40\% |
| Montana | 3.52\% | 4.09\% | 8.71\% | 11.53\% | 8.02\% | 2.73\% |
| Nevada | 1.74\% | 1.44\% | 9.98\% | 7.01\% | 2.62\% | 1.92\% |
| New Mexico | 1.50\% | 2.65\% | 2.45\% | 8.86\% | 4.93\% | 2.17\% |
| Utah | 1.91\% | 1.59\% | 7.07\% | 8.24\% | 8.82\% | 1.58\% |
| Wyoming | 2.64\% | 3.00\% | 9.47\% | 9.04\% | 7.21\% | 2.16\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.54\% | 2.16\% | 8.84\% | 8.71\% | 6.64\% | 2.25\% |
| California | 1.19\% | 1.18\% | 2.22\% | 4.59\% | 3.70\% | 0.89\% |
| Hawaii | 0.47\% | 0.17\% | 0.70\% | 4.75\% | 1.48\% | 0.21\% |
| Oregon | 1.08\% | 1.40\% | 9.48\% | 5.93\% | 7.09\% | 2.12\% |
| Washington | 1.05\% | 1.00\% | 10.75\% | 8.29\% | 6.83\% | 1.06\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.51\% | 0.53\% | 1.17\% | 1.40\% | 1.06\% | 0.32\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.41\% | 2.92\% | 5.48\% | 2.96\% | 7.40\% | 3.43\% |
| Maine | 1.84\% | 1.07\% | 2.72\% | 7.75\% | 4.20\% | 1.87\% |
| Massachusetts | 2.16\% | 2.44\% | 3.02\% | 7.96\% | 6.21\% | 2.40\% |
| New Hampshire | 1.48\% | 2.22\% | 3.11\% | 4.29\% | 7.60\% | 2.40\% |
| Rhode Island | 2.85\% | 1.96\% | 4.24\% | 4.77\% | 6.93\% | 2.40\% |
| Vermont | 2.13\% | 1.81\% | 5.28\% | 5.12\% | 7.88\% | 1.78\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.05\% | 2.44\% | 4.70\% | 6.53\% | 6.48\% | 2.65\% |
| New York | 1.07\% | 1.12\% | 3.15\% | 5.28\% | 3.15\% | 1.25\% |
| Pennsylvania | 1.71\% | 1.66\% | 4.07\% | 6.46\% | 4.90\% | 1.23\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.09\% | 1.00\% | 1.67\% | 5.05\% | 3.62\% | 1.40\% |
| Indiana | 1.53\% | 1.77\% | 5.77\% | 6.00\% | 5.00\% | 1.10\% |
| Michigan | 2.03\% | 1.37\% | 2.71\% | 8.00\% | 3.68\% | 1.30\% |
| Ohio | 2.14\% | 1.19\% | 6.06\% | 8.15\% | 3.88\% | 1.95\% |
| Wisconsin | 2.83\% | 1.70\% | 4.17\% | 6.60\% | 3.86\% | 2.66\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.23\% | 2.08\% | 4.35\% | 5.07\% | 6.01\% | 2.63\% |
| Kansas | 1.46\% | 1.79\% | 3.75\% | 6.67\% | 5.91\% | 1.68\% |
| Minnesota | 2.21\% | 2.51\% | 6.15\% | 6.05\% | 5.27\% | 2.48\% |
| Missouri | 1.55\% | 1.36\% | 4.18\% | 15.06\%* | 7.10\% | 1.30\% |
| Nebraska | 1.74\% | 2.06\% | 4.95\% | 8.23\% | 6.20\% | 2.29\% |
| North Dakota | 3.42\% | 3.25\% | 5.29\% | 7.38\% | 6.95\% | 2.31\% |
| South Dakota | 2.03\% | 1.94\% | 3.53\% | 6.99\% | 7.87\% | 1.61\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.87\% | 2.60\% | 8.02\% | 6.14\% | 7.25\% | 2.49\% |
| District of Columbia | 1.27\% | 1.32\% | 4.37\% | 10.41\%* | 12.60\% | 1.24\% |
| Florida | 2.98\% | 3.45\% | 5.35\% | 8.61\% | 5.31\% | 1.95\% |
| Georgia | 3.32\% | 3.49\% | 5.68\% | 9.05\% | 7.78\% | 2.91\% |
| Maryland | 1.55\% | 1.19\% | 4.36\% | 11.38\% | 5.38\% | 1.43\% |
| North Carolina | 2.08\% | 0.97\% | 3.99\% | 10.16\% | 3.19\% | 2.19\% |
| South Carolina | 1.94\% | 1.51\% | 4.20\% | 10.68\% | 4.29\% | 1.42\% |
| Virginia | 1.19\% | 1.52\% | 2.80\% | 9.47\% | 6.59\% | 0.68\% |
| West Virginia | 3.36\% | 3.03\% | 6.36\% | 8.30\% | 5.52\% | 3.23\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.11\% | 2.15\% | 9.67\% | 8.61\% | 5.83\% | 2.41\% |
| Kentucky | 3.17\% | 2.59\% | 6.02\% | 6.72\% | 4.69\% | 2.22\% |
| Mississippi | 4.04\% | 4.47\% | 8.15\% | 5.64\% | 6.24\% | 1.98\% |
| Tennessee | 2.11\% | 1.43\% | 8.78\% | 10.33\% | 4.51\% | 0.92\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.63\% | 2.50\% | 8.13\% | 10.40\%* | 8.67\% | 2.09\% |
| Louisiana | 2.02\% | 2.62\% | 8.59\% | 9.01\% | 4.20\% | 1.35\% |
| Oklahoma | 3.60\% | 2.28\% | 7.54\% | 9.70\% | 7.45\% | 2.20\% |
| Texas | 1.68\% | 0.89\% | 4.78\% | 10.92\% | 6.21\% | 1.26\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.70\% | 2.15\% | 9.81\% | 10.92\% | 5.33\% | 1.90\% |
| Colorado | 2.78\% | 2.12\% | 6.29\% | 4.75\% | 5.43\% | 1.64\% |
| Idaho | 2.90\% | 1.55\% | 5.41\% | 5.56\% | 5.20\% | 1.75\% |
| Montana | 4.88\% | 4.19\% | 4.14\% | 11.89\%* | 7.14\% | 4.29\% |
| Nevada | 2.12\% | 2.87\% | 4.20\% | 8.47\% | 3.87\% | 2.56\% |
| New Mexico | 2.88\% | 3.04\% | 7.24\% | 11.31\% | 4.83\% | 3.00\% |
| Utah | 4.13\% | 2.06\% | 6.93\% | 7.11\% | 8.18\% | 2.70\% |
| Wyoming | 2.79\% | 2.78\% | 3.86\% | 8.81\% | 4.22\% | 2.76\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4.50\% | 4.37\% | 4.79\% | 5.30\% | 6.52\% | 5.02\% |
| California | 1.47\% | 2.01\% | 5.00\% | 2.97\% | 3.56\% | 1.70\% |
| Hawaii | 1.73\% | 2.19\% | 2.72\% | 7.01\% | 4.63\% | 1.11\% |
| Oregon | 3.41\% | 4.73\% | 8.57\% | 6.34\% | 7.34\% | 1.97\% |
| Washington | 3.20\% | 1.48\% | 2.78\% | 7.00\% | 7.98\% | 1.66\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 79.6\% | 82.0\% | 73.5\% | 59.9\% | 66.0\% | 82.4\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 80.8\% | 82.4\% | 73.0\% | 69.6\% | 60.9\% | 82.2\% |
| Maine | 77.2\% | 78.2\% | 76.9\% | 70.9\% | 65.7\% | 79.2\% |
| Massachusetts | 75.4\% | 78.0\% | 70.6\% | 45.8\% | 51.7\% | 78.8\% |
| New Hampshire | 76.9\% | 78.3\% | 72.6\% | 66.4\% | 63.1\% | 79.4\% |
| Rhode Island | 78.7\% | 80.1\% | 71.4\% | 76.1\% | 66.0\% | 80.5\% |
| Vermont | 71.3\% | 73.8\% | 62.7\% | 62.5\% | 40.5\% | 77.2\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 78.6\% | 79.4\% | 72.4\% | 85.2\% | 81.7\% | 78.1\% |
| New York | 76.4\% | 80.0\% | 64.1\% | 57.6\% | 68.6\% | 77.5\% |
| Pennsylvania | 83.1\% | 85.6\% | 78.7\% | 60.1\% | 76.6\% | 84.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 82.1\% | 85.3\% | 68.8\% | 55.6\% | 66.2\% | 85.5\% |
| Indiana | 79.6\% | 82.2\% | 70.5\% | 60.5\% | 65.9\% | 83.6\% |
| Michigan | 80.4\% | 82.8\% | 68.2\% | 74.6\% | 60.5\% | 83.3\% |
| Ohio | 80.8\% | 83.0\% | 76.3\% | 56.9\% | 68.7\% | 82.8\% |
| Wisconsin | 79.0\% | 79.7\% | 77.7\% | 72.8\% | 63.2\% | 81.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 79.0\% | 80.8\% | 77.1\% | 58.2\% | 64.7\% | 81.5\% |
| Kansas | 74.2\% | 80.5\% | 63.1\% | 47.2\% | 59.4\% | 76.9\% |
| Minnesota | 78.3\% | 82.2\% | 69.8\% | 66.0\% | 63.7\% | 80.6\% |
| Missouri | 83.0\% | 85.2\% | 71.8\% | 87.7\% | 80.7\% | 83.3\% |
| Nebraska | 79.3\% | 81.4\% | 71.1\% | 68.3\% | 72.3\% | 80.3\% |
| North Dakota | 78.7\% | 81.8\% | 75.6\% | 60.2\% | 71.8\% | 80.7\% |
| South Dakota | 77.1\% | 82.9\% | 69.5\% | 55.5\% | 58.7\% | 80.0\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 81.9\% | 85.0\% | 69.4\% | 52.9\% | 68.0\% | 84.3\% |
| District of Columbia | 83.6\% | 84.9\% | 69.9\% | 89.8\% | 72.8\% | 84.1\% |
| Florida | 78.3\% | 81.3\% | 74.8\% | 47.7\% | 66.3\% | 81.4\% |
| Georgia | 78.3\% | 77.1\% | 89.2\% | 78.9\% | 52.5\% | 82.7\% |
| Maryland | 80.2\% | 81.8\% | 81.5\% | 63.0\% | 79.6\% | 80.2\% |
| North Carolina | 79.3\% | 83.6\% | 78.4\% | 49.3\% | 63.9\% | 83.7\% |
| South Carolina | 77.8\% | 82.1\% | 72.6\% | 41.7\% | 61.5\% | 84.0\% |
| Virginia | 77.3\% | 78.7\% | 72.1\% | 60.1\% | 56.4\% | 83.5\% |
| West Virginia | 77.6\% | 79.9\% | 66.3\% | 70.6\% | 62.7\% | 83.2\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 78.5\% | 78.2\% | 79.5\% | 79.8\% | 73.7\% | 81.2\% |
| Kentucky | 80.9\% | 83.8\% | 74.8\% | 52.7\% | 63.9\% | 85.8\% |
| Mississippi | 79.2\% | 80.6\% | 65.9\% | 78.5\% | 65.8\% | 84.0\% |
| Tennessee | 80.5\% | 82.0\% | 83.2\% | 50.5\% | 62.3\% | 85.8\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 81.1\% | 82.3\% | 70.8\% | 68.2\% | 74.4\% | 84.1\% |
| Louisiana | 73.6\% | 75.0\% | 73.4\% | 53.6\% | 58.6\% | 79.7\% |
| Oklahoma | 79.8\% | 81.1\% | 73.5\% | 74.8\% | 69.5\% | 81.9\% |
| Texas | 77.5\% | 80.7\% | 72.5\% | 33.6\% | 57.4\% | 83.5\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 78.3\% | 80.4\% | 58.3\% | 69.7\% | 72.6\% | 79.1\% |
| Colorado | 75.7\% | 78.2\% | 63.1\% | 53.3\% | 56.4\% | 80.1\% |
| Idaho | 79.0\% | 83.0\% | 73.6\% | 48.1\% | 67.8\% | 81.3\% |
| Montana | 78.0\% | 78.4\% | 79.6\% | 70.2\% | 73.3\% | 80.2\% |
| Nevada | 79.5\% | 82.0\% | 73.3\% | 56.8\% | 67.9\% | 81.9\% |
| New Mexico | 78.9\% | 82.2\% | 61.7\% | 61.1\% | 69.9\% | 81.3\% |
| Utah | 78.5\% | 80.5\% | 62.8\% | 82.6\% | 66.5\% | 81.3\% |
| Wyoming | 85.4\% | 86.8\% | 75.0\% | 77.5\% | 72.6\% | 87.3\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 85.6\% | 88.0\% | 69.1\% | 65.9\% | 76.6\% | 86.7\% |
| California | 82.4\% | 84.2\% | 79.0\% | 63.6\% | 70.3\% | 84.1\% |
| Hawaii | 86.2\% | 87.7\% | 78.3\% | 84.3\% | 81.4\% | 87.3\% |
| Oregon | 83.7\% | 87.1\% | 81.2\% | 64.0\% | 64.7\% | 86.9\% |
| Washington | 86.6\% | 88.8\% | 78.0\% | 76.0\% | 87.6\% | 86.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.34\% | 0.26\% | 0.89\% | 2.80\% | 1.05\% | 0.28\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.97\% | 1.96\% | 4.71\% | 7.36\% | 6.46\% | 1.87\% |
| Maine | 1.80\% | 2.08\% | 3.51\% | 5.56\% | 2.65\% | 1.70\% |
| Massachusetts | 1.81\% | 1.62\% | 4.76\% | 10.21\% | 8.25\% | 1.62\% |
| New Hampshire | 1.82\% | 1.99\% | 4.60\% | 5.41\% | 6.08\% | 1.95\% |
| Rhode Island | 2.37\% | 2.79\% | 4.69\% | 5.59\% | 6.36\% | 2.17\% |
| Vermont | 3.31\% | 3.36\% | 6.73\% | 7.13\% | 9.23\% | 2.21\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.25\% | 2.49\% | 4.05\% | 5.22\% | 2.90\% | 2.41\% |
| New York | 1.37\% | 1.83\% | 3.87\% | 6.85\% | 3.17\% | 1.64\% |
| Pennsylvania | 1.12\% | 1.17\% | 1.00\% | 7.52\% | 4.25\% | 1.09\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.88\% | 1.48\% | 3.81\% | 6.97\% | 3.50\% | 1.48\% |
| Indiana | 2.37\% | 2.17\% | 5.42\% | 8.81\% | 6.48\% | 1.35\% |
| Michigan | 2.86\% | 2.76\% | 4.66\% | 6.71\% | 5.49\% | 2.89\% |
| Ohio | 1.12\% | 1.46\% | 3.09\% | 6.14\% | 2.97\% | 1.11\% |
| Wisconsin | 1.82\% | 1.68\% | 3.96\% | 4.25\% | 5.71\% | 1.21\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.53\% | 1.88\% | 6.18\% | 8.22\% | 4.76\% | 1.80\% |
| Kansas | 2.12\% | 2.73\% | 3.62\% | 9.76\% | 4.67\% | 2.35\% |
| Minnesota | 1.62\% | 1.80\% | 3.54\% | 6.97\% | 5.92\% | 1.26\% |
| Missouri | 1.81\% | 1.65\% | 6.16\% | 3.61\% | 4.23\% | 1.76\% |
| Nebraska | 2.09\% | 1.69\% | 6.59\% | 7.04\% | 3.83\% | 2.41\% |
| North Dakota | 1.41\% | 2.16\% | 5.25\% | 10.60\% | 3.46\% | 2.03\% |
| South Dakota | 1.92\% | 1.88\% | 4.23\% | 6.94\% | 7.29\% | 1.50\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.49\% | 1.06\% | 9.31\% | 7.31\% | 7.31\% | 1.15\% |
| District of Columbia | 1.01\% | 1.41\% | 3.91\% | 17.08\% | 10.18\% | 0.90\% |
| Florida | 2.75\% | 2.71\% | 5.97\% | 9.31\% | 4.38\% | 2.34\% |
| Georgia | 3.05\% | 2.95\% | 4.42\% | 17.14\% | 6.31\% | 2.21\% |
| Maryland | 1.47\% | 1.15\% | 5.20\% | 11.28\% | 2.90\% | 1.66\% |
| North Carolina | 2.50\% | 1.60\% | 5.44\% | 11.08\% | 5.46\% | 2.08\% |
| South Carolina | 2.75\% | 2.49\% | 3.89\% | 9.83\% | 2.67\% | 3.30\% |
| Virginia | 1.96\% | 2.16\% | 6.54\% | 11.13\% | 6.20\% | 0.82\% |
| West Virginia | 1.41\% | 1.88\% | 5.80\% | 6.00\% | 4.62\% | 1.54\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.94\% | 1.71\% | 5.44\% | 14.46\% | 2.90\% | 1.98\% |
| Kentucky | 1.81\% | 1.38\% | 4.53\% | 9.47\% | 3.60\% | 1.75\% |
| Mississippi | 2.47\% | 2.17\% | 7.36\% | 6.31\% | 4.98\% | 1.83\% |
| Tennessee | 1.95\% | 2.35\% | 9.66\% | 6.53\% | 4.04\% | 1.71\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.02\% | 2.14\% | 9.36\% | 12.11\% | 5.00\% | 2.02\% |
| Louisiana | 1.32\% | 1.88\% | 8.96\% | 9.22\% | 6.29\% | 2.13\% |
| Oklahoma | 2.52\% | 2.67\% | 9.00\% | 7.36\% | 4.42\% | 2.49\% |
| Texas | 1.74\% | 1.48\% | 4.53\% | 9.94\% | 4.98\% | 1.51\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.05\% | 2.33\% | 10.42\% | 10.63\% | 4.53\% | 2.33\% |
| Colorado | 1.96\% | 1.89\% | 4.33\% | 9.57\% | 5.84\% | 2.18\% |
| Idaho | 2.38\% | 2.37\% | 5.77\% | 7.66\% | 6.02\% | 2.03\% |
| Montana | 2.82\% | 3.26\% | 4.88\% | 8.51\% | 4.60\% | 3.01\% |
| Nevada | 1.88\% | 2.14\% | 6.73\% | 10.24\% | 5.16\% | 1.75\% |
| New Mexico | 1.80\% | 1.70\% | 5.49\% | 11.02\% | 4.28\% | 1.77\% |
| Utah | 1.01\% | 1.27\% | 5.47\% | 4.59\% | 7.93\% | 1.65\% |
| Wyoming | 1.88\% | 2.15\% | 6.85\% | 9.03\% | 5.00\% | 2.17\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.85\% | 1.62\% | 6.64\% | 8.68\% | 4.28\% | 1.89\% |
| California | 0.63\% | 0.82\% | 2.31\% | 3.82\% | 2.80\% | 0.81\% |
| Hawaii | 1.30\% | 1.37\% | 2.83\% | 3.83\% | 2.54\% | 1.18\% |
| Oregon | 1.63\% | 1.81\% | 9.69\% | 5.78\% | 5.37\% | 1.99\% |
| Washington | 1.12\% | 1.31\% | 7.08\% | 4.85\% | 3.74\% | 1.40\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more Full-Time Employees $50-74 \%$ Less than 50\% |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 62.5\% | 70.3\% | 48.7\% | 26.4\% | 38.9\% | 69.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 63.2\% | 71.8\% | 44.2\% | 24.9\% | 31.7\% | 66.6\% |
| Maine | 60.0\% | 70.1\% | 49.2\% | 38.5\% | 36.9\% | 65.8\% |
| Massachusetts | 61.3\% | 68.4\% | 47.2\% | 23.5\% | 34.1\% | 66.3\% |
| New Hampshire | 57.1\% | 66.2\% | 45.2\% | 23.0\% | 33.4\% | 63.6\% |
| Rhode Island | 62.1\% | 70.4\% | 46.4\% | 28.6\% | 37.0\% | 67.5\% |
| Vermont | 57.9\% | 66.0\% | 44.3\% | 30.9\% | 26.2\% | 65.9\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 60.7\% | 68.4\% | 47.9\% | 27.9\% | 45.7\% | 64.0\% |
| New York | 60.8\% | 68.3\% | 47.5\% | 27.4\% | 41.7\% | 64.6\% |
| Pennsylvania | 66.4\% | 74.5\% | 55.1\% | 27.2\% | 45.4\% | 72.3\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 65.3\% | 73.5\% | 47.2\% | 22.0\% | 40.9\% | 72.7\% |
| Indiana | 61.9\% | 70.4\% | 48.6\% | 24.5\% | 39.4\% | 71.4\% |
| Michigan | 66.2\% | 74.3\% | 49.5\% | 35.7\% | 33.2\% | 73.9\% |
| Ohio | 64.9\% | 74.9\% | 47.4\% | 23.5\% | 39.3\% | 71.5\% |
| Wisconsin | 60.6\% | 69.6\% | 56.6\% | 23.6\% | 32.7\% | 66.6\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 62.1\% | 70.1\% | 52.1\% | 22.5\% | 39.1\% | 67.7\% |
| Kansas | 55.4\% | 65.5\% | 46.0\% | 23.0\% | 28.2\% | 63.9\% |
| Minnesota | 58.4\% | 70.6\% | 40.2\% | 34.4\% | 32.3\% | 64.7\% |
| Missouri | 69.3\% | 76.6\% | 50.5\% | 22.2\%* | 44.9\% | 74.4\% |
| Nebraska | 62.7\% | 72.4\% | 47.6\% | 26.8\% | 37.4\% | 68.4\% |
| North Dakota | 59.4\% | 69.4\% | 53.5\% | 25.8\% | 41.9\% | 66.2\% |
| South Dakota | 58.9\% | 70.1\% | 53.4\% | 26.0\% | 28.7\% | 66.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 64.5\% | 74.2\% | 45.2\% | 20.6\% | 37.1\% | 72.2\% |
| District of Columbia | 72.6\% | 77.4\% | 48.6\% | 27.2\%* | 52.9\% | 73.6\% |
| Florida | 60.7\% | 66.7\% | 55.5\% | 23.1\% | 37.7\% | 69.5\% |
| Georgia | 59.4\% | 63.5\% | 57.6\% | 30.6\% | 28.2\% | 67.6\% |
| Maryland | 66.8\% | 72.3\% | 60.4\% | 37.9\% | 48.4\% | 70.8\% |
| North Carolina | 65.3\% | 74.7\% | 60.0\% | 27.1\% | 47.5\% | 71.1\% |
| South Carolina | 64.1\% | 73.5\% | 49.4\% | 23.1\% | 41.8\% | 75.2\% |
| Virginia | 62.4\% | 66.8\% | 47.5\% | 31.1\% | 38.1\% | 71.5\% |
| West Virginia | 58.8\% | 66.0\% | 43.5\% | 28.6\% | 37.9\% | 69.9\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 60.6\% | 66.2\% | 53.2\% | 31.6\% | 47.2\% | 71.0\% |
| Kentucky | 62.0\% | 71.6\% | 44.3\% | 22.2\%* | 35.0\% | 74.6\% |
| Mississippi | 57.3\% | 63.7\% | 38.9\% | 18.8\% | 34.8\% | 70.1\% |
| Tennessee | 63.2\% | 71.6\% | 42.3\% | 23.5\% | 35.8\% | 75.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 58.4\% | 67.7\% | 44.1\% | 13.7\%* | 41.2\% | 69.5\% |
| Louisiana | 57.0\% | 61.8\% | 52.8\% | 24.3\% | 39.1\% | 66.0\% |
| Oklahoma | 60.3\% | 68.3\% | 47.7\% | 30.3\%* | 33.9\% | 69.9\% |
| Texas | 60.8\% | 70.1\% | 40.0\% | 14.2\% | 37.2\% | 70.1\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 55.2\% | 63.9\% | 26.7\% | 28.1\%* | 28.2\% | 62.8\% |
| Colorado | 58.9\% | 66.1\% | 38.3\% | 22.4\% | 32.7\% | 67.4\% |
| Idaho | 60.0\% | 74.0\% | 47.5\% | 16.3\% | 32.2\% | 70.4\% |
| Montana | 53.6\% | 62.2\% | 58.1\% | 19.4\%* | 41.7\% | 61.3\% |
| Nevada | 62.1\% | 68.4\% | 42.6\% | 34.5\% | 47.6\% | 65.4\% |
| New Mexico | 56.0\% | 64.2\% | 28.9\% | 31.8\%* | 38.4\% | 62.7\% |
| Utah | 59.4\% | 69.6\% | 44.3\% | 23.0\% | 35.4\% | 68.3\% |
| Wyoming | 66.3\% | 72.5\% | 44.1\% | 38.9\% | 40.2\% | 72.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 59.9\% | 67.1\% | 40.9\% | 18.0\% | 43.6\% | 62.5\% |
| California | 64.1\% | 70.8\% | 48.5\% | 30.7\% | 42.3\% | 68.2\% |
| Hawaii | 70.7\% | 77.0\% | 56.3\% | 44.1\% | 54.8\% | 75.5\% |
| Oregon | 61.0\% | 70.7\% | 60.2\% | 26.9\% | 25.6\% | 73.9\% |
| Washington | 68.0\% | 79.5\% | 50.7\% | 29.4\% | 44.6\% | 73.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or more Full-Time Employees $50-74 \%$ Less than 50\% |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.39\% | 0.52\% | 0.95\% | 0.71\% | 0.57\% | 0.21\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.85\% | 3.51\% | 6.06\% | 3.88\% | 6.09\% | 3.76\% |
| Maine | 2.28\% | 2.32\% | 2.68\% | 5.31\% | 2.73\% | 2.10\% |
| Massachusetts | 2.62\% | 2.76\% | 2.86\% | 6.34\% | 3.80\% | 2.88\% |
| New Hampshire | 2.00\% | 2.88\% | 3.75\% | 2.06\% | 5.34\% | 2.93\% |
| Rhode Island | 2.94\% | 3.13\% | 5.18\% | 4.57\% | 7.00\% | 3.11\% |
| Vermont | 2.57\% | 2.82\% | 5.05\% | 3.62\% | 3.51\% | 1.63\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.73\% | 2.64\% | 5.21\% | 5.81\% | 6.22\% | 2.99\% |
| New York | 1.02\% | 1.96\% | 3.30\% | 2.40\% | 2.89\% | 1.55\% |
| Pennsylvania | 1.67\% | 1.91\% | 3.14\% | 3.23\% | 5.18\% | 1.61\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.00\% | 1.45\% | 2.99\% | 4.34\% | 3.33\% | 1.56\% |
| Indiana | 2.76\% | 2.96\% | 7.07\% | 3.08\% | 3.84\% | 1.85\% |
| Michigan | 3.10\% | 2.42\% | 4.41\% | 5.97\% | 3.88\% | 2.71\% |
| Ohio | 2.03\% | 1.90\% | 5.07\% | 2.81\% | 3.29\% | 2.05\% |
| Wisconsin | 3.17\% | 2.53\% | 4.59\% | 5.86\% | 3.48\% | 2.41\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.76\% | 2.47\% | 6.23\% | 4.43\% | 5.05\% | 2.55\% |
| Kansas | 2.34\% | 2.60\% | 3.94\% | 2.90\% | 3.63\% | 2.56\% |
| Minnesota | 1.99\% | 2.40\% | 4.53\% | 5.19\% | 2.87\% | 1.81\% |
| Missouri | 2.21\% | 2.34\% | 4.80\% | 14.78\%* | 6.55\% | 2.10\% |
| Nebraska | 2.22\% | 1.67\% | 3.86\% | 3.61\% | 5.65\% | 2.10\% |
| North Dakota | 2.40\% | 3.38\% | 4.67\% | 4.42\% | 5.02\% | 2.26\% |
| South Dakota | 2.23\% | 2.20\% | 3.55\% | 4.40\% | 6.54\% | 2.16\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.41\% | 2.88\% | 8.30\% | 3.45\% | 8.03\% | 2.51\% |
| District of Columbia | 1.00\% | 1.54\% | 5.46\% | 9.53\%* | 11.25\% | 0.98\% |
| Florida | 3.21\% | 3.88\% | 5.00\% | 2.35\% | 4.18\% | 3.15\% |
| Georgia | 3.42\% | 3.72\% | 6.05\% | 8.23\% | 5.19\% | 3.01\% |
| Maryland | 1.73\% | 1.66\% | 4.83\% | 9.12\% | 5.08\% | 2.10\% |
| North Carolina | 1.96\% | 1.80\% | 4.61\% | 5.01\% | 3.83\% | 2.06\% |
| South Carolina | 2.39\% | 2.94\% | 4.12\% | 6.04\% | 3.75\% | 3.45\% |
| Virginia | 1.78\% | 2.39\% | 4.29\% | 7.33\% | 5.50\% | 0.95\% |
| West Virginia | 2.58\% | 2.87\% | 5.40\% | 5.98\% | 3.87\% | 3.00\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2.93\% | 2.40\% | 7.69\% | 8.22\% | 5.24\% | 2.52\% |
| Kentucky | 3.35\% | 2.77\% | 4.96\% | 7.03\%* | 3.85\% | 3.14\% |
| Mississippi | 3.35\% | 3.92\% | 7.83\% | 4.26\% | 5.36\% | 1.60\% |
| Tennessee | 2.65\% | 2.94\% | 8.05\% | 4.67\% | 3.32\% | 1.41\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.51\% | 3.37\% | 7.12\% | 5.95\%* | 8.66\% | 2.92\% |
| Louisiana | 1.58\% | 1.14\% | 6.71\% | 4.73\% | 4.41\% | 1.95\% |
| Oklahoma | 3.50\% | 2.30\% | 6.19\% | 9.91\%* | 4.67\% | 2.69\% |
| Texas | 1.92\% | 1.19\% | 4.14\% | 2.82\% | 2.96\% | 1.64\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.95\% | 3.10\% | 6.63\% | 9.87\%* | 4.34\% | 2.33\% |
| Colorado | 3.08\% | 2.77\% | 5.45\% | 5.68\% | 5.17\% | 2.58\% |
| Idaho | 2.16\% | 2.42\% | 4.71\% | 3.98\% | 3.34\% | 2.28\% |
| Montana | 5.04\% | 4.40\% | 5.27\% | 12.52\%* | 8.11\% | 4.38\% |
| Nevada | 2.13\% | 2.56\% | 5.68\% | 4.47\% | 4.77\% | 2.97\% |
| New Mexico | 2.63\% | 2.89\% | 4.99\% | 10.94\%* | 5.19\% | 2.77\% |
| Utah | 3.09\% | 2.05\% | 5.24\% | 5.55\% | 6.62\% | 3.08\% |
| Wyoming | 3.45\% | 2.99\% | 3.85\% | 6.15\% | 4.65\% | 2.90\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4.05\% | 3.80\% | 4.48\% | 3.92\% | 6.95\% | 4.40\% |
| California | 1.20\% | 1.91\% | 4.55\% | 3.35\% | 3.87\% | 1.69\% |
| Hawaii | 1.67\% | 2.30\% | 2.61\% | 6.28\% | 3.77\% | 1.36\% |
| Oregon | 3.17\% | 4.08\% | 8.45\% | 3.97\% | 3.07\% | 2.10\% |
| Washington | 3.03\% | 1.64\% | 5.19\% | 5.61\% | 8.13\% | 1.99\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent } \\ \text { Full-Time Employees } \\ 50-74 \% \\ \text { Less than } \\ 50 \%\end{gathered}$ |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 53.4\% | 53.8\% | 52.4\% | 49.7\% | 52.1\% | 53.7\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 52.2\% | 52.1\% | 57.2\% | 43.7\% | 41.8\% | 52.7\% |
| Maine | 55.3\% | 47.7\% | 70.5\% | 76.6\% | 58.5\% | 54.8\% |
| Massachusetts | 46.9\% | 46.8\% | 55.6\% | 14.4\%* | 26.0\%* | 48.9\% |
| New Hampshire | 52.0\% | 53.0\% | 43.0\% | 48.4\% | 69.7\% | 49.4\% |
| Rhode Island | 44.2\% | 47.6\% | 34.7\%* | 9.5\%* | 32.5\% | 45.5\% |
| Vermont | 41.1\% | 40.7\% | 48.9\% | 32.0\%* | 50.7\% | 40.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 50.1\% | 50.5\% | 57.6\% | 21.3\%* | 40.1\% | 51.6\% |
| New York | 40.5\% | 42.0\% | 29.6\% | 40.5\% | 39.5\% | 40.7\% |
| Pennsylvania | 52.6\% | 55.1\% | 42.3\% | 31.8\%* | 46.8\% | 53.7\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 53.1\% | 53.6\% | 49.2\% | 50.6\% | 53.0\% | 53.1\% |
| Indiana | 63.9\% | 63.7\% | 54.8\% | 81.0\% | 76.1\% | 61.0\% |
| Michigan | 51.1\% | 51.0\% | 52.2\% | 49.5\% | 39.8\% | 52.3\% |
| Ohio | 61.2\% | 63.0\% | 54.7\% | 42.3\% | 52.0\% | 62.5\% |
| Wisconsin | 56.5\% | 57.2\% | 45.5\% | 65.7\% | 57.2\% | 56.4\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 66.2\% | 68.2\% | 55.9\% | 48.1\% | 48.3\% | 68.7\% |
| Kansas | 60.2\% | 59.5\% | 66.4\% | 57.4\% | 46.2\% | 62.2\% |
| Minnesota | 61.7\% | 63.4\% | 58.1\% | 54.3\% | 76.4\% | 60.0\% |
| Missouri | 60.0\% | 58.6\% | 71.4\% | 29.5\%* | 38.9\% | 62.7\% |
| Nebraska | 63.9\% | 66.0\% | 63.2\% | 36.8\%* | 50.9\% | 65.5\% |
| North Dakota | 49.9\% | 51.2\% | 47.8\% | 41.1\% | 17.1\%* | 58.0\% |
| South Dakota | 52.2\% | 47.1\% | 67.8\% | 60.4\% | 44.6\% | 53.1\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 61.9\% | 64.3\% | 28.2\%* | 50.3\% | 44.7\% | 64.4\% |
| District of Columbia | 38.8\% | 38.8\% | 39.0\%* | 34.3\%* | 71.0\% | 37.6\% |
| Florida | 58.0\% | 55.4\% | 73.2\% | 42.8\% | 57.5\% | 58.2\% |
| Georgia | 57.2\% | 57.3\% | 50.0\% | 67.8\% | 61.2\% | 56.7\% |
| Maryland | 52.6\% | 51.0\% | 52.8\% | 72.8\% | 44.6\% | 53.8\% |
| North Carolina | 61.1\% | 64.8\% | 33.8\% | 50.3\% | 65.8\% | 60.1\% |
| South Carolina | 64.6\% | 64.7\% | 63.2\% | 66.2\% | 59.5\% | 66.0\% |
| Virginia | 55.4\% | 54.1\% | 68.8\% | 48.2\% | 63.2\% | 53.8\% |
| West Virginia | 62.4\% | 64.4\% | 48.3\% | 59.8\% | 46.2\% | 67.0\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 58.0\% | 56.4\% | 64.1\% | 68.2\% | 69.3\% | 52.2\% |
| Kentucky | 64.1\% | 65.4\% | 55.0\% | 58.4\% | 37.5\% | 69.9\% |
| Mississippi | 58.6\% | 59.3\% | 57.5\% | 39.4\%* | 51.2\% | 60.7\% |
| Tennessee | 58.4\% | 58.7\% | 55.4\% | 59.1\% | 50.7\% | 60.0\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 66.9\% | 68.2\% | 53.1\% | 50.6\% | 68.0\% | 66.4\% |
| Louisiana | 49.0\% | 48.5\% | 48.2\% | 60.9\% | 44.9\% | 50.2\% |
| Oklahoma | 63.0\% | 62.2\% | 64.4\% | 69.4\% | 53.9\% | 64.6\% |
| Texas | 62.2\% | 61.4\% | 71.8\% | 60.9\% | 60.1\% | 62.6\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 55.7\% | 55.2\% | 39.8\% * | 69.5\% | 51.7\% | 56.2\% |
| Colorado | 53.0\% | 55.0\% | 38.0\% | 28.4\%* | 48.2\% | 53.7\% |
| Idaho | 64.9\% | 67.7\% | 61.5\% | 24.8\%* | 56.6\% | 66.4\% |
| Montana | 49.9\% | 56.1\% | 30.4\%* | 32.3\%* | 51.3\% | 49.3\% |
| Nevada | 56.7\% | 54.4\% | 70.6\% | 70.5\% | 72.2\% | 54.1\% |
| New Mexico | 52.5\% | 50.6\% | 60.4\% | 74.6\% | 49.8\% | 53.1\% |
| Utah | 60.7\% | 60.7\% | 59.3\% | 63.0\% | 71.0\% | 58.8\% |
| Wyoming | 61.5\% | 64.5\% | 70.9\% | 13.9\%* | 42.9\% | 63.9\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 54.6\% | 55.9\% | 50.1\% | 24.2\%* | 60.7\% | 53.9\% |
| California | 38.5\% | 39.0\% | 28.0\% | 46.1\% | 36.5\% | 38.7\% |
| Hawaii | 25.0\% | 27.1\% | 16.1\%* | 13.9\%* | 27.5\% | 24.4\% |
| Oregon | 45.4\% | 45.5\% | 36.9\% | 59.3\% | 36.7\% | 46.5\% |
| Washington | 56.8\% | 58.3\% | 56.6\% | 37.6\%* | 56.6\% | 56.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total |  |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.70\% | 0.66\% | 2.06\% | 1.69\% | 1.31\% | 0.80\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.14\% | 3.90\% | 11.61\% | 12.78\% | 11.18\% | 2.83\% |
| Maine | 2.57\% | 2.36\% | 8.30\% | 16.85\% | 10.37\% | 3.01\% |
| Massachusetts | 4.09\% | 4.18\% | 11.34\% | 4.91\%* | 11.05\%* | 4.73\% |
| New Hampshire | 3.77\% | 4.19\% | 7.84\% | 13.26\% | 13.64\% | 5.08\% |
| Rhode Island | 6.96\% | 8.96\% | 11.26\%* | 3.27\%* | 9.22\% | 7.08\% |
| Vermont | 4.81\% | 5.48\% | 7.63\% | 11.22\%* | 10.90\% | 4.99\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4.18\% | 4.87\% | 10.69\% | 11.28\%* | 7.77\% | 4.38\% |
| New York | 1.59\% | 1.81\% | 4.88\% | 7.61\% | 9.70\% | 1.98\% |
| Pennsylvania | 3.79\% | 4.10\% | 9.69\% | 9.59\%* | 9.06\% | 3.16\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.29\% | 3.21\% | 7.62\% | 11.75\% | 6.64\% | 3.43\% |
| Indiana | 3.06\% | 3.01\% | 13.17\% | 11.85\% | 10.24\% | 3.30\% |
| Michigan | 2.66\% | 3.68\% | 10.91\% | 13.51\% | 10.07\% | 2.89\% |
| Ohio | 3.00\% | 2.71\% | 11.14\% | 9.88\% | 10.03\% | 3.15\% |
| Wisconsin | 4.42\% | 5.03\% | 10.70\% | 11.27\% | 9.19\% | 4.24\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.46\% | 3.30\% | 11.95\% | 13.28\% | 9.17\% | 3.23\% |
| Kansas | 2.92\% | 2.99\% | 10.33\% | 12.54\% | 8.94\% | 3.08\% |
| Minnesota | 2.45\% | 3.85\% | 8.24\% | 8.83\% | 11.42\% | 3.35\% |
| Missouri | 2.50\% | 3.14\% | 3.56\% | 14.02\%* | 7.97\% | 2.23\% |
| Nebraska | 2.84\% | 2.59\% | 11.39\% | 11.22\%* | 12.43\% | 3.12\% |
| North Dakota | 4.36\% | 4.57\% | 11.70\% | 11.31\% | 6.68\%* | 5.92\% |
| South Dakota | 4.88\% | 4.61\% | 16.40\% | 12.25\% | 8.93\% | 5.61\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.57\% | 3.56\% | 13.79\%* | 10.71\% | 6.85\% | 4.73\% |
| District of Columbia | 4.57\% | 4.64\% | 11.99\%* | 12.42\%* | 17.23\% | 4.33\% |
| Florida | 2.68\% | 2.68\% | 11.91\% | 11.60\% | 6.15\% | 3.62\% |
| Georgia | 4.40\% | 3.66\% | 11.24\% | 17.44\% | 8.69\% | 4.42\% |
| Maryland | 4.81\% | 3.44\% | 14.92\% | 18.42\% | 11.40\% | 4.71\% |
| North Carolina | 3.23\% | 4.24\% | 9.12\% | 12.40\% | 6.63\% | 4.73\% |
| South Carolina | 3.80\% | 4.77\% | 10.66\% | 13.46\% | 5.58\% | 5.71\% |
| Virginia | 1.98\% | 2.31\% | 13.39\% | 13.64\% | 10.26\% | 3.97\% |
| West Virginia | 3.30\% | 2.39\% | 13.63\% | 14.12\% | 4.86\% | 3.86\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 4.65\% | 4.17\% | 14.20\% | 18.41\% | 10.64\% | 2.91\% |
| Kentucky | 4.57\% | 3.77\% | 11.76\% | 13.46\% | 8.45\% | 2.81\% |
| Mississippi | 3.38\% | 3.70\% | 13.43\% | 13.26\%* | 8.74\% | 4.91\% |
| Tennessee | 2.63\% | 2.85\% | 8.51\% | 11.51\% | 4.66\% | 3.23\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.80\% | 4.63\% | 14.29\% | 15.09\% | 11.26\% | 4.64\% |
| Louisiana | 4.97\% | 5.77\% | 10.62\% | 16.04\% | 9.61\% | 4.41\% |
| Oklahoma | 4.56\% | 5.55\% | 12.75\% | 18.32\% | 10.86\% | 4.80\% |
| Texas | 2.33\% | 2.41\% | 9.48\% | 9.44\% | 6.75\% | 2.85\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4.57\% | 4.61\% | 12.77\%* | 19.61\% | 11.39\% | 4.80\% |
| Colorado | 5.25\% | 5.51\% | 10.83\% | 10.33\%* | 10.94\% | 4.74\% |
| Idaho | 3.23\% | 3.55\% | 11.22\% | 10.35\%* | 10.15\% | 2.90\% |
| Montana | 5.99\% | 7.50\% | 13.05\%* | 11.96\%* | 7.60\% | 6.77\% |
| Nevada | 5.19\% | 4.95\% | 11.81\% | 14.94\% | 10.50\% | 5.53\% |
| New Mexico | 4.34\% | 4.20\% | 12.49\% | 19.67\% | 10.25\% | 4.67\% |
| Utah | 5.21\% | 6.74\% | 12.84\% | 16.78\% | 10.64\% | 5.49\% |
| Wyoming | 5.89\% | 5.18\% | 14.03\% | 11.98\%* | 8.08\% | 6.73\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 6.83\% | 7.03\% | 13.07\% | 10.27\%* | 13.91\% | 6.94\% |
| California | 2.22\% | 2.62\% | 6.77\% | 5.60\% | 4.76\% | 2.44\% |
| Hawaii | 3.06\% | 2.96\% | 5.98\%* | 10.21\%* | 6.79\% | 3.14\% |
| Oregon | 4.72\% | 4.84\% | 10.30\% | 13.14\% | 7.32\% | 5.01\% |
| Washington | 3.73\% | 4.21\% | 10.46\% | 11.78\%* | 12.56\% | 3.69\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. proportion of employees who are full-time or low-wage and State: United States, 2005


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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 fuli-time or low-wage and State: United States, 2005

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \% \\ \text { Less than } 50 \%\end{gathered}$ |  |  | Percent Low-Wag $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.85\% | 0.78\% | 2.02\% | 2.76\% | 2.07\% | 0.72\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.82\% | 3.64\% | 9.63\% | 9.28\%* | 13.58\%* | 3.35\% |
| Maine | 2.15\% | 3.55\% | 11.01\% | 12.79\% | 8.08\% | 2.46\% |
| Massachusetts | 4.26\% | 5.43\% | 10.37\% | 4.66\%* | 9.24\% | 5.54\% |
| New Hampshire | 4.33\% | 5.32\% | 9.93\% | 13.88\% | 12.51\% | 4.58\% |
| Rhode Island | 6.47\% | 9.07\% | 12.01\% | 7.13\% | 13.28\% | 6.93\% |
| Vermont | 5.13\% | 6.57\% | 9.62\% | 12.84\%* | 7.04\%* | 5.65\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 5.24\% | 5.12\% | 8.04\% | 12.22\% | 9.77\% | 5.10\% |
| New York | 3.51\% | 3.88\% | 6.74\% | 9.01\% | 5.26\% | 4.43\% |
| Pennsylvania | 2.06\% | 4.00\% | 9.29\% | 11.82\% | 7.90\% | 3.29\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.57\% | 3.81\% | 7.47\% | 13.65\%* | 9.24\% | 3.56\% |
| Indiana | 3.73\% | 4.31\% | 12.40\% | 12.09\%* | 8.98\% | 3.44\% |
| Michigan | 3.63\% | 3.94\% | 10.16\% | 13.53\% | 8.74\% | 3.59\% |
| Ohio | 3.47\% | 2.73\% | 9.06\% | 13.81\%* | 8.30\% | 3.27\% |
| Wisconsin | 2.85\% | 4.62\% | 9.43\% | 9.10\% | 8.31\% | 3.57\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 4.51\% | 4.75\% | 12.84\% | 15.51\% | 9.58\% | 5.18\% |
| Kansas | 3.85\% | 4.23\% | 10.63\% | 10.93\% | 8.81\% | 4.84\% |
| Minnesota | 3.13\% | 5.06\% | 11.25\% | 6.91\% | 9.69\% | 4.08\% |
| Missouri | 4.93\% | 5.64\% | 10.36\% | 17.30\%* | 5.87\% | 5.70\% |
| Nebraska | 4.62\% | 5.60\% | 11.05\% | 8.25\%* | 7.22\% | 5.31\% |
| North Dakota | 3.02\% | 4.82\% | 4.63\%* | 7.34\%* | 4.65\%* | 5.12\% |
| South Dakota | 3.38\% | 2.52\% | 12.49\%* | 12.61\% | 8.38\% | 3.03\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 6.27\% | 5.62\% | 16.32\%* | 12.29\% | 9.76\% | 5.99\% |
| District of Columbia | 3.00\% | 3.09\% | 12.85\% | 7.11\%* | 15.89\%* | 3.68\% |
| Florida | 4.15\% | 3.56\% | 8.11\% | 12.11\% | 9.26\% | 3.91\% |
| Georgia | 5.44\% | 5.62\% | 13.81\% | 13.36\%* | 9.32\% | 4.89\% |
| Maryland | 4.76\% | 4.62\% | 12.85\% | 16.32\% | 7.83\% | 5.83\% |
| North Carolina | 3.96\% | 4.70\% | 10.73\%* | 14.23\% | 3.89\% | 5.08\% |
| South Carolina | 3.01\% | 3.49\% | 9.88\% * | 14.24\% | 7.58\% | 4.44\% |
| Virginia | 5.33\% | 5.36\% | 13.83\% | 10.33\% | 12.90\% | 4.90\% |
| West Virginia | 4.40\% | 3.70\% | 9.06\% | 18.13\% | 7.03\% | 5.60\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 4.91\% | 7.39\% | 10.01\% | 13.60\% | 7.66\% | 3.43\% |
| Kentucky | 3.58\% | 3.61\% | 14.18\% | 11.47\% | 7.35\% | 4.13\% |
| Mississippi | 3.62\% | 3.71\% | 14.04\% | 11.07\% | 8.87\% | 3.60\% |
| Tennessee | 5.13\% | 5.05\% | 12.27\% | 12.62\% | 8.11\% | 4.81\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 5.36\% | 4.95\% | 14.16\% | 14.11\%* | 8.66\% | 6.60\% |
| Louisiana | 4.33\% | 5.57\% | 11.60\%* | 11.82\% | 9.44\% | 3.34\% |
| Oklahoma | 4.00\% | 5.52\% | 13.19\% | 13.15\% | 6.91\% | 4.32\% |
| Texas | 3.50\% | 3.70\% | 12.43\% | 13.39\%* | 8.38\% | 3.09\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.57\% | 3.15\% | 17.18\% | 13.43\%* | 8.89\% | 3.97\% |
| Colorado | 5.33\% | 5.65\% | 8.77\%* | 6.73\%* | 11.92\% | 4.53\% |
| Idaho | 5.09\% | 6.31\% | 9.73\% | 10.09\%* | 10.36\% | 5.53\% |
| Montana | 5.96\% | 6.49\% | 11.42\%* | 14.10\%* | 12.95\%* | 6.06\% |
| Nevada | 4.60\% | 4.78\% | 13.07\% | 15.76\% | 10.90\% | 4.65\% |
| New Mexico | 3.45\% | 4.30\% | 10.57\% | 16.75\%* | 3.33\% | 4.94\% |
| Utah | 3.68\% | 3.35\% | 11.99\% | 17.55\% | 13.64\% | 3.09\% |
| Wyoming | 5.35\% | 5.49\% | 9.43\%* | 14.81\%* | 9.48\%* | 6.09\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 6.33\% | 7.94\% | 8.03\% * | 5.55\%* | 9.68\%* | 7.90\% |
| California | 1.48\% | 2.13\% | 6.63\% | 7.65\% | 4.63\% | 1.76\% |
| Hawaii | 2.37\% | 3.20\% | 4.74\% | 13.10\% | 7.06\% | 2.14\% |
| Oregon | 2.74\% | 2.88\% | 12.12\% | 11.07\% | 7.25\% | 4.33\% |
| Washington | 5.14\% | 5.60\% | 13.57\% | 11.87\%* | 10.46\%* | 4.50\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | 75\% or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 90,159,020 | 76,426,698 | 9,685,406 | 4,046,916 | 18,356,225 | 71,802,795 |
| New England: |  |  |  |  |  |  |
| Connecticut | 1,215,869 | 1,040,676 | 125,284 | 49,910* | 80,503 | 1,135,366 |
| Maine | 368,235 | 265,345 | 74,092 | 28,798 | 57,274 | 310,960 |
| Massachusetts | 2,284,305 | 1,895,721 | 303,906 | 84,679 | 283,357 | 2,000,949 |
| New Hampshire | 411,723 | 353,420 | 33,950 | 24,354 | 71,950 | 339,773 |
| Rhode Island | 340,994 | 278,747 | 43,627 | 18,620 | 50,966 | 290,028 |
| Vermont | 200,277 | 163,038 | 25,625 | 11,613 | 31,967 | 168,310 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2,752,510 | 2,285,148 | 363,968 | 103,393 | 480,434 | 2,272,076 |
| New York | 5,577,517 | 4,680,537 | 621,460 | 275,521 | 971,306 | 4,606,211 |
| Pennsylvania | 3,845,856 | 3,270,175 | 395,445 | 180,236 | 752,803 | 3,093,052 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4,048,869 | 3,471,670 | 414,192 | 163,007 | 836,860 | 3,212,009 |
| Indiana | 1,861,986 | 1,593,548 | 171,774 | 96,663 | 452,963 | 1,409,023 |
| Michigan | 2,993,237 | 2,505,777 | 329,653 | 157,806* | 546,698 | 2,446,538 |
| Ohio | 3,796,592 | 3,136,310 | 487,576 | 172,707 | 623,934 | 3,172,658 |
| Wisconsin | 1,872,544 | 1,582,459 | 164,262 | 125,823 | 278,044 | 1,594,499 |
| West North Central: |  |  |  |  |  |  |
| lowa | 963,452 | 822,673 | 90,847 | 49,932 | 140,732 | 822,720 |
| Kansas | 838,074 | 667,643 | 113,123 | 57,308 | 180,503 | 657,570 |
| Minnesota | 1,674,098 | 1,302,033 | 242,841 | 129,223* | 245,461 | 1,428,636 |
| Missouri | 1,886,783 | 1,565,437 | 283,461 | 37,884 | 320,264 | 1,566,518 |
| Nebraska | 583,038 | 484,568 | 61,944 | 36,526 | 88,776 | 494,262 |
| North Dakota | 195,057 | 151,679 | 27,544 | 15,835* | 46,513 | 148,544 |
| South Dakota | 222,060 | 164,056 | 41,168* | 16,836 | 40,360 | 181,700 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 301,459 | 267,725 | 17,168 | 16,566 | 56,423 | 245,036 |
| District of Columbia | 382,300 | 342,118 | 35,045 | 5,137* | 23,765 | 358,535 |
| Florida | 5,644,313 | 4,589,402 | 823,398 | 231,512 | 1,457,653 | 4,186,659 |
| Georgia | 2,685,968 | 2,337,516 | 245,158 | 103,294 * | 539,276 | 2,146,692 |
| Maryland | 1,661,697 | 1,428,070 | 149,351 | 84,275 | 275,249 | 1,386,447 |
| North Carolina | 2,686,095 | 2,269,319 | 255,488 | 161,288 | 628,067 | 2,058,028 |
| South Carolina | 1,223,034 | 1,033,505 | 135,111 | 54,417 | 343,607 | 879,426 |
| Virginia | 2,515,043 | 2,193,775 | 258,378 | 62,890 | 619,825* | 1,895,218 |
| West Virginia | 412,328 | 342,184 | 51,926 | 18,218 | 141,205 | 271,123 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,211,210 | 1,022,934 | 146,534 | 41,742 | 469,877 | 741,333 |
| Kentucky | 1,109,739 | 946,646 | 117,128 | 45,965 | 305,237 | 804,502 |
| Mississippi | 684,505 | 592,633 | 67,389 | 24,483 | 241,095 | 443,410 |
| Tennessee | 1,872,728 | 1,602,912 | 193,193 | 76,623 | 510,748 | 1,361,981 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 793,552 | 706,485 | 52,356 | 34,711 | 273,430 | 520,122 |
| Louisiana | 1,184,108 | 1,000,011 | 128,120 | 55,977 | 380,514 | 803,594 |
| Oklahoma | 918,352 | 767,623 | 97,973 | 52,757 | 235,592 | 682,760 |
| Texas | 6,800,598 | 5,975,694 | 648,728 | 176,175 | 1,745,874 | 5,054,723 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1,613,004 | 1,438,730 | 110,467 | 63,807* | 280,131 | 1,332,873 |
| Colorado | 1,535,373 | 1,370,677 | 100,207 | 64,489 | 293,321 | 1,242,052 |
| Idaho | 371,022 | 285,712 | 68,208 | 17,102 | 87,309 | 283,713 |
| Montana | 230,800 | 179,012 | 35,194 | 16,594 | 73,957 | 156,843 |
| Nevada | 876,456 | 744,940 | 97,831 | 33,686 | 152,063 | 724,393 |
| New Mexico | 440,907 | 372,560 | 52,156 | 16,191 | 124,351 | 316,556 |
| Utah | 720,639 | 600,640 | 80,056 | 39,943* | 163,915 | 556,724 |
| Wyoming | 142,277 | 122,390 | 13,020 | 6,867* | 28,930 | 113,346 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 175,518 | 153,361 | 15,170 | 6,987 | 22,503 | 153,015 |
| California | 10,789,466 | 9,400,718 | 880,089 | 508,658 | 1,728,368 | 9,061,098 |
| Hawaii | 382,747 | 324,672 | 46,405 | 11,671 | 71,259 | 311,488 |
| Oregon | 1,019,059 | 809,508 | 123,417 | 86,134 | 223,926 | 795,133 |
| Washington | 1,841,647 | 1,524,565 | 225,000 | 92,082 | 277,083 | 1,564,565 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for number of full-time private-sector employees by proportion of employees who are full-time or ow-wage and State: United States, 2005

| Division and State | Total | 75\% Percent Full-Time Employees |  |  | Percent Low-Wage Employees ${ }^{\star *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 848,779 | 680,193 | 381,652 | 101,407 | 618,741 | 1,127,566 |
| New England: |  |  |  |  |  |  |
| Connecticut | 61,757 | 78,447 | 17,218 | 16,800 * | 18,890 | 66,478 |
| Maine | 21,453 | 18,648 | 13,123 | 6,456 | 9,415 | 23,602 |
| Massachusetts | 146,903 | 121,775 | 56,769 | 23,106 | 76,847 | 108,409 |
| New Hampshire | 24,031 | 22,470 | 5,467 | 4,821 | 16,557 | 18,729 |
| Rhode Island | 29,319 | 25,656 | 11,843 | 4,922 | 10,640 | 22,013 |
| Vermont | 12,708 | 13,720 | 4,400 | 3,136 | 8,784 | 13,992 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 172,658 | 162,962 | 64,623 | 22,390 | 101,733 | 196,215 |
| New York | 248,440 | 223,877 | 70,107 | 58,141 | 152,309 | 181,773 |
| Pennsylvania | 147,483 | 181,612 | 72,985 | 38,528 | 72,530 | 180,039 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 306,709 | 290,639 | 19,009 | 30,081 | 87,409 | 284,329 |
| Indiana | 82,597 | 55,520 | 39,104 | 15,617 | 103,389 | 62,311 |
| Michigan | 200,734 | 213,800 | 36,058 | 50,401 * | 71,537 | 207,836 |
| Ohio | 162,000 | 193,414 | 48,502 | 35,324 | 96,563 | 191,023 |
| Wisconsin | 75,202 | 79,908 | 31,339 | 26,429 | 58,696 | 88,195 |
| West North Central: |  |  |  |  |  |  |
| lowa | 41,802 | 50,852 | 15,940 | 10,431 | 15,768 | 43,083 |
| Kansas | 69,125 | 57,414 | 16,718 | 12,877 | 32,032 | 46,481 |
| Minnesota | 93,781 | 101,012 | 36,730 | 43,228 * | 57,229 | 111,851 |
| Missouri | 92,479 | 97,864 | 50,926 | 9,751 | 53,699 | 102,772 |
| Nebraska | 58,974 | 61,144 | 15,019 | 8,315 | 7,348 | 61,469 |
| North Dakota | 5,835 | 8,958 | 6,672 | 5,498* | 6,835 | 4,671 |
| South Dakota | 12,365 | 12,758 | 13,189 * | 3,756 | 6,702 | 12,333 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 21,382 | 21,523 | 3,337 | 2,459 | 7,923 | 25,234 |
| District of Columbia | 31,096 | 30,672 | 9,515 | 1,794* | 5,577 | 33,248 |
| Florida | 424,854 | 341,530 | 203,801 | 59,427 | 275,862 | 455,667 |
| Georgia | 211,955 | 172,849 | 61,445 | 43,339 * | 115,183 | 182,798 |
| Maryland | 94,386 | 97,333 | 26,025 | 20,574 | 51,587 | 61,040 |
| North Carolina | 138,987 | 149,579 | 46,936 | 41,828 | 87,016 | 199,166 |
| South Carolina | 70,157 | 72,581 | 22,254 | 13,618 | 48,955 | 49,383 |
| Virginia | 230,703 | 247,870 | 70,338 | 12,244 | 208,486 * | 114,143 |
| West Virginia | 26,301 | 25,603 | 8,716 | 4,998 | 13,460 | 17,334 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 41,037 | 51,450 | 37,750 | 10,017 | 55,073 | 40,305 |
| Kentucky | 65,765 | 66,457 | 17,552 | 6,303 | 21,426 | 68,602 |
| Mississippi | 66,329 | 64,020 | 13,080 | 5,029 | 53,296 | 37,327 |
| Tennessee | 105,054 | 109,697 | 38,625 | 22,732 | 69,594 | 91,338 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 34,535 | 35,153 | 11,669 | 9,109 | 39,620 | 44,269 |
| Louisiana | 59,572 | 40,324 | 32,216 | 12,279 | 43,446 | 68,158 |
| Oklahoma | 32,995 | 34,672 | 16,818 | 15,452 | 27,623 | 29,296 |
| Texas | 271,033 | 331,185 | 126,368 | 34,133 | 188,626 | 185,358 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 87,875 | 70,915 | 25,129 | 22,527* | 45,293 | 88,071 |
| Colorado | 178,430 | 181,707 | 20,886 | 12,412 | 87,287 | 199,027 |
| Idaho | 26,022 | 24,448 | 14,312 | 3,048 | 10,901 | 21,433 |
| Montana | 14,305 | 17,517 | 5,814 | 4,086 | 11,035 | 14,208 |
| Nevada | 60,099 | 50,653 | 16,931 | 7,529 | 31,716 | 65,495 |
| New Mexico | 18,744 | 18,178 | 9,449 | 4,347 | 18,518 | 23,284 |
| Utah | 47,512 | 51,269 | 13,503 | 17,430 * | 31,844 | 37,144 |
| Wyoming | 12,419 | 12,823 | 2,156 | 2,959* | 3,700 | 11,712 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 16,017 | 15,237 | 2,876 | 1,114 | 3,363 | 15,352 |
| California | 387,604 | 415,069 | 56,370 | 48,539 | 163,394 | 406,117 |
| Hawaii | 15,936 | 18,265 | 5,051 | 2,691 | 9,992 | 13,656 |
| Oregon | 45,744 | 53,872 | 28,338 | 14,181 | 40,135 | 46,463 |
| Washington | 91,100 | 99,704 | 39,396 | 21,574 | 73,531 | 98,688 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. and State: United States, 2005

| Division and State | Total | 75\% or more ${ }^{\text {Percent Full-Time Employees }} 50$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 90,159,020 | 84.8\% | 10.7\% | 4.5\% | 20.4\% | 79.6\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1,215,869 | 85.6\% | 10.3\% | 4.1\%* | 6.6\% | 93.4\% |
| Maine | 368,235 | 72.1\% | 20.1\% | 7.8\%* | 15.6\% | 84.4\% |
| Massachusetts | 2,284,305 | 83.0\% | 13.3\% | 3.7\% | 12.4\% | 87.6\% |
| New Hampshire | 411,723 | 85.8\% | 8.2\% | 5.9\% | 17.5\% | 82.5\% |
| Rhode Island | 340,994 | 81.7\% | 12.8\% | 5.5\% | 14.9\% | 85.1\% |
| Vermont | 200,277 | 81.4\% | 12.8\% | 5.8\% | 16.0\% | 84.0\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2,752,510 | 83.0\% | 13.2\% | 3.8\% | 17.5\% | 82.5\% |
| New York | 5,577,517 | 83.9\% | 11.1\% | 4.9\% | 17.4\% | 82.6\% |
| Pennsylvania | 3,845,856 | 85.0\% | 10.3\% | 4.7\% | 19.6\% | 80.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4,048,869 | 85.7\% | 10.2\% | 4.0\% | 20.7\% | 79.3\% |
| Indiana | 1,861,986 | 85.6\% | 9.2\% | 5.2\% | 24.3\% | 75.7\% |
| Michigan | 2,993,237 | 83.7\% | 11.0\% | 5.3\%* | 18.3\% | 81.7\% |
| Ohio | 3,796,592 | 82.6\% | 12.8\% | 4.5\% | 16.4\% | 83.6\% |
| Wisconsin | 1,872,544 | 84.5\% | 8.8\% | 6.7\% | 14.8\% | 85.2\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 963,452 | 85.4\% | 9.4\% | 5.2\% | 14.6\% | 85.4\% |
| Kansas | 838,074 | 79.7\% | 13.5\% | 6.8\% | 21.5\% | 78.5\% |
| Minnesota | 1,674,098 | 77.8\% | 14.5\% | 7.7\%* | 14.7\% | 85.3\% |
| Missouri | 1,886,783 | 83.0\% | 15.0\% | 2.0\% | 17.0\% | 83.0\% |
| Nebraska | 583,038 | 83.1\% | 10.6\% | 6.3\% | 15.2\% | 84.8\% |
| North Dakota | 195,057 | 77.8\% | 14.1\% | 8.1\%* | 23.8\% | 76.2\% |
| South Dakota | 222,060 | 73.9\% | 18.5\% * | 7.6\% | 18.2\% | 81.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 301,459 | 88.8\% | 5.7\% | 5.5\% | 18.7\% | 81.3\% |
| District of Columbia | 382,300 | 89.5\% | 9.2\% | 1.3\%* | 6.2\% | 93.8\% |
| Florida | 5,644,313 | 81.3\% | 14.6\% | 4.1\% | 25.8\% | 74.2\% |
| Georgia | 2,685,968 | 87.0\% | 9.1\% | 3.8\%* | 20.1\% | 79.9\% |
| Maryland | 1,661,697 | 85.9\% | 9.0\% | 5.1\% | 16.6\% | 83.4\% |
| North Carolina | 2,686,095 | 84.5\% | 9.5\% | 6.0\% | 23.4\% | 76.6\% |
| South Carolina | 1,223,034 | 84.5\% | 11.0\% | 4.4\%* | 28.1\% | 71.9\% |
| Virginia | 2,515,043 | 87.2\% | 10.3\% * | 2.5\%* | 24.6\% * | 75.4\% |
| West Virginia | 412,328 | 83.0\% | 12.6\% | 4.4\% | 34.2\% | 65.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,211,210 | 84.5\% | 12.1\% | 3.4\% | 38.8\% | 61.2\% |
| Kentucky | 1,109,739 | 85.3\% | 10.6\% | 4.1\% | 27.5\% | 72.5\% |
| Mississippi | 684,505 | 86.6\% | 9.8\% | 3.6\% | 35.2\% | 64.8\% |
| Tennessee | 1,872,728 | 85.6\% | 10.3\% | 4.1\%* | 27.3\% | 72.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 793,552 | 89.0\% | 6.6\% | 4.4\% | 34.5\% | 65.5\% |
| Louisiana | 1,184,108 | 84.5\% | 10.8\% | 4.7\% | 32.1\% | 67.9\% |
| Oklahoma | 918,352 | 83.6\% | 10.7\% | 5.7\% | 25.7\% | 74.3\% |
| Texas | 6,800,598 | 87.9\% | 9.5\% | 2.6\% | 25.7\% | 74.3\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1,613,004 | 89.2\% | 6.8\% | 4.0\%* | 17.4\% | 82.6\% |
| Colorado | 1,535,373 | 89.3\% | 6.5\% | 4.2\% | 19.1\% | 80.9\% |
| Idaho | 371,022 | 77.0\% | 18.4\% | 4.6\% | 23.5\% | 76.5\% |
| Montana | 230,800 | 77.6\% | 15.2\% | 7.2\% | 32.0\% | 68.0\% |
| Nevada | 876,456 | 85.0\% | 11.2\% | 3.8\% | 17.3\% | 82.7\% |
| New Mexico | 440,907 | 84.5\% | 11.8\% | 3.7\% | 28.2\% | 71.8\% |
| Utah | 720,639 | 83.3\% | 11.1\% | 5.5\%* | 22.7\% | 77.3\% |
| Wyoming | 142,277 | 86.0\% | 9.2\% | 4.8\%* | 20.3\% | 79.7\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 175,518 | 87.4\% | 8.6\% | 4.0\% | 12.8\% | 87.2\% |
| California | 10,789,466 | 87.1\% | 8.2\% | 4.7\% | 16.0\% | 84.0\% |
| Hawaii | 382,747 | 84.8\% | 12.1\% | 3.0\% | 18.6\% | 81.4\% |
| Oregon | 1,019,059 | 79.4\% | 12.1\% | 8.5\% | 22.0\% | 78.0\% |
| Washington | 1,841,647 | 82.8\% | 12.2\% | 5.0\% | 15.0\% | 85.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more Full-Time Employees $\begin{gathered}\text { Percent } \\ \text { Less than } 50 \%\end{gathered}$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 848,779 | 0.35\% | 0.38\% | 0.10\% | 0.73\% | 0.73\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 61,757 | 3.41\% | 2.35\% | 1.58\%* | 1.77\% | 1.77\% |
| Maine | 21,453 | 3.03\% | 2.46\% | 2.39\%* | 3.06\% | 3.06\% |
| Massachusetts | 146,903 | 2.24\% | 2.38\% | 0.77\% | 2.52\% | 2.52\% |
| New Hampshire | 24,031 | 1.70\% | 1.31\% | 1.11\% | 3.49\% | 3.49\% |
| Rhode Island | 29,319 | 3.01\% | 3.07\% | 1.39\% | 2.01\% | 2.01\% |
| Vermont | 12,708 | 2.90\% | 2.39\% | 1.68\% | 4.06\% | 4.06\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 172,658 | 2.87\% | 2.41\% | 0.76\% | 3.88\% | 3.88\% |
| New York | 248,440 | 1.60\% | 1.31\% | 0.95\% | 2.21\% | 2.21\% |
| Pennsylvania | 147,483 | 2.25\% | 1.99\% | 1.02\% | 2.13\% | 2.13\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 306,709 | 0.81\% | 0.79\% | 0.69\% | 2.19\% | 2.19\% |
| Indiana | 82,597 | 2.04\% | 1.64\% | 0.85\% | 4.29\% | 4.29\% |
| Michigan | 200,734 | 1.78\% | 1.42\% | 1.93\%* | 2.48\% | 2.48\% |
| Ohio | 162,000 | 2.02\% | 1.65\% | 0.90\% | 2.65\% | 2.65\% |
| Wisconsin | 75,202 | 2.30\% | 1.73\% | 1.40\% | 3.20\% | 3.20\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 41,802 | 2.32\% | 1.64\% | 1.46\% | 1.69\% | 1.69\% |
| Kansas | 69,125 | 2.25\% | 2.06\% | 1.01\% | 2.56\% | 2.56\% |
| Minnesota | 93,781 | 2.99\% | 1.82\% | 3.18\%* | 3.49\% | 3.49\% |
| Missouri | 92,479 | 2.56\% | 2.70\% | 0.44\% | 2.68\% | 2.68\% |
| Nebraska | 58,974 | 2.65\% | 3.00\% | 1.36\% | 1.75\% | 1.75\% |
| North Dakota | 5,835 | 3.83\% | 3.15\% | 2.99\%* | 3.04\% | 3.04\% |
| South Dakota | 12,365 | 4.88\% | 5.09\%* | 1.63\% | 2.69\% | 2.69\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 21,382 | 1.18\% | 1.04\% | 0.85\% | 3.88\% | 3.88\% |
| District of Columbia | 31,096 | 2.59\% | 2.59\% | 0.52\% * | 1.83\% | 1.83\% |
| Florida | 424,854 | 2.30\% | 2.69\% | 1.16\% | 3.99\% | 3.99\% |
| Georgia | 211,955 | 1.70\% | 1.82\% | 1.39\%* | 3.78\% | 3.78\% |
| Maryland | 94,386 | 2.21\% | 1.62\% | 1.38\% | 2.51\% | 2.51\% |
| North Carolina | 138,987 | 1.94\% | 1.80\% | 1.61\% | 3.75\% | 3.75\% |
| South Carolina | 70,157 | 2.01\% | 1.87\% | 1.37\%* | 3.07\% | 3.07\% |
| Virginia | 230,703 | 3.25\% | 3.10\%* | 0.77\%* | 4.92\% * | 4.92\% |
| West Virginia | 26,301 | 2.22\% | 2.05\% | 1.16\% | 1.98\% | 1.98\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 41,037 | 2.84\% | 2.87\% | 0.89\% | 3.65\% | 3.65\% |
| Kentucky | 65,765 | 2.06\% | 1.74\% | 0.55\% | 2.41\% | 2.41\% |
| Mississippi | 66,329 | 1.73\% | 1.95\% | 0.83\% | 4.02\% | 4.02\% |
| Tennessee | 105,054 | 2.94\% | 2.10\% | 1.39\%* | 3.18\% | 3.18\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 34,535 | 2.01\% | 1.66\% | 1.05\% | 4.79\% | 4.79\% |
| Louisiana | 59,572 | 1.96\% | 2.10\% | 1.18\% | 3.73\% | 3.73\% |
| Oklahoma | 32,995 | 2.94\% | 1.93\% | 1.44\% | 2.80\% | 2.80\% |
| Texas | 271,033 | 2.42\% | 2.01\% | 0.51\% | 2.17\% | 2.17\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 87,875 | 1.78\% | 1.42\% | 1.14\% * | 2.66\% | 2.66\% |
| Colorado | 178,430 | 2.10\% | 1.48\% | 0.99\% | 4.87\% | 4.87\% |
| Idaho | 26,022 | 3.70\% | 3.45\% | 0.89\% | 2.62\% | 2.62\% |
| Montana | 14,305 | 3.73\% | 3.24\% | 1.70\% | 4.11\% | 4.11\% |
| Nevada | 60,099 | 1.78\% | 1.70\% | 0.76\% | 3.55\% | 3.55\% |
| New Mexico | 18,744 | 2.46\% | 1.90\% | 0.92\% | 4.11\% | 4.11\% |
| Utah | 47,512 | 3.12\% | 2.56\% | 2.04\%* | 3.46\% | 3.46\% |
| Wyoming | 12,419 | 2.89\% | 1.52\% | 2.46\%* | 2.16\% | 2.16\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 16,017 | 1.56\% | 1.56\% | 0.89\% | 2.10\% | 2.10\% |
| California | 387,604 | 0.96\% | 0.70\% | 0.45\% | 1.49\% | 1.49\% |
| Hawaii | 15,936 | 1.85\% | 1.48\% | 0.70\% | 2.20\% | 2.20\% |
| Oregon | 45,744 | 2.83\% | 2.82\% | 1.62\% | 3.58\% | 3.58\% |
| Washington | 91,100 | 3.09\% | 2.23\% | 1.28\% | 3.56\% | 3.56\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\underset{50 \text { Pent }}{\text { Full-Time Employees }} \begin{aligned} & \text { Less than } \\ & 50 \%\end{aligned}$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 90.2\% | 91.6\% | 84.8\% | 78.3\% | 79.2\% | 93.1\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 94.9\% | 95.4\% | 91.6\% | 92.4\% | 88.7\% | 95.3\% |
| Maine | 89.4\% | 90.7\% | 87.4\% | 82.2\% | 82.7\% | 90.6\% |
| Massachusetts | 94.9\% | 97.0\% | 86.6\% | 76.7\% | 89.5\% | 95.6\% |
| New Hampshire | 93.5\% | 94.7\% | 83.6\% | 89.1\% | 83.3\% | 95.6\% |
| Rhode Island | 92.9\% | 94.9\% | 91.8\% | 66.2\% | 84.0\% | 94.5\% |
| Vermont | 90.5\% | 91.3\% | 87.3\% | 85.4\% | 83.7\% | 91.7\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 92.9\% | 93.5\% | 92.9\% | 80.8\% | 79.6\% | 95.8\% |
| New York | 91.3\% | 92.8\% | 88.2\% | 72.6\% | 73.8\% | 95.0\% |
| Pennsylvania | 93.4\% | 94.5\% | 89.4\% | 82.2\% | 82.9\% | 95.9\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 90.0\% | 91.5\% | 86.2\% | 68.3\% | 75.5\% | 93.8\% |
| Indiana | 91.9\% | 93.9\% | 82.0\% | 76.5\% | 86.1\% | 93.7\% |
| Michigan | 90.8\% | 91.8\% | 90.5\% | 74.9\% | 72.2\% | 94.9\% |
| Ohio | 93.4\% | 95.3\% | 84.6\% | 83.2\% | 82.2\% | 95.5\% |
| Wisconsin | 93.2\% | 94.5\% | 89.4\% | 82.4\% | 82.5\% | 95.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 89.1\% | 91.7\% | 70.4\% | 79.7\% | 78.2\% | 91.0\% |
| Kansas | 89.4\% | 90.8\% | 82.4\% | 87.0\% | 78.3\% | 92.5\% |
| Minnesota | 93.2\% | 94.1\% | 90.2\% | 89.1\% | 86.4\% | 94.3\% |
| Missouri | 90.6\% | 92.3\% | 85.1\% | 60.6\% | 73.8\% | 94.0\% |
| Nebraska | 88.7\% | 91.1\% | 80.1\% | 71.2\% | 69.9\% | 92.0\% |
| North Dakota | 87.6\% | 89.2\% | 85.6\% | 75.7\% | 77.4\% | 90.8\% |
| South Dakota | 89.2\% | 90.7\% | 87.5\% | 78.9\% | 70.6\% | 93.4\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 91.8\% | 92.7\% | 81.8\% | 88.2\% | 80.8\% | 94.4\% |
| District of Columbia | 94.5\% | 96.1\% | 83.4\% | 63.7\% | 62.0\% | 96.6\% |
| Florida | 88.8\% | 89.7\% | 87.6\% | 74.3\% | 81.8\% | 91.2\% |
| Georgia | 89.5\% | 91.3\% | 72.4\% | 87.8\% | 82.3\% | 91.3\% |
| Maryland | 91.4\% | 93.1\% | 84.4\% | 76.0\% | 91.7\% | 91.4\% |
| North Carolina | 89.1\% | 91.4\% | 67.0\% | 92.1\% | 78.1\% | 92.4\% |
| South Carolina | 89.9\% | 90.8\% | 86.5\% | 82.6\% | 87.2\% | 91.0\% |
| Virginia | 92.0\% | 93.6\% | 84.3\% | 66.4\% | 89.5\% | 92.8\% |
| West Virginia | 88.6\% | 89.7\% | 84.7\% | 77.1\% | 77.2\% | 94.5\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 92.7\% | 93.9\% | 89.3\% | 74.5\% | 90.8\% | 93.9\% |
| Kentucky | 91.6\% | 93.4\% | 83.7\% | 74.9\% | 84.8\% | 94.3\% |
| Mississippi | 86.4\% | 89.0\% | 72.8\% | 59.3\% | 79.8\% | 89.9\% |
| Tennessee | 90.0\% | 90.8\% | 90.2\% | 70.8\% | 82.8\% | 92.6\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 85.2\% | 88.1\% | 58.9\% | 65.7\% | 79.9\% | 88.1\% |
| Louisiana | 86.2\% | 88.2\% | 79.7\% | 65.1\% | 79.1\% | 89.6\% |
| Oklahoma | 84.4\% | 85.1\% | 81.9\% | 79.0\% | 67.9\% | 90.2\% |
| Texas | 86.0\% | 86.7\% | 80.9\% | 80.9\% | 72.6\% | 90.6\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 88.1\% | 89.1\% | 77.5\% | 83.1\% | 78.0\% | 90.2\% |
| Colorado | 90.8\% | 91.9\% | 79.2\% | 84.8\% | 90.0\% | 91.0\% |
| Idaho | 82.1\% | 83.2\% | 80.3\% | 70.5\% | 71.0\% | 85.5\% |
| Montana | 75.5\% | 78.4\% | 67.7\% | 60.1\% | 73.2\% | 76.5\% |
| Nevada | 90.9\% | 92.2\% | 84.5\% | 81.2\% | 85.4\% | 92.1\% |
| New Mexico | 84.0\% | 85.3\% | 82.2\% | 59.9\% | 73.9\% | 87.9\% |
| Utah | 87.1\% | 88.6\% | 82.5\% | 74.3\% | 79.2\% | 89.5\% |
| Wyoming | 77.4\% | 80.4\% | 51.4\% | 72.0\% | 52.0\% | 83.8\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 83.2\% | 86.1\% | 64.4\% | 59.9\% | 70.7\% | 85.1\% |
| California | 89.9\% | 91.0\% | 86.0\% | 76.2\% | 71.1\% | 93.5\% |
| Hawaii | 99.3\% | 99.4\% | 99.0\% | 96.7\% | 99.0\% | 99.3\% |
| Oregon | 88.5\% | 89.4\% | 88.4\% | 80.5\% | 80.1\% | 90.9\% |
| Washington | 90.1\% | 91.2\% | 81.4\% | 92.3\% | 79.6\% | 91.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. proportion of employees who are fuil-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.37\% | 0.38\% | 0.68\% | 1.92\% | 1.34\% | 0.31\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 0.67\% | 0.77\% | 1.30\% | 6.07\% | 4.94\% | 0.78\% |
| Maine | 1.51\% | 1.94\% | 3.48\% | 10.76\% | 4.52\% | 1.88\% |
| Massachusetts | 0.92\% | 0.75\% | 3.74\% | 12.27\% | 6.67\% | 0.75\% |
| New Hampshire | 0.85\% | 0.91\% | 7.06\% | 3.54\% | 6.77\% | 0.65\% |
| Rhode Island | 0.98\% | 1.10\% | 4.72\% | 9.88\% | 9.19\% | 1.06\% |
| Vermont | 1.57\% | 1.89\% | 5.43\% | 9.92\% | 6.06\% | 1.45\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.09\% | 1.28\% | 1.93\% | 7.25\% | 4.48\% | 0.84\% |
| New York | 0.93\% | 1.23\% | 3.29\% | 7.90\% | 4.13\% | 0.62\% |
| Pennsylvania | 0.82\% | 0.58\% | 3.68\% | 5.03\% | 3.83\% | 0.58\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.60\% | 1.94\% | 2.37\% | 8.53\% | 6.41\% | 1.12\% |
| Indiana | 0.71\% | 0.71\% | 9.49\% | 6.88\% | 4.12\% | 0.68\% |
| Michigan | 1.41\% | 1.51\% | 3.04\% | 11.49\% | 8.25\% | 0.69\% |
| Ohio | 1.30\% | 1.48\% | 4.86\% | 9.04\% | 4.95\% | 1.26\% |
| Wisconsin | 0.71\% | 0.94\% | 7.77\% | 6.28\% | 6.09\% | 0.79\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.84\% | 1.67\% | 8.13\% | 6.12\% | 4.40\% | 2.22\% |
| Kansas | 1.68\% | 2.23\% | 7.38\% | 6.65\% | 4.69\% | 1.55\% |
| Minnesota | 0.77\% | 0.70\% | 6.64\% | 7.68\% | 8.43\% | 0.55\% |
| Missouri | 1.50\% | 1.65\% | 1.97\% | 12.16\% | 6.45\% | 0.88\% |
| Nebraska | 0.86\% | 0.75\% | 9.87\% | 10.20\% | 4.26\% | 0.95\% |
| North Dakota | 0.86\% | 1.20\% | 8.57\% | 11.47\% | 6.20\% | 1.22\% |
| South Dakota | 1.34\% | 1.46\% | 5.49\% | 6.29\% | 4.55\% | 0.97\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 0.51\% | 0.78\% | 10.09\% | 3.35\% | 6.86\% | 0.89\% |
| District of Columbia | 0.80\% | 1.09\% | 5.61\% | 16.36\% | 12.37\% | 0.79\% |
| Florida | 1.42\% | 1.26\% | 4.97\% | 6.43\% | 7.56\% | 1.30\% |
| Georgia | 1.16\% | 1.15\% | 7.38\% | 16.87\% | 4.54\% | 1.55\% |
| Maryland | 1.80\% | 2.18\% | 8.63\% | 11.45\% | 5.03\% | 1.90\% |
| North Carolina | 1.16\% | 0.87\% | 4.42\% | 11.24\% | 6.10\% | 1.08\% |
| South Carolina | 1.08\% | 1.24\% | 3.45\% | 9.47\% | 2.82\% | 1.13\% |
| Virginia | 1.03\% | 1.10\% | 5.69\% | 12.04\% | 7.45\% | 1.10\% |
| West Virginia | 0.90\% | 1.04\% | 3.23\% | 10.46\% | 2.29\% | 0.86\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.07\% | 1.11\% | 3.74\% | 12.17\% | 1.39\% | 1.25\% |
| Kentucky | 0.68\% | 0.64\% | 3.74\% | 9.40\% | 1.97\% | 0.84\% |
| Mississippi | 1.20\% | 1.36\% | 8.07\% | 7.89\% | 3.83\% | 1.24\% |
| Tennessee | 1.49\% | 1.65\% | 10.30\% | 5.86\% | 4.07\% | 1.12\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.02\% | 1.28\% | 8.67\% | 13.08\% | 4.64\% | 1.18\% |
| Louisiana | 1.16\% | 1.25\% | 10.02\% | 11.07\% | 3.69\% | 1.48\% |
| Oklahoma | 1.11\% | 1.35\% | 9.36\% | 9.29\% | 7.69\% | 1.29\% |
| Texas | 1.32\% | 1.48\% | 3.53\% | 6.36\% | 4.85\% | 0.84\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.55\% | 1.91\% | 11.96\% | 11.08\% | 4.61\% | 1.44\% |
| Colorado | 1.06\% | 1.36\% | 5.16\% | 7.88\% | 7.06\% | 1.17\% |
| Idaho | 1.43\% | 1.45\% | 8.46\% | 8.57\% | 9.71\% | 1.54\% |
| Montana | 3.37\% | 4.00\% | 8.67\% | 11.99\% | 7.73\% | 2.94\% |
| Nevada | 1.43\% | 1.47\% | 10.21\% | 7.79\% | 2.85\% | 1.79\% |
| New Mexico | 1.86\% | 2.71\% | 2.19\% | 11.36\% | 4.56\% | 2.28\% |
| Utah | 1.62\% | 1.66\% | 6.94\% | 9.63\% | 11.42\% | 1.55\% |
| Wyoming | 2.71\% | 3.21\% | 9.85\% | 11.16\% | 8.24\% | 2.30\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.23\% | 2.11\% | 8.97\% | 10.05\% | 7.83\% | 2.09\% |
| California | 1.06\% | 1.21\% | 2.03\% | 4.46\% | 4.20\% | 0.83\% |
| Hawaii | 0.13\% | 0.16\% | 0.74\% | 4.48\% | 0.44\% | 0.18\% |
| Oregon | 1.18\% | 1.49\% | 9.59\% | 5.33\% | 5.17\% | 2.16\% |
| Washington | 0.83\% | 0.96\% | 11.01\% | 5.30\% | 5.93\% | 0.72\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005

| Division and State | Total | $75 \%$ or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 87.9\% | 88.2\% | 86.1\% | 87.2\% | 77.3\% | 90.2\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 88.1\% | 88.8\% | 78.4\% | 97.5\% | 86.0\% | 88.2\% |
| Maine | 91.9\% | 92.0\% | 91.0\% | 92.4\% | 88.0\% | 92.5\% |
| Massachusetts | 90.7\% | 90.9\% | 87.7\% | 98.3\% | 90.8\% | 90.7\% |
| New Hampshire | 86.8\% | 87.1\% | 87.6\% | 80.5\% | 75.3\% | 88.9\% |
| Rhode Island | 90.2\% | 90.2\% | 87.4\% | 97.8\% | 87.2\% | 90.6\% |
| Vermont | 92.0\% | 92.4\% | 86.9\% | 97.8\% | 87.8\% | 92.7\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 88.3\% | 88.7\% | 88.8\% | 76.0\% | 72.6\% | 91.0\% |
| New York | 87.7\% | 87.9\% | 87.7\% | 83.8\% | 73.7\% | 90.0\% |
| Pennsylvania | 89.8\% | 89.9\% | 87.9\% | 91.6\% | 76.4\% | 92.6\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 88.8\% | 88.8\% | 89.0\% | 87.5\% | 82.3\% | 90.1\% |
| Indiana | 89.1\% | 89.1\% | 86.9\% | 93.4\% | 81.0\% | 91.5\% |
| Michigan | 91.9\% | 91.9\% | 90.7\% | 94.4\% | 76.1\% | 94.6\% |
| Ohio | 90.3\% | 91.8\% | 82.6\% | 79.5\% | 83.1\% | 91.5\% |
| Wisconsin | 89.7\% | 90.0\% | 93.7\% | 78.9\% | 81.1\% | 91.0\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 90.0\% | 89.5\% | 94.3\% | 92.3\% | 95.2\% | 89.3\% |
| Kansas | 85.2\% | 83.8\% | 92.2\% | 89.2\% | 64.6\% | 90.0\% |
| Minnesota | 88.0\% | 88.7\% | 81.1\% | 94.1\% | 74.0\% | 90.3\% |
| Missouri | 91.3\% | 92.8\% | 85.4\% | 56.5\% | 76.3\% | 93.7\% |
| Nebraska | 90.0\% | 91.6\% | 72.4\% | 96.4\% | 84.1\% | 90.8\% |
| North Dakota | 88.5\% | 88.5\% | 88.3\% | 89.1\% | 80.3\% | 90.7\% |
| South Dakota | 89.4\% | 87.3\% | 97.1\% | 93.0\% | 69.1\% | 92.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 88.8\% | 89.1\% | 89.5\% | 82.8\% | 72.6\% | 92.0\% |
| District of Columbia | 92.1\% | 92.5\% | 88.5\% | 85.3\% | 95.4\% | 92.0\% |
| Florida | 85.2\% | 84.5\% | 90.6\% | 77.9\% | 69.3\% | 90.1\% |
| Georgia | 85.1\% | 84.3\% | 92.0\% | 91.6\% | 67.9\% | 89.0\% |
| Maryland | 91.4\% | 90.8\% | 95.9\% | 95.0\% | 75.4\% | 94.6\% |
| North Carolina | 93.4\% | 92.7\% | 97.9\% | 97.4\% | 89.1\% | 94.5\% |
| South Carolina | 92.2\% | 91.7\% | 96.4\% | 91.5\% | 86.5\% | 94.3\% |
| Virginia | 87.3\% | 88.1\% | 78.3\% | 95.6\% | 76.2\% | 90.8\% |
| West Virginia | 84.5\% | 85.2\% | 80.5\% | 83.9\% | 77.6\% | 87.5\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 87.1\% | 87.7\% | 82.0\% | 87.0\% | 80.3\% | 91.2\% |
| Kentucky | 86.7\% | 87.1\% | 80.7\% | 93.7\% | 71.9\% | 91.8\% |
| Mississippi | 81.5\% | 81.6\% | 79.5\% | 86.4\% | 63.8\% | 90.0\% |
| Tennessee | 87.4\% | 89.2\% | 75.6\% | 77.8\% | 72.6\% | 92.4\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 84.9\% | 84.9\% | 91.9\% | 75.2\% | 77.8\% | 88.2\% |
| Louisiana | 85.6\% | 84.4\% | 97.0\% | 83.1\% | 79.7\% | 88.1\% |
| Oklahoma | 86.3\% | 87.0\% | 86.2\% | 76.3\% | 68.1\% | 91.0\% |
| Texas | 88.1\% | 89.1\% | 78.6\% | 88.2\% | 83.9\% | 89.3\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 81.0\% | 81.6\% | 72.7\% | 81.6\% | 61.0\% | 84.7\% |
| Colorado | 86.8\% | 86.9\% | 81.1\% | 91.1\% | 77.9\% | 88.8\% |
| Idaho | 88.7\% | 90.0\% | 83.4\% | 87.4\% | 69.8\% | 93.5\% |
| Montana | 83.8\% | 81.9\% | 92.1\% | 91.0\% | 82.7\% | 84.3\% |
| Nevada | 86.1\% | 86.4\% | 81.1\% | 93.3\% | 83.9\% | 86.5\% |
| New Mexico | 78.0\% | 80.2\% | 60.1\% | 86.1\% | 67.1\% | 81.6\% |
| Utah | 89.4\% | 89.7\% | 91.3\% | 80.8\% | 79.4\% | 92.0\% |
| Wyoming | 85.6\% | 85.8\% | 89.5\% | 77.3\% | 82.6\% | 86.1\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 78.0\% | 77.9\% | 82.4\% | 73.7\% | 78.3\% | 78.0\% |
| California | 85.5\% | 85.7\% | 81.9\% | 89.0\% | 77.4\% | 86.7\% |
| Hawaii | 89.9\% | 89.8\% | 90.2\% | 92.3\% | 82.6\% | 91.6\% |
| Oregon | 84.5\% | 84.4\% | 91.9\% | 73.4\% | 60.1\% | 90.6\% |
| Washington | 90.2\% | 91.1\% | 87.6\% | 81.5\% | 86.3\% | 90.8\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or morePercent Full-Time Employees <br> $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.48\% | 0.55\% | 0.98\% | 1.06\% | 0.98\% | 0.35\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.96\% | 3.03\% | 4.53\% | 3.79\% | 6.91\% | 3.33\% |
| Maine | 1.46\% | 1.20\% | 3.53\% | 3.54\% | 5.23\% | 1.32\% |
| Massachusetts | 2.27\% | 2.50\% | 7.27\% | 11.56\% | 7.33\% | 2.13\% |
| New Hampshire | 1.93\% | 2.46\% | 4.18\% | 6.85\% | 7.21\% | 2.30\% |
| Rhode Island | 1.73\% | 1.94\% | 4.51\% | 2.59\% | 4.82\% | 1.84\% |
| Vermont | 1.90\% | 1.76\% | 5.09\% | 3.10\% | 6.84\% | 1.48\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.43\% | 2.51\% | 2.55\% | 7.89\% | 6.43\% | 2.17\% |
| New York | 0.92\% | 1.12\% | 6.73\% | 3.81\% | 2.71\% | 0.91\% |
| Pennsylvania | 1.42\% | 1.54\% | 3.61\% | 2.22\% | 5.05\% | 0.89\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.12\% | 1.23\% | 4.46\% | 5.24\% | 3.57\% | 1.38\% |
| Indiana | 1.78\% | 1.84\% | 6.37\% | 4.65\% | 6.78\% | 1.38\% |
| Michigan | 1.10\% | 1.41\% | 2.50\% | 2.95\% | 4.84\% | 0.83\% |
| Ohio | 1.36\% | 1.05\% | 6.29\% | 9.15\% | 3.39\% | 1.59\% |
| Wisconsin | 1.68\% | 1.89\% | 2.11\% | 3.93\% | 3.70\% | 1.60\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.23\% | 2.35\% | 1.83\% | 3.47\% | 1.78\% | 2.36\% |
| Kansas | 1.85\% | 1.98\% | 2.61\% | 4.39\% | 8.01\% | 1.30\% |
| Minnesota | 2.16\% | 2.82\% | 6.89\% | 1.77\% | 6.16\% | 2.41\% |
| Missouri | 1.34\% | 1.09\% | 4.49\% | 12.26\% | 7.14\% | 0.92\% |
| Nebraska | 3.04\% | 2.22\% | 8.51\% | 10.29\% | 4.24\% | 3.01\% |
| North Dakota | 3.14\% | 2.89\% | 7.23\% | 10.30\% | 6.00\% | 2.60\% |
| South Dakota | 1.80\% | 1.91\% | 1.94\% | 3.14\% | 8.39\% | 1.33\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.21\% | 2.38\% | 10.32\% | 5.84\% | 9.11\% | 1.85\% |
| District of Columbia | 1.26\% | 1.35\% | 3.53\% | 20.30\% | 13.88\% | 1.27\% |
| Florida | 2.90\% | 3.37\% | 2.99\% | 6.31\% | 6.00\% | 1.81\% |
| Georgia | 3.32\% | 3.70\% | 6.18\% | 18.00\% | 7.97\% | 3.05\% |
| Maryland | 1.09\% | 1.34\% | 1.62\% | 10.28\% | 4.80\% | 0.97\% |
| North Carolina | 1.10\% | 1.30\% | 0.81\% | 11.49\% | 3.54\% | 1.08\% |
| South Carolina | 1.24\% | 1.39\% | 1.59\% | 10.08\% | 2.94\% | 0.76\% |
| Virginia | 1.33\% | 1.45\% | 5.87\% | 14.38\% | 7.08\% | 1.05\% |
| West Virginia | 2.86\% | 3.29\% | 5.07\% | 6.10\% | 4.63\% | 3.17\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2.69\% | 2.47\% | 9.83\% | 13.33\% | 4.91\% | 2.51\% |
| Kentucky | 1.99\% | 2.43\% | 6.27\% | 10.20\% | 5.30\% | 2.20\% |
| Mississippi | 4.56\% | 4.67\% | 8.82\% | 6.98\% | 8.56\% | 1.24\% |
| Tennessee | 1.82\% | 1.61\% | 11.39\% | 7.75\% | 5.09\% | 1.03\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.09\% | 2.56\% | 10.83\% | 14.31\% | 7.18\% | 2.27\% |
| Louisiana | 1.85\% | 2.52\% | 10.56\% | 11.16\% | 4.55\% | 1.21\% |
| Oklahoma | 2.14\% | 2.22\% | 9.44\% | 11.56\% | 7.47\% | 1.50\% |
| Texas | 0.88\% | 0.88\% | 5.57\% | 6.38\% | 3.83\% | 0.72\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.13\% | 2.15\% | 12.18\% | 10.53\% | 5.51\% | 2.17\% |
| Colorado | 1.74\% | 2.00\% | 6.21\% | 4.73\% | 5.03\% | 1.62\% |
| Idaho | 1.79\% | 1.58\% | 6.54\% | 7.21\% | 6.35\% | 1.14\% |
| Montana | 3.26\% | 4.13\% | 4.19\% | 14.44\% | 4.04\% | 4.30\% |
| Nevada | 2.47\% | 2.59\% | 5.97\% | 3.14\% | 3.52\% | 2.61\% |
| New Mexico | 2.76\% | 2.86\% | 7.30\% | 13.30\% | 5.54\% | 2.84\% |
| Utah | 1.93\% | 1.97\% | 7.85\% | 6.27\% | 6.87\% | 1.84\% |
| Wyoming | 1.98\% | 2.33\% | 4.20\% | 10.23\% | 3.67\% | 2.43\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4.23\% | 4.36\% | 6.58\% | 10.91\% | 5.23\% | 4.96\% |
| California | 1.80\% | 1.95\% | 5.59\% | 2.36\% | 3.42\% | 1.83\% |
| Hawaii | 2.29\% | 2.37\% | 3.51\% | 2.73\% | 5.47\% | 1.42\% |
| Oregon | 3.68\% | 4.74\% | 9.93\% | 7.34\% | 7.31\% | 2.40\% |
| Washington | 1.49\% | 1.70\% | 3.99\% | 7.28\% | 6.61\% | 1.72\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $\underset{\text { Percent Full-Time Employees }}{\mathbf{5 0 - 7 4 \%}}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 81.6\% | 82.5\% | 77.1\% | 73.8\% | 71.3\% | 83.6\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 81.9\% | 83.0\% | 76.0\% | 71.0\% | 64.3\% | 83.0\% |
| Maine | 79.3\% | 79.1\% | 79.7\% | 79.2\% | 72.4\% | 80.4\% |
| Massachusetts | 77.4\% | 79.1\% | 69.9\% | 61.8\% | 59.5\% | 79.8\% |
| New Hampshire | 78.7\% | 79.0\% | 74.6\% | 78.2\% | 68.4\% | 80.3\% |
| Rhode Island | 79.5\% | 80.6\% | 72.8\% | 76.6\% | 67.7\% | 81.3\% |
| Vermont | 74.3\% | 75.0\% | 69.1\% | 74.9\% | 46.5\% | 78.8\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 79.6\% | 80.1\% | 75.4\% | 83.1\% | 82.2\% | 79.2\% |
| New York | 80.0\% | 80.9\% | 72.1\% | 80.6\% | 75.4\% | 80.6\% |
| Pennsylvania | 85.7\% | 86.1\% | 84.1\% | 79.9\% | 84.7\% | 85.9\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 84.4\% | 85.8\% | 75.4\% | 74.3\% | 72.7\% | 86.7\% |
| Indiana | 82.5\% | 83.1\% | 76.3\% | 83.7\% | 73.9\% | 84.8\% |
| Michigan | 81.9\% | 83.0\% | 74.8\% | 77.0\% | 65.3\% | 84.1\% |
| Ohio | 82.5\% | 83.6\% | 77.8\% | 72.5\% | 74.5\% | 83.8\% |
| Wisconsin | 80.1\% | 80.4\% | 80.5\% | 74.4\% | 63.9\% | 82.3\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 80.6\% | 81.4\% | 77.2\% | 71.5\% | 70.0\% | 82.2\% |
| Kansas | 78.5\% | 81.2\% | 69.6\% | 64.1\% | 65.0\% | 80.7\% |
| Minnesota | 80.6\% | 82.5\% | 71.4\% | 76.5\% | 69.6\% | 82.0\% |
| Missouri | 84.0\% | 85.5\% | 74.3\% | 84.0\% | 83.4\% | 84.1\% |
| Nebraska | 81.0\% | 81.8\% | 70.9\% | 82.8\% | 79.0\% | 81.3\% |
| North Dakota | 82.4\% | 82.4\% | 84.6\% | 78.1\% | 83.5\% | 82.1\% |
| South Dakota | 80.3\% | 83.4\% | 73.8\% | 66.2\% | 68.5\% | 81.7\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 83.9\% | 85.9\% | 73.1\% | 58.2\% | 73.5\% | 85.5\% |
| District of Columbia | 84.2\% | 85.5\% | 68.1\% | 90.6\% | 72.9\% | 84.7\% |
| Florida | 81.4\% | 81.8\% | 80.0\% | 77.3\% | 72.9\% | 83.5\% |
| Georgia | 78.2\% | 77.3\% | 90.4\% | 73.1\% | 53.3\% | 82.5\% |
| Maryland | 82.4\% | 82.2\% | 85.2\% | 79.4\% | 80.3\% | 82.7\% |
| North Carolina | 83.4\% | 83.9\% | 86.3\% | 73.4\% | 75.7\% | 85.2\% |
| South Carolina | 80.5\% | 82.4\% | 75.3\% | 54.8\% | 67.7\% | 84.8\% |
| Virginia | 80.1\% | 79.8\% | 82.1\% | 82.7\% | 61.5\% | 85.0\% |
| West Virginia | 79.2\% | 80.7\% | 68.7\% | 79.0\% | 65.7\% | 84.3\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 79.7\% | 78.8\% | 85.9\% | 83.0\% | 77.0\% | 81.2\% |
| Kentucky | 83.7\% | 84.7\% | 79.5\% | 69.2\% | 70.7\% | 87.2\% |
| Mississippi | 80.3\% | 81.0\% | 72.2\% | 79.9\% | 68.9\% | 84.2\% |
| Tennessee | 82.5\% | 82.7\% | 84.4\% | 70.6\% | 68.0\% | 86.4\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 82.6\% | 83.4\% | 69.9\% | 79.6\% | 77.6\% | 84.7\% |
| Louisiana | 75.3\% | 75.7\% | 76.1\% | 61.8\% | 60.2\% | 81.0\% |
| Oklahoma | 81.4\% | 81.5\% | 79.2\% | 85.0\% | 74.3\% | 82.8\% |
| Texas | 79.9\% | 81.2\% | 73.0\% | 58.0\% | 63.9\% | 84.1\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 79.1\% | 80.8\% | 58.6\% | 66.6\% | 74.8\% | 79.6\% |
| Colorado | 77.0\% | 78.4\% | 64.6\% | 60.6\% | 61.1\% | 80.2\% |
| Idaho | 82.5\% | 83.5\% | 81.2\% | 66.3\% | 75.9\% | 83.7\% |
| Montana | 78.8\% | 78.7\% | 82.9\% | 70.9\% | 75.5\% | 80.3\% |
| Nevada | 80.6\% | 82.0\% | 72.6\% | 67.2\% | 73.6\% | 81.9\% |
| New Mexico | 80.8\% | 82.9\% | 61.5\% | 77.3\% | 69.4\% | 83.9\% |
| Utah | 79.7\% | 80.9\% | 65.7\% | 90.3\% | 67.9\% | 82.3\% |
| Wyoming | 85.9\% | 87.0\% | 77.8\% | 73.8\% | 76.1\% | 87.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 86.7\% | 88.1\% | 74.8\% | 69.9\% | 79.0\% | 87.7\% |
| California | 83.7\% | 84.6\% | 79.1\% | 71.0\% | 74.2\% | 84.9\% |
| Hawaii | 86.8\% | 87.7\% | 81.4\% | 82.2\% | 82.3\% | 87.7\% |
| Oregon | 85.3\% | 87.2\% | 82.3\% | 68.3\% | 69.4\% | 87.9\% |
| Washington | 87.4\% | 88.9\% | 78.1\% | 81.7\% | 90.6\% | 86.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. United States, 2005

| Division and State | Total | Percent Full-Time Employees <br> $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.27\% | 0.75\% | 2.39\% | 0.96\% | 0.28\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.99\% | 1.91\% | 4.19\% | 7.39\% | 6.50\% | 1.89\% |
| Maine | 1.55\% | 2.02\% | 3.57\% | 4.06\% | 2.92\% | 1.65\% |
| Massachusetts | 1.66\% | 1.76\% | 4.99\% | 10.23\% | 7.00\% | 1.72\% |
| New Hampshire | 1.70\% | 1.81\% | 4.58\% | 4.21\% | 4.79\% | 1.84\% |
| Rhode Island | 2.34\% | 2.73\% | 3.88\% | 6.22\% | 6.18\% | 2.22\% |
| Vermont | 2.88\% | 3.10\% | 6.61\% | 5.74\% | 9.07\% | 1.57\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.15\% | 2.39\% | 3.59\% | 5.28\% | 2.64\% | 2.22\% |
| New York | 1.41\% | 1.80\% | 3.80\% | 3.19\% | 2.85\% | 1.76\% |
| Pennsylvania | 0.93\% | 1.14\% | 1.60\% | 4.42\% | 3.22\% | 1.19\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.44\% | 1.45\% | 3.60\% | 5.26\% | 3.36\% | 1.49\% |
| Indiana | 1.57\% | 1.98\% | 5.12\% | 5.94\% | 4.15\% | 1.16\% |
| Michigan | 2.74\% | 2.77\% | 3.84\% | 5.16\% | 5.05\% | 2.78\% |
| Ohio | 1.20\% | 1.51\% | 3.40\% | 5.82\% | 2.86\% | 1.34\% |
| Wisconsin | 1.87\% | 1.75\% | 3.89\% | 4.60\% | 5.56\% | 1.12\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.52\% | 1.95\% | 6.33\% | 9.43\% | 3.05\% | 1.84\% |
| Kansas | 2.44\% | 2.73\% | 4.26\% | 7.88\% | 4.09\% | 2.71\% |
| Minnesota | 1.42\% | 1.82\% | 4.26\% | 3.18\% | 4.41\% | 1.25\% |
| Missouri | 1.80\% | 1.64\% | 7.00\% | 13.15\% | 3.87\% | 1.80\% |
| Nebraska | 1.89\% | 1.62\% | 6.12\% | 9.30\% | 3.42\% | 2.14\% |
| North Dakota | 1.68\% | 2.15\% | 4.06\% | 9.28\% | 2.40\% | 1.92\% |
| South Dakota | 1.67\% | 1.98\% | 5.43\% | 7.03\% | 6.16\% | 1.55\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.25\% | 1.29\% | 9.28\% | 6.49\% | 6.85\% | 1.21\% |
| District of Columbia | 1.07\% | 1.41\% | 5.16\% | 21.55\% | 10.18\% | 0.92\% |
| Florida | 2.25\% | 2.84\% | 5.03\% | 6.07\% | 3.08\% | 2.06\% |
| Georgia | 2.99\% | 2.90\% | 4.01\% | 15.94\% | 6.96\% | 2.13\% |
| Maryland | 1.08\% | 1.20\% | 4.72\% | 11.04\% | 2.96\% | 1.19\% |
| North Carolina | 1.44\% | 1.70\% | 4.80\% | 9.62\% | 3.41\% | 1.82\% |
| South Carolina | 2.35\% | 2.49\% | 4.26\% | 10.10\% | 3.13\% | 3.31\% |
| Virginia | 1.99\% | 2.03\% | 6.60\% | 16.44\% | 6.37\% | 0.61\% |
| West Virginia | 1.45\% | 1.86\% | 5.87\% | 5.73\% | 4.44\% | 1.28\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.68\% | 1.69\% | 4.81\% | 14.31\% | 2.77\% | 1.96\% |
| Kentucky | 1.16\% | 1.45\% | 4.74\% | 9.01\% | 4.15\% | 1.94\% |
| Mississippi | 2.21\% | 2.10\% | 5.93\% | 6.51\% | 4.63\% | 1.81\% |
| Tennessee | 2.06\% | 2.17\% | 9.86\% | 7.48\% | 4.12\% | 1.79\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.92\% | 2.06\% | 9.35\% | 12.64\% | 4.19\% | 2.13\% |
| Louisiana | 1.60\% | 1.97\% | 9.11\% | 9.07\% | 6.23\% | 2.21\% |
| Oklahoma | 2.49\% | 2.64\% | 9.73\% | 10.34\% | 3.81\% | 2.59\% |
| Texas | 1.55\% | 1.49\% | 4.66\% | 11.15\% | 4.42\% | 1.40\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.18\% | 2.38\% | 12.15\% | 12.93\% | 4.41\% | 2.47\% |
| Colorado | 1.96\% | 1.82\% | 4.81\% | 9.11\% | 4.83\% | 2.25\% |
| Idaho | 2.27\% | 2.32\% | 5.31\% | 10.45\% | 4.95\% | 2.08\% |
| Montana | 2.82\% | 3.23\% | 5.32\% | 13.38\% | 5.07\% | 3.18\% |
| Nevada | 1.88\% | 2.14\% | 7.13\% | 10.15\% | 5.00\% | 1.78\% |
| New Mexico | 1.81\% | 1.78\% | 5.53\% | 13.60\% | 4.68\% | 1.54\% |
| Utah | 1.00\% | 1.37\% | 5.64\% | 6.41\% | 7.69\% | 1.55\% |
| Wyoming | 1.98\% | 2.22\% | 7.07\% | 10.64\% | 4.60\% | 2.31\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.43\% | 1.63\% | 6.14\% | 8.91\% | 3.85\% | 1.67\% |
| California | 0.74\% | 0.80\% | 2.33\% | 4.13\% | 2.40\% | 0.79\% |
| Hawaii | 1.23\% | 1.37\% | 3.45\% | 6.47\% | 2.52\% | 1.24\% |
| Oregon | 1.65\% | 1.86\% | 9.67\% | 6.80\% | 6.27\% | 1.85\% |
| Washington | 1.24\% | 1.37\% | 5.78\% | 5.47\% | 3.95\% | 1.51\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ |  |  | Percent Low-Wage Employees ${ }^{* *}$ Less than 50\%$50 \%$ or moreLess |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 71.8\% | 72.7\% | 66.4\% | 64.3\% | 55.2\% | 75.4\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 72.1\% | 73.7\% | 59.6\% | 69.2\% | 55.3\% | 73.2\% |
| Maine | 72.8\% | 72.8\% | 72.6\% | 73.2\% | 63.7\% | 74.3\% |
| Massachusetts | 70.2\% | 71.8\% | 61.3\% | 60.8\% | 54.0\% | 72.4\% |
| New Hampshire | 68.3\% | 68.9\% | 65.4\% | 63.0\% | 51.5\% | 71.4\% |
| Rhode Island | 71.7\% | 72.8\% | 63.6\% | 74.9\% | 59.1\% | 73.7\% |
| Vermont | 68.3\% | 69.2\% | 60.0\% | 73.3\% | 40.8\% | 73.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 70.3\% | 71.1\% | 67.0\% | 63.2\% | 59.7\% | 72.1\% |
| New York | 70.1\% | 71.1\% | 63.2\% | 67.6\% | 55.6\% | 72.5\% |
| Pennsylvania | 76.9\% | 77.4\% | 73.9\% | 73.2\% | 64.7\% | 79.5\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 74.9\% | 76.1\% | 67.1\% | 65.0\% | 59.8\% | 78.1\% |
| Indiana | 73.6\% | 74.0\% | 66.3\% | 78.1\% | 59.8\% | 77.6\% |
| Michigan | 75.2\% | 76.3\% | 67.9\% | 72.7\% | 49.7\% | 79.6\% |
| Ohio | 74.5\% | 76.7\% | 64.2\% | 57.7\% | 61.9\% | 76.6\% |
| Wisconsin | 71.8\% | 72.4\% | 75.4\% | 58.7\% | 51.8\% | 74.9\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 72.5\% | 72.8\% | 72.8\% | 65.9\% | 66.6\% | 73.4\% |
| Kansas | 66.9\% | 68.1\% | 64.2\% | 57.2\% | 41.9\% | 72.7\% |
| Minnesota | 70.9\% | 73.2\% | 57.9\% | 72.0\% | 51.5\% | 74.0\% |
| Missouri | 76.7\% | 79.3\% | 63.5\% | 47.5\% | 63.6\% | 78.8\% |
| Nebraska | 72.9\% | 75.0\% | 51.3\% | 79.8\% | 66.5\% | 73.8\% |
| North Dakota | 72.9\% | 72.9\% | 74.7\% | 69.5\% | 67.1\% | 74.5\% |
| South Dakota | 71.8\% | 72.7\% | 71.7\% | 61.6\% | 47.3\% | 75.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 74.5\% | 76.6\% | 65.4\% | 48.2\% | 53.4\% | 78.7\% |
| District of Columbia | 77.5\% | 79.0\% | 60.3\% | 77.3\% | 69.6\% | 77.8\% |
| Florida | 69.4\% | 69.2\% | 72.4\% | 60.3\% | 50.5\% | 75.2\% |
| Georgia | 66.6\% | 65.2\% | 83.3\% | 67.0\% | 36.2\% | 73.5\% |
| Maryland | 75.3\% | 74.7\% | 81.7\% | 75.4\% | 60.6\% | 78.3\% |
| North Carolina | 77.8\% | 77.7\% | 84.5\% | 71.5\% | 67.5\% | 80.5\% |
| South Carolina | 74.2\% | 75.5\% | 72.6\% | 50.2\% | 58.6\% | 80.0\% |
| Virginia | 69.9\% | 70.3\% | 64.3\% | 79.1\% | 46.8\% | 77.2\% |
| West Virginia | 67.0\% | 68.7\% | 55.3\% | 66.2\% | 51.0\% | 73.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 69.4\% | 69.1\% | 70.5\% | 72.3\% | 61.8\% | 74.0\% |
| Kentucky | 72.6\% | 73.8\% | 64.1\% | 64.8\% | 50.8\% | 80.0\% |
| Mississippi | 65.4\% | 66.1\% | 57.4\% | 69.0\% | 44.0\% | 75.8\% |
| Tennessee | 72.1\% | 73.8\% | 63.8\% | 54.9\% | 49.3\% | 79.8\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 70.1\% | 70.8\% | 64.3\% | 59.9\% | 60.4\% | 74.8\% |
| Louisiana | 64.5\% | 63.9\% | 73.8\% | 51.4\% | 48.0\% | 71.4\% |
| Oklahoma | 70.3\% | 70.9\% | 68.3\% | 64.9\% | 50.6\% | 75.4\% |
| Texas | 70.4\% | 72.3\% | 57.4\% | 51.1\% | 53.6\% | 75.1\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 64.1\% | 65.9\% | 42.6\% | 54.4\% | 45.6\% | 67.4\% |
| Colorado | 66.8\% | 68.2\% | 52.4\% | 55.2\% | 47.6\% | 71.2\% |
| Idaho | 73.2\% | 75.2\% | 67.7\% | 58.0\% | 53.0\% | 78.3\% |
| Montana | 66.0\% | 64.4\% | 76.3\% | 64.5\% | 62.5\% | 67.7\% |
| Nevada | 69.3\% | 70.9\% | 58.9\% | 62.6\% | 61.7\% | 70.8\% |
| New Mexico | 63.0\% | 66.5\% | 36.9\% | 66.5\% | 46.6\% | 68.5\% |
| Utah | 71.2\% | 72.5\% | 60.0\% | 72.9\% | 53.9\% | 75.7\% |
| Wyoming | 73.6\% | 74.7\% | 69.6\% | 57.0\% | 62.9\% | 75.3\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 67.7\% | 68.6\% | 61.6\% | 51.5\% | 61.8\% | 68.4\% |
| California | 71.5\% | 72.5\% | 64.8\% | 63.1\% | 57.4\% | 73.6\% |
| Hawaii | 78.1\% | 78.8\% | 73.4\% | 76.0\% | 67.9\% | 80.4\% |
| Oregon | 72.0\% | 73.6\% | 75.6\% | 50.1\% | 41.7\% | 79.6\% |
| Washington | 78.9\% | 81.0\% | 68.4\% | 66.6\% | 78.2\% | 79.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}{ }_{\text {Less than }} \mathbf{5 0 \%}$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.56\% | 0.96\% | 2.31\% | 1.12\% | 0.26\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.45\% | 3.52\% | 6.06\% | 6.99\% | 5.58\% | 3.80\% |
| Maine | 2.21\% | 2.38\% | 2.77\% | 5.70\% | 3.34\% | 2.25\% |
| Massachusetts | 2.69\% | 3.11\% | 4.84\% | 9.36\% | 5.91\% | 2.85\% |
| New Hampshire | 2.45\% | 2.83\% | 4.38\% | 6.60\% | 5.70\% | 2.90\% |
| Rhode Island | 2.67\% | 3.14\% | 5.79\% | 5.30\% | 7.29\% | 2.56\% |
| Vermont | 2.24\% | 2.64\% | 6.21\% | 5.62\% | 7.75\% | 1.23\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.44\% | 2.65\% | 4.30\% | 8.10\% | 6.41\% | 2.49\% |
| New York | 1.51\% | 1.90\% | 5.75\% | 3.16\% | 2.28\% | 1.70\% |
| Pennsylvania | 1.69\% | 1.81\% | 3.77\% | 5.80\% | 5.15\% | 1.58\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.39\% | 1.48\% | 4.26\% | 6.67\% | 2.28\% | 1.71\% |
| Indiana | 2.63\% | 2.88\% | 6.19\% | 6.22\% | 6.26\% | 1.94\% |
| Michigan | 2.58\% | 2.31\% | 4.61\% | 6.47\% | 5.27\% | 2.48\% |
| Ohio | 1.71\% | 1.81\% | 6.05\% | 7.97\% | 3.23\% | 2.09\% |
| Wisconsin | 2.64\% | 2.76\% | 4.86\% | 5.56\% | 5.71\% | 1.82\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.59\% | 2.80\% | 5.46\% | 9.78\% | 3.18\% | 2.76\% |
| Kansas | 2.40\% | 2.57\% | 4.69\% | 8.65\% | 6.24\% | 2.81\% |
| Minnesota | 1.90\% | 2.68\% | 6.08\% | 3.95\% | 6.16\% | 2.07\% |
| Missouri | 2.29\% | 2.25\% | 6.13\% | 11.74\% | 7.61\% | 2.09\% |
| Nebraska | 2.51\% | 1.96\% | 6.76\% | 9.21\% | 4.07\% | 2.58\% |
| North Dakota | 2.65\% | 3.08\% | 7.14\% | 8.55\% | 4.90\% | 2.85\% |
| South Dakota | 2.11\% | 2.18\% | 5.54\% | 6.77\% | 7.45\% | 1.81\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.74\% | 2.87\% | 9.26\% | 4.08\% | 8.55\% | 1.85\% |
| District of Columbia | 1.21\% | 1.45\% | 5.75\% | 18.76\% | 12.05\% | 1.08\% |
| Florida | 3.28\% | 4.01\% | 4.99\% | 5.64\% | 5.30\% | 2.84\% |
| Georgia | 3.55\% | 3.84\% | 6.08\% | 15.11\% | 8.66\% | 2.95\% |
| Maryland | 1.68\% | 1.90\% | 4.18\% | 10.63\% | 4.84\% | 1.60\% |
| North Carolina | 1.73\% | 2.09\% | 4.62\% | 9.53\% | 3.34\% | 1.89\% |
| South Carolina | 2.52\% | 2.86\% | 4.18\% | 8.70\% | 3.06\% | 3.30\% |
| Virginia | 2.24\% | 2.22\% | 6.70\% | 15.81\% | 7.88\% | 0.75\% |
| West Virginia | 2.46\% | 3.13\% | 5.03\% | 8.10\% | 4.07\% | 2.89\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2.81\% | 2.57\% | 9.21\% | 12.78\% | 4.61\% | 2.71\% |
| Kentucky | 1.87\% | 2.65\% | 5.96\% | 8.80\% | 4.84\% | 3.32\% |
| Mississippi | 3.87\% | 4.09\% | 8.75\% | 8.84\% | 7.06\% | 1.95\% |
| Tennessee | 2.84\% | 2.97\% | 10.52\% | 8.07\% | 4.35\% | 1.74\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.75\% | 3.35\% | 9.37\% | 12.37\% | 7.56\% | 3.27\% |
| Louisiana | 0.89\% | 1.01\% | 9.10\% | 8.53\% | 4.91\% | 2.49\% |
| Oklahoma | 2.32\% | 2.09\% | 8.76\% | 10.59\% | 4.36\% | 2.42\% |
| Texas | 1.20\% | 1.22\% | 3.99\% | 10.45\% | 2.84\% | 1.17\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.00\% | 3.20\% | 10.73\% | 10.82\% | 4.78\% | 3.06\% |
| Colorado | 2.49\% | 2.54\% | 5.05\% | 9.43\% | 5.73\% | 2.48\% |
| Idaho | 1.68\% | 2.47\% | 6.27\% | 9.67\% | 4.06\% | 2.16\% |
| Montana | 3.90\% | 4.18\% | 7.20\% | 12.26\% | 6.74\% | 4.67\% |
| Nevada | 2.56\% | 2.50\% | 7.55\% | 10.48\% | 4.76\% | 2.94\% |
| New Mexico | 2.64\% | 2.80\% | 4.75\% | 13.81\% | 4.92\% | 2.44\% |
| Utah | 1.78\% | 2.16\% | 6.90\% | 7.22\% | 5.33\% | 2.63\% |
| Wyoming | 2.54\% | 2.58\% | 6.33\% | 10.54\% | 4.40\% | 2.76\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.80\% | 3.77\% | 7.63\% | 8.27\% | 5.65\% | 4.21\% |
| California | 1.76\% | 1.91\% | 5.20\% | 3.86\% | 3.90\% | 1.85\% |
| Hawaii | 2.02\% | 2.36\% | 3.69\% | 6.06\% | 4.43\% | 1.52\% |
| Oregon | 3.23\% | 4.11\% | 9.57\% | 6.86\% | 3.74\% | 2.57\% |
| Washington | 1.99\% | 1.86\% | 7.18\% | 7.05\% | 7.26\% | 1.98\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 75 \% & \text { or more } \end{array}$ |  |  | Percent Low-Wag $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 22,080,167 | 3,814,427 | 5,800,946 | 12,464,794 | 11,283,267 | 10,796,900 |
| New England: |  |  |  |  |  |  |
| Connecticut | 273,517 | 54,321 | 75,664 | 143,532 | 68,052* | 205,464 |
| Maine | 123,365 | 14,410 | 48,550 | 60,405 | 54,083 | 69,281 |
| Massachusetts | 601,342 | 135,610 | 191,598 | 274,134 | 256,863 | 344,479 |
| New Hampshire | 116,148 | 20,936 | 21,222 | 73,990 | 52,985 | 63,163 |
| Rhode Island | 94,411 | 20,733 | 25,683 | 47,995 | 42,560 | 51,851 |
| Vermont | 59,078 | 9,897 | 16,574 | 32,607 | 27,363 | 31,715 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 754,923 | 155,229 | 221,721 | 377,972 | 296,962 | 457,961 |
| New York | 1,552,852 | 271,240 | 368,147 | 913,465 | 670,217* | 882,635 |
| Pennsylvania | 972,875 | 193,316 | 218,156 | 561,403 | 491,477 | 481,398 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 958,101 | 193,180 | 237,692 | 527,229 | 564,279 | 393,822 |
| Indiana | 557,538 | 93,627 | 101,802 | 362,109 | 338,882 | 218,656 |
| Michigan | 776,612 | 123,730 | 189,117 | 463,765 | 387,758 | 388,854 |
| Ohio | 864,370 | 115,534 | 302,633 | 446,204 | 480,276 | 384,094 |
| Wisconsin | 567,064 | 96,926 | 102,470 | 367,668 | 232,944 | 334,120 |
| West North Central: |  |  |  |  |  |  |
| lowa | 268,407 | 45,940 | 57,938 | 164,528 | 161,486 | 106,920 |
| Kansas | 248,849 | 32,349 | 65,606 | 150,894 | 127,927 | 120,922 |
| Minnesota | 616,218 | 76,584 | 144,403 | 395,232 | 249,455 | 366,763 |
| Missouri | 392,740 | 86,983 | 175,104 | 130,653 | 191,074 | 201,666 |
| Nebraska | 174,335 | 27,491 | 42,570 | 104,274 | 92,226 | 82,109 |
| North Dakota | 72,149 | 9,525 | 17,890 | 44,735 | 41,245 | 30,904 |
| South Dakota | 86,326 | 8,780 | 24,388 * | 53,159 | 43,652 | 42,674 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 71,271 | 14,187 | 10,156 | 46,928 | 36,239 | 35,033 |
| District of Columbia | 47,236 | 12,285 | 19,685 | 15,265 * | 10,722* | 36,514 |
| Florida | 1,197,443 | 208,406 | 458,299 | 530,738 | 603,073 | 594,370 |
| Georgia | 518,189 | 87,190 | 151,929 | 279,071 | 219,865 | 298,324 |
| Maryland | 400,567 | 57,883 | 94,994 | 247,690 | 125,102 | 275,465 |
| North Carolina | 684,306 | 108,841 | 152,054 | 423,411 | 336,918 | 347,388 |
| South Carolina | 295,006 | 36,070 | 84,984 | 173,951 | 201,693 | 93,313 |
| Virginia | 511,989 | 134,824* | 144,891 | 232,274 | 275,281 * | 236,708 |
| West Virginia | 106,246 | 17,949 | 28,969 | 59,328 | 74,435 | 31,812 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 297,587 | 49,899 | 85,996 | 161,693 | 210,579 | 87,008 |
| Kentucky | 295,553 | 47,872 | 72,436 | 175,245 | 194,687 | 100,866 |
| Mississippi | 150,763 | 27,540 | 37,305 | 85,919 | 99,066 | 51,697 |
| Tennessee | 378,081 | 70,818 | 114,017 | 193,246 | 261,381 | 116,700 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 232,230 | 36,142 | 32,499 | 163,589* | 177,472* | 54,759 |
| Louisiana | 251,034 | 42,846 | 72,301 | 135,888 | 155,648 | 95,386 |
| Oklahoma | 236,893 | 34,157 | 53,286 | 149,449 | 147,517 | 89,376 |
| Texas | 1,352,985 | 251,676 | 376,019 | 725,290 | 889,612 | 463,373 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 435,872 | 64,797 | 75,266 | 295,810 | 211,758 | 224,114 |
| Colorado | 324,234 | 76,550 | 68,079 | 179,606 | 172,678 | 151,556 |
| Idaho | 124,745 | 11,928 | 40,639 | 72,178 | 70,227 | 54,519 |
| Montana | 95,437 | 14,230 | 23,065 | 58,142 | 62,141 | 33,295 |
| Nevada | 155,370 | 35,826 | 53,158 | 66,386 | 59,314* | 96,056 |
| New Mexico | 109,042 | 18,981 | 34,356 | 55,705 | 59,553 | 49,488 |
| Utah | 215,032 | 28,401 | 44,833 | 141,798* | 123,187* | 91,845 |
| Wyoming | 36,703 | 4,817 | 8,471 | 23,414 | 23,267 | 13,435 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 41,506 | 6,788 | 10,937 | 23,780 | 14,014 | 27,492 |
| California | 2,444,827 | 389,038 | 559,692 | 1,496,097 | 1,112,622 | 1,332,204 |
| Hawaii | 85,953 | 21,915 | 29,473 | 34,565 | 39,427 | 46,526 |
| Oregon | 347,150 | 56,187 | 73,299 | 217,664 | 191,970 | 155,180 |
| Washington | 505,698 | 60,047 | 140,927 | 304,724 | 252,053 | 253,645 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 322,740 | 93,216 | 192,149 | 345,824 | 484,033 | 237,010 |
| New England: |  |  |  |  |  |  |
| Connecticut | 40,047 | 6,463 | 11,971 | 38,832 | 26,989* | 31,047 |
| Maine | 9,682 | 1,464 | 8,649 | 8,401 | 8,099 | 6,612 |
| Massachusetts | 60,952 | 20,851 | 36,422 | 60,495 | 68,030 | 47,386 |
| New Hampshire | 12,376 | 4,859 | 4,298 | 10,043 | 12,296 | 3,701 |
| Rhode Island | 11,544 | 4,910 | 7,625 | 10,891 | 8,395 | 8,802 |
| Vermont | 5,023 | 1,912 | 3,200 | 5,383 | 4,943 | 3,179 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 96,708 | 19,467 | 42,820 | 67,678 | 59,872 | 73,153 |
| New York | 243,390 | 34,368 | 35,634 | 244,918 | 239,309* | 72,950 |
| Pennsylvania | 83,258 | 22,741 | 33,300 | 92,475 | 95,846 | 54,195 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 65,692 | 15,498 | 18,646 | 59,166 | 89,137 | 52,135 |
| Indiana | 82,740 | 21,337 | 20,805 | 61,192 | 59,457 | 34,627 |
| Michigan | 95,763 | 23,411 | 25,028 | 93,490 | 49,342 | 64,155 |
| Ohio | 82,609 | 13,425 | 30,106 | 76,428 | 82,880 | 28,623 |
| Wisconsin | 67,134 | 14,847 | 20,679 | 58,146 | 34,487 | 54,646 |
| West North Central: |  |  |  |  |  |  |
| lowa | 25,862 | 3,990 | 8,313 | 24,771 | 21,404 | 6,187 |
| Kansas | 36,265 | 5,561 | 9,942 | 31,039 | 25,200 | 16,499 |
| Minnesota | 57,336 | 10,816 | 23,359 | 63,810 | 54,764 | 29,263 |
| Missouri | 39,766 | 8,563 | 34,253 | 22,683 | 28,862 | 24,211 |
| Nebraska | 21,119 | 4,583 | 12,352 | 22,304 | 18,310 | 12,970 |
| North Dakota | 7,983 | 1,355 | 3,902 | 8,741 | 5,748 | 4,319 |
| South Dakota | 11,506 | 1,266 | 7,384* | 6,833 | 6,446 | 9,999 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3,035 | 3,801 | 1,748 | 4,298 | 6,293 | 6,312 |
| District of Columbia | 6,827 | 1,351 | 5,117 | 4,732* | 3,521 * | 4,687 |
| Florida | 99,400 | 31,126 | 80,550 | 106,032 | 95,518 | 92,544 |
| Georgia | 80,558 | 14,496 | 27,688 | 80,556 | 38,389 | 67,801 |
| Maryland | 51,502 | 9,282 | 16,990 | 39,424 | 29,168 | 39,723 |
| North Carolina | 96,371 | 13,700 | 23,960 | 96,529 | 80,035 | 36,186 |
| South Carolina | 26,030 | 5,309 | 16,600 | 30,537 | 29,050 | 13,760 |
| Virginia | 95,218 | 51,096 * | 35,674 | 39,582 | 94,971 * | 29,173 |
| West Virginia | 9,492 | 2,779 | 5,017 | 8,244 | 7,479 | 4,078 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 44,936 | 12,869 | 17,882 | 35,528 | 34,410 | 22,115 |
| Kentucky | 42,843 | 7,515 | 11,587 | 34,995 | 41,681 | 17,708 |
| Mississippi | 13,354 | 4,962 | 6,810 | 14,297 | 12,279 | 9,523 |
| Tennessee | 50,633 | 8,166 | 25,068 | 37,411 | 42,791 | 14,045 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 59,767 | 8,566 | 5,554 | 60,805 * | 59,943* | 8,147 |
| Louisiana | 25,081 | 7,299 | 17,692 | 28,633 | 23,972 | 16,460 |
| Oklahoma | 28,759 | 5,052 | 9,691 | 23,092 | 20,426 | 22,413 |
| Texas | 193,342 | 31,140 | 65,967 | 138,260 | 147,409 | 58,434 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 61,142 | 6,974 | 13,290 | 58,682 | 55,175 | 56,409 |
| Colorado | 31,124 | 22,020 | 14,215 | 29,699 | 32,550 | 15,632 |
| Idaho | 14,638 | 2,652 | 6,684 | 11,512 | 9,430 | 11,615 |
| Montana | 12,069 | 3,045 | 3,244 | 10,545 | 10,182 | 4,902 |
| Nevada | 18,348 | 5,073 | 11,309 | 10,932 | 18,382* | 14,031 |
| New Mexico | 12,947 | 2,714 | 7,043 | 9,328 | 6,760 | 9,086 |
| Utah | 53,352 | 4,745 | 5,753 | 54,794* | 47,355* | 13,199 |
| Wyoming | 4,262 | 1,139 | 1,253 | 3,721 | 3,292 | 2,864 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4,122 | 1,250 | 2,215 | 2,727 | 2,405 | 3,668 |
| California | 161,542 | 45,980 | 39,550 | 159,767 | 170,333 | 58,129 |
| Hawaii | 6,400 | 1,937 | 3,079 | 5,757 | 6,867 | 2,545 |
| Oregon | 26,417 | 9,975 | 17,993 | 28,860 | 33,273 | 13,056 |
| Washington | 62,940 | 10,632 | 24,077 | 58,758 | 61,921 | 30,774 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 22,080,167 | 17.3\% | 26.3\% | 56.5\% | 51.1\% | 48.9\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 273,517 | 19.9\% | 27.7\% | 52.5\% | 24.9\%* | 75.1\% |
| Maine | 123,365 | 11.7\% | 39.4\% | 49.0\% | 43.8\% | 56.2\% |
| Massachusetts | 601,342 | 22.6\% | 31.9\% | 45.6\% | 42.7\% | 57.3\% |
| New Hampshire | 116,148 | 18.0\% | 18.3\% | 63.7\% | 45.6\% | 54.4\% |
| Rhode Island | 94,411 | 22.0\% | 27.2\% | 50.8\% | 45.1\% | 54.9\% |
| Vermont | 59,078 | 16.8\% | 28.1\% | 55.2\% | 46.3\% | 53.7\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 754,923 | 20.6\% | 29.4\% | 50.1\% | 39.3\% | 60.7\% |
| New York | 1,552,852 | 17.5\% | 23.7\% | 58.8\% | 43.2\%* | 56.8\% |
| Pennsylvania | 972,875 | 19.9\% | 22.4\% | 57.7\% | 50.5\% | 49.5\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 958,101 | 20.2\% | 24.8\% | 55.0\% | 58.9\% | 41.1\% |
| Indiana | 557,538 | 16.8\% | 18.3\% | 64.9\% | 60.8\% | 39.2\% |
| Michigan | 776,612 | 15.9\% | 24.4\% | 59.7\% | 49.9\% | 50.1\% |
| Ohio | 864,370 | 13.4\% | 35.0\% | 51.6\% | 55.6\% | 44.4\% |
| Wisconsin | 567,064 | 17.1\% | 18.1\% | 64.8\% | 41.1\% | 58.9\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 268,407 | 17.1\% | 21.6\% | 61.3\% | 60.2\% | 39.8\% |
| Kansas | 248,849 | 13.0\% | 26.4\% | 60.6\% | 51.4\% | 48.6\% |
| Minnesota | 616,218 | 12.4\% | 23.4\% | 64.1\% | 40.5\% | 59.5\% |
| Missouri | 392,740 | 22.1\% | 44.6\% | 33.3\% | 48.7\% | 51.3\% |
| Nebraska | 174,335 | 15.8\% | 24.4\%* | 59.8\% | 52.9\% | 47.1\% |
| North Dakota | 72,149 | 13.2\% | 24.8\% | 62.0\% | 57.2\% | 42.8\% |
| South Dakota | 86,326 | 10.2\% | 28.3\%* | 61.6\% | 50.6\% | 49.4\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 71,271 | 19.9\% | 14.3\% | 65.8\% | 50.8\% | 49.2\% |
| District of Columbia | 47,236 | 26.0\% | 41.7\% | 32.3\%* | 22.7\%* | 77.3\% |
| Florida | 1,197,443 | 17.4\% | 38.3\% | 44.3\% | 50.4\% | 49.6\% |
| Georgia | 518,189 | 16.8\% | 29.3\% | 53.9\% | 42.4\% | 57.6\% |
| Maryland | 400,567 | 14.5\% | 23.7\% | 61.8\% | 31.2\% | 68.8\% |
| North Carolina | 684,306 | 15.9\% | 22.2\% | 61.9\% | 49.2\% | 50.8\% |
| South Carolina | 295,006 | 12.2\% | 28.8\% | 59.0\% | 68.4\% | 31.6\% |
| Virginia | 511,989 | 26.3\%* | 28.3\% | 45.4\% | 53.8\%* | 46.2\% |
| West Virginia | 106,246 | 16.9\% | 27.3\% | 55.8\% | 70.1\% | 29.9\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 297,587 | 16.8\% | 28.9\% | 54.3\% | 70.8\% | 29.2\% |
| Kentucky | 295,553 | 16.2\% | 24.5\% | 59.3\% | 65.9\% | 34.1\% |
| Mississippi | 150,763 | 18.3\% | 24.7\% | 57.0\% | 65.7\% | 34.3\% |
| Tennessee | 378,081 | 18.7\% | 30.2\% | 51.1\% | 69.1\% | 30.9\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 232,230 | 15.6\% | 14.0\% | 70.4\%* | 76.4\%* | 23.6\% |
| Louisiana | 251,034 | 17.1\% | 28.8\% | 54.1\% | 62.0\% | 38.0\% |
| Oklahoma | 236,893 | 14.4\% | 22.5\% | 63.1\% | 62.3\% | 37.7\% |
| Texas | 1,352,985 | 18.6\% | 27.8\% | 53.6\% | 65.8\% | 34.2\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 435,872 | 14.9\% | 17.3\% | 67.9\% | 48.6\% | 51.4\% |
| Colorado | 324,234 | 23.6\% | 21.0\% | 55.4\% | 53.3\% | 46.7\% |
| Idaho | 124,745 | 9.6\% | 32.6\% | 57.9\% | 56.3\% | 43.7\% |
| Montana | 95,437 | 14.9\% | 24.2\% | 60.9\% | 65.1\% | 34.9\% |
| Nevada | 155,370 | 23.1\% | 34.2\% | 42.7\% | 38.2\%* | 61.8\% |
| New Mexico | 109,042 | 17.4\% | 31.5\% | 51.1\% | 54.6\% | 45.4\% |
| Utah | 215,032 | 13.2\% | 20.8\% | 65.9\%* | 57.3\%* | 42.7\% |
| Wyoming | 36,703 | 13.1\% | 23.1\% | 63.8\% | 63.4\% | 36.6\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 41,506 | 16.4\% | 26.4\% | 57.3\% | 33.8\% | 66.2\% |
| California | 2,444,827 | 15.9\% | 22.9\% | 61.2\% | 45.5\% | 54.5\% |
| Hawaii | 85,953 | 25.5\% | 34.3\% | 40.2\% | 45.9\% | 54.1\% |
| Oregon | 347,150 | 16.2\% | 21.1\% | 62.7\% | 55.3\% | 44.7\% |
| Washington | 505,698 | 11.9\%* | 27.9\% | 60.3\% | 49.8\% | 50.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employeesmore |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 322,740 | 0.40\% | 0.91\% | 0.97\% | 1.50\% | 1.50\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 40,047 | 4.84\% | 5.15\% | 7.87\% | 6.92\%* | 6.92\% |
| Maine | 9,682 | 1.70\% | 5.37\% | 4.93\% | 4.27\% | 4.27\% |
| Massachusetts | 60,952 | 3.52\% | 6.21\% | 7.64\% | 7.76\% | 7.76\% |
| New Hampshire | 12,376 | 3.27\% | 3.06\% | 4.04\% | 6.28\% | 6.28\% |
| Rhode Island | 11,544 | 3.44\% | 7.21\% | 7.30\% | 6.19\% | 6.19\% |
| Vermont | 5,023 | 2.61\% | 5.72\% | 5.79\% | 5.06\% | 5.06\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 96,708 | 3.74\% | 4.24\% | 4.80\% | 6.72\% | 6.72\% |
| New York | 243,390 | 2.58\% | 4.21\% | 5.68\% | 6.34\%* | 6.34\% |
| Pennsylvania | 83,258 | 3.83\% | 3.02\% | 4.95\% | 6.09\% | 6.09\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 65,692 | 0.96\% | 2.53\% | 2.59\% | 5.94\% | 5.94\% |
| Indiana | 82,740 | 2.27\% | 3.60\% | 4.24\% | 5.42\% | 5.42\% |
| Michigan | 95,763 | 2.31\% | 4.28\% | 5.21\% | 4.27\% | 4.27\% |
| Ohio | 82,609 | 2.23\% | 3.81\% | 4.38\% | 4.98\% | 4.98\% |
| Wisconsin | 67,134 | 2.82\% | 4.16\% | 5.32\% | 5.18\% | 5.18\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 25,862 | 2.33\% | 3.10\% | 4.00\% | 2.61\% | 2.61\% |
| Kansas | 36,265 | 3.01\% | 3.07\% | 3.81\% | 4.28\% | 4.28\% |
| Minnesota | 57,336 | 2.19\% | 3.61\% | 4.82\% | 5.23\% | 5.23\% |
| Missouri | 39,766 | 2.10\% | 5.03\% | 4.17\% | 5.09\% | 5.09\% |
| Nebraska | 21,119 | 2.49\% | 8.29\%* | 7.33\% | 6.14\% | 6.14\% |
| North Dakota | 7,983 | 2.33\% | 5.13\% | 6.38\% | 4.97\% | 4.97\% |
| South Dakota | 11,506 | 2.72\% | 4.59\%* | 4.24\% | 5.36\% | 5.36\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3,035 | 4.42\% | 2.16\% | 6.00\% | 8.31\% | 8.31\% |
| District of Columbia | 6,827 | 7.57\% | 7.68\% | 7.05\%* | 5.05\%* | 5.05\% |
| Florida | 99,400 | 3.38\% | 5.87\% | 6.29\% | 6.86\% | 6.86\% |
| Georgia | 80,558 | 3.12\% | 7.73\% | 7.82\% | 4.79\% | 4.79\% |
| Maryland | 51,502 | 2.40\% | 4.54\% | 4.83\% | 6.30\% | 6.30\% |
| North Carolina | 96,371 | 4.25\% | 5.48\% | 9.15\% | 6.85\% | 6.85\% |
| South Carolina | 26,030 | 3.08\% | 5.80\% | 7.66\% | 5.93\% | 5.93\% |
| Virginia | 95,218 | 4.27\%* | 5.78\% | 4.94\% | 5.56\%* | 5.56\% |
| West Virginia | 9,492 | 2.37\% | 4.89\% | 4.24\% | 2.98\% | 2.98\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 44,936 | 4.12\% | 5.67\% | 6.56\% | 4.75\% | 4.75\% |
| Kentucky | 42,843 | 3.37\% | 3.60\% | 4.42\% | 5.40\% | 5.40\% |
| Mississippi | 13,354 | 2.55\% | 5.19\% | 5.07\% | 4.93\% | 4.93\% |
| Tennessee | 50,633 | 3.53\% | 4.98\% | 5.56\% | 4.34\% | 4.34\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 59,767 | 4.35\% | 3.91\% | 7.13\%* | 5.86\%* | 5.86\% |
| Louisiana | 25,081 | 4.37\% | 6.34\% | 6.71\% | 5.27\% | 5.27\% |
| Oklahoma | 28,759 | 2.13\% | 3.33\% | 3.68\% | 5.00\% | 5.00\% |
| Texas | 193,342 | 3.89\% | 3.04\% | 4.20\% | 2.76\% | 2.76\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 61,142 | 3.73\% | 4.62\% | 7.61\% | 8.32\% | 8.32\% |
| Colorado | 31,124 | 5.86\% | 4.18\% | 4.97\% | 6.02\% | 6.02\% |
| Idaho | 14,638 | 1.92\% | 4.73\% | 3.56\% | 5.06\% | 5.06\% |
| Montana | 12,069 | 3.33\% | 4.01\% | 3.78\% | 5.21\% | 5.21\% |
| Nevada | 18,348 | 3.23\% | 4.90\% | 3.91\% | 7.92\%* | 7.92\% |
| New Mexico | 12,947 | 2.67\% | 4.78\% | 5.00\% | 4.60\% | 4.60\% |
| Utah | 53,352 | 3.17\% | 3.96\% | 6.04\%* | 6.70\%* | 6.70\% |
| Wyoming | 4,262 | 3.02\% | 3.37\% | 3.56\% | 4.73\% | 4.73\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4,122 | 2.60\% | 4.11\% | 4.26\% | 4.87\% | 4.87\% |
| California | 161,542 | 2.14\% | 2.14\% | 2.74\% | 4.14\% | 4.14\% |
| Hawaii | 6,400 | 3.08\% | 4.10\% | 4.42\% | 4.66\% | 4.66\% |
| Oregon | 26,417 | 2.85\% | 5.95\% | 6.64\% | 4.83\% | 4.83\% |
| Washington | 62,940 | 3.93\%* | 4.05\% | 4.82\% | 6.75\% | 6.75\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\quad \begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ${ }^{* *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 73.2\% | 91.5\% | 82.2\% | 63.4\% | 64.9\% | 81.8\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 80.2\% | 98.2\% | 90.5\% | 67.9\% | 90.9\% | 76.6\% |
| Maine | 78.4\% | 88.7\% | 87.4\% | 68.6\% | 71.1\% | 84.0\% |
| Massachusetts | 73.5\% | 99.8\% | 85.3\% | 52.2\% | 59.4\% | 83.9\% |
| New Hampshire | 81.9\% | 98.3\% | 84.2\% | 76.5\% | 80.3\% | 83.2\% |
| Rhode Island | 76.8\% | 97.7\% | 90.2\% | 60.6\% | 62.3\% | 88.8\% |
| Vermont | 71.2\% | 90.0\% | 85.0\% | 58.5\% | 66.6\% | 75.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 77.0\% | 91.3\% | 92.5\% | 62.0\% | 59.8\% | 88.2\% |
| New York | 68.4\% | 94.2\% | 86.1\% | 53.6\% | 43.6\% | 87.2\% |
| Pennsylvania | 76.5\% | 95.0\% | 84.8\% | 66.9\% | 68.1\% | 85.0\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 69.5\% | 91.7\% | 83.9\% | 55.0\% | 64.1\% | 77.3\% |
| Indiana | 68.0\% | 95.8\% | 77.3\% | 58.2\% | 68.0\% | 68.0\% |
| Michigan | 70.4\% | 87.7\% | 86.4\% | 59.3\% | 58.4\% | 82.4\% |
| Ohio | 77.1\% | 84.6\% | 83.1\% | 71.1\% | 70.9\% | 84.9\% |
| Wisconsin | 76.8\% | 92.6\% | 89.2\% | 69.1\% | 66.3\% | 84.0\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 65.6\% | 87.4\% | 71.7\% | 57.4\% | 57.2\% | 78.3\% |
| Kansas | 75.3\% | 88.9\% | 79.6\% | 70.5\% | 64.3\% | 86.9\% |
| Minnesota | 77.9\% | 92.4\% | 88.0\% | 71.4\% | 74.0\% | 80.6\% |
| Missouri | 72.4\% | 93.9\% | 82.2\% | 45.0\% | 57.5\% | 86.5\% |
| Nebraska | 70.6\% | 90.3\% | 78.6\% | 62.2\% | 59.8\% | 82.8\% |
| North Dakota | 66.7\% | 95.1\% | 83.6\% | 53.9\% | 61.1\% | 74.3\% |
| South Dakota | 69.1\% | 90.2\% | 84.5\% | 58.6\% | 59.3\% | 79.2\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 76.8\% | 92.4\% | 78.6\% | 71.7\% | 74.4\% | 79.3\% |
| District of Columbia | 77.2\% | 93.0\% | 78.8\% | 62.4\% | 44.0\% * | 87.0\% |
| Florida | 79.4\% | 96.1\% | 85.6\% | 67.4\% | 75.4\% | 83.4\% |
| Georgia | 74.6\% | 88.2\% | 69.0\% | 73.5\% | 62.0\% | 84.0\% |
| Maryland | 71.4\% | 96.8\% | 83.4\% | 60.9\% | 54.9\% | 78.9\% |
| North Carolina | 80.4\% | 91.5\% | 66.4\% | 82.5\% | 70.9\% | 89.6\% |
| South Carolina | 71.5\% | 84.2\% | 84.6\% | 62.4\% | 67.0\% | 81.1\% |
| Virginia | 68.4\% | 96.1\% | 79.8\% | 45.2\% | 62.0\% | 75.8\% |
| West Virginia | 64.7\% | 92.2\% | 81.8\% | 48.1\% | 54.8\% | 88.1\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 79.1\% | 97.0\% | 85.1\% | 70.4\% | 79.9\% | 77.2\% |
| Kentucky | 74.6\% | 92.2\% | 80.6\% | 67.4\% | 69.0\% | 85.6\% |
| Mississippi | 59.2\% | 83.6\% | 65.5\% | 48.6\% | 53.9\% | 69.3\% |
| Tennessee | 75.3\% | 89.9\% | 89.0\% | 61.8\% | 72.8\% | 80.8\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 64.8\% | 92.2\% | 57.5\% | 60.2\% | 60.1\% | 79.9\% |
| Louisiana | 66.9\% | 85.6\% | 75.1\% | 56.7\% | 60.5\% | 77.3\% |
| Oklahoma | 67.2\% | 84.3\% | 77.0\% | 59.8\% | 61.1\% | 77.3\% |
| Texas | 78.2\% | 83.5\% | 77.8\% | 76.6\% | 76.0\% | 82.5\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 77.3\% | 89.8\% | 74.6\% | 75.3\% | 78.4\% | 76.3\% |
| Colorado | 78.5\% | 91.8\% | 72.8\% | 75.0\% | 80.5\% | 76.1\% |
| Idaho | 67.0\% | 78.7\% | 77.5\% | 59.1\% | 62.7\% | 72.5\% |
| Montana | 61.3\% | 78.7\% | 62.1\% | 56.8\% | 59.4\% | 64.9\% |
| Nevada | 80.4\% | 94.5\% | 83.4\% | 70.4\% | 70.7\% | 86.4\% |
| New Mexico | 63.4\% | 89.7\% | 80.3\% | 44.1\% | 49.2\% | 80.6\% |
| Utah | 67.8\% | 90.6\% | 78.3\% | 60.0\% | 64.3\% | 72.5\% |
| Wyoming | 47.3\% | 76.3\% | 50.9\% | 40.0\% | 38.4\% | 62.7\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 58.7\% | 81.3\% | 66.7\% | 48.7\% | 53.1\% | 61.6\% |
| California | 68.0\% | 89.4\% | 83.6\% | 56.6\% | 53.2\% | 80.3\% |
| Hawaii | 93.4\% | 99.6\% | 98.7\% | 84.9\% | 90.8\% | 95.6\% |
| Oregon | 75.4\% | 95.2\% | 84.8\% | 67.1\% | 68.1\% | 84.5\% |
| Washington | 73.3\% | 87.2\% | 75.5\% | 69.5\% | 74.5\% | 72.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. proportion of employees who are fuli-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.55\% | 1.04\% | 0.72\% | 2.30\% | 1.96\% | 0.98\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 5.53\% | 1.00\% | 1.26\% | 9.08\% | 11.93\% | 6.96\% |
| Maine | 3.58\% | 5.23\% | 3.38\% | 9.39\% | 6.15\% | 4.21\% |
| Massachusetts | 5.54\% | 0.26\% | 3.77\% | 7.38\% | 8.53\% | 3.65\% |
| New Hampshire | 4.07\% | 0.84\% | 7.15\% | 6.29\% | 4.62\% | 5.05\% |
| Rhode Island | 7.24\% | 0.96\% | 4.91\% | 9.04\% | 11.39\% | 2.25\% |
| Vermont | 5.01\% | 4.79\% | 6.32\% | 9.15\% | 9.00\% | 4.80\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4.93\% | 3.79\% | 2.25\% | 8.61\% | 8.45\% | 4.70\% |
| New York | 6.45\% | 3.17\% | 2.45\% | 8.02\% | 9.45\% | 2.13\% |
| Pennsylvania | 2.53\% | 1.63\% | 4.84\% | 5.92\% | 5.77\% | 3.44\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5.11\% | 3.29\% | 2.82\% | 8.77\% | 8.10\% | 4.12\% |
| Indiana | 4.14\% | 2.04\% | 9.34\% | 6.92\% | 7.82\% | 6.78\% |
| Michigan | 5.70\% | 4.08\% | 3.85\% | 8.78\% | 8.50\% | 4.38\% |
| Ohio | 2.66\% | 7.71\% | 4.36\% | 8.34\% | 6.23\% | 2.72\% |
| Wisconsin | 3.97\% | 3.49\% | 8.04\% | 7.37\% | 7.70\% | 4.31\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 5.42\% | 2.81\% | 8.17\% | 8.10\% | 8.67\% | 4.87\% |
| Kansas | 3.92\% | 4.47\% | 7.71\% | 6.81\% | 5.79\% | 3.76\% |
| Minnesota | 4.85\% | 2.25\% | 6.61\% | 8.00\% | 6.90\% | 6.02\% |
| Missouri | 2.01\% | 2.04\% | 1.79\% | 8.32\% | 6.73\% | 2.65\% |
| Nebraska | 4.52\% | 2.93\% | 9.80\% | 8.17\% | 8.14\% | 4.20\% |
| North Dakota | 4.81\% | 1.61\% | 8.02\% | 9.13\% | 8.34\% | 5.38\% |
| South Dakota | 3.89\% | 2.93\% | 5.60\% | 5.74\% | 5.92\% | 5.42\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5.04\% | 3.56\% | 10.24\% | 5.99\% | 5.09\% | 6.11\% |
| District of Columbia | 5.44\% | 2.26\% | 5.45\% | 14.52\% | 14.42\%* | 3.76\% |
| Florida | 3.74\% | 1.11\% | 4.51\% | 4.76\% | 6.19\% | 4.91\% |
| Georgia | 4.66\% | 3.29\% | 6.78\% | 14.30\% | 7.65\% | 5.81\% |
| Maryland | 3.89\% | 1.47\% | 8.27\% | 9.76\% | 8.88\% | 5.07\% |
| North Carolina | 3.72\% | 2.87\% | 4.88\% | 11.38\% | 12.31\% | 2.30\% |
| South Carolina | 6.81\% | 4.36\% | 4.29\% | 10.38\% | 9.31\% | 5.05\% |
| Virginia | 3.91\% | 2.38\% | 5.26\% | 10.36\% | 4.98\% | 5.51\% |
| West Virginia | 5.88\% | 1.95\% | 3.79\% | 9.31\% | 7.75\% | 3.42\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.64\% | 1.27\% | 5.05\% | 11.15\% | 6.68\% | 5.04\% |
| Kentucky | 4.29\% | 3.68\% | 5.18\% | 8.48\% | 6.69\% | 3.66\% |
| Mississippi | 4.09\% | 3.25\% | 7.74\% | 7.10\% | 5.23\% | 6.83\% |
| Tennessee | 2.65\% | 2.34\% | 10.39\% | 4.67\% | 3.31\% | 5.62\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 9.17\% | 2.80\% | 8.97\% | 13.28\% | 11.55\% | 5.87\% |
| Louisiana | 4.75\% | 5.37\% | 9.54\% | 9.69\% | 8.12\% | 4.21\% |
| Oklahoma | 6.65\% | 3.13\% | 9.41\% | 8.58\% | 8.48\% | 5.21\% |
| Texas | 2.63\% | 4.41\% | 3.48\% | 7.49\% | 5.19\% | 2.91\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 6.66\% | 4.30\% | 11.84\% | 11.48\% | 13.15\% | 5.87\% |
| Colorado | 4.58\% | 4.30\% | 6.23\% | 7.61\% | 10.14\% | 4.40\% |
| Idaho | 5.46\% | 6.64\% | 8.75\% | 7.00\% | 8.30\% | 7.57\% |
| Montana | 7.10\% | 5.45\% | 8.81\% | 11.56\% | 9.28\% | 4.38\% |
| Nevada | 3.80\% | 2.27\% | 9.64\% | 6.91\% | 8.35\% | 3.52\% |
| New Mexico | 4.53\% | 3.82\% | 2.99\% | 8.34\% | 8.01\% | 4.12\% |
| Utah | 5.58\% | 2.55\% | 7.41\% | 8.40\% | 11.16\% | 3.77\% |
| Wyoming | 6.31\% | 5.95\% | 8.97\% | 8.33\% | 8.07\% | 5.85\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 6.00\% | 5.14\% | 8.80\% | 8.38\% | 8.12\% | 6.47\% |
| California | 3.60\% | 1.93\% | 2.57\% | 4.93\% | 6.87\% | 2.80\% |
| Hawaii | 2.59\% | 0.49\% | 0.66\% | 5.15\% | 6.83\% | 1.80\% |
| Oregon | 4.16\% | 1.99\% | 9.28\% | 6.31\% | 10.29\% | 2.72\% |
| Washington | 4.98\% | 4.12\% | 10.21\% | 8.77\% | 10.78\% | 5.36\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees **$50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.8\% | 38.1\% | 32.1\% | 26.8\% | 22.4\% | 37.8\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 26.2\% | 56.4\% | 30.6\% | 6.6\%* | 12.7\% * | 31.5\% |
| Maine | 29.4\% | 43.0\% | 22.5\% | 32.4\%* | 17.1\% | 37.6\% |
| Massachusetts | 35.6\% | 44.2\% | 33.4\%* | 29.9\%* | 24.6\% | 41.3\% |
| New Hampshire | 23.6\% | 42.7\% | 21.9\% | 17.1\%* | 21.4\%* | 25.3\% |
| Rhode Island | 29.4\% | 58.0\% | 26.3\%* | 12.0\%* | 5.7\%* | 43.1\% |
| Vermont | 34.6\% | 40.7\% | 44.7\% | 24.2\% | 30.8\% | 37.4\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 28.7\% | 47.5\% | 28.8\%* | 17.2\%* | 19.9\%* | 32.6\% |
| New York | 41.0\% | 44.8\% | 50.7\% | 32.8\% | 29.2\% | 45.5\% |
| Pennsylvania | 32.1\% | 39.2\% | 35.8\% | 26.9\%* | 27.4\% | 36.0\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 29.6\% | 40.5\% | 32.2\% | 21.1\% | 25.9\%* | 34.0\% |
| Indiana | 26.2\% | 27.4\% | 36.7\%* | 21.9\%* | 23.8\%* | 30.1\% |
| Michigan | 34.5\% | 43.8\% | 39.5\% | 27.8\% | 17.8\%* | 46.3\% |
| Ohio | 28.0\% | 40.2\% | 28.5\% | 23.9\%* | 18.3\%* | 38.2\% |
| Wisconsin | 24.7\% | 41.9\% | 39.3\% | 13.4\%* | 8.0\%* | 33.9\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 23.0\% | 36.1\% | 26.5\%* | 16.0\%* | 19.0\% | 27.5\% |
| Kansas | 32.3\% | 30.7\% | 38.3\% | 29.8\%* | 18.2\%* | 43.4\% |
| Minnesota | 30.7\% | 38.1\% | 17.0\% | 35.1\% | 23.9\% | 35.0\% |
| Missouri | 36.6\% | 38.5\% | 45.0\% | 13.2\% * | 11.0\% * | 52.6\% |
| Nebraska | 33.2\% | 42.3\% | 59.1\% | 16.4\% * | 15.3\%* | 47.8\% |
| North Dakota | 28.9\% | 29.2\% | 43.0\% | 20.0\% * | 27.0\% | 30.9\% |
| South Dakota | 32.9\% | 34.0\% | 41.2\% | 27.2\%* | 26.8\%* | 37.7\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 28.2\% | 53.1\% | 22.2\%* | 20.0\% * | 24.1\%* | 32.2\% |
| District of Columbia | 33.8\% | 52.2\% | 33.9\% * | 11.4\%* | 1.6\%* | 38.5\% |
| Florida | 37.3\% | 29.3\% | 44.0\% | 34.4\% * | 24.5\% * | 48.9\% |
| Georgia | 18.6\% | 27.6\%* | 18.2\% * | 15.4\%* | 7.3\%* | 24.8\% |
| Maryland | 40.6\% | 29.1\% | 39.3\% | 45.5\%* | 6.8\%* | 51.2\% |
| North Carolina | 34.4\% | 20.4\% | 40.1\% | 36.8\% * | 44.3\% | 26.8\% |
| South Carolina | 31.2\% | 19.9\%* | 22.1\%* | 40.4\%* | 27.0\% | 38.6\% |
| Virginia | 37.1\% | 34.6\% | 42.4\% | 34.3\% | 39.3\% | 35.0\% |
| West Virginia | 29.9\% | 36.6\% | 38.0\% | 19.3\% * | 14.2\% * | 52.7\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 30.1\% | 23.3\% | 40.0\% | 26.6\%* | 22.8\%* | 48.5\% |
| Kentucky | 30.7\% | 50.5\% | 23.2\%* | 27.0\% | 22.0\% | 44.3\% |
| Mississippi | 11.7\%* | 22.7\% | 17.7\%* | 2.2\%* | 13.4\% * | 9.3\% |
| Tennessee | 26.4\% | 43.8\% | 8.3\%* | 32.4\%* | 23.9\% | 31.3\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 13.8\%* | 33.3\% | 13.4\%* | 7.3\%* | 9.4\%* | 24.5\% |
| Louisiana | 27.5\% | 31.5\% | 24.9\%* | 27.5\%* | 25.1\% | 30.7\% |
| Oklahoma | 23.0\% | 20.1\% | 23.4\%* | 23.8\%* | 14.6\%* | 34.1\% |
| Texas | 25.6\% | 29.7\% | 13.0\%* | 30.7\% * | 28.9\%* | 19.9\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 26.3\%* | 31.3\% | 4.7\%* | 30.5\% * | 9.6\%* | 42.5\% |
| Colorado | 28.4\% | 40.4\% | 28.1\%* | 22.2\%* | 20.2\%* | 38.3\% |
| Idaho | 29.2\% | 68.5\% | 31.6\% | 18.8\%* | 16.2\%* | 43.7\% |
| Montana | 24.0\% | 47.1\% | 41.4\% | 8.6\%* | 18.8\%* | 32.7\% |
| Nevada | 27.3\% | 22.9\%* | 15.3\%* | 41.9\%* | 27.7\%* | 27.1\% |
| New Mexico | 33.7\% | 38.3\% | 26.5\%* | 38.7\% * | 16.6\%* | 46.3\% |
| Utah | 16.6\% | 19.6\% | 31.8\% | 9.4\%* | 10.3\%* | 24.1\% |
| Wyoming | 27.1\% | 23.7\% | 10.9\%* | 35.8\%* | 9.4\%* | 45.8\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 21.9\% | 37.5\% | 28.0\% | 10.5\%* | 11.2\%* | 26.6\% |
| California | 32.6\% | 45.5\% | 28.4\% | 29.7\% | 24.6\% | 37.1\% |
| Hawaii | 44.8\% | 57.6\% | 43.1\% | 36.9\% | 37.1\% | 51.0\% |
| Oregon | 32.8\% | 36.7\% | 42.9\% | 27.0\% | 11.3\%* | 54.2\% |
| Washington | 26.4\% | 46.8\% | 26.1\% | 21.4\%* | 9.3\%* | 43.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.12\% | 0.91\% | 1.86\% | 1.97\% | 1.65\% | 1.14\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 6.00\% | 8.99\% | 7.33\% | 4.80\% * | 10.67\%* | 7.47\% |
| Maine | 5.72\% | 6.16\% | 4.70\% | 10.26\%* | 4.92\% | 6.83\% |
| Massachusetts | 3.06\% | 5.94\% | 10.06\%* | 10.56\%* | 6.64\% | 5.46\% |
| New Hampshire | 3.23\% | 4.81\% | 5.72\% | 5.70\%* | 7.92\%* | 3.48\% |
| Rhode Island | 5.45\% | 6.81\% | 8.95\% * | 6.57\%* | 3.88\%* | 5.16\% |
| Vermont | 4.60\% | 9.15\% | 9.00\% | 4.99\% | 9.18\% | 6.17\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.22\% | 4.83\% | 9.39\%* | 6.56\%* | 7.11\%* | 5.55\% |
| New York | 4.84\% | 4.66\% | 5.94\% | 7.84\% | 7.32\% | 5.26\% |
| Pennsylvania | 4.18\% | 2.83\% | 6.32\% | 8.10\% * | 7.04\% | 3.85\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.94\% | 6.71\% | 5.80\% | 4.99\% | 8.20\%* | 2.54\% |
| Indiana | 6.65\% | 6.21\% | 11.23\%* | 7.88\%* | 8.86\%* | 6.03\% |
| Michigan | 4.10\% | 5.86\% | 8.10\% | 7.59\% | 8.00\%* | 6.22\% |
| Ohio | 4.82\% | 6.65\% | 6.69\% | 9.75\% * | 7.18\%* | 5.24\% |
| Wisconsin | 5.43\% | 5.56\% | 9.05\% | 8.81\%* | 10.06\%* | 6.61\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 5.43\% | 7.63\% | 10.60\%* | 6.74\%* | 5.27\% | 5.93\% |
| Kansas | 6.83\% | 5.89\% | 10.17\% | 9.02\% * | 5.98\%* | 8.42\% |
| Minnesota | 4.61\% | 6.22\% | 4.20\% | 7.05\% | 5.82\% | 5.80\% |
| Missouri | 4.40\% | 7.35\% | 6.55\% | 18.50\%* | 11.63\%* | 5.63\% |
| Nebraska | 6.39\% | 5.46\% | 9.50\% | 11.60\%* | 7.02\%* | 6.37\% |
| North Dakota | 6.83\% | 8.55\% | 9.18\% | 7.39\%* | 7.39\% | 7.25\% |
| South Dakota | 4.92\% | 6.89\% | 6.52\% | 8.70\% * | 9.94\%* | 4.48\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 6.21\% | 7.85\% | 10.41\%* | 8.03\%* | 8.84\%* | 4.54\% |
| District of Columbia | 6.29\% | 6.86\% | 10.20\%* | 13.76\%* | 17.96\%* | 6.49\% |
| Florida | 6.25\% | 5.02\% | 10.62\% | 11.23\%* | 7.58\%* | 7.24\% |
| Georgia | 3.57\% | 9.09\% * | 6.45\% * | 5.47\% * | 10.21\%* | 8.55\% * |
| Maryland | 8.28\% | 5.90\% | 9.19\% | 14.02\%* | 2.53\%* | 8.55\% |
| North Carolina | 9.44\% | 4.47\% | 8.38\% | 13.04\%* | 11.77\% | 9.04\%* |
| South Carolina | 6.22\% | 6.17\%* | 8.16\%* | 12.14\%* | 7.99\% | 7.85\% |
| Virginia | 3.25\% | 6.14\% | 7.92\% | 8.05\% | 9.23\% | 5.58\% |
| West Virginia | 5.87\% | 6.25\% | 11.09\% | 10.60\% * | 6.44\%* | 7.76\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 8.22\% | 4.32\% | 12.00\% | 9.19\%* | 9.17\%* | 8.38\% |
| Kentucky | 3.51\% | 8.51\% | 9.75\%* | 7.56\% | 4.45\% | 7.79\% |
| Mississippi | 3.81\%* | 3.78\% | 10.97\%* | 5.56\%* | 5.89\%* | 3.40\% |
| Tennessee | 5.56\% | 6.88\% | 6.35\%* | 12.50\%* | 7.04\% | 8.34\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 6.80\%* | 8.49\% | 4.06\%* | 10.64\%* | 9.10\%* | 5.86\% |
| Louisiana | 6.19\% | 5.60\% | 10.01\%* | 8.78\%* | 6.26\% | 9.24\% |
| Oklahoma | 5.83\% | 4.80\% | 10.33\%* | 11.42\%* | 6.43\%* | 8.52\% |
| Texas | 5.67\% | 4.55\% | 5.82\%* | 13.04\%* | 11.14\%* | 3.56\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 8.03\%* | 5.35\% | 10.16\%* | 11.88\%* | 3.46\%* | 9.03\% |
| Colorado | 7.20\% | 7.75\% | 10.69\%* | 7.27\%* | 8.59\%* | 8.00\% |
| Idaho | 4.79\% | 9.64\% | 7.11\% | 5.82\% * | 5.47\%* | 8.14\% |
| Montana | 6.64\% | 9.99\% | 7.78\% | 14.20\%* | 8.40\%* | 5.34\% |
| Nevada | 4.57\% | 6.91\%* | 7.95\%* | 12.68\%* | 8.44\%* | 5.79\% |
| New Mexico | 5.98\% | 9.32\% | 8.93\%* | 12.98\%* | 6.69\%* | 7.10\% |
| Utah | 4.19\% | 4.73\% | 8.18\% | 7.49\%* | 9.85\%* | 3.76\% |
| Wyoming | 6.95\% | 6.36\% | 5.86\%* | 12.06\%* | 6.63\%* | 10.39\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.89\% | 7.43\% | 8.11\% | 5.47\%* | 5.81\%* | 5.49\% |
| California | 3.09\% | 4.32\% | 5.38\% | 3.52\% | 4.44\% | 3.76\% |
| Hawaii | 3.98\% | 3.21\% | 4.16\% | 9.11\% | 6.81\% | 3.40\% |
| Oregon | 5.28\% | 7.64\% | 9.86\% | 6.93\% | 5.15\%* | 6.55\% |
| Washington | 5.51\% | 7.23\% | 7.57\% | 7.74\%* | 2.88\%* | 6.93\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 75 \% \text { or more } & \text { Less than } 50 \% \end{array}$ |  |  | Percent Low-Wag 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 50.6\% | 57.2\% | 56.8\% | 41.9\% | 29.6\% | 60.9\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 62.9\% | 65.4\% | 60.4\% | 59.8\% | 34.6\%* | 67.4\% |
| Maine | 55.2\% | 41.7\% | 59.7\% | 57.5\% | 22.7\% | 64.9\% |
| Massachusetts | 49.7\% | 48.1\% | 73.3\% | 22.0\%* | 4.0\%* | 64.1\% |
| New Hampshire | 51.0\% | 53.7\% | 59.5\% | 45.2\% | 36.6\%* | 60.9\% |
| Rhode Island | 67.9\% | 68.4\% | 63.4\% | 74.1\% | 23.6\%* | 71.3\% |
| Vermont | 37.6\% | 29.1\%* | 43.1\% | 36.6\%* | 15.5\%* | 51.5\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 65.4\% | 58.7\% | 57.2\% | 88.6\% | 78.1\% | 61.9\% |
| New York | 39.7\% | 48.1\% | 39.9\% | 33.5\%* | 26.0\%* | 43.0\% |
| Pennsylvania | 48.0\% | 63.8\% | 53.1\% | 33.6\%* | 34.5\%* | 56.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 43.6\% | 65.6\% | 35.8\% | 25.8\%* | 30.1\%* | 55.7\% |
| Indiana | 34.4\% | 37.2\% | 45.7\% | 25.8\%* | 20.2\%* | 51.8\% |
| Michigan | 61.4\% | 73.8\% | 40.6\% | 71.1\% | 24.9\% | 71.2\% |
| Ohio | 50.1\% | 47.8\% | 69.0\% | 33.4\%* | 28.9\%* | 60.7\% |
| Wisconsin | 62.9\% | 53.5\% | 67.0\% | 69.0\% | 53.4\% | 64.2\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 49.1\% | 52.3\% | 76.3\% | 26.1\%* | 33.1\%* | 61.3\% |
| Kansas | 29.5\% | 38.0\% | 35.1\%* | 23.5\%* | 25.3\%* | 30.8\% |
| Minnesota | 57.5\% | 70.1\% | 56.1\% | 54.4\% | 42.9\%* | 63.8\% |
| Missouri | 68.3\% | 71.6\% | 63.6\% | 93.7\% | 40.9\%* | 71.9\% |
| Nebraska | 60.1\% | 65.0\% | 71.4\% | 34.2\%* | 31.3\%* | 67.6\% |
| North Dakota | 39.4\% | 55.9\% | 46.6\% | 20.6\%* | 22.0\%* | 56.0\% |
| South Dakota | 48.3\% | 62.5\% | 52.1\% | 40.0\%* | 30.7\%* | 57.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 49.4\% | 56.4\% | 43.8\%* | 43.5\% | 39.9\%* | 56.2\% |
| District of Columbia | 69.5\% | 58.1\% | 78.7\% | 87.6\% | 56.3\%* | 69.6\% |
| Florida | 40.7\% | 50.7\% | 55.3\% | 15.4\%* | 17.3\%* | 51.4\% |
| Georgia | 79.9\% | 60.2\% | 78.1\% | 94.2\% | 28.5\%* | 88.1\% |
| Maryland | 53.7\% | 50.6\% | 67.0\% | 48.4\% | 50.3\% | 53.8\% |
| North Carolina | 30.9\%* | 55.9\% | 45.6\%* | 22.3\%* | 14.8\%* | 51.2\% |
| South Carolina | 37.3\% | 52.2\% | 53.3\% | 29.5\%* | 17.4\%* | 62.3\% |
| Virginia | 34.8\% | 31.8\% | 37.3\%* | 35.0\%* | 24.8\%* | 45.4\% |
| West Virginia | 52.6\% | 45.9\% | 57.0\% | 52.6\% | 19.9\%* | 65.4\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 61.8\% | 36.3\%* | 56.1\% | 76.9\% | 44.7\% | 82.0\% |
| Kentucky | 43.9\% | 52.9\% | 47.6\% | 36.0\%* | 21.1\%* | 61.5\% |
| Mississippi | 29.9\%* | 41.9\% | 9.2\%* | 59.0\% | 12.1\%* | 68.2\% |
| Tennessee | 40.2\% | 48.8\% | 64.9\% | 28.7\%* | 23.9\% | 65.4\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 40.5\% | 31.3\%* | 80.2\% | 40.8\%* | 21.8\%* | 58.1\% |
| Louisiana | 42.6\% | 30.8\%* | 53.7\% | 41.9\% | 41.3\% | 43.9\% |
| Oklahoma | 49.7\% | 42.7\% | 32.4\%* | 59.4\% | 29.1\%* | 61.1\% |
| Texas | 30.5\% | 49.0\% | 67.2\% | 15.6\%* | 21.9\%* | 52.6\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 68.3\% | 58.2\% | 52.8\%* | 71.6\% | 54.8\% | 71.3\% |
| Colorado | 55.4\% | 70.4\% | 56.0\% | 41.0\%* | 21.9\%* | 76.8\% |
| Idaho | 40.5\% | 63.7\% | 38.7\%* | 24.1\%* | 18.9\%* | 49.4\% |
| Montana | 69.2\% | 72.1\% | 67.1\% | 67.9\% | 59.1\% | 79.0\% |
| Nevada | 58.4\% | 78.6\% | 79.5\% | 43.2\%* | 14.0\%* | 81.4\% |
| New Mexico | 54.4\% | 56.6\% | 62.3\% | 46.8\%* | 76.8\% | 48.5\% |
| Utah | 51.2\% | 47.2\% | 46.8\% | 59.8\% | 49.4\%* | 52.0\% |
| Wyoming | 74.9\% | 66.8\% | 39.9\% * | 81.9\% | 21.7\%* | 86.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 61.9\% | 80.3\% | 46.8\%* | 55.9\% | 40.6\%* | 65.8\% |
| California | 62.8\% | 64.5\% | 78.5\% | 53.5\% | 44.5\% | 69.5\% |
| Hawaii | 80.0\% | 86.8\% | 67.9\% | 86.2\% | 77.7\% | 81.4\% |
| Oregon | 70.1\% | 83.9\% | 77.1\% | 58.5\% | 30.1\%* | 78.4\% |
| Washington | 74.0\% | 81.9\% | 77.9\% | 67.4\% | 54.0\% | 78.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. and State: United States, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2.40\% | 2.13\% | 2.00\% | 4.25\% | 3.77\% | 1.91\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 5.58\% | 7.71\% | 11.09\% | 16.85\% | 15.93\%* | 5.92\% |
| Maine | 5.43\% | 6.43\% | 6.10\% | 14.10\% | 5.70\% | 6.59\% |
| Massachusetts | 5.45\% | 4.81\% | 10.96\% | 12.42\%* | 3.20\%* | 2.99\% |
| New Hampshire | 8.19\% | 7.72\% | 14.38\% | 12.77\% | 13.33\%* | 6.97\% |
| Rhode Island | 4.28\% | 7.73\% | 14.19\% | 13.09\% | 13.32\%* | 3.94\% |
| Vermont | 9.43\% | 10.17\%* | 11.80\% | 13.17\%* | 13.40\%* | 9.44\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 5.79\% | 7.55\% | 11.57\% | 13.96\% | 16.58\% | 7.84\% |
| New York | 4.98\% | 4.73\% | 5.38\% | 11.80\%* | 8.87\%* | 5.69\% |
| Pennsylvania | 5.31\% | 6.47\% | 6.00\% | 13.50\%* | 11.68\%* | 5.79\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 7.13\% | 7.74\% | 5.96\% | 12.14\%* | 10.80\%* | 7.36\% |
| Indiana | 8.40\% | 10.11\% | 11.30\% | 12.50\%* | 12.68\%* | 5.59\% |
| Michigan | 7.62\% | 7.86\% | 10.78\% | 15.56\% | 5.94\% | 6.28\% |
| Ohio | 5.65\% | 6.37\% | 7.40\% | 10.92\%* | 12.74\%* | 6.24\% |
| Wisconsin | 4.23\% | 4.74\% | 11.95\% | 15.48\% | 14.43\% | 5.73\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 5.19\% | 7.86\% | 19.85\% | 11.10\%* | 10.62\%* | 5.75\% |
| Kansas | 8.55\% | 8.08\% | 10.65\%* | 13.08\%* | 10.59\%* | 7.75\% |
| Minnesota | 7.77\% | 5.94\% | 13.06\% | 12.22\% | 13.99\%* | 6.48\% |
| Missouri | 4.27\% | 9.91\% | 6.02\% | 17.82\% | 14.47\%* | 4.33\% |
| Nebraska | 7.19\% | 8.46\% | 11.86\% | 10.41\%* | 12.82\%* | 8.80\% |
| North Dakota | 8.71\% | 7.86\% | 11.60\% | 17.23\%* | 15.24\%* | 6.75\% |
| South Dakota | 6.20\% | 11.00\% | 9.13\% | 13.57\%* | 15.01\%* | 7.24\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5.97\% | 8.68\% | 14.95\%* | 11.15\% | 13.72\%* | 7.54\% |
| District of Columbia | 6.45\% | 7.35\% | 15.02\% | 21.32\% | 18.01\%* | 6.34\% |
| Florida | 8.11\% | 4.68\% | 11.71\% | 15.63\%* | 11.28\%* | 6.39\% |
| Georgia | 12.37\% | 10.18\% | 18.95\% | 25.26\% | 10.88\%* | 12.19\% |
| Maryland | 6.98\% | 7.48\% | 13.15\% | 14.45\% | 14.62\% | 8.35\% |
| North Carolina | 9.66\%* | 12.39\% | 13.72\%* | 11.99\%* | 17.01\%* | 10.06\% |
| South Carolina | 7.67\% | 13.21\% | 14.33\% | 13.91\%* | 9.90\%* | 9.21\% |
| Virginia | 6.10\% | 6.46\% | 11.99\%* | 11.96\%* | 15.35\%* | 5.70\% |
| West Virginia | 6.45\% | 8.95\% | 14.68\% | 14.68\% | 8.71\%* | 6.70\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 11.88\% | 12.04\%* | 14.90\% | 21.58\% | 11.76\% | 13.92\% |
| Kentucky | 6.57\% | 9.97\% | 12.71\% | 13.97\%* | 17.40\%* | 7.83\% |
| Mississippi | 13.79\%* | 12.49\% | 14.88\%* | 17.22\% | 4.81\%* | 9.34\% |
| Tennessee | 8.24\% | 7.60\% | 14.82\% | 12.20\%* | 6.23\% | 7.11\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 11.36\% | 13.86\%* | 19.49\% | 14.67\%* | 8.46\%* | 10.77\% |
| Louisiana | 8.54\% | 14.68\%* | 12.11\% | 10.26\% | 10.62\% | 10.61\% |
| Oklahoma | 9.06\% | 9.04\% | 11.30\%* | 16.53\% | 12.36\%* | 9.18\% |
| Texas | 8.46\% | 7.81\% | 11.61\% | 8.28\% * | 13.35\%* | 6.11\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 9.34\% | 10.76\% | 15.94\%* | 14.32\% | 15.42\% | 9.70\% |
| Colorado | 8.43\% | 10.76\% | 12.37\% | 12.65\%* | 11.08\%* | 10.21\% |
| Idaho | 6.80\% | 8.49\% | 13.04\%* | 13.52\%* | 12.78\%* | 7.35\% |
| Montana | 7.89\% | 7.32\% | 13.97\% | 14.56\% | 14.94\% | 4.56\% |
| Nevada | 9.38\% | 11.38\% | 16.97\% | 14.88\%* | 9.76\% * | 6.50\% |
| New Mexico | 7.65\% | 10.13\% | 15.19\% | 14.74\%* | 18.59\% | 8.31\% |
| Utah | 8.27\% | 8.95\% | 12.03\% | 15.32\% | 15.73\%* | 8.65\% |
| Wyoming | 12.41\% | 16.18\% | 12.89\%* | 19.68\% | 6.58\%* | 16.19\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 10.90\% | 13.45\% | 14.14\%* | 14.85\% | 17.08\%* | 10.89\% |
| California | 3.19\% | 5.27\% | 4.30\% | 6.62\% | 10.93\% | 2.64\% |
| Hawaii | 4.12\% | 3.33\% | 6.95\% | 4.97\% | 10.04\% | 3.06\% |
| Oregon | 3.57\% | 6.91\% | 12.08\% | 9.49\% | 11.57\%* | 2.87\% |
| Washington | 6.70\% | 3.04\% | 13.22\% | 15.83\% | 13.00\% | 8.83\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees$50-74 \%$ |  |  | Percent Low-Wage Employees ${ }^{* *}$ Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 15.6\% | 21.8\% | 18.2\% | 11.2\% | 6.6\% | 23.0\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 16.5\%* | 36.9\% | 18.5\%* | 4.0\%* | 4.4\%* | 21.3\% |
| Maine | 16.2\% | 17.9\% | 13.4\% | 18.6\%* | 3.9\%* | 24.4\% |
| Massachusetts | 17.7\% | 21.3\% | 24.5\%* | 6.6\%* | 1.0\%* | 26.5\% |
| New Hampshire | 12.0\% | 22.9\% | 13.0\%* | 7.7\% | 7.8\% | 15.4\% |
| Rhode Island | 20.0\% | 39.7\% | 16.7\%* | 8.9\%* | 1.3\%* | 30.7\% |
| Vermont | 13.0\%* | 11.8\%* | 19.3\%* | 8.8\%* | 4.8\% | 19.3\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 18.8\% | 27.9\% | 16.5\%* | 15.3\%* | 15.6\% * | 20.2\% |
| New York | 16.3\% | 21.5\% | 20.2\% | 11.0\% | 7.6\% | 19.6\% |
| Pennsylvania | 15.4\% | 25.0\% | 19.0\% | 9.0\% | 9.5\%* | 20.3\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 12.9\% | 26.6\% | 11.5\% | 5.4\%* | 7.8\%* | 19.0\% |
| Indiana | 9.0\% | 10.2\%* | 16.8\%* | 5.6\%* | 4.8\%* | 15.6\% |
| Michigan | 21.2\% | 32.3\% | 16.1\%* | 19.8\% | 4.4\%* | 33.0\% |
| Ohio | 14.0\% | 19.2\% | 19.7\% | 8.0\% | 5.3\%* | 23.2\% |
| Wisconsin | 15.6\% | 22.4\% | 26.3\% | 9.3\%* | 4.3\%* | 21.7\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 11.3\%* | 18.9\%* | 20.2\%* | 4.2\%* | 6.3\%* | 16.8\% |
| Kansas | 9.5\% | 11.6\% | 13.4\%* | 7.0\%* | 4.6\%* | 13.4\% |
| Minnesota | 17.7\% | 26.7\% | 9.5\%* | 19.1\% | 10.3\% | 22.3\% |
| Missouri | 25.0\% | 27.6\% | 28.6\% | 12.3\%* | 4.5\%* | 37.8\% |
| Nebraska | 20.0\%* | 27.5\% | 42.2\% | 5.6\%* | 4.8\%* | 32.3\% |
| North Dakota | 11.4\% | 16.4\% * | 20.0\% | 4.1\% | 6.0\%* | 17.3\% |
| South Dakota | 15.9\% | 21.3\% | 21.5\% | 10.9\%* | 8.2\%* | 21.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 13.9\% | 29.9\% | 9.7\%* | 8.7\%* | 9.6\%* | 18.1\% |
| District of Columbia | 23.5\% | 30.3\% | 26.7\%* | 10.0\%* | 0.9\%* | 26.8\% |
| Florida | 15.2\% | 14.9\% | 24.3\% | 5.3\% | 4.2\%* | 25.2\% |
| Georgia | 14.9\% | 16.6\%* | 14.2\%* | 14.5\%* | 2.1\%* | 21.8\%* |
| Maryland | 21.8\%* | 14.7\% | 26.3\%* | 22.0\%* | 3.4\%* | 27.6\% |
| North Carolina | 10.6\%* | 11.4\% | 18.3\%* | 8.2\%* | 6.6\%* | 13.7\%* |
| South Carolina | 11.6\%* | 10.4\%* | 11.8\%* | 11.9\%* | 4.7\%* | 24.1\% |
| Virginia | 12.9\% | 11.0\% | 15.8\% | 12.0\%* | 9.7\%* | 15.9\% |
| West Virginia | 15.7\% | 16.8\% | 21.7\%* | 10.1\%* | 2.8\%* | 34.5\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 18.6\%* | 8.5\%* | 22.5\%* | 20.4\%* | 10.2\%* | 39.8\% |
| Kentucky | 13.5\% | 26.7\% | 11.0\%* | 9.7\%* | 4.6\%* | 27.2\% |
| Mississippi | 3.5\% | 9.5\% | 1.6\%* | 1.3\%* | 1.6\%* | 6.3\% |
| Tennessee | 10.6\%* | 21.4\% | 5.4\%* | 9.3\%* | 5.7\%* | 20.5\%* |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 5.6\%* | 10.4\%* | 10.7\%* | 3.0\%* | 2.1\%* | 14.2\%* |
| Louisiana | 11.7\% | 9.7\% | 13.4\%* | 11.5\% | 10.4\%* | 13.5\% |
| Oklahoma | 11.4\%* | 8.6\%* | 7.6\%* | 14.1\%* | 4.2\%* | 20.8\% |
| Texas | 7.8\% | 14.6\% | 8.8\%* | 4.8\%* | 6.3\% | 10.5\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 18.0\%* | 18.2\% | 2.5\%* | 21.8\%* | 5.3\%* | 30.3\% |
| Colorado | 15.7\%* | 28.5\% | 15.8\%* | 9.1\%* | 4.4\%* | 29.4\% |
| Idaho | 11.8\% | 43.6\% | 12.2\% | 4.5\% | 3.1\%* | 21.6\%* |
| Montana | 16.6\%* | 34.0\% | 27.8\% | 5.8\%* | 11.1\%* | 25.9\% |
| Nevada | 15.9\% | 18.0\%* | 12.1\%* | 18.1\%* | 3.9\%* | 22.0\% |
| New Mexico | 18.3\% | 21.7\% | 16.5\% * | 18.1\%* | 12.7\%* | 22.5\% |
| Utah | 8.5\%* | 9.3\%* | 14.9\%* | 5.6\%* | 5.1\%* | 12.5\% |
| Wyoming | 20.3\%* | 15.8\%* | 4.4\%* | 29.3\%* | 2.0\%* | 39.6\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 13.5\% | 30.1\% | 13.1\%* | 5.9\%* | 4.6\%* | 17.5\% |
| California | 20.5\% | 29.3\% | 22.3\% | 15.9\% | 10.9\% * | 25.8\% |
| Hawaii | 35.8\% | 50.0\% | 29.3\% | 31.8\% | 28.8\% | 41.5\% |
| Oregon | 23.0\% | 30.8\% | 33.1\% | 15.8\% | 3.4\%* | 42.5\% |
| Washington | 19.5\% | 38.4\% | 20.3\% | 14.5\% * | 5.0\%* | 34.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees **$50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.57\% | 0.83\% | 1.09\% | 0.75\% | 0.50\% | 0.63\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 4.99\%* | 7.31\% | 6.61\%* | 4.62\% * | 11.27\%* | 5.78\% |
| Maine | 4.52\% | 3.36\% | 3.57\% | 7.39\%* | 1.97\%* | 5.70\% |
| Massachusetts | 2.59\% | 3.41\% | 9.61\%* | 7.48\%* | 0.57\%* | 3.81\% |
| New Hampshire | 1.74\% | 3.50\% | 5.23\%* | 1.87\% | 2.23\% | 2.89\% |
| Rhode Island | 4.44\% | 6.54\% | 8.15\%* | 5.91\%* | 0.63\% * | 4.89\% |
| Vermont | 4.21\%* | 4.01\%* | 7.09\%* | 3.35\%* | 1.20\% | 4.88\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.79\% | 3.85\% | 7.71\%* | 6.12\% * | 7.10\%* | 4.20\% |
| New York | 1.36\% | 2.77\% | 4.49\% | 2.06\% | 2.16\% | 2.27\% |
| Pennsylvania | 1.81\% | 2.82\% | 3.29\% | 2.46\% | 3.13\%* | 2.97\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.53\% | 6.09\% | 2.63\% | 2.54\% * | 6.57\%* | 2.43\% |
| Indiana | 1.93\% | 3.76\%* | 9.84\%* | 2.26\%* | 3.31\%* | 3.28\% |
| Michigan | 3.74\% | 3.46\% | 4.86\%* | 5.02\% | 1.84\%* | 5.28\% |
| Ohio | 2.38\% | 3.62\% | 4.40\% | 2.11\% | 2.95\%* | 4.14\% |
| Wisconsin | 3.59\% | 2.68\% | 7.48\% | 7.10\%* | 1.79\%* | 4.84\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.71\%* | 5.68\%* | 8.43\%* | 2.91\%* | 2.28\%* | 4.51\% |
| Kansas | 2.23\% | 3.22\% | 4.69\%* | 2.94\%* | 1.79\%* | 3.52\% |
| Minnesota | 2.54\% | 5.38\% | 3.03\% * | 5.69\% | 2.47\% | 3.76\% |
| Missouri | 3.45\% | 6.07\% | 3.94\% | 17.86\%* | 4.35\% * | 4.29\% |
| Nebraska | 6.67\%* | 4.74\% | 8.83\% | 5.19\% * | 2.50\% * | 6.90\% |
| North Dakota | 2.61\% | 5.29\% * | 5.69\% | 0.96\% | 2.31\%* | 3.60\% |
| South Dakota | 2.50\% | 6.01\% | 3.58\% | 5.45\% * | 7.30\%* | 2.70\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.09\% | 5.16\% | 10.17\%* | 4.34\%* | 4.52\% * | 3.33\% |
| District of Columbia | 3.60\% | 3.82\% | 8.71\%* | 11.06\%* | 10.45\%* | 4.97\% |
| Florida | 2.97\% | 3.05\% | 6.29\% | 1.42\% | 2.02\% * | 4.41\% |
| Georgia | 3.99\% | 6.77\% * | 6.32\%* | 5.53\%* | 5.11\%* | 8.79\% |
| Maryland | 6.70\%* | 3.53\% | 8.33\%* | 10.14\%* | 1.72\%* | 7.46\% |
| North Carolina | 3.45\%* | 3.17\% | 6.84\%* | 6.62\% * | 7.47\%* | 5.18\% |
| South Carolina | 3.69\%* | 5.68\%* | 5.54\%* | 10.56\%* | 1.75\%* | 6.01\% |
| Virginia | 2.39\% | 2.57\% | 4.18\% | 5.82\% * | 5.76\%* | 3.43\% |
| West Virginia | 4.34\% | 3.16\% | 9.99\%* | 7.58\% * | 2.14\%* | 6.51\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 6.83\%* | 2.86\%* | 7.44\%* | 8.60\% * | 5.43\%* | 9.66\% |
| Kentucky | 3.25\% | 5.57\% | 5.74\%* | 6.89\% * | 1.94\%* | 5.86\% |
| Mississippi | 0.87\% | 1.95\% | 10.38\%* | 1.82\% * | 1.56\%* | 1.26\% |
| Tennessee | 4.40\%* | 5.54\% | 6.39\%* | 5.00\% * | 2.54\% * | 7.58\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.55\%* | 4.44\%* | 4.04\%* | 4.77\%* | 3.83\%* | 4.65\% |
| Louisiana | 2.75\% | 2.76\% | 6.16\%* | 3.15\% | 3.30\% * | 3.32\% |
| Oklahoma | 4.56\%* | 2.93\%* | 2.91\%* | 11.09\%* | 6.15\%* | 6.06\% |
| Texas | 1.10\% | 3.78\% | 5.82\%* | 1.84\%* | 1.60\% | 1.32\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 5.84\%* | 4.41\% | 10.32\%* | 10.70\%* | 1.77\%* | 7.17\% |
| Colorado | 6.08\%* | 7.79\% | 7.87\%* | 6.19\%* | 3.01\%* | 7.32\% |
| Idaho | 2.20\% | 8.77\% | 3.53\% | 1.16\% | 1.11\%* | 7.55\% |
| Montana | 6.03\%* | 8.62\% | 6.81\% | 14.23\%* | 8.01\%* | 4.49\% |
| Nevada | 4.09\% | 6.95\%* | 8.10\%* | 8.01\%* | 3.45\%* | 5.37\% |
| New Mexico | 2.86\% | 6.30\% | 9.29\%* | 11.85\%* | 5.53\%* | 4.74\% |
| Utah | 2.63\%* | 4.32\%* | 4.75\%* | 6.70\%* | 9.89\%* | 2.33\% |
| Wyoming | 6.55\%* | 4.75\%* | 2.88\%* | 8.92\%* | 2.11\%* | 9.82\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.91\% | 7.57\% | 4.17\%* | 3.45\%* | 1.64\%* | 5.20\% |
| California | 2.68\% | 2.78\% | 4.44\% | 3.90\% | 3.51\%* | 2.61\% |
| Hawaii | 4.42\% | 3.72\% | 4.48\% | 8.80\% | 7.08\% | 3.77\% |
| Oregon | 3.93\% | 6.19\% | 8.90\% | 4.24\% | 2.88\%* | 5.39\% |
| Washington | 4.67\% | 6.22\% | 5.48\% | 6.89\% * | 2.18\%* | 6.96\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than 50\% |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,991 | 3,968 | 4,068 | 4,168 | 3,740 | 4,042 |
| New England: |  |  |  |  |  |  |
| Connecticut | 4,390 | 4,35 | 4,683 | 4,358 | 4,337 | 4,394 |
| Maine | 4,290 | 4,28 | 4,774 | 3,153 | 3,572 | 4,411 |
| Massachusetts | 4,235 | 4,23 | 4,017 | 4,812 | 4,230 | 4,236 |
| New Hampshire | 4,175 | 4,15 | 4,507 | 3,933 | 3,659 | 4,264 |
| Rhode Island | 4,417 | 4,386 | 4,412 | 4,820 | 4,002 | 4,485 |
| Vermont | 4,392 | 4,44 | 3,921 | 4,533 | 4,289 | 4,405 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4,332 | 4,362 | 4,259 | 4,129 | 4,265 | 4,345 |
| New York | 4,239 | 4,236 | 4,189 | 4,393 | 3,729 | 4,310 |
| Pennsylvania | 4,195 | 4,218 | 4,188 | 3,893 | 3,903 | 4,252 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4,049 | 4,120 | 3,466 | 3,949 | 4,677 | 3,920 |
| Indiana | 4,042 | 4,050 | 3,761 | 4,321 | 3,933 | 4,074 |
| Michigan | 4,287 | 4,21 | 4,297 | 5,163 | 3,703 | 4,385 |
| Ohio | 3,928 | 3,90 | 4,016 | 4,085 | 3,769 | 3,957 |
| Wisconsin | 4,223 | 4,18 | 4,485 | 4,261 | 4,547 | 4,181 |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,686 | 3,729 | 3,349 | 3,667 | 3,570 | 3,707 |
| Kansas | 3,755 | 3,623 | 4,186 | 4,160 | 3,560 | 3,791 |
| Minnesota | 3,932 | 4,05 | 3,687 | 3,504 | 3,096 | 4,050 |
| Missouri | 3,741 | 3,708 | 3,724 | 5,583 | 4,065 | 3,692 |
| Nebraska | 3,777 | 3,738 | 4,146 | 3,703 | 3,982 | 3,747 |
| North Dakota | 3,438 | 3,396 | 3,605 | 3,407 | 3,674 | 3,359 |
| South Dakota | 3,796 | 3,688 | 4,011 | 4,153 | 4,116 | 3,748 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 4,623 | 4,642 | 4,670 | 4,253 | 3,878 | 4,751 |
| District of Columbia | 4,220 | 4,27 | 3,567 | 4,077 | 3,900 | 4,235 |
| Florida | 4,003 | 3,972 | 4,194 | 3,762 | 3,449 | 4,147 |
| Georgia | 3,861 | 3,885 | 3,712 | 3,824 | 3,636 | 3,891 |
| Maryland | 3,834 | 3,665 | 5,148 | 3,628 | 3,250 | 3,932 |
| North Carolina | 3,802 | 3,66 | 4,371 | 4,335 | 3,417 | 3,907 |
| South Carolina | 3,943 | 3,81 | 4,829 | 3,707 | 3,693 | 4,036 |
| Virginia | 3,734 | 3,776 | 3,507 | 3,349 | 3,447 | 3,797 |
| West Virginia | 4,128 | 4,022 | 4,596 | 4,425 | 3,771 | 4,266 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3,419 | 3,54 | 2,699 | 3,825 | 3,133 | 3,611 |
| Kentucky | 3,823 | 3,723 | 4,090 | 4,885 | 3,897 | 3,799 |
| Mississippi | 3,402 | 3,36 | 3,762 | 3,417 | 3,037 | 3,532 |
| Tennessee | 3,822 | 3,82 | 4,128 | 3,003 | 3,806 | 3,826 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3,590 | 3,570 | 4,017 | 3,448 | 3,912 | 3,429 |
| Louisiana | 3,931 | 4,002 | 3,505 | 3,920 | 3,871 | 3,953 |
| Oklahoma | 4,088 | 4,028 | 4,063 | 4,776 | 4,142 | 4,077 |
| Texas | 4,108 | 4,13 | 3,914 | 4,042 | 3,891 | 4,167 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4,294 | 3,750 | 3,733 | 9,587 | 3,851 | 4,350 |
| Colorado | 3,891 | 3,90 | 3,842 | 3,715 | 3,886 | 3,892 |
| Idaho | 4,078 | 4,139 | 3,836 | 4,135 | 3,746 | 4,162 |
| Montana | 3,898 | 3,78 | 4,380 | 3,789 | 3,638 | 4,015 |
| Nevada | 3,752 | 3,68 | 3,963 | 4,405 | 3,683 | 3,764 |
| New Mexico | 3,813 | 3,78 | 4,133 | 3,516 | 3,303 | 3,975 |
| Utah | 3,633 | 3,56 | 3,899 | 4,311 | 3,167 | 3,741 |
| Wyoming | 4,388 | 4,47 | 4,254 | 3,529 | 4,041 | 4,449 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 5,088 | 5,04 | 5,707 | 4,630 | 4,139 | 5,203 |
| California | 3,823 | 3,81 | 4,034 | 3,637 | 3,420 | 3,884 |
| Hawaii | 3,339 | 3,343 | 3,458 | 3,004 | 2,909 | 3,455 |
| Oregon | 4,051 | 3,828 | 5,020 | 4,215 | 4,287 | 4,012 |
| Washington | 3,975 | 3,91 | 4,375 | 3,942 | 3,845 | 4,005 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.68 | 18.02 | 67.58 | 203.51 | 70.76 | 26.71 |
| New England: |  |  |  |  |  |  |
| Connecticut | 73.03 | 87.12 | 250.47 | 596.17 | 567.77 | 81.32 |
| Maine | 157.68 | 156.01 | 218.62 | 444.00 | 270.94 | 182.27 |
| Massachusetts | 84.03 | 85.05 | 323.21 | 285.05 | 329.38 | 98.41 |
| New Hampshire | 99.20 | 106.50 | 243.16 | 277.35 | 449.28 | 87.93 |
| Rhode Island | 155.02 | 158.11 | 113.56 | 647.74 | 249.92 | 157.83 |
| Vermont | 153.75 | 154.48 | 285.72 | 559.03 | 588.40 | 159.52 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 127.22 | 143.59 | 242.32 | 579.58 | 257.15 | 118.12 |
| New York | 79.10 | 83.23 | 108.74 | 310.03 | 214.80 | 81.84 |
| Pennsylvania | 86.72 | 117.17 | 271.70 | 326.31 | 136.57 | 105.16 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 138.96 | 147.84 | 202.08 | 302.13 | 537.64 | 110.19 |
| Indiana | 106.19 | 77.83 | 263.18 | 520.47 | 571.16 | 99.20 |
| Michigan | 82.66 | 78.39 | 197.73 | 791.77 | 262.31 | 103.60 |
| Ohio | 108.93 | 110.53 | 236.53 | 666.02 | 143.97 | 135.35 |
| Wisconsin | 121.19 | 99.33 | 711.37 | 297.12 | 389.19 | 140.55 |
| West North Central: |  |  |  |  |  |  |
| lowa | 138.66 | 183.79 | 501.48 | 749.68 | 187.84 | 222.83 |
| Kansas | 97.31 | 104.29 | 341.13 | 378.98 | 171.21 | 112.32 |
| Minnesota | 95.53 | 117.27 | 89.38 | 172.03 | 225.61 | 94.79 |
| Missouri | 157.24 | 181.81 | 197.10 | 636.28 | 332.67 | 177.73 |
| Nebraska | 140.82 | 129.38 | 557.22 | 320.31 | 458.90 | 141.03 |
| North Dakota | 127.93 | 200.42 | 300.92 | 382.96 | 747.53 | 94.43 |
| South Dakota | 84.27 | 105.25 | 474.51 | 527.94 | 344.80 | 84.23 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 193.80 | 222.86 | 628.32 | 320.52 | 263.38 | 189.49 |
| District of Columbia | 94.74 | 89.13 | 374.29 | 1,181.10 | 755.46 | 93.87 |
| Florida | 105.59 | 100.71 | 326.36 | 1,036.16 | 226.56 | 119.31 |
| Georgia | 103.73 | 79.16 | 375.08 | 971.21 | 249.22 | 131.23 |
| Maryland | 204.56 | 128.89 | 694.93 | 415.42 | 256.07 | 226.63 |
| North Carolina | 91.68 | 91.63 | 662.29 | 668.51 | 202.95 | 107.79 |
| South Carolina | 70.40 | 93.41 | 536.83 | 803.78 | 168.65 | 132.62 |
| Virginia | 144.06 | 161.76 | 294.56 | 600.87 | 362.40 | 141.08 |
| West Virginia | 108.03 | 145.16 | 349.49 | 472.62 | 122.94 | 157.17 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 133.95 | 76.89 | 460.34 | 649.96 | 232.80 | 80.06 |
| Kentucky | 105.89 | 85.74 | 209.08 | 844.56 | 133.20 | 100.94 |
| Mississippi | 91.12 | 80.17 | 393.73 | 272.84 | 133.48 | 132.66 |
| Tennessee | 95.85 | 104.82 | 466.42 | 436.49 | 131.67 | 149.27 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 140.91 | 155.79 | 563.53 | 562.24 | 85.41 | 169.96 |
| Louisiana | 92.20 | 86.85 | 401.94 | 452.84 | 185.67 | 121.19 |
| Oklahoma | 177.18 | 161.68 | 450.59 | 605.39 | 290.35 | 174.19 |
| Texas | 125.16 | 136.21 | 300.24 | 304.04 | 221.62 | 164.45 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 453.20 | 122.80 | 600.59 | 1,860.23 | 427.38 | 458.74 |
| Colorado | 60.69 | 88.63 | 392.33 | 534.07 | 295.57 | 101.43 |
| Idaho | 262.90 | 334.00 | 258.74 | 869.66 | 181.40 | 297.08 |
| Montana | 87.59 | 96.99 | 535.11 | 829.68 | 313.63 | 126.20 |
| Nevada | 81.23 | 73.03 | 278.20 | 969.28 | 403.01 | 89.25 |
| New Mexico | 136.55 | 149.26 | 298.59 | 849.98 | 215.50 | 137.48 |
| Utah | 151.56 | 193.03 | 328.27 | 342.83 | 211.16 | 177.61 |
| Wyoming | 174.24 | 188.93 | 750.18 | 364.48 | 391.13 | 228.43 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 217.36 | 267.21 | 696.55 | 760.65 | 568.70 | 246.03 |
| California | 107.41 | 110.14 | 341.73 | 261.38 | 302.93 | 108.53 |
| Hawaii | 94.41 | 120.97 | 163.41 | 411.50 | 162.32 | 144.52 |
| Oregon | 171.49 | 162.75 | 751.92 | 200.31 | 267.16 | 193.22 |
| Washington | 108.02 | 131.45 | 314.83 | 448.20 | 403.25 | 123.52 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\xrightarrow{\text { Percent Full-Time Employees }} 50$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,860 | 3,830 | 4,132 | 3,735 | 3,771 | 3,877 |
| New England: |  |  |  |  |  |  |
| Connecticut | 4,205 | 4,040 | 4,878 | 4,604 | 4,677 | 4,159 |
| Maine | 4,608 | 4,404 | 5,299 | 4,139 | 4,582 | 4,612 |
| Massachusetts | 4,264 | 4,273 | 3,894 | 4,825 | 3,915 | 4,292 |
| New Hampshire | 4,329 | 4,367 | 4,403 | 3,853 | 3,973 | 4,370 |
| Rhode Island | 4,760 | 4,798 | 4,592 | 4,670 | 4,319 | 4,846 |
| Vermont | 4,341 | 4,211 | 4,932 | 5,016 | 4,467 | 4,331 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4,522 | 4,448 | 4,570 | 5,537 | 4,495 | 4,530 |
| New York | 3,990 | 3,994 | 3,968 | 3,998 | 3,654 | 4,040 |
| Pennsylvania | 4,016 | 4,109 | 4,077 | 3,182 | 3,254 | 4,168 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4,287 | 4,310 | 4,068 | 4,118 | 6,230 | 3,602 |
| Indiana | 4,062 | 4,033 | 4,517* |  | 3,413 | 4,193 |
| Michigan | 3,847 | 3,849 | 3,974 | 3,585 | 4,234 | 3,810 |
| Ohio | 3,688 | 3,655 | 3,759 | 3,792 | 3,391 | 3,777 |
| Wisconsin | 4,362 | 4,308 | 5,296 | 3,323 | 5,954 | 4,106 |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,272 | 3,582 | 2,078 | 3,187 | 2,296 | 3,475 |
| Kansas | 3,820 | 3,680 | 3,691 | 5,052 | 4,026 | 3,795 |
| Minnesota | 3,933 | 4,090 | 4,210 | 3,406 | 3,035 | 4,060 |
| Missouri | 3,441 | 3,382 | 4,389 | 4,121 | 4,612 | 3,312 |
| Nebraska | 3,859 | 3,902 | 1,720* | 3,971 | 2,371* | 4,014 |
| North Dakota | 3,313 | 3,268 | 3,433 | 3,569 | 3,017 | 3,560 |
| South Dakota | 3,989 | 3,945 | 4,567 | 3,967 | 4,875 | 3,830 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 4,683 | 4,628 | 5,172 | 5,163 | 4,046 | 4,791 |
| District of Columbia | 3,887 | 3,904 | 3,710 | 3,787 | 3,799 | 3,890 |
| Florida | 3,833 | 3,804 | 3,690 | 4,825* | 3,523 | 3,909 |
| Georgia | 3,691 | 3,696 | 3,513 | 4,238* | 3,799 | 3,681 |
| Maryland | 3,438 | 3,354 | 3,896 | 3,489 | 3,448 | 3,436 |
| North Carolina | 4,164 | 4,273 | 3,105 | 4,035 | 4,731 | 4,121 |
| South Carolina | 3,844 | 3,658 | 5,275 | 3,836 | 3,945 | 3,805 |
| Virginia | 3,520 | 3,501 | 3,733 | 3,471 | 3,493 | 3,524 |
| West Virginia | 3,496 | 3,426 | 3,889 | 3,442 | 3,373 | 3,536 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3,616 | 3,420 | 4,427 | 3,484 | 3,899 | 3,357 |
| Kentucky | 3,501 | 3,488 | 4,084 | 2,171 | 3,625 | 3,438 |
| Mississippi | 4,070 | 3,841 | 5,210 | 3,599 | 3,509 | 4,160 |
| Tennessee | 3,638 | 3,621 | 4,020 | 1,598 | 3,267 | 3,706 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4,413 | 4,404 | 4,670 | 3,694 | 4,176 | 4,521 |
| Louisiana | 3,773 | 3,787 | 3,435 | 4,531 | 3,283 | 4,004 |
| Oklahoma | 3,698 | 3,676 | 4,282 | 3,312 | 3,416 | 3,745 |
| Texas | 3,817 | 3,793 | 4,144 | 2,529 | 3,674 | 3,888 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3,901 | 3,915 | 3,879 | 2,700* | 3,496 | 3,936 |
| Colorado | 4,023 | 4,034 | 3,618 | 4,171 | 4,537 | 3,887 |
| Idaho | 4,244 | 4,453 | 3,771 | 4,471 * | 4,649* | 4,218 |
| Montana | 3,764 | 3,578 | 5,441 * | 2,923 | 3,149 | 3,863 |
| Nevada | 3,595 | 3,572 | 3,928 | 2,910 | 3,277 | 3,637 |
| New Mexico | 3,310 | 3,185 | 4,290 | 4,489 | 2,685 | 3,418 |
| Utah | 3,419 | 3,370 | 3,210 | 4,267 | 2,968 | 3,488 |
| Wyoming | 3,478 | 3,529 | 4,290 * | 3,347 | 3,334 | 3,527 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4,067 | 4,197 | 4,210* | 3,392 | 3,077 | 4,330 |
| California | 3,635 | 3,576 | 4,378 | 3,195 | 3,093 | 3,709 |
| Hawaii | 3,242 | 3,315 | 3,304 | 2,421 | 2,846 | 3,387 |
| Oregon | 4,336 | 4,106 | 5,065 | 4,300 | 4,293 | 4,344 |
| Washington | 3,895 | 3,854 | 4,070 | 4,175 | 3,727 | 3,960 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.60 | 35.87 | 95.29 | 95.66 | 136.30 | 37.15 |
| New England: |  |  |  |  |  |  |
| Connecticut | 194.77 | 213.22 | 471.85 | 1,194.01 | 967.28 | 211.16 |
| Maine | 123.78 | 96.00 | 592.94 | 605.69 | 751.97 | 125.06 |
| Massachusetts | 113.38 | 101.76 | 358.11 | 295.65 | 646.69 | 119.74 |
| New Hampshire | 77.71 | 91.77 | 365.45 | 344.63 | 655.33 | 59.38 |
| Rhode Island | 268.08 | 358.33 | 725.74 | 997.12 | 678.85 | 295.72 |
| Vermont | 146.80 | 185.49 | 1,053.61 | 908.83 | 968.49 | 153.85 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 167.13 | 167.42 | 533.29 | 1,257.54 | 981.90 | 186.89 |
| New York | 54.99 | 56.40 | 109.55 | 271.14 | 155.92 | 62.49 |
| Pennsylvania | 213.81 | 462.58 | 704.19 | 584.34 | 490.09 | 231.65 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 319.90 | 346.24 | 466.06 | 1,118.02 | 1,459.89 | 133.92 |
| Indiana | 153.98 | 160.07 | 1,391.42* |  | 778.51 | 194.84 |
| Michigan | 88.86 | 106.27 | 603.13 | 779.07 | 680.02 | 83.01 |
| Ohio | 129.80 | 144.4 | 413.70 | 1,069.28 | 448.92 | 126.10 |
| Wisconsin | 256.84 | 281.43 | 929.03 | 823.54 | 1,203.06 | 185.73 |
| West North Central: |  |  |  |  |  |  |
| lowa | 248.63 | 219.82 | 551.41 | 860.41 | 611.14 | 179.42 |
| Kansas | 206.53 | 265.09 | 926.55 | 1,060.68 | 817.17 | 223.42 |
| Minnesota | 198.36 | 255.39 | 1,054.69 | 784.14 | 538.90 | 209.89 |
| Missouri | 244.88 | 258.70 | 1,192.50 | 1,160.80 | 1,062.81 | 255.53 |
| Nebraska | 262.88 | 302.3 | 518.66 * | 1,132.38 | 768.28* | 239.14 |
| North Dakota | 235.85 | 438.20 | 890.03 | 997.38 | 515.33 | 460.76 |
| South Dakota | 296.13 | 291.37 | 1,295.85 | 1,187.94 | 1,079.10 | 282.73 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 286.83 | 309.25 | 1,016.77 | 1,027.95 | 519.43 | 317.69 |
| District of Columbia | 153.02 | 187.00 | 584.78 | 1,065.79 | 932.67 | 156.56 |
| Florida | 167.57 | 151.68 | 450.37 | 1,474.60* | 611.95 | 131.85 |
| Georgia | 156.23 | 169.5 | 850.00 | 1,340.17* | 1,063.71 | 164.31 |
| Maryland | 207.78 | 172.85 | 924.81 | 920.57 | 430.96 | 287.72 |
| North Carolina | 275.85 | 295.87 | 795.05 | 878.76 | 1,241.38 | 300.79 |
| South Carolina | 279.27 | 196.49 | 1,198.10 | 1,081.13 | 636.20 | 469.47 |
| Virginia | 143.02 | 149.89 | 388.98 | 926.39 | 269.29 | 151.01 |
| West Virginia | 206.00 | 295.83 | 854.06 | 879.23 | 528.04 | 342.51 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 185.11 | 179.25 | 830.00 | 977.64 | 303.25 | 176.07 |
| Kentucky | 174.81 | 275.32 | 870.55 | 612.29 | 442.72 | 309.75 |
| Mississippi | 272.99 | 345.45 | 1,432.69 | 941.64 | 751.90 | 303.35 |
| Tennessee | 289.42 | 296.62 | 871.09 | 476.00 | 699.19 | 313.77 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 248.84 | 302.26 | 1,305.81 | 1,041.47 | 780.29 | 333.49 |
| Louisiana | 221.50 | 214.25 | 905.80 | 1,263.92 | 611.03 | 233.57 |
| Oklahoma | 183.36 | 222.12 | 1,040.47 | 841.81 | 724.69 | 192.21 |
| Texas | 181.18 | 185.15 | 989.12 | 722.69 | 880.42 | 174.79 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 279.35 | 316.53 | 1,006.51 | 853.81 * | 734.94 | 313.95 |
| Colorado | 114.65 | 168.83 | 824.48 | 943.16 | 422.95 | 191.63 |
| Idaho | 505.85 | 966.32 | 904.22 | 1,413.82* | 1,408.11* | 662.52 |
| Montana | 501.09 | 465.85 | 1,686.56 * | 818.57 | 702.61 | 513.19 |
| Nevada | 122.75 | 127.47 | 1,017.72 | 816.73 | 652.57 | 151.86 |
| New Mexico | 184.33 | 209.64 | 687.67 | 1,274.19 | 575.43 | 157.78 |
| Utah | 135.95 | 150.76 | 703.05 | 818.04 | 369.46 | 125.05 |
| Wyoming | 436.17 | 421.64 | 1,310.81 * | 1,003.59 | 858.40 | 673.34 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 316.88 | 700.22 | 1,331.17* | 912.95 | 729.58 | 565.94 |
| California | 126.70 | 103.89 | 568.92 | 140.97 | 103.56 | 151.55 |
| Hawaii | 147.14 | 209.99 | 134.40 | 342.94 | 186.14 | 211.91 |
| Oregon | 295.75 | 414.56 | 803.54 | 700.79 | 376.53 | 370.60 |
| Washington | 420.97 | 637.14 | 975.81 | 1,081.42 | 965.15 | 456.27 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 75 \% \text { or more } & \text { Less than } 50 \% \end{array}$ |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 4,047 | 4,027 | 4,030 | 4,370 | 3,740 | 4,110 |
| New England: |  |  |  |  |  |  |
| Connecticut | 4,392 | 4,372 | 4,623 | 4,271 | 4,203 | 4,405 |
| Maine | 4,250 | 4,249 | 4,449 | 3,760 | 3,770 | 4,310 |
| Massachusetts | 4,149 | 4,124 | 4,220 | 4,613 | 4,367 | 4,111 |
| New Hampshire | 4,086 | 4,016 | 4,585 | 3,960 | 3,549 | 4,205 |
| Rhode Island | 4,178 | 4,147 | 4,315 | 4,318 | 3,859 | 4,226 |
| Vermont | 4,443 | 4,603 | 3,207 | 4,517 | 4,268 | 4,466 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4,240 | 4,293 | 4,150 | 3,780 | 4,170 | 4,254 |
| New York | 4,413 | 4,404 | 4,373 | 4,658 | 3,653 | 4,509 |
| Pennsylvania | 4,181 | 4,174 | 4,194 | 4,264 | 4,103 | 4,197 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4,007 | 4,079 | 3,414 | 3,932 | 4,034 | 4,002 |
| Indiana | 4,090 | 4,072 | 3,738 | 4,835 | 4,165 | 4,068 |
| Michigan | 4,462 | 4,433 | 4,068 | 5,328 | 3,446 | 4,669 |
| Ohio | 3,942 | 3,911 | 4,006 | 4,306 | 3,893 | 3,951 |
| Wisconsin | 4,148 | 4,110 | 4,243 | 4,367 | 4,062 | 4,159 |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,778 | 3,740 | 4,011 | 3,955 | 3,919 | 3,753 |
| Kansas | 3,728 | 3,612 | 4,131 | 3,917 | 3,502 | 3,777 |
| Minnesota | 3,927 | 4,036 | 3,629 | 3,665 | 3,047 | 4,049 |
| Missouri | 3,803 | 3,817 | 3,661 | 5,200 | 3,677 | 3,823 |
| Nebraska | 3,747 | 3,695 | 4,206 | 3,672 | 4,079 | 3,698 |
| North Dakota | 3,475 | 3,559 | 3,300 | 3,245 | 5,205 | 3,312 |
| South Dakota | 3,790 | 3,677 | 3,980 | 4,127 | 3,858 | 3,780 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 4,469 | 4,535 | 4,143 | 3,967 | 3,987 | 4,557 |
| District of Columbia | 4,325 | 4,365 | 3,755 | 4,188 | 3,914 | 4,348 |
| Florida | 4,111 | 4,093 | 4,231 | 3,642 | 3,387 | 4,294 |
| Georgia | 3,921 | 3,966 | 3,714 | 3,790 | 3,593 | 3,962 |
| Maryland | 4,128 | 3,902 | 6,282 | 3,618 | 3,094 | 4,291 |
| North Carolina | 3,808 | 3,639 | 4,281 | 4,861 | 3,571 | 3,870 |
| South Carolina | 4,014 | 3,886 | 5,204 | 3,739 | 3,820 | 4,076 |
| Virginia | 3,837 | 3,908 | 3,410 | 3,276 | 3,437 | 3,941 |
| West Virginia | 4,286 | 4,158 | 4,764 | 4,735 | 3,821 | 4,489 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3,402 | 3,596 | 2,263 | 3,919 | 3,035 | 3,650 |
| Kentucky | 3,884 | 3,767 | 4,130 | 5,433 | 4,028 | 3,845 |
| Mississippi | 3,251 | 3,244 | 3,401 | 3,099 | 2,979 | 3,353 |
| Tennessee | 3,872 | 3,857 | 4,199 | 3,218 | 4,028 | 3,827 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3,628 | 3,621 | 3,980 | 3,435 | 3,923 | 3,467 |
| Louisiana | 3,969 | 4,056 | 3,512 | 3,868 | 4,041 | 3,944 |
| Oklahoma | 4,208 | 4,141 | 4,113 | 4,964 | 4,242 | 4,201 |
| Texas | 4,207 | 4,245 | 3,869 | 3,962 | 3,992 | 4,255 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4,513 | 3,810 | 3,793 | 10,192 | 4,007 | 4,578 |
| Colorado | 3,907 | 3,924 | 4,093 | 3,476 | 3,457 | 3,987 |
| Idaho | 4,158 | 4,176 | 4,086 | 4,143 | 3,727 | 4,286 |
| Montana | 3,922 | 3,828 | 4,335 | 3,652 | 3,691 | 4,043 |
| Nevada | 3,917 | 3,855 | 3,995 | 4,616 | 3,812 | 3,937 |
| New Mexico | 4,020 | 4,057 | 4,079 | 3,318 | 3,402 | 4,268 |
| Utah | 3,776 | 3,705 | 4,064 | 4,360 | 3,307 | 3,890 |
| Wyoming | 4,522 | 4,520 | 4,624 | 4,216 | 4,345 | 4,546 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 5,117 | 5,044 | 5,790 | 5,896 | 5,028 | 5,124 |
| California | 3,933 | 3,967 | 3,630 | 3,896 | 3,438 | 4,013 |
| Hawaii | 3,392 | 3,307 | 3,764 | 3,641 | 3,055 | 3,458 |
| Oregon | 3,898 | 3,690 | 5,142 | 4,095 | 4,088 | 3,873 |
| Washington | 4,012 | 3,961 | 4,396 | 4,055 | 3,935 | 4,028 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees <br> \% or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wag 50\% or more | employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,911 | 3,884 | 4,179 | 3,670 | 3,655 | 3,973 |
| New England: |  |  |  |  |  |  |
| Connecticut | 4,843 | 4,880 | 4,371 | 3,600* | 3,600* | 4,848 |
| Maine | 3,638 | 4,146 | 4,679 | 1,111* | 2,014 | 4,366 |
| Massachusetts | 4,686 | 5,089 | 3,882 | 6,924* | 5,055 | 4,657 |
| New Hampshire | 3,932 | 3,938 | 3,190 | 4,302* | 2,956 | 3,982 |
| Rhode Island | 4,895 | 4,876 | 4,553 | 5,758 | 4,022 | 5,056 |
| Vermont | 4,339 | 4,347 | 4,477 | 4,221 | 4,201 | 4,366 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 4,654 | 5,002 | 3,981 | 4,739 | 4,263 | 4,684 |
| New York | 3,984 | 3,925 | 4,182 | 4,436 | 4,339 | 3,899 |
| Pennsylvania | 4,803 | 4,774 | 5,503 | 4,504 | 4,051 | 4,926 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3,736 | 3,928 | 2,774 |  | 2,770 | 3,854 |
| Indiana | 3,133 | 3,679 | 2,415 | 915* | 1,364* | 3,761 |
| Michigan | 4,086 | 3,548 | 5,213 | 7,228 | 5,531 | 3,922 |
| Ohio | 4,180 | 4,178 | 4,486 | 2,845* | 2,841 | 4,259 |
| Wisconsin | 4,680 | 4,637 | 4,657 | 5,581 | 4,716 | 4,676 |
| West North Central: |  |  |  |  |  |  |
| lowa | 3,747 | 3,862 | 2,117 | 3,196 | 3,637 | 3,771 |
| Kansas | 3,844 | 3,600 | 5,409* | 4,488* | 3,422 | 3,885 |
| Minnesota | 3,955 | 4,141 | 4,016* | 2,731 | 3,379 | 4,044 |
| Missouri | 4,448 | 4,158 | 3,692 | 6,419 | 6,390 | 3,746 |
| Nebraska | 4,353 | 4,499 | 3,857 | 4,200* | 3,792 | 4,498 |
| North Dakota | 3,440 | 3,220 | 4,003 | 3,665 | 3,530 | 3,381 |
| South Dakota | 3,532 | 3,302 | 4,074 | 4,631 | 4,614 | 3,240 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5,510 | 5,602 | 3,900* | 5,436 * | 616* | 6,066 |
| District of Columbia | 4,637 | 5,069 | 2,390 | 3,945* | 5,725* | 4,634 |
| Florida | 3,691 | 3,614 | 4,767 | 3,344* | 3,635 | 3,712 |
| Georgia | 3,340 | 3,135 | 3,880 | 4,726 | 3,782 | 3,184 |
| Maryland | 3,315 | 3,236 | 3,575 | 3,930 | 3,465 | 3,307 |
| North Carolina | 3,158 | 2,561 | 5,777 | 2,629* | 2,618 | 3,737 |
| South Carolina | 3,539 | 3,299 | 3,919 | 2,807 | 2,978 | 4,065 |
| Virginia | 3,615 | 3,623 | 3,659 | 2,784* | 3,366 | 3,655 |
| West Virginia | 3,943 | 3,957 | 4,001 | 1,320* | 4,228 | 3,912 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3,364 | 3,326 | 3,516 | 3,339 | 2,949 | 3,556 |
| Kentucky | 3,684 | 3,565 | 3,880 | 4,680* | 3,545 | 3,814 |
| Mississippi | 3,766 | 3,827 | 2,930 | 4,123 | 3,169 | 4,036 |
| Tennessee | 3,662 | 4,210 | 3,270 | 2,517* | 2,449* | 4,536 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,457 | 2,394 | 3,140 | 2,911 | 3,374 | 2,209 |
| Louisiana | 3,792 | 3,837 | 3,724 | 612* | 3,443 | 3,942 |
| Oklahoma | 3,443 | 3,525 | 2,969 | 1,848* | 4,326 | 3,271 |
| Texas | 3,602 | 3,394 | 2,987 | 7,335 | 3,821 | 3,526 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2,871 | 2,833 | 1,923 | 3,458* | 3,050 | 2,838 |
| Colorado | 2,885 | 2,908 | 1,934* | 8,700* | 4,634 | 2,735 |
| Idaho | 3,239 | 3,487 | 2,505 | 3,410* | 3,521 | 3,193 |
| Montana | 3,880 | 3,751 | 4,130 | 4,170* | 3,500* | 4,020 |
| Nevada | 2,394* | 2,330* | 3,543* | 624 * | 3,211 | 2,271 |
| New Mexico | 4,613 | 4,689 | 2,792* | 4,207* | 4,588 | 4,622 |
| Utah | 2,432 | 2,359 | 3,048* | 3,384* | 2,180* | 2,540 |
| Wyoming | 4,510 | 4,630 | 3,779 | 3,763 | 4,080 | 4,591 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 5,493 | 5,466 | 5,942 | 4,185 | 3,307 | 5,941 |
| California | 4,405 | 4,440 | 4,265 | 3,552 | 5,316 | 4,242 |
| Hawaii | 3,473 | 3,571 | 3,085 | 3,472 | 2,765 | 3,653 |
| Oregon | 4,330 | 4,182 | 4,516 | 4,594 | 4,895 | 4,127 |
| Washington | 3,768 | 3,339 | 4,457 | 3,321 | 3,468 | 3,850 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 75 \% \text { or more } & 50-74 \% \end{array} \text { Less than } 50 \%$ |  |  | Percent Low-Wa $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 89.62 | 90.09 | 208.63 | 247.34 | 186.07 | 96.82 |
| New England: |  |  |  |  |  |  |
| Connecticut | 535.45 | 773.47 | 1,056.67 | 1,138.42* | 1,138.42* | 537.36 |
| Maine | 263.60 | 332.56 | 901.22 | 530.00* | 596.84 | 241.29 |
| Massachusetts | 432.47 | 686.04 | 990.79 | 2,189.56* | 1,453.15 | 477.89 |
| New Hampshire | 206.36 | 214.12 | 914.81 | 1,419.08* | 792.42 | 223.70 |
| Rhode Island | 232.81 | 291.55 | 921.72 | 1,201.28 | 583.78 | 226.54 |
| Vermont | 289.21 | 366.18 | 982.13 | 795.82 | 1,233.07 | 235.67 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 815.63 | 842.53 | 792.38 | 1,334.10 | 1,122.01 | 855.63 |
| New York | 225.12 | 206.54 | 1,069.62 | 943.84 | 1,192.13 | 219.08 |
| Pennsylvania | 196.41 | 191.62 | 1,332.40 | 1,269.63 | 918.82 | 260.61 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 696.40 | 679.58 | 635.20 |  | 794.05 | 734.13 |
| Indiana | 441.33 | 492.52 | 687.56 | 563.83* | 641.09 * | 633.90 |
| Michigan | 307.05 | 423.21 | 1,142.14 | 2,095.83 | 1,085.99 | 360.10 |
| Ohio | 209.36 | 474.00 | 1,203.12 | 879.20* | 783.55 | 204.29 |
| Wisconsin | 535.66 | 734.34 | 1,327.00 | 1,671.46 | 1,173.44 | 545.06 |
| West North Central: |  |  |  |  |  |  |
| lowa | 392.76 | 559.40 | 591.68 | 770.48 | 530.91 | 571.60 |
| Kansas | 253.83 | 225.62 | 1,639.75* | 1,365.07* | 867.71 | 317.53 |
| Minnesota | 240.76 | 205.03 | 1,209.51 * | 737.25 | 654.16 | 252.58 |
| Missouri | 834.10 | 948.75 | 979.67 | 1,800.19 | 1,735.30 | 744.71 |
| Nebraska | 546.37 | 625.13 | 1,081.02 | 1,328.16* | 1,078.62 | 735.45 |
| North Dakota | 187.98 | 262.82 | 825.73 | 793.33 | 482.32 | 224.49 |
| South Dakota | 272.10 | 483.31 | 1,098.98 | 1,193.89 | 889.63 | 472.22 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 931.36 | 974.52 | 1,233.29* | 1,719.01* | 191.94* | 999.56 |
| District of Columbia | 440.11 | 670.15 | 714.82 | 1,185.17* | 1,739.48* | 441.22 |
| Florida | 411.28 | 560.83 | 1,254.51 | 1,012.32* | 854.95 | 408.72 |
| Georgia | 644.95 | 718.79 | 1,141.73 | 1,330.15 | 866.57 | 804.90 |
| Maryland | 395.13 | 603.77 | 803.52 | 972.58 | 906.87 | 425.68 |
| North Carolina | 702.88 | 489.70 | 1,648.83 | 834.47* | 635.46 | 1,011.27 |
| South Carolina | 541.51 | 600.95 | 1,016.83 | 837.54 | 707.27 | 577.19 |
| Virginia | 692.43 | 970.05 | 1,028.61 | 880.38* | 840.71 | 800.63 |
| West Virginia | 315.91 | 336.61 | 1,072.06 | 417.42* | 836.75 | 465.96 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 181.49 | 174.79 | 716.05 | 883.94 | 518.45 | 170.47 |
| Kentucky | 208.52 | 248.59 | 1,105.44 | 1,615.63* | 417.19 | 484.51 |
| Mississippi | 613.87 | 690.53 | 720.16 | 933.76 | 543.38 | 939.43 |
| Tennessee | 620.05 | 731.46 | 907.15 | 760.34 * | 775.42* | 696.04 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 363.46 | 438.21 | 817.94 | 867.81 | 684.67 | 445.33 |
| Louisiana | 230.76 | 230.56 | 1,053.70 | 193.53* | 785.86 | 421.54 |
| Oklahoma | 482.84 | 589.28 | 886.52 | 584.39* | 1,203.77 | 554.13 |
| Texas | 147.89 | 327.68 | 779.12 | 2,199.57 | 788.38 | 479.78 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 396.56 | 466.54 | 576.33 | 1,053.72* | 854.23 | 497.59 |
| Colorado | 389.10 | 379.25 | 587.65* | 2,751.18* | 1,376.82 | 465.80 |
| Idaho | 290.71 | 465.35 | 540.02 | 1,025.74* | 916.88 | 338.63 |
| Montana | 263.24 | 365.97 | 1,152.87 | 1,396.72* | 1,105.04* | 479.83 |
| Nevada | 756.69* | 863.41 * | 1,085.53* | 197.33* | 958.58 | 848.20 |
| New Mexico | 849.64 | 911.66 | 882.91* | 1,332.90* | 1,261.55 | 909.86 |
| Utah | 508.13 | 509.42 | 932.85* | 1,070.11* | 678.61* | 530.59 |
| Wyoming | 342.82 | 434.84 | 767.47 | 715.32 | 561.67 | 452.00 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 438.76 | 477.13 | 1,073.75 | 1,069.80 | 826.66 | 414.98 |
| California | 455.61 | 475.85 | 939.32 | 1,048.27 | 1,177.51 | 479.07 |
| Hawaii | 322.95 | 376.73 | 421.54 | 908.05 | 338.33 | 327.87 |
| Oregon | 156.78 | 576.78 | 1,100.60 | 1,198.33 | 1,021.23 | 543.09 |
| Washington | 377.14 | 551.10 | 1,171.76 | 860.24 | 823.20 | 437.35 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | 75\% or more | $\begin{aligned} & \text { me Emplo } \\ & 50-74 \% \end{aligned}$ | n 50\% | Percent Low-Wage 50\% or more | $\begin{aligned} & s^{* *} \\ & 50 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 723 | 709 | 767 | 836 | 840 | 699 |
| New England: |  |  |  |  |  |  |
| Connecticut | 749 | 747 | 613 | 1,026 | 861 | 741 |
| Maine | 792 | 770 | 994 | 474* | 761 | 797 |
| Massachusetts | 918 | 913 | 910 | 1,029 | 865 | 924 |
| New Hampshire | 965 | 966 | 848 | 1,117 | 817 | 991 |
| Rhode Island | 840 | 820 | 887 | 988 | 920 | 827 |
| Vermont | 739 | 735 | 812 | 684 * | 771* | 735 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 847 | 757 | 986 | 1,626* | 1,017 | 812 |
| New York | 781 | 797 | 573 | 1,003 | 844 | 772 |
| Pennsylvania | 659 | 681 | 540 | 584 | 743 | 642 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 846 | 852 | 809 | 807 | 1,778* | 654 |
| Indiana | 701 | 697 | 838* | 552 | 676 | 708 |
| Michigan | 704 | 665 | 812 | 955 | 896* | 671 |
| Ohio | 674 | 601 | 1,051 | 715 | 823 | 646 |
| Wisconsin | 859 | 857 | 883* | 843 | 1,054 | 833 |
| West North Central: |  |  |  |  |  |  |
| lowa | 762 | 772 | 485 | 1,072 | 928 | 731 |
| Kansas | 721 | 697 | 771 | 845 | 689 | 726 |
| Minnesota | 809 | 859 | 684 | 665 | 700 | 824 |
| Missouri | 665 | 645 | 656 | 1,738* | 918 | 627 |
| Nebraska | 776 | 783 | 812 | 635 | 728 | 783 |
| North Dakota | 721 | 777 | 607 | 549* | 814* | 689 |
| South Dakota | 807 | 732 | 895 | 1,188 | 1,116 | 760 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 905 | 904 | 657 | 1,196 | 1,194 | 855 |
| District of Columbia | 765 | 775 | 729 | 411* | 413* | 781 |
| Florida | 892 | 834 | 1,022 | 1,326* | 939 | 880 |
| Georgia | 707 | 715 | 690 | 626* | 790 | 696 |
| Maryland | 896 | 799 | 1,505 | 1,012* | 704 | 928 |
| North Carolina | 681 | 654 | 803* | 776 | 734 | 666 |
| South Carolina | 776 | 783 | 782* | 638 | 915 | 724 |
| Virginia | 752 | 750 | 717 | 881 * | 729 | 757 |
| West Virginia | 656 | 612 | 752 | 1,067 | 718 | 633 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 838 | 840 | 818 | 863 | 840 | 836 |
| Kentucky | 731 | 700 | 830 | 1,021 | 947 | 660 |
| Mississippi | 648 | 628 | 908 | 530 * | 765 | 607 |
| Tennessee | 800 | 828 | 639 | 701 | 999 | 744 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 796 | 810 | 801 | 476* | 955 | 717 |
| Louisiana | 803 | 790 | 861 * | 859 | 793 | 806 |
| Oklahoma | 680 | 655 | 716 | 903 | 729 | 670 |
| Texas | 617 | 598 | 720 | 819 | 648 | 608 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 752 | 735 | 1,149 | 770* | 667 | 763 |
| Colorado | 741 | 724 | 978 | 797 | 970 | 695 |
| Idaho | 737 | 745 | 619 | 1,103 | 598 | 772 |
| Montana | 548 | 573 | 480 | 485* | 664 | 496 |
| Nevada | 691 | 609 | 797 | 1,899* | 1,244* | 595 |
| New Mexico | 794 | 729 | 1,253 | 951 * | 911 | 756 |
| Utah | 796 | 774 | 777 | 1,249 | 702 | 818 |
| Wyoming | 673 | 630 | 1,109* | 734 | 908 | 632 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 895 | 908 | 775 | 885 | 1,449 | 828 |
| California | 592 | 603 | 458 | 637 | 704 | 575 |
| Hawaii | 302 | 298 | 249 | 474* | 290 | 305 |
| Oregon | 503 | 469 | 632 | 572 | 925 | 435 |
| Washington | 384 | 381 | 440 | 335* | 328* | 397 |
| Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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 lo details. | ployees | nged in 2000. Th | re not com | data | or to 2000. See Techn | dix |


| Division and State | Total | $75 \%$ or more $\quad$Percent Full-Time Employees <br> $50-74 \%$ <br> Less than <br> $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 14.11 | 14.63 | 32.83 | 42.31 | 48.52 | 12.42 |
| New England: |  |  |  |  |  |  |
| Connecticut | 46.62 | 67.82 | 147.44 | 208.73 | 202.23 | 47.79 |
| Maine | 56.28 | 65.71 | 84.28 | 160.80* | 190.51 | 74.58 |
| Massachusetts | 35.65 | 36.91 | 156.15 | 257.70 | 162.72 | 39.63 |
| New Hampshire | 44.76 | 42.23 | 182.15 | 235.68 | 107.65 | 54.62 |
| Rhode Island | 65.59 | 59.30 | 183.92 | 221.72 | 181.36 | 72.11 |
| Vermont | 68.33 | 73.98 | 187.27 | 290.49* | 290.36* | 63.91 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 83.40 | 48.94 | 205.48 | 560.06* | 268.80 | 60.79 |
| New York | 73.90 | 75.87 | 137.67 | 178.84 | 219.37 | 83.99 |
| Pennsylvania | 36.46 | 45.58 | 76.77 | 77.61 | 77.56 | 43.43 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 165.85 | 175.33 | 116.88 | 154.53 | 669.26* | 48.72 |
| Indiana | 29.92 | 32.22 | 255.56 * | 138.01 | 128.57 | 34.80 |
| Michigan | 71.80 | 90.41 | 159.88 | 212.62 | 318.33* | 64.05 |
| Ohio | 42.40 | 29.56 | 131.12 | 195.59 | 119.91 | 47.08 |
| Wisconsin | 56.54 | 55.71 | 281.68* | 157.88 | 205.64 | 56.44 |
| West North Central: |  |  |  |  |  |  |
| lowa | 41.95 | 48.57 | 101.45 | 178.74 | 129.14 | 46.78 |
| Kansas | 63.58 | 75.40 | 105.32 | 180.90 | 120.69 | 74.18 |
| Minnesota | 56.28 | 63.09 | 157.94 | 155.37 | 105.52 | 60.63 |
| Missouri | 57.68 | 61.37 | 106.04 | 546.79* | 163.21 | 59.11 |
| Nebraska | 70.05 | 84.48 | 153.44 | 154.12 | 119.37 | 71.89 |
| North Dakota | 101.82 | 121.90 | 118.56 | 301.12* | 470.55* | 96.00 |
| South Dakota | 63.21 | 80.71 | 168.48 | 332.58 | 262.76 | 69.73 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 107.35 | 126.34 | 150.69 | 227.60 | 271.17 | 81.39 |
| District of Columbia | 87.43 | 89.27 | 171.24 | 1,166.57* | 356.92* | 86.72 |
| Florida | 63.37 | 52.59 | 151.11 | 866.30* | 90.36 | 70.41 |
| Georgia | 60.39 | 69.16 | 188.64 | 240.89* | 37.43 | 68.83 |
| Maryland | 149.41 | 129.13 | 397.88 | 310.83* | 107.06 | 174.66 |
| North Carolina | 37.68 | 49.45 | 569.60* | 129.95 | 132.64 | 36.30 |
| South Carolina | 60.12 | 47.89 | 288.60* | 140.75 | 99.44 | 60.55 |
| Virginia | 55.62 | 70.05 | 180.70 | 416.08* | 130.36 | 64.56 |
| West Virginia | 41.28 | 43.37 | 183.52 | 227.95 | 156.79 | 45.83 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 53.65 | 62.69 | 191.13 | 177.12 | 124.29 | 78.44 |
| Kentucky | 35.59 | 40.90 | 103.42 | 174.74 | 94.84 | 61.97 |
| Mississippi | 32.11 | 34.05 | 175.07 | 247.10* | 91.32 | 49.97 |
| Tennessee | 62.43 | 81.97 | 117.81 | 151.86 | 127.31 | 76.98 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 94.90 | 104.70 | 194.23 | 436.88* | 92.04 | 109.17 |
| Louisiana | 68.76 | 66.67 | 332.21 * | 140.19 | 51.57 | 82.85 |
| Oklahoma | 58.08 | 61.03 | 145.73 | 189.49 | 83.00 | 69.90 |
| Texas | 29.61 | 30.28 | 102.48 | 124.14 | 65.00 | 22.40 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 32.90 | 32.58 | 259.50 | 248.79* | 108.48 | 38.69 |
| Colorado | 66.06 | 73.93 | 192.65 | 209.46 | 157.09 | 79.13 |
| Idaho | 95.86 | 118.53 | 108.15 | 217.94 | 141.96 | 109.85 |
| Montana | 79.70 | 107.35 | 108.36 | 174.15* | 167.60 | 78.91 |
| Nevada | 67.91 | 56.67 | 214.75 | 972.71* | 490.16* | 70.85 |
| New Mexico | 52.22 | 50.43 | 201.43 | 872.08* | 86.15 | 49.50 |
| Utah | 38.42 | 41.76 | 156.05 | 317.42 | 104.65 | 49.75 |
| Wyoming | 45.23 | 59.25 | 423.22* | 159.39 | 151.41 | 60.59 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 108.50 | 102.56 | 216.01 | 191.94 | 311.58 | 120.84 |
| California | 28.77 | 37.54 | 80.69 | 74.89 | 145.25 | 33.06 |
| Hawaii | 24.20 | 30.61 | 53.76 | 263.69* | 36.82 | 33.41 |
| Oregon | 51.88 | 38.53 | 165.18 | 98.29 | 144.08 | 50.91 |
| Washington | 38.64 | 36.93 | 123.42 | 106.20* | 117.35* | 43.67 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. State: United States, 2005

| Division and State | Total | 75\% or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 707 | 709 | 670 | 770 | 901 | 670 |
| New England: |  |  |  |  |  |  |
| Connecticut | 728 | 772 | 408* | 889* | 387* | 761 |
| Maine | 720 | 664 | 833 | 898 | 727 | 719 |
| Massachusetts | 966 | 943 | 1,000 | 1,273 | 965 | 966 |
| New Hampshire | 1,130 | 1,126 | 1,206* | 1,095 | 713* | 1,178 |
| Rhode Island | 922 | 924 | 931* | 896* | 868 | 932 |
| Vermont | 794 | 783 | 734* | 977* | 895* | 786 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 676 | 657 | 658 * | 1,082* | 729* | 663 |
| New York | 735 | 776 | 487* | 813* | 1,082 | 684 |
| Pennsylvania | 492 | 519 | 417 | 478 | 825 | 426 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1,333 | 1,388 | 887 | 523 | 3,108* | 706 |
| Indiana | 857 | 864 | 748* |  | 697 | 889 |
| Michigan | 794 | 822 | 673 * | 432 | 1,070 | 768 |
| Ohio | 615 | 592 | 832 | 350 | 813 | 555 |
| Wisconsin | 1,161 | 1,153 | 1,306 | 997* | 1,562 | 1,096 |
| West North Central: |  |  |  |  |  |  |
| lowa | 761 | 751 | 644 | 1,067 | 778 | 757 |
| Kansas | 809 | 808 | 943 | 703* | 297* | 872 |
| Minnesota | 784 | 758 | 1,030 | 789* | 570 | 815 |
| Missouri | 599 | 598 | 368* | 2,074 | 809* | 576 |
| Nebraska | 1,203 | 1,284 |  | 516* | 477* | 1,278 |
| North Dakota | $619 *$ | 752* | 100* | 1,305* | 413* | 791 * |
| South Dakota | 942 | 914 | 1,693* | $614 *$ | 1,880 | 775 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 771 | 751 | 620* | 1,768 | 548* | 809 |
| District of Columbia | 610 | 625 | 541 * | 50* | 53* | 627 |
| Florida | 802 | 736 | 1,029 | 1,761* | 687* | 830 |
| Georgia | 748 | 706 | 1,537 | 1,118* | 1,004 | 722 |
| Maryland | 682 | 566 | 1,155* | 1,288 | 552 | 714 |
| North Carolina | 684 | 624 | 1,038* | 1,213 | 498* | 698 |
| South Carolina | 758 | 676* | 1,678* | 298* | 631* | $807 \times$ |
| Virginia | 698 | 667 | 594 | 1,431* | 854 | 675 |
| West Virginia | 484 | 505 | 251* | 752 | 645 | 431 * |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,062 | 1,034 | 1,302 | 581* | 1,123 | 1,006 |
| Kentucky | 995 | 1,015 | 1,022 | 692* | 966 | 1,011 |
| Mississippi | 675 | 596 | 1,164 | 178* | 486* | 706 |
| Tennessee | 761 | 752 | 875 | 567* | 968 | 723 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 761 | 741* | 803* | 1,150* | 1,197 | 562 * |
| Louisiana | 652 | 712 | 265* | 518* | 601 * | 676 |
| Oklahoma | 587 | 564 | 784 | 750* | 750* | 559 |
| Texas | 641 | 608 | 858 | 398* | 694 | 615 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 913 | 934 | 590 | 600* | 803 | 922 |
| Colorado | 752 | 727 | 758* | 1,144 | 1,207 | 631 |
| Idaho | 1,111 | 1,172 | 851 | 2,339* | 1,588* | 1,081 |
| Montana | 464 | 543 |  | . | 587 | 444 * |
| Nevada | 434 | 437 | 426 | 350* | 1,006* | 358 |
| New Mexico | 727 | 666 | 1,201 | 1,307* | 953 | 688 |
| Utah | 866 | 827 | 584 | 1,671 | 787* | 878 |
| Wyoming | 881 | 976 | . | 833* | 966* | 852 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 650 | 587 | 141* | 1,213* | 1,039 | 546 |
| California | 548 | 573 | 391 | 388 | 634 | 536 |
| Hawaii | 348 | 363 | 270* | 366* | 219 | 395 |
| Oregon | 381 | 350 | 376* | 922 | 923 | 286 * |
| Washington | 416 | 407* | 608 | 285* | 101* | 538 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.a(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wag 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.04 | 30.98 | 41.68 | 59.46 | 137.66 | 26.31 |
| New England: |  |  |  |  |  |  |
| Connecticut | 130.93 | 143.32 | 165.92* | 272.31 * | 148.96* | 130.13 |
| Maine | 91.66 | 115.21 | 182.75 | 194.24 | 205.95 | 81.32 |
| Massachusetts | 49.94 | 52.75 | 154.00 | 250.93 | 235.75 | 46.41 |
| New Hampshire | 81.57 | 109.76 | 481.93* | 283.01 | 375.88* | 93.93 |
| Rhode Island | 105.55 | 103.99 | 303.10* | 271.64* | 239.59 | 131.07 |
| Vermont | 144.03 | 141.10 | 264.24* | 400.40* | 403.46* | 140.24 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 92.26 | 105.93 | 328.19* | 540.72* | 328.38* | 83.70 |
| New York | 81.59 | 100.82 | 160.39* | 288.67* | 255.44 | 58.05 |
| Pennsylvania | 51.43 | 63.62 | 105.28 | 123.53 | 198.60 | 75.35 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 384.84 | 402.76 | 159.74 | 146.18 | 1,070.17* | 62.90 |
| Indiana | 79.58 | 84.77 | 236.82* |  | 182.71 | 66.71 |
| Michigan | 168.67 | 197.59 | 224.62* | 123.21 | 244.09 | 176.10 |
| Ohio | 57.28 | 59.28 | 193.02 | 98.28 | 242.15 | 68.28 |
| Wisconsin | 168.54 | 154.11 | 310.75 | 373.20* | 432.95 | 166.40 |
| West North Central: |  |  |  |  |  |  |
| lowa | 97.71 | 117.80 | 166.99 | 281.83 | 182.89 | 102.19 |
| Kansas | 147.25 | 217.87 | 261.41 | 246.45* | 169.75* | 148.19 |
| Minnesota | 83.14 | 106.79 | 289.46 | 485.51 * | 132.97 | 95.22 |
| Missouri | 86.70 | 84.95 | 122.66* | 585.10 | 251.47* | 78.78 |
| Nebraska | 349.37 | 343.63 | . | 164.02* | 151.50* | 346.54 |
| North Dakota | 239.89* | 277.05* | 80.01* | 392.89* | 358.72* | 322.63* |
| South Dakota | 120.84 | 110.68 | 512.48* | 208.77* | 492.28 | 120.95 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 129.00 | 135.51 | 473.24* | 476.33 | 302.90* | 125.09 |
| District of Columbia | 56.79 | 57.87 | 183.09* | 28.56* | 151.07* | 61.39 |
| Florida | 54.49 | 43.80 | 187.08 | 919.85* | 351.39* | 81.08 |
| Georgia | 118.23 | 111.87 | 387.47 | 353.54* | 290.41 | 123.72 |
| Maryland | 178.77 | 54.72 | 392.87* | 374.84 | 156.24 | 201.78 |
| North Carolina | 133.40 | 142.81 | 565.75* | 350.92 | 150.76* | 162.18 |
| South Carolina | 183.06 | 265.26* | 549.50* | 191.75* | 195.42* | 374.06* |
| Virginia | 84.50 | 79.44 | 150.34 | 627.09* | 156.92 | 92.25 |
| West Virginia | 134.31 | 126.21 | 178.25* | 210.58 | 151.34 | 167.02* |
| East South Central: |  |  |  |  |  |  |
| Alabama | 146.34 | 130.25 | 335.23 | 181.73* | 307.39 | 186.29 |
| Kentucky | 131.28 | 178.32 | 266.74 | 212.16* | 275.47 | 189.63 |
| Mississippi | 139.20 | 137.47 | 324.17 | 66.36* | 153.24* | 153.07 |
| Tennessee | 95.89 | 109.63 | 199.51 | 196.22* | 273.81 | 137.22 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 121.64 | 290.32* | 252.68* | 490.17* | 281.22 | 302.78 * |
| Louisiana | 91.95 | 85.16 | 91.69* | 156.51* | 371.86* | 154.50 |
| Oklahoma | 114.90 | 141.32 | 208.90 | 299.50* | 286.84* | 134.30 |
| Texas | 68.67 | 77.71 | 227.26 | 162.08* | 179.49 | 56.13 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 135.40 | 137.02 | 173.75 | 189.74* | 191.63 | 138.46 |
| Colorado | 56.65 | 55.71 | 255.52* | 303.02 | 256.27 | 62.64 |
| Idaho | 143.79 | 264.09 | 242.33 | 739.76* | 562.48* | 181.68 |
| Montana | 122.43 | 136.27 |  |  | 172.99 | 136.97* |
| Nevada | 89.39 | 120.94 | 121.25 | 109.91 * | 327.26* | 75.53 |
| New Mexico | 77.66 | 84.94 | 324.00 | 400.96* | 201.91 | 90.72 |
| Utah | 87.06 | 76.07 | 151.21 | 456.48 | 293.86* | 118.15 |
| Wyoming | 179.66 | 192.07 | . | 255.73* | 292.77* | 183.40 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 149.09 | 137.57 | 44.58* | 374.64* | 294.85 | 153.41 |
| California | 43.49 | 58.04 | 91.22 | 105.93 | 146.73 | 47.83 |
| Hawaii | 46.09 | 64.29 | 196.12* | 356.99* | 44.41 | 59.64 |
| Oregon | 96.58 | 87.97 | 194.27* | 261.98 | 185.06 | 100.35* |
| Washington | 118.19 | 122.48* | 168.90 | 108.52* | 122.23* | 110.90 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. State: United States, 2005

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 730 | 711 | 802 | 850 | 814 | 712 |
| New England: |  |  |  |  |  |  |
| Connecticut | 756 | 746 | 653 | 1,086 | 1,064 | 735 |
| Maine | 847 | 855 | 1,014 | 354 | 992 | 828 |
| Massachusetts | 844 | 845 | 898 | 645* | 826 | 847 |
| New Hampshire | 867 | 862 | 720 | 1,201 | 857 | 869 |
| Rhode Island | 817 | 786 | 908 | 1,181 | 1,071 | 779 |
| Vermont | 842 | 856 | 680 * | 1,042 | 929 | 831 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 874 | 766 | 1,084* | 1,771 | 1,161 | 817 |
| New York | 816 | 813 | 653 * | 1,221 | 650 | 836 |
| Pennsylvania | 743 | 760 | 635 | 655 | 754 | 741 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 711 | 697 | 769 | 836 | 1,186 | 627 |
| Indiana | 683 | 671 | 882* | 570 | 694 | 679 |
| Michigan | 692 | 615 | 979 | 1,013 | 765* | 677 |
| Ohio | 639 | 590 | 875 | 815 | 825 | 605 |
| Wisconsin | 806 | 803 | 814 * | 821 | 904 | 794 |
| West North Central: |  |  |  |  |  |  |
| lowa | 784 | 807 | 412* | 1,069 | 1,024 | 742 |
| Kansas | 739 | 706 | 801 | 893 | 746 | 737 |
| Minnesota | 818 | 881 | 624 | 690* | 763 | 826 |
| Missouri | 678 | 662 | 665 | 2,232* | 971 | 633 |
| Nebraska | 744 | 740 | 844 | 643 | 781 | 738 |
| North Dakota | 796 | 898 | 622* | 459* | 1,975 | 685 |
| South Dakota | 791 | 728 | 808 | 1,216* | 994* | 763 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1,009 | 1,031 | 621 | 1,017 | 1,806 | 863 |
| District of Columbia | 834 | 845 | 820 | 325* | 483 | 854 |
| Florida | 888 | 855 | 1,033 | 617 | 937 | 875 |
| Georgia | 714 | 736 | 653 | 588 * | 754 | 709 |
| Maryland | 1,018 | 911 | 1,949 | 887 | 716 | 1,065 |
| North Carolina | 687 | 648 | 868 | 835 | 821 | 652 |
| South Carolina | 834 | 831 | 892 | 749 | 1,119 | 743 |
| Virginia | 792 | 800 | 807 | 509* | 701 | 816 |
| West Virginia | 703 | 640 | 856 | 1,167 | 734 | 690 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 807 | 826 | 702* | 840 | 758 | 841 |
| Kentucky | 691 | 653 | 789 | 1,149 | 992 | 609 |
| Mississippi | 680 | 676 | 862 | 349* | 811 | 631 |
| Tennessee | 818 | 859 | 624 | 587 | 1,019 | 760 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 876 | 903 | 790 | 417* | 949 | 836 |
| Louisiana | 838 | 815 | 944 * | 912 | 853 | 833 |
| Oklahoma | 706 | 678 | 748 | 919 | 750 | 697 |
| Texas | 611 | 594 | 651 | 979 | 628 | 608 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 753 | 727 | 1,384 | 766* | 656 | 765 |
| Colorado | 737 | 724 | 1,064 | 648 | 794 | 727 |
| Idaho | 723 | 721 | 633 | 1,048 | 559 | 772 |
| Montana | 533 | 553 | 386 | 774 | 585 | 506 |
| Nevada | 767 | 648 | 943 | 2,089* | 1,342* | 658 |
| New Mexico | 811 | 743 | 1,280 | 858* | 896 | 777 |
| Utah | 774 | 753 | 810* | 1,083* | 669 | 799 |
| Wyoming | 673 | 623 | 1,317* | 818 | 960 | 634 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 985 | 1,034 | 463 | 657 | 1,775 | 919 |
| California | 615 | 610 | 522 | 770 | 586 | 619 |
| Hawaii | 297 | 275* | 260 * | 663 * | 458* | 265 |
| Oregon | 537 | 507 | 695 | 597 | 934 | 484 |
| Washington | 373 | 366 | 404* | 412 | 421 | 364 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. or low-wage and State: United States, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.98 | 17.34 | 41.77 | 56.94 | 40.16 | 16.95 |
| New England: |  |  |  |  |  |  |
| Connecticut | 56.12 | 65.30 | 145.40 | 248.54 | 209.29 | 62.69 |
| Maine | 136.48 | 160.64 | 129.85 | 95.65 | 252.88 | 142.88 |
| Massachusetts | 45.47 | 44.78 | 196.40 | 313.14* | 119.98 | 46.92 |
| New Hampshire | 75.06 | 63.09 | 168.09 | 286.49 | 114.35 | 90.03 |
| Rhode Island | 65.48 | 61.81 | 200.17 | 306.06 | 239.55 | 83.03 |
| Vermont | 91.69 | 104.89 | 266.03* | 305.77 | 206.50 | 96.08 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 117.63 | 59.81 | 469.72* | 485.96 | 288.46 | 89.28 |
| New York | 114.10 | 109.73 | 226.19* | 326.30 | 94.25 | 129.20 |
| Pennsylvania | 56.19 | 65.96 | 84.79 | 144.55 | 65.65 | 67.60 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 100.22 | 115.44 | 130.93 | 162.65 | 263.12 | 41.16 |
| Indiana | 42.35 | 40.32 | 305.17* | 138.23 | 161.13 | 46.32 |
| Michigan | 62.40 | 66.34 | 147.40 | 229.67 | 295.22* | 53.27 |
| Ohio | 24.72 | 25.46 | 158.59 | 213.76 | 146.11 | 24.57 |
| Wisconsin | 44.18 | 51.35 | 392.88* | 168.84 | 151.50 | 51.23 |
| West North Central: |  |  |  |  |  |  |
| lowa | 49.43 | 58.89 | 123.97* | 256.33 | 140.18 | 56.99 |
| Kansas | 75.92 | 96.23 | 150.05 | 191.10 | 100.97 | 92.48 |
| Minnesota | 74.21 | 88.21 | 151.30 | 239.16* | 123.43 | 81.02 |
| Missouri | 54.81 | 60.74 | 105.16 | 809.99* | 176.30 | 54.21 |
| Nebraska | 64.70 | 78.11 | 192.38 | 167.47 | 112.45 | 62.56 |
| North Dakota | 136.52 | 155.58 | 229.11* | 333.95* | 587.21 | 115.70 |
| South Dakota | 67.63 | 80.42 | 131.66 | 475.69* | 410.03* | 74.88 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 144.21 | 179.89 | 107.64 | 198.55 | 357.39 | 86.93 |
| District of Columbia | 135.53 | 138.72 | 163.85 | 1,174.91* | 127.83 | 134.04 |
| Florida | 61.21 | 72.81 | 162.67 | 154.24 | 101.00 | 73.83 |
| Georgia | 57.38 | 69.70 | 188.15 | 200.75* | 54.04 | 68.57 |
| Maryland | 173.89 | 212.94 | 498.99 | 230.58 | 109.07 | 208.66 |
| North Carolina | 41.44 | 55.43 | 206.03 | 150.54 | 141.68 | 39.73 |
| South Carolina | 69.38 | 62.64 | 185.80 | 161.15 | 84.11 | 72.11 |
| Virginia | 72.52 | 95.74 | 212.51 | 416.35* | 210.25 | 81.48 |
| West Virginia | 57.82 | 54.69 | 190.96 | 266.22 | 170.29 | 38.11 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 55.35 | 65.10 | 220.14* | 173.01 | 166.51 | 77.36 |
| Kentucky | 29.58 | 26.87 | 143.25 | 212.67 | 143.37 | 55.05 |
| Mississippi | 32.08 | 40.43 | 194.47 | 127.17* | 127.49 | 48.15 |
| Tennessee | 69.32 | 87.36 | 138.25 | 164.90 | 126.08 | 83.72 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 97.69 | 106.05 | 203.20 | 139.92* | 114.27 | 105.89 |
| Louisiana | 84.18 | 89.68 | 337.95* | 154.71 | 60.02 | 109.21 |
| Oklahoma | 61.15 | 68.44 | 154.46 | 210.24 | 133.64 | 76.70 |
| Texas | 33.33 | 37.40 | 131.54 | 128.27 | 77.83 | 26.93 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 33.41 | 30.83 | 296.75 | 248.83* | 110.08 | 38.50 |
| Colorado | 95.21 | 104.10 | 229.39 | 126.17 | 154.65 | 117.39 |
| Idaho | 120.03 | 141.54 | 121.18 | 201.32 | 133.44 | 144.21 |
| Montana | 66.75 | 75.30 | 92.42 | 202.77 | 103.43 | 85.27 |
| Nevada | 83.87 | 70.35 | 239.67 | 973.70* | 616.94 * | 75.69 |
| New Mexico | 88.99 | 85.97 | 276.80 | 387.79* | 146.85 | 100.08 |
| Utah | 52.16 | 52.27 | 267.62* | 328.16* | 97.94 | 55.40 |
| Wyoming | 154.76 | 120.04 | 423.67* | 229.68 | 238.97 | 129.33 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 131.50 | 132.87 | 109.05 | 169.19 | 423.51 | 144.43 |
| California | 33.31 | 41.00 | 96.31 | 108.26 | 91.17 | 43.36 |
| Hawaii | 66.59 | 86.21* | 116.07* | 238.56* | 217.03* | 80.49 * |
| Oregon | 37.99 | 38.99 | 158.21 | 121.39 | 162.84 | 34.11 |
| Washington | 40.56 | 39.03 | 151.32* | 120.98 | 111.09 | 44.32 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more $50-74 \%$ Less than 50\% |  |  | Percent Low-Wag $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.1\% | 17.9\% | 18.8\% | 20.1\% | 22.5\% | 17.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 17.1\% | 17.2\% | 13.1\% | 23.5\% | 19.9\% | 16.9\% |
| Maine | 18.5\% | 18.0\% | 20.8\% | 15.0\%* | 21.3\% | 18.1\% |
| Massachusetts | 21.7\% | 21.6\% | 22.7\% | 21.4\% | 20.4\% | 21.8\% |
| New Hampshire | 23.1\% | 23.3\% | 18.8\% | 28.4\%* | 22.3\%* | 23.2\% |
| Rhode Island | 19.0\% | 18.7\% | 20.1\% | 20.5\% | 23.0\% | 18.4\% |
| Vermont | 16.8\% | 16.5\% | 20.7\% | 15.1\%* | 18.0\%* | 16.7\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 19.6\% | 17.4\% | 23.1\% | 39.4\% | 23.9\%* | 18.7\% |
| New York | 18.4\% | 18.8\% | 13.7\% | 22.8\% | 22.6\% | 17.9\% |
| Pennsylvania | 15.7\% | 16.1\% | 12.9\% | 15.0\% | 19.0\% | 15.1\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 20.9\% | 20.7\% | 23.3\% | 20.4\% | 38.0\% | 16.7\% |
| Indiana | 17.3\% | 17.2\% | 22.3\% | 12.8\%* | 17.2\% | 17.4\% |
| Michigan | 16.4\% | 15.8\% | 18.9\% | 18.5\% | 24.2\%* | 15.3\% |
| Ohio | 17.1\% | 15.4\% | 26.2\% | 17.5\%* | 21.8\% | 16.3\% |
| Wisconsin | 20.3\% | 20.5\% | 19.7\% | 19.8\% | 23.2\% | 19.9\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 20.7\% | 20.7\% | 14.5\% | 29.2\% | 26.0\% | 19.7\% |
| Kansas | 19.2\% | 19.2\% | 18.4\% | 20.3\% | 19.4\% | 19.2\% |
| Minnesota | 20.6\% | 21.2\% | 18.5\% | 19.0\%* | 22.6\% | 20.4\% |
| Missouri | 17.8\% | 17.4\% | 17.6\% | 31.1\%* | 22.6\% | 17.0\% |
| Nebraska | 20.5\% | 21.0\% | 19.6\% | 17.2\% | 18.3\% | 20.9\% |
| North Dakota | 21.0\% | 22.9\% | 16.8\% | 16.1\%* | 22.2\% | 20.5\% |
| South Dakota | 21.2\% | 19.9\% | 22.3\% | 28.6\% | 27.1\% | 20.3\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 19.6\% | 19.5\% | 14.1\% | 28.1\% | 30.8\% | 18.0\% |
| District of Columbia | 18.1\% | 18.1\% | 20.4\% | 10.1\%* | 10.6\%* | 18.4\% |
| Florida | 22.3\% | 21.0\% | 24.4\% | 35.2\% | 27.2\% | 21.2\% |
| Georgia | 18.3\% | 18.4\% | 18.6\%* | 16.4\%* | 21.7\% | 17.9\% |
| Maryland | 23.4\% | 21.8\% | 29.2\% | 27.9\%* | 21.7\% | 23.6\% |
| North Carolina | 17.9\% | 17.8\% | 18.4\%* | 17.9\% | 21.5\% | 17.1\% |
| South Carolina | 19.7\% | 20.5\% | 16.2\% | 17.2\% | 24.8\% | 17.9\% |
| Virginia | 20.1\% | 19.9\% | 20.4\% | 26.3\%* | 21.1\% | 19.9\% |
| West Virginia | 15.9\% | 15.2\% | 16.4\% | 24.1\% | 19.0\% | 14.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 24.5\% | 23.7\% | 30.3\% | 22.6\% | 26.8\% | 23.2\% |
| Kentucky | 19.1\% | 18.8\% | 20.3\% | 20.9\% | 24.3\% | 17.4\% |
| Mississippi | 19.0\% | 18.6\% | 24.1\% | 15.5\%* | 25.2\% | 17.2\% |
| Tennessee | 20.9\% | 21.7\% | 15.5\% | 23.3\% | 26.3\% | 19.5\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 22.2\% | 22.7\% | 19.9\% | 13.8\%* | 24.4\% | 20.9\% |
| Louisiana | 20.4\% | 19.7\% | 24.6\%* | 21.9\% | 20.5\% | 20.4\% |
| Oklahoma | 16.6\% | 16.3\% | 17.6\% | 18.9\%* | 17.6\% | 16.4\% |
| Texas | 15.0\% | 14.5\% | 18.4\% | 20.3\% | 16.7\% | 14.6\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 17.5\% | 19.6\% | 30.8\% | 8.0\%* | 17.3\% | 17.5\% |
| Colorado | 19.0\% | 18.5\% | 25.5\% | 21.5\% | 25.0\% | 17.9\% |
| Idaho | 18.1\% | 18.0\% | 16.1\% | 26.7\% | 16.0\% | 18.5\% |
| Montana | 14.1\% | 15.1\% | 11.0\% | 12.8\%* | 18.3\% | 12.3\% |
| Nevada | 18.4\% | 16.5\% | 20.1\% | 43.1\% | 33.8\% | 15.8\% |
| New Mexico | 20.8\% | 19.2\% | 30.3\% | 27.1\%* | 27.6\% | 19.0\% |
| Utah | 21.9\% | 21.7\% | 19.9\% | 29.0\% | 22.2\% | 21.9\% |
| Wyoming | 15.3\% | 14.1\% | 26.1\% | 20.8\%* | 22.5\% | 14.2\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 17.6\% | 18.0\% | 13.6\%* | 19.1\% | 35.0\% | 15.9\% |
| California | 15.5\% | 15.8\% | 11.3\% | 17.5\% | 20.6\% | 14.8\% |
| Hawaii | 9.0\% | 8.9\% | 7.2\% | 15.8\%* | 10.0\% | 8.8\% |
| Oregon | 12.4\% | 12.3\% | 12.6\% | 13.6\% | 21.6\% | 10.8\% |
| Washington | 9.7\% | 9.7\% | 10.1\%* | 8.5\%* | 8.5\%* | 9.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total |  |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.37\% | 0.38\% | 0.79\% | 1.18\% | 1.03\% | 0.31\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.14\% | 1.61\% | 3.30\% | 5.73\% | 3.19\% | 1.16\% |
| Maine | 0.84\% | 1.29\% | 2.54\% | 5.07\%* | 3.28\% | 1.07\% |
| Massachusetts | 0.72\% | 0.84\% | 4.55\% | 5.38\% | 3.86\% | 0.86\% |
| New Hampshire | 1.48\% | 1.28\% | 4.33\% | 8.54\%* | 6.78\%* | 1.48\% |
| Rhode Island | 1.62\% | 1.40\% | 4.15\% | 5.78\% | 4.99\% | 1.60\% |
| Vermont | 1.39\% | 1.63\% | 4.57\% | 6.70\%* | 7.31\%* | 1.46\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.14\% | 1.17\% | 5.54\% | 10.30\% | 7.51\%* | 1.47\% |
| New York | 1.77\% | 1.79\% | 3.59\% | 4.65\% | 4.78\% | 1.89\% |
| Pennsylvania | 0.95\% | 1.19\% | 2.08\% | 2.04\% | 2.02\% | 1.11\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.25\% | 3.38\% | 3.12\% | 3.85\% | 8.49\% | 1.35\% |
| Indiana | 0.95\% | 0.80\% | 4.26\% | 5.06\%* | 3.81\% | 0.88\% |
| Michigan | 1.99\% | 2.32\% | 3.54\% | 4.19\% | 8.04\%* | 1.83\% |
| Ohio | 1.22\% | 0.93\% | 4.87\% | 5.81\%* | 3.72\% | 1.33\% |
| Wisconsin | 1.33\% | 1.32\% | 5.62\% | 3.40\% | 4.19\% | 1.25\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.42\% | 1.67\% | 2.74\% | 6.07\% | 3.41\% | 1.73\% |
| Kansas | 1.38\% | 1.90\% | 2.77\% | 3.56\% | 4.23\% | 1.54\% |
| Minnesota | 1.57\% | 1.67\% | 3.93\% | 5.73\%* | 3.02\% | 1.76\% |
| Missouri | 1.47\% | 1.69\% | 2.55\% | 10.65\%* | 3.25\% | 1.45\% |
| Nebraska | 1.81\% | 2.11\% | 3.89\% | 4.10\% | 2.41\% | 1.93\% |
| North Dakota | 2.62\% | 3.05\% | 3.26\% | 9.79\%* | 4.45\% | 3.08\% |
| South Dakota | 1.81\% | 2.08\% | 4.00\% | 4.56\% | 4.46\% | 1.91\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.06\% | 2.46\% | 3.34\% | 4.84\% | 5.54\% | 1.60\% |
| District of Columbia | 2.03\% | 2.06\% | 4.87\% | 9.76\%* | 5.95\%* | 2.02\% |
| Florida | 1.60\% | 1.54\% | 3.24\% | 7.41\% | 2.43\% | 1.76\% |
| Georgia | 1.25\% | 1.62\% | 5.80\%* | 5.50\%* | 2.59\% | 1.35\% |
| Maryland | 3.60\% | 4.04\% | 5.27\% | 9.34\%* | 3.03\% | 4.23\% |
| North Carolina | 1.28\% | 1.50\% | 9.64\%* | 2.41\% | 3.29\% | 1.15\% |
| South Carolina | 1.39\% | 1.25\% | 3.91\% | 4.26\% | 2.51\% | 1.35\% |
| Virginia | 1.50\% | 1.83\% | 5.16\% | 11.48\%* | 3.12\% | 1.74\% |
| West Virginia | 1.04\% | 0.91\% | 3.85\% | 5.99\% | 4.19\% | 0.81\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.45\% | 2.02\% | 5.46\% | 4.49\% | 2.40\% | 2.35\% |
| Kentucky | 1.06\% | 1.17\% | 2.42\% | 4.26\% | 2.60\% | 1.62\% |
| Mississippi | 1.13\% | 1.11\% | 6.59\% | 5.73\%* | 2.64\% | 1.56\% |
| Tennessee | 1.54\% | 1.97\% | 3.45\% | 5.06\% | 2.95\% | 2.00\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.22\% | 2.37\% | 5.14\% | 9.68\%* | 2.12\% | 2.52\% |
| Louisiana | 1.77\% | 1.73\% | 9.15\%* | 3.58\% | 1.62\% | 2.09\% |
| Oklahoma | 1.50\% | 1.57\% | 3.52\% | 6.47\%* | 3.10\% | 1.73\% |
| Texas | 1.05\% | 1.06\% | 2.48\% | 2.99\% | 1.82\% | 0.97\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.37\% | 0.82\% | 6.96\% | 6.01\%* | 2.55\% | 1.48\% |
| Colorado | 1.84\% | 1.96\% | 5.26\% | 4.15\% | 2.23\% | 2.16\% |
| Idaho | 1.59\% | 1.89\% | 2.51\% | 5.40\% | 4.06\% | 1.65\% |
| Montana | 2.16\% | 3.11\% | 2.50\% | 4.66\%* | 5.35\% | 1.88\% |
| Nevada | 1.59\% | 1.29\% | 5.61\% | 11.12\% | 6.54\% | 1.66\% |
| New Mexico | 1.46\% | 1.66\% | 3.24\% | 10.07\%* | 3.02\% | 1.18\% |
| Utah | 1.02\% | 1.15\% | 4.00\% | 6.92\% | 3.17\% | 1.38\% |
| Wyoming | 0.99\% | 1.12\% | 7.04\% | 9.46\%* | 3.88\% | 1.30\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.26\% | 1.98\% | 4.53\%* | 5.13\% | 5.39\% | 2.39\% |
| California | 0.63\% | 0.87\% | 2.56\% | 1.89\% | 2.80\% | 0.79\% |
| Hawaii | 0.72\% | 0.90\% | 1.57\% | 6.57\%* | 1.32\% | 0.80\% |
| Oregon | 1.00\% | 0.98\% | 3.37\% | 2.96\% | 3.04\% | 1.24\% |
| Washington | 1.03\% | 0.95\% | 3.42\%* | 2.85\%* | 3.14\%* | 1.21\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees <br> 75\% or more 50-74\% Less than 50\% |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.3\% | 18.5\% | 16.2\% | 20.6\% | 23.9\% | 17.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 17.3\% | 19.1\% | 8.4\%* | 19.3\%* | 8.3\%* | 18.3\% |
| Maine | 15.6\% | 15.1\% | 15.7\% | 21.7\% | 15.9\%* | 15.6\% |
| Massachusetts | 22.6\% | 22.1\% | 25.7\% | 26.4\% | 24.6\% | 22.5\% |
| New Hampshire | 26.1\% | 25.8\% | 27.4\% | 28.4\%* | 17.9\%* | 27.0\% |
| Rhode Island | 19.4\% | 19.3\% | 20.3\% | 19.2\%* | 20.1\% | 19.2\% |
| Vermont | 18.3\% | 18.6\% | 14.9\%* | 19.5\%* | 20.0\%* | 18.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 15.0\% | 14.8\% | 14.4\%* | 19.5\%* | 16.2\%* | 14.6\% |
| New York | 18.4\% | 19.4\% | 12.3\%* | 20.3\%* | 29.6\% | 16.9\% |
| Pennsylvania | 12.3\% | 12.6\% | 10.2\% | 15.0\% | 25.3\% | 10.2\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 31.1\% | 32.2\% | 21.8\% | 12.7\% | 49.9\% | 19.6\% |
| Indiana | 21.1\% | 21.4\% | 16.6\%* |  | 20.4\% | 21.2\% |
| Michigan | 20.6\% | 21.4\% | 16.9\% | 12.0\% | 25.3\% | 20.1\% |
| Ohio | 16.7\% | 16.2\% | 22.1\% | 9.2\% | 24.0\% | 14.7\% |
| Wisconsin | 26.6\% | 26.8\% | 24.7\% | 30.0\% | 26.2\% | 26.7\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 23.3\% | 21.0\% | 31.0\% | 33.5\% | 33.9\% | 21.8\% |
| Kansas | 21.2\% | 22.0\% | 25.6\%* | 13.9\%* | 7.4\%* | 23.0\% |
| Minnesota | 19.9\% | 18.5\% | 24.5\% | 23.2\%* | 18.8\% | 20.1\% |
| Missouri | 17.4\% | 17.7\% | 8.4\%* | 50.3\% | 17.5\%* | 17.4\% |
| Nebraska | 31.2\% | 32.9\% |  | 13.0\%* | 20.1\%* | 31.8\% |
| North Dakota | 18.7\% | 23.0\% | 2.9\%* | 36.6\%* | 13.7\%* | 22.2\%* |
| South Dakota | 23.6\% | 23.2\% | 37.1\%* | 15.5\%* | 38.6\% | 20.2\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 16.5\% | 16.2\% | 12.0\%* | 34.3\% | 13.6\%* | 16.9\% |
| District of Columbia | 15.7\% | 16.0\% | 14.6\%* | 1.3\%* | 1.4\%* | 16.1\% |
| Florida | 20.9\% | 19.4\% | 27.9\% | 36.5\% | 19.5\% | 21.2\% |
| Georgia | 20.3\% | 19.1\% | 43.7\% | 26.4\%* | 26.4\%* | 19.6\% |
| Maryland | 19.8\% | 16.9\% | 29.6\% | 36.9\% | 16.0\% | 20.8\% |
| North Carolina | 16.4\% | 14.6\% | 33.4\%* | 30.1\% | 10.5\%* | 16.9\% |
| South Carolina | 19.7\% | 18.5\%* | 31.8\%* | 7.8\%* | 16.0\%* | 21.2\%* |
| Virginia | 19.8\% | 19.1\% | 15.9\% | 41.2\% | 24.4\% | 19.2\% |
| West Virginia | 13.8\% | 14.7\% | 6.5\%* | 21.8\% | 19.1\% | 12.2\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 29.4\% | 30.2\% | 29.4\% | 16.7\%* | 28.8\% | 30.0\% |
| Kentucky | 28.4\% | 29.1\% | 25.0\% | 31.9\%* | 26.6\%* | 29.4\% |
| Mississippi | 16.6\% | 15.5\% | 22.3\% | 4.9\%* | 13.8\%* | 17.0\% |
| Tennessee | 20.9\% | 20.8\% | 21.8\% | 35.5\%* | 29.6\% | 19.5\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 17.3\% | 16.8\%* | 17.2\%* | 31.1\%* | 28.7\% | 12.4\% * |
| Louisiana | 17.3\% | 18.8\% | 7.7\%* | 11.4\%* | 18.3\%* | 16.9\% |
| Oklahoma | 15.9\% | 15.3\% | 18.3\% | 22.6\%* | 21.9\% | 14.9\% |
| Texas | 16.8\% | 16.0\% | 20.7\% | 15.7\%* | 18.9\% | 15.8\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 23.4\% | 23.9\% | 15.2\% | 22.2\%* | 23.0\% | 23.4\% |
| Colorado | 18.7\% | 18.0\% | 21.0\%* | 27.4\% | 26.6\% | 16.2\% |
| Idaho | 26.2\% | 26.3\% | 22.6\% | 52.3\%* | 34.2\% | 25.6\% |
| Montana | 12.3\% | 15.2\% | . |  | 18.6\% | 11.5\%* |
| Nevada | 12.1\% | 12.2\% | 10.8\% | 12.0\%* | 30.7\% | 9.8\% |
| New Mexico | 22.0\% | 20.9\% | 28.0\% | 29.1\%* | 35.5\% | 20.1\% |
| Utah | 25.3\% | 24.6\% | 18.2\% | 39.2\% | 26.5\%* | 25.2\% |
| Wyoming | 25.3\% | 27.6\% | . | 24.9\%* | 29.0\%* | 24.1\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 16.0\% | 14.0\% | 3.3\%* | 35.8\% | 33.8\% | 12.6\% |
| California | 15.1\% | 16.0\% | 8.9\% | 12.1\%* | 20.5\% | 14.4\% |
| Hawaii | 10.7\% | 10.9\% | 8.2\%* | 15.1\%* | 7.7\% | 11.7\% |
| Oregon | 8.8\%* | 8.5\%* | 7.4\%* | 21.4\% | 21.5\% | 6.6\%* |
| Washington | 10.7\%* | 10.6\%* | 14.9\% | 6.8\%* | 2.7\%* | 13.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees <br> 75\% or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.68\% | 0.86\% | 0.89\% | 1.94\% | 2.61\% | 0.74\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.79\% | 3.15\% | 4.32\%* | 5.96\%* | 3.46\%* | 2.74\% |
| Maine | 2.02\% | 2.59\% | 3.90\% | 5.84\% | 5.82\%* | 1.81\% |
| Massachusetts | 1.19\% | 1.23\% | 5.86\% | 5.33\% | 5.57\% | 1.13\% |
| New Hampshire | 1.79\% | 2.47\% | 7.43\% | 9.90\%* | 9.90\%* | 2.12\% |
| Rhode Island | 2.44\% | 2.39\% | 5.40\% | 6.41\%* | 5.43\% | 2.84\% |
| Vermont | 2.82\% | 2.95\% | 5.67\%* | 7.80\%* | 8.16\%* | 2.75\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.13\% | 2.48\% | 7.07\%* | 7.77\%* | 5.85\%* | 1.76\% |
| New York | 2.01\% | 2.41\% | 4.12\%* | 7.84\%* | 6.41\% | 1.44\% |
| Pennsylvania | 1.35\% | 1.79\% | 2.83\% | 3.95\% | 5.25\% | 1.39\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 5.99\% | 6.38\% | 3.98\% | 3.63\% | 14.37\% | 2.21\% |
| Indiana | 2.34\% | 2.36\% | 5.26\%* |  | 5.61\% | 2.17\% |
| Michigan | 4.45\% | 5.24\% | 5.05\% | 3.57\% | 6.00\% | 4.66\% |
| Ohio | 1.96\% | 1.67\% | 5.76\% | 2.66\% | 4.54\% | 2.30\% |
| Wisconsin | 3.69\% | 3.24\% | 5.40\% | 8.12\% | 6.66\% | 3.93\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.20\% | 2.87\% | 8.48\% | 9.07\% | 7.95\% | 2.55\% |
| Kansas | 3.99\% | 6.47\% | 7.74\%* | 4.35\%* | 3.77\%* | 3.94\% |
| Minnesota | 2.10\% | 2.14\% | 6.93\% | 7.10\%* | 4.32\% | 2.06\% |
| Missouri | 3.19\% | 3.29\% | 5.38\%* | 14.37\% | 7.57\%* | 2.99\% |
| Nebraska | 6.54\% | 6.27\% |  | 4.12\%* | 6.48\%* | 6.44\% |
| North Dakota | 5.32\% | 6.47\% | 2.68\%* | 11.01\%* | 8.19\%* | 7.19\%* |
| South Dakota | 3.71\% | 3.52\% | 11.25\%* | 5.96\%* | 10.11\% | 3.89\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.90\% | 2.89\% | 6.59\%* | 9.78\% | 7.41\%* | 2.77\% |
| District of Columbia | 1.94\% | 1.92\% | 5.15\%* | 1.01\%* | 7.26\%* | 1.95\% |
| Florida | 1.59\% | 1.73\% | 5.13\% | 10.38\% | 4.61\% | 2.61\% |
| Georgia | 3.03\% | 3.02\% | 10.93\% | 8.34\%* | 7.94\%* | 3.17\% |
| Maryland | 4.06\% | 2.35\% | 7.93\% | 10.39\% | 4.62\% | 4.11\% |
| North Carolina | 3.34\% | 4.05\% | 14.02\%* | 8.55\% | 3.46\%* | 4.97\% |
| South Carolina | 3.91\% | 5.83\%* | 10.32\%* | 5.78\%* | 5.03\%* | 6.95\% * |
| Virginia | 2.29\% | 2.25\% | 4.50\% | 12.13\% | 5.10\% | 2.53\% |
| West Virginia | 3.27\% | 2.98\% | 4.26\%* | 6.20\% | 4.12\% | 3.32\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.96\% | 3.56\% | 7.56\% | 5.07\%* | 8.50\% | 5.53\% |
| Kentucky | 4.11\% | 5.16\% | 6.45\% | 11.81\%* | 10.96\%* | 5.66\% |
| Mississippi | 3.71\% | 3.83\% | 6.16\% | 2.17\%* | 4.35\%* | 4.31\% |
| Tennessee | 2.57\% | 2.73\% | 5.40\% | 10.74\%* | 8.50\% | 2.88\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.60\% | 8.98\%* | 5.49\%* | 11.82\%* | 6.63\% | 9.36\%* |
| Louisiana | 2.79\% | 2.58\% | 3.60\%* | 3.46\%* | 6.43\%* | 3.76\% |
| Oklahoma | 2.69\% | 2.90\% | 4.47\% | 6.80\%* | 6.08\% | 2.73\% |
| Texas | 1.55\% | 1.80\% | 5.48\% | 5.10\%* | 4.37\% | 1.33\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 4.29\% | 4.32\% | 4.51\% | 7.03\%* | 6.07\% | 4.49\% |
| Colorado | 1.58\% | 1.72\% | 7.03\%* | 6.37\% | 5.40\% | 1.99\% |
| Idaho | 3.26\% | 5.81\% | 6.59\% | 16.55\%* | 9.73\% | 4.17\% |
| Montana | 3.33\% | 3.61\% | . | . | 5.37\% | 3.60\%* |
| Nevada | 2.46\% | 3.12\% | 3.24\% | 3.76\%* | 8.98\% | 2.18\% |
| New Mexico | 2.60\% | 3.31\% | 6.60\% | 8.76\%* | 8.20\% | 2.22\% |
| Utah | 2.07\% | 2.32\% | 4.42\% | 10.71\% | 9.56\%* | 3.15\% |
| Wyoming | 5.10\% | 5.41\% | . | 7.57\%* | 10.39\%* | 4.96\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 4.09\% | 3.44\% | 1.06\%* | 10.68\% | 8.45\% | 3.75\% |
| California | 1.23\% | 1.69\% | 2.08\% | 4.13\%* | 4.61\% | 1.29\% |
| Hawaii | 1.58\% | 1.90\% | 4.71\%* | 10.93\%* | 2.23\% | 1.84\% |
| Oregon | 2.68\%* | 2.57\%* | 5.36\%* | 5.68\% | 4.23\% | 2.83\%* |
| Washington | 3.64\%* | 3.72\%* | 4.27\% | 2.83\%* | 2.95\%* | 3.69\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 750-74 \% & \text { Less than } 50 \% \end{array}$ |  |  | Percent Low-Wage Employees ** 50\% or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.0\% | 17.7\% | 19.9\% | 19.4\% | 21.8\% | 17.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 17.2\% | 17.1\% | 14.1\% | 25.4\% | 25.3\% | 16.7\% |
| Maine | 19.9\% | 20.1\% | 22.8\% | 9.4\% | 26.3\% | 19.2\% |
| Massachusetts | 20.3\% | 20.5\% | 21.3\% | 14.0\%* | 18.9\%* | 20.6\% |
| New Hampshire | 21.2\% | 21.5\% | 15.7\% | 30.3\% | 24.2\%* | 20.7\% |
| Rhode Island | 19.6\% | 18.9\% | 21.0\% | 27.3\% | 27.8\% | 18.4\% |
| Vermont | 19.0\% | 18.6\% | 21.2\%* | 23.1\%* | 21.8\% | 18.6\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 20.6\% | 17.8\% | 26.1\%* | 46.9\% | 27.8\% | 19.2\% |
| New York | 18.5\% | 18.5\% | 14.9\%* | 26.2\% | 17.8\% | 18.5\% |
| Pennsylvania | 17.8\% | 18.2\% | 15.1\% | 15.4\% | 18.4\% | 17.7\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 17.7\% | 17.1\% | 22.5\% | 21.3\% | 29.4\% | 15.7\% |
| Indiana | 16.7\% | 16.5\% | 23.6\% | 11.8\%* | 16.7\% | 16.7\% |
| Michigan | 15.5\% | 13.9\% | 24.1\% | 19.0\% | 22.2\%* | 14.5\% |
| Ohio | 16.2\% | 15.1\% | 21.8\% | 18.9\%* | 21.2\% | 15.3\% |
| Wisconsin | 19.4\% | 19.5\% | 19.2\%* | 18.8\% | 22.3\% | 19.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 20.8\% | 21.6\% | 10.3\% | 27.0\% | 26.1\% | 19.8\% |
| Kansas | 19.8\% | 19.5\% | 19.4\% | 22.8\% | 21.3\% | 19.5\% |
| Minnesota | 20.8\% | 21.8\% | 17.2\% | 18.8\%* | 25.1\% | 20.4\% |
| Missouri | 17.8\% | 17.3\% | 18.2\% | 42.9\%* | 26.4\% | 16.6\% |
| Nebraska | 19.8\% | 20.0\% | 20.1\% | 17.5\% | 19.2\% | 20.0\% |
| North Dakota | 22.9\% | 25.2\% | 18.8\%* | 14.2\%* | 37.9\% | 20.7\% |
| South Dakota | 20.9\% | 19.8\% | 20.3\% | 29.5\% | 25.8\% | 20.2\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 22.6\% | 22.7\% | 15.0\% | 25.6\% | 45.3\% | 18.9\% |
| District of Columbia | 19.3\% | 19.4\% | 21.9\% | 7.8\%* | 12.3\% | 19.6\% |
| Florida | 21.6\% | 20.9\% | 24.4\% | 16.9\% | 27.7\% | 20.4\% |
| Georgia | 18.2\% | 18.6\% | 17.6\%* | 15.5\%* | 21.0\% | 17.9\% |
| Maryland | 24.7\% | 23.3\% | 31.0\% | 24.5\% | 23.2\% | 24.8\% |
| North Carolina | 18.0\% | 17.8\% | 20.3\% | 17.2\% | 23.0\% | 16.8\% |
| South Carolina | 20.8\% | 21.4\% | 17.1\% | 20.0\% | 29.3\% | 18.2\% |
| Virginia | 20.6\% | 20.5\% | 23.7\% | 15.5\%* | 20.4\% | 20.7\% |
| West Virginia | 16.4\% | 15.4\% | 18.0\% | 24.7\% | 19.2\% | 15.4\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 23.7\% | 23.0\% | 31.0\% | 21.4\% | 25.0\% | 23.0\% |
| Kentucky | 17.8\% | 17.3\% | 19.1\% | 21.2\% | 24.6\% | 15.8\% |
| Mississippi | 20.9\% | 20.8\% | 25.4\% | 11.3\%* | 27.2\% | 18.8\% |
| Tennessee | 21.1\% | 22.3\% | 14.9\% | 18.2\%* | 25.3\% | 19.9\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 24.2\% | 24.9\% | 19.8\%* | 12.1\% | 24.2\% | 24.1\% |
| Louisiana | 21.1\% | 20.1\% | 26.9\%* | 23.6\% | 21.1\% | 21.1\% |
| Oklahoma | 16.8\% | 16.4\% | 18.2\% | 18.5\%* | 17.7\% | 16.6\% |
| Texas | 14.5\% | 14.0\% | 16.8\% | 24.7\% | 15.7\% | 14.3\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 16.7\% | 19.1\% | 36.5\% | 7.5\%* | 16.4\% | 16.7\% |
| Colorado | 18.9\% | 18.4\% | 26.0\% | 18.6\% | 23.0\% | 18.2\% |
| Idaho | 17.4\% | 17.3\% | 15.5\% | 25.3\% | 15.0\% * | 18.0\% |
| Montana | 13.6\% | 14.4\% | 8.9\% | 21.2\% | 15.8\% | 12.5\% |
| Nevada | 19.6\% | 16.8\% | 23.6\% | 45.3\% | 35.2\% | 16.7\% |
| New Mexico | 20.2\% | 18.3\% | 31.4\% | 25.9\% | 26.3\% | 18.2\% |
| Utah | 20.5\% | 20.3\% | 19.9\%* | 24.8\% | 20.2\% | 20.5\% |
| Wyoming | 14.9\% | 13.8\% | 28.5\% | 19.4\%* | 22.1\% | 13.9\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 19.3\% | 20.5\% | 8.0\%* | 11.2\% | 35.3\% | 17.9\% |
| California | 15.6\% | 15.4\% | 14.4\% | 19.8\% | 17.0\% | 15.4\% |
| Hawaii | 8.7\% | 8.3\% | 6.9\%* | 18.2\% | 15.0\% | 7.7\% |
| Oregon | 13.8\% | 13.7\% | 13.5\%* | 14.6\% | 22.8\% | 12.5\% |
| Washington | 9.3\% | 9.2\% | 9.2\%* | 10.2\% | 10.7\% | 9.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more $\quad \begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees ${ }^{* *}$$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | $0.45 \%$ | 1.06\% | 1.41\% | 1.02\% | 0.42\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.23\% | $1.47 \%$ | 3.30\% | 6.65\% | 3.97\% | 1.34\% |
| Maine | 2.34\% | 2.71\% | 3.61\% | 2.76\% | 5.27\% | 2.26\% |
| Massachusetts | 1.18\% | 1.33\% | 4.67\% | 5.70\%* | 6.49\%* | 1.31\% |
| New Hampshire | 2.19\% | $1.97 \%$ | 3.62\% | 6.54\% | 7.67\%* | 2.05\% |
| Rhode Island | 1.64\% | $1.48 \%$ | 4.92\% | 6.82\% | 5.70\% | 1.96\% |
| Vermont | 2.48\% | 2.60\% | 7.29\% * | 7.72\%* | 6.07\% | 2.61\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.02\% | 1.49\% | 10.49\%* | 11.87\% | 8.14\% | 2.18\% |
| New York | 2.64\% | 2.51\% | 5.56\% * | 6.46\% | 2.94\% | 2.70\% |
| Pennsylvania | 1.38\% | $1.67 \%$ | 1.98\% | 3.66\% | 1.84\% | 1.63\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.25\% | $2.45 \%$ | 3.66\% | 4.15\% | 5.83\% | 1.25\% |
| Indiana | 1.19\% | 1.00\% | 5.10\% | 4.76\%* | 4.28\% | 1.18\% |
| Michigan | 1.59\% | 1.59\% | 3.25\% | 4.02\% | 8.55\%* | 1.38\% |
| Ohio | 1.00\% | 0.90\% | 5.63\% | 6.36\%* | 3.91\% | 1.05\% |
| Wisconsin | 1.15\% | 1.08\% | 6.43\%* | 3.48\% | 3.75\% | 1.08\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.63\% | 1.90\% | 2.41\% | 6.75\% | 3.66\% | 1.89\% |
| Kansas | 1.58\% | 2.29\% | 4.65\% | 4.72\% | 4.77\% | 1.90\% |
| Minnesota | 1.95\% | 2.05\% | 3.83\% | 6.03\%* | 3.94\% | 2.10\% |
| Missouri | 1.20\% | 1.39\% | 2.63\% | 13.62\%* | 3.90\% | 1.19\% |
| Nebraska | 1.75\% | $2.09 \%$ | 4.89\% | 4.46\% | 2.20\% | 1.91\% |
| North Dakota | 3.15\% | 3.32\% | 5.88\% * | 10.72\%* | 9.23\% | 2.94\% |
| South Dakota | 1.85\% | 2.04\% | 3.50\% | 6.04\% | 5.07\% | 1.93\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.82\% | 3.30\% | 2.73\% | 5.16\% | 7.38\% | 2.15\% |
| District of Columbia | 2.91\% | 2.92\% | 4.97\% | 10.11\%* | 3.44\% | 2.89\% |
| Florida | 1.61\% | 2.07\% | 3.47\% | 4.31\% | 2.03\% | 1.89\% |
| Georgia | 1.29\% | 1.55\% | 6.07\% * | 5.15\% * | 3.11\% | 1.38\% |
| Maryland | 3.88\% | 4.75\% | 6.44\% | 6.68\% | 4.00\% | 4.56\% |
| North Carolina | 1.29\% | 1.63\% | 5.53\% | 2.56\% | 3.42\% | 1.09\% |
| South Carolina | 1.37\% | $1.26 \%$ | 4.47\% | 4.44\% | 1.78\% | 1.33\% |
| Virginia | 1.77\% | $2.19 \%$ | 5.59\% | 14.23\%* | 4.60\% | 2.04\% |
| West Virginia | 1.67\% | $1.44 \%$ | 3.96\% | 6.52\% | 4.35\% | 0.68\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.39\% | 1.90\% | 6.92\% | 4.29\% | 3.47\% | 2.08\% |
| Kentucky | 0.91\% | 0.78 \% | 3.47\% | 5.64\% | 3.43\% | 1.26\% |
| Mississippi | 1.14\% | 1.24\% | 5.36\% | 4.61\%* | 2.72\% | 1.64\% |
| Tennessee | 1.80\% | $2.04 \%$ | 4.03\% | 5.74\%* | 2.82\% | 2.23\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.20\% | $2.35 \%$ | 6.07\% * | 3.55\% | 2.42\% | 2.40\% |
| Louisiana | 2.34\% | 2.44\% | 9.40\% * | 4.16\% | 2.10\% | 2.97\% |
| Oklahoma | 1.59\% | 1.76\% | 3.75\% | 7.18\%* | 3.70\% | 1.86\% |
| Texas | 1.24\% | 1.21\% | 3.16\% | 3.55\% | 2.35\% | 1.13\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.57\% | 0.85\% | 7.77\% | 6.01\%* | 2.50\% | 1.73\% |
| Colorado | 2.73\% | 2.78\% | 5.63\% | 3.70\% | 3.74\% | 3.27\% |
| Idaho | 1.67\% | 2.00\% | 4.40\% | 5.09\% | 4.54\%* | 1.76\% |
| Montana | 1.81\% | 2.04\% | 2.31\% | 5.79\% | 3.90\% | 2.09\% |
| Nevada | 1.94\% | $1.67 \%$ | 6.09\% | 10.10\% | 7.61\% | 1.78\% |
| New Mexico | 1.75\% | 1.92\% | 5.00\% | 7.31\% | 4.69\% | 1.86\% |
| Utah | 1.19\% | $1.03 \%$ | 6.16\%* | 6.65\% | 2.79\% | 1.25\% |
| Wyoming | 2.78\% | 2.32\% | 6.89\% | 6.20\% * | 5.68\% | 2.80\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.39\% | 2.31\% | 3.66\% * | 2.92\% | 7.06\% | 2.58\% |
| California | 0.89\% | 1.15\% | 4.09\% | 1.45\% | 1.88\% | 1.11\% |
| Hawaii | 1.67\% | 2.49\% | 2.86\% * | 4.33\% | 2.32\% | 1.98\% |
| Oregon | 0.80\% | 1.13\% | 5.09\% * | 3.12\% | 3.84\% | 0.67\% |
| Washington | 1.06\% | 1.01\% | 5.07\%* | 3.03\% | 2.79\% | 1.26\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low$50 \%$ or more | employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 48.6\% | 47.4\% | 54.5\% | 57.7\% | 58.7\% | 47.0\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 46.2\% | 44.5\% | 54.2\% | 65.3\% | 61.0\% | 45.5\% |
| Maine | 52.5\% | 52.2\% | 55.3\% | 48.3\% | 61.0\% | 51.2\% |
| Massachusetts | 47.2\% | 47.4\% | 42.0\% | 64.1\% | 57.0\% | 46.3\% |
| New Hampshire | 44.2\% | 42.2\% | 61.1\% | 50.9\% | 51.9\% | 43.1\% |
| Rhode Island | 44.9\% | 42.6\% | 55.6\% | 56.1\% | 60.0\% | 43.1\% |
| Vermont | 47.7\% | 48.3\% | 41.2\% | 52.5\% | 58.1\% | 46.7\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 47.4\% | 45.5\% | 53.4\% | 64.1\% | 59.8\% | 45.5\% |
| New York | 50.5\% | 49.7\% | 55.5\% | 52.4\% | 55.4\% | 49.9\% |
| Pennsylvania | 45.9\% | 44.6\% | 52.2\% | 56.4\% | 50.1\% | 45.2\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 47.7\% | 47.1\% | 50.7\% | 57.9\% | 56.4\% | 46.3\% |
| Indiana | 44.8\% | 44.7\% | 43.8\% | 47.1\% | 53.0\% | 42.9\% |
| Michigan | 42.5\% | 41.4\% | 50.0\% | 44.9\% | 64.0\% | 40.2\% |
| Ohio | 43.9\% | 41.6\% | 56.7\% | 57.1\% | 56.2\% | 42.2\% |
| Wisconsin | 43.6\% | 42.3\% | 45.9\% | 56.6\% | 53.0\% | 42.6\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 44.1\% | 42.3\% | 53.2\% | 61.0\% | 55.8\% | 42.5\% |
| Kansas | 45.5\% | 43.3\% | 54.2\% | 55.3\% | 59.0\% | 43.6\% |
| Minnesota | 48.0\% | 45.6\% | 55.7\% | 56.4\% | 55.2\% | 47.1\% |
| Missouri | 49.6\% | 48.8\% | 53.6\% | 62.0\% | 57.6\% | 48.6\% |
| Nebraska | 48.1\% | 47.3\% | 50.1\% | 55.8\% | 56.2\% | 47.1\% |
| North Dakota | 47.2\% | 42.9\% | 58.3\% | 68.1\% | 60.0\% | 44.0\% |
| South Dakota | 51.0\% | 49.5\% | 53.2\% | 59.1\% | 65.1\% | 49.3\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 51.3\% | 50.1\% | 66.9\% | 59.1\% | 60.0\% | 50.0\% |
| District of Columbia | 53.9\% | 53.8\% | 50.7\% | 78.9\% | 66.5\% | 53.4\% |
| Florida | 50.6\% | 48.9\% | 54.1\% | 72.3\% | 61.0\% | 48.5\% |
| Georgia | 50.3\% | 48.8\% | 59.4\% | 57.4\% | 58.4\% | 49.4\% |
| Maryland | 52.2\% | 51.3\% | 58.7\% | 53.2\% | 58.5\% | 51.2\% |
| North Carolina | 51.0\% | 48.5\% | 66.4\% | 63.1\% | 60.5\% | 48.9\% |
| South Carolina | 48.6\% | 47.1\% | 57.9\% | 54.1\% | 60.7\% | 45.2\% |
| Virginia | 49.3\% | 48.5\% | 51.9\% | 65.1\% | 53.9\% | 48.3\% |
| West Virginia | 46.0\% | 43.9\% | 59.5\% | 50.1\% | 57.4\% | 42.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 48.3\% | 46.5\% | 61.0\% | 44.1\% | 56.8\% | 43.9\% |
| Kentucky | 47.2\% | 45.8\% | 57.0\% | 55.4\% | 64.6\% | 43.4\% |
| Mississippi | 53.4\% | 52.2\% | 61.3\% | 70.4\% | 63.7\% | 50.5\% |
| Tennessee | 47.8\% | 45.7\% | 60.4\% | 65.6\% | 59.4\% | 45.3\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 46.2\% | 45.5\% | 57.0\% | 52.5\% | 55.6\% | 42.6\% |
| Louisiana | 49.7\% | 48.6\% | 55.0\% | 56.2\% | 59.0\% | 47.0\% |
| Oklahoma | 48.9\% | 48.6\% | 49.1\% | 52.2\% | 55.4\% | 47.8\% |
| Texas | 50.1\% | 48.8\% | 59.7\% | 68.8\% | 62.9\% | 47.4\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 55.8\% | 55.2\% | 49.5\% | 65.4\% | 55.9\% | 55.8\% |
| Colorado | 48.6\% | 48.0\% | 47.7\% | 60.5\% | 59.0\% | 46.9\% |
| Idaho | 45.4\% | 43.4\% | 52.0\% | 55.7\% | 62.1\% | 42.5\% |
| Montana | 45.2\% | 43.6\% | 48.4\% | 55.0\% | 46.0\% | 44.8\% |
| Nevada | 51.4\% | 50.5\% | 57.3\% | 55.7\% | 53.5\% | 51.1\% |
| New Mexico | 50.2\% | 49.0\% | 64.3\% | 48.4\% | 64.3\% | 47.0\% |
| Utah | 37.1\% | 37.0\% | 42.3\% | 29.5\%* | 43.1\% | 36.0\% |
| Wyoming | 45.6\% | 44.3\% | 57.1\% | 52.9\% | 59.4\% | 43.8\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 50.1\% | 47.9\% | 68.2\% | 79.5\% | 54.3\% | 49.7\% |
| California | 51.2\% | 50.4\% | 55.3\% | 58.6\% | 63.6\% | 49.8\% |
| Hawaii | 58.2\% | 55.7\% | 68.9\% | 69.8\% | 69.1\% | 55.8\% |
| Oregon | 47.9\% | 47.1\% | 53.5\% | 44.9\% | 59.8\% | 46.4\% |
| Washington | 50.4\% | 48.3\% | 57.9\% | 65.1\% | 71.0\% | 47.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.25\% | 0.25\% | 0.82\% | 0.68\% | 0.61\% | 0.29\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.89\% | 1.64\% | 3.78\% | 7.16\% | 6.82\% | 1.78\% |
| Maine | 1.23\% | 1.43\% | 4.09\% | 5.88\% | 3.97\% | 1.59\% |
| Massachusetts | 1.22\% | 1.34\% | 6.47\% | 5.90\% | 3.85\% | 1.26\% |
| New Hampshire | 1.27\% | 1.16\% | 3.92\% | 4.62\% | 6.08\% | 1.33\% |
| Rhode Island | 2.09\% | 2.13\% | 4.65\% | 8.65\% | 3.70\% | 2.16\% |
| Vermont | 2.39\% | 2.27\% | 5.70\% | 9.47\% | 8.01\% | 2.30\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.43\% | 1.50\% | 4.80\% | 6.12\% | 5.07\% | 1.32\% |
| New York | 1.02\% | 1.04\% | 2.11\% | 3.66\% | 3.51\% | 1.01\% |
| Pennsylvania | 0.96\% | 1.08\% | 2.73\% | 3.28\% | 2.70\% | 0.96\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 0.79\% | 0.69\% | 2.82\% | 6.88\% | 3.62\% | 0.75\% |
| Indiana | 1.46\% | 1.72\% | 9.33\% | 6.42\% | 6.36\% | 0.74\% |
| Michigan | 1.31\% | 1.39\% | 3.76\% | 7.38\% | 4.03\% | 1.57\% |
| Ohio | 1.58\% | 1.26\% | 3.63\% | 6.33\% | 3.72\% | 1.68\% |
| Wisconsin | 0.74\% | 1.03\% | 6.55\% | 5.22\% | 6.02\% | 0.94\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.44\% | 1.36\% | 6.50\% | 8.53\% | 4.50\% | 1.24\% |
| Kansas | 3.15\% | 3.45\% | 6.65\% | 6.48\% | 3.80\% | 3.35\% |
| Minnesota | 1.25\% | 1.15\% | 6.67\% | 6.17\% | 7.04\% | 1.42\% |
| Missouri | 1.94\% | 2.05\% | 3.35\% | 7.87\% | 4.62\% | 1.99\% |
| Nebraska | 1.51\% | 1.53\% | 8.04\% | 6.68\% | 2.85\% | 1.59\% |
| North Dakota | 2.40\% | 1.81\% | 6.40\% | 9.44\% | 5.05\% | 2.38\% |
| South Dakota | 1.79\% | 1.93\% | 8.42\% | 6.36\% | 5.80\% | 1.74\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.13\% | 2.18\% | 8.70\% | 6.80\% | 5.96\% | 2.22\% |
| District of Columbia | 1.81\% | 1.95\% | 5.66\% | 17.14\% | 14.62\% | 1.97\% |
| Florida | 1.60\% | 1.74\% | 3.20\% | 4.16\% | 2.77\% | 1.85\% |
| Georgia | 2.00\% | 1.85\% | 2.67\% | 13.64\% | 2.82\% | 2.15\% |
| Maryland | 1.89\% | 1.92\% | 7.18\% | 9.31\% | 3.51\% | 2.05\% |
| North Carolina | 1.16\% | 1.55\% | 6.13\% | 7.61\% | 5.85\% | 1.41\% |
| South Carolina | 1.90\% | 2.00\% | 6.32\% | 10.18\% | 3.79\% | 2.51\% |
| Virginia | 1.26\% | 1.54\% | 4.67\% | 10.94\% | 2.42\% | 1.79\% |
| West Virginia | 1.18\% | 1.30\% | 4.84\% | 9.45\% | 3.54\% | 1.57\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.73\% | 1.84\% | 2.06\% | 10.29\% | 2.63\% | 2.14\% |
| Kentucky | 2.77\% | 2.21\% | 6.40\% | 11.08\% | 3.25\% | 2.33\% |
| Mississippi | 1.60\% | 1.77\% | 8.59\% | 6.13\% | 3.16\% | 1.78\% |
| Tennessee | 1.63\% | 1.50\% | 7.61\% | 6.67\% | 2.44\% | 1.81\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.90\% | 2.23\% | 8.73\% | 10.93\% | 3.47\% | 2.52\% |
| Louisiana | 1.92\% | 2.25\% | 7.41\% | 9.55\% | 2.15\% | 2.18\% |
| Oklahoma | 2.03\% | 2.35\% | 6.96\% | 7.55\% | 4.99\% | 2.47\% |
| Texas | 1.81\% | 2.11\% | 3.63\% | 4.13\% | 4.00\% | 2.02\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.74\% | 2.09\% | 10.68\% | 10.44\% | 4.12\% | 1.60\% |
| Colorado | 1.36\% | 1.42\% | 5.42\% | 8.61\% | 5.57\% | 1.31\% |
| Idaho | 2.49\% | 2.83\% | 7.49\% | 11.36\% | 6.11\% | 2.06\% |
| Montana | 3.25\% | 2.91\% | 7.65\% | 7.96\% | 5.92\% | 3.56\% |
| Nevada | 1.85\% | 2.15\% | 5.72\% | 8.27\% | 3.41\% | 2.29\% |
| New Mexico | 1.79\% | 1.78\% | 7.60\% | 10.10\% | 3.92\% | 2.42\% |
| Utah | 2.05\% | 2.21\% | 5.27\% | 9.37\%* | 5.11\% | 2.37\% |
| Wyoming | 2.09\% | 2.21\% | 10.83\% | 8.87\% | 5.17\% | 2.51\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.52\% | 1.71\% | 9.33\% | 10.21\% | 7.61\% | 1.14\% |
| California | 0.52\% | 0.78\% | 2.85\% | 3.33\% | 2.23\% | 0.45\% |
| Hawaii | 1.74\% | 2.11\% | 3.72\% | 6.15\% | 4.31\% | 2.14\% |
| Oregon | 1.19\% | 1.66\% | 6.27\% | 6.51\% | 5.33\% | 1.47\% |
| Washington | 2.55\% | 2.64\% | 6.58\% | 8.32\% | 7.21\% | 2.28\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | 75\% or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \% \\ \text { Less than } 50 \%\end{gathered}$ |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.1\% | 23.3\% | 21.3\% | 22.7\% | 19.6\% | 23.8\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 19.0\% | 19.8\% | 20.1\%* | 4.5\%* | 15.9\%* | 19.2\% |
| Maine | 22.5\% | 27.6\% | 12.9\% | 7.3\%* | 20.9\%* | 22.8\% |
| Massachusetts | 12.2\% | 10.9\% | 13.1\%* | 38.4\%* | 17.8\%* | 11.6\% |
| New Hampshire | 15.0\% | 13.9\% | 29.8\% | 6.1\%* | 12.6\%* | 15.4\% |
| Rhode Island | 19.8\% | 19.3\% | 21.3\%* | 23.1\% | 13.8\% * | 20.8\% |
| Vermont | 22.5\% | 19.9\% | 26.8\%* | 44.3\% | 31.3\%* | 21.4\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 23.5\% | 21.8\% | 32.8\%* | 22.2\%* | 29.2\%* | 22.3\% |
| New York | 27.1\% | 26.5\% | 31.4\% | 25.7\%* | 23.0\% | 27.7\% |
| Pennsylvania | 21.6\% | 22.4\% | 13.2\%* | 27.1\% | 15.4\%* | 22.8\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 20.6\% | 21.8\% | 10.7\%* | 19.5\%* | 10.2\%* | 22.7\% |
| Indiana | 18.0\% | 17.2\% | 14.7\%* | 35.1\%* | 13.5\%* | 19.3\% |
| Michigan | 24.0\% | 26.0\% | 19.4\%* | 9.0\%* | 35.4\% | 22.1\% |
| Ohio | 16.7\% | 16.3\% | 15.8\%* | 24.7\%* | 12.0\% * | 17.5\% |
| Wisconsin | 10.9\% | 9.5\% | 23.4\% | 8.2\%* | 17.0\%* | 10.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 14.6\% | 14.4\% | 19.9\%* | 8.3\%* | 11.4\%* | 15.2\% |
| Kansas | 21.1\% | 21.4\% | 23.2\% | 15.1\%* | 28.3\%* | 19.8\% |
| Minnesota | 16.8\% | 13.9\% | 21.9\%* | 27.1\% | 12.8\%* | 17.3\% |
| Missouri | 19.2\% | 20.2\% | 10.8\%* | 42.2\%* | 13.4\% | 20.0\% |
| Nebraska | 22.2\% | 21.4\% | 20.9\%* | 33.1\%* | 25.4\%* | 21.7\% |
| North Dakota | 27.5\% | 26.4\% | 36.0\%* | 19.0\%* | 27.3\%* | 27.6\% |
| South Dakota | 20.0\% | 20.0\% | 18.5\%* | 24.2\%* | 23.9\%* | 19.5\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 20.2\% | 20.7\% | 24.6\%* | 7.7\%* | 34.3\% | 17.8\% |
| District of Columbia | 28.4\% | 28.6\% | 16.8\%* | 65.5\% | 27.6\%* | 28.4\% |
| Florida | 18.0\% | 20.2\% | 8.1\%* | 18.7\%* | 20.2\% | 17.4\% |
| Georgia | 20.3\% | 21.8\% | 16.0\%* | 9.1\%* | 9.9\%* | 21.7\% |
| Maryland | 18.3\% | 19.3\% | 19.9\%* | 3.9\%* | 19.5\%* | 18.1\% |
| North Carolina | 21.1\% | 21.7\% | 18.5\%* | 19.2\%* | 19.6\%* | 21.5\% |
| South Carolina | 16.9\% | 14.6\% | 30.4\%* | 18.9\%* | 14.3\%* | 17.8\% |
| Virginia | 16.4\% | 14.9\% | 13.4\%* | 61.5\% | 11.8\%* | 17.5\% |
| West Virginia | 25.6\% | 25.8\% | 28.9\%* | 13.8\%* | 32.2\% | 23.1\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 17.1\% | 18.4\% | 11.0\%* | 16.7\%* | 12.6\%* | 20.1\% |
| Kentucky | 17.9\% | 18.7\% | 9.0\%* | 23.9\% | 9.3\% | 20.7\% |
| Mississippi | 23.4\% | 24.0\% | 10.3\%* | 38.1\%* | 19.9\%* | 24.6\% |
| Tennessee | 15.3\% | 15.3\% | 16.2\%* | 12.0\%* | 8.1\%* | 17.3\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 17.8\% | 15.8\% | 27.1\%* | 49.4\%* | 12.6\%* | 20.4\% |
| Louisiana | 25.1\% | 26.6\% | 19.3\%* | 16.8\%* | 12.3\%* | 29.9\% |
| Oklahoma | 20.7\% | 21.8\% | 15.0\%* | 16.2\%* | 21.8\%* | 20.5\% |
| Texas | 22.2\% | 23.4\% | 12.9\%* | 16.8\%* | 18.1\% | 23.3\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 17.0\% | 18.6\% | 9.6\%* | 5.4\%* | 14.4\%* | 17.3\% |
| Colorado | 20.9\% | 21.9\% | 15.5\%* | 8.6\%* | 9.9\%* | 23.0\% |
| Idaho | 25.5\% | 27.0\% | 23.0\%* | 12.7\%* | 28.3\%* | 24.8\% |
| Montana | 38.6\% | 38.7\% | 36.6\%* | 42.6\%* | 27.8\%* | 43.4\% |
| Nevada | 23.7\% | 24.8\% | 21.8\%* | 9.4\%* | 6.2\%* | 26.8\% |
| New Mexico | 21.3\% | 22.1\% | 22.2\%* | 3.2\%* | 8.6\%* | 25.4\% |
| Utah | 10.7\% | 11.1\% | 6.6\%* | 12.0\%* | 4.6\%* | 12.1\% |
| Wyoming | 25.6\% | 27.4\% | 19.8\%* | 11.1\%* | 25.6\%* | 25.6\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 20.8\% | 18.5\% | 39.3\% | 28.0\%* | 7.1\%* | 22.5\% |
| California | 36.5\% | 36.2\% | 42.8\% | 31.0\% | 37.0\% | 36.4\% |
| Hawaii | 54.2\% | 56.5\% | 50.2\% | 36.6\% | 41.2\% | 57.7\% |
| Oregon | 38.3\% | 39.3\% | 38.5\% | 28.3\%* | 18.3\%* | 41.6\% |
| Washington | 43.4\% | 41.6\% | 48.4\% | 53.4\% | 36.1\%* | 45.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | Percent Full-Time Employees750-74\% or more |  |  | Percent Low-Wage Employees ** <br> $50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.80\% | 0.82\% | 1.82\% | 1.10\% | 1.81\% | 0.68\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.66\% | 4.13\% | 7.46\%* | 14.29\%* | 7.23\%* | 3.91\% |
| Maine | 2.50\% | 4.02\% | 3.29\% | 9.97\%* | 6.64\%* | 3.32\% |
| Massachusetts | 1.85\% | 1.99\% | 4.18\%* | 14.42\%* | 6.58\%* | 1.53\% |
| New Hampshire | 1.50\% | 1.41\% | 8.01\% | 4.24\%* | 6.77\%* | 1.24\% |
| Rhode Island | 3.66\% | 3.73\% | 8.18\%* | 6.86\% | 12.36\%* | 4.44\% |
| Vermont | 4.88\% | 5.29\% | 9.04\%* | 12.36\% | 11.44\%* | 5.00\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.09\% | 2.43\% | 10.64\%* | 9.87\%* | 9.91\%* | 3.36\% |
| New York | 1.97\% | 1.10\% | 6.68\% | 8.30\%* | 5.05\% | 1.73\% |
| Pennsylvania | 2.71\% | 3.47\% | 7.38\%* | 7.31\% | 6.06\%* | 2.34\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 4.21\% | 4.69\% | 4.44\%* | 10.66\%* | 5.61\%* | 4.40\% |
| Indiana | 2.75\% | 2.35\% | 7.05\%* | 12.79\%* | 10.15\%* | 3.66\% |
| Michigan | 1.41\% | 1.99\% | 6.35\%* | 15.41\%* | 9.24\% | 2.08\% |
| Ohio | 2.30\% | 2.47\% | 6.17\% * | 10.96\%* | 8.36\%* | 2.68\% |
| Wisconsin | 2.26\% | 2.59\% | 6.93\% | 3.60\%* | 11.44\%* | 2.49\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.39\% | 2.07\% | 8.77\%* | 11.98\%* | 8.26\%* | 2.46\% |
| Kansas | 2.71\% | 2.26\% | 6.21\% | 12.99\%* | 10.76\%* | 3.09\% |
| Minnesota | 3.01\% | 2.43\% | 11.01\%* | 7.22\% | 9.91\%* | 3.63\% |
| Missouri | 3.88\% | 4.38\% | 6.55\%* | 15.59\%* | 3.71\% | 4.37\% |
| Nebraska | 3.31\% | 3.64\% | 12.49\%* | 15.22\%* | 7.92\%* | 3.39\% |
| North Dakota | 3.72\% | 6.81\% | 12.28\%* | 13.34\%* | 9.96\%* | 5.48\% |
| South Dakota | 2.88\% | 3.73\% | 8.56\%* | 8.22\%* | 7.75\%* | 3.63\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 4.76\% | 5.22\% | 9.59\%* | 6.57\%* | 10.28\% | 4.40\% |
| District of Columbia | 2.77\% | 2.98\% | 10.32\%* | 15.86\% | 12.74\%* | 2.76\% |
| Florida | 1.81\% | 1.91\% | 7.57\%* | 9.32\%* | 5.73\% | 2.76\% |
| Georgia | 3.18\% | 5.01\% | 10.36\%* | 8.37\%* | 4.28\%* | 4.13\% |
| Maryland | 3.85\% | 4.05\% | 9.75\%* | 6.83\%* | 6.81\%* | 3.85\% |
| North Carolina | 3.28\% | 3.54\% | 10.41\%* | 7.93\%* | 6.37\%* | 3.44\% |
| South Carolina | 2.17\% | 2.35\% | 10.68\%* | 9.89\%* | 6.29\%* | 2.34\% |
| Virginia | 3.51\% | 3.52\% | 11.43\%* | 15.37\% | 9.71\%* | 3.29\% |
| West Virginia | 3.50\% | 3.84\% | 14.00\%* | 15.17\%* | 4.26\% | 4.26\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2.49\% | 2.95\% | 9.68\%* | 9.84\%* | 5.97\%* | 4.04\% |
| Kentucky | 2.22\% | 2.51\% | 7.55\%* | 5.49\% | 1.41\% | 3.87\% |
| Mississippi | 3.59\% | 3.67\% | 11.58\%* | 15.34\%* | 7.86\%* | 4.20\% |
| Tennessee | 3.66\% | 4.16\% | 6.02\%* | 5.25\%* | 3.26\%* | 4.96\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3.30\% | 2.90\% | 12.18\%* | 14.85\%* | 4.22\%* | 3.09\% |
| Louisiana | 3.46\% | 4.55\% | 11.98\%* | 9.50\%* | 3.83\%* | 4.26\% |
| Oklahoma | 3.55\% | 3.72\% | 11.51\%* | 13.04\%* | 6.87\%* | 3.99\% |
| Texas | 2.62\% | 2.86\% | 5.47\%* | 5.84\%* | 4.55\% | 2.49\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.89\% | 4.01\% | 10.29\%* | 14.70\%* | 7.27\%* | 4.11\% |
| Colorado | 3.24\% | 3.41\% | 8.17\% * | 9.95\%* | 5.48\%* | 4.00\% |
| Idaho | 4.84\% | 5.77\% | 11.43\%* | 10.12\%* | 11.50\%* | 4.23\% |
| Montana | 5.82\% | 6.02\% | 12.18\%* | 14.17\%* | 8.38\%* | 6.82\% |
| Nevada | 2.55\% | 2.99\% | 13.87\%* | 9.94\%* | 2.60\%* | 3.24\% |
| New Mexico | 4.91\% | 5.61\% | 7.83\%* | 1.95\%* | 7.31\%* | 4.77\% |
| Utah | 2.00\% | 2.34\% | 5.77\%* | 10.72\%* | 6.92\%* | 2.55\% |
| Wyoming | 4.69\% | 5.81\% | 9.71\%* | 17.18\%* | 10.37\%* | 5.76\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.59\% | 2.56\% | 10.95\% | 11.79\%* | 9.95\%* | 4.44\% |
| California | 1.81\% | 2.19\% | 3.78\% | 4.00\% | 6.26\% | 1.76\% |
| Hawaii | 2.83\% | 3.97\% | 3.84\% | 10.95\% | 7.56\% | 3.10\% |
| Oregon | 3.67\% | 3.43\% | 11.39\% | 11.39\%* | 8.66\%* | 5.04\% |
| Washington | 6.83\% | 7.78\% | 9.79\% | 12.17\% | 12.68\%* | 6.06\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\stackrel{\text { Percent Full-Time Employees }}{50-74 \%}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,728 | 10,735 | 10,743 | 10,528 | 9,954 | 10,820 |
| New England: |  |  |  |  |  |  |
| Connecticut | 11,717 | 11,688 | 12,272 | 11,259 | 11,424 | 11,726 |
| Maine | 11,289 | 11,389 | 11,819 | 9,103 | 8,298 | 11,619 |
| Massachusetts | 11,435 | 11,417 | 11,412 | 12,296 | 11,382 | 11,439 |
| New Hampshire | 11,835 | 11,916 | 11,695 | 10,674 | 9,745 | 12,065 |
| Rhode Island | 11,924 | 12,050 | 10,533 | 13,081 | 9,916 | 12,086 |
| Vermont | 11,420 | 11,544 | 10,565 | 11,803 | 10,246 | 11,494 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 11,403 | 11,353 | 11,793 | 11,567 | 12,466 | 11,292 |
| New York | 11,280 | 11,421 | 10,673 | 10,211 | 10,078 | 11,404 |
| Pennsylvania | 11,108 | 11,172 | 11,079 | 9,783 | 9,970 | 11,284 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 10,574 | 10,605 | 10,321 | 10,349 | 10,582 | 10,573 |
| Indiana | 10,678 | 10,966 | 8,819 | 9,255 | 9,068 | 10,995 |
| Michigan | 11,005 | 10,818 | 10,596 | 14,744 | 10,249 | 11,050 |
| Ohio | 10,662 | 10,560 | 11,440 | 11,284 | 9,746 | 10,755 |
| Wisconsin | 10,983 | 11,077 | 10,751 | 9,632 | 10,141 | 11,062 |
| West North Central: |  |  |  |  |  |  |
| lowa | 9,359 | 9,451 | 8,203 | 9,215 | 9,000 | 9,401 |
| Kansas | 9,734 | 9,464 | 11,901 | 10,017 | 9,438 | 9,762 |
| Minnesota | 10,846 | 11,021 | 11,017 | 9,379 | 8,714 | 11,052 |
| Missouri | 9,948 | 9,916 | 9,936 | 12,619 | 9,175 | 10,035 |
| Nebraska | 9,805 | 9,915 | 8,588 | 10,008 | 9,086 | 9,879 |
| North Dakota | 8,334 | 8,248 | 8,634 | 9,074 | 10,257 | 8,037 |
| South Dakota | 10,312 | 10,276 | 10,979 | 8,149 | 9,362 | 10,384 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 10,964 | 10,994 | 12,460 | 9,210 | 10,009 | 11,077 |
| District of Columbia | 11,623 | 11,880 | 9,044 | 9,777 | 12,630 | 11,598 |
| Florida | 10,852 | 10,980 | 10,383 | 8,749 | 10,174 | 10,952 |
| Georgia | 10,262 | 10,145 | 11,085 | 11,632 | 9,642 | 10,321 |
| Maryland | 10,528 | 10,483 | 11,153 | 10,397 | 9,628 | 10,636 |
| North Carolina | 9,657 | 9,511 | 10,377 | 12,229 | 9,131 | 9,743 |
| South Carolina | 10,436 | 10,383 | 11,467 | 9,391 | 9,229 | 10,624 |
| Virginia | 10,292 | 10,333 | 10,784 | 6,220* | 9,019 | 10,522 |
| West Virginia | 10,900 | 10,801 | 12,419 | 9,739 | 9,724 | 11,124 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 9,420 | 9,501 | 7,984 | 10,164 | 9,373 | 9,436 |
| Kentucky | 10,617 | 10,621 | 10,702 | 10,253 | 8,852 | 10,878 |
| Mississippi | 9,987 | 10,032 | 9,792 | 8,419 | 8,849 | 10,225 |
| Tennessee | 10,361 | 10,371 | 10,314 | 10,097 | 9,654 | 10,474 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 9,190 | 9,161 | 10,612 | 8,447 | 10,452 | 8,892 |
| Louisiana | 10,602 | 10,768 | 9,027 | 11,603 | 10,007 | 10,729 |
| Oklahoma | 10,985 | 10,980 | 11,091 | 10,838 | 10,939 | 10,991 |
| Texas | 11,533 | 11,596 | 11,091 | 9,376 | 10,652 | 11,656 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 10,268 | 9,949 | 10,858 | 15,058 | 10,844 | 10,205 |
| Colorado | 10,850 | 10,787 | 12,123 | 10,866 | 10,896 | 10,846 |
| Idaho | 10,398 | 10,427 | 10,383 | 9,847 | 9,691 | 10,459 |
| Montana | 10,058 | 10,153 | 9,718 | 9,795 | 9,537 | 10,304 |
| Nevada | 10,011 | 9,925 | 11,118 | 9,581 | 8,689 | 10,203 |
| New Mexico | 10,637 | 10,621 | 11,182 | 10,079 | 10,820 | 10,612 |
| Utah | 10,282 | 10,046 | 10,745 | 12,652 | 10,808 | 10,196 |
| Wyoming | 11,467 | 11,936 | 5,887* | 8,536 | 6,955 | 11,973 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 11,542 | 11,626 | 10,088 | 10,508 | 9,020 | 11,860 |
| California | 10,551 | 10,551 | 10,924 | 9,806 | 9,830 | 10,600 |
| Hawaii | 9,392 | 9,411 | 9,596 | 8,649 | 9,420 | 9,388 |
| Oregon | 10,898 | 10,946 | 11,078 | 10,188 | 10,223 | 10,950 |
| Washington | 11,018 | 10,933 | 12,152 | 10,619 | 10,174 | 11,078 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 41.42 | 32.58 | 214.52 | 408.09 | 108.82 | 40.03 |
| New England: |  |  |  |  |  |  |
| Connecticut | 198.24 | 221.89 | 733.65 | 1,779.97 | 941.74 | 216.59 |
| Maine | 507.54 | 445.42 | 871.79 | 1,193.36 | 1,135.15 | 449.65 |
| Massachusetts | 191.94 | 213.08 | 1,346.92 | 1,526.49 | 770.53 | 188.24 |
| New Hampshire | 244.94 | 318.53 | 664.41 | 1,491.84 | 1,235.33 | 203.83 |
| Rhode Island | 581.75 | 587.79 | 538.98 | 1,714.39 | 1,172.75 | 589.79 |
| Vermont | 473.26 | 361.90 | 1,016.06 | 2,485.08 | 1,972.02 | 410.54 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 513.90 | 559.91 | 590.07 | 404.71 | 1,707.07 | 472.09 |
| New York | 232.61 | 244.45 | 473.74 | 809.94 | 645.98 | 219.74 |
| Pennsylvania | 248.36 | 295.11 | 571.94 | 1,086.73 | 370.94 | 344.50 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 272.01 | 312.62 | 645.35 | 1,237.71 | 688.69 | 361.46 |
| Indiana | 270.18 | 240.44 | 1,124.21 | 1,259.15 | 1,382.27 | 240.03 |
| Michigan | 299.44 | 293.96 | 742.90 | 2,073.14 | 456.11 | 302.83 |
| Ohio | 244.77 | 261.18 | 849.53 | 1,342.53 | 543.29 | 248.32 |
| Wisconsin | 383.83 | 413.47 | 1,887.91 | 551.23 | 540.29 | 385.18 |
| West North Central: |  |  |  |  |  |  |
| lowa | 224.45 | 246.89 | 779.60 | 1,517.62 | 460.73 | 261.48 |
| Kansas | 411.83 | 402.30 | 1,553.53 | 1,261.46 | 792.47 | 457.97 |
| Minnesota | 207.85 | 300.92 | 510.48 | 460.67 | 985.28 | 207.41 |
| Missouri | 365.00 | 387.19 | 835.22 | 2,641.97 | 820.94 | 366.65 |
| Nebraska | 285.40 | 269.62 | 1,220.84 | 830.87 | 980.28 | 307.85 |
| North Dakota | 407.11 | 530.69 | 960.57 | 1,436.66 | 952.34 | 357.07 |
| South Dakota | 365.58 | 389.48 | 441.39 | 1,030.11 | 1,018.57 | 384.16 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 402.08 | 412.23 | 1,720.55 | 1,597.59 | 981.74 | 470.10 |
| District of Columbia | 309.77 | 298.34 | 953.36 | 2,553.85 | 2,713.38 | 309.08 |
| Florida | 304.65 | 349.15 | 725.93 | 2,512.58 | 667.36 | 337.14 |
| Georgia | 362.15 | 386.13 | 838.74 | 2,968.31 | 1,117.74 | 391.90 |
| Maryland | 362.73 | 439.19 | 1,085.51 | 1,844.93 | 465.67 | 374.88 |
| North Carolina | 351.85 | 457.80 | 1,731.57 | 1,672.51 | 825.91 | 384.44 |
| South Carolina | 264.26 | 239.64 | 1,600.07 | 1,554.28 | 744.89 | 279.87 |
| Virginia | 265.38 | 306.43 | 695.53 | 2,114.10* | 836.92 | 283.74 |
| West Virginia | 220.88 | 233.85 | 700.47 | 2,178.00 | 441.36 | 226.00 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 251.25 | 242.02 | 1,201.23 | 2,148.68 | 664.99 | 220.38 |
| Kentucky | 271.71 | 292.60 | 1,217.64 | 2,191.02 | 625.43 | 309.84 |
| Mississippi | 234.65 | 235.80 | 1,865.20 | 1,675.03 | 606.36 | 300.04 |
| Tennessee | 234.61 | 205.73 | 1,221.80 | 1,694.03 | 614.69 | 242.80 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 341.45 | 365.32 | 1,730.94 | 1,588.51 | 539.12 | 359.20 |
| Louisiana | 255.22 | 183.27 | 1,535.15 | 2,325.90 | 640.44 | 250.71 |
| Oklahoma | 337.27 | 367.65 | 1,423.17 | 1,799.80 | 771.78 | 335.82 |
| Texas | 187.68 | 180.06 | 666.00 | 1,386.13 | 563.30 | 204.49 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 280.43 | 279.28 | 2,017.91 | 2,891.67 | 985.12 | 304.45 |
| Colorado | 246.75 | 268.56 | 1,648.09 | 1,393.70 | 1,686.23 | 282.30 |
| Idaho | 335.05 | 402.13 | 1,355.47 | 1,570.36 | 1,260.91 | 402.93 |
| Montana | 252.97 | 402.01 | 1,182.63 | 1,640.44 | 801.41 | 396.49 |
| Nevada | 326.77 | 352.67 | 1,410.53 | 1,990.81 | 725.93 | 274.08 |
| New Mexico | 405.77 | 439.15 | 1,687.72 | 2,007.46 | 861.14 | 448.43 |
| Utah | 250.31 | 189.93 | 1,208.78 | 1,770.15 | 1,171.73 | 179.35 |
| Wyoming | 464.47 | 495.22 | 1,938.44* | 1,991.88 | 1,089.04 | 525.01 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 531.86 | 553.43 | 2,018.02 | 2,305.89 | 1,731.44 | 322.22 |
| California | 216.40 | 235.65 | 439.53 | 880.99 | 407.01 | 221.71 |
| Hawaii | 190.60 | 224.87 | 725.02 | 1,530.30 | 993.03 | 239.02 |
| Oregon | 501.58 | 553.31 | 1,746.45 | 672.63 | 1,195.37 | 525.58 |
| Washington | 317.15 | 309.44 | 1,764.79 | 2,045.41 | 1,614.39 | 338.72 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wage Employees **$50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,475 | 10,451 | 10,853 | 9,975 | 9,673 | 10,560 |
| New England: |  |  |  |  |  |  |
| Connecticut | 11,657 | 11,584 | 12,591 | 10,919 | 10,582 | 11,689 |
| Maine | 12,377 | 11,495 | 13,696 | 12,625 | 12,153 | 12,387 |
| Massachusetts | 11,527 | 11,575 | 10,953 | 11,982 | 10,398 | 11,589 |
| New Hampshire | 12,170 | 12,054 | 12,607 | 13,171 | 13,396 | 12,075 |
| Rhode Island | 13,367 | 13,731 | 10,120 | 12,333 | 10,717 | 13,657 |
| Vermont | 12,029 | 11,623 | 14,227 | 13,066 | 10,528 | 12,048 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 11,794 | 11,803 | 12,696 | 10,244 | 12,054 | 11,768 |
| New York | 10,653 | 10,710 | 10,156 | 11,408 | 9,739 | 10,755 |
| Pennsylvania | 10,300 | 10,514 | 10,283 | 7,690 | 7,888 | 10,644 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 10,159 | 10,104 | 10,450 | 10,400 | 11,810 | 9,786 |
| Indiana | 11,351 | 11,365 | 12,291 | 7,608 * | 9,397 | 11,695 |
| Michigan | 10,415 | 10,336 | 11,127 | 10,943 | 10,004 | 10,426 |
| Ohio | 10,723 | 10,667 | 11,715 | 10,132 | 9,888 | 10,804 |
| Wisconsin | 10,892 | 11,019 | 11,640 | 6,514* | 9,005 | 11,044 |
| West North Central: |  |  |  |  |  |  |
| lowa | 9,604 | 9,803 | 7,718 | 9,276 | 7,409 | 9,823 |
| Kansas | 10,363 | 10,335 | 10,135 | 11,537 | 9,930 | 10,400 |
| Minnesota | 11,290 | 11,525 | 6,497* | 9,842 | 8,522 | 11,620 |
| Missouri | 9,378 | 9,305 | 8,485 | 18,393* | 10,300 | 9,256 |
| Nebraska | 10,262 | 10,871 | 5,937 | 10,626 | 6,523* | 10,997 |
| North Dakota | 7,872 | 7,797 | 8,365 | 8,400* | 8,469 | 7,636 |
| South Dakota | 9,854 | 9,819 | 11,940 * | 7,200* | 8,231 | 10,055 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 10,717 | 10,676 | 12,804 | 7,373 | 11,240 | 10,681 |
| District of Columbia | 10,285 | 10,364 | 9,736 | 7,200 | 7,928 | 10,293 |
| Florida | 10,577 | 10,503 | 11,288 | 11,770 | 9,442 | 10,793 |
| Georgia | 10,543 | 10,463 | 12,684 | 11,804* | 11,152 | 10,534 |
| Maryland | 9,470 | 9,343 | 10,545 | 10,393 | 9,053 | 9,548 |
| North Carolina | 10,091 | 10,272 | 8,171 | 10,990 | 8,129 | 10,199 |
| South Carolina | 10,490 | 10,287 | 12,731 | 10,319 | 9,728 | 10,609 |
| Virginia | 10,277 | 10,205 | 10,952 | 10,134 | 9,912 | 10,325 |
| West Virginia | 11,560 | 11,356 | 14,331 | 9,182 | 9,699 | 11,921 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 9,145 | 8,925 | 11,003 | 8,639 | 11,099 | 8,063 |
| Kentucky | 8,821 | 8,598 | 10,890 | 8,037 | 9,374 | 8,746 |
| Mississippi | 9,649 | 9,478 | 12,705 | 8,273 | 11,314 | 9,457 |
| Tennessee | 10,241 | 10,210 | 10,669 | 10,459 | 8,579 | 10,419 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 10,317 | 10,276 | 10,700 | 9,562 | 11,551 | 10,037 |
| Louisiana | 11,335 | 11,302 | 12,193 * | 11,303 | 9,534 | 11,607 |
| Oklahoma | 10,298 | 10,355 | 9,871 | 10,742* | 9,252 | 10,499 |
| Texas | 10,680 | 10,565 | 12,676 | 4,928* | 9,702 | 10,872 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 10,959 | 10,846 | 11,943 | 12,365 | 8,174 | 11,349 |
| Colorado | 10,969 | 10,667 | 13,155 | 11,751 | 12,207 | 10,797 |
| Idaho | 10,149 | 9,673 | 11,572 | 11,378 | 7,359 * | 10,354 |
| Montana | 9,049 | 9,122 | 8,991 | 8,616 | 9,247 | 9,031 |
| Nevada | 10,212 | 10,115 | 11,601 | 7,800* | 6,832 | 10,672 |
| New Mexico | 9,932 | 9,684 | 12,095 | 12,124 | 7,969 | 10,012 |
| Utah | 9,874 | 9,759 | 9,988 | 12,053 | 9,579 | 9,900 |
| Wyoming | 9,149 | 10,446 |  | 8,400* | 5,799* | 9,332 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 10,781 | 10,710 | 6,260* | 13,560* | 10,984 * | 10,764 |
| California | 9,998 | 9,939 | 10,769 | 8,991 | 9,221 | 10,048 |
| Hawaii | 9,137 | 9,274 | 8,841 | 7,079 | 8,650 | 9,196 |
| Oregon | 9,742 | 9,871 | 10,361 | 8,461 | 8,725 | 9,890 |
| Washington | 10,700 | 10,902 | 8,598 | 11,007 | 7,717 | 11,023 |
| Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component. <br> Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. <br> * Figure does not meet standard of reliability or precision. <br> . Data suppressed due to high standard errors or no reported values in cell. <br> ** 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. |  |  |  |  |  |  |


| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 59.60 | 70.41 | 221.12 | 360.31 | 273.66 | 81.24 |
| New England: |  |  |  |  |  |  |
| Connecticut | 253.02 | 275.55 | 534.94 | 3,059.64 | 2,532.88 | 271.01 |
| Maine | 408.40 | 361.31 | 2,150.36 | 2,005.06 | 1,937.43 | 467.66 |
| Massachusetts | 244.27 | 239.49 | 1,381.52 | 2,552.79 | 1,239.32 | 244.64 |
| New Hampshire | 237.03 | 298.64 | 1,613.76 | 3,453.58 | 2,526.74 | 228.71 |
| Rhode Island | 1,223.05 | 1,372.50 | 1,816.17 | 3,463.67 | 2,382.53 | 1,274.14 |
| Vermont | 529.79 | 408.32 | 3,086.43 | 3,199.32 | 3,140.78 | 534.62 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 580.39 | 914.26 | 2,029.00 | 2,424.76 | 3,193.12 | 416.83 |
| New York | 329.49 | 351.76 | 544.46 | 1,382.08 | 247.37 | 390.58 |
| Pennsylvania | 300.67 | 400.40 | 1,360.05 | 1,967.42 | 1,557.16 | 568.90 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 371.56 | 451.44 | 1,160.52 | 3,100.78 | 2,560.50 | 387.27 |
| Indiana | 559.50 | 547.27 | 3,680.07 | 2,405.86* | 2,200.57 | 678.54 |
| Michigan | 387.68 | 390.95 | 2,070.56 | 3,279.47 | 1,908.01 | 382.26 |
| Ohio | 1,040.39 | 1,066.26 | 2,381.02 | 2,833.96 | 2,213.35 | 1,043.65 |
| Wisconsin | 488.37 | 618.56 | 2,522.88 | 2,125.28* | 2,097.33 | 487.82 |
| West North Central: |  |  |  |  |  |  |
| lowa | 327.63 | 332.39 | 1,613.58 | 2,270.44 | 1,789.91 | 332.26 |
| Kansas | 1,027.49 | 1,050.29 | 2,304.67 | 3,261.74 | 2,151.07 | 1,073.06 |
| Minnesota | 646.16 | 745.04 | 2,278.81 * | 2,181.46 | 2,218.51 | 738.09 |
| Missouri | 560.45 | 596.25 | 2,530.23 | 5,546.97* | 2,802.68 | 631.39 |
| Nebraska | 1,158.66 | 1,301.18 | 1,771.37 | 2,761.60 | 1,982.50* | 1,246.07 |
| North Dakota | 1,044.20 | 1,058.18 | 2,493.86 | 2,656.31* | 1,802.98 | 1,060.80 |
| South Dakota | 757.97 | 762.04 | 3,582.37* | 2,276.84* | 2,168.36 | 763.50 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 331.24 | 297.77 | 2,522.61 | 2,204.09 | 2,426.52 | 424.05 |
| District of Columbia | 291.48 | 339.27 | 1,669.08 | 2,146.63 | 2,104.65 | 289.76 |
| Florida | 293.70 | 335.52 | 761.54 | 3,304.16 | 1,254.07 | 231.59 |
| Georgia | 501.25 | 540.70 | 3,296.71 | 3,732.75* | 3,328.26 | 505.07 |
| Maryland | 517.44 | 571.62 | 2,355.67 | 2,825.60 | 1,401.08 | 648.96 |
| North Carolina | 779.12 | 774.52 | 2,170.46 | 3,065.24 | 1,958.83 | 1,320.32 |
| South Carolina | 751.96 | 842.53 | 3,302.51 | 3,078.76 | 1,940.12 | 683.25 |
| Virginia | 311.07 | 321.58 | 1,042.33 | 2,705.05 | 1,566.78 | 322.51 |
| West Virginia | 525.35 | 598.42 | 4,282.68 | 2,674.19 | 1,198.30 | 854.28 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 549.64 | 701.55 | 2,329.50 | 2,428.43 | 1,402.58 | 444.65 |
| Kentucky | 609.49 | 703.17 | 2,343.72 | 2,265.86 | 2,009.99 | 723.58 |
| Mississippi | 696.16 | 679.97 | 3,553.24 | 2,390.45 | 2,724.67 | 718.47 |
| Tennessee | 702.14 | 734.97 | 2,772.37 | 3,120.63 | 1,402.50 | 752.47 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1,210.69 | 1,255.27 | 2,821.77 | 2,857.26 | 2,262.78 | 1,213.01 |
| Louisiana | 467.00 | 548.14 | 3,855.84* | 3,238.60 | 2,112.05 | 705.22 |
| Oklahoma | 726.61 | 897.61 | 2,406.21 | 3,396.92* | 2,615.55 | 705.05 |
| Texas | 484.33 | 432.45 | 2,788.50 | 1,502.35* | 1,363.50 | 545.59 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 438.23 | 473.46 | 3,333.70 | 3,510.67 | 1,579.35 | 678.37 |
| Colorado | 375.75 | 421.82 | 2,956.12 | 2,908.14 | 2,591.34 | 307.82 |
| Idaho | 1,183.66 | 1,820.13 | 3,064.09 | 3,402.85 | 2,224.03* | 1,609.75 |
| Montana | 704.03 | 1,427.07 | 2,257.37 | 2,404.07 | 2,399.85 | 761.03 |
| Nevada | 426.35 | 504.38 | 2,777.90 | 2,466.58* | 1,429.64 | 388.64 |
| New Mexico | 496.83 | 506.97 | 2,889.37 | 3,409.93 | 1,724.62 | 519.71 |
| Utah | 391.70 | 437.61 | 2,145.43 | 2,282.12 | 1,849.95 | 409.69 |
| Wyoming | 1,986.38 | 2,183.87 |  | 2,656.31 * | 1,765.85* | 2,268.55 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2,062.73 | 2,046.90 | 1,979.47* | 4,288.05* | 3,371.80* | 2,025.12 |
| California | 241.20 | 271.47 | 535.56 | 653.35 | 524.13 | 261.63 |
| Hawaii | 194.73 | 250.41 | 877.19 | 1,373.76 | 486.79 | 272.46 |
| Oregon | 435.12 | 474.97 | 2,503.77 | 1,898.34 | 1,046.53 | 488.41 |
| Washington | 601.45 | 495.32 | 2,226.70 | 2,934.48 | 2,181.67 | 517.66 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $\begin{array}{cc} \text { Percent Full-Time Employees } \\ 750-74 \% & \text { Less than } 50 \% \end{array}$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,848 | 10,856 | 10,791 | 10,785 | 10,121 | 10,936 |
| New England: |  |  |  |  |  |  |
| Connecticut | 11,720 | 11,669 | 12,751 | 11,201 | 11,612 | 11,724 |
| Maine | 11,293 | 11,56 | 10,575 | 10,570 | 9,451 | 11,483 |
| Massachusetts | 11,286 | 11,175 | 11,772 | 13,421 | 12,070 | 11,208 |
| New Hampshire | 11,660 | 11,836 | 11,240 | 8,683 | 8,546 | 12,052 |
| Rhode Island | 11,191 | 11,292 | 10,641 | 10,740 | 9,382 | 11,321 |
| Vermont | 11,790 | 12,053 | 9,420 | 13,859 | 12,974 | 11,716 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 11,246 | 11,220 | 11,535 | 11,084 | 12,503 | 11,108 |
| New York | 11,601 | 11,792 | 11,023 | 9,413 | 10,010 | 11,741 |
| Pennsylvania | 11,312 | 11,323 | 11,416 | 10,753 | 10,592 | 11,424 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 10,731 | 10,774 | 10,368 | 10,346 | 10,072 | 10,814 |
| Indiana | 10,942 | 11,134 | 10,065 | 9,722 | 9,816 | 11,141 |
| Michigan | 11,355 | 11,174 | 10,345 | 15,439 | 10,338 | 11,429 |
| Ohio | 10,633 | 10,490 | 11,768 | 11,454 | 9,725 | 10,731 |
| Wisconsin | 10,833 | 10,928 | 9,996 | 10,462 | 10,235 | 10,893 |
| West North Central: |  |  |  |  |  |  |
| lowa | 9,333 | 9,395 | 8,508 | 9,237 | 9,410 | 9,324 |
| Kansas | 9,632 | 9,28 | 12,645 | 9,886 | 9,362 | 9,656 |
| Minnesota | 10,824 | 10,986 | 10,922 | 9,536 | 8,867 | 10,994 |
| Missouri | 9,985 | 9,986 | 9,843 | 11,500 | 8,252 | 10,180 |
| Nebraska | 9,758 | 9,806 | 9,130 | 9,925 | 9,379 | 9,794 |
| North Dakota | 8,453 | 8,43 | 8,126 | 9,915 | 13,706 | 8,115 |
| South Dakota | 10,603 | 10,440 | 11,277 | 9,815 | 9,169 | 10,689 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 11,195 | 11,22 | 12,397 | 10,239 | 10,114 | 11,358 |
| District of Columbia | 12,280 | 12,450 | 9,829 | 9,847 | 12,866 | 12,256 |
| Florida | 11,114 | 11,284 | 10,351 | 9,246 | 10,464 | 11,209 |
| Georgia | 10,179 | 10,063 | 10,741 | 11,628 | 9,374 | 10,265 |
| Maryland | 10,987 | 10,957 | 11,503 | 10,859 | 9,875 | 11,092 |
| North Carolina | 9,686 | 9,502 | 10,931 | 13,364 | 9,463 | 9,724 |
| South Carolina | 10,332 | 10,272 | 11,465 | 9,354 | 9,594 | 10,433 |
| Virginia | 10,385 | 10,469 | 10,938 | 5,791* | 8,703 | 10,729 |
| West Virginia | 10,812 | 10,739 | 12,016 | 9,694 | 9,701 | 11,029 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 9,476 | 9,632 | 6,955 | 10,286 | 9,008 | 9,631 |
| Kentucky | 10,869 | 10,893 | 10,693 | 10,624 | 8,852 | 11,148 |
| Mississippi | 10,117 | 10,140 | 10,198 | 8,503 | 8,713 | 10,393 |
| Tennessee | 10,393 | 10,403 | 10,273 | 10,419 | 10,500 | 10,376 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 9,302 | 9,325 | 10,196 | 8,242 | 10,326 | 9,056 |
| Louisiana | 10,411 | 10,59 | 8,836 | 11,641 | 10,115 | 10,475 |
| Oklahoma | 11,091 | 11,070 | 11,440 | 10,840 | 11,134 | 11,085 |
| Texas | 11,738 | 11,825 | 10,683 | 10,350 | 11,263 | 11,798 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 10,479 | 10,112 | 10,640 | 15,443 | 11,768 | 10,352 |
| Colorado | 10,843 | 10,844 | 11,268 | 10,242 | 10,483 | 10,873 |
| Idaho | 10,698 | 10,650 | 11,712 | 9,180 | 9,737 | 10,786 |
| Montana | 10,376 | 10,520 | 9,830 | 9,722 | 10,078 | 10,529 |
| Nevada | 10,011 | 9,928 | 11,083 | 9,659 | 8,912 | 10,168 |
| New Mexico | 11,026 | 11,138 | 10,459 | 9,458 | 11,454 | 10,948 |
| Utah | 10,592 | 10,31 | 10,816 | 13,659 | 11,349 | 10,455 |
| Wyoming | 10,950 | 11,369 | 5,004* | 8,794 | 6,097 | 11,599 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 11,485 | 11,589 | 9,362 | 10,131 | 10,780 | 11,560 |
| California | 11,049 | 11,072 | 11,371 | 10,241 | 10,291 | 11,103 |
| Hawaii | 9,281 | 9,176 | 9,860 | 10,113 | 10,002 | 9,161 |
| Oregon | 11,246 | 11,223 | 11,300 | 11,461 | 11,063 | 11,256 |
| Washington | 11,172 | 11,05 | 12,783 | 10,456 | 10,601 | 11,211 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| 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\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 56.65 | 49.08 | 254.19 | 482.02 | 177.41 | 50.36 |
| New England: |  |  |  |  |  |  |
| Connecticut | 206.08 | 207.28 | 1,634.92 | 2,123.97 | 1,934.58 | 234.50 |
| Maine | 501.01 | 476.92 | 899.49 | 1,697.50 | 1,493.31 | 461.11 |
| Massachusetts | 410.49 | 482.95 | 2,342.69 | 3,239.89 | 2,080.82 | 390.05 |
| New Hampshire | 402.69 | 477.76 | 1,525.20 | 1,753.67 | 1,208.37 | 277.47 |
| Rhode Island | 404.40 | 414.59 | 1,292.40 | 2,291.15 | 1,515.66 | 400.98 |
| Vermont | 578.16 | 417.60 | 1,703.92 | 3,741.43 | 2,322.07 | 563.53 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 585.67 | 625.90 | 860.21 | 2,019.32 | 1,831.75 | 544.51 |
| New York | 252.77 | 289.87 | 700.28 | 1,514.48 | 1,315.70 | 219.76 |
| Pennsylvania | 348.30 | 399.98 | 533.96 | 1,531.19 | 446.23 | 432.02 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 286.47 | 312.38 | 846.11 | 1,249.31 | 531.17 | 387.89 |
| Indiana | 196.98 | 221.57 | 1,618.64 | 1,235.92 | 1,198.04 | 207.74 |
| Michigan | 367.21 | 384.95 | 1,736.06 | 2,801.00 | 352.67 | 372.48 |
| Ohio | 182.47 | 208.20 | 945.82 | 1,776.10 | 536.81 | 200.74 |
| Wisconsin | 398.23 | 476.30 | 2,569.48 | 601.10 | 385.02 | 419.93 |
| West North Central: |  |  |  |  |  |  |
| lowa | 296.67 | 317.76 | 1,323.25 | 1,860.48 | 436.73 | 333.20 |
| Kansas | 422.99 | 521.62 | 1,455.48 | 1,856.14 | 704.55 | 473.90 |
| Minnesota | 273.46 | 349.69 | 1,234.57 | 1,309.87 | 1,718.86 | 260.47 |
| Missouri | 404.42 | 451.29 | 1,299.11 | 2,758.90 | 1,120.99 | 433.54 |
| Nebraska | 347.05 | 333.71 | 1,255.31 | 1,662.67 | 1,002.32 | 370.90 |
| North Dakota | 472.68 | 725.05 | 1,735.06 | 2,358.82 | 2,807.39 | 371.21 |
| South Dakota | 417.01 | 547.40 | 572.88 | 1,296.10 | 1,186.12 | 416.70 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 556.42 | 577.11 | 2,759.26 | 1,695.43 | 1,360.30 | 599.44 |
| District of Columbia | 327.54 | 314.65 | 1,706.87 | 2,945.50 | 3,071.29 | 331.69 |
| Florida | 354.54 | 392.01 | 824.46 | 2,011.59 | 549.00 | 379.39 |
| Georgia | 506.04 | 548.28 | 1,675.00 | 2,967.73 | 1,111.36 | 567.86 |
| Maryland | 454.89 | 525.24 | 2,041.18 | 2,845.80 | 673.60 | 460.82 |
| North Carolina | 258.22 | 299.45 | 1,569.99 | 1,806.12 | 586.49 | 350.70 |
| South Carolina | 269.48 | 248.27 | 2,359.94 | 1,840.87 | 894.18 | 296.93 |
| Virginia | 291.30 | 334.02 | 1,732.76 | 1,953.22* | 1,168.21 | 322.58 |
| West Virginia | 285.06 | 286.55 | 1,884.63 | 2,372.94 | 498.22 | 309.52 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 266.89 | 246.61 | 1,086.27 | 2,175.54 | 647.30 | 231.66 |
| Kentucky | 264.05 | 288.86 | 1,645.03 | 2,296.49 | 714.27 | 314.91 |
| Mississippi | 294.96 | 327.96 | 2,161.58 | 2,234.55 | 675.53 | 356.91 |
| Tennessee | 286.14 | 255.89 | 1,251.40 | 1,921.58 | 464.40 | 291.87 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 348.98 | 364.97 | 2,471.84 | 1,584.59 | 549.98 | 472.96 |
| Louisiana | 326.98 | 253.00 | 1,527.03 | 2,819.70 | 895.34 | 339.90 |
| Oklahoma | 415.08 | 467.76 | 1,492.22 | 1,800.37 | 990.26 | 395.67 |
| Texas | 253.20 | 251.98 | 552.75 | 1,335.52 | 601.22 | 283.62 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 267.78 | 294.83 | 1,982.71 | 2,995.29 | 1,180.45 | 288.70 |
| Colorado | 365.81 | 416.88 | 2,752.92 | 2,220.36 | 2,235.36 | 368.36 |
| Idaho | 449.83 | 546.12 | 1,543.06 | 1,988.08 | 1,256.14 | 506.35 |
| Montana | 351.12 | 485.27 | 1,922.47 | 2,101.66 | 1,214.82 | 467.22 |
| Nevada | 388.57 | 417.12 | 1,752.18 | 2,004.57 | 852.88 | 338.65 |
| New Mexico | 689.08 | 765.67 | 1,924.47 | 2,324.38 | 1,369.84 | 753.08 |
| Utah | 274.14 | 221.61 | 1,236.17 | 3,227.69 | 1,638.75 | 213.49 |
| Wyoming | 244.16 | 341.22 | 1,928.68* | 2,522.76 | 1,476.75 | 517.67 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 599.67 | 691.08 | 2,024.24 | 2,523.98 | 2,260.09 | 618.39 |
| California | 286.32 | 308.92 | 630.62 | 1,216.61 | 561.97 | 295.38 |
| Hawaii | 258.64 | 319.21 | 441.23 | 2,508.17 | 1,405.29 | 289.82 |
| Oregon | 531.86 | 554.00 | 1,669.36 | 2,143.06 | 1,496.30 | 552.25 |
| Washington | 316.65 | 304.90 | 2,213.32 | 2,513.42 | 2,001.46 | 328.78 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.c(2005) 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, 2005

| Division and State | Total |  |  |  | Percent Low-W 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,283 | 10,337 | 10,149 | 9,635 | 9,125 | 10,449 |
| New England: |  |  |  |  |  |  |
| Connecticut | 11,812 | 12,050 | 9,441 | 13,261 * |  | 11,812 |
| Maine | 8,783 | 10,060 | 11,064 | 3,420* | 4,242* | 10,330 |
| Massachusetts | 11,884 | 12,160 | 11,233 |  | 9,570* | 11,985 |
| New Hampshire | 12,086 | 12,178 | 12,025 | 10,497* | 11,148 | 12,180 |
| Rhode Island | 13,182 | 13,097 | 10,163 | 15,138 | 10,579 | 13,403 |
| Vermont | 8,650 | 8,761 | 9,379 | 5,189* | 5,918* | 9,164 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 11,820 | 11,423 | 11,810 | 19,504 | 13,659 | 11,703 |
| New York | 10,992 | 10,837 | 11,482 | 12,644 | 11,107 | 10,967 |
| Pennsylvania | 11,890 | 11,618 | 15,197 | 13,946 | 10,266 | 12,202 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 9,543 | 9,580 | 9,195 |  | 12,072 | 9,220 |
| Indiana | 6,885 | 8,090 | 4,063* | 1,748 | 5,632* | 7,495 |
| Michigan | 9,789 | 9,217 | 11,016 | 17,282 | 9,445 | 9,802 |
| Ohio | 10,958 | 11,372 | 8,335 | 14,989* | 10,113* | 10,969 |
| Wisconsin | 13,120 | 13,013 | 14,512 | 8,436* | 13,701 | 13,082 |
| West North Central: |  |  |  |  |  |  |
| lowa | 9,153 | 9,387 | 6,430 | 8,996 | 7,352 | 9,355 |
| Kansas | 9,705 | 10,007 | 7,309 | 9,218 | 9,397 | 9,761 |
| Minnesota | 10,678 | 10,849 | 12,745 | 8,374 | 8,235 | 11,026 |
| Missouri | 11,048 | 11,340 | 10,681 | 10,608* | 22,375* | 10,187 |
| Nebraska | 10,124 | 11,072 | 5,983 | 10,029 | 10,247 | 10,111 |
| North Dakota | 8,267 | 8,104 | 9,786 | 8,055 | 9,363 | 7,986 |
| South Dakota | 8,350 | 9,550 | 7,614* | 2,833* | 11,101 | 7,900 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 9,889 | 10,515 | 11,561 | 2,831* | 2,523* | 10,660 |
| District of Columbia | 12,881 | 14,884 | 4,221 * | 11,220* |  | 12,881 |
| Florida | 9,327 | 9,121 | 10,170 | 4,919* | 9,203 | 9,336 |
| Georgia | 11,361 | 10,582 | 14,516 |  | 12,206 | 10,808 |
| Maryland | 10,304 | 10,448 | 10,804 | 7,398 | 10,527 | 10,275 |
| North Carolina | 8,700 | 8,216 | 11,598 | 9,771 * | 7,788 | 8,989 |
| South Carolina | 11,626 | 12,069 | 8,653 | 8,364 | 6,914 | 13,801 |
| Virginia | 8,297 | 8,544 | 6,347* |  | 10,475* | 7,927 |
| West Virginia | 10,433 | 10,331 | 11,257 | 16,800* | 10,384 | 10,438 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 9,210 | 8,957 | 11,441 | 8,765 | 10,118 | 9,010 |
| Kentucky | 10,916 | 11,036 | 10,180 | 4,104* | 8,286 | 11,795 |
| Mississippi | 9,097 | 9,618 | 7,844 | 8,149 | 8,370 | 9,553 |
| Tennessee | 10,303 | 10,535 | 9,389* | 8,149 | 3,644* | 13,303 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 6,624 | 5,907 | 10,873 | . | 10,980 | 5,815 |
| Louisiana | 11,487 | 11,865 | 8,992 |  | 9,549 | 12,392 |
| Oklahoma | 10,929 | 11,123 | 9,617 |  | 13,612 | 10,221 |
| Texas | 11,149 | 11,449 | 8,862 | 2,400* | 4,695* | 12,021 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 7,717 | 7,700 | . | 9,960* | 9,422 | 7,480 |
| Colorado | 10,183 | 10,049 | 11,308 | 9,473* | 8,803 | 10,513 |
| Idaho | 8,767 | 9,569 | 5,911 * | 11,887 | 11,886 | 8,524 |
| Montana | 7,666 | 6,335 | 10,183 | 12,800 | 4,644* | 10,262 |
| Nevada | 8,461 | 8,350 | 9,412* | . | 11,156 | 7,494 |
| New Mexico | 10,418 | 10,333 | 13,116* | 8,532* | 7,960 | 10,933 |
| Utah | 6,498 | 6,369 | 10,717* | 5,994* | 6,048* | 6,627 |
| Wyoming | 12,881 | 13,121 | 8,720 | 9,037 | 9,677 | 13,145 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 11,910 | 11,972 | 11,826 | 8,547* | 5,657* | 13,154 |
| California | 10,298 | 10,340 | 9,503 | 10,541 | 10,065 | 10,317 |
| Hawaii | 11,376 | 11,394 | 11,656 | 5,700* | 9,092 | 11,735 |
| Oregon | 11,172 | 11,053 | 11,738 | 10,495 | 11,888 | 11,106 |
| Washington | 9,124 | 9,124 | 8,820* | 10,200 * | 13,178 | 8,992 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 205.96 | 233.01 | 310.64 | 791.71 | 519.72 | 194.13 |
| New England: |  |  |  |  |  |  |
| Connecticut | 573.82 | 972.97 | 2,363.74 | 3,980.94* |  | 573.82 |
| Maine | 1,036.01 | 1,184.09 | 2,938.62 | 1,132.21* | 1,549.41* | 822.44 |
| Massachusetts | 1,467.13 | 1,480.09 | 2,748.85 |  | 2,881.73* | 1,472.52 |
| New Hampshire | 2,147.98 | 2,198.02 | 3,593.84 | 3,397.73* | 3,238.67 | 2,461.53 |
| Rhode Island | 1,026.00 | 827.12 | 2,744.05 | 3,404.64 | 2,380.24 | 1,110.14 |
| Vermont | 1,342.56 | 1,517.23 | 2,179.80 | 1,947.66* | 1,959.67* | 1,339.04 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 831.84 | 734.22 | 3,072.50 | 5,815.20 | 3,819.24 | 1,320.90 |
| New York | 569.10 | 545.42 | 3,054.17 | 3,207.61 | 2,178.20 | 681.90 |
| Pennsylvania | 1,406.87 | 1,525.33 | 3,740.93 | 4,164.95 | 2,660.86 | 1,506.17 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1,166.61 | 1,215.41 | 2,708.64 |  | 3,523.13 | 1,167.16 |
| Indiana | 1,663.70 | 2,070.69 | 1,231.79* | 521.13 | 1,824.05* | 1,624.61 |
| Michigan | 745.44 | 964.62 | 2,188.95 | 5,157.51 | 2,774.39 | 768.10 |
| Ohio | 755.74 | 1,770.31 | 1,993.99 | 4,740.05* | 3,058.15* | 759.97 |
| Wisconsin | 1,645.82 | 1,846.56 | 4,227.30 | 2,667.70* | 3,865.25 | 1,648.68 |
| West North Central: |  |  |  |  |  |  |
| lowa | 476.32 | 581.71 | 1,619.17 | 2,169.35 | 1,482.52 | 609.02 |
| Kansas | 632.03 | 751.34 | 1,822.61 | 2,759.94 | 2,354.59 | 713.53 |
| Minnesota | 318.74 | 342.74 | 3,799.80 | 2,323.92 | 1,431.07 | 310.68 |
| Missouri | 2,128.08 | 2,708.05 | 2,820.68 | 3,354.54* | 6,793.17* | 2,214.37 |
| Nebraska | 1,490.61 | 1,883.96 | 1,729.92 | 2,835.20 | 2,677.03 | 1,530.36 |
| North Dakota | 398.15 | 419.01 | 1,523.05 | 1,735.49 | 1,503.38 | 418.92 |
| South Dakota | 1,994.54 | 1,649.56 | 2,519.87* | 964.78* | 3,181.02 | 1,551.51 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2,229.03 | 2,516.72 | 3,447.13 | 1,536.15* | 757.88* | 2,339.39 |
| District of Columbia | 2,046.88 | 2,427.76 | 1,317.26* | 3,548.08* |  | 2,046.88 |
| Florida | 827.84 | 1,289.34 | 2,839.65 | 1,675.68* | 2,489.76 | 730.56 |
| Georgia | 2,448.29 | 2,406.77 | 4,262.47 |  | 3,571.19 | 2,598.21 |
| Maryland | 1,666.95 | 2,020.28 | 2,344.52 | 2,064.91 | 2,378.37 | 1,818.45 |
| North Carolina | 1,354.69 | 1,447.25 | 3,464.68 | 3,072.51* | 2,105.14 | 1,648.84 |
| South Carolina | 1,487.09 | 1,747.66 | 2,433.75 | 2,501.73 | 1,800.06 | 2,049.11 |
| Virginia | 1,928.68 | 2,136.96 | 1,919.46* |  | 3,251.95* | 1,776.25 |
| West Virginia | 1,531.82 | 1,553.35 | 3,161.46 | 5,312.63* | 2,730.53 | 1,562.58 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 373.65 | 404.05 | 2,585.98 | 2,614.38 | 1,664.77 | 568.61 |
| Kentucky | 1,372.36 | 1,372.38 | 2,904.40 | 1,297.80* | 1,774.69 | 1,970.98 |
| Mississippi | 820.48 | 1,278.89 | 2,248.61 | 2,440.06 | 1,932.24 | 1,861.95 |
| Tennessee | 1,589.43 | 1,860.65 | 2,965.20* | 2,437.27 | 1,523.43* | 2,145.18 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1,432.08 | 1,358.27 | 3,034.60 | . | 2,422.20 | 1,464.13 |
| Louisiana | 1,540.52 | 1,626.41 | 2,521.15 |  | 2,076.30 | 2,575.71 |
| Oklahoma | 1,521.06 | 1,526.68 | 2,724.45 |  | 4,059.36 | 1,472.33 |
| Texas | 1,066.96 | 718.40 | 2,643.54 | 758.95* | 1,549.56* | 674.54 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1,225.29 | 1,234.90 |  | 3,149.63* | 2,664.64 | 1,613.55 |
| Colorado | 1,609.15 | 1,657.20 | 3,374.43 | 2,884.80* | 2,398.20 | 1,672.37 |
| Idaho | 1,525.36 | 1,853.08 | 1,855.25* | 3,337.95 | 3,336.90 | 1,541.64 |
| Montana | 1,343.31 | 1,240.20 | 2,842.57 | 3,834.21 | 1,635.37* | 1,885.28 |
| Nevada | 1,793.32 | 2,032.41 | 2,998.79* |  | 3,330.12 | 1,964.51 |
| New Mexico | 1,698.12 | 1,985.47 | 4,147.64* | 2,698.06* | 2,293.41 | 2,071.37 |
| Utah | 1,013.71 | 1,136.84 | 3,383.31* | 1,812.90* | 2,078.06* | 1,204.29 |
| Wyoming | 1,060.52 | 1,063.10 | 2,287.83 | 2,585.98 | 2,082.26 | 1,038.50 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 820.49 | 890.15 | 3,192.85 | 2,636.68* | 1,697.84* | 819.12 |
| California | 736.34 | 721.06 | 2,523.07 | 3,146.22 | 2,887.15 | 716.99 |
| Hawaii | 1,368.30 | 1,407.21 | 2,852.13 | 1,802.50* | 2,317.38 | 1,431.28 |
| Oregon | 683.50 | 1,142.42 | 3,133.72 | 3,129.26 | 3,508.58 | 1,153.67 |
| Washington | 1,038.70 | 1,406.80 | 2,653.74* | 3,225.52* | 3,943.09 | 1,035.47 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-Wag 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,585 | 2,546 | 2,827 | 2,925 | 3,049 | 2,530 |
| New England: |  |  |  |  |  |  |
| Connecticut | 2,471 | 2,431 | 2,705 | 3,247 | 3,358 | 2,444 |
| Maine | 3,303 | 3,323 | 3,596 | 2,371 | 2,623 | 3,378 |
| Massachusetts | 3,040 | 3,033 | 3,103 | 2,901 | 3,628 | 2,995 |
| New Hampshire | 2,882 | 2,871 | 2,785 | 3,168 | 3,097 | 2,859 |
| Rhode Island | 2,581 | 2,552 | 3,163 | 1,626* | 2,281 * | 2,605 |
| Vermont | 2,541 | 2,524 | 2,227 | 3,730* | 3,707 | 2,467 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2,742 | 2,686 | 2,973 | 3,569 | 2,983 | 2,717 |
| New York | 2,609 | 2,622 | 2,220 | 3,236 | 2,951 | 2,574 |
| Pennsylvania | 2,120 | 2,121 | 2,088 | 2,184 | 2,817 | 2,012 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2,265 | 2,192 | 2,808 | 2,973 | 2,648 | 2,211 |
| Indiana | 2,188 | 2,170 | 2,659* | 1,769 | 2,040* | 2,217 |
| Michigan | 1,891 | 1,844 | 1,983 | 2,491 | 2,098 | 1,879 |
| Ohio | 2,220 | 1,926 | 4,899 | 2,410 | 2,238 * | 2,218 |
| Wisconsin | 2,251 | 2,240 | 2,450* | 2,096 | 2,823 | 2,198 |
| West North Central: |  |  |  |  |  |  |
| lowa | 2,436 | 2,427 | 2,347 | 2,860 | 2,647 | 2,411 |
| Kansas | 2,443 | 2,346 | 2,635 | 3,789 | 2,961 | 2,394 |
| Minnesota | 2,734 | 2,691 | 3,270 | 2,583* | 2,734 | 2,734 |
| Missouri | 2,447 | 2,442 | 2,483 | 2,482* | 2,906 | 2,395 |
| Nebraska | 2,605 | 2,688 | 2,372 | 1,664* | 2,504 | 2,615 |
| North Dakota | 2,723 | 2,440 | 4,684 | 2,387* | 3,912 | 2,539 |
| South Dakota | 3,374 | 3,360 | 3,751 | 2,072 | 2,605 | 3,433 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2,324 | 2,315 | 2,691 | 2,267 | 2,547 | 2,297 |
| District of Columbia | 3,701 | 3,783 | 2,749* | 5,281 | 2,088* | 3,742 |
| Florida | 3,497 | 3,576 | 3,015 | 4,173* | 4,003 | 3,423 |
| Georgia | 2,830 | 2,742 | 3,371 | 4,027 | 3,374 | 2,778 |
| Maryland | 3,011 | 3,031 | 2,549 | 3,317 | 2,150* | 3,116 |
| North Carolina | 2,659 | 2,583 | 3,008 | 4,050 | 2,482 | 2,688 |
| South Carolina | 2,112 | 2,090 | 2,131 | 2,667 | 3,123 | 1,955 |
| Virginia | 2,723 | 2,703 | 3,174* | 1,476* | 2,424* | 2,777 |
| West Virginia | 1,945 | 1,875 | 2,449* | 2,833 | 2,341 | 1,870 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2,719 | 2,675 | 3,025 | 2,895 | 3,489 | 2,456 |
| Kentucky | 2,342 | 2,342 | 1,800* | 3,845 | 2,630 | 2,299 |
| Mississippi | 2,811 | 2,790 | 3,305 | 2,116 | 2,618 | 2,851 |
| Tennessee | 2,752 | 2,676 | 3,458 | 3,684 | 2,993 | 2,714 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,523 | 2,517 | 2,289 | 2,978 | 3,546 | 2,281 |
| Louisiana | 3,160 | 3,237 | 2,837 | 2,209 | 2,891 | 3,217 |
| Oklahoma | 2,860 | 2,806 | 3,333 | 3,000* | 3,128 | 2,822 |
| Texas | 2,834 | 2,839 | 2,665 | 3,175 | 3,958 | 2,677 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2,873 | 2,841 | 2,707 | 3,513 | 3,020 | 2,857 |
| Colorado | 2,845 | 2,656 | 4,859 | 5,087 | 4,817 | 2,646 |
| Idaho | 2,726 | 2,609 | 3,114 | 3,838 | 3,448 | 2,663 |
| Montana | 2,144 | 2,032 | 2,782 | 1,449 | 1,719 | 2,346 |
| Nevada | 2,800 | 2,690 | 3,338 | 4,665 | 3,193 | 2,743 |
| New Mexico | 2,734 | 2,642 | 3,808 | 3,135* | 4,662 | 2,480 |
| Utah | 2,585 | 2,565 | 2,200 | 3,325* | 2,580 | 2,585 |
| Wyoming | 2,221 | 2,178 | 2,279* | 2,957* | 2,205* | 2,223 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2,850 | 2,885 | 2,679 | 1,211* | 2,780 | 2,858 |
| California | 2,390 | 2,396 | 2,114 | 2,785 | 3,663 | 2,303 |
| Hawaii | 2,193 | 2,090 | 2,656 | 3,363 | 2,748 | 2,112 |
| Oregon | 2,838 | 2,654 | 4,486 | 2,095* | 3,494 | 2,787 |
| Washington | 2,474 | 2,422 | 2,227* | 4,422 | 3,365 | 2,411 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees <br> 75\% or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wa $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 37.56 | 34.05 | 118.01 | 176.46 | 117.56 | 44.56 |
| New England: |  |  |  |  |  |  |
| Connecticut | 127.30 | 152.16 | 520.44 | 807.83 | 660.66 | 128.27 |
| Maine | 216.03 | 252.13 | 573.51 | 564.06 | 729.03 | 229.88 |
| Massachusetts | 197.27 | 225.08 | 451.15 | 589.06 | 406.32 | 219.87 |
| New Hampshire | 84.71 | 65.16 | 751.97 | 691.21 | 413.55 | 84.43 |
| Rhode Island | 471.78 | 460.31 | 655.02 | 500.25* | 754.01* | 474.98 |
| Vermont | 210.70 | 210.07 | 464.47 | 1,189.02* | 1,012.34 | 211.07 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 199.98 | 211.98 | 873.76 | 738.69 | 398.86 | 221.81 |
| New York | 217.97 | 218.53 | 519.83 | 601.72 | 488.43 | 228.33 |
| Pennsylvania | 67.41 | 96.21 | 217.61 | 422.55 | 271.13 | 70.29 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 94.62 | 114.46 | 359.92 | 479.12 | 498.83 | 105.30 |
| Indiana | 179.08 | 188.72 | 822.94 * | 375.19 | 997.34* | 200.61 |
| Michigan | 160.20 | 217.05 | 316.55 | 666.41 | 379.98 | 172.35 |
| Ohio | 294.31 | 182.38 | 1,006.32 | 573.28 | 1,039.34* | 307.10 |
| Wisconsin | 122.37 | 123.55 | 844.93* | 390.88 | 287.90 | 131.99 |
| West North Central: |  |  |  |  |  |  |
| lowa | 91.31 | 97.73 | 458.56 | 588.36 | 351.56 | 119.80 |
| Kansas | 183.48 | 207.24 | 562.22 | 659.15 | 499.10 | 213.94 |
| Minnesota | 82.37 | 143.31 | 364.01 | 802.32 * | 466.69 | 97.78 |
| Missouri | 99.43 | 118.82 | 446.02 | 971.36* | 508.90 | 98.10 |
| Nebraska | 185.20 | 198.69 | 669.58 | 638.36* | 540.79 | 193.17 |
| North Dakota | 275.61 | 228.74 | 1,031.13 | 997.91* | 646.89 | 229.54 |
| South Dakota | 401.20 | 446.52 | 359.68 | 497.36 | 724.37 | 403.18 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 280.24 | 301.27 | 555.84 | 498.08 | 503.11 | 343.03 |
| District of Columbia | 407.32 | 408.33 | 842.80* | 1,547.53 | 717.35* | 408.75 |
| Florida | 274.41 | 314.06 | 541.97 | 1,909.39* | 337.39 | 278.74 |
| Georgia | 77.22 | 115.87 | 953.47 | 1,071.20 | 521.66 | 85.99 |
| Maryland | 292.64 | 327.18 | 476.21 | 804.34 | 738.88* | 316.97 |
| North Carolina | 215.71 | 241.19 | 769.58 | 799.61 | 318.29 | 262.97 |
| South Carolina | 261.30 | 266.37 | 558.88 | 754.52 | 318.90 | 299.97 |
| Virginia | 112.70 | 108.77 | 1,009.65* | 1,556.00* | 783.96* | 162.89 |
| West Virginia | 123.63 | 126.92 | 829.56* | 787.01 | 450.14 | 133.13 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 119.06 | 116.66 | 606.03 | 807.90 | 403.06 | 156.88 |
| Kentucky | 95.68 | 70.81 | 666.09 * | 963.26 | 507.96 | 115.77 |
| Mississippi | 192.35 | 205.81 | 747.45 | 496.00 | 619.99 | 199.97 |
| Tennessee | 139.75 | 136.30 | 663.21 | 687.90 | 529.36 | 183.52 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 242.14 | 252.38 | 611.42 | 786.69 | 453.67 | 231.42 |
| Louisiana | 125.90 | 139.12 | 491.78 | 500.10 | 325.78 | 139.30 |
| Oklahoma | 150.86 | 193.45 | 565.32 | 923.31 * | 216.25 | 157.71 |
| Texas | 197.80 | 217.85 | 244.99 | 762.18 | 478.29 | 200.18 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 201.08 | 212.54 | 761.56 | 926.84 | 747.58 | 179.44 |
| Colorado | 259.82 | 224.76 | 1,216.87 | 1,162.88 | 983.32 | 258.24 |
| Idaho | 172.59 | 235.63 | 737.58 | 841.58 | 685.55 | 212.41 |
| Montana | 254.40 | 295.51 | 658.01 | 412.80 | 369.32 | 333.13 |
| Nevada | 247.16 | 227.25 | 623.86 | 1,269.75 | 399.99 | 264.17 |
| New Mexico | 315.49 | 295.53 | 987.21 | 1,099.34* | 972.29 | 206.63 |
| Utah | 123.33 | 112.31 | 457.94 | 1,131.49* | 398.81 | 147.61 |
| Wyoming | 242.57 | 258.41 | 885.30* | 910.76* | 787.74* | 275.48 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 243.05 | 238.41 | 709.81 | 964.26* | 744.10 | 257.19 |
| California | 120.07 | 144.91 | 397.17 | 645.67 | 231.93 | 124.10 |
| Hawaii | 197.84 | 230.24 | 538.28 | 830.10 | 583.42 | 227.51 |
| Oregon | 300.96 | 293.99 | 922.05 | 1,135.40* | 566.00 | 336.05 |
| Washington | 247.98 | 272.39 | 1,661.12* | 1,178.35 | 691.67 | 221.68 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. State: United States, 2005

| Division and State | Total | Empl |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,621 | 2,614 | 2,562 | 2,976 | 3,194 | 2,561 |
| New England: |  |  |  |  |  |  |
| Connecticut | 2,809 | 2,812 | 2,819 | 2,655* | 2,599 | 2,815 |
| Maine | 3,027 | 2,762 | 3,006 | 5,175 | 3,709 | 2,994 |
| Massachusetts | 3,468 | 3,464 | 3,696 | 2,913 | 4,113 | 3,433 |
| New Hampshire | 3,294 | 3,229 | 3,267 | 4,066 | 3,889 | 3,248 |
| Rhode Island | 2,125 | 1,869 | 3,729 | 4,148 | 2,524 | 2,082 |
| Vermont | 2,240 | 2,337 | 1,216* | 2,992* | 5,539* | 2,200 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2,727 | 2,568 | 3,598* | 3,784 | 2,632 | 2,737 |
| New York | 2,529 | 2,594 | 2,035 | 3,125 | 4,148 | 2,349 |
| Pennsylvania | 2,307 | 2,468 | 1,933* | 1,344* | 2,299 | 2,309 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2,056 | 1,949 | 2,603 | 3,077* | 1,928 | 2,085 |
| Indiana | 3,034 | 3,035 | 2,704* | 3,804* | 1,564 | 3,292 |
| Michigan | 1,705 | 1,731 | 1,846 | 928* | 2,455 | 1,684 |
| Ohio | 1,718 | 1,606 | 3,115 | 1,527 | 2,217 | 1,669 |
| Wisconsin | 2,451 | 2,429 | 2,632 | 2,457* | 3,948 | 2,331 |
| West North Central: |  |  |  |  |  |  |
| lowa | 2,658 | 2,649 | 2,270 | 3,211 | 3,120 | 2,612 |
| Kansas | 3,169 | 3,149 | 2,882 | 4,370 | 3,907 | 3,104 |
| Minnesota | 2,284 | 2,321 | 850* | 2,248 | 1,592 | 2,367 |
| Missouri | 2,459 | 2,466 | 2,356 | 2,207* | 2,651 | 2,433 |
| Nebraska | 2,488* | 2,827* | 1,050* | 1,467* | 3,226* | 2,343* |
| North Dakota | 2,077 | 2,349 | 301* |  | 2,508* | 1,907* |
| South Dakota | 3,489 | 3,443 | 3,814* | 5,700* | 1,991* | 3,675 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2,403 | 2,400 | 2,713 | 1,642* | 3,689* | 2,316 |
| District of Columbia | 2,445 | 2,447 | 2,454* | 729* | 1,986* | 2,447 |
| Florida | 3,484 | 3,456 | 2,803 | 7,739* | 2,886 | 3,598 |
| Georgia | 2,828 | 2,812 | 3,268* | 3,068* | 3,634* | 2,816 |
| Maryland | 2,400 | 2,496 | 1,667* | 1,577* | 1,272* | 2,611 |
| North Carolina | 3,142 | 3,055 | 3,558* | 4,796 | 1,477 | 3,234 |
| South Carolina | 2,407 | 2,257 | 3,957* | 2,697* | 2,735 | 2,356* |
| Virginia | 3,197 | 3,206 | 2,869* | 6,643 | 3,645 | 3,138 |
| West Virginia | 2,103 | 2,166 | 1,207* | 2,939* | 2,217 | 2,081 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3,180 | 3,176 | 3,226 | 3,134* | 4,738 | 2,318 |
| Kentucky | 2,974 | 2,919 | 3,179 | 4,185* | 2,703* | 3,011 |
| Mississippi | 2,605 | 2,409 | 5,704 | 1,955* | 3,623 | 2,488 |
| Tennessee | 2,860 | 2,836 | 3,086 | 4,110 | 2,810 | 2,865 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,481 | 2,726 | 2,240 | 425* | 2,155 | 2,555* |
| Louisiana | 3,637 | 3,730 | 2,541 * | 1,422 | 2,754 | 3,770 |
| Oklahoma | 2,502 | 2,493 | 2,655 |  | 3,607 | 2,289 |
| Texas | 2,744 | 2,753 | 2,800 | 1,055* | 4,849 | 2,331 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3,374 | 3,558 | 2,421* | 328* | 2,259 | 3,530 |
| Colorado | 3,342 | 3,012 | 3,276 | 7,075 | 5,613 | 3,027 |
| Idaho | 2,651 | 2,748 | 2,333 | 2,722* | 1,322 | 2,749 |
| Montana | 2,731* | 2,306* | 4,207 |  | 684 * | 2,915* |
| Nevada | 2,305 | 2,258 | 2,849 | 2,496* | 2,725 | 2,248 |
| New Mexico | 2,778 | 2,551 | 3,604 | 8,101 | 3,640 | 2,742 |
| Utah | 2,811 | 2,694 | 3,243 | 4,831 | 4,258 | 2,681 |
| Wyoming | 2,798 | 2,927 | . | 2,724* | 1,159* | 2,888 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2,643* | 2,863* | 286* |  | 403* | 2,835* |
| California | 2,305 | 2,323 | 2,014* | 2,810 | 3,505 | 2,227 |
| Hawaii | 2,048 | 2,015 | 2,025* | 2,694 | 2,445 | 2,000 |
| Oregon | 2,917 | 2,387 | 6,524* | 1,096* | 2,655 | 2,955 |
| Washington | 2,835 | 2,461 | 1,548 | 7,672 | 2,076* | 2,917 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. or low-wage and State: United States, 2005

| Division and State | Total | $75 \% \text { or more } \quad \stackrel{\text { Percent Full-Time Employees }}{50-74 \%} \text { Less than } 50 \%$ |  |  | Percent Low-Wag $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 64.38 | 87.99 | 208.09 | 249.74 | 320.58 | 73.99 |
| New England: |  |  |  |  |  |  |
| Connecticut | 263.24 | 314.82 | 595.53 | 798.05* | 669.84 | 265.00 |
| Maine | 301.92 | 397.02 | 796.74 | 1,293.88 | 957.56 | 319.25 |
| Massachusetts | 354.08 | 430.28 | 540.58 | 732.60 | 745.05 | 391.28 |
| New Hampshire | 187.45 | 165.61 | 909.19 | 1,085.91 | 798.09 | 187.25 |
| Rhode Island | 239.54 | 259.34 | 1,112.47 | 1,200.72 | 616.24 | 238.54 |
| Vermont | 365.66 | 484.21 | 1,202.25* | 1,152.04* | 1,778.12* | 370.82 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 297.36 | 396.42 | 1,188.08* | 1,031.07 | 703.33 | 367.14 |
| New York | 288.59 | 338.05 | 586.09 | 704.34 | 898.89 | 174.24 |
| Pennsylvania | 185.18 | 195.76 | 618.49* | 725.79* | 510.26 | 239.86 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 168.74 | 186.84 | 443.35 | 926.68* | 537.45 | 194.93 |
| Indiana | 449.38 | 483.44 | 856.73* | 1,202.93* | 394.61 | 413.75 |
| Michigan | 266.67 | 291.86 | 481.05 | 322.74* | 596.89 | 274.06 |
| Ohio | 249.37 | 256.18 | 758.08 | 436.30 | 595.75 | 228.02 |
| Wisconsin | 320.91 | 296.06 | 670.95 | 931.05* | 958.98 | 360.55 |
| West North Central: |  |  |  |  |  |  |
| lowa | 207.40 | 202.29 | 607.28 | 841.72 | 604.94 | 219.57 |
| Kansas | 464.29 | 569.64 | 819.18 | 1,223.29 | 1,092.88 | 517.05 |
| Minnesota | 349.87 | 371.60 | 1,304.50 * | 577.16 | 441.18 | 367.53 |
| Missouri | 354.73 | 393.48 | 703.73 | 774.88* | 777.68 | 373.83 |
| Nebraska | 988.47* | 960.76* | 332.29* | 468.98* | 1,025.84* | 984.79* |
| North Dakota | 524.58 | 521.48 | 110.87* |  | 908.10* | 1,063.01 * |
| South Dakota | 663.70 | 681.48 | 1,210.77* | 1,802.50* | 915.86* | 658.32 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 386.63 | 389.02 | 725.43 | 502.94* | 1,110.06* | 356.59 |
| District of Columbia | 315.33 | 373.64 | 1,030.94* | 380.39* | 673.39* | 316.76 |
| Florida | 303.85 | 314.03 | 630.02 | 2,490.61* | 719.24 | 385.39 |
| Georgia | 382.03 | 432.08 | 986.25* | 970.19* | 1,130.79* | 380.86 |
| Maryland | 205.90 | 310.15 | 663.44 * | 526.81 * | 435.10* | 225.13 |
| North Carolina | 577.89 | 631.22 | 1,217.00* | 1,353.31 | 426.62 | 661.39 |
| South Carolina | 368.84 | 499.91 | 1,208.31 * | 859.26* | 701.75 | 759.43* |
| Virginia | 273.74 | 273.58 | 1,015.73* | 1,804.30 | 751.37 | 274.79 |
| West Virginia | 404.09 | 328.48 | 398.35* | 917.80* | 595.39 | 483.91 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 599.55 | 588.62 | 882.90 | 1,048.21* | 1,032.42 | 456.43 |
| Kentucky | 244.22 | 484.76 | 839.04 | 1,383.00* | 1,050.98* | 447.23 |
| Mississippi | 510.27 | 577.96 | 1,671.82 | 615.72* | 909.17 | 565.63 |
| Tennessee | 277.40 | 329.33 | 828.30 | 1,227.72 | 681.09 | 382.82 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 457.23 | 729.73 | 666.59 | 256.35* | 537.17 | 838.85* |
| Louisiana | 297.82 | 305.43 | 803.42* | 425.27 | 704.45 | 338.11 |
| Oklahoma | 179.87 | 204.30 | 649.07 |  | 1,013.84 | 148.26 |
| Texas | 267.98 | 286.62 | 746.38 | 350.56 * | 991.40 | 219.27 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 232.04 | 281.95 | 1,087.59* | 250.95* | 574.88 | 430.99 |
| Colorado | 519.91 | 372.02 | 889.48 | 1,981.56 | 1,593.65 | 710.47 |
| Idaho | 494.23 | 641.35 | 693.88 | 874.85* | 396.02 | 555.70 |
| Montana | 911.09* | 964.25* | 1,224.52 |  | 355.02* | 916.40 * |
| Nevada | 309.29 | 360.07 | 681.95 | 789.30* | 770.77 | 240.44 |
| New Mexico | 381.94 | 377.01 | 884.05 | 2,379.64 | 875.21 | 389.05 |
| Utah | 349.69 | 323.16 | 800.71 | 1,118.63 | 936.40 | 375.24 |
| Wyoming | 757.22 | 799.57 | . | 861.40* | 688.12* | 713.89 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 935.07* | 944.02* | 90.31* | . | 173.77* | 963.71 * |
| California | 135.63 | 193.72 | 622.06* | 671.11 | 354.72 | 158.14 |
| Hawaii | 264.13 | 291.36 | 708.28* | 703.64 | 522.15 | 278.25 |
| Oregon | 781.16 | 482.89 | 2,453.02* | 1,401.50* | 725.86 | 840.30 |
| Washington | 676.33 | 373.80 | 448.15 | 2,090.27 | 667.95* | 690.35 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. State: United States, 2005

| Division and State | Total | Percent Full-Time Employees75\% or more |  |  | Percent Low-Wa 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,565 | 2,516 | 2,923 | 2,940 | 3,025 | 2,509 |
| New England: |  |  |  |  |  |  |
| Connecticut | 2,368 | 2,327 | 2,663* | 3,108 | 3,527 | 2,329 |
| Maine | 3,428 | 3,408 | 4,021 | 1,968 | 2,849* | 3,487 |
| Massachusetts | 2,501 | 2,407 | 3,008 | 2,860 | 3,410 | 2,410 |
| New Hampshire | 2,775 | 2,785 | 2,699 | 2,670 | 2,806 | 2,771 |
| Rhode Island | 1,844 | 1,676 | 3,012* | 1,080 | 2,508* | 1,796 |
| Vermont | 2,777 | 2,726 | 2,465 | 4,985 | 4,098 | 2,694 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2,529 | 2,528 | 2,445* | 2,888 | 3,149 | 2,461 |
| New York | 2,584 | 2,565 | 2,359* | 3,277 | 2,427 | 2,597 |
| Pennsylvania | 2,099 | 2,056 | 2,304 | 2,796 | 2,940 | 1,968 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2,330 | 2,25 | 3,007 | 2,968 | 3,038 | 2,240 |
| Indiana | 2,047 | 2,046 | 2,329* | 1,750 | 1,906* | 2,072 |
| Michigan | 1,999 | 1,94 | 1,886 | 3,004 | 2,166 | 1,987 |
| Ohio | 2,271 | 1,970 | 5,003 | 2,734 | 2,225* | 2,276 |
| Wisconsin | 2,210 | 2,197 | 2,476* | 2,025 | 2,651 | 2,166 |
| West North Central: |  |  |  |  |  |  |
| lowa | 2,406 | 2,388 | 2,547 | 2,725 | 2,635 | 2,378 |
| Kansas | 2,314 | 2,182 | 2,612 | 4,214 | 3,205 | 2,236 |
| Minnesota | 2,696 | 2,629 | 3,195 | 2,692* | 3,363 | 2,638 |
| Missouri | 2,384 | 2,358 | 2,565 | 2,527* | 2,389 | 2,383 |
| Nebraska | 2,635 | 2,700 | 2,606* | 1,603* | 2,411 | 2,657 |
| North Dakota | 3,038 | 2,685 | 5,237 | 2,166* | 6,173 | 2,836 |
| South Dakota | 3,386 | 3,33 | 3,713 | 2,548 | 2,873* | 3,417 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2,271 | 2,242 | 3,003 | 2,455 | 2,311 | 2,265 |
| District of Columbia | 4,394 | 4,499 | 2,662 | 5,061* | 2,093* | 4,489 |
| Florida | 3,587 | 3,685 | 3,091 | 3,245 | 4,383 | 3,471 |
| Georgia | 2,803 | 2,710 | 3,201 | 4,052 | 3,093 | 2,772 |
| Maryland | 3,182 | 3,142 | 3,174 | 3,789 | 2,199* | 3,275 |
| North Carolina | 2,641 | 2,563 | 3,020 | 4,437 | 2,551 | 2,656 |
| South Carolina | 2,004 | 2,015 | 1,560* | 2,702 | 3,077 | 1,857 |
| Virginia | 2,568 | 2,527 | 3,415 | 909* | 2,126* | 2,658 |
| West Virginia | 1,837 | 1,730 | 2,740 | 2,886 | 2,395 | 1,728 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 2,694 | 2,66 | 2,901 | 2,852 | 3,258 | 2,506 |
| Kentucky | 2,277 | 2,286 | 1,524 * | 3,889 | 2,692 | 2,219 |
| Mississippi | 2,799 | 2,774 | 3,616 | 1,913 | 2,605 | 2,837 |
| Tennessee | 2,740 | 2,642 | 3,603 | 3,923 | 3,245 | 2,659 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2,638 | 2,616 | 2,347 | 3,448 | 3,751 | 2,370 |
| Louisiana | 2,997 | 3,053 | 2,821 | 2,308 | 2,605 | 3,082 |
| Oklahoma | 2,875 | 2,80 | 3,567 | 3,046* | 2,837 | 2,880 |
| Texas | 2,819 | 2,82 | 2,600 | 3,445 | 3,774 | 2,696 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2,796 | 2,719 | 2,764 | 3,876 | 3,007 | 2,775 |
| Colorado | 2,726 | 2,580 | 7,427 | 3,537 | 4,648 | 2,565 |
| Idaho | 2,933 | 2,792 | 3,891 | 3,606 | 3,562 | 2,876 |
| Montana | 2,022 | 2,000 | 2,259* | 1,496 | 1,876 | 2,097 |
| Nevada | 2,892 | 2,774 | 3,400 | 4,761 | 3,130 | 2,858 |
| New Mexico | 2,683 | 2,64 | 4,078 | 1,602* | 5,083 | 2,249 |
| Utah | 2,522 | 2,520 | 2,095* | 3,223* | 2,321 | 2,559 |
| Wyoming | 2,519 | 2,51 | 2,184* | 4,967* | 1,918* | 2,600 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3,009 | 3,060 | 2,350* | 1,189* | 3,982 | 2,905 |
| California | 2,469 | 2,476 | 2,219 | 2,601 | 3,672 | 2,385 |
| Hawaii | 2,339 | 2,199 | 2,780 | 4,038 | 3,155 | 2,203 |
| Oregon | 2,824 | 2,725 | 3,706 | 2,790 | 4,058 | 2,756 |
| Washington | 2,356 | 2,336 | 2,326 * | 3,080 | 3,491 | 2,278 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $\xrightarrow[50-74 \%]{\begin{array}{c}\text { Percent } \\ \text { Full-Time Employees } \\ \text { Less }\end{array}} \begin{aligned} & \text { Lhan } 50 \%\end{aligned}$ |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 56.68 | 50.75 | 156.51 | 192.49 | 81.76 | 59.31 |
| New England: |  |  |  |  |  |  |
| Connecticut | 141.89 | 173.19 | 874.63* | 893.38 | 815.86 | 147.16 |
| Maine | 357.83 | 401.71 | 544.54 | 564.34 | 869.31* | 365.83 |
| Massachusetts | 283.64 | 289.55 | 672.97 | 766.72 | 664.72 | 284.89 |
| New Hampshire | 105.01 | 112.72 | 715.94 | 765.83 | 402.37 | 106.06 |
| Rhode Island | 325.35 | 250.46 | 930.94 * | 315.82 | 767.48* | 344.30 |
| Vermont | 276.28 | 300.17 | 557.03 | 1,489.40 | 1,117.60 | 253.82 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 240.03 | 227.65 | 892.63* | 764.43 | 459.50 | 321.71 |
| New York | 317.52 | 267.61 | 746.72* | 931.74 | 417.76 | 351.74 |
| Pennsylvania | 104.59 | 124.09 | 405.22 | 830.60 | 350.31 | 111.46 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 120.10 | 123.12 | 475.54 | 485.00 | 565.90 | 147.43 |
| Indiana | 202.44 | 190.97 | 797.58* | 450.74 | 1,002.25* | 229.92 |
| Michigan | 202.70 | 278.40 | 444.13 | 808.90 | 364.07 | 210.78 |
| Ohio | 311.01 | 215.29 | 1,085.32 | 583.24 | 1,058.86* | 321.91 |
| Wisconsin | 173.34 | 169.57 | 1,109.59* | 521.43 | 331.46 | 176.57 |
| West North Central: |  |  |  |  |  |  |
| lowa | 160.91 | 173.86 | 589.76 | 707.21 | 392.94 | 202.91 |
| Kansas | 223.72 | 242.80 | 581.45 | 851.46 | 529.51 | 257.14 |
| Minnesota | 155.61 | 152.58 | 488.02 | 823.82* | 677.59 | 144.68 |
| Missouri | 127.89 | 166.51 | 540.60 | 1,007.10* | 312.21 | 128.66 |
| Nebraska | 223.39 | 250.39 | 793.04* | 645.73* | 561.52 | 222.09 |
| North Dakota | 383.78 | 320.85 | 1,272.00 | 983.82* | 1,424.49 | 316.67 |
| South Dakota | 571.88 | 628.53 | 495.83 | 624.50 | 1,263.01* | 566.38 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 249.60 | 268.22 | 689.35 | 496.07 | 451.93 | 367.53 |
| District of Columbia | 593.96 | 602.80 | 639.93 | 1,524.44* | 754.67* | 599.76 |
| Florida | 288.55 | 354.29 | 498.87 | 743.65 | 342.55 | 279.01 |
| Georgia | 117.53 | 140.27 | 950.92 | 1,075.32 | 436.49 | 134.31 |
| Maryland | 436.68 | 496.66 | 641.22 | 1,069.75 | 946.66* | 474.02 |
| North Carolina | 208.14 | 229.77 | 832.03 | 912.37 | 252.43 | 242.90 |
| South Carolina | 242.31 | 239.34 | 887.98* | 761.29 | 350.46 | 274.42 |
| Virginia | 149.55 | 152.25 | 710.18 | 1,227.64* | 813.24* | 206.74 |
| West Virginia | 122.85 | 133.13 | 814.89 | 789.92 | 523.70 | 130.86 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 143.83 | 152.64 | 639.61 | 828.23 | 490.41 | 180.23 |
| Kentucky | 105.98 | 81.34 | 789.69* | 1,001.53 | 490.87 | 122.43 |
| Mississippi | 282.32 | 325.22 | 823.92 | 561.33 | 554.54 | 311.57 |
| Tennessee | 195.90 | 195.13 | 698.44 | 928.17 | 527.95 | 213.80 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 255.32 | 256.87 | 636.29 | 824.82 | 503.41 | 235.16 |
| Louisiana | 161.58 | 166.57 | 513.19 | 596.87 | 343.33 | 144.05 |
| Oklahoma | 223.23 | 267.54 | 673.64 | 921.65* | 253.48 | 248.82 |
| Texas | 219.85 | 242.77 | 413.10 | 770.97 | 449.91 | 231.97 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 179.34 | 181.00 | 769.88 | 1,033.29 | 524.61 | 171.71 |
| Colorado | 365.89 | 294.61 | 2,116.58 | 987.52 | 1,259.06 | 337.76 |
| Idaho | 352.44 | 382.08 | 739.97 | 806.84 | 661.15 | 367.27 |
| Montana | 267.21 | 318.77 | 794.99* | 437.46 | 425.93 | 316.46 |
| Nevada | 258.16 | 234.84 | 721.71 | 1,281.19 | 563.17 | 279.89 |
| New Mexico | 500.29 | 521.91 | 1,102.93 | 486.25* | 1,278.35 | 302.63 |
| Utah | 156.99 | 135.89 | 730.04 * | 1,216.23* | 568.23 | 182.62 |
| Wyoming | 268.88 | 294.52 | 1,113.63* | 1,692.72* | 1,268.88* | 345.14 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 256.39 | 299.21 | 728.78* | 949.83* | 1,015.70 | 310.38 |
| California | 108.47 | 118.79 | 284.13 | 452.97 | 550.54 | 112.67 |
| Hawaii | 239.22 | 318.86 | 377.92 | 1,078.21 | 668.27 | 314.35 |
| Oregon | 308.24 | 345.29 | 904.48 | 758.78 | 784.90 | 313.95 |
| Washington | 250.75 | 246.33 | 1,699.22* | 898.72 | 694.16 | 227.36 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


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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.

| Division and State | Total | $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.35\% | 0.31\% | 1.21\% | 1.13\% | 0.97\% | 0.41\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.13\% | 1.30\% | 4.67\% | 7.43\% | 5.65\% | 1.12\% |
| Maine | 1.92\% | 2.26\% | 5.10\% | 5.70\% | 5.62\% | 1.96\% |
| Massachusetts | 1.96\% | 2.14\% | 4.81\% | 4.81\% | 5.36\% | 2.08\% |
| New Hampshire | 0.81\% | 0.55\% | 5.73\% | 4.87\% | 5.98\% | 0.68\% |
| Rhode Island | 3.65\% | 3.42\% | 5.76\% | 3.94\%* | 6.39\% | 3.68\% |
| Vermont | 1.61\% | 1.73\% | 4.30\% | 8.80\% | 5.85\% | 1.77\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.54\% | 1.69\% | 7.38\% | 6.22\% | 2.83\% | 1.71\% |
| New York | 1.95\% | 1.87\% | 6.23\% | 4.95\% | 4.84\% | 2.00\% |
| Pennsylvania | 0.54\% | 0.81\% | 1.95\% | 4.04\% | 3.47\% | 0.54\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.03\% | 1.24\% | 4.01\% | 4.93\% | 4.20\% | 1.05\% |
| Indiana | 1.40\% | 1.55\% | 10.53\%* | 6.08\%* | 8.96\%* | 1.59\% |
| Michigan | 1.22\% | 1.73\% | 3.69\% | 5.14\%* | 4.17\% | 1.28\% |
| Ohio | 2.76\% | 1.93\% | 7.84\% | 5.88\% | 8.42\%* | 2.99\% |
| Wisconsin | 1.21\% | 1.11\% | 4.19\% | 3.66\% | 2.79\% | 1.28\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 0.76\% | 0.98\% | 5.12\% | 7.47\% | 4.13\% | 0.97\% |
| Kansas | 1.56\% | 1.67\% | 5.74\% | 6.78\% | 5.14\% | 1.74\% |
| Minnesota | 0.89\% | 1.47\% | 3.68\% | 7.22\% | 5.46\% | 1.08\% |
| Missouri | 1.33\% | 1.51\% | 5.78\% | 9.97\%* | 3.13\% | 1.49\% |
| Nebraska | 1.29\% | 1.35\% | 6.54\% | 6.60\%* | 4.07\% | 1.33\% |
| North Dakota | 2.85\% | 2.59\% | 10.89\% | 10.45\%* | 5.20\% | 2.85\% |
| South Dakota | 3.43\% | 3.87\% | 4.92\% | 6.14\% | 8.11\% | 3.44\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.48\% | 2.64\% | 5.07\% | 5.85\% | 5.55\% | 2.59\% |
| District of Columbia | 3.35\% | 3.42\% | 7.77\% | 15.42\% | 6.76\%* | 3.36\% |
| Florida | 2.27\% | 2.65\% | 4.71\% | 10.61\% | 4.45\% | 2.12\% |
| Georgia | 0.68\% | 0.98\% | 8.62\% | 8.34\% | 5.21\% | 0.58\% |
| Maryland | 2.72\% | 3.07\% | 4.17\% | 9.81\%* | 7.15\%* | 2.90\% |
| North Carolina | 2.53\% | 2.89\% | 6.24\% | 5.48\% | 3.01\% | 3.08\% |
| South Carolina | 2.58\% | 2.71\% | 6.19\%* | 6.69\% | 5.35\% | 2.69\% |
| Virginia | 1.38\% | 1.41\% | 7.01\% | 9.82\%* | 5.15\% | 1.48\% |
| West Virginia | 1.12\% | 1.11\% | 5.80\% | 8.14\% | 4.53\% | 1.18\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.23\% | 1.20\% | 7.02\% | 8.16\% | 4.33\% | 1.60\% |
| Kentucky | 0.94\% | 0.69\% | 6.04\%* | 8.94\% | 6.65\% | 1.03\% |
| Mississippi | 2.00\% | 2.09\% | 7.79\% | 7.26\% | 7.17\% | 2.34\% |
| Tennessee | 1.40\% | 1.35\% | 6.27\% | 6.08\% | 4.84\% | 1.61\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.30\% | 2.53\% | 8.09\%* | 8.61\% | 3.98\% | 2.60\% |
| Louisiana | 1.14\% | 1.05\% | 6.20\% | 4.97\% | 5.17\% | 1.24\% |
| Oklahoma | 1.03\% | 1.40\% | 5.55\% | 9.24\%* | 2.52\% | 1.10\% |
| Texas | 1.94\% | 2.13\% | 2.93\% | 6.51\% | 4.10\% | 1.92\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.60\% | 1.58\% | 8.19\%* | 5.88\% | 5.70\% | 1.30\% |
| Colorado | 2.43\% | 2.26\% | 9.28\% | 8.55\% | 8.65\% | 2.43\% |
| Idaho | 1.86\% | 2.19\% | 8.31\% | 8.05\% | 6.92\% | 2.07\% |
| Montana | 2.36\% | 2.98\% | 7.06\% | 4.91\%* | 4.14\% | 3.18\% |
| Nevada | 2.93\% | 2.74\% | 7.83\% | 11.76\% | 4.74\% | 2.71\% |
| New Mexico | 2.66\% | 2.52\% | 8.63\% | 9.18\% | 7.29\% | 1.72\% |
| Utah | 1.39\% | 1.23\% | 4.88\% | 10.44\%* | 5.05\% | 1.45\% |
| Wyoming | 2.09\% | 2.21\% | 9.07\% | 8.33\% | 6.71\% | 2.46\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.07\% | 2.06\% | 6.92\% | 8.57\%* | 7.06\% | 2.29\% |
| California | 1.20\% | 1.35\% | 3.58\% | 4.05\% | 1.87\% | 1.24\% |
| Hawaii | 1.99\% | 2.44\% | 4.53\% | 8.75\% | 3.54\% | 2.50\% |
| Oregon | 2.42\% | 2.80\% | 7.93\% | 9.03\%* | 5.85\% | 2.63\% |
| Washington | 2.57\% | 2.53\% | 10.38\%* | 9.70\% | 6.83\% | 2.29\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | Percent Full-Time Employees <br> 75\% or more 50-74\% Less than 50\% |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than 50\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 25.0\% | 25.0\% | 23.6\% | 29.8\% | 33.0\% | 24.2\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 24.1\% | 24.3\% | 22.4\% | 24.3\%* | 24.6\% | 24.1\% |
| Maine | 24.5\% | 24.0\% | 21.9\%* | 41.0\% | 30.5\% | 24.2\% |
| Massachusetts | 30.1\% | 29.9\% | 33.7\% | 24.3\% | 39.6\% | 29.6\% |
| New Hampshire | 27.1\% | 26.8\% | 25.9\% | 30.9\% | 29.0\% | 26.9\% |
| Rhode Island | 15.9\% | 13.6\% | 36.8\% | 33.6\% | 23.6\% | 15.2\% |
| Vermont | 18.6\% | 20.1\% | 8.6\%* | 22.9\%* | 52.6\%* | 18.3\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 23.1\% | 21.8\% | 28.3\%* | 36.9\% | 21.8\% | 23.3\% |
| New York | 23.7\% | 24.2\% | 20.0\%* | 27.4\% | 42.6\% | 21.8\% |
| Pennsylvania | 22.4\% | 23.5\% | 18.8\% | 17.5\%* | 29.1\% | 21.7\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 20.2\% | 19.3\% | 24.9\% | 29.6\%* | 16.3\%* | 21.3\% |
| Indiana | 26.7\% | 26.7\% | 22.0\%* | 50.0\%* | 16.6\%* | 28.1\% |
| Michigan | 16.4\% | 16.7\% | 16.6\% | 8.5\%* | 24.5\% | 16.2\% |
| Ohio | 16.0\% | 15.1\% | 26.6\% | 15.1\% | 22.4\%* | 15.5\% |
| Wisconsin | 22.5\% | 22.0\% | 22.6\% | 37.7\% | 43.8\% | 21.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 27.7\% | 27.0\% | 29.4\%* | 34.6\%* | 42.1\% | 26.6\% |
| Kansas | 30.6\% | 30.5\% | 28.4\% | 37.9\% | 39.3\% | 29.8\% |
| Minnesota | 20.2\% | 20.1\% | 13.1\%* | 22.8\% | 18.7\%* | 20.4\% |
| Missouri | 26.2\% | 26.5\% | 27.8\% | 12.0\%* | 25.7\% | 26.3\% |
| Nebraska | 24.2\%* | 26.0\% | 17.7\%* | 13.8\%* | 49.5\%* | 21.3\%* |
| North Dakota | 26.4\% | 30.1\% | 3.6\%* |  | 29.6\%* | 25.0\%* |
| South Dakota | 35.4\% | 35.1\% | 31.9\%* | 79.2\%* | 24.2\%* | 36.6\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 22.4\% | 22.5\% | 21.2\% | 22.3\% | 32.8\% | 21.7\% |
| District of Columbia | 23.8\% | 23.6\% | 25.2\%* | 10.1\%* | 25.1\%* | 23.8\% |
| Florida | 32.9\% | 32.9\% | 24.8\% | 65.8\% | 30.6\% | 33.3\% |
| Georgia | 26.8\% | 26.9\% | 25.8\%* | 26.0\%* | 32.6\%* | 26.7\% |
| Maryland | 25.3\% | 26.7\% | 15.8\%* | 15.2\%* | 14.1\% | 27.3\% |
| North Carolina | 31.1\% | 29.7\% | 43.5\% | 43.6\% | 18.2\%* | 31.7\% |
| South Carolina | 22.9\% | 21.9\% | 31.1\% | 26.1\%* | 28.1\% | 22.2\% * |
| Virginia | 31.1\% | 31.4\% | 26.2\%* | 65.6\% | 36.8\% | 30.4\% |
| West Virginia | 18.2\% | 19.1\% | 8.4\%* | 32.0\% | 22.9\% | 17.5\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 34.8\% | 35.6\% | 29.3\% | 36.3\%* | 42.7\% | 28.7\% |
| Kentucky | 33.7\% | 33.9\% | 29.2\% | 52.1\%* | 28.8\%* | 34.4\% |
| Mississippi | 27.0\% | 25.4\% | 44.9\% | 23.6\%* | 32.0\% | 26.3\% |
| Tennessee | 27.9\% | 27.8\% | 28.9\% | 39.3\% | 32.8\% | 27.5\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 24.0\% | 26.5\% | 20.9\% | 4.4\%* | 18.7\% | 25.5\% |
| Louisiana | 32.1\% | 33.0\% | 20.8\%* | 12.6\%* | 28.9\% | 32.5\% |
| Oklahoma | 24.3\% | 24.1\% | 26.9\% |  | 39.0\% | 21.8\% |
| Texas | 25.7\% | 26.1\% | 22.1\% | 21.4\%* | 50.0\% | 21.4\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 30.8\% | 32.8\% | 20.3\%* | 2.6\%* | 27.6\% | 31.1\% |
| Colorado | 30.5\% | 28.2\% | 24.9\% | 60.2\% | 46.0\% | 28.0\% |
| Idaho | 26.1\% | 28.4\% | 20.2\%* | 23.9\%* | 18.0\%* | 26.6\% |
| Montana | 30.2\%* | 25.3\%* | 46.8\%* |  | 7.4\%* | 32.3\%* |
| Nevada | 22.6\% | 22.3\% | 24.6\% | 32.0\%* | 39.9\% | 21.1\% |
| New Mexico | 28.0\% | 26.3\% | 29.8\% | 66.8\% | 45.7\% | 27.4\% |
| Utah | 28.5\% | 27.6\% | 32.5\% | 40.1\% | 44.4\% | 27.1\% |
| Wyoming | 30.6\%* | 28.0\%* | . | 32.4\%* | 20.0\%* | 30.9\% * |
| Pacific: |  |  |  |  |  |  |
| Alaska | 24.5\%* | 26.7\% | 4.6\%* |  | 3.7\%* | 26.3\%* |
| California | 23.1\% | 23.4\% | 18.7\%* | 31.3\% | 38.0\% | 22.2\% |
| Hawaii | 22.4\% | 21.7\% | 22.9\% | 38.1\% | 28.3\% | 21.7\% |
| Oregon | 29.9\% | 24.2\% | 63.0\% | 13.0\%* | 30.4\% | 29.9\% |
| Washington | 26.5\% | 22.6\% | 18.0\% | 69.7\% | 26.9\%* | 26.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in amily coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | Employees |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.58\% | 0.81\% | 1.80\% | 1.69\% | 3.25\% | 0.68\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.45\% | 2.88\% | 5.53\% | 7.39\%* | 6.48\% | 2.46\% |
| Maine | 2.70\% | 3.30\% | 6.89\%* | 10.59\% | 8.92\% | 3.02\% |
| Massachusetts | 3.24\% | 3.70\% | 6.73\% | 6.09\% | 7.24\% | 3.53\% |
| New Hampshire | 1.42\% | 1.40\% | 6.52\% | 8.12\% | 5.81\% | 1.46\% |
| Rhode Island | 2.12\% | 2.05\% | 7.74\% | 10.01\% | 5.80\% | 1.97\% |
| Vermont | 3.03\% | 4.15\% | 10.86\%* | 9.72\%* | 16.63\%* | 3.00\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.19\% | 2.56\% | 9.94\% * | 10.01\% | 5.87\% | 2.86\% |
| New York | 1.95\% | 2.43\% | 6.70\%* | 8.13\% | 8.80\% | 1.33\% |
| Pennsylvania | 2.02\% | 2.20\% | 4.94\% | 7.08\%* | 6.30\% | 2.30\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.53\% | 1.61\% | 4.39\% | 8.91\%* | 4.91\%* | 1.99\% |
| Indiana | 4.33\% | 4.55\% | 6.96\%* | 15.81\%* | 5.47\%* | 4.09\% |
| Michigan | 2.61\% | 2.93\% | 4.05\% | 3.55\%* | 6.86\% | 2.67\% |
| Ohio | 2.76\% | 2.86\% | 6.90\% | 4.31\% | 7.33\%* | 2.40\% |
| Wisconsin | 2.45\% | 3.48\% | 5.76\% | 10.64\% | 9.44\% | 2.89\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.01\% | 1.87\% | 10.71\%* | 10.41\%* | 10.59\% | 2.06\% |
| Kansas | 5.35\% | 7.00\% | 7.84\% | 10.63\% | 10.68\% | 6.04\% |
| Minnesota | 2.43\% | 2.72\% | 7.51\%* | 6.39\% | 5.87\%* | 2.73\% |
| Missouri | 4.25\% | 5.08\% | 8.31\% | 5.18\%* | 7.43\% | 4.33\% |
| Nebraska | 7.63\%* | 7.43\% | 5.60\%* | 4.71\%* | 15.93\%* | 7.58\% * |
| North Dakota | 7.05\% | 7.02\% | 1.32\%* |  | 10.74\%* | 10.36\%* |
| South Dakota | 4.44\% | 4.92\% | 11.37\%* | 25.03\%* | 13.68\%* | 4.57\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.34\% | 3.39\% | 5.96\% | 6.23\% | 9.12\% | 3.11\% |
| District of Columbia | 3.07\% | 3.23\% | 9.19\%* | 5.28\%* | 8.20\%* | 3.07\% |
| Florida | 3.06\% | 3.16\% | 5.21\% | 17.69\% | 7.40\% | 3.04\% |
| Georgia | 3.93\% | 4.84\% | 8.22\%* | 8.22\%* | 10.44\%* | 3.90\% |
| Maryland | 1.38\% | 2.39\% | 6.37\%* | 4.63\%* | 4.02\% | 1.25\% |
| North Carolina | 6.15\% | 6.26\% | 12.78\% | 12.29\% | 5.81\%* | 6.94\% |
| South Carolina | 3.65\% | 4.21\% | 9.14\% | 8.44\%* | 6.68\% | 7.56\% * |
| Virginia | 3.58\% | 3.51\% | 8.27\%* | 17.39\% | 7.74\% | 3.66\% |
| West Virginia | 3.93\% | 3.11\% | 2.93\%* | 9.37\% | 5.12\% | 3.82\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 5.18\% | 5.05\% | 8.17\% | 11.23\%* | 9.73\% | 4.88\% |
| Kentucky | 4.18\% | 5.66\% | 6.88\% | 16.03\%* | 9.40\% * | 5.86\% |
| Mississippi | 4.41\% | 5.64\% | 12.82\% | 7.76\%* | 8.24\% | 5.39\% |
| Tennessee | 1.73\% | 1.95\% | 7.77\% | 11.78\% | 7.89\% | 2.19\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 4.52\% | 6.09\% | 6.00\% | 3.23\%* | 4.93\% | 7.00\% |
| Louisiana | 3.55\% | 3.53\% | 6.59\%* | 4.27\%* | 8.46\% | 3.47\% |
| Oklahoma | 2.07\% | 2.45\% | 6.53\% |  | 11.30\% | 1.70\% |
| Texas | 3.17\% | 3.24\% | 6.13\% | 6.83\%* | 9.40\% | 2.35\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.09\% | 3.19\% | 8.42\%* | 3.21\%* | 6.95\% | 3.37\% |
| Colorado | 5.13\% | 4.05\% | 7.12\% | 15.33\% | 10.53\% | 6.31\% |
| Idaho | 5.26\% | 6.49\% | 6.92\%* | 7.79\%* | 6.33\% * | 5.83\% |
| Montana | 9.73\%* | 10.50\%* | 14.29\%* |  | 3.43\%* | 9.82\% * |
| Nevada | 3.48\% | 3.86\% | 5.83\% | 10.12\%* | 8.88\% | 2.64\% |
| New Mexico | 3.44\% | 3.33\% | 7.32\% | 19.40\% | 11.19\% | 3.58\% |
| Utah | 3.47\% | 3.45\% | 8.53\% | 10.61\% | 10.55\% | 3.89\% |
| Wyoming | 10.95\%* | 11.03\%* | . | 10.25\%* | 8.45\%* | 10.49\%* |
| Pacific: |  |  |  |  |  |  |
| Alaska | 7.79\%* | 7.92\% | 1.44\%* | . | 4.00\%* | 8.20\% * |
| California | 1.46\% | 1.89\% | 6.12\%* | 7.86\% | 3.85\% | 1.63\% |
| Hawaii | 3.17\% | 3.42\% | 6.17\% | 9.65\% | 5.32\% | 3.43\% |
| Oregon | 7.06\% | 5.88\% | 15.48\% | 12.88\%* | 8.91\% | 7.71\% |
| Washington | 4.90\% | 3.50\% | 5.21\% | 18.87\% | 8.94\%* | 5.07\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | loyees |  |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.6\% | 23.2\% | 27.1\% | 27.3\% | 29.9\% | 22.9\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 20.2\% | 19.9\% | 20.9\%* | 27.7\% | 30.4\% | 19.9\% |
| Maine | 30.4\% | 29.5\% | 38.0\% | 18.6\%* | 30.2\% | 30.4\% |
| Massachusetts | 22.2\% | 21.5\% | 25.6\%* | 21.3\% | 28.3\% | 21.5\% |
| New Hampshire | 23.8\% | 23.5\% | 24.0\% | 30.8\% | 32.8\% | 23.0\% |
| Rhode Island | 16.5\% | 14.8\% | 28.3\% | 10.1\% | 26.7\% | 15.9\% |
| Vermont | 23.6\% | 22.6\% | 26.2\% | 36.0\% | 31.6\% | 23.0\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 22.5\% | 22.5\% | 21.2\%* | 26.1\% | 25.2\% | 22.2\% |
| New York | 22.3\% | 21.8\% | 21.4\%* | 34.8\% | 24.2\% | 22.1\% |
| Pennsylvania | 18.6\% | 18.2\% | 20.2\% | 26.0\%* | 27.8\% | 17.2\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 21.7\% | 20.9\% | 29.0\% | 28.7\% | 30.2\% | 20.7\% |
| Indiana | 18.7\% | 18.4\% | 23.1\%* | 18.0\%* | 19.4\%* | 18.6\% |
| Michigan | 17.6\% | 17.4\% | 18.2\% | 19.5\% | 21.0\% | 17.4\% |
| Ohio | 21.4\% | 18.8\% | 42.5\% | 23.9\% | 22.9\%* | 21.2\% |
| Wisconsin | 20.4\% | 20.1\% | 24.8\% | 19.4\% | 25.9\% | 19.9\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 25.8\% | 25.4\% | 29.9\% | 29.5\% | 28.0\% | 25.5\% |
| Kansas | 24.0\% | 23.5\% | 20.7\% | 42.6\% | 34.2\% | 23.2\% |
| Minnesota | 24.9\% | 23.9\% | 29.3\% | 28.2\% | 37.9\% | 24.0\% |
| Missouri | 23.9\% | 23.6\% | 26.1\% | 22.0\%* | 29.0\% | 23.4\% |
| Nebraska | 27.0\% | 27.5\% | 28.5\% | 16.2\%* | 25.7\% | 27.1\% |
| North Dakota | 35.9\% | 31.8\% | 64.4\% | 21.8\%* | 45.0\% | 35.0\% |
| South Dakota | 31.9\% | 32.0\% | 32.9\% | 26.0\% | 31.3\%* | 32.0\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 20.3\% | 20.0\% | 24.2\% | 24.0\% | 22.9\% | 19.9\% |
| District of Columbia | 35.8\% | 36.1\% | 27.1\% | 51.4\% | 16.3\%* | 36.6\% |
| Florida | 32.3\% | 32.7\% | 29.9\% | 35.1\% | 41.9\% | 31.0\% |
| Georgia | 27.5\% | 26.9\% | 29.8\% | 34.8\% | 33.0\% | 27.0\% |
| Maryland | 29.0\% | 28.7\% | 27.6\% | 34.9\% | 22.3\%* | 29.5\% |
| North Carolina | 27.3\% | 27.0\% | 27.6\% | 33.2\% | 27.0\% | 27.3\% |
| South Carolina | 19.4\% | 19.6\% | 13.6\%* | 28.9\% | 32.1\% | 17.8\% |
| Virginia | 24.7\% | 24.1\% | 31.2\% | 15.7\%* | 24.4\% | 24.8\% |
| West Virginia | 17.0\% | 16.1\% | 22.8\% | 29.8\% | 24.7\% | 15.7\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 28.4\% | 27.6\% | 41.7\% | 27.7\% | 36.2\% | 26.0\% |
| Kentucky | 20.9\% | 21.0\% | 14.3\%* | 36.6\% | 30.4\% | 19.9\% |
| Mississippi | 27.7\% | 27.4\% | 35.5\% | 22.5\%* | 29.9\% | 27.3\% |
| Tennessee | 26.4\% | 25.4\% | 35.1\% | 37.7\% | 30.9\% | 25.6\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 28.4\% | 28.1\% | 23.0\%* | 41.8\% | 36.3\% | 26.2\% |
| Louisiana | 28.8\% | 28.8\% | 31.9\% | 19.8\%* | 25.8\% | 29.4\% |
| Oklahoma | 25.9\% | 25.3\% | 31.2\% | 28.1\%* | 25.5\% | 26.0\% |
| Texas | 24.0\% | 23.9\% | 24.3\% | 33.3\% | 33.5\% | 22.9\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 26.7\% | 26.9\% | 26.0\%* | 25.1\%* | 25.6\% | 26.8\% |
| Colorado | 25.1\% | 23.8\% | 65.9\% | 34.5\% | 44.3\% | 23.6\% |
| Idaho | 27.4\% | 26.2\% | 33.2\% | 39.3\% | 36.6\% | 26.7\% |
| Montana | 19.5\% | 19.0\% | 23.0\% | 15.4\%* | 18.6\% | 19.9\% |
| Nevada | 28.9\% | 27.9\% | 30.7\% | 49.3\% | 35.1\% | 28.1\% |
| New Mexico | 24.3\% | 23.7\% | 39.0\% | 16.9\%* | 44.4\% | 20.5\% |
| Utah | 23.8\% | 24.4\% | 19.4\%* | 23.6\%* | 20.5\%* | 24.5\% |
| Wyoming | 23.0\% | 22.1\% | 43.6\% | 56.5\% | 31.5\%* | 22.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 26.2\% | 26.4\% | 25.1\% | 11.7\%* | 36.9\% | 25.1\% |
| California | 22.3\% | 22.4\% | 19.5\% | 25.4\% | 35.7\% | 21.5\% |
| Hawaii | 25.2\% | 24.0\% | 28.2\% | 39.9\% | 31.5\% | 24.0\% |
| Oregon | 25.1\% | 24.3\% | 32.8\% | 24.3\% | 36.7\% | 24.5\% |
| Washington | 21.1\% | 21.1\% | 18.2\%* | 29.5\% | 32.9\% | 20.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | 75\% or more $\underset{50-74 \%}{\text { Percent Full-Time Employees }}$ Less than $50 \%$ |  |  | Percent Low-Wa 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.55\% | 0.49\% | 1.58\% | 1.38\% | 0.67\% | 0.56\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.18\% | 1.34\% | 7.48\%* | 7.68\% | 7.07\% | 1.20\% |
| Maine | 2.65\% | 3.18\% | 4.44\% | 5.59\%* | 4.98\% | 2.81\% |
| Massachusetts | 2.29\% | 1.93\% | 7.84\%* | 5.66\% | 7.88\% | 2.26\% |
| New Hampshire | 1.07\% | 1.20\% | 5.50\% | 6.01\% | 7.13\% | 0.75\% |
| Rhode Island | 3.07\% | 2.41\% | 7.04\% | 3.00\% | 6.65\% | 3.19\% |
| Vermont | 1.99\% | 2.26\% | 5.37\% | 10.17\% | 7.00\% | 1.93\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.67\% | 1.70\% | 6.42\%* | 7.14\% | 3.83\% | 2.39\% |
| New York | 3.00\% | 2.53\% | 6.97\% * | 5.86\% | 4.33\% | 3.14\% |
| Pennsylvania | 0.81\% | 0.97\% | 3.83\% | 9.00\%* | 4.26\% | 0.78\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.21\% | 1.21\% | 5.15\% | 5.02\% | 5.07\% | 1.31\% |
| Indiana | 1.79\% | 1.77\% | 8.71\%* | 6.19\%* | 6.25\%* | 2.08\% |
| Michigan | 1.69\% | 2.44\% | 5.24\% | 5.56\% | 3.81\% | 1.72\% |
| Ohio | 2.86\% | 2.11\% | 8.01\% | 5.93\% | 8.61\%* | 3.05\% |
| Wisconsin | 1.60\% | 1.45\% | 5.03\% | 4.13\% | 2.90\% | 1.62\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.31\% | 1.55\% | 6.00\% | 7.41\% | 4.58\% | 1.64\% |
| Kansas | 1.84\% | 2.01\% | 5.60\% | 8.68\% | 4.67\% | 2.05\% |
| Minnesota | 1.52\% | 1.36\% | 4.91\% | 7.89\% | 7.81\% | 1.08\% |
| Missouri | 1.38\% | 1.49\% | 6.45\% | 10.12\%* | 3.44\% | 1.45\% |
| Nebraska | 1.42\% | 1.57\% | 7.22\% | 6.76\%* | 5.11\% | 1.38\% |
| North Dakota | 3.76\% | 3.51\% | 15.57\% | 10.50\%* | 9.19\% | 3.83\% |
| South Dakota | 4.03\% | 4.56\% | 5.28\% | 6.72\% | 9.46\%* | 4.06\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.16\% | 2.35\% | 5.76\% | 5.13\% | 4.74\% | 2.61\% |
| District of Columbia | 4.41\% | 4.48\% | 6.38\% | 15.37\% | 6.91\%* | 4.40\% |
| Florida | 2.42\% | 2.97\% | 4.71\% | 8.04\% | 4.82\% | 2.19\% |
| Georgia | 1.06\% | 0.90\% | 8.76\% | 8.38\% | 5.17\% | 1.22\% |
| Maryland | 3.46\% | 3.92\% | 5.65\% | 9.75\% | 8.53\%* | 3.65\% |
| North Carolina | 2.46\% | 2.64\% | 5.99\% | 6.75\% | 3.37\% | 2.82\% |
| South Carolina | 2.30\% | 2.34\% | 6.89\%* | 7.11\% | 6.81\% | 2.46\% |
| Virginia | 1.40\% | 1.48\% | 6.39\% | 11.04\%* | 5.52\% | 1.51\% |
| West Virginia | 1.07\% | 1.18\% | 5.59\% | 8.25\% | 5.11\% | 1.10\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.59\% | 1.70\% | 8.79\% | 8.10\% | 4.85\% | 2.10\% |
| Kentucky | 1.03\% | 0.77\% | 7.78\% * | 8.51\% | 5.93\% | 1.07\% |
| Mississippi | 2.42\% | 2.68\% | 7.90\% | 7.66\%* | 8.28\% | 2.92\% |
| Tennessee | 1.67\% | 1.69\% | 6.83\% | 6.80\% | 4.84\% | 1.94\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.65\% | 2.73\% | 8.38\%* | 9.19\% | 4.13\% | 4.01\% |
| Louisiana | 1.71\% | 1.47\% | 6.75\% | 5.96\%* | 4.62\% | 1.77\% |
| Oklahoma | 1.42\% | 1.72\% | 6.01\% | 9.22\%* | 3.30\% | 1.75\% |
| Texas | 2.27\% | 2.51\% | 3.57\% | 6.41\% | 3.54\% | 2.34\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.61\% | 1.50\% | 8.22\%* | 7.80\%* | 4.26\% | 1.44\% |
| Colorado | 3.44\% | 2.91\% | 17.91\% | 8.69\% | 11.33\% | 3.26\% |
| Idaho | 2.62\% | 2.76\% | 8.71\% | 8.96\% | 6.89\% | 2.66\% |
| Montana | 2.49\% | 2.95\% | 6.42\% | 5.07\%* | 4.79\% | 3.04\% |
| Nevada | 3.14\% | 2.88\% | 6.45\% | 11.82\% | 5.69\% | 2.81\% |
| New Mexico | 3.65\% | 3.87\% | 10.10\% | 5.17\%* | 9.62\% | 2.15\% |
| Utah | 1.79\% | 1.59\% | 7.83\%* | 10.03\%* | 6.81\%* | 1.91\% |
| Wyoming | 2.08\% | 2.27\% | 11.53\% | 16.90\% | 9.84\%* | 2.41\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 1.97\% | 2.07\% | 7.20\% | 6.63\%* | 8.77\% | 2.36\% |
| California | 0.99\% | 1.07\% | 1.94\% | 3.98\% | 4.44\% | 0.99\% |
| Hawaii | 2.33\% | 3.11\% | 4.76\% | 9.97\% | 4.84\% | 2.97\% |
| Oregon | 2.35\% | 2.89\% | 7.74\% | 7.08\% | 7.43\% | 2.31\% |
| Washington | 2.32\% | 2.04\% | 10.65\%* | 8.10\% | 6.70\% | 1.99\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 34.0\% | 35.0\% | 29.6\% | 25.6\% | 25.9\% | 35.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 34.2\% | 35.9\% | 25.0\% | 21.3\% | 20.4\% | 34.9\% |
| Maine | 31.1\% | 30.3\% | 35.3\% | 27.9\% | 24.9\% | 32.0\% |
| Massachusetts | 41.3\% | 41.4\% | 43.7\% | 27.8\% | 33.3\% | 42.1\% |
| New Hampshire | 35.6\% | 36.9\% | 27.3\% | 29.6\% | 28.3\% | 36.7\% |
| Rhode Island | 39.2\% | 39.9\% | 36.3\% | 34.8\% | 27.5\% | 40.6\% |
| Vermont | 33.8\% | 34.0\% | 37.8\% | 23.7\% | 22.2\% | 34.9\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 33.7\% | 35.9\% | 24.6\% | 22.4\% | 23.8\% | 35.2\% |
| New York | 34.5\% | 34.6\% | 33.8\% | 34.3\% | 28.7\% | 35.2\% |
| Pennsylvania | 35.6\% | 36.3\% | 33.7\% | 28.4\% | 31.6\% | 36.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 35.5\% | 35.9\% | 35.2\% | 23.8\% | 30.4\% | 36.3\% |
| Indiana | 34.5\% | 34.1\% | 35.9\% | 38.6\% | 30.0\% | 35.5\% |
| Michigan | 37.3\% | 38.5\% | 32.7\% | 30.3\% | 22.0\% | 38.9\% |
| Ohio | 39.7\% | 41.3\% | 32.7\% | 26.0\% | 29.5\% | 41.1\% |
| Wisconsin | 41.4\% | 43.1\% | 33.9\% | 30.1\% | 37.2\% | 41.8\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 39.8\% | 41.3\% | 31.7\% | 26.9\% | 33.9\% | 40.6\% |
| Kansas | 36.9\% | 39.3\% | 28.7\% | 25.1\% | 26.0\% | 38.4\% |
| Minnesota | 35.7\% | 37.1\% | 28.8\% | 33.1\% | 29.2\% | 36.4\% |
| Missouri | 33.6\% | 34.4\% | 29.0\% | 27.6\% | 30.4\% | 34.0\% |
| Nebraska | 38.0\% | 38.9\% | 33.3\% | 34.5\% | 32.4\% | 38.7\% |
| North Dakota | 41.8\% | 45.0\% | 33.6\% | 25.8\% | 28.4\% | 45.1\% |
| South Dakota | 32.6\% | 33.6\% | 33.5\% | 21.8\% | 22.4\% | 33.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 31.7\% | 32.6\% | 19.4\% | 27.5\% | 26.8\% | 32.5\% |
| District of Columbia | 31.3\% | 31.1\% | 36.0\% | 13.5\%* | 21.5\%* | 31.7\% |
| Florida | 32.0\% | 33.2\% | 29.5\% | 14.3\% | 23.8\% | 33.7\% |
| Georgia | 33.0\% | 34.9\% | 23.0\% | 21.1\% | 29.2\% | 33.4\% |
| Maryland | 30.3\% | 31.9\% | 21.6\% | 24.5\% | 25.4\% | 31.1\% |
| North Carolina | 30.5\% | 32.8\% | 21.3\% | 15.2\% | 23.9\% | 32.0\% |
| South Carolina | 34.7\% | 36.4\% | 24.5\% | 26.4\%* | 21.5\% | 38.3\% |
| Virginia | 32.4\% | 32.6\% | 33.0\% | 24.5\% | 29.8\% | 32.9\% |
| West Virginia | 37.4\% | 40.0\% | 25.4\% | 20.8\% | 26.9\% | 40.4\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 40.2\% | 42.1\% | 25.1\% | 48.1\% | 30.0\% | 45.5\% |
| Kentucky | 35.2\% | 36.2\% | 31.3\% | 23.1\% | 25.2\% | 37.3\% |
| Mississippi | 32.1\% | 32.8\% | 27.7\% | 21.5\% | 25.3\% | 34.1\% |
| Tennessee | 33.3\% | 34.6\% | 26.1\% | 19.4\% | 25.9\% | 34.9\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 34.6\% | 35.1\% | 26.6\% | 30.4\% | 23.8\% | 38.7\% |
| Louisiana | 33.4\% | 34.2\% | 30.3\% | 26.5\% | 25.7\% | 35.7\% |
| Oklahoma | 31.9\% | 33.8\% | 27.6\% | 16.8\%* | 26.6\% | 32.9\% |
| Texas | 31.8\% | 32.8\% | 23.6\% | 20.6\% | 22.7\% | 33.7\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 26.4\% | 27.2\% | 26.6\%* | 18.4\% | 23.1\% | 26.9\% |
| Colorado | 33.1\% | 33.6\% | 29.5\% | 27.6\%* | 22.3\% | 34.8\% |
| Idaho | 32.5\% | 34.1\% | 25.1\% | 33.4\%* | 17.7\%* | 35.0\% |
| Montana | 35.8\% | 36.7\% | 37.0\% | 23.4\% | 37.9\% | 34.9\% |
| Nevada | 30.4\% | 31.4\% | 25.9\% | 19.8\% | 27.0\% | 31.0\% |
| New Mexico | 31.9\% | 32.9\% | 24.4\% | 26.1\%* | 19.7\% | 34.7\% |
| Utah | 45.0\% | 45.1\% | 40.1\% | 52.6\% | 38.9\% | 46.2\% |
| Wyoming | 33.3\% | 34.2\% | 29.1\%* | 24.7\% | 29.5\% | 33.8\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 29.4\% | 30.6\% | 18.4\% | 16.8\%* | 33.0\% | 29.0\% |
| California | 31.1\% | 32.0\% | 28.0\% | 22.0\% | 18.7\% | 32.6\% |
| Hawaii | 28.3\% | 30.4\% | 17.7\% | 23.0\% | 20.1\% | 30.1\% |
| Oregon | 30.7\% | 31.3\% | 26.8\% | 32.4\% | 19.9\% | 32.1\% |
| Washington | 31.4\% | 33.5\% | 23.1\% | 16.7\% | 15.8\%* | 33.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total | $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-Wage $50 \%$ or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.30\% | 0.27\% | 0.72\% | 0.72\% | 0.70\% | 0.33\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 1.86\% | 1.78\% | 3.58\% | 5.78\% | 6.08\% | 1.72\% |
| Maine | 1.24\% | 1.61\% | 3.89\% | 3.14\% | 2.78\% | 1.39\% |
| Massachusetts | 1.62\% | 1.76\% | 6.99\% | 6.35\% | 5.38\% | 1.63\% |
| New Hampshire | 1.65\% | 1.68\% | 4.68\% | 5.89\% | 7.00\% | 1.47\% |
| Rhode Island | 2.05\% | 2.20\% | 4.91\% | 5.61\% | 5.36\% | 1.97\% |
| Vermont | 2.08\% | 2.30\% | 5.67\% | 5.44\% | 5.15\% | 2.05\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1.61\% | 1.48\% | 5.02\% | 4.99\% | 3.83\% | 1.55\% |
| New York | 0.82\% | 1.02\% | 2.45\% | 3.92\% | 3.26\% | 0.83\% |
| Pennsylvania | 1.42\% | 1.40\% | 4.19\% | 2.52\% | 3.18\% | 1.67\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.04\% | 0.95\% | 3.34\% | 5.34\% | 2.71\% | 1.04\% |
| Indiana | 2.00\% | 2.01\% | 8.41\% | 7.05\% | 6.96\% | 1.48\% |
| Michigan | 1.29\% | 1.13\% | 4.22\% | 7.50\% | 3.04\% | 1.30\% |
| Ohio | 2.22\% | 2.31\% | 3.78\% | 4.79\% | 3.63\% | 2.30\% |
| Wisconsin | 1.19\% | 1.65\% | 5.79\% | 4.21\% | 6.65\% | 1.33\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.84\% | 1.95\% | 6.45\% | 4.63\% | 3.37\% | 1.93\% |
| Kansas | 2.79\% | 2.80\% | 5.06\% | 5.42\% | 3.45\% | 2.87\% |
| Minnesota | 1.32\% | 1.58\% | 5.64\% | 5.87\% | 5.44\% | 1.34\% |
| Missouri | 1.75\% | 1.67\% | 3.34\% | 7.33\% | 5.05\% | 1.60\% |
| Nebraska | 2.03\% | 2.23\% | 5.24\% | 6.43\% | 3.81\% | 1.93\% |
| North Dakota | 2.25\% | 1.72\% | 5.18\% | 6.08\% | 4.27\% | 2.43\% |
| South Dakota | 2.10\% | 1.84\% | 5.79\% | 2.57\% | 5.53\% | 2.04\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1.71\% | 1.77\% | 4.32\% | 6.10\% | 6.15\% | 1.99\% |
| District of Columbia | 1.81\% | 1.92\% | 5.60\% | 9.81\%* | 9.71\%* | 1.87\% |
| Florida | 1.74\% | 1.78\% | 3.86\% | 3.38\% | 2.35\% | 1.98\% |
| Georgia | 2.28\% | 2.08\% | 4.52\% | 6.19\% | 2.61\% | 2.40\% |
| Maryland | 1.57\% | 1.95\% | 5.63\% | 4.49\% | 4.11\% | 1.91\% |
| North Carolina | 1.35\% | 1.63\% | 4.08\% | 3.47\% | 4.52\% | 1.30\% |
| South Carolina | 2.04\% | 2.12\% | 4.96\% | 9.67\%* | 3.02\% | 2.89\% |
| Virginia | 1.46\% | 1.61\% | 3.69\% | 5.74\% | 3.21\% | 1.68\% |
| West Virginia | 1.25\% | 1.57\% | 5.96\% | 4.02\% | 2.66\% | 1.41\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.87\% | 2.15\% | 3.53\% | 11.24\% | 2.54\% | 2.53\% |
| Kentucky | 2.41\% | 2.40\% | 7.13\% | 6.74\% | 3.24\% | 2.44\% |
| Mississippi | 1.51\% | 1.72\% | 6.65\% | 4.92\% | 3.24\% | 1.75\% |
| Tennessee | 1.18\% | 1.25\% | 3.57\% | 5.08\% | 1.72\% | 1.41\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.81\% | 2.14\% | 5.57\% | 6.41\% | 3.25\% | 2.06\% |
| Louisiana | 1.36\% | 1.83\% | 6.07\% | 5.90\% | 2.36\% | 1.48\% |
| Oklahoma | 1.83\% | 1.99\% | 4.50\% | 5.28\%* | 3.22\% | 2.06\% |
| Texas | 1.80\% | 2.06\% | 2.33\% | 3.13\% | 2.37\% | 2.10\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1.49\% | 1.81\% | 9.30\%* | 5.15\% | 4.52\% | 1.34\% |
| Colorado | 2.19\% | 2.28\% | 5.46\% | 8.95\%* | 4.11\% | 2.14\% |
| Idaho | 2.81\% | 3.24\% | 4.32\% | 11.25\%* | 6.21\%* | 2.64\% |
| Montana | 3.12\% | 3.01\% | 6.84\% | 6.62\% | 5.43\% | 2.12\% |
| Nevada | 2.40\% | 2.85\% | 3.62\% | 4.27\% | 2.93\% | 3.05\% |
| New Mexico | 1.51\% | 1.66\% | 5.94\% | 9.50\%* | 2.58\% | 1.86\% |
| Utah | 2.48\% | 2.70\% | 7.45\% | 7.34\% | 5.37\% | 2.69\% |
| Wyoming | 2.57\% | 2.61\% | 10.24\%* | 4.54\% | 4.07\% | 2.73\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.65\% | 2.77\% | 4.20\% | 6.55\%* | 7.22\% | 2.69\% |
| California | 0.77\% | 0.82\% | 3.22\% | 2.06\% | 2.01\% | 0.83\% |
| Hawaii | 1.94\% | 2.04\% | 2.31\% | 5.27\% | 4.48\% | 1.93\% |
| Oregon | 1.38\% | 2.14\% | 4.25\% | 7.33\% | 3.98\% | 1.81\% |
| Washington | 2.70\% | 3.04\% | 3.79\% | 4.96\% | 5.01\%* | 2.73\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7,671 | 7,65 | 7,582 | 8,189 | 7,446 | 7,702 |
| New England: |  |  |  |  |  |  |
| Connecticut | 8,727 | 8,61 | 9,681 | 8,814 | 8,064 | 8,759 |
| Maine | 7,927 | 8,075 | 8,854 | 6,389 | 5,546 | 8,210 |
| Massachusetts | 7,906 | 7,96 | 7,628 | 7,547 | 8,723 | 7,842 |
| New Hampshire | 8,435 | 8,483 | 8,523 | 7,707 | 6,314 | 8,732 |
| Rhode Island | 9,398 | 9,419 | 8,652 | 10,362 | 7,644 | 9,558 |
| Vermont | 8,777 | 8,936 | 7,389 | 9,609 | 8,148 | 8,845 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 8,434 | 8,628 | 7,440 | 8,463 | 11,064 | 8,086 |
| New York | 8,120 | 8,093 | 8,153 | 8,592 | 8,316 | 8,094 |
| Pennsylvania | 8,156 | 8,14 | 8,469 | 7,742 | 8,139 | 8,159 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 7,953 | 8,010 | 7,350 | 7,872 | 8,338 | 7,904 |
| Indiana | 8,082 | 8,05 | 8,251 | 8,414 | 7,204 | 8,243 |
| Michigan | 8,482 | 8,16 | 7,833 | 12,546 | 6,920 | 8,593 |
| Ohio | 7,119 | 7,14 | 7,422 | 6,110 | 7,087 | 7,123 |
| Wisconsin | 8,069 | 8,13 | 7,477 | 8,628 | 8,104 | 8,067 |
| West North Central: |  |  |  |  |  |  |
| lowa | 7,113 | 7,07 | 7,249 | 7,716 | 7,231 | 7,103 |
| Kansas | 7,015 | 6,865 | 7,954 | 7,041 | 6,807 | 7,039 |
| Minnesota | 7,789 | 7,91 | 7,741 | 6,448 | 5,802 | 8,016 |
| Missouri | 7,236 | 7,21 | 7,298 | 7,896 | 7,745 | 7,191 |
| Nebraska | 7,248 | 7,32 | 6,302 | 8,312 | 8,348 | 7,139 |
| North Dakota | 5,755 | 5,73 | 5,902 | 5,844 | 6,412 | 5,583 |
| South Dakota | 7,660 | 7,463 | 8,452 | 7,871 | 7,122 | 7,705 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 8,202 | 8,13 | 9,137 | 8,816 | 8,290 | 8,192 |
| District of Columbia | 8,118 | 8,22 | 6,445 | 10,156 * | 11,171 | 8,027 |
| Florida | 7,592 | 7,635 | 7,741 | 5,321 | 6,598 | 7,767 |
| Georgia | 7,022 | 7,00 | 6,726 | 7,694 | 7,513 | 6,983 |
| Maryland | 6,869 | 7,06 | 6,480 | 5,545 | 6,543 | 6,913 |
| North Carolina | 7,493 | 7,306 | 6,670 | 9,995 | 6,806 | 7,616 |
| South Carolina | 7,363 | 7,09 | 8,824 | 8,365 | 7,638 | 7,281 |
| Virginia | 7,272 | 7,25 | 7,421 | 7,597 | 6,960 | 7,326 |
| West Virginia | 7,453 | 7,24 | 8,789 | 7,784 | 6,548 | 7,693 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 6,505 | 6,853 | 4,798* | 6,308 | 6,370 | 6,593 |
| Kentucky | 7,280 | 7,146 | 8,081 | 8,597 | 6,460 | 7,374 |
| Mississippi | 6,885 | 6,85 | 7,695 | 5,664 | 7,013 | 6,860 |
| Tennessee | 7,113 | 7,14 | 7,309 | 5,664 | 6,871 | 7,151 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 6,594 | 6,59 | 7,361 | 5,559 | 7,387 | 6,259 |
| Louisiana | 7,279 | 7,43 | 5,770 | 7,894 | 7,432 | 7,240 |
| Oklahoma | 7,850 | 7,685 | 8,243 | 8,525 | 7,989 | 7,827 |
| Texas | 7,935 | 7,922 | 7,920 | 8,921 | 7,716 | 7,970 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 7,705 | 7,383 | 7,084 | 12,003 | 6,916 | 7,825 |
| Colorado | 7,586 | 7,61 | 7,495 | 6,937 | 7,490 | 7,601 |
| Idaho | 7,516 | 7,64 | 6,898 | 8,086 | 7,217 | 7,562 |
| Montana | 7,501 | 7,398 | 8,020 | 7,631 | 7,009 | 7,671 |
| Nevada | 7,101 | 6,938 | 8,010 | 8,095 | 5,665 | 7,360 |
| New Mexico | 7,606 | 7,658 | 6,857 | 7,488 | 6,657 | 7,799 |
| Utah | 7,424 | 7,25 | 8,042 | 8,858 | 7,591 | 7,391 |
| Wyoming | 7,930 | 8,13 | 6,544 | 6,007 | 6,530 | 8,020 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 8,913 | 8,95 | 8,299 | 5,926 | 7,132 | 9,031 |
| California | 7,389 | 7,38 | 7,088 | 7,931 | 7,290 | 7,401 |
| Hawaii | 6,762 | 6,649 | 6,824 | 9,697 | 7,175 | 6,693 |
| Oregon | 7,531 | 7,20 | 8,659 | 8,715 | 8,028 | 7,472 |
| Washington | 7,757 | 7,85 | 7,936 | 6,199 | 7,608 | 7,773 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

| Division and State | Total | $75 \%$ or more $\begin{gathered}\text { Percent Full-Time Employees } \\ 50-74 \%\end{gathered}$ |  |  | Percent Low-Wage Employees ** $50 \%$ or more Less than $50 \%$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 44.26 | 28.50 | 158.44 | 292.80 | 127.83 | 40.43 |
| New England: |  |  |  |  |  |  |
| Connecticut | 288.17 | 367.78 | 450.69 | 1,735.12 | 769.29 | 316.07 |
| Maine | 343.42 | 242.98 | 1,050.99 | 1,392.04 | 920.61 | 249.20 |
| Massachusetts | 253.77 | 262.60 | 1,430.69 | 1,957.61 | 1,797.54 | 274.34 |
| New Hampshire | 145.73 | 185.9 | 1,418.30 | 926.40 | 1,078.05 | 173.35 |
| Rhode Island | 303.59 | 326.85 | 1,310.34 | 2,232.90 | 1,285.56 | 318.44 |
| Vermont | 375.86 | 301.97 | 939.57 | 1,878.39 | 1,536.68 | 303.30 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 489.06 | 524.56 | 442.89 | 704.84 | 1,294.92 | 320.28 |
| New York | 188.61 | 179.35 | 566.29 | 1,207.25 | 1,102.05 | 157.03 |
| Pennsylvania | 150.83 | 193.42 | 1,073.65 | 1,048.61 | 313.72 | 202.88 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 186.77 | 197.62 | 926.13 | 1,479.80 | 846.57 | 219.29 |
| Indiana | 266.70 | 279.76 | 1,579.31 | 1,580.39 | 539.18 | 316.53 |
| Michigan | 301.35 | 255.53 | 624.44 | 3,047.35 | 946.20 | 382.17 |
| Ohio | 204.20 | 171.79 | 602.27 | 890.84 | 514.47 | 195.59 |
| Wisconsin | 304.83 | 269.73 | 981.46 | 1,908.61 | 1,523.78 | 301.35 |
| West North Central: |  |  |  |  |  |  |
| lowa | 221.63 | 204.94 | 993.41 | 1,961.52 | 999.41 | 223.07 |
| Kansas | 335.65 | 346.6 | 1,258.15 | 1,097.92 | 437.31 | 391.45 |
| Minnesota | 205.33 | 206.70 | 988.86 | 1,202.47 | 1,013.49 | 170.73 |
| Missouri | 321.40 | 374.39 | 559.86 | 1,880.41 | 1,283.42 | 347.04 |
| Nebraska | 170.57 | 227.1 | 985.38 | 1,631.64 | 1,187.50 | 179.35 |
| North Dakota | 224.91 | 294.72 | 936.20 | 1,384.81 | 943.03 | 250.18 |
| South Dakota | 246.17 | 265.6 | 1,605.70 | 1,514.65 | 837.62 | 265.97 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 231.46 | 227.62 | 1,896.04 | 1,863.20 | 1,360.03 | 287.20 |
| District of Columbia | 229.25 | 259.5 | 616.08 | 3,076.13* | 2,756.87 | 156.24 |
| Florida | 220.35 | 223.80 | 607.13 | 1,536.84 | 971.47 | 253.89 |
| Georgia | 292.68 | 286.28 | 1,690.78 | 2,102.54 | 1,378.21 | 331.06 |
| Maryland | 351.19 | 379.90 | 857.96 | 1,477.87 | 849.45 | 404.63 |
| North Carolina | 389.49 | 332.56 | 1,596.35 | 1,853.76 | 780.54 | 401.82 |
| South Carolina | 183.63 | 96.69 | 1,296.66 | 1,883.89 | 642.47 | 255.68 |
| Virginia | 185.20 | 242.26 | 1,227.57 | 1,796.16 | 853.01 | 186.79 |
| West Virginia | 205.44 | 214.73 | 1,151.74 | 1,769.00 | 326.58 | 206.98 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 380.01 | 264.67 | 1,471.78* | 1,513.56 | 878.41 | 415.60 |
| Kentucky | 308.98 | 365.40 | 732.63 | 2,089.41 | 812.89 | 360.10 |
| Mississippi | 253.02 | 281.95 | 1,607.30 | 1,382.07 | 374.83 | 383.56 |
| Tennessee | 209.91 | 233.3 | 868.31 | 1,086.57 | 259.77 | 245.93 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 333.20 | 331.58 | 1,436.16 | 1,369.97 | 363.23 | 411.71 |
| Louisiana | 276.75 | 231.50 | 888.70 | 1,536.22 | 521.70 | 381.53 |
| Oklahoma | 241.56 | 275.22 | 980.16 | 1,849.00 | 697.92 | 280.46 |
| Texas | 289.09 | 294.77 | 968.31 | 1,538.41 | 407.43 | 313.95 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 413.81 | 416.26 | 1,719.99 | 2,518.68 | 1,134.83 | 445.57 |
| Colorado | 111.59 | 155.32 | 985.59 | 1,342.55 | 1,212.15 | 165.46 |
| Idaho | 574.64 | 632.07 | 1,345.31 | 1,808.38 | 1,354.44 | 604.08 |
| Montana | 324.47 | 349.70 | 811.26 | 1,517.03 | 898.18 | 383.53 |
| Nevada | 243.02 | 237.48 | 1,073.12 | 1,694.50 | 637.21 | 263.81 |
| New Mexico | 268.98 | 279.6 | 1,356.28 | 1,683.52 | 438.88 | 293.01 |
| Utah | 162.10 | 182.18 | 954.59 | 1,582.19 | 1,297.54 | 165.11 |
| Wyoming | 342.34 | 411.40 | 1,884.82 | 1,441.69 | 1,203.07 | 434.86 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 336.24 | 364.6 | 1,631.61 | 1,509.66 | 1,446.36 | 344.20 |
| California | 155.12 | 175.08 | 287.76 | 707.26 | 332.45 | 165.37 |
| Hawaii | 145.81 | 158.5 | 333.82 | 2,334.90 | 705.71 | 150.42 |
| Oregon | 308.08 | 322.43 | 1,097.61 | 990.76 | 970.45 | 309.73 |
| Washington | 241.23 | 188.12 | 1,248.12 | 820.58 | 1,617.99 | 272.28 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

| Division and State | Total |  |  |  | Percent Low-Wag 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1,759 | 1,723 | 1,909 | 2,119 | 2,063 | 1,717 |
| New England: |  |  |  |  |  |  |
| Connecticut | 1,638 | 1,643 | 1,334 | 2,566 * | 1,554* | 1,643 |
| Maine | 2,166 | 2,191 | 2,392 | 1,850* | 1,702 | 2,221 |
| Massachusetts | 1,878 | 1,975 | 1,347* | 2,039 | 2,171* | 1,855 |
| New Hampshire | 2,133 | 2,143 | 2,197 | 1,950 | 1,872 | 2,169 |
| Rhode Island | 1,495 | 1,421 | 2,187 | 2,378* | 2,492* | 1,405 |
| Vermont | 1,783 | 1,782 | 1,304* | 2,558* | 2,517* | 1,704 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 1,766 | 1,667 | 2,253 | 1,852 | 1,613* | 1,786 |
| New York | 1,768 | 1,689 | 1,426 | 3,936 | 1,682 | 1,780 |
| Pennsylvania | 1,551 | 1,489 | 1,701 | 2,606 | 2,076 | 1,458 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1,646 | 1,589 | 1,991 | 2,359 | 1,736 | 1,635 |
| Indiana | 1,583 | 1,567 | 1,742 | 1,613 | 1,896 | 1,525 |
| Michigan | 1,366 | 1,295 | 1,066 | 2,440 | 1,980 | 1,322 |
| Ohio | 1,358 | 1,260 | 2,430 | 1,532 | 2,437 | 1,230 |
| Wisconsin | 1,688 | 1,762 | 1,632 | 774* | 1,569* | 1,696 |
| West North Central: |  |  |  |  |  |  |
| lowa | 1,954 | 1,932 | 1,840 | 2,758 | 2,261 | 1,928 |
| Kansas | 1,948 | 1,890 | 2,447 | 1,741 | 2,076 | 1,933 |
| Minnesota | 1,877 | 1,833 | 2,064 | 2,074 | 1,746 | 1,892 |
| Missouri | 1,692 | 1,641 | 1,987 | 1,797* | 1,844 | 1,679 |
| Nebraska | 1,674 | 1,708 | 1,674 | 997* | 1,636 | 1,678 |
| North Dakota | 1,631 | 1,590 | 1,378* | 3,251 | 1,840* | 1,576 |
| South Dakota | 1,916 | 1,722 | 2,618 | 2,271 | 2,061 | 1,904 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 1,537 | 1,542 | 1,741 | 1,212 | 1,139* | 1,580 |
| District of Columbia | 2,180 | 2,123 | 2,557 | 6,629* | 841* | 2,220 |
| Florida | 2,097 | 2,032 | 2,476 | 1,778* | 2,511* | 2,024 |
| Georgia | 1,724 | 1,740 | 1,435 | 1,950* | 2,564 | 1,658 |
| Maryland | 1,611 | 1,680 | 1,253 | 1,454 | 1,772 | 1,589 |
| North Carolina | 2,043 | 1,932 | 2,477 | 2,903 | 1,832 | 2,081 |
| South Carolina | 1,891 | 1,846 | 2,107* | 2,141 | 2,034 | 1,848 |
| Virginia | 1,677 | 1,615 | 2,381 | 1,716 | 2,259 | 1,576 |
| West Virginia | 1,542 | 1,467 | 2,097 | 1,570* | 1,685 | 1,504 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1,870 | 1,850 | 1,894 | 2,211* | 2,244 | 1,628 |
| Kentucky | 1,694 | 1,621 | 1,931 | 2,641 | 1,965 | 1,663 |
| Mississippi | 1,943 | 1,901 | 2,744 | 1,573* | 2,490 | 1,833 |
| Tennessee | 1,763 | 1,769 | 1,679 | 1,779 | 2,281 | 1,681 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1,877 | 1,865 | 2,026 | 2,063 | 2,376 | 1,666 |
| Louisiana | 2,151 | 2,209 | 1,796 | 1,879 | 2,093 | 2,166 |
| Oklahoma | 1,906 | 1,798 | 2,677 | 1,784* | 2,153 | 1,865 |
| Texas | 1,940 | 1,944 | 1,752 | 2,646 | 2,416 | 1,865 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 1,942 | 1,891 | 1,573 | 2,819 | 1,374 | 2,029 |
| Colorado | 2,160 | 2,157 | 2,143 | 2,304 | 2,509 | 2,104 |
| Idaho | 1,683 | 1,535 | 2,163 | 3,336 | 1,906* | 1,649 |
| Montana | 2,045 | 2,202 | 1,188 | 1,964* | 2,618 | 1,846 |
| Nevada | 1,649 | 1,611 | 1,970 | 1,734 | 1,475 | 1,681 |
| New Mexico | 2,118 | 2,091 | 2,654 | 2,053* | 2,405 | 2,060 |
| Utah | 1,689 | 1,685 | 1,604 | 1,890 | 1,714 | 1,685 |
| Wyoming | 1,556 | 1,521 | 2,121 | 1,704 | 1,512 | 1,559 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2,348 | 2,330 | 2,767 | 2,060* | 3,084 | 2,299 |
| California | 1,697 | 1,701 | 1,661 | 1,683 | 1,940 | 1,668 |
| Hawaii | 1,622 | 1,522 | 1,970 | 2,939 | 2,349 | 1,500 |
| Oregon | 1,996 | 1,799 | 3,416 | 1,571 | 1,623 | 2,040 |
| Washington | 1,552 | 1,552 | 1,324* | 1,956 | 2,557 | 1,447 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. State: United States, 2005

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wa $50 \%$ or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.78 | 35.7 | 47.97 | 148.09 | 47.99 | 29.68 |
| New England: |  |  |  |  |  |  |
| Connecticut | 60.12 | 77.3 | 286.53 | 821.01* | 474.91* | 62.57 |
| Maine | 166.31 | 99.9 | 343.14 | 865.71* | 410.52 | 153.33 |
| Massachusetts | 188.90 | 169.6 | 1,390.13* | 606.52 | 963.31* | 183.52 |
| New Hampshire | 61.32 | 59.2 | 508.70 | 387.88 | 221.97 | 87.85 |
| Rhode Island | 171.14 | 146.1 | 532.08 | 1,081.29* | 767.59* | 147.88 |
| Vermont | 191.05 | 161.7 | 494.00* | 904.58* | 771.46* | 160.18 |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 132.39 | 145.6 | 413.44 | 538.90 | 485.48* | 172.26 |
| New York | 172.94 | 143.0 | 365.99 | 985.38 | 309.57 | 172.70 |
| Pennsylvania | 161.64 | 166.5 | 409.05 | 761.52 | 338.43 | 156.62 |
| East North Central: |  |  |  |  |  |  |
| Illinois | 123.31 | 131.4 | 268.84 | 484.55 | 266.27 | 144.89 |
| Indiana | 140.03 | 151.0 | 355.67 | 440.68 | 352.61 | 154.22 |
| Michigan | 116.74 | 149.6 | 166.73 | 703.12 | 457.73 | 119.03 |
| Ohio | 82.69 | 79.6 | 371.22 | 378.56 | 655.42 | 91.28 |
| Wisconsin | 170.41 | 149.0 | 403.82 | 603.62* | 508.21* | 164.62 |
| West North Central: |  |  |  |  |  |  |
| lowa | 141.57 | 150.7 | 344.91 | 745.38 | 364.44 | 160.50 |
| Kansas | 171.33 | 202.3 | 432.53 | 371.41 | 365.53 | 175.82 |
| Minnesota | 177.03 | 192.3 | 359.19 | 422.09 | 362.88 | 182.26 |
| Missouri | 142.59 | 164.6 | 224.71 | 792.89* | 312.86 | 154.55 |
| Nebraska | 51.88 | 93.2 | 380.85 | 602.41 * | 393.00 | 54.81 |
| North Dakota | 154.38 | 161.4 | 424.15* | 855.33 | 693.57* | 199.13 |
| South Dakota | 133.26 | 167.9 | 505.67 | 553.28 | 539.93 | 151.82 |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 187.15 | 194.5 | 406.43 | 297.08 | 403.58* | 181.38 |
| District of Columbia | 189.75 | 201.9 | 543.61 | 2,064.07* | 445.63* | 189.73 |
| Florida | 108.51 | 112.3 | 297.00 | 1,092.56* | 901.52* | 113.94 |
| Georgia | 108.62 | 121.6 | 351.16 | 585.39 * | 506.59 | 92.41 |
| Maryland | 148.68 | 240.9 | 326.04 | 394.04 | 504.54 | 135.31 |
| North Carolina | 145.34 | 157.0 | 647.44 | 651.61 | 342.73 | 177.92 |
| South Carolina | 138.04 | 108.0 | 655.55* | 491.72 | 220.47 | 133.40 |
| Virginia | 169.61 | 144.6 | 560.65 | 464.27 | 488.54 | 164.89 |
| West Virginia | 99.37 | 121.2 | 530.50 | 499.63* | 359.28 | 97.73 |
| East South Central: |  |  |  |  |  |  |
| Alabama | 168.19 | 173.3 | 417.69 | 670.40* | 350.43 | 204.10 |
| Kentucky | 145.54 | 156.0 | 391.83 | 718.75 | 468.31 | 176.49 |
| Mississippi | 151.08 | 155.8 | 771.73 | 482.25* | 293.67 | 169.83 |
| Tennessee | 104.05 | 115.3 | 264.67 | 493.47 | 360.42 | 107.00 |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 221.94 | 230.7 | 528.66 | 549.08 | 238.67 | 252.27 |
| Louisiana | 180.40 | 205.0 | 433.88 | 445.38 | 370.12 | 193.98 |
| Oklahoma | 141.68 | 138.5 | 472.19 | 732.63* | 323.42 | 139.66 |
| Texas | 100.89 | 105.1 | 239.54 | 523.85 | 243.01 | 114.12 |
| Mountain: |  |  |  |  |  |  |
| Arizona | 142.93 | 133.3 | 389.31 | 770.36 | 244.29 | 159.34 |
| Colorado | 190.06 | 228.3 | 392.28 | 584.44 | 619.74 | 214.86 |
| Idaho | 212.31 | 199.0 | 502.78 | 921.22 | 721.61* | 245.31 |
| Montana | 195.86 | 280.3 | 356.19 | 645.01 * | 471.12 | 187.74 |
| Nevada | 163.09 | 183.0 | 345.45 | 337.18 | 356.36 | 193.43 |
| New Mexico | 149.96 | 147.6 | 539.24 | 1,177.56* | 386.72 | 153.10 |
| Utah | 142.59 | 163.6 | 216.60 | 437.84 | 364.22 | 162.94 |
| Wyoming | 187.52 | 224.0 | 602.71 | 469.69 | 447.51 | 214.01 |
| Pacific: |  |  |  |  |  |  |
| Alaska | 129.24 | 127.1 | 627.69 | 654.50 * | 803.84 | 123.68 |
| California | 93.00 | 108.8 | 157.38 | 244.98 | 181.92 | 110.11 |
| Hawaii | 141.37 | 128.9 | 339.45 | 817.44 | 366.97 | 120.97 |
| Oregon | 164.50 | 146.0 | 581.18 | 463.92 | 373.36 | 199.52 |
| Washington | 138.59 | 142.0 | 459.34 * | 529.60 | 581.95 | 115.13 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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. proportion of employees who are full-time or low-wage and State: United States, 2005

| Division and State | Total | Percent Full-Time Employees <br> $75 \%$ or more $50-74 \%$ Less than $50 \%$ |  |  | Percent Low-W 50\% or more | $\begin{aligned} & \text { ees ** } \\ & \text { an } 50 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.3\% | 17.6\% | 15.9\% | 16.8\% | 15.4\% | 17.7\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 19.5\% | 19.7\% | 20.8\% | 13.4\%* | 18.6\% | 19.6\% |
| Maine | 16.4\% | 17.5\% | 9.3\% | 23.8\% | 14.1\% | 16.8\% |
| Massachusetts | 11.5\% | 11.2\% | 14.3\% | 8.1\%* | 9.7\%* | 11.7\% |
| New Hampshire | 20.1\% | 20.9\% | 11.7\% | 19.6\% | 19.9\% | 20.2\% |
| Rhode Island | 15.9\% | 17.4\% | 8.1\%* | 9.2\%* | 12.5\% | 16.3\% |
| Vermont | 18.5\% | 17.7\% | 21.0\% | 23.8\% | 19.8\% | 18.4\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 18.9\% | 18.7\% | 22.0\% | 13.5\%* | 16.5\%* | 19.3\% |
| New York | 15.0\% | 15.7\% | 10.7\% | 13.2\% | 15.9\% | 14.9\% |
| Pennsylvania | 18.4\% | 19.1\% | 14.1\% | 15.2\% | 18.3\% | 18.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 16.8\% | 17.0\% | 14.1\% | 18.2\% | 13.2\% | 17.4\% |
| Indiana | 20.8\% | 21.2\% | 20.2\% | 14.4\%* | 17.1\% | 21.6\% |
| Michigan | 20.2\% | 20.2\% | 17.3\% | 24.8\% | 14.0\% | 20.8\% |
| Ohio | 16.4\% | 17.1\% | 10.6\% | 17.0\%* | 14.2\% | 16.7\% |
| Wisconsin | 15.0\% | 14.5\% | 20.2\%* | 13.3\% | 9.7\% | 15.6\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 16.1\% | 16.4\% | 15.0\% | 12.1\%* | 10.3\% | 16.9\% |
| Kansas | 17.6\% | 17.5\% | 17.1\% | 19.5\% | 15.0\% | 17.9\% |
| Minnesota | 16.3\% | 17.3\% | 15.5\% | 10.5\% | 15.6\% | 16.4\% |
| Missouri | 16.8\% | 16.8\% | 17.3\% | 10.4\%* | 12.0\% | 17.4\% |
| Nebraska | 13.9\% | 13.9\% | 16.6\% | 9.6\% | 11.5\% | 14.2\% |
| North Dakota | 11.0\% | 12.1\% | 8.2\% | 6.1\%* | 11.6\% | 10.9\% |
| South Dakota | 16.4\% | 17.0\% | 13.4\%* | 19.1\% | 12.4\% | 16.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 17.0\% | 17.3\% | 13.7\% | 13.4\% | 13.2\% | 17.5\% |
| District of Columbia | 14.8\% | 15.0\% | 13.3\% | 7.6\%* | 12.0\%* | 14.9\% |
| Florida | 17.4\% | 17.8\% | 16.4\% | 13.4\% | 15.2\% | 17.9\% |
| Georgia | 16.7\% | 16.3\% | 17.6\% | 21.5\%* | 12.3\% | 17.2\% |
| Maryland | 17.5\% | 16.8\% | 19.7\% | 22.3\% | 16.1\% | 17.7\% |
| North Carolina | 18.4\% | 18.8\% | 12.3\% | 21.7\% | 15.6\% | 19.1\% |
| South Carolina | 16.7\% | 16.5\% | 17.6\% | 19.6\% | 17.8\% | 16.4\% |
| Virginia | 18.3\% | 19.0\% | 15.1\% | 10.4\% * | 16.3\% | 18.8\% |
| West Virginia | 16.5\% | 16.0\% | 15.0\% | 29.1\% | 15.6\% | 16.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 11.5\% | 11.3\% | 13.8\% | 7.8\%* | 13.2\% | 10.6\% |
| Kentucky | 17.7\% | 18.1\% | 11.7\%* | 21.6\% | 10.1\% | 19.3\% |
| Mississippi | 14.5\% | 15.0\% | 11.1\%* | 8.1\% | 11.0\% | 15.5\% |
| Tennessee | 18.9\% | 19.6\% | 13.5\% | 15.0\% | 14.8\% | 19.8\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 19.2\% | 19.4\% | 16.4\% | 17.1\%* | 20.6\% | 18.7\% |
| Louisiana | 16.9\% | 17.2\% | 14.7\% | 17.3\% | 15.2\% | 17.3\% |
| Oklahoma | 19.2\% | 17.6\% | 23.3\% | 31.0\% | 18.0\% | 19.4\% |
| Texas | 18.1\% | 18.4\% | 16.6\% | 10.6\%* | 14.4\% | 18.8\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 17.8\% | 17.6\% | 23.9\% | 16.3\% | 21.0\% | 17.3\% |
| Colorado | 18.3\% | 18.4\% | 22.8\% | 11.8\% | 18.7\% | 18.2\% |
| Idaho | 22.1\% | 22.5\% | 23.0\% | 10.9\%* | 20.1\% | 22.5\% |
| Montana | 19.0\% | 19.8\% | 14.6\% | 21.5\%* | 16.1\% | 20.2\% |
| Nevada | 18.2\% | 18.0\% | 16.8\% | 24.5\% | 19.5\% | 18.0\% |
| New Mexico | 17.9\% | 18.1\% | 11.3\% | 25.5\% | 16.1\% | 18.3\% |
| Utah | 17.9\% | 17.9\% | 17.6\% | 17.9\% | 18.0\% | 17.8\% |
| Wyoming | 21.1\% | 21.5\% | 13.8\% | 22.5\% * | 11.2\% | 22.4\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 20.5\% | 21.5\% | 13.4\%* | 3.7\%* | 12.8\% | 21.3\% |
| California | 17.6\% | 17.6\% | 16.7\% | 19.4\% | 17.6\% | 17.6\% |
| Hawaii | 13.5\% | 13.9\% | 13.4\% | 7.3\%* | 10.8\% | 14.1\% |
| Oregon | 21.4\% | 21.6\% | 19.7\% | 22.7\% | 20.3\% | 21.6\% |
| Washington | 18.3\% | 18.2\% | 19.0\% | 18.2\%* | 13.2\% * | 19.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.


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[^0]:    Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

