

Table II.A.1.b(1997) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.4%	20.1%	35.0%	46.1%	22.6%	65.4%	6.2%	22.7%	4.2%
New England:									
Connecticut	56.8%	13.1%	32.9%	35.1%	25.4%	57.3%	8.1%	21.2%	5.5%
Maine	48.7%	25.3%	34.5%	38.9%	26.6%	56.2%	4.3%	19.1%	1.7%
Massachusetts	64.8%	12.5%	24.5%	46.6%	22.1%	64.5%	7.0%	23.1%	2.8%
Rhode Island	54.0%	11.9%	22.6%	40.9%	23.1%	64.0%	8.7%	17.6%	3.0%
Middle Atlantic:									
New Jersey	52.8%	13.8%	25.8%	38.1%	20.3%	67.5%	6.8%	16.2%	6.3%
New York	49.1%	15.1%	29.7%	38.0%	20.2%	65.4%	5.7%	16.5%	7.1%
Pennsylvania	58.0%	21.6%	40.2%	37.1%	24.5%	61.3%	7.6%	23.8%	4.6%
East North Central:									
Illinois	51.9%	18.3%	26.7%	44.5%	22.1%	64.8%	6.7%	22.2%	6.5%
Indiana	55.3%	21.6%	28.6%	47.1%	22.5%	64.1%	8.4%	26.9%	4.6%
Michigan	60.4%	20.0%	27.0%	44.4%	23.1%	59.0%	8.0%	22.5%	6.6%
Ohio	55.7%	24.5%	35.3%	45.5%	24.9%	61.0%	6.5%	26.6%	4.8%
Wisconsin	58.1%	20.7%	40.1%	40.7%	23.0%	59.2%	7.5%	22.8%	5.9%
West North Central:									
Iowa	47.0%	26.8%	51.7%	53.8%	23.0%	59.1%	5.2%	21.1%	3.0%
Kansas	54.9%	27.3%	42.7%	53.0%	19.7%	59.5%	6.5%	24.4%	2.4%
Minnesota	52.6%	17.9%	32.0%	43.7%	23.1%	56.9%	7.6%	21.1%	5.9%
Missouri	51.8%	20.3%	32.7%	44.8%	22.1%	68.9%	6.1%	24.0%	6.2%
South Atlantic:									
District of Columbia	73.7%	7.5%	32.2%	44.8%	17.2%	75.5%	1.9%	31.7%	7.3%
Florida	53.6%	20.4%	23.1%	51.7%	24.5%	72.7%	4.0%	23.4%	2.3%
Georgia	50.5%	22.1%	23.4%	53.0%	28.3%	68.2%	5.3%	27.3%	1.8%
Maryland	59.2%	15.8%	27.1%	38.5%	18.1%	65.8%	3.0%	23.1%	3.9%
North Carolina	55.2%	23.0%	33.1%	43.5%	23.1%	67.0%	6.8%	27.2%	1.2%
South Carolina	53.6%	22.4%	34.8%	44.3%	28.2%	67.3%	5.5%	24.4%	2.6%
Virginia	50.1%	22.8%	31.5%	49.1%	21.6%	68.7%	4.3%	22.5%	1.8%
East South Central:									
Alabama	53.9%	25.8%	36.5%	50.9%	28.1%	66.1%	6.0%	24.5%	3.4%
Kentucky	51.9%	26.1%	36.2%	50.4%	24.7%	69.0%	5.8%	23.9%	3.8%
Mississippi	45.3%	28.4%	42.4%	50.5%	24.1%	68.0%	5.8%	23.3%	3.6%
Tennessee	50.8%	24.4%	44.0%	48.5%	25.5%	69.7%	9.1%	27.3%	3.3%
West South Central:									
Arkansas	44.2%	28.8%	36.7%	50.4%	25.7%	68.1%	6.3%	22.0%	4.3%
Louisiana	46.8%	27.2%	30.5%	46.2%	26.8%	68.3%	3.2%	22.5%	4.1%
Oklahoma	49.4%	26.5%	35.2%	49.9%	21.9%	68.9%	7.8%	22.9%	4.1%
Texas	46.6%	24.2%	41.9%	52.9%	20.4%	72.7%	6.0%	26.3%	3.0%
Mountain:									
Arizona	53.2%	18.8%	28.6%	44.7%	21.4%	69.4%	6.6%	26.0%	2.6%
Colorado	52.7%	14.8%	28.2%	54.2%	20.6%	63.3%	4.0%	20.4%	2.2%
Nevada	57.5%	18.3%	28.5%	55.3%	24.3%	67.2%	2.6%	28.2%	4.3%
Utah	52.1%	17.6%	31.7%	48.8%	19.9%	63.2%	7.0%	23.3%	4.5%
Pacific:									
Alaska	42.2%	9.1%	43.8%	51.9%	22.3%	63.5%	3.4%	22.2%	5.0%
California	51.1%	18.1%	46.6%	45.3%	20.9%	65.8%	7.6%	21.3%	5.0%
Hawaii	83.3%	16.4%	22.0%	39.8%	26.5%	64.8%	3.2%	28.1%	6.8%
Oregon	54.6%	14.2%	38.7%	50.0%	21.7%	64.6%	7.4%	19.2%	3.9%
Washington	49.1%	12.0%	42.2%	43.6%	18.8%	62.9%	5.4%	21.5%	5.2%
States not shown separately	45.3%	24.7%	47.6%	54.5%	23.4%	58.8%	3.5%	20.4%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table II.A.1.b(1997) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.23%	0.17%	0.31%	0.56%	0.15%	0.28%	0.10%	0.27%	0.26%
New England:									
Connecticut	2.83%	2.52%	2.04%	1.92%	1.40%	2.64%	0.97%	1.73%	1.24%
Maine	2.74%	4.06%	2.71%	4.19%	1.73%	2.10%	0.82%	1.51%	0.61%
Massachusetts	2.01%	1.63%	2.13%	3.05%	2.05%	3.33%	0.72%	2.22%	0.83%
Rhode Island	3.45%	1.43%	1.97%	4.33%	1.86%	2.64%	0.83%	1.17%	0.77%
Middle Atlantic:									
New Jersey	2.23%	3.39%	1.44%	1.82%	1.76%	2.75%	0.82%	0.94%	1.51%
New York	1.38%	0.65%	1.26%	2.06%	0.91%	1.40%	0.68%	0.93%	1.47%
Pennsylvania	1.79%	1.81%	1.41%	2.41%	1.64%	1.62%	0.68%	1.23%	1.31%
East North Central:									
Illinois	1.91%	1.67%	2.24%	2.59%	1.33%	1.74%	0.66%	1.10%	0.94%
Indiana	1.01%	1.08%	2.22%	3.08%	1.13%	2.12%	1.03%	1.07%	1.01%
Michigan	2.34%	2.17%	2.74%	2.08%	1.87%	2.67%	0.61%	2.34%	1.19%
Ohio	2.54%	1.91%	2.43%	3.28%	1.66%	2.96%	0.82%	1.56%	0.88%
Wisconsin	2.63%	2.23%	3.53%	3.53%	1.16%	3.08%	0.64%	2.11%	1.13%
West North Central:									
Iowa	1.88%	2.23%	3.27%	3.50%	1.59%	1.72%	0.78%	2.00%	0.53%
Kansas	1.87%	2.83%	2.61%	5.51%	1.26%	2.28%	2.26%	1.88%	1.03%
Minnesota	2.65%	1.06%	2.97%	2.88%	1.90%	2.44%	1.27%	1.65%	1.21%
Missouri	2.95%	2.20%	2.72%	2.40%	1.81%	2.82%	1.15%	2.03%	0.78%
South Atlantic:									
District of Columbia	2.42%	1.28%	1.87%	4.54%	1.25%	2.67%	0.70%	1.48%	1.27%
Florida	2.44%	1.79%	1.27%	2.77%	1.74%	1.85%	0.64%	1.42%	0.80%
Georgia	2.48%	2.98%	1.66%	3.39%	3.01%	1.56%	0.70%	1.73%	0.42%
Maryland	2.43%	2.07%	2.14%	3.38%	1.70%	1.76%	0.87%	1.99%	1.27%
North Carolina	3.26%	2.78%	2.78%	2.65%	2.13%	2.96%	0.58%	3.57%	0.40%
South Carolina	1.67%	1.89%	1.99%	3.88%	2.49%	2.02%	0.55%	2.01%	1.21%
Virginia	2.83%	3.80%	2.68%	3.38%	1.42%	2.88%	0.68%	2.36%	0.63%
East South Central:									
Alabama	4.29%	2.65%	3.46%	2.45%	2.72%	2.78%	0.84%	1.44%	1.07%
Kentucky	2.04%	2.34%	2.26%	2.43%	1.48%	1.91%	0.77%	1.58%	0.56%
Mississippi	1.78%	2.36%	3.02%	2.65%	1.43%	2.14%	0.53%	1.48%	0.97%
Tennessee	2.47%	2.27%	3.11%	3.00%	2.62%	2.24%	1.46%	1.76%	1.29%
West South Central:									
Arkansas	1.57%	1.53%	1.48%	3.33%	1.21%	2.11%	0.54%	1.16%	1.13%
Louisiana	2.20%	2.85%	3.26%	2.99%	1.88%	1.72%	0.74%	1.03%	1.52%
Oklahoma	3.07%	1.27%	3.08%	3.58%	2.19%	2.60%	2.01%	1.67%	0.86%
Texas	1.73%	1.47%	1.89%	3.26%	1.39%	2.05%	0.67%	1.69%	0.57%
Mountain:									
Arizona	3.09%	2.11%	2.20%	1.97%	2.21%	1.95%	1.07%	2.14%	0.90%
Colorado	2.69%	1.77%	2.35%	4.04%	2.57%	3.66%	0.51%	2.13%	0.61%
Nevada	1.93%	1.71%	1.50%	3.80%	1.44%	2.73%	0.58%	2.12%	1.30%
Utah	2.57%	2.76%	3.50%	4.08%	1.29%	2.66%	1.11%	1.79%	0.93%
Pacific:									
Alaska	2.05%	0.59%	1.73%	2.78%	1.15%	2.64%	0.72%	1.34%	1.17%
California	1.05%	0.96%	1.67%	1.63%	1.11%	1.21%	0.57%	1.25%	0.61%
Hawaii	1.34%	1.54%	2.24%	3.60%	2.39%	1.61%	0.99%	2.38%	1.13%
Oregon	1.87%	2.11%	2.58%	3.32%	2.52%	2.39%	1.09%	1.80%	0.70%
Washington	1.48%	1.47%	2.58%	2.87%	1.50%	1.86%	0.59%	1.43%	1.17%
States not shown separately	1.61%	1.55%	2.25%	2.30%	1.69%	2.21%	0.52%	1.44%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.