Table VII.A.2(2003) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

|  | Percent Full-Time Employees |  |  |  | Percent Low-Wage Employees ** |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Division and State | Total | $75 \%$ or more | 50-74\% | Less than 50\% | $50 \%$ or more | Less than 50\% | Unknown |
| United States | 56.2\% | 63.8\% | 51.0\% | 36.1\% | 37.5\% | 62.3\% | 67.6\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 65.3\% | 75.9\% | 60.8\% | 27.9\% | 47.5\% | 69.0\% | 73.6\% |
| Maine | 53.5\% | 63.4\% | 51.7\% | 27.6\% | 38.7\% | 58.7\% | 66.8\% |
| Massachusetts | 65.6\% | 76.9\% | 63.2\% | 43.0\% | 40.3\% | 71.1\% | 69.1\% |
| New Hampshire | 68.8\% | 75.9\% | 63.2\% | 50.3\% | 41.9\% | 72.7\% | 79.4\% |
| Rhode Island | 63.6\% | 73.5\% | 61.9\% | 39.4\% | 40.9\% | 69.9\% | 73.3\% |
| Vermont | 54.9\% | 60.5\% | 57.7\% | 38.6\% | 29.6\% | 62.1\% | 68.2\% |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 60.8\% | 67.1\% | 58.8\% | 43.1\% | 40.1\% | 68.0\% | 62.6\% |
| New York | 59.7\% | 66.1\% | 55.6\% | 41.8\% | 39.1\% | 68.9\% | 57.5\% |
| Pennsylvania | 65.4\% | 74.6\% | 60.4\% | 42.9\% | 42.3\% | 76.4\% | 77.4\% |

East North Central:
Illinois

Indiana
Michigan
Ohio
Wisconsin

| $55.0 \%$ | $64.0 \%$ | $49.7 \%$ | $34.2 \%$ | $29.8 \%$ | $62.2 \%$ | $70.3 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $53.4 \%$ | $62.4 \%$ | $54.5 \%$ | $29.8 \%$ | $34.3 \%$ | $56.0 \%$ | $73.8 \%$ |
| $61.1 \%$ | $66.7 \%$ | $66.5 \%$ | $41.2 \%$ | $46.5 \%$ | $66.9 \%$ | $62.5 \%$ |
| $59.6 \%$ | $71.3 \%$ | $47.5 \%$ | $34.8 \%$ | $35.5 \%$ | $67.5 \%$ | $77.9 \%$ |
| $55.7 \%$ | $65.6 \%$ | $51.6 \%$ | $35.6 \%$ | $40.5 \%$ | $59.6 \%$ | $71.3 \%$ |

West North Central:

| lowa | $50.8 \%$ | $56.1 \%$ | $53.6 \%$ | $40.2 \%$ | $41.8 \%$ | $55.6 \%$ | $59.9 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kansas | $54.5 \%$ | $63.0 \%$ | $58.5 \%$ | $31.0 \%$ | $38.6 \%$ | $63.9 \%$ | $65.2 \%$ |
| Minnesota | $55.9 \%$ | $65.6 \%$ | $52.0 \%$ | $38.9 \%$ | $35.7 \%$ | $59.9 \%$ | $72.8 \%$ |
| Missouri | $53.3 \%$ | $61.4 \%$ | $50.3 \%$ | $26.2 \%$ | $34.1 \%$ | $58.9 \%$ | $74.2 \%$ |
| Nebraska | $44.7 \%$ | $51.0 \%$ | $41.6 \%$ | $30.6 \%$ | $34.4 \%$ | $49.8 \%$ | $53.8 \%$ |
| North Dakota | $44.7 \%$ | $60.3 \%$ | $37.5 \%$ | $26.9 \%$ | $33.1 \%$ | $51.6 \%$ | $61.4 \%$ |
| South Dakota | $44.2 \%$ | $55.9 \%$ | $37.0 \%$ | $26.7 \%$ | $30.8 \%$ | $54.2 \%$ | $46.8 \%$ |

South Atlantic:

| Delaware | $61.1 \%$ | $68.5 \%$ | $68.2 \%$ | $30.5 \%$ | $31.4 \%$ | $67.3 \%$ | $77.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| District of Columbia | $79.3 \%$ | $84.0 \%$ | $71.3 \%$ | $55.1 \%$ | $49.0 \%$ | $81.9 \%$ | $89.0 \%$ |
| Florida | $55.3 \%$ | $61.4 \%$ | $48.4 \%$ | $31.9 \%$ | $42.2 \%$ | $59.1 \%$ | $63.1 \%$ |
| Georgia | $54.6 \%$ | $57.8 \%$ | $61.1 \%$ | $40.2 \%$ | $38.4 \%$ | $54.7 \%$ | $79.4 \%$ |
| Maryland | $59.9 \%$ | $69.8 \%$ | $45.2 \%$ | $37.1 \%$ | $44.9 \%$ | $62.3 \%$ | $71.7 \%$ |
| North Carolina | $56.5 \%$ | $60.2 \%$ | $59.7 \%$ | $37.8 \%$ | $46.9 \%$ | $59.4 \%$ | $64.9 \%$ |
| South Carolina | $54.6 \%$ | $61.3 \%$ | $42.8 \%$ | $42.9 \%$ | $45.5 \%$ | $60.3 \%$ | $58.8 \%$ |
| Virginia | $59.4 \%$ | $66.9 \%$ | $57.4 \%$ | $37.3 \%$ | $38.6 \%$ | $64.8 \%$ | $73.1 \%$ |
| West Virginia | $52.8 \%$ | $57.7 \%$ | $52.2 \%$ | $38.1 \%$ | $38.2 \%$ | $62.6 \%$ | $73.3 \%$ |

East South Central:

| Alabama | $58.3 \%$ | $64.7 \%$ | $59.3 \%$ | $32.7 \%$ | $45.9 \%$ | $67.5 \%$ | $59.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kentucky | $57.5 \%$ | $67.1 \%$ | $46.1 \%$ | $34.6 \%$ | $40.4 \%$ | $69.4 \%$ | $62.4 \%$ |
| Mississippi | $45.9 \%$ | $56.7 \%$ | $27.8 \%$ * | $31.4 \%$ | $34.7 \%$ | $50.5 \%$ | $64.9 \%$ |
| Tennessee | $53.0 \%$ | $58.9 \%$ | $39.5 \%$ | $43.3 \%$ | $36.6 \%$ | $56.9 \%$ | $72.9 \%$ |

West South Central:

| Arkansas | $42.2 \%$ | $46.8 \%$ | $38.6 \%$ | $30.8 \%$ | $23.4 \%$ | $50.8 \%$ | $63.9 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Louisiana | $50.0 \%$ | $55.9 \%$ | $27.4 \%$ | $45.7 \%$ | $35.6 \%$ | $53.7 \%$ | $75.4 \%$ |
| Oklahoma | $46.4 \%$ | $53.2 \%$ | $37.5 \%$ | $32.5 \%$ | $30.3 \%$ | $53.7 \%$ | $66.1 \%$ |
| Texas | $48.7 \%$ | $54.1 \%$ | $37.8 \%$ | $37.3 \%$ | $31.5 \%$ | $56.5 \%$ | $60.5 \%$ |

Mountain:

| Arizona | $52.4 \%$ | $59.0 \%$ | $51.8 \%$ | $32.5 \%$ | $35.1 \%$ | $56.0 \%$ | $68.3 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Colorado | $52.6 \%$ | $61.2 \%$ | $60.4 \%$ | $26.4 \%$ | $31.7 \%$ | $55.3 \%$ | $75.7 \%$ |
| Idaho | $51.0 \%$ | $55.5 \%$ | $47.9 \%$ | $43.9 \%$ | $30.4 \%$ | $59.5 \%$ | $63.9 \%$ |
| Montana | $45.1 \%$ | $57.9 \%$ | $40.9 \%$ | $18.8 \%$ | $32.0 \%$ | $55.6 \%$ | $47.3 \%$ |
| Nevada | $58.7 \%$ | $67.5 \%$ | $43.4 \%$ | $37.9 \%$ | $40.5 \%$ | $59.9 \%$ | $75.1 \%$ |
| New Mexico | $50.5 \%$ | $59.6 \%$ | $44.5 \%$ | $21.5 \%$ | $33.6 \%$ | $54.3 \%$ | $74.9 \%$ |
| Utah | $48.6 \%$ | $55.5 \%$ | $45.5 \%$ | $28.8 \%$ | $36.4 \%$ | $49.6 \%$ | $65.5 \%$ |
| Wyoming | $42.5 \%$ | $53.4 \%$ | $41.2 \%$ | $18.4 \%$ | $32.0 \%$ | $44.6 \%$ | $62.6 \%$ |

Pacific:

| Alaska | $47.0 \%$ | $59.4 \%$ | $42.5 \%$ | $20.6 \%$ | $24.2 \%$ | $49.3 \%$ | $74.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| California | $55.9 \%$ | $64.8 \%$ | $47.7 \%$ | $33.0 \%$ | $34.7 \%$ | $61.2 \%$ | $64.3 \%$ |
| Hawaii | $86.2 \%$ | $91.2 \%$ | $79.4 \%$ | $73.2 \%$ | $82.7 \%$ | $87.8 \%$ | $86.1 \%$ |
| Oregon | $58.3 \%$ | $70.7 \%$ | $45.4 \%$ | $25.6 \%$ | $33.8 \%$ | $67.3 \%$ | $68.9 \%$ |
| Washington | $57.1 \%$ | $65.8 \%$ | $51.9 \%$ | $37.3 \%$ | $34.2 \%$ | $63.5 \%$ | $70.0 \%$ |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003

|  |  | Percent Full-Time Employees |  |  | Percent Low-Wage Employees ** |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Division and State | Total | $75 \%$ | 50-74\% | Less than 50\% | 50\% <br> or more | Less than 50\% | Unknown |
| United States | 0.74\% | 0.70\% | 1.61\% | 0.89\% | 1.31\% | 0.57\% | 1.34\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 2.60\% | 2.98\% | 7.48\% | 4.50\% | 5.82\% | 2.92\% | 6.68\% |
| Maine | 2.67\% | 1.49\% | 8.91\% | 6.83\% | 5.40\% | 2.98\% | 6.31\% |
| Massachusetts | 2.78\% | 3.14\% | 9.92\% | 5.76\% | 9.18\% | 5.20\% | 6.54\% |
| New Hampshire | 1.72\% | 2.98\% | 3.85\% | 5.24\% | 4.95\% | 2.70\% | 7.73\% |
| Rhode Island | 2.64\% | 2.79\% | 6.99\% | 5.47\% | 5.21\% | 2.11\% | 8.83\% |
| Vermont | 2.73\% | 3.50\% | 6.95\% | 4.63\% | 4.66\% | 3.35\% | 8.06\% |

Middle Atlantic:

| New Jersey | $1.76 \%$ | $1.80 \%$ | $8.17 \%$ | $7.26 \%$ | $4.21 \%$ | $2.43 \%$ | $7.92 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| New York | $1.33 \%$ | $1.93 \%$ | $4.26 \%$ | $3.75 \%$ | $2.14 \%$ | $2.36 \%$ | $5.02 \%$ |
| Pennsylvania | $2.78 \%$ | $3.32 \%$ | $5.65 \%$ | $3.58 \%$ | $5.46 \%$ | $3.87 \%$ | $7.63 \%$ |

East North Central:
Illinois
Indiana
Michigan
Ohio
Wisconsin

West North Central:

| lowa | $3.16 \%$ | $3.91 \%$ | $5.13 \%$ | $8.02 \%$ | $5.56 \%$ | $4.28 \%$ | $10.32 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kansas | $1.56 \%$ | $1.55 \%$ | $9.53 \%$ | $6.58 \%$ | $4.34 \%$ | $2.16 \%$ | $7.10 \%$ |
| Minnesota | $3.26 \%$ | $4.22 \%$ | $7.14 \%$ | $4.04 \%$ | $5.42 \%$ | $4.29 \%$ | $7.23 \%$ |
| Missouri | $2.12 \%$ | $2.69 \%$ | $5.18 \%$ | $5.12 \%$ | $3.22 \%$ | $3.21 \%$ | $4.78 \%$ |
| Nebraska | $3.00 \%$ | $3.65 \%$ | $5.61 \%$ | $6.68 \%$ | $5.58 \%$ | $3.67 \%$ | $6.72 \%$ |
| North Dakota | $2.45 \%$ | $2.42 \%$ | $5.90 \%$ | $5.08 \%$ | $2.10 \%$ | $4.90 \%$ | $7.00 \%$ |
| South Dakota | $3.21 \%$ | $3.31 \%$ | $5.93 \%$ | $4.44 \%$ | $3.85 \%$ | $3.45 \%$ | $9.66 \%$ |

South Atlantic:

| Delaware | $2.27 \%$ | $3.55 \%$ | $4.70 \%$ | $7.17 \%$ | $6.31 \%$ | $3.37 \%$ | $4.38 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| District of Columbia | $1.86 \%$ | $2.19 \%$ | $6.00 \%$ | $7.71 \%$ | $7.89 \%$ | $2.96 \%$ | $10.51 \%$ |
| Florida | $2.28 \%$ | $2.02 \%$ | $4.33 \%$ | $3.19 \%$ | $3.62 \%$ | $2.75 \%$ | $5.74 \%$ |
| Georgia | $1.58 \%$ | $1.90 \%$ | $5.22 \%$ | $6.10 \%$ | $3.34 \%$ | $3.52 \%$ | $3.73 \%$ |
| Maryland | $3.04 \%$ | $2.55 \%$ | $11.11 \%$ | $5.34 \%$ | $5.97 \%$ | $3.79 \%$ | $8.29 \%$ |
| North Carolina | $1.24 \%$ | $1.68 \%$ | $5.18 \%$ | $5.99 \%$ | $6.38 \%$ | $2.31 \%$ | $6.86 \%$ |
| South Carolina | $2.61 \%$ | $3.09 \%$ | $7.56 \%$ | $7.06 \%$ | $5.13 \%$ | $3.79 \%$ | $7.46 \%$ |
| Virginia | $2.11 \%$ | $2.38 \%$ | $3.99 \%$ | $4.67 \%$ | $4.03 \%$ | $1.74 \%$ | $4.24 \%$ |
| West Virginia | $2.64 \%$ | $4.06 \%$ | $5.42 \%$ | $4.49 \%$ | $6.00 \%$ | $1.85 \%$ | $4.11 \%$ |

East South Central:

| Alabama | $2.15 \%$ | $3.25 \%$ | $7.36 \%$ | $5.92 \%$ | $4.27 \%$ | $3.26 \%$ | $6.49 \%$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Kentucky | $2.31 \%$ | $3.03 \%$ | $6.38 \%$ | $6.85 \%$ | $4.17 \%$ | $4.24 \%$ | $9.63 \%$ |
| Mississippi | $2.33 \%$ | $2.41 \%$ | $10.43 \%$ * | $6.10 \%$ | $2.54 \%$ | $2.55 \%$ | $8.12 \%$ |
| Tennessee | $1.75 \%$ | $2.06 \%$ | $8.22 \%$ | $5.40 \%$ | $5.27 \%$ | $3.58 \%$ | $6.22 \%$ |

West South Central:

| Arkansas | $3.20 \%$ | $2.90 \%$ | $8.95 \%$ | $7.40 \%$ | $3.37 \%$ | $2.19 \%$ | $8.06 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Louisiana | $2.18 \%$ | $2.95 \%$ | $7.89 \%$ | $9.39 \%$ | $4.77 \%$ | $4.75 \%$ | $5.34 \%$ |
| Oklahoma | $2.67 \%$ | $3.00 \%$ | $8.25 \%$ | $7.85 \%$ | $3.64 \%$ | $3.04 \%$ | $8.83 \%$ |
| Texas | $2.02 \%$ | $1.97 \%$ | $6.00 \%$ | $5.80 \%$ | $4.21 \%$ | $2.02 \%$ | $3.78 \%$ |

Mountain:

| Arizona | $2.56 \%$ | $3.11 \%$ | $5.97 \%$ | $6.10 \%$ | $5.59 \%$ | $3.26 \%$ | $4.36 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Colorado | $2.26 \%$ | $2.02 \%$ | $7.27 \%$ | $4.88 \%$ | $3.53 \%$ | $2.82 \%$ | $9.20 \%$ |
| Idaho | $2.54 \%$ | $3.08 \%$ | $6.29 \%$ | $6.87 \%$ | $3.31 \%$ | $4.16 \%$ | $5.53 \%$ |
| Montana | $3.07 \%$ | $4.18 \%$ | $7.20 \%$ | $2.58 \%$ | $2.72 \%$ | $4.87 \%$ | $8.63 \%$ |
| Nevada | $3.31 \%$ | $2.74 \%$ | $8.57 \%$ | $8.09 \%$ | $3.76 \%$ | $3.89 \%$ | $9.48 \%$ |
| New Mexico | $2.99 \%$ | $3.94 \%$ | $6.93 \%$ | $2.96 \%$ | $3.62 \%$ | $5.30 \%$ | $3.86 \%$ |
| Utah | $2.54 \%$ | $3.41 \%$ | $4.98 \%$ | $5.16 \%$ | $5.15 \%$ | $3.15 \%$ | $9.20 \%$ |
| Wyoming | $1.33 \%$ | $3.17 \%$ | $6.09 \%$ | $4.22 \%$ | $3.83 \%$ | $1.78 \%$ | $9.74 \%$ |

Pacific:

| Alaska | $1.62 \%$ | $3.02 \%$ | $5.63 \%$ | $4.11 \%$ | $5.27 \%$ | $2.79 \%$ | $9.41 \%$ |
| :--- | ---: | :--- | ---: | :--- | :--- | :--- | :--- |
| California | $0.88 \%$ | $1.50 \%$ | $4.37 \%$ | $2.76 \%$ | $3.24 \%$ | $1.01 \%$ | $4.25 \%$ |
| Hawaii | $1.82 \%$ | $2.43 \%$ | $10.25 \%$ | $5.14 \%$ | $4.52 \%$ | $1.75 \%$ | $5.78 \%$ |
| Oregon | $2.29 \%$ | $2.46 \%$ | $6.40 \%$ | $4.69 \%$ | $4.73 \%$ | $2.50 \%$ | $8.03 \%$ |
| Washington | $2.20 \%$ | $2.22 \%$ | $6.13 \%$ | $5.31 \%$ | $6.25 \%$ | $2.61 \%$ | $7.17 \%$ |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

