Table VII.B.2(2003) 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, 2003

| Division and State |  | Percent Full-Time Employees |  |  | Percent Low-Wage Employees |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $75 \%$ or more | 50-74\% | Less than 50\% | 50\% or more | Less than 50\% | Unknown |
| United States | 86.8\% | 91.0\% | 82.8\% | 72.7\% | 68.4\% | 89.6\% | 93.7\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 86.3\% | 93.5\% | 87.7\% | 46.5\% | 71.5\% | 92.0\% | 81.1\% |
| Maine | 77.8\% | 86.7\% | 77.1\% | 51.2\% | 62.8\% | 79.2\% | 87.8\% |
| Massachusetts | 91.3\% | 96.3\% | 90.0\% | 77.9\% | 74.0\% | 92.8\% | 93.9\% |
| New Hampshire | 91.3\% | 95.8\% | 92.2\% | 70.2\% | 70.2\% | 92.4\% | 98.0\% |
| Rhode Island | 90.6\% | 95.7\% | 87.7\% | 71.5\% | 80.9\% | 91.2\% | 98.2\% |
| Vermont | 86.0\% | 90.4\% | 85.4\% | 71.4\% | 63.1\% | 86.8\% | 96.8\% |

Middle Atlantic:

| New Jersey | $88.9 \%$ | $92.2 \%$ | $89.1 \%$ | $73.6 \%$ | $67.2 \%$ | $91.4 \%$ | $95.9 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| New York | $89.3 \%$ | $93.1 \%$ | $79.7 \%$ | $79.3 \%$ | $71.6 \%$ | $91.2 \%$ | $94.9 \%$ |
| Pennsylvania | $91.7 \%$ | $95.3 \%$ | $91.1 \%$ | $82.0 \%$ | $79.3 \%$ | $93.8 \%$ | $97.0 \%$ |

East North Central:

| Illinois | $86.8 \%$ | $92.1 \%$ | $83.2 \%$ | $62.6 \%$ | $52.8 \%$ | $90.6 \%$ | $95.5 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Indiana | $86.1 \%$ | $91.9 \%$ | $84.8 \%$ | $65.0 \%$ | $62.0 \%$ | $88.2 \%$ | $95.8 \%$ |
| Michigan | $86.2 \%$ | $88.2 \%$ | $89.4 \%$ | $74.3 \%$ | $77.4 \%$ | $92.2 \%$ | $82.1 \%$ |
| Ohio | $89.3 \%$ | $94.2 \%$ | $87.2 \%$ | $70.2 \%$ | $71.1 \%$ | $91.9 \%$ | $96.6 \%$ |
| Wisconsin | $85.0 \%$ | $90.8 \%$ | $77.1 \%$ | $69.3 \%$ | $63.2 \%$ | $90.4 \%$ | $91.0 \%$ |

West North Central:

| lowa | $85.9 \%$ | $91.8 \%$ | $85.9 \%$ | $68.9 \%$ | $70.4 \%$ | $89.8 \%$ | $95.7 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kansas | $85.7 \%$ | $91.1 \%$ | $84.7 \%$ | $57.0 \%$ | $70.2 \%$ | $88.9 \%$ | $94.3 \%$ |
| Minnesota | $88.5 \%$ | $95.5 \%$ | $72.1 \%$ | $75.9 \%$ | $64.7 \%$ | $90.9 \%$ | $95.4 \%$ |
| Missouri | $88.2 \%$ | $92.0 \%$ | $90.1 \%$ | $55.4 \%$ | $65.1 \%$ | $90.4 \%$ | $96.0 \%$ |
| Nebraska | $82.3 \%$ | $90.0 \%$ | $81.0 \%$ | $53.8 \%$ | $62.6 \%$ | $87.3 \%$ | $94.4 \%$ |
| North Dakota | $81.1 \%$ | $91.2 \%$ | $74.4 \%$ | $67.7 \%$ | $64.0 \%$ | $85.4 \%$ | $95.7 \%$ |
| South Dakota | $81.2 \%$ | $89.1 \%$ | $74.3 \%$ | $63.4 \%$ | $64.8 \%$ | $87.4 \%$ | $89.8 \%$ |

South Atlantic:

| Delaware | $91.0 \%$ | $94.2 \%$ | $91.3 \%$ | $64.1 \%$ | $67.9 \%$ | $90.4 \%$ | $97.5 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| District of Columbia | $96.7 \%$ | $98.3 \%$ | $92.8 \%$ | $82.8 \%$ | $84.5 \%$ | $97.2 \%$ | $98.8 \%$ |
| Florida | $85.7 \%$ | $86.6 \%$ | $86.2 \%$ | $81.0 \%$ | $72.8 \%$ | $87.9 \%$ | $89.4 \%$ |
| Georgia | $88.0 \%$ | $89.9 \%$ | $87.7 \%$ | $80.0 \%$ | $76.1 \%$ | $86.5 \%$ | $95.5 \%$ |
| Maryland | $88.8 \%$ | $93.7 \%$ | $90.1 \%$ | $67.8 \%$ | $67.5 \%$ | $91.0 \%$ | $94.9 \%$ |
| North Carolina | $86.6 \%$ | $89.5 \%$ | $86.1 \%$ | $73.8 \%$ | $72.9 \%$ | $89.5 \%$ | $91.0 \%$ |
| South Carolina | $85.5 \%$ | $89.8 \%$ | $69.7 \%$ | $77.8 \%$ | $71.4 \%$ | $88.7 \%$ | $91.5 \%$ |
| Virginia | $86.0 \%$ | $92.6 \%$ | $83.6 \%$ | $67.8 \%$ | $62.1 \%$ | $89.9 \%$ | $96.1 \%$ |
| West Virginia | $84.4 \%$ | $89.2 \%$ | $77.5 \%$ | $61.4 \%$ | $64.5 \%$ | $90.8 \%$ | $95.4 \%$ |

East South Central:

| Alabama | $88.5 \%$ | $91.8 \%$ | $80.3 \%$ | $76.1 \%$ | $75.6 \%$ | $91.8 \%$ | $93.7 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kentucky | $86.8 \%$ | $91.0 \%$ | $84.2 \%$ | $73.2 \%$ | $73.0 \%$ | $92.3 \%$ | $90.7 \%$ |
| Mississippi | $82.2 \%$ | $89.4 \%$ | $63.0 \%$ | $61.2 \%$ | $63.9 \%$ | $88.7 \%$ | $93.6 \%$ |
| Tennessee | $86.8 \%$ | $90.6 \%$ | $77.2 \%$ | $73.8 \%$ | $68.9 \%$ | $87.5 \%$ | $96.3 \%$ |


| West South Central: |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Arkansas | $80.6 \%$ | $85.1 \%$ | $80.9 \%$ | $64.2 \%$ | $61.0 \%$ | $82.9 \%$ | $94.4 \%$ |
| Louisiana | $84.7 \%$ | $87.6 \%$ | $64.5 \%$ | $85.1 \%$ | $72.6 \%$ | $83.5 \%$ | $97.1 \%$ |
| Oklahoma | $82.4 \%$ | $85.5 \%$ | $74.8 \%$ | $72.8 \%$ | $55.5 \%$ | $86.7 \%$ | $95.8 \%$ |
| Texas | $85.4 \%$ | $88.1 \%$ | $66.6 \%$ | $83.6 \%$ | $67.4 \%$ | $88.6 \%$ | $94.2 \%$ |

Mountain:

| Arizona | $86.2 \%$ | $90.7 \%$ | $84.1 \%$ | $65.9 \%$ | $67.4 \%$ | $86.2 \%$ | $95.6 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Colorado | $85.9 \%$ | $91.4 \%$ | $88.0 \%$ | $66.8 \%$ | $55.5 \%$ | $88.6 \%$ | $97.0 \%$ |
| Idaho | $83.0 \%$ | $86.2 \%$ | $83.8 \%$ | $74.0 \%$ | $66.5 \%$ | $83.0 \%$ | $94.9 \%$ |
| Montana | $73.6 \%$ | $85.9 \%$ | $68.4 \%$ | $48.1 \%$ | $53.1 \%$ | $80.0 \%$ | $93.7 \%$ |
| Nevada | $88.7 \%$ | $91.9 \%$ | $79.6 \%$ | $79.9 \%$ | $80.4 \%$ | $87.9 \%$ | $93.2 \%$ |
| New Mexico | $78.7 \%$ | $80.7 \%$ | $85.9 \%$ | $59.5 \%$ | $63.3 \%$ | $81.4 \%$ | $91.6 \%$ |
| Utah | $84.0 \%$ | $89.0 \%$ | $80.5 \%$ | $71.1 \%$ | $75.1 \%$ | $83.2 \%$ | $94.2 \%$ |
| Wyoming | $72.1 \%$ | $81.1 \%$ | $69.4 \%$ | $38.9 \%$ | $52.4 \%$ | $75.7 \%$ | $83.8 \%$ |

Pacific:

| Alaska | $79.8 \%$ | $86.1 \%$ | $75.5 \%$ | $58.8 \%$ | $62.6 \%$ | $77.2 \%$ | $96.5 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| California | $85.6 \%$ | $90.1 \%$ | $78.2 \%$ | $68.1 \%$ | $64.5 \%$ | $88.3 \%$ | $93.1 \%$ |
| Hawaii | $97.7 \%$ | $99.2 \%$ | $94.8 \%$ | $91.4 \%$ | $94.5 \%$ | $98.7 \%$ | $97.8 \%$ |
| Oregon | $87.6 \%$ | $94.5 \%$ | $80.6 \%$ | $55.2 \%$ | $62.7 \%$ | $91.9 \%$ | $97.0 \%$ |
| Washington | $84.9 \%$ | $90.8 \%$ | $75.2 \%$ | $70.8 \%$ | $65.0 \%$ | $87.6 \%$ | $95.4 \%$ |

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.
** 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(2003) 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, 2003

| Division and State | Total | Percent Full-Time Employees |  |  | Percent Low-Wage Employees |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $75 \%$ <br> or more | 50-74\% | Less than 50\% | $50 \%$ or more | Less than 50\% | Unknown |
| United States | 0.48\% | 0.43\% | 0.89\% | 1.43\% | 1.34\% | 0.25\% | 0.74\% |
| New England: |  |  |  |  |  |  |  |
| Connecticut | 2.83\% | 1.46\% | 7.94\% | 7.95\% | 5.79\% | 1.79\% | 5.55\% |
| Maine | 2.18\% | 1.93\% | 7.11\% | 7.94\% | 6.69\% | 3.65\% | 4.57\% |
| Massachusetts | 1.13\% | 0.79\% | 4.37\% | 6.32\% | 13.14\% | 2.35\% | 5.37\% |
| New Hampshire | 1.32\% | 0.71\% | 3.15\% | 6.47\% | 7.57\% | 1.73\% | 0.53\% |
| Rhode Island | 0.85\% | 0.55\% | 2.73\% | 6.53\% | 3.46\% | 1.65\% | 0.99\% |
| Vermont | 1.86\% | 1.82\% | 3.70\% | 7.13\% | 6.96\% | 2.12\% | 4.33\% |
| Middle Atlantic: |  |  |  |  |  |  |  |
| New Jersey | 1.26\% | 1.36\% | 5.70\% | 10.27\% | 8.71\% | 1.45\% | 3.17\% |
| New York | 0.69\% | 0.74\% | 2.55\% | 3.89\% | 3.98\% | 1.00\% | 0.82\% |
| Pennsylvania | 1.00\% | 0.69\% | 7.62\% | 5.18\% | 6.47\% | 1.89\% | 2.22\% |

East North Central:

Illinois
Indiana
Michigan
Ohio
Wisconsin

| $2.03 \%$ | $1.66 \%$ | $5.69 \%$ | $8.34 \%$ | $7.46 \%$ | $2.84 \%$ | $2.13 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $1.49 \%$ | $1.24 \%$ | $6.59 \%$ | $6.29 \%$ | $6.35 \%$ | $2.46 \%$ | $2.24 \%$ |
| $3.56 \%$ | $4.85 \%$ | $3.91 \%$ | $4.76 \%$ | $3.92 \%$ | $2.14 \%$ | $7.75 \%$ |
| $0.87 \%$ | $0.85 \%$ | $3.04 \%$ | $4.64 \%$ | $4.11 \%$ | $1.10 \%$ | $1.42 \%$ |
| $2.09 \%$ | $1.80 \%$ | $6.80 \%$ | $7.65 \%$ | $6.69 \%$ | $1.37 \%$ | $2.58 \%$ |

West North Central:

| lowa | $1.84 \%$ | $1.87 \%$ | $4.10 \%$ | $9.37 \%$ | $5.42 \%$ | $1.28 \%$ | $3.30 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Kansas | $1.30 \%$ | $1.32 \%$ | $5.27 \%$ | $9.27 \%$ | $4.04 \%$ | $1.70 \%$ | $1.62 \%$ |
| Minnesota | $2.09 \%$ | $0.75 \%$ | $6.55 \%$ | $4.34 \%$ | $7.30 \%$ | $2.24 \%$ | $3.10 \%$ |
| Missouri | $0.97 \%$ | $1.07 \%$ | $4.20 \%$ | $9.67 \%$ | $4.61 \%$ | $2.33 \%$ | $5.03 \%$ |
| Nebraska | $2.01 \%$ | $2.46 \%$ | $3.43 \%$ | $6.79 \%$ | $4.65 \%$ | $2.15 \%$ | $2.32 \%$ |
| North Dakota | $1.39 \%$ | $1.01 \%$ | $4.96 \%$ | $5.97 \%$ | $3.47 \%$ | $2.61 \%$ | $1.10 \%$ |
| South Dakota | $1.82 \%$ | $2.03 \%$ | $6.64 \%$ | $5.41 \%$ | $3.34 \%$ | $2.52 \%$ | $3.50 \%$ |

South Atlantic:

| Delaware | $1.42 \%$ | $0.99 \%$ | $5.23 \%$ | $10.36 \%$ | $10.91 \%$ | $2.60 \%$ | $3.18 \%$ |
| :--- | ---: | :--- | :--- | :--- | :--- | :--- | :--- |
| District of Columbia | $0.35 \%$ | $0.36 \%$ | $9.29 \%$ | $7.84 \%$ | $10.90 \%$ | $0.46 \%$ | $0.82 \%$ |
| Florida | $2.22 \%$ | $3.10 \%$ | $3.74 \%$ | $9.78 \%$ | $6.40 \%$ | $1.58 \%$ | $3.97 \%$ |
| Georgia | $1.18 \%$ | $0.84 \%$ | $7.24 \%$ | $7.47 \%$ | $3.98 \%$ | $2.51 \%$ | $1.59 \%$ |
| Maryland | $1.66 \%$ | $0.79 \%$ | $4.80 \%$ | $5.82 \%$ | $8.42 \%$ | $1.78 \%$ | $2.23 \%$ |
| North Carolina | $0.77 \%$ | $0.95 \%$ | $6.94 \%$ | $5.14 \%$ | $5.69 \%$ | $1.26 \%$ | $3.14 \%$ |
| South Carolina | $1.32 \%$ | $1.43 \%$ | $6.84 \%$ | $3.77 \%$ | $4.14 \%$ | $2.51 \%$ | $1.52 \%$ |
| Virginia | $1.89 \%$ | $0.73 \%$ | $5.79 \%$ | $7.11 \%$ | $7.36 \%$ | $0.54 \%$ | $1.87 \%$ |
| West Virginia | $1.81 \%$ | $2.28 \%$ | $5.00 \%$ | $7.37 \%$ | $6.55 \%$ | $1.83 \%$ | $1.45 \%$ |

East South Central:

| Alabama | $1.19 \%$ | $1.86 \%$ | $9.80 \%$ | $10.11 \%$ | $4.27 \%$ | $2.50 \%$ | $1.53 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Kentucky | $2.04 \%$ | $1.65 \%$ | $6.35 \%$ | $11.22 \%$ | $5.58 \%$ | $2.59 \%$ | $4.08 \%$ |
| Mississippi | $1.98 \%$ | $1.79 \%$ | $8.73 \%$ | $6.95 \%$ | $3.67 \%$ | $2.18 \%$ | $1.94 \%$ |
| Tennessee | $1.54 \%$ | $1.43 \%$ | $10.19 \%$ | $10.54 \%$ | $6.38 \%$ | $1.66 \%$ | $1.24 \%$ |

West South Central:

| Arkansas | $1.90 \%$ | $2.61 \%$ | $8.58 \%$ | $10.91 \%$ | $5.08 \%$ | $1.69 \%$ | $2.06 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | :--- |
| Louisiana | $1.56 \%$ | $1.31 \%$ | $12.34 \%$ | $6.84 \%$ | $6.19 \%$ | $2.76 \%$ | $2.72 \%$ |
| Oklahoma | $3.13 \%$ | $3.91 \%$ | $12.19 \%$ | $9.59 \%$ | $5.73 \%$ | $2.92 \%$ | $1.43 \%$ |
| Texas | $1.06 \%$ | $1.12 \%$ | $6.33 \%$ | $7.35 \%$ | $4.57 \%$ | $1.14 \%$ | $1.40 \%$ |

Mountain:

| Arizona | $1.53 \%$ | $1.00 \%$ | $5.89 \%$ | $7.58 \%$ | $6.55 \%$ | $1.93 \%$ | $1.55 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Colorado | $1.18 \%$ | $0.54 \%$ | $5.38 \%$ | $10.87 \%$ | $6.22 \%$ | $1.77 \%$ | $0.86 \%$ |
| Idaho | $1.84 \%$ | $1.86 \%$ | $3.60 \%$ | $7.56 \%$ | $4.12 \%$ | $2.11 \%$ | $3.37 \%$ |
| Montana | $2.27 \%$ | $2.04 \%$ | $7.10 \%$ | $7.73 \%$ | $3.07 \%$ | $1.86 \%$ | $9.19 \%$ |
| Nevada | $1.43 \%$ | $1.71 \%$ | $6.66 \%$ | $7.25 \%$ | $4.38 \%$ | $1.61 \%$ | $2.52 \%$ |
| New Mexico | $2.57 \%$ | $3.86 \%$ | $4.18 \%$ | $7.06 \%$ | $4.98 \%$ | $4.03 \%$ | $3.51 \%$ |
| Utah | $2.54 \%$ | $1.85 \%$ | $6.43 \%$ | $7.05 \%$ | $7.13 \%$ | $2.60 \%$ | $3.15 \%$ |
| Wyoming | $2.55 \%$ | $3.04 \%$ | $4.85 \%$ | $6.26 \%$ | $3.46 \%$ | $2.79 \%$ | $10.03 \%$ |

Pacific:

| Alaska | $1.75 \%$ | $3.11 \%$ | $5.77 \%$ | $9.80 \%$ | $7.51 \%$ | $1.92 \%$ | $4.61 \%$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | :--- |
| California | $1.20 \%$ | $0.91 \%$ | $3.43 \%$ | $5.37 \%$ | $2.40 \%$ | $1.01 \%$ | $1.60 \%$ |
| Hawaii | $0.43 \%$ | $0.20 \%$ | $2.97 \%$ | $7.02 \%$ | $1.67 \%$ | $0.31 \%$ | $1.34 \%$ |
| Oregon | $1.32 \%$ | $0.62 \%$ | $10.96 \%$ | $4.96 \%$ | $5.56 \%$ | $1.61 \%$ | $1.42 \%$ |
| Washington | $1.98 \%$ | $1.93 \%$ | $7.52 \%$ | $6.65 \%$ | $7.72 \%$ | $2.10 \%$ | $1.12 \%$ |

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.
** 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.

