

**Table VII.D.3(2003) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	24.7%	24.1%	27.5%	30.0%	29.2%	25.7%	22.7%
New England:							
Connecticut	22.5%	23.5%	17.7%	25.2%	27.4%	23.8%	19.7%
Maine	27.9%	27.4%	26.0%	46.3%	30.1%	30.3%	24.3%
Massachusetts	24.2%	24.4%	24.6%	21.6%	27.8% *	24.3%	23.9%
New Hampshire	24.9%	25.5%	23.0%	19.4% *	34.4%	25.5%	22.7%
Rhode Island	26.8%	25.9%	35.6%	28.0%	37.0%	29.2%	19.6%
Vermont	21.3%	20.8%	24.4% *	23.8%	32.0%	21.7%	19.4%
Middle Atlantic:							
New Jersey	19.7%	19.8%	19.2% *	19.2% *	25.5%	21.6%	17.0%
New York	19.2%	18.1%	32.9%	25.4%	15.8%	19.2%	19.5%
Pennsylvania	22.5%	21.8%	24.9%	30.0%	22.8% *	23.2%	21.1%
East North Central:							
Illinois	22.8%	22.5%	26.0%	24.2%	29.7%	24.9%	18.2%
Indiana	24.7%	24.9%	25.9%	18.0% *	25.0% *	26.2%	22.8%
Michigan	17.6%	16.2%	31.1%	23.8%	17.5% *	17.1%	18.3%
Ohio	21.3%	21.0%	23.3% *	22.6%	21.9%	20.2%	22.4%
Wisconsin	23.6%	22.3%	24.8%	39.6%	27.6%	23.8%	22.6%
West North Central:							
Iowa	25.9%	25.3%	27.0%	34.4%	32.6%	28.5%	19.5%
Kansas	28.8%	26.9%	47.2%	27.5%	42.3%	30.5%	23.2%
Minnesota	24.7%	24.3%	25.8%	27.8%	20.3%	27.4%	20.8%
Missouri	25.4%	24.6%	35.5%	8.8% *	32.9%	26.1%	23.9%
Nebraska	29.0%	27.4%	39.9%	28.8%	33.3%	28.9%	27.8%
North Dakota	27.2%	24.7%	31.5%	43.1%	36.2%	27.9%	22.6%
South Dakota	27.4%	27.5%	24.5%	32.2%	26.1%	28.5%	24.8%
South Atlantic:							
Delaware	21.3%	20.4%	26.3% *	37.3%	31.1% *	25.5%	18.9%
District of Columbia	23.0%	21.8%	32.1%	34.3%	35.8%	23.6%	21.2%
Florida	30.1%	28.5%	35.6%	43.6%	40.6%	31.3%	27.6%
Georgia	26.9%	25.8%	32.7%	39.0%	22.3% *	29.1%	25.5%
Maryland	29.5%	28.6%	39.5%	32.0%	32.5%	33.8%	22.6%
North Carolina	27.9%	27.7%	28.9%	30.7%	31.3% *	28.5%	25.3%
South Carolina	29.1%	28.5%	37.5%	34.4%	25.8%	33.8%	25.4%
Virginia	29.7%	28.3%	36.2%	41.2%	33.3%	29.4%	29.3%
West Virginia	17.0%	16.2%	20.5%	39.4%	31.0%	13.5%	19.4%

East South Central:

Alabama	28.5%	28.3%	34.1%	28.6%	34.2%	29.5%	24.7%
Kentucky	25.3%	24.1%	24.7%	41.5%	20.2% *	24.5%	28.7%
Mississippi	28.8%	28.5%	29.4%	37.6%	31.5%	33.7%	22.4%
Tennessee	27.7%	27.0%	40.4%	24.8%	48.8%	31.8%	21.1%

West South Central:

Arkansas	29.4%	27.9%	31.6%	42.6%	30.5%	32.3%	26.2%
Louisiana	29.6%	29.0%	21.0% *	43.8%	34.5%	31.0%	26.7%
Oklahoma	27.8%	27.6%	33.1%	22.5%	31.5%	28.4%	26.4%
Texas	26.8%	26.3%	35.9%	28.1%	32.2%	28.3%	24.2%

Mountain:

Arizona	30.1%	30.9%	23.5% *	21.8%	15.2% *	31.8%	30.2%
Colorado	25.5%	26.2%	18.6% *	37.2%	38.3%	29.7%	19.8%
Idaho	28.0%	24.4%	29.9%	51.2%	28.0%	33.1%	22.9%
Montana	28.0%	29.5%	27.0% *	12.2% *	27.7% *	24.5%	32.8%
Nevada	23.8%	24.4%	18.0% *	21.8%	22.8%	30.0%	18.1%
New Mexico	26.9%	26.5%	27.7%	36.9%	27.8%	28.1%	25.5%
Utah	27.7%	28.9%	23.1%	21.1% *	25.4%	29.6%	23.8%
Wyoming	20.2%	19.8%	21.0% *	32.4% *	25.5%	24.0%	15.6%

Pacific:

Alaska	16.6%	16.6%	16.1%	22.4% *	43.1%	15.8%	16.3%
California	25.1%	25.3%	21.1%	29.3%	29.1%	26.9%	22.5%
Hawaii	26.0%	26.8%	18.0%	28.5%	35.5%	28.1%	20.8%
Oregon	24.4%	24.2%	22.9%	35.6%	41.4%	29.1%	16.9%
Washington	22.3%	20.4%	38.5%	43.6%	34.8%	22.1%	21.1%

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.D.3(2003) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2003**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **		
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.36%	0.35%	1.16%	1.02%	1.11%	0.47%	0.44%
New England:							
Connecticut	1.61%	1.59%	5.19%	6.77%	5.27%	2.29%	2.12%
Maine	1.35%	1.55%	4.11%	8.50%	5.71%	2.07%	2.85%
Massachusetts	1.53%	1.75%	5.77%	4.54%	9.04% *	1.50%	2.60%
New Hampshire	1.48%	1.52%	3.58%	6.31% *	7.41%	2.07%	1.95%
Rhode Island	2.10%	2.03%	7.82%	5.20%	6.17%	2.57%	2.52%
Vermont	1.21%	1.57%	9.39% *	6.58%	8.88%	1.40%	1.61%
Middle Atlantic:							
New Jersey	1.91%	2.04%	9.86% *	6.53% *	6.88%	3.52%	2.00%
New York	0.67%	0.71%	2.63%	6.60%	3.29%	1.51%	1.75%
Pennsylvania	2.35%	2.75%	4.37%	6.76%	7.97% *	3.37%	2.43%
East North Central:							
Illinois	2.92%	3.10%	6.44%	4.47%	5.57%	3.56%	2.34%
Indiana	4.38%	5.22%	5.97%	6.32% *	10.93% *	5.82%	3.58%
Michigan	1.17%	1.16%	7.29%	4.79%	6.56% *	2.23%	2.86%
Ohio	1.43%	1.45%	7.69% *	4.29%	5.60%	2.33%	2.08%
Wisconsin	1.93%	1.59%	3.08%	7.61%	4.14%	2.08%	2.83%
West North Central:							
Iowa	2.08%	2.41%	5.19%	6.13%	5.17%	2.63%	1.85%
Kansas	1.91%	1.45%	7.79%	6.60%	6.51%	1.35%	2.29%
Minnesota	1.51%	2.45%	4.51%	3.85%	6.03%	2.22%	1.67%
Missouri	2.29%	2.92%	6.28%	5.02% *	5.79%	3.69%	2.32%
Nebraska	2.79%	3.42%	2.82%	5.60%	3.38%	3.05%	3.88%
North Dakota	1.82%	2.19%	3.97%	3.73%	3.34%	2.61%	2.72%
South Dakota	1.67%	1.79%	4.23%	5.08%	3.75%	2.21%	1.57%
South Atlantic:							
Delaware	2.11%	2.22%	8.69% *	8.90%	9.51% *	2.03%	3.20%
District of Columbia	1.96%	1.97%	5.77%	8.26%	8.26%	1.46%	4.55%
Florida	1.75%	1.73%	5.85%	7.56%	6.78%	2.33%	1.99%
Georgia	1.50%	1.96%	9.22%	10.24%	7.99% *	2.19%	2.89%
Maryland	3.00%	3.32%	5.37%	5.43%	8.26%	4.39%	2.19%
North Carolina	1.88%	1.98%	6.30%	8.55%	10.37% *	2.75%	2.13%
South Carolina	1.98%	1.73%	8.53%	7.11%	6.55%	2.80%	3.86%
Virginia	2.14%	2.54%	5.68%	6.97%	5.28%	2.74%	4.11%
West Virginia	1.18%	1.28%	2.36%	9.13%	4.39%	1.47%	2.26%

East South Central:

Alabama	1.04%	1.25%	7.91%	4.54%	4.13%	1.45%	2.37%
Kentucky	2.19%	2.25%	3.40%	10.04%	7.26% *	2.75%	3.95%
Mississippi	1.65%	1.70%	7.72%	8.66%	2.56%	4.14%	1.91%
Tennessee	1.64%	1.61%	7.58%	6.22%	4.75%	3.07%	1.40%

West South Central:

Arkansas	1.83%	1.94%	7.61%	9.58%	5.34%	2.79%	2.42%
Louisiana	1.83%	1.91%	7.27% *	5.39%	6.70%	3.45%	0.79%
Oklahoma	2.24%	2.62%	7.86%	5.13%	4.36%	3.96%	2.35%
Texas	0.88%	0.95%	5.54%	4.89%	4.91%	1.58%	1.09%

Mountain:

Arizona	2.49%	2.66%	7.83% *	3.27%	8.17% *	2.06%	4.39%
Colorado	2.21%	2.58%	11.73% *	8.91%	7.71%	2.82%	2.43%
Idaho	2.80%	1.75%	4.76%	10.17%	5.47%	4.29%	3.23%
Montana	3.08%	3.36%	8.14% *	4.29% *	8.40% *	4.11%	4.62%
Nevada	1.89%	2.47%	7.34% *	5.32%	6.04%	3.18%	1.95%
New Mexico	1.62%	2.04%	5.68%	7.73%	5.08%	3.01%	1.99%
Utah	1.92%	2.28%	4.65%	6.68% *	6.97%	2.85%	2.45%
Wyoming	3.08%	3.51%	6.60% *	10.83% *	3.54%	3.37%	4.27%

Pacific:

Alaska	1.80%	1.75%	3.89%	7.52% *	11.67%	2.35%	2.97%
California	1.11%	1.01%	4.56%	6.38%	3.59%	1.32%	1.50%
Hawaii	2.03%	2.38%	5.35%	7.02%	5.69%	3.22%	2.61%
Oregon	1.02%	0.77%	6.76%	7.65%	6.34%	2.77%	4.59%
Washington	2.38%	2.46%	8.19%	8.67%	8.52%	2.83%	3.15%

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