

Table VII.A.2.c(2004) 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, 2004

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%
United States	24.1%	25.2%	21.8%	20.4%	17.3%	26.4%
New England:						
Connecticut	30.3%	33.4%	20.9%	24.6% *	21.4% *	31.7%
Maine	21.4%	20.6%	25.6%	19.2% *	10.6% *	25.0%
Massachusetts	26.8%	32.0%	19.5%	14.3% *	11.8% *	30.2%
New Hampshire	21.3%	21.4%	19.7% *	22.7% *	17.0%	22.6%
Rhode Island	32.0%	30.3%	36.8%	35.7% *	24.0%	33.7%
Vermont	21.2%	18.8%	24.2% *	28.2% *	16.2% *	22.6%
Middle Atlantic:						
New Jersey	35.9%	31.8%	58.9%	29.9%	28.5%	38.2%
New York	32.5%	34.4%	28.8%	27.5%	27.9%	33.8%
Pennsylvania	27.8%	31.5%	17.9% *	19.8% *	18.6%	31.0%
East North Central:						
Illinois	28.1%	30.4%	22.7%	20.4% *	17.3%	31.8%
Indiana	22.9%	24.6%	30.9%	9.3%	20.3%	24.3%
Michigan	31.1%	29.4%	42.0%	31.4%	33.9%	30.1%
Ohio	21.4%	23.1%	21.7%	10.7% *	14.0%	24.0%
Wisconsin	24.8%	26.0%	17.5% *	28.7%	24.4%	24.9%
West North Central:						
Iowa	22.3%	19.6%	37.7%	16.2% *	23.0%	21.9%
Kansas	27.2%	27.1%	26.1%	28.4% *	30.9%	25.4%
Minnesota	24.7%	25.4%	26.5% *	20.0% *	19.4% *	26.5%
Missouri	21.5%	23.7%	15.2% *	17.9% *	12.3% *	26.1%
Nebraska	23.5%	28.1%	14.9% *	9.3% *	15.6%	28.0%
North Dakota	30.2%	28.3%	29.2%	36.3%	27.4%	31.7%
South Dakota	22.1%	18.5%	27.6% *	29.2%	24.6%	20.6%
South Atlantic:						
Delaware	26.1%	30.3%	18.8% *	8.4% *	6.8% *	32.3%
District of Columbia	23.1%	24.4%	17.5% *	8.8% *	5.1% *	25.5%
Florida	19.4%	20.4%	17.8% *	9.3% *	11.3% *	22.2%
Georgia	21.7%	23.5%	21.7% *	8.0% *	13.4% *	23.6%
Maryland	29.9%	29.9%	38.1%	16.2% *	15.9%	33.3%
North Carolina	19.9%	21.9%	9.4% *	21.7% *	15.9% *	21.5%
South Carolina	12.2%	11.5%	11.2% *	18.8% *	9.4% *	13.4%
Virginia	21.9%	23.2%	16.8%	22.3% *	17.9%	23.5%
West Virginia	20.5%	21.8%	15.7% *	17.3% *	15.6%	24.4%
East South Central:						
Alabama	22.5%	24.3%	22.4% *	7.2% *	15.8%	25.5%
Kentucky	20.6%	23.7%	12.9% *	8.2% *	21.3%	20.3%
Mississippi	17.1%	16.8%	20.4% *	14.2% *	13.2% *	19.0%
Tennessee	16.2%	18.9%	7.8% *	15.9% *	8.0% *	22.1%
West South Central:						
Arkansas	15.7%	13.6%	26.8%	17.6% *	13.7%	17.1%
Louisiana	19.4%	21.9%	18.8% *	8.4% *	13.3% *	22.1%
Oklahoma	17.2%	17.1%	16.2% *	19.5% *	11.3% *	20.2%
Texas	14.3%	17.0%	1.4% *	7.4% *	3.2% *	19.6%
Mountain:						
Arizona	18.9%	17.6%	12.3% *	36.4% *	12.4% *	20.9%
Colorado	18.7%	18.8%	7.9% *	31.7%	16.4% *	19.3%
Idaho	21.6%	23.3%	16.9% *	17.6% *	16.2% *	24.1%
Montana	21.6%	20.7%	21.5% *	26.2% *	21.1% *	21.9%
Nevada	17.6%	18.5%	20.2% *	8.1% *	9.9% *	20.0%
New Mexico	17.3%	17.6%	15.8% *	18.5% *	12.2% *	19.7%
Utah	28.6%	27.1%	35.0% *	29.2%	21.8%	31.9%
Wyoming	22.7%	22.5%	20.2% *	26.4%	24.0% *	22.3%
Pacific:						
Alaska	21.0%	21.9%	12.3% *	26.4%	4.7% *	23.7%
California	25.0%	26.8%	17.1%	21.5%	19.6%	26.5%
Hawaii	25.7%	26.0%	21.6%	30.7% *	23.9%	26.2%
Oregon	29.8%	27.9%	34.8%	32.8%	26.6%	30.7%
Washington	22.0%	23.1%	20.0%	17.9% *	17.6% *	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

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%
United States	0.26%	0.36%	1.08%	1.63%	0.58%	0.41%
New England:						
Connecticut	3.69%	4.09%	6.17%	9.40% *	7.05% *	3.82%
Maine	2.79%	2.38%	6.54%	5.93% *	3.66% *	2.82%
Massachusetts	2.65%	4.32%	5.01%	6.91% *	6.62% *	3.65%
New Hampshire	1.46%	2.82%	6.16% *	12.68% *	4.46%	2.32%
Rhode Island	3.57%	3.57%	10.11%	10.78% *	6.90%	3.36%
Vermont	2.37%	3.17%	9.29% *	9.49% *	7.10% *	2.76%
Middle Atlantic:						
New Jersey	1.93%	3.01%	9.89%	5.59%	5.86%	2.71%
New York	2.28%	2.50%	4.45%	6.83%	4.11%	2.46%
Pennsylvania	1.88%	1.82%	5.57% *	9.45% *	4.47%	2.20%
East North Central:						
Illinois	1.96%	2.44%	5.46%	10.05% *	4.63%	3.20%
Indiana	3.27%	4.77%	7.88%	2.63%	5.74%	3.58%
Michigan	2.89%	2.95%	8.06%	5.97%	5.70%	3.96%
Ohio	1.88%	2.68%	6.08%	10.80% *	3.55%	2.09%
Wisconsin	3.39%	4.18%	5.60% *	8.23%	5.59%	3.59%
West North Central:						
Iowa	2.75%	3.63%	5.17%	7.22% *	4.95%	3.19%
Kansas	2.68%	3.56%	5.75%	10.38% *	6.30%	3.64%
Minnesota	1.57%	3.30%	9.38% *	6.21% *	6.18% *	2.91%
Missouri	2.44%	3.53%	5.99% *	9.73% *	3.88% *	4.43%
Nebraska	3.46%	4.31%	5.69% *	4.37% *	3.61%	4.68%
North Dakota	2.68%	4.51%	8.74%	6.71%	4.37%	4.62%
South Dakota	3.30%	3.20%	9.59% *	7.78%	4.20%	3.90%
South Atlantic:						
Delaware	5.29%	6.08%	6.01% *	9.66% *	3.41% *	6.29%
District of Columbia	2.94%	3.26%	11.71% *	10.19% *	14.61% *	3.99%
Florida	3.08%	3.57%	5.52% *	3.72% *	3.44% *	3.68%
Georgia	1.91%	1.91%	10.18% *	8.35% *	9.08% *	2.18%
Maryland	2.01%	2.40%	8.44%	7.46% *	4.11%	2.60%
North Carolina	2.86%	3.16%	4.30% *	7.99% *	4.87% *	3.50%
South Carolina	2.57%	2.72%	9.57% *	8.95% *	3.92% *	3.08%
Virginia	2.62%	2.88%	3.83%	12.68% *	4.38%	2.91%
West Virginia	2.94%	3.40%	11.39% *	10.29% *	2.92%	4.41%
East South Central:						
Alabama	2.00%	2.20%	12.59% *	7.51% *	4.58%	2.37%
Kentucky	2.20%	2.64%	4.69% *	10.21% *	4.61%	2.82%
Mississippi	2.24%	2.27%	8.43% *	13.55% *	4.17% *	3.56%
Tennessee	2.79%	3.08%	4.56% *	7.47% *	3.55% *	3.74%
West South Central:						
Arkansas	2.54%	2.36%	7.85%	7.31% *	3.30%	3.30%
Louisiana	2.66%	3.13%	8.76% *	7.38% *	4.45% *	4.76%
Oklahoma	3.14%	3.30%	6.81% *	7.31% *	6.19% *	3.95%
Texas	2.21%	2.66%	2.02% *	4.02% *	1.49% *	3.27%
Mountain:						
Arizona	3.48%	4.15%	9.97% *	11.91% *	4.47% *	4.77%
Colorado	2.71%	2.22%	5.27% *	8.44%	10.03% *	2.62%
Idaho	2.97%	2.94%	10.49% *	9.05% *	5.07% *	3.52%
Montana	3.39%	3.42%	6.53% *	10.25% *	8.01% *	2.60%
Nevada	2.79%	3.24%	9.93% *	6.39% *	3.91% *	3.41%
New Mexico	2.38%	3.38%	8.53% *	7.49% *	4.61% *	3.86%
Utah	2.86%	3.70%	11.10% *	7.73%	5.69%	4.46%
Wyoming	3.00%	3.52%	10.18% *	7.44%	7.24% *	5.31%
Pacific:						
Alaska	2.21%	3.43%	4.49% *	5.55%	3.38% *	2.58%
California	2.19%	2.35%	2.73%	4.35%	3.79%	2.67%
Hawaii	2.28%	2.14%	5.00%	10.29% *	5.52%	2.10%
Oregon	2.64%	3.27%	5.53%	7.51%	7.10%	3.78%
Washington	3.55%	4.60%	5.31%	7.68% *	7.06% *	3.32%

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