

Table VIII.D.3(2002) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.5%	28.1%	27.5%	24.0%	20.1%
New England:					
Connecticut	21.6%	32.0%	27.3%	16.6%	20.1%
Maine	29.6%	42.1%	32.7%	35.4%	23.8%
Massachusetts	23.2%	31.8%	29.0%	18.6%	22.0%
New Hampshire	24.9%	34.3%	19.8%	24.2%	25.9%
Middle Atlantic:					
New Jersey	22.6%	18.2%	23.2%	21.5%	24.2%
New York	21.7%	19.1%	25.1%	21.8%	20.9%
Pennsylvania	20.2%	22.5%	21.6%	18.7%	19.8%
East North Central:					
Illinois	22.2%	26.2%	27.3%	20.1%	20.1%
Indiana	18.7%	29.5%	26.3%	20.1%	12.4%
Michigan	16.1%	19.7%	21.4%	18.4%	11.9%
Ohio	22.5%	27.7%	27.4%	19.7%	22.0%
Wisconsin	18.2%	23.2%	23.0%	13.8%	18.3%
West North Central:					
Iowa	22.6%	22.4%	22.8%	22.2%	23.0%
Kansas	22.7%	23.5%	30.4%	25.0%	18.2%
Minnesota	22.8%	26.0%	28.8%	22.6%	19.9%
Missouri	24.8%	25.8%	28.1%	24.2%	23.6%
Nebraska	26.2%	23.2%	30.5%	28.4%	23.9%
South Atlantic:					
Delaware	20.7%	33.2%	29.4%	16.9%	16.9%
Florida	24.9%	33.3%	31.3%	26.7%	18.7%
Georgia	28.3%	33.5%	35.8%	27.5%	22.7%
Maryland	29.3%	34.4%	31.6%	33.4%	23.9%
North Carolina	26.3%	30.0%	31.2%	27.3%	22.9%
South Carolina	26.9%	33.6%	47.4%	27.2%	19.0%
Virginia	31.6%	37.2%	39.6%	27.4%	31.0%
West Virginia	19.1%	20.7%	30.4%	26.1%	11.5%
East South Central:					
Alabama	28.6%	30.5%	35.1%	25.5%	27.9%
Kentucky	22.6%	19.6%	29.5%	20.8%	21.9%
Mississippi	23.6%	28.1%	25.0%	23.2%	22.3%
Tennessee	24.9%	26.2%	31.3%	26.4%	21.2%
West South Central:					
Louisiana	27.0%	27.8%	30.8%	33.3%	20.7%
Oklahoma	30.5%	38.4%	38.4%	25.6%	25.5%
Texas	26.0%	34.7%	27.5%	29.2%	21.5%
Mountain:					
Arizona	27.1%	33.1%	25.1%	25.4%	27.6%
Colorado	24.9%	20.8%*	22.2%	30.7%	25.1%
Montana	25.3%	20.7%	28.3%	26.1%	24.3%
Nevada	23.0%	17.8%*	19.3%*	24.4%	26.3%
New Mexico	23.5%	45.3%	19.1%	24.1%	21.6%
Utah	20.0%	38.2%	20.3%	24.5%	13.1%
Wyoming	23.0%	27.3%*	24.8%	31.6%	14.6%
Pacific:					
California	23.8%	34.3%	27.5%	24.5%	19.1%
Hawaii	25.5%	24.4%	24.0%	30.6%	23.0%
Oregon	22.6%	34.1%	29.6%	26.4%	14.7%
Washington	18.8%	28.9%	24.4%	25.0%	11.4%*
States not shown separately	25.1%	21.2%	30.1%	27.9%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Table VIII.D.3(2002) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.28%	1.04%	0.71%	0.48%	0.50%
New England:					
Connecticut	1.64%	3.68%	2.52%	3.62%	2.31%
Maine	1.16%	8.70%	3.62%	3.55%	1.86%
Massachusetts	1.61%	2.78%	1.61%	1.42%	2.75%
New Hampshire	2.34%	4.97%	4.44%	2.43%	3.54%
Middle Atlantic:					
New Jersey	2.14%	5.03%	2.60%	4.43%	3.15%
New York	1.08%	2.69%	2.58%	2.09%	1.16%
Pennsylvania	0.85%	2.94%	1.32%	1.34%	1.82%
East North Central:					
Illinois	1.11%	6.43%	3.13%	2.75%	1.29%
Indiana	1.01%	4.37%	2.42%	3.89%	1.63%
Michigan	1.36%	4.85%	2.75%	3.33%	2.44%
Ohio	0.95%	2.02%	2.26%	2.44%	2.76%
Wisconsin	1.48%	3.97%	3.03%	1.71%	1.92%
West North Central:					
Iowa	2.27%	5.07%	3.37%	3.92%	3.28%
Kansas	1.60%	5.43%	5.43%	2.43%	2.72%
Minnesota	1.35%	3.72%	2.68%	2.38%	2.28%
Missouri	1.67%	5.37%	4.40%	5.22%	3.21%
Nebraska	1.12%	4.83%	1.01%	2.88%	1.57%
South Atlantic:					
Delaware	1.45%	4.85%	3.65%	3.91%	1.99%
Florida	2.46%	2.99%	4.91%	2.12%	3.37%
Georgia	1.14%	4.69%	2.62%	4.23%	1.36%
Maryland	1.23%	3.40%	3.38%	2.60%	1.75%
North Carolina	1.66%	5.54%	2.23%	3.50%	4.36%
South Carolina	2.19%	6.78%	5.25%	2.82%	1.69%
Virginia	2.40%	3.45%	3.81%	2.12%	4.64%
West Virginia	2.15%	4.45%	2.54%	3.72%	3.19%
East South Central:					
Alabama	1.95%	3.54%	3.33%	3.41%	3.12%
Kentucky	2.07%	4.89%	3.18%	3.90%	3.08%
Mississippi	2.13%	4.39%	3.15%	4.24%	4.20%
Tennessee	1.95%	3.58%	3.04%	3.48%	4.51%
West South Central:					
Louisiana	2.36%	4.18%	5.65%	3.10%	3.85%
Oklahoma	2.36%	3.68%	9.23%	4.95%	1.93%
Texas	0.85%	4.54%	1.85%	4.43%	2.00%
Mountain:					
Arizona	1.94%	4.14%	5.34%	2.08%	3.28%
Colorado	1.65%	6.43%*	4.79%	3.42%	1.73%
Montana	2.94%	5.21%	6.18%	5.22%	4.26%
Nevada	2.37%	6.57%*	8.79%*	5.83%	3.58%
New Mexico	2.41%	10.05%	3.53%	5.01%	4.44%
Utah	1.61%	7.24%	3.29%	1.90%	2.08%
Wyoming	1.84%	10.86%*	3.86%	5.14%	2.46%
Pacific:					
California	2.37%	4.29%	3.37%	2.92%	1.10%
Hawaii	1.97%	4.32%	4.19%	5.31%	3.93%
Oregon	2.48%	6.08%	2.28%	3.42%	4.41%
Washington	2.65%	5.25%	5.40%	4.09%	3.42%*
States not shown separately	1.70%	5.08%	4.13%	2.54%	2.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

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