

Table VIII.D.3(2004) 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, 2004

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States | 24.4% | 24.2% | 29.1% | 24.9% | 21.8% |
| New England: | | | | | |
| Connecticut | 20.6% | 27.8% | 24.7% | 15.2% | 21.2% |
| Maine | 25.7% | 21.9% * | 29.4% | 26.3% | 24.7% |
| Massachusetts | 26.4% | 28.4% | 27.0% | 28.9% | 22.8% |
| New Hampshire | 27.8% | 32.0% | 33.2% | 34.2% | 21.1% |
| Rhode Island | 22.6% | 34.2% | 23.4% | 18.2% | 22.5% |
| Vermont | 24.9% | 33.5% | 27.9% | 24.8% | 20.4% |
| Middle Atlantic: | | | | | |
| New Jersey | 16.5% | 3.0% * | 24.9% | 20.6% | 20.3% |
| New York | 20.1% | 25.1% | 30.3% | 19.9% | 14.1% |
| Pennsylvania | 20.4% | 27.5% | 22.8% | 19.3% | 18.4% |
| East North Central: | | | | | |
| Illinois | 22.7% | 23.1% | 20.4% | 24.2% | 22.5% |
| Indiana | 21.3% | 23.3% | 25.7% | 26.3% | 14.8% |
| Michigan | 18.1% | 19.0% | 21.4% | 19.4% | 13.8% |
| Ohio | 23.0% | 19.3% | 30.1% | 24.9% | 18.0% |
| Wisconsin | 21.6% | 31.7% | 25.3% | 19.2% | 20.6% |
| West North Central: | | | | | |
| Iowa | 25.0% | 28.4% | 27.6% | 26.7% | 22.6% |
| Kansas | 25.0% | 26.5% | 32.8% | 23.0% | 23.0% |
| Minnesota | 22.0% | 31.6% | 20.3% | 19.2% | 23.8% |
| Missouri | 26.3% | 25.7% | 28.9% | 24.1% | 26.9% |
| Nebraska | 30.1% | 28.0% | 33.3% | 32.0% | 27.5% |
| North Dakota | 28.1% | 24.7% | 38.1% | 27.5% | 22.7% * |
| South Dakota | 23.7% | 30.7% | 32.8% | 37.3% | 12.1% * |
| South Atlantic: | | | | | |
| Delaware | 22.3% | 20.3% * | 26.4% | 24.4% | 19.8% |
| District of Columbia | 22.6% | 28.5% | 24.8% | 19.5% | 22.0% |
| Florida | 28.5% | 28.9% | 29.8% | 27.6% | 28.5% |
| Georgia | 27.9% | 25.3% | 36.5% | 28.5% | 24.3% |
| Maryland | 30.3% | 28.0% | 32.6% | 28.4% | 32.3% |
| North Carolina | 29.1% | 23.0% * | 26.1% | 31.9% | 30.7% |
| South Carolina | 27.6% | 27.4% | 26.5% | 26.1% | 29.1% |
| Virginia | 26.4% | 29.5% | 29.8% | 24.3% | 24.8% |
| West Virginia | 21.8% | 22.9% | 32.1% | 29.9% | 13.1% |
| East South Central: | | | | | |
| Alabama | 29.1% | 18.2% * | 34.6% | 28.8% | 33.0% |
| Kentucky | 21.4% | 29.8% | 26.4% | 18.2% | 19.7% |
| Mississippi | 32.9% | 28.6% | 27.3% | 50.0% | 24.0% |
| Tennessee | 29.1% | 28.2% | 36.4% | 27.1% | 26.8% |
| West South Central: | | | | | |
| Arkansas | 28.8% | 35.6% | 30.6% | 27.3% | 27.5% |
| Louisiana | 27.1% | 28.8% * | 30.0% * | 25.7% | 27.2% |
| Oklahoma | 27.5% | 27.1% | 44.1% | 28.5% | 22.8% |
| Texas | 27.6% | 32.5% | 27.7% | 28.6% | 26.0% |
| Mountain: | | | | | |
| Arizona | 25.1% | 26.9% | 26.1% | 24.1% | 24.7% |
| Colorado | 27.1% | 32.0% | 32.2% | 27.1% | 24.5% |
| Idaho | 26.1% | 46.3% | 35.0% | 21.0% * | 24.4% |
| Montana | 24.6% | 23.9% * | 33.8% | 20.1% | 25.8% |
| Nevada | 26.9% | 33.0% | 23.9% * | 21.2% | 30.0% |
| New Mexico | 20.1% | 26.5% | 22.2% * | 25.4% | 15.1% * |
| Utah | 27.9% | 22.9% | 28.6% | 32.5% | 25.9% |
| Wyoming | 24.2% | 29.8% | 28.5% | 36.8% | 15.6% |
| Pacific: | | | | | |
| Alaska | 22.1% | 21.6% * | 37.8% | 26.3% | 15.9% |
| California | 25.4% | 28.0% | 30.9% | 26.9% | 20.8% |
| Hawaii | 27.6% | 27.9% | 39.3% | 20.8% | 23.9% |
| Oregon | 23.9% | 23.8% | 33.3% | 22.7% | 19.6% |
| Washington | 28.3% | 31.2% | 32.7% | 25.7% | 27.9% |

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.

Table VIII.D.3(2004) 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, 2004

| Division and State | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States | 0.41% | 1.66% | 0.96% | 0.47% | 0.61% |
| New England: | | | | | |
| Connecticut | 1.26% | 4.15% | 2.57% | 1.94% | 2.98% |
| Maine | 2.53% | 9.46% * | 3.48% | 2.56% | 3.62% |
| Massachusetts | 1.10% | 2.84% | 3.28% | 2.18% | 3.50% |
| New Hampshire | 2.57% | 7.42% | 2.74% | 4.47% | 2.65% |
| Rhode Island | 2.24% | 4.51% | 3.87% | 4.34% | 4.21% |
| Vermont | 1.63% | 7.14% | 5.26% | 5.00% | 4.07% |
| Middle Atlantic: | | | | | |
| New Jersey | 2.50% | 7.86% * | 4.44% | 3.64% | 3.47% |
| New York | 1.84% | 3.61% | 3.24% | 2.62% | 2.44% |
| Pennsylvania | 1.38% | 3.23% | 3.62% | 1.80% | 2.10% |
| East North Central: | | | | | |
| Illinois | 1.54% | 4.46% | 1.55% | 2.09% | 3.20% |
| Indiana | 2.02% | 1.86% | 3.02% | 3.72% | 2.14% |
| Michigan | 1.42% | 2.63% | 4.24% | 2.64% | 2.47% |
| Ohio | 1.42% | 3.58% | 4.20% | 1.91% | 1.02% |
| Wisconsin | 1.11% | 8.29% | 4.74% | 1.89% | 3.19% |
| West North Central: | | | | | |
| Iowa | 2.23% | 3.24% | 3.55% | 4.29% | 4.33% |
| Kansas | 1.72% | 5.11% | 5.13% | 5.86% | 2.03% |
| Minnesota | 1.79% | 5.51% | 4.43% | 3.98% | 2.44% |
| Missouri | 1.91% | 4.07% | 2.52% | 2.90% | 3.64% |
| Nebraska | 2.28% | 4.37% | 4.67% | 4.04% | 2.55% |
| North Dakota | 2.65% | 6.61% | 6.69% | 3.34% | 7.66% * |
| South Dakota | 4.20% | 7.86% | 2.10% | 4.99% | 6.58% * |
| South Atlantic: | | | | | |
| Delaware | 1.47% | 6.71% * | 4.21% | 3.18% | 2.49% |
| District of Columbia | 2.15% | 4.46% | 2.97% | 2.82% | 5.11% |
| Florida | 2.09% | 5.05% | 2.52% | 2.70% | 4.15% |
| Georgia | 1.33% | 4.25% | 3.33% | 2.71% | 2.77% |
| Maryland | 3.08% | 5.67% | 4.11% | 4.53% | 4.70% |
| North Carolina | 3.89% | 7.97% * | 4.39% | 4.43% | 5.00% |
| South Carolina | 1.84% | 4.36% | 2.53% | 4.60% | 2.72% |
| Virginia | 1.77% | 5.38% | 3.09% | 2.67% | 2.67% |
| West Virginia | 1.53% | 4.88% | 2.97% | 4.50% | 1.19% |
| East South Central: | | | | | |
| Alabama | 2.32% | 8.24% * | 3.60% | 2.69% | 3.23% |
| Kentucky | 1.95% | 6.10% | 1.75% | 3.29% | 3.00% |
| Mississippi | 2.53% | 7.49% | 4.75% | 9.03% | 1.95% |
| Tennessee | 1.23% | 4.78% | 4.67% | 3.74% | 2.96% |
| West South Central: | | | | | |
| Arkansas | 1.45% | 5.57% | 1.71% | 1.52% | 3.16% |
| Louisiana | 3.34% | 9.85% * | 9.08% * | 6.69% | 5.44% |
| Oklahoma | 2.24% | 6.57% | 5.29% | 3.43% | 2.54% |
| Texas | 1.28% | 5.27% | 1.77% | 2.67% | 1.66% |
| Mountain: | | | | | |
| Arizona | 1.95% | 4.98% | 4.30% | 2.28% | 2.88% |
| Colorado | 1.09% | 5.70% | 3.01% | 2.74% | 1.62% |
| Idaho | 3.14% | 10.66% | 5.11% | 6.32% * | 3.43% |
| Montana | 2.70% | 7.97% * | 6.84% | 5.20% | 3.18% |
| Nevada | 2.49% | 6.55% | 7.34% * | 4.27% | 4.56% |
| New Mexico | 3.46% | 4.77% | 8.26% * | 3.18% | 4.83% * |
| Utah | 1.00% | 4.69% | 1.63% | 3.75% | 1.54% |
| Wyoming | 1.53% | 7.21% | 4.66% | 2.83% | 2.12% |
| Pacific: | | | | | |
| Alaska | 2.74% | 7.39% * | 5.47% | 4.72% | 1.95% |
| California | 1.20% | 4.24% | 2.74% | 2.32% | 1.76% |
| Hawaii | 2.11% | 5.39% | 3.54% | 2.24% | 1.56% |
| Oregon | 1.34% | 4.92% | 6.00% | 0.76% | 3.01% |
| Washington | 2.95% | 9.15% | 4.23% | 5.52% | 4.38% |

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.