

Table VII.A.1(2004) Number of private-sector establishments 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	6,342,850	4,024,405	1,020,431	1,298,014	2,212,599	4,130,251
New England:						
Connecticut	78,643	48,965	14,169	15,510	15,816	62,827
Maine	36,602	21,531	6,217	8,854	10,849	25,754
Massachusetts	151,729	83,900	31,891	35,937	37,572	114,157
New Hampshire	33,515	20,716	5,825	6,974	8,632	24,883
Rhode Island	27,235	17,665	4,363	5,207	6,122	21,114
Vermont	20,101	11,661	3,426	5,014	6,098	14,003
Middle Atlantic:						
New Jersey	198,339	122,791	34,641	40,907	54,155	144,184
New York	412,928	271,578	66,393	74,957	121,892	291,036
Pennsylvania	261,307	157,090	34,855	69,363	96,517	164,790
East North Central:						
Illinois	278,927	166,332	55,594	57,002	98,691	180,236
Indiana	135,185	80,704	18,503	35,977	57,356	77,828
Michigan	204,394	126,149	29,419	48,826	71,263	133,131
Ohio	244,832	153,588	41,972	49,273	86,967	157,865
Wisconsin	132,762	73,582	25,744	33,436	45,933	86,829
West North Central:						
Iowa	80,275	42,923	14,545	22,806	35,540	44,735
Kansas	68,811	40,036	12,010	16,765	28,704	40,106
Minnesota	137,624	78,294	24,985	34,345	44,629	92,996
Missouri	131,500	75,837	23,362	32,301	53,304	78,196
Nebraska	51,491	30,266	8,435	12,790	23,320	28,171
North Dakota	22,415	10,536	4,947 *	6,932	11,609	10,806
South Dakota	25,123	12,940	4,841	7,342	11,929	13,194
South Atlantic:						
Delaware	20,563	13,751	2,916	3,895	6,399	14,164
District of Columbia	17,689	14,087	1,881	1,721	2,793	14,896
Florida	413,079	295,747	51,322	66,009	140,826	272,253
Georgia	173,515	120,610	24,248	28,657	52,637	120,878
Maryland	115,043	71,595	22,430	21,018	29,479	85,564
North Carolina	178,152	116,484	29,917	31,751	68,378	109,774
South Carolina	85,611	53,547	13,912	18,152	34,139	51,472
Virginia	160,951	105,802	27,124	28,025	53,273	107,679
West Virginia	34,924	20,621	5,917	8,387	19,533	15,391
East South Central:						
Alabama	89,741	62,850	14,301	12,590	36,763	52,977
Kentucky	78,584	53,626	11,339	13,619	30,521	48,063
Mississippi	54,020	33,919	7,994	12,106	26,003	28,017
Tennessee	114,347	74,525	23,217	16,606	50,409	63,938
West South Central:						
Arkansas	57,132	34,979	10,609	11,543	28,332	28,799
Louisiana	89,873	58,061	11,721	20,091	39,494	50,379
Oklahoma	76,138	46,354	13,580	16,204	33,151	42,987
Texas	426,803	295,080	58,574	73,149	184,411	242,392
Mountain:						
Arizona	103,397	66,653	18,243	18,502	36,126	67,271
Colorado	117,576	76,675	18,742	22,158	33,723	83,853
Idaho	36,599	22,425	6,213	7,960	16,016	20,582
Montana	33,917	21,368	4,501	8,048	17,016	16,901
Nevada	47,856	33,253	7,600	7,003	15,970	31,886
New Mexico	38,620	22,659	7,276	8,685	16,497	22,123
Utah	52,018	30,497	7,403	14,119	18,371	33,648
Wyoming	17,232	11,123	2,553	3,556	7,613	9,619
Pacific:						
Alaska	16,423	9,065	3,132	4,225	3,698	12,725
California	687,596	442,543	107,638	137,415	203,528	484,068
Hawaii	25,905	19,648	3,620	2,637	6,210	19,695
Oregon	93,909	55,680	13,745	24,485	29,807	64,102
Washington	151,898	94,094	22,624	35,180	44,585	107,313

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.

Totals may not sum exactly because of rounding.

Table VII.A.1(2004) Standard error for number of private-sector establishments 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	35,757	33,179	6,221	23,904	18,112	36,633
New England:						
Connecticut	2,404	2,671	1,243	1,207	2,082	2,306
Maine	1,711	1,324	555	893	758	1,607
Massachusetts	4,945	3,126	3,514	2,736	4,532	3,754
New Hampshire	1,405	1,666	892	731	842	1,593
Rhode Island	1,902	2,079	686	456	572	1,982
Vermont	297	796	529	520	430	490
Middle Atlantic:						
New Jersey	6,201	6,330	5,123	3,369	3,802	4,917
New York	15,694	12,013	6,593	6,977	9,616	9,163
Pennsylvania	5,365	6,861	4,250	6,074	7,904	8,860
East North Central:						
Illinois	6,861	8,670	5,530	5,848	4,520	5,569
Indiana	4,074	3,737	2,464	5,992	3,068	3,029
Michigan	2,702	4,182	1,652	4,894	3,564	4,177
Ohio	7,218	7,553	5,392	5,508	4,917	7,629
Wisconsin	3,496	2,608	3,439	2,809	3,068	2,771
West North Central:						
Iowa	1,415	1,365	1,086	1,530	1,940	1,907
Kansas	1,743	1,415	1,913	1,214	1,117	2,283
Minnesota	4,228	4,676	2,902	2,268	3,139	3,938
Missouri	5,312	3,559	1,977	3,733	3,104	4,787
Nebraska	1,513	2,100	491	1,236	1,235	2,106
North Dakota	1,386	628	1,559*	559	1,434	645
South Dakota	695	630	328	324	851	576
South Atlantic:						
Delaware	1,857	2,068	554	352	693	1,982
District of Columbia	704	750	486	339	597	487
Florida	7,625	10,747	6,501	9,678	15,799	13,584
Georgia	5,626	4,395	2,887	3,580	3,746	4,844
Maryland	4,534	2,676	2,743	1,531	3,010	2,550
North Carolina	7,092	5,670	2,888	2,528	4,293	8,701
South Carolina	3,269	3,004	1,591	2,261	3,445	3,580
Virginia	5,066	4,470	3,232	1,817	4,624	5,228
West Virginia	786	1,008	756	771	1,017	978
East South Central:						
Alabama	2,016	2,899	2,829	1,949	3,510	2,377
Kentucky	2,725	2,802	1,788	1,833	2,084	2,213
Mississippi	1,813	1,731	1,055	1,939	1,644	1,544
Tennessee	5,076	4,366	2,326	2,936	3,685	3,551
West South Central:						
Arkansas	2,533	1,562	1,517	1,951	2,472	2,256
Louisiana	2,986	2,043	2,221	1,806	2,599	4,004
Oklahoma	1,897	1,632	1,581	1,478	2,225	1,886
Texas	8,934	5,630	5,262	3,590	8,680	9,126
Mountain:						
Arizona	3,502	2,508	2,480	2,628	2,080	2,743
Colorado	3,168	3,062	1,413	2,022	2,891	4,706
Idaho	1,009	845	749	395	1,041	715
Montana	1,460	1,749	432	885	1,455	714
Nevada	1,993	1,661	964	1,123	2,102	2,052
New Mexico	876	1,013	869	700	835	755
Utah	1,806	1,204	902	1,719	772	2,271
Wyoming	1,416	1,471	166	303	1,511	381
Pacific:						
Alaska	287	540	379	230	339	414
California	11,741	12,733	4,196	6,835	8,374	13,095
Hawaii	2,071	2,275	350	340	687	1,828
Oregon	1,995	3,131	1,947	1,801	1,348	2,550
Washington	5,807	4,709	2,332	3,188	4,510	5,972

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.

Totals may not sum exactly because of rounding.

Table VII.A.1.a(2004) Percent of number of private-sector establishments 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	6,342,850	63.4%	16.1%	20.5%	34.9%	65.1%
New England:						
Connecticut	78,643	62.3%	18.0%	19.7%	20.1%	79.9%
Maine	36,602	58.8%	17.0%	24.2%	29.6%	70.4%
Massachusetts	151,729	55.3%	21.0%	23.7%	24.8%	75.2%
New Hampshire	33,515	61.8%	17.4%	20.8%	25.8%	74.2%
Rhode Island	27,235	64.9%	16.0%	19.1%	22.5%	77.5%
Vermont	20,101	58.0%	17.0%	24.9%	30.3%	69.7%
Middle Atlantic:						
New Jersey	198,339	61.9%	17.5%	20.6%	27.3%	72.7%
New York	412,928	65.8%	16.1%	18.2%	29.5%	70.5%
Pennsylvania	261,307	60.1%	13.3%	26.5%	36.9%	63.1%
East North Central:						
Illinois	278,927	59.6%	19.9%	20.4%	35.4%	64.6%
Indiana	135,185	59.7%	13.7%	26.6%	42.4%	57.6%
Michigan	204,394	61.7%	14.4%	23.9%	34.9%	65.1%
Ohio	244,832	62.7%	17.1%	20.1%	35.5%	64.5%
Wisconsin	132,762	55.4%	19.4%	25.2%	34.6%	65.4%
West North Central:						
Iowa	80,275	53.5%	18.1%	28.4%	44.3%	55.7%
Kansas	68,811	58.2%	17.5%	24.4%	41.7%	58.3%
Minnesota	137,624	56.9%	18.2%	25.0%	32.4%	67.6%
Missouri	131,500	57.7%	17.8%	24.6%	40.5%	59.5%
Nebraska	51,491	58.8%	16.4%	24.8%	45.3%	54.7%
North Dakota	22,415	47.0%	22.1% *	30.9%	51.8%	48.2%
South Dakota	25,123	51.5%	19.3%	29.2%	47.5%	52.5%
South Atlantic:						
Delaware	20,563	66.9%	14.2%	18.9%	31.1%	68.9%
District of Columbia	17,689	79.6%	10.6%	9.7%	15.8%	84.2%
Florida	413,079	71.6%	12.4%	16.0%	34.1%	65.9%
Georgia	173,515	69.5%	14.0%	16.5%	30.3%	69.7%
Maryland	115,043	62.2%	19.5%	18.3%	25.6%	74.4%
North Carolina	178,152	65.4%	16.8%	17.8%	38.4%	61.6%
South Carolina	85,611	62.5%	16.3%	21.2%	39.9%	60.1%
Virginia	160,951	65.7%	16.9%	17.4%	33.1%	66.9%
West Virginia	34,924	59.0%	16.9%	24.0%	55.9%	44.1%
East South Central:						
Alabama	89,741	70.0%	15.9%	14.0%	41.0%	59.0%
Kentucky	78,584	68.2%	14.4%	17.3%	38.8%	61.2%
Mississippi	54,020	62.8%	14.8%	22.4%	48.1%	51.9%
Tennessee	114,347	65.2%	20.3%	14.5%	44.1%	55.9%
West South Central:						
Arkansas	57,132	61.2%	18.6%	20.2%	49.6%	50.4%
Louisiana	89,873	64.6%	13.0%	22.4%	43.9%	56.1%
Oklahoma	76,138	60.9%	17.8%	21.3%	43.5%	56.5%
Texas	426,803	69.1%	13.7%	17.1%	43.2%	56.8%
Mountain:						
Arizona	103,397	64.5%	17.6%	17.9%	34.9%	65.1%
Colorado	117,576	65.2%	15.9%	18.8%	28.7%	71.3%
Idaho	36,599	61.3%	17.0%	21.8%	43.8%	56.2%
Montana	33,917	63.0%	13.3%	23.7%	50.2%	49.8%
Nevada	47,856	69.5%	15.9%	14.6%	33.4%	66.6%
New Mexico	38,620	58.7%	18.8%	22.5%	42.7%	57.3%
Utah	52,018	58.6%	14.2%	27.1%	35.3%	64.7%
Wyoming	17,232	64.6%	14.8%	20.6%	44.2%	55.8%
Pacific:						
Alaska	16,423	55.2%	19.1%	25.7%	22.5%	77.5%
California	687,596	64.4%	15.7%	20.0%	29.6%	70.4%
Hawaii	25,905	75.8%	14.0%	10.2%	24.0%	76.0%
Oregon	93,909	59.3%	14.6%	26.1%	31.7%	68.3%
Washington	151,898	61.9%	14.9%	23.2%	29.4%	70.6%

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.

Percents may not add to 100% because of rounding.

Table VII.A.1.a(2004) Standard error for percent of number of private-sector establishments 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	35,757	0.32%	0.15%	0.34%	0.32%	0.32%
New England:						
Connecticut	2,404	2.48%	1.53%	1.49%	2.34%	2.34%
Maine	1,711	1.43%	1.62%	2.08%	1.91%	1.91%
Massachusetts	4,945	2.51%	1.94%	1.12%	2.32%	2.32%
New Hampshire	1,405	3.00%	2.95%	2.21%	2.66%	2.66%
Rhode Island	1,902	3.29%	2.41%	2.25%	2.34%	2.34%
Vermont	297	3.60%	2.58%	2.67%	2.14%	2.14%
Middle Atlantic:						
New Jersey	6,201	2.83%	2.28%	1.85%	1.74%	1.74%
New York	15,694	1.90%	1.68%	1.25%	1.56%	1.56%
Pennsylvania	5,365	2.53%	1.73%	2.05%	3.02%	3.02%
East North Central:						
Illinois	6,861	3.04%	1.84%	1.84%	1.32%	1.32%
Indiana	4,074	3.20%	2.00%	3.59%	1.69%	1.69%
Michigan	2,702	2.11%	0.80%	2.35%	1.72%	1.72%
Ohio	7,218	2.34%	2.30%	2.16%	1.93%	1.93%
Wisconsin	3,496	2.33%	2.37%	1.72%	1.89%	1.89%
West North Central:						
Iowa	1,415	1.69%	1.19%	1.85%	2.20%	2.20%
Kansas	1,743	1.77%	2.38%	1.88%	2.03%	2.03%
Minnesota	4,228	2.67%	1.97%	1.55%	2.01%	2.01%
Missouri	5,312	1.79%	1.41%	2.37%	2.07%	2.07%
Nebraska	1,513	2.88%	1.10%	2.58%	2.86%	2.86%
North Dakota	1,386	3.37%	4.12% *	3.28%	3.29%	3.29%
South Dakota	695	1.71%	0.91%	1.57%	2.63%	2.63%
South Atlantic:						
Delaware	1,857	3.55%	2.80%	2.62%	3.90%	3.90%
District of Columbia	704	3.36%	2.87%	1.79%	2.84%	2.84%
Florida	7,625	2.54%	1.67%	2.19%	3.43%	3.43%
Georgia	5,626	1.90%	1.78%	1.62%	1.74%	1.74%
Maryland	4,534	2.09%	1.69%	1.06%	1.91%	1.91%
North Carolina	7,092	1.64%	1.46%	1.53%	2.93%	2.93%
South Carolina	3,269	2.73%	1.95%	1.95%	3.19%	3.19%
Virginia	5,066	1.81%	1.92%	1.02%	2.67%	2.67%
West Virginia	786	2.02%	2.34%	2.19%	2.76%	2.76%
East South Central:						
Alabama	2,016	3.59%	2.97%	2.12%	3.29%	3.29%
Kentucky	2,725	2.81%	2.42%	1.84%	2.09%	2.09%
Mississippi	1,813	2.73%	2.26%	2.65%	2.45%	2.45%
Tennessee	5,076	2.49%	2.01%	2.33%	2.36%	2.36%
West South Central:						
Arkansas	2,533	3.32%	2.13%	2.63%	3.18%	3.18%
Louisiana	2,986	2.04%	2.02%	2.09%	3.15%	3.15%
Oklahoma	1,897	1.31%	1.80%	2.10%	2.42%	2.42%
Texas	8,934	0.78%	1.02%	0.88%	1.75%	1.75%
Mountain:						
Arizona	3,502	2.09%	2.22%	2.40%	1.54%	1.54%
Colorado	3,168	1.19%	1.40%	1.70%	2.68%	2.68%
Idaho	1,009	1.72%	1.76%	1.42%	2.13%	2.13%
Montana	1,460	2.70%	1.45%	2.65%	2.53%	2.53%
Nevada	1,993	2.82%	1.73%	2.02%	3.63%	3.63%
New Mexico	876	2.54%	2.11%	1.68%	1.77%	1.77%
Utah	1,806	1.84%	1.83%	2.38%	2.04%	2.04%
Wyoming	1,416	2.67%	1.12%	2.22%	3.78%	3.78%
Pacific:						
Alaska	287	2.99%	2.29%	1.36%	2.04%	2.04%
California	11,741	1.02%	0.57%	1.07%	1.24%	1.24%
Hawaii	2,071	2.86%	1.75%	1.59%	2.52%	2.52%
Oregon	1,995	2.97%	2.07%	1.91%	1.75%	1.75%
Washington	5,807	1.81%	1.37%	2.03%	2.81%	2.81%

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.

Percents may not add to 100% because of rounding.

Table VII.A.2(2004) Percent of private-sector establishments that offer health insurance 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	55.1%	62.9%	52.2%	33.0%	41.2%	62.5%
New England:						
Connecticut	68.8%	78.8%	64.0%	41.6%	46.8%	74.3%
Maine	49.7%	54.7%	57.6%	32.2%	41.8%	53.1%
Massachusetts	63.2%	73.1%	68.4%	35.5%	46.8%	68.7%
New Hampshire	62.1%	69.6%	60.3%	41.2%	56.8%	63.9%
Rhode Island	58.9%	65.1%	59.2%	37.9%	45.2%	62.9%
Vermont	53.8%	61.0%	59.9%	33.1%	36.6%	61.4%
Middle Atlantic:						
New Jersey	63.0%	68.9%	57.7%	49.9%	56.8%	65.4%
New York	59.1%	63.3%	61.9%	41.4%	43.7%	65.6%
Pennsylvania	65.0%	76.6%	63.3%	39.6%	45.1%	76.7%
East North Central:						
Illinois	55.5%	68.1%	52.6%	21.5%	39.5%	64.3%
Indiana	50.6%	58.8%	50.2%	32.4%	42.4%	56.6%
Michigan	60.7%	69.1%	45.2%	48.4%	47.0%	68.0%
Ohio	62.5%	72.9%	54.9%	36.8%	45.1%	72.1%
Wisconsin	53.7%	62.7%	53.2%	34.2%	38.4%	61.8%
West North Central:						
Iowa	48.7%	57.4%	49.0%	32.0%	35.7%	59.0%
Kansas	52.5%	58.8%	50.7%	38.8%	41.0%	60.7%
Minnesota	53.7%	64.3%	46.7%	34.8%	41.1%	59.8%
Missouri	54.6%	66.3%	47.1%	32.5%	44.8%	61.2%
Nebraska	44.0%	53.2%	35.9%	27.3%	35.4%	51.0%
North Dakota	43.2%	57.1%	32.3%	29.7%	28.9%	58.4%
South Dakota	47.6%	59.5%	41.9%	30.4%	36.6%	57.5%
South Atlantic:						
Delaware	63.9%	70.4%	67.8%	37.8%	49.8%	70.3%
District of Columbia	74.2%	81.6%	49.7%	40.6%	55.8%	77.7%
Florida	51.3%	57.3%	55.9%	20.9% *	39.6%	57.4%
Georgia	51.8%	57.8%	43.7%	33.4%	32.6%	60.2%
Maryland	64.9%	72.5%	63.8%	39.9%	49.9%	70.0%
North Carolina	51.8%	55.9%	49.7%	38.7%	39.8%	59.2%
South Carolina	49.3%	56.8%	54.0%	23.5%	38.2%	56.7%
Virginia	62.9%	67.9%	71.6%	35.6%	55.6%	66.5%
West Virginia	50.7%	65.1%	31.0%	29.2%	40.0%	64.3%
East South Central:						
Alabama	60.9%	68.4%	46.6%	40.1%	46.0%	71.3%
Kentucky	58.3%	64.9%	49.3%	39.7%	39.9%	70.0%
Mississippi	42.2%	51.0%	41.7%	17.9%	28.8%	54.6%
Tennessee	54.7%	58.3%	61.6%	29.0%	52.1%	56.8%
West South Central:						
Arkansas	42.4%	52.6%	29.1%	23.4%	34.3%	50.3%
Louisiana	45.3%	50.4%	43.9%	31.5%	32.0%	55.8%
Oklahoma	44.0%	52.2%	37.8%	25.7%	33.9%	51.7%
Texas	45.9%	52.4%	40.7%	23.9%	34.7%	54.4%
Mountain:						
Arizona	56.1%	62.9%	52.1%	35.5%	38.8%	65.3%
Colorado	52.7%	61.5%	44.8%	29.0%	38.6%	58.4%
Idaho	45.8%	53.7%	46.2%	22.9%	34.0%	54.9%
Montana	38.4%	45.0%	32.3%	24.4%	28.7%	48.2%
Nevada	54.7%	61.0%	42.4%	38.2%	38.1%	63.0%
New Mexico	47.9%	59.1%	46.5%	19.9%	35.5%	57.1%
Utah	48.1%	56.1%	49.0%	30.1%	44.7%	49.9%
Wyoming	41.3%	48.2%	34.2%	24.7%	24.7%	54.3%
Pacific:						
Alaska	44.2%	56.6%	36.5%	23.2%	28.3%	48.8%
California	54.3%	64.3%	45.1%	29.1%	40.9%	59.9%
Hawaii	82.6%	82.7%	92.8%	67.6%	83.0%	82.5%
Oregon	52.7%	59.4%	51.7%	38.2%	36.1%	60.5%
Washington	56.2%	65.0%	65.1%	27.2%	39.5%	63.2%

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(2004) Standard error for percent of private-sector establishments that offer health insurance 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	0.36%	0.42%	0.85%	0.88%	0.75%	0.35%
New England:						
Connecticut	1.85%	1.68%	3.68%	4.43%	6.18%	1.85%
Maine	2.77%	4.39%	3.60%	4.26%	4.00%	3.79%
Massachusetts	2.38%	2.58%	5.72%	6.46%	5.17%	2.62%
New Hampshire	3.29%	4.72%	5.38%	4.97%	5.89%	3.39%
Rhode Island	3.89%	4.73%	3.01%	5.54%	5.25%	3.93%
Vermont	1.95%	3.21%	4.13%	4.05%	2.25%	2.26%
Middle Atlantic:						
New Jersey	1.88%	3.83%	5.05%	5.96%	4.82%	2.01%
New York	1.37%	2.04%	3.90%	4.01%	3.25%	1.70%
Pennsylvania	1.74%	1.34%	7.64%	4.55%	2.91%	2.05%
East North Central:						
Illinois	1.79%	1.87%	4.05%	4.58%	4.06%	1.66%
Indiana	2.77%	3.69%	8.81%	5.74%	5.53%	3.91%
Michigan	1.40%	2.38%	4.79%	3.17%	3.48%	2.64%
Ohio	0.63%	2.17%	5.53%	5.04%	3.67%	2.21%
Wisconsin	2.08%	2.88%	6.37%	4.92%	3.18%	2.81%
West North Central:						
Iowa	2.05%	2.39%	4.23%	4.50%	4.65%	2.11%
Kansas	2.62%	3.14%	6.76%	6.79%	3.26%	4.01%
Minnesota	1.89%	2.28%	5.54%	5.51%	3.53%	2.70%
Missouri	2.84%	2.36%	4.16%	6.13%	4.03%	3.62%
Nebraska	2.04%	2.92%	5.49%	4.88%	2.65%	3.43%
North Dakota	2.26%	2.97%	7.32%	3.18%	3.57%	2.63%
South Dakota	2.17%	3.06%	8.17%	3.31%	3.63%	3.11%
South Atlantic:						
Delaware	2.46%	2.60%	5.73%	7.02%	5.70%	3.19%
District of Columbia	2.55%	2.11%	10.17%	7.53%	10.02%	2.40%
Florida	2.59%	2.89%	3.77%	6.50% *	3.92%	2.73%
Georgia	2.33%	3.57%	6.56%	2.76%	2.61%	3.12%
Maryland	1.61%	2.45%	6.92%	5.52%	5.68%	1.90%
North Carolina	2.10%	2.57%	6.27%	5.43%	4.00%	3.99%
South Carolina	2.42%	3.46%	7.39%	3.25%	2.46%	3.96%
Virginia	2.39%	2.83%	5.24%	7.23%	3.56%	3.49%
West Virginia	1.73%	1.69%	6.27%	4.27%	2.22%	2.70%
East South Central:						
Alabama	2.36%	3.49%	8.03%	7.49%	3.98%	2.85%
Kentucky	1.72%	2.84%	7.70%	5.98%	4.37%	2.92%
Mississippi	2.04%	3.74%	5.79%	5.16%	3.16%	3.80%
Tennessee	2.12%	2.35%	5.20%	6.06%	2.93%	3.81%
West South Central:						
Arkansas	2.31%	2.29%	7.83%	5.84%	3.75%	3.98%
Louisiana	2.73%	2.82%	7.79%	6.58%	5.30%	4.32%
Oklahoma	1.26%	2.06%	5.08%	4.06%	2.60%	1.72%
Texas	1.30%	1.45%	3.60%	4.05%	2.57%	1.68%
Mountain:						
Arizona	2.93%	3.25%	9.20%	5.75%	2.47%	3.59%
Colorado	2.37%	2.68%	7.94%	5.48%	7.81%	2.71%
Idaho	2.32%	2.20%	6.62%	5.23%	3.30%	3.05%
Montana	2.19%	3.48%	7.12%	5.36%	3.56%	3.28%
Nevada	2.50%	3.39%	7.92%	6.87%	5.13%	2.20%
New Mexico	1.76%	2.20%	4.86%	3.68%	3.24%	2.33%
Utah	2.83%	2.77%	6.48%	5.88%	4.49%	3.23%
Wyoming	3.15%	4.50%	4.54%	3.14%	4.31%	3.11%
Pacific:						
Alaska	2.15%	2.42%	4.74%	3.03%	4.36%	1.93%
California	1.09%	1.91%	2.89%	2.42%	1.79%	1.26%
Hawaii	3.54%	4.15%	3.97%	6.17%	3.47%	4.31%
Oregon	1.80%	1.46%	6.27%	4.90%	3.96%	1.74%
Washington	2.33%	3.04%	4.02%	2.74%	5.26%	3.19%

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.a(2004) Percent of private-sector establishments that offer health insurance that self-insure at least one plan 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	35.0%	34.0%	36.0%	39.4%	42.2%	32.4%
New England:						
Connecticut	28.9%	27.2%	29.0%	39.5%	43.7%	26.6%
Maine	26.6%	24.0%	28.7%	35.0% *	44.3%	20.8%
Massachusetts	29.0%	30.1%	27.0% *	27.2% *	30.0%	28.8%
New Hampshire	28.5%	28.1%	43.2%	12.3% *	33.3%	27.0%
Rhode Island	22.6%	22.9%	23.6%	19.4% *	30.6%	20.9%
Vermont	34.4%	35.7%	36.0%	27.0%	38.8%	33.3%
Middle Atlantic:						
New Jersey	30.0%	30.5%	24.9%	33.0%	35.5%	28.3%
New York	30.4%	29.7%	33.8%	29.4%	40.7%	27.5%
Pennsylvania	32.0%	33.3%	17.8% *	37.5%	40.3%	29.1%
East North Central:						
Illinois	34.7%	32.0%	45.6%	33.9%	48.1%	30.3%
Indiana	46.1%	45.7%	44.3%	48.7%	46.2%	46.0%
Michigan	35.2%	35.5%	30.3% *	37.0%	24.6%	39.1%
Ohio	40.0%	38.5%	47.4%	40.0%	42.0%	39.4%
Wisconsin	36.2%	39.1%	30.6%	31.4%	34.1%	36.9%
West North Central:						
Iowa	38.9%	41.6%	19.1%	49.1%	37.7%	39.5%
Kansas	32.1%	29.4%	32.9% *	41.1%	30.1%	33.1%
Minnesota	33.9%	29.3%	34.5%	52.7%	48.5%	29.0%
Missouri	35.4%	31.5%	42.5%	46.5%	41.5%	32.4%
Nebraska	37.1%	38.1%	26.6% *	42.1%	40.5%	35.2%
North Dakota	41.4%	41.1%	36.2%	46.3%	37.1%	43.6%
South Dakota	31.3%	32.5%	22.2% *	35.8%	27.4%	33.6%
South Atlantic:						
Delaware	33.2%	30.3%	28.8% *	58.2%	53.7%	26.6%
District of Columbia	28.3%	27.0%	50.4%	21.7% *	38.8%	26.9%
Florida	37.9%	35.7%	42.7%	54.7%	46.6%	34.7%
Georgia	42.0%	43.6%	18.2% *	56.8%	47.4%	40.8%
Maryland	33.4%	31.4%	39.9%	34.9% *	56.4%	27.8%
North Carolina	33.6%	32.2%	37.9%	35.4% *	44.4%	29.0%
South Carolina	36.9%	34.8%	40.1%	45.8%	50.2%	30.9%
Virginia	41.4%	41.4%	36.0%	51.3%	50.9%	37.4%
West Virginia	41.9%	42.8%	43.9%	35.6% *	46.4%	38.4%
East South Central:						
Alabama	32.1%	29.6%	46.0%	35.6%	33.7%	31.4%
Kentucky	33.8%	31.8%	28.3%	52.0%	28.8%	35.6%
Mississippi	46.8%	45.5%	42.0%	64.5%	43.4%	48.4%
Tennessee	42.1%	37.0%	54.8%	49.9%	43.0%	41.4%
West South Central:						
Arkansas	37.8%	39.7%	34.2% *	29.6%	40.8%	35.9%
Louisiana	38.3%	38.0%	41.1%	37.6% *	34.6%	40.0%
Oklahoma	34.7%	30.7%	36.0%	56.2%	37.0%	33.5%
Texas	45.8%	41.8%	58.5%	63.7%	59.8%	39.0%
Mountain:						
Arizona	36.3%	30.7%	58.1%	40.2% *	43.1%	34.1%
Colorado	38.5%	39.5%	45.6%	21.9% *	48.2%	35.9%
Idaho	33.9%	29.8%	34.9%	59.2%	42.5%	29.8%
Montana	34.7%	35.6%	26.7% *	36.2%	36.9%	33.4%
Nevada	37.8%	35.8%	52.4%	36.2% *	57.3%	32.0%
New Mexico	38.4%	35.4%	48.0%	43.3%	52.0%	32.1%
Utah	31.7%	31.9%	18.0% *	42.5%	37.7%	28.8%
Wyoming	40.9%	41.4%	53.8%	25.2%	37.8%	42.1%
Pacific:						
Alaska	44.1%	45.4%	38.2%	44.1%	37.6%	45.2%
California	29.7%	29.6%	31.0%	29.3%	37.2%	27.6%
Hawaii	20.4%	20.2%	19.5%	23.6% *	17.4%	21.4%
Oregon	29.7%	32.9%	20.2% *	25.5% *	32.7%	28.9%
Washington	29.2%	27.8%	19.5% *	53.3%	42.7%	25.7%

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.a(2004) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan 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	0.70%	0.61%	2.09%	1.63%	1.16%	0.61%
New England:						
Connecticut	3.19%	4.53%	7.82%	11.14%	8.59%	3.26%
Maine	3.80%	3.39%	7.28%	12.13% *	9.38%	3.58%
Massachusetts	2.28%	2.38%	8.91% *	10.34% *	8.78%	2.08%
New Hampshire	3.45%	4.90%	7.95%	5.34% *	5.19%	4.37%
Rhode Island	3.43%	3.50%	6.82%	5.95% *	8.92%	3.21%
Vermont	3.35%	3.95%	8.04%	6.39%	7.03%	3.56%
Middle Atlantic:						
New Jersey	3.05%	3.96%	7.14%	6.04%	7.00%	3.32%
New York	2.50%	2.48%	6.19%	3.83%	5.52%	2.82%
Pennsylvania	2.02%	1.77%	9.09% *	6.16%	5.40%	1.69%
East North Central:						
Illinois	2.06%	1.49%	7.89%	9.06%	5.56%	2.20%
Indiana	3.67%	4.71%	13.09%	14.22%	8.97%	3.78%
Michigan	2.38%	4.30%	9.59% *	8.03%	6.18%	2.50%
Ohio	4.73%	5.38%	9.56%	11.48%	10.34%	4.33%
Wisconsin	5.32%	4.57%	7.79%	8.70%	8.95%	5.46%
West North Central:						
Iowa	3.17%	4.11%	5.10%	10.89%	5.83%	2.99%
Kansas	3.09%	3.16%	11.63% *	7.52%	5.89%	2.93%
Minnesota	4.00%	6.31%	6.51%	9.68%	4.45%	5.01%
Missouri	2.60%	3.94%	12.02%	11.41%	6.45%	4.82%
Nebraska	3.74%	4.55%	9.24% *	11.31%	6.12%	4.22%
North Dakota	2.03%	2.97%	10.49%	6.48%	5.71%	2.94%
South Dakota	4.48%	6.37%	11.44% *	7.31%	5.44%	6.93%
South Atlantic:						
Delaware	5.19%	4.65%	9.94% *	12.16%	10.50%	4.32%
District of Columbia	3.77%	3.02%	14.30%	7.01% *	11.24%	3.36%
Florida	2.68%	2.82%	8.87%	12.22%	6.74%	2.98%
Georgia	2.53%	2.49%	10.06% *	13.31%	11.09%	2.00%
Maryland	2.24%	2.38%	11.60%	10.71% *	10.45%	2.47%
North Carolina	3.28%	4.16%	7.72%	11.32% *	6.35%	4.87%
South Carolina	3.90%	4.19%	10.44%	12.61%	10.71%	4.16%
Virginia	3.49%	4.45%	9.34%	14.68%	6.91%	3.29%
West Virginia	4.06%	5.24%	11.86%	12.64% *	5.65%	5.30%
East South Central:						
Alabama	3.69%	4.23%	10.23%	9.00%	6.14%	4.87%
Kentucky	3.42%	3.85%	7.68%	13.35%	5.04%	4.04%
Mississippi	5.25%	5.15%	12.53%	17.74%	8.57%	6.46%
Tennessee	3.82%	3.70%	8.71%	9.67%	6.44%	3.50%
West South Central:						
Arkansas	3.47%	5.36%	13.74% *	8.12%	6.35%	4.95%
Louisiana	3.96%	5.34%	12.19%	12.47% *	8.97%	6.00%
Oklahoma	2.64%	3.21%	9.87%	11.09%	5.41%	3.09%
Texas	2.41%	1.90%	10.77%	11.44%	4.39%	2.99%
Mountain:						
Arizona	3.56%	4.08%	10.07%	12.25% *	8.50%	4.86%
Colorado	3.61%	4.08%	10.92%	7.68% *	9.57%	4.19%
Idaho	2.44%	3.10%	8.69%	13.32%	5.88%	3.30%
Montana	3.99%	4.10%	11.02% *	10.01%	8.01%	5.82%
Nevada	2.86%	2.86%	13.37%	14.53% *	9.45%	3.17%
New Mexico	2.91%	3.16%	12.66%	11.29%	6.37%	2.34%
Utah	3.21%	3.41%	8.85% *	9.74%	8.47%	3.17%
Wyoming	2.92%	3.69%	10.09%	7.39%	8.50%	4.55%
Pacific:						
Alaska	3.29%	4.04%	10.30%	7.97%	8.83%	3.25%
California	1.77%	1.83%	4.60%	4.98%	3.37%	2.10%
Hawaii	2.73%	3.61%	5.68%	7.98% *	4.12%	4.25%
Oregon	3.29%	3.38%	7.33% *	9.50% *	7.89%	3.50%
Washington	2.92%	3.71%	7.14% *	13.06%	9.27%	2.93%

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.b(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 single 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	42.4%	44.4%	39.5%	34.3%	30.6%	46.6%
New England:						
Connecticut	40.2%	43.7%	28.3%	35.7%	26.8% *	42.3%
Maine	41.1%	43.0%	45.3%	27.9% *	23.4%	46.9%
Massachusetts	37.8%	40.3%	38.0%	25.4% *	19.6%	41.8%
New Hampshire	34.6%	33.7%	29.7%	44.9%	28.0%	36.6%
Rhode Island	50.7%	49.8%	42.5%	67.2%	45.3%	51.9%
Vermont	38.6%	37.2%	37.5%	45.7%	26.6%	41.7%
Middle Atlantic:						
New Jersey	52.0%	52.2%	68.6%	34.6%	32.1%	58.5%
New York	45.7%	47.1%	45.9%	38.2%	35.4%	48.6%
Pennsylvania	44.9%	47.3%	45.1%	34.5%	32.5%	49.2%
East North Central:						
Illinois	44.2%	47.0%	36.6%	36.8%	32.0%	48.3%
Indiana	32.4%	34.8%	35.8%	20.0% *	28.2%	34.7%
Michigan	47.4%	46.9%	56.4%	43.9%	42.4%	49.2%
Ohio	30.1%	30.3%	26.5%	33.3%	23.0%	32.5%
Wisconsin	33.2%	32.7%	21.7%	48.8%	31.8%	33.6%
West North Central:						
Iowa	36.3%	37.0%	42.0%	28.6%	40.0%	34.5%
Kansas	40.1%	41.5%	38.9%	35.7%	39.6%	40.3%
Minnesota	44.5%	50.9%	37.6% *	24.3%	28.5%	49.8%
Missouri	40.0%	42.5%	34.9%	32.9% *	29.9%	45.0%
Nebraska	41.0%	45.8%	29.8% *	28.3%	44.6%	38.9%
North Dakota	48.7%	49.4%	41.8%	51.9%	42.8%	51.8%
South Dakota	41.9%	39.9%	49.1%	42.2%	39.1%	43.6%
South Atlantic:						
Delaware	42.8%	49.2%	31.0%	16.3% *	18.1% *	50.7%
District of Columbia	50.1%	50.9%	36.2% *	55.6%	21.2% *	54.0%
Florida	42.6%	46.7%	30.8%	17.3% *	29.0%	47.5%
Georgia	39.8%	42.9%	39.0% *	18.4% *	23.0% *	43.8%
Maryland	40.1%	40.5%	44.3%	30.4% *	20.5% *	44.9%
North Carolina	46.4%	47.6%	46.6%	39.7%	31.4%	52.6%
South Carolina	37.9%	42.6%	28.0% *	21.6% *	16.0%	47.7%
Virginia	30.1%	31.4%	26.8% *	26.9% *	21.8% *	33.5%
West Virginia	39.5%	43.0%	35.4% *	23.7% *	27.0%	49.4%
East South Central:						
Alabama	44.3%	45.4%	44.4%	35.4% *	35.1%	48.5%
Kentucky	42.9%	46.6%	44.9%	16.8% *	42.0%	43.2%
Mississippi	35.6%	40.2%	25.0% *	15.4% *	23.7%	41.4%
Tennessee	33.6%	36.2%	31.6%	15.9% *	25.0%	39.8%
West South Central:						
Arkansas	36.2%	39.0%	30.3%	23.8% *	18.8%	48.0%
Louisiana	35.7%	40.0%	38.1% *	13.8% *	32.9% *	36.9%
Oklahoma	41.1%	42.7%	49.3%	21.5%	33.5%	44.9%
Texas	32.0%	36.0%	20.1% *	12.5% *	9.6% *	42.8%
Mountain:						
Arizona	38.7%	39.5%	26.4% *	51.9%	29.3%	41.8%
Colorado	39.2%	40.0%	29.6% *	45.4%	23.9% *	43.2%
Idaho	50.8%	56.5%	38.3%	33.2% *	46.6%	52.8%
Montana	47.4%	48.4%	50.0%	40.6%	40.4%	51.6%
Nevada	40.6%	40.6%	55.1%	22.7% *	22.7% *	46.0%
New Mexico	36.2%	37.0%	29.5% *	43.2% *	29.5%	39.3%
Utah	39.1%	40.0%	44.3%	30.8%	32.7%	42.1%
Wyoming	45.6%	42.7%	39.9%	68.4%	57.5%	41.3%
Pacific:						
Alaska	45.7%	43.2%	48.1%	55.9%	35.6% *	47.4%
California	52.4%	53.1%	48.1%	52.5%	43.6%	54.9%
Hawaii	67.5%	67.5%	64.7%	72.8%	68.1%	67.3%
Oregon	54.7%	54.2%	64.3%	49.5%	49.1%	56.3%
Washington	52.6%	57.1%	49.8%	28.1% *	34.4%	57.4%

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.b(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 single 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	0.46%	0.57%	1.28%	1.32%	0.81%	0.61%
New England:						
Connecticut	3.98%	4.33%	7.94%	10.17%	9.29% *	4.43%
Maine	2.42%	3.37%	7.33%	8.47% *	5.71%	2.56%
Massachusetts	3.52%	4.03%	8.36%	9.39% *	5.71%	4.60%
New Hampshire	3.21%	3.57%	7.68%	7.37%	5.56%	4.02%
Rhode Island	3.71%	3.94%	10.20%	11.21%	6.46%	4.76%
Vermont	2.06%	3.50%	6.82%	9.37%	5.52%	2.51%
Middle Atlantic:						
New Jersey	3.33%	3.90%	11.10%	6.97%	6.11%	3.94%
New York	1.87%	2.61%	5.79%	7.88%	5.89%	2.22%
Pennsylvania	2.37%	3.49%	8.36%	6.85%	4.00%	3.20%
East North Central:						
Illinois	2.13%	2.17%	7.35%	9.99%	5.83%	2.02%
Indiana	4.00%	4.01%	9.91%	6.77% *	7.88%	3.30%
Michigan	2.21%	4.41%	10.12%	6.83%	6.03%	4.82%
Ohio	2.40%	3.47%	5.32%	9.14%	5.93%	3.15%
Wisconsin	3.95%	3.97%	5.08%	10.49%	9.42%	3.24%
West North Central:						
Iowa	2.22%	3.03%	8.10%	7.68%	6.79%	1.45%
Kansas	2.65%	3.29%	10.43%	8.64%	6.11%	4.66%
Minnesota	4.78%	4.92%	11.50% *	5.49%	5.86%	5.02%
Missouri	3.37%	4.63%	9.08%	11.90% *	7.48%	4.49%
Nebraska	2.80%	2.61%	13.56% *	6.73%	6.00%	3.25%
North Dakota	3.31%	4.85%	8.23%	4.44%	4.45%	4.24%
South Dakota	2.76%	2.91%	10.51%	6.37%	5.10%	4.52%
South Atlantic:						
Delaware	4.06%	4.16%	7.10%	13.12% *	12.88% *	5.52%
District of Columbia	3.12%	3.07%	14.12% *	14.25%	10.18% *	2.93%
Florida	2.90%	3.18%	6.40%	12.57% *	4.86%	3.82%
Georgia	3.51%	3.08%	12.78% *	10.61% *	10.48% *	2.85%
Maryland	3.02%	3.86%	10.83%	12.12% *	9.13% *	3.53%
North Carolina	3.01%	3.59%	7.69%	11.02%	4.71%	4.53%
South Carolina	4.27%	5.83%	13.03% *	6.65% *	4.29%	5.08%
Virginia	5.05%	5.32%	8.08% *	10.12% *	6.92% *	5.35%
West Virginia	2.92%	2.71%	13.50% *	12.51% *	5.36%	4.28%
East South Central:						
Alabama	4.26%	4.38%	10.52%	12.94% *	6.96%	4.00%
Kentucky	2.78%	2.85%	4.84%	10.41% *	6.38%	2.62%
Mississippi	5.42%	5.82%	13.54% *	13.39% *	4.85%	8.10%
Tennessee	2.70%	3.08%	8.45%	7.47% *	5.85%	2.92%
West South Central:						
Arkansas	2.50%	2.76%	7.10%	10.84% *	3.17%	4.09%
Louisiana	4.45%	5.41%	14.64% *	10.03% *	10.88% *	8.04%
Oklahoma	2.61%	3.30%	11.49%	5.44%	4.83%	3.28%
Texas	2.34%	3.07%	6.45% *	4.68% *	3.09% *	3.63%
Mountain:						
Arizona	2.42%	3.77%	9.72% *	13.34%	5.65%	4.67%
Colorado	2.90%	2.62%	10.12% *	13.21%	11.33% *	3.13%
Idaho	4.62%	6.53%	10.11%	10.97% *	7.38%	5.56%
Montana	2.47%	3.28%	10.46%	11.41%	6.52%	5.05%
Nevada	3.97%	5.15%	13.38%	10.26% *	10.65% *	4.15%
New Mexico	3.10%	3.53%	10.71% *	13.67% *	6.40%	3.71%
Utah	3.12%	4.07%	11.39%	8.70%	7.64%	4.67%
Wyoming	4.82%	5.21%	10.99%	9.93%	8.06%	5.55%
Pacific:						
Alaska	4.06%	4.35%	11.32%	10.76%	11.40% *	4.82%
California	2.40%	2.64%	5.91%	6.67%	4.84%	2.40%
Hawaii	2.15%	2.87%	7.11%	7.51%	2.72%	2.84%
Oregon	2.02%	2.24%	9.34%	8.21%	7.31%	3.37%
Washington	2.79%	3.54%	5.39%	9.26% *	8.05%	3.80%

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) 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%

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.d(2004) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	33.8%	33.9%	32.3%	34.9%	38.7%	32.0%
New England:						
Connecticut	38.2%	40.0%	34.3%	32.4%	46.0%	36.9%
Maine	29.7%	26.7%	34.6%	35.9%	36.3%	27.6%
Massachusetts	26.7%	26.6%	28.2%	24.6% *	23.9% *	27.3%
New Hampshire	29.3%	30.6%	31.6%	19.7% *	21.6%	31.7%
Rhode Island	28.0%	30.5%	29.0% *	11.9% *	23.9%	28.9%
Vermont	21.6%	24.0%	12.3% *	22.6%	22.0%	21.5%
Middle Atlantic:						
New Jersey	33.6%	35.5%	16.8% *	42.3%	33.2%	33.8%
New York	31.0%	31.6%	32.6%	25.5%	40.9%	28.2%
Pennsylvania	33.8%	35.0%	25.2% *	35.3%	43.2%	30.6%
East North Central:						
Illinois	32.7%	31.6%	36.4%	34.1%	41.9%	29.6%
Indiana	37.3%	30.8%	47.0%	56.0%	40.1%	35.8%
Michigan	29.8%	31.2%	32.0%	23.4% *	26.1%	31.2%
Ohio	33.4%	33.6%	35.2%	29.9% *	34.0%	33.2%
Wisconsin	23.0%	26.5%	13.6%	19.9% *	16.5% *	25.1%
West North Central:						
Iowa	29.9%	29.8%	15.0% *	44.5%	29.5%	30.1%
Kansas	22.3%	23.1%	17.7% *	23.9% *	21.8%	22.6%
Minnesota	26.8%	29.2%	28.4%	15.4% *	24.2%	27.7%
Missouri	22.5%	18.3%	23.8%	41.6% *	28.3% *	19.6%
Nebraska	23.6%	28.3%	13.4% *	11.0% *	14.5% *	28.9%
North Dakota	20.1%	20.8%	18.6% *	18.9% *	15.1% *	22.7%
South Dakota	18.0%	19.9%	11.8% *	17.5%	10.8%	22.2%
South Atlantic:						
Delaware	38.1%	32.4%	51.5%	57.2%	50.4%	34.2%
District of Columbia	45.3%	43.3%	75.4%	39.5% *	76.3%	41.2%
Florida	36.9%	34.6%	44.4%	49.1%	45.5%	33.8%
Georgia	36.8%	38.4%	21.8%	42.1%	47.6%	34.3%
Maryland	36.5%	36.5%	26.7%	53.9%	44.9%	34.5%
North Carolina	27.6%	27.2%	28.6% *	28.2%	43.1%	21.1%
South Carolina	30.8%	27.0%	41.9%	38.3%	49.2%	22.6%
Virginia	42.2%	41.3%	50.7%	32.1% *	47.7%	40.0%
West Virginia	30.4%	29.6%	36.0% *	30.6% *	32.1%	29.1%
East South Central:						
Alabama	29.6%	27.6%	35.9% *	38.4%	38.1%	25.8%
Kentucky	30.6%	31.4%	24.6% *	31.6% *	27.5%	31.7%
Mississippi	30.7%	28.8%	27.7%	50.4% *	31.6%	30.3%
Tennessee	36.0%	34.5%	31.1%	64.2%	41.6%	31.9%
West South Central:						
Arkansas	25.4%	24.9%	23.8% *	31.0%	32.8%	20.4%
Louisiana	30.9%	24.3%	25.0% *	66.0%	28.0% *	32.2%
Oklahoma	31.8%	30.5%	40.5%	29.2% *	30.7%	32.4%
Texas	41.7%	39.8%	38.0%	64.2%	59.0%	33.4%
Mountain:						
Arizona	36.1%	37.7%	33.1% *	29.8% *	35.1%	36.4%
Colorado	28.2%	26.6%	45.9%	16.2% *	39.9%	25.1%
Idaho	24.2%	19.2%	32.8% *	43.5%	31.6%	20.6%
Montana	28.5%	29.1%	18.7% *	32.9% *	26.3% *	29.9%
Nevada	34.5%	35.6%	24.9% *	37.2% *	45.3%	31.1%
New Mexico	31.0%	29.9%	35.2%	32.2%	28.9%	32.0%
Utah	27.2%	27.0%	23.2% *	31.3% *	29.2%	26.2%
Wyoming	25.1%	27.9%	21.9% *	11.0% *	23.4%	25.7%
Pacific:						
Alaska	18.8%	19.6%	18.4% *	15.0% *	9.9% *	20.3%
California	44.1%	45.5%	42.1%	36.6%	46.0%	43.5%
Hawaii	44.9%	45.6%	44.9%	38.4%	43.3%	45.3%
Oregon	27.9%	32.3%	17.9% *	19.9% *	29.9%	27.4%
Washington	32.9%	33.5%	23.5% *	43.5%	37.3%	31.8%

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.d(2004) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.56%	0.57%	1.87%	1.07%	0.79%	0.53%
New England:						
Connecticut	2.65%	2.69%	10.12%	7.33%	8.46%	3.13%
Maine	2.10%	2.67%	5.15%	9.59%	6.07%	2.18%
Massachusetts	2.74%	3.62%	6.89%	9.33% *	8.07% *	2.35%
New Hampshire	3.29%	4.73%	9.17%	6.28% *	5.18%	4.03%
Rhode Island	2.97%	4.05%	9.38% *	5.69% *	6.66%	3.50%
Vermont	3.64%	5.93%	5.25% *	6.32%	6.41%	4.57%
Middle Atlantic:						
New Jersey	2.41%	2.37%	6.61% *	5.87%	6.07%	2.52%
New York	1.47%	2.61%	5.72%	6.13%	4.70%	1.61%
Pennsylvania	2.06%	2.59%	13.03% *	5.07%	4.95%	2.42%
East North Central:						
Illinois	1.68%	1.97%	6.24%	9.39%	7.06%	2.15%
Indiana	2.98%	2.95%	13.49%	11.72%	9.68%	4.02%
Michigan	3.01%	5.39%	9.45%	8.18% *	5.74%	3.46%
Ohio	4.02%	4.50%	7.22%	10.19% *	6.74%	4.00%
Wisconsin	4.15%	5.23%	4.01%	6.58% *	5.61% *	5.32%
West North Central:						
Iowa	3.71%	4.98%	6.93% *	10.18%	6.73%	4.50%
Kansas	2.22%	3.91%	5.90% *	7.21% *	4.79%	3.20%
Minnesota	3.74%	4.38%	6.54%	11.63% *	6.87%	3.82%
Missouri	3.87%	3.31%	6.99%	13.21% *	9.46% *	3.25%
Nebraska	3.92%	5.28%	4.18% *	4.19% *	5.79% *	5.20%
North Dakota	3.41%	3.52%	9.99% *	7.41% *	6.06% *	5.31%
South Dakota	3.72%	4.39%	5.93% *	4.05%	2.54%	5.75%
South Atlantic:						
Delaware	3.70%	4.56%	11.68%	13.11%	10.97%	3.99%
District of Columbia	3.77%	3.85%	10.96%	15.17% *	13.80%	3.24%
Florida	2.30%	3.12%	10.10%	11.00%	6.64%	3.66%
Georgia	2.05%	2.99%	6.26%	9.40%	7.84%	3.43%
Maryland	2.03%	2.92%	7.45%	12.07%	9.86%	3.01%
North Carolina	4.16%	4.11%	10.35% *	7.78%	6.52%	4.85%
South Carolina	4.08%	4.68%	9.37%	10.69%	6.76%	4.28%
Virginia	2.73%	3.95%	8.26%	11.40% *	6.06%	3.29%
West Virginia	2.71%	3.41%	13.01% *	10.09% *	5.88%	4.36%
East South Central:						
Alabama	2.54%	3.11%	11.74% *	10.79%	5.25%	3.96%
Kentucky	3.92%	3.48%	11.43% *	12.56% *	6.82%	4.44%
Mississippi	5.63%	5.71%	7.91%	16.54% *	8.83%	7.64%
Tennessee	4.32%	4.93%	9.09%	12.15%	5.77%	5.46%
West South Central:						
Arkansas	2.46%	1.81%	15.12% *	8.71%	7.29%	2.82%
Louisiana	5.27%	6.63%	10.17% *	14.91%	8.90% *	5.24%
Oklahoma	4.15%	5.49%	9.51%	9.43% *	5.59%	3.79%
Texas	1.41%	1.93%	9.09%	12.91%	4.08%	2.32%
Mountain:						
Arizona	3.16%	3.47%	10.39% *	13.64% *	9.33%	3.37%
Colorado	2.66%	2.76%	10.04%	5.02% *	8.19%	2.44%
Idaho	2.98%	3.85%	11.56% *	11.09%	6.93%	5.61%
Montana	3.93%	6.01%	10.53% *	10.93% *	7.94% *	5.41%
Nevada	3.70%	3.44%	15.76% *	14.52% *	11.24%	3.77%
New Mexico	3.39%	3.79%	6.56%	8.86%	5.92%	4.30%
Utah	2.51%	3.68%	9.23% *	11.73% *	7.51%	3.41%
Wyoming	2.00%	2.99%	9.72% *	9.86% *	4.94%	3.43%
Pacific:						
Alaska	3.71%	4.35%	6.20% *	6.56% *	5.37% *	3.59%
California	2.08%	2.43%	4.84%	5.05%	5.68%	1.67%
Hawaii	1.77%	2.19%	4.60%	10.00%	6.79%	1.99%
Oregon	3.98%	3.63%	8.03% *	8.97% *	6.27%	4.83%
Washington	3.39%	3.23%	7.58% *	11.71%	8.47%	3.01%

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.f(2004) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	75.0%	74.5%	77.4%	74.8%	79.0%	73.5%
New England:						
Connecticut	73.7%	71.8%	87.4%	65.8%	73.5%	73.7%
Maine	79.5%	82.1%	79.3%	68.8%	75.8%	80.7%
Massachusetts	60.1%	56.7%	67.7%	63.0%	74.5%	56.8%
New Hampshire	74.6%	73.0%	88.5%	65.7%	74.1%	74.8%
Rhode Island	70.7%	69.9%	83.7%	58.4%	70.8%	70.7%
Vermont	69.0%	72.6%	60.8%	64.0%	72.1%	68.2%
Middle Atlantic:						
New Jersey	72.7%	72.0%	64.0%	83.9%	80.9%	70.0%
New York	65.0%	63.5%	72.6%	63.2%	71.1%	63.3%
Pennsylvania	70.2%	68.9%	68.0%	77.5%	75.4%	68.4%
East North Central:						
Illinois	71.0%	71.4%	69.7%	70.9%	74.6%	69.8%
Indiana	79.7%	80.6%	75.7%	79.2%	81.8%	78.6%
Michigan	74.2%	77.5%	73.3%	62.7%	72.7%	74.8%
Ohio	68.0%	65.3%	76.5%	73.9%	73.2%	66.2%
Wisconsin	76.7%	77.9%	72.2%	77.1%	83.6%	74.4%
West North Central:						
Iowa	71.9%	70.6%	72.0%	76.2%	67.7%	73.9%
Kansas	65.4%	69.5%	58.3%	56.9%	59.8%	68.1%
Minnesota	74.0%	69.3%	89.7%	78.3%	72.5%	74.5%
Missouri	81.0%	81.7%	82.2%	76.8%	83.9%	79.6%
Nebraska	67.1%	66.5%	77.6%	60.6%	59.7%	71.3%
North Dakota	59.2%	61.6%	55.8%	54.9%	60.5%	58.6%
South Dakota	75.2%	78.7%	77.6%	60.7%	67.5%	79.6%
South Atlantic:						
Delaware	83.9%	85.8%	78.5%	78.9%	82.5%	84.3%
District of Columbia	63.5%	62.8%	87.7%	41.9% *	74.6%	62.0%
Florida	77.9%	75.2%	88.7%	88.4%	79.0%	77.5%
Georgia	76.1%	76.5%	78.7%	70.2%	84.0%	74.2%
Maryland	75.6%	75.1%	76.7%	76.6%	72.4%	76.4%
North Carolina	79.5%	79.5%	82.0%	76.5%	84.5%	77.4%
South Carolina	79.8%	81.5%	77.6%	71.8%	83.6%	78.1%
Virginia	73.4%	75.2%	68.7%	70.1%	81.7%	70.0%
West Virginia	74.6%	73.8%	79.9%	74.8%	80.1%	70.2%
East South Central:						
Alabama	74.2%	75.5%	73.4%	64.3%	76.2%	73.4%
Kentucky	78.6%	77.0%	89.6%	77.3%	77.8%	78.8%
Mississippi	76.9%	74.6%	85.4%	81.7%	90.3%	70.3%
Tennessee	77.9%	74.3%	83.6%	93.3%	82.2%	74.8%
West South Central:						
Arkansas	79.3%	81.1%	75.5%	71.3%	85.3%	75.3%
Louisiana	81.3%	78.6%	89.9%	86.3%	78.9%	82.3%
Oklahoma	75.9%	73.0%	80.0%	87.7%	84.7%	71.4%
Texas	83.3%	80.9%	92.1%	92.7%	92.0%	79.1%
Mountain:						
Arizona	83.1%	81.4%	89.1%	84.9%	81.6%	83.6%
Colorado	77.2%	77.2%	74.7%	80.8%	85.2%	75.1%
Idaho	80.5%	80.7%	81.2%	77.9%	81.2%	80.2%
Montana	73.1%	72.3%	83.2%	69.9%	67.1%	76.7%
Nevada	84.3%	82.1%	84.9%	100.0%	95.3%	80.9%
New Mexico	79.2%	81.4%	70.8%	78.7%	80.3%	78.7%
Utah	80.4%	81.9%	74.1%	79.8%	80.3%	80.4%
Wyoming	77.9%	76.6%	94.2%	69.5%	77.1%	78.2%
Pacific:						
Alaska	80.4%	81.5%	82.4%	72.3%	84.8%	79.7%
California	78.6%	79.0%	78.8%	76.1%	82.7%	77.5%
Hawaii	69.2%	69.4%	65.2%	74.9%	67.7%	69.6%
Oregon	79.2%	78.7%	97.2%	67.4%	87.7%	76.8%
Washington	82.1%	83.1%	79.4%	80.1%	75.5%	83.9%

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.

** 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.f(2004) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	0.47%	0.48%	1.25%	1.18%	0.81%	0.53%
New England:						
Connecticut	1.75%	2.83%	3.86%	10.38%	12.46%	2.67%
Maine	2.36%	2.59%	6.31%	9.33%	4.86%	2.29%
Massachusetts	3.43%	4.32%	7.53%	8.65%	8.08%	3.88%
New Hampshire	1.84%	2.58%	7.14%	11.39%	6.99%	2.29%
Rhode Island	2.30%	2.94%	10.17%	7.32%	8.22%	2.26%
Vermont	3.79%	3.66%	9.42%	9.53%	4.90%	4.30%
Middle Atlantic:						
New Jersey	2.96%	3.55%	8.46%	7.54%	4.77%	3.33%
New York	2.70%	3.14%	5.24%	6.24%	7.35%	2.33%
Pennsylvania	1.71%	2.87%	7.85%	9.35%	4.44%	2.20%
East North Central:						
Illinois	2.13%	2.76%	8.28%	12.38%	9.09%	1.63%
Indiana	2.04%	2.09%	10.78%	5.74%	3.78%	2.28%
Michigan	2.31%	2.76%	8.12%	8.51%	7.19%	2.97%
Ohio	2.14%	2.98%	2.76%	10.13%	5.79%	3.76%
Wisconsin	2.20%	3.59%	7.45%	7.33%	3.78%	2.94%
West North Central:						
Iowa	4.02%	4.69%	5.32%	8.56%	7.47%	3.36%
Kansas	3.05%	5.87%	6.48%	10.03%	4.34%	2.91%
Minnesota	3.10%	4.73%	4.10%	7.28%	5.57%	3.84%
Missouri	2.06%	2.83%	5.76%	10.22%	4.77%	3.25%
Nebraska	3.22%	4.43%	7.74%	10.68%	6.23%	5.29%
North Dakota	2.09%	3.34%	6.95%	5.83%	6.15%	4.38%
South Dakota	3.03%	4.36%	10.64%	6.43%	4.98%	3.25%
South Atlantic:						
Delaware	2.51%	3.28%	5.40%	10.89%	4.80%	4.32%
District of Columbia	4.40%	3.98%	10.56%	14.21% *	12.80%	4.39%
Florida	3.23%	3.86%	3.88%	10.11%	5.71%	3.97%
Georgia	3.21%	3.47%	10.99%	9.20%	6.34%	3.87%
Maryland	3.13%	4.21%	10.32%	7.23%	6.22%	3.91%
North Carolina	1.83%	2.59%	6.11%	6.36%	4.65%	3.24%
South Carolina	2.79%	4.71%	7.56%	10.97%	5.75%	4.95%
Virginia	2.45%	3.53%	7.00%	13.52%	5.33%	3.52%
West Virginia	2.34%	3.16%	10.55%	10.41%	3.31%	3.79%
East South Central:						
Alabama	2.02%	2.96%	14.69%	14.55%	6.30%	2.01%
Kentucky	2.90%	3.01%	5.43%	10.24%	6.54%	2.42%
Mississippi	2.74%	2.44%	14.41%	17.76%	3.49%	3.67%
Tennessee	3.16%	3.28%	9.28%	11.85%	4.47%	3.82%
West South Central:						
Arkansas	3.91%	3.69%	8.42%	11.24%	3.49%	4.79%
Louisiana	2.93%	4.80%	13.74%	14.92%	9.08%	4.05%
Oklahoma	2.79%	2.74%	15.41%	3.89%	4.62%	3.40%
Texas	2.16%	1.97%	7.45%	10.13%	3.99%	1.99%
Mountain:						
Arizona	2.25%	2.41%	10.53%	13.60%	6.32%	1.47%
Colorado	2.89%	3.31%	10.23%	10.84%	4.44%	2.90%
Idaho	2.97%	3.29%	9.97%	15.61%	5.31%	3.96%
Montana	3.34%	4.26%	10.08%	11.34%	6.29%	3.98%
Nevada	2.81%	3.29%	6.27%	0.00%	2.39%	3.23%
New Mexico	3.10%	2.69%	7.97%	7.37%	4.32%	3.41%
Utah	1.91%	2.81%	9.72%	6.17%	5.53%	2.84%
Wyoming	2.77%	3.49%	3.43%	10.71%	5.39%	2.35%
Pacific:						
Alaska	2.26%	2.86%	6.76%	7.16%	11.91%	2.68%
California	1.42%	1.69%	2.97%	5.76%	1.66%	1.53%
Hawaii	3.46%	4.74%	5.16%	7.61%	5.27%	4.07%
Oregon	2.35%	2.96%	1.68%	8.68%	3.95%	2.88%
Washington	2.28%	2.89%	7.49%	6.18%	7.92%	2.62%

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.g(2004) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	8.1	7.8	8.3	9.3	9.6	7.5
New England:						
Connecticut	6.8	6.4	8.2	7.2	8.3	6.5
Maine	7.9	7.9	8.6	7.1	8.3	7.7
Massachusetts	5.8	5.1	6.7	7.6	8.8	5.1
New Hampshire	7.1	7.0	7.8	6.8*	8.1	6.8
Rhode Island	6.8	6.7	6.7	7.2	5.1	7.1
Vermont	7.3	7.0	7.1	8.6	8.8	6.8
Middle Atlantic:						
New Jersey	8.4	8.1	8.7	9.3	10.0	7.8
New York	7.5	6.9	9.1	8.5	9.7	6.8
Pennsylvania	7.7	7.3	6.4	10.1	9.2	7.1
East North Central:						
Illinois	6.9	6.6	6.8	9.8	8.3	6.4
Indiana	9.1	8.5	8.6	12.0	11.1	8.0
Michigan	7.6	7.8	7.5	6.8	8.1	7.4
Ohio	6.4	5.4	10.3	8.0	7.1	6.2
Wisconsin	7.0	6.9	6.7	7.6	9.7	6.1
West North Central:						
Iowa	6.7	6.5	5.4	9.0	6.5	6.9
Kansas	6.7	6.7	6.6	6.7	6.9	6.6
Minnesota	7.2	6.5	7.8	9.5	8.4	6.8
Missouri	9.3	9.1	9.5	10.3	10.9	8.5
Nebraska	6.4	6.0	9.1	5.8	5.9	6.7
North Dakota	6.7	5.7	9.0	7.9	7.2	6.5
South Dakota	7.5	7.8	8.1	5.8	7.6	7.5
South Atlantic:						
Delaware	8.9	8.6	10.0	9.4	11.4	8.1
District of Columbia	5.5	5.1	9.9	7.2*	11.7	4.7
Florida	9.0	8.8	8.6	12.0	10.5	8.4
Georgia	7.5	7.5	6.7	8.9	10.1	6.9
Maryland	7.6	7.1	7.7	10.2	10.4	6.9
North Carolina	7.3	7.3	6.6	8.1	8.6	6.7
South Carolina	9.1	9.6	8.3	6.6*	9.1	9.0
Virginia	8.9	9.2	8.4	7.9	10.7	8.2
West Virginia	9.2	8.6	10.4	11.4	11.1	7.7
East South Central:						
Alabama	7.7	8.0	6.0	7.2	7.8	7.7
Kentucky	9.2	8.8	8.8	12.1	9.4	9.1
Mississippi	8.8	8.4	8.8	12.4	11.4	7.5
Tennessee	8.5	7.5	10.0	13.0	10.9	6.7
West South Central:						
Arkansas	9.5	9.7	8.7	9.1	11.6	8.0
Louisiana	9.4	8.4	8.4	14.8	10.3	9.0
Oklahoma	8.8	8.5	7.5	12.5	11.8	7.4
Texas	8.6	8.3	8.0	11.6	10.7	7.6
Mountain:						
Arizona	8.8	8.1	12.5	7.9	10.2	8.3
Colorado	8.7	8.4	6.9	12.9	12.4	7.7
Idaho	9.6	9.4	10.7	9.6	10.9	9.0
Montana	10.3	9.4	12.4	13.3	10.1	10.4
Nevada	10.6	11.1	8.5	9.4	13.3	9.8
New Mexico	9.1	9.2	7.8	10.8	10.5	8.5
Utah	9.6	8.6	11.4	12.1	12.1	8.4
Wyoming	9.4	8.5	12.8	11.0	11.2	8.7
Pacific:						
Alaska	9.5	9.3	10.5	9.7	12.3	9.1
California	9.5	9.4	9.6	9.8	10.1	9.2
Hawaii	4.6	4.5	4.2	6.4	5.1	4.4
Oregon	7.9	7.8	8.7	7.5	9.2	7.5
Washington	8.5	8.0	9.6	10.1	8.0	8.7

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.g(2004) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	0.12	0.14	0.15	0.21	0.18	0.11
New England:						
Connecticut	0.44	0.57	0.64	1.73	1.68	0.47
Maine	0.46	0.63	0.80	0.97	0.90	0.58
Massachusetts	0.34	0.38	1.24	1.65	1.26	0.37
New Hampshire	0.39	0.52	1.46	2.03 *	0.86	0.51
Rhode Island	0.33	0.48	0.99	1.27	0.71	0.40
Vermont	0.76	0.72	1.74	1.69	1.17	0.85
Middle Atlantic:						
New Jersey	0.46	0.70	1.49	1.09	1.08	0.62
New York	0.36	0.42	1.07	1.22	1.19	0.48
Pennsylvania	0.45	0.67	1.39	1.36	0.91	0.56
East North Central:						
Illinois	0.42	0.53	0.87	2.64	1.18	0.44
Indiana	0.62	0.71	2.54	3.12	1.32	0.58
Michigan	0.59	0.91	1.19	1.16	0.85	0.69
Ohio	0.38	0.35	1.21	1.50	0.70	0.52
Wisconsin	0.51	0.74	0.95	1.50	1.34	0.56
West North Central:						
Iowa	0.48	0.57	0.57	1.18	1.40	0.59
Kansas	0.51	0.93	1.41	1.61	0.84	0.69
Minnesota	0.41	0.70	0.74	1.41	0.92	0.46
Missouri	0.68	1.04	1.18	1.79	1.33	0.78
Nebraska	0.57	0.57	2.42	1.21	1.02	0.81
North Dakota	0.54	0.57	1.48	1.62	1.51	0.94
South Dakota	0.63	0.74	1.65	1.21	0.97	0.78
South Atlantic:						
Delaware	0.59	0.48	2.02	2.22	1.76	0.63
District of Columbia	0.50	0.38	2.33	2.39 *	2.61	0.22
Florida	0.62	0.74	1.32	1.92	1.24	0.77
Georgia	0.42	0.52	1.11	2.23	1.80	0.48
Maryland	0.57	0.55	1.53	1.62	2.38	0.49
North Carolina	0.37	0.54	0.64	2.31	0.82	0.30
South Carolina	0.90	1.14	1.57	2.36 *	1.11	1.08
Virginia	0.70	0.71	1.62	1.69	1.67	0.79
West Virginia	0.67	0.58	2.52	2.26	0.96	0.95
East South Central:						
Alabama	0.39	0.61	1.14	1.79	0.74	0.71
Kentucky	0.54	0.52	0.84	2.46	1.09	0.81
Mississippi	0.65	0.54	1.59	3.47	2.17	0.56
Tennessee	0.62	0.73	1.46	3.10	0.98	0.83
West South Central:						
Arkansas	0.94	0.99	1.65	2.50	1.25	0.86
Louisiana	0.75	0.96	1.51	3.15	1.46	1.06
Oklahoma	0.70	0.61	1.49	1.83	1.56	0.69
Texas	0.37	0.36	0.93	1.61	1.01	0.42
Mountain:						
Arizona	0.42	0.57	2.33	1.70	1.13	0.41
Colorado	0.50	0.60	1.42	2.33	1.23	0.34
Idaho	0.48	0.61	1.73	2.18	1.25	0.56
Montana	0.55	0.54	2.28	2.24	0.80	0.62
Nevada	0.51	0.64	1.38	1.50	1.83	0.43
New Mexico	0.31	0.40	1.80	1.99	0.96	0.53
Utah	0.71	0.78	2.57	1.40	1.39	0.48
Wyoming	0.48	0.62	1.26	2.33	1.26	0.47
Pacific:						
Alaska	0.66	0.76	2.27	2.10	2.29	0.69
California	0.39	0.47	0.80	0.68	0.43	0.46
Hawaii	0.32	0.36	0.58	1.70	0.68	0.36
Oregon	0.47	0.46	1.23	1.77	1.56	0.38
Washington	0.57	0.51	1.45	1.94	1.56	0.69

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.B.1(2004) Number of private-sector employees 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	112,087,067	79,077,906	15,553,108	17,456,053	33,604,444	78,482,623
New England:						
Connecticut	1,468,782	1,036,748	200,598	231,435	262,554	1,206,228
Maine	499,088	301,208	95,158	102,722	137,961	361,128
Massachusetts	2,985,616	1,975,078	558,973	451,565	571,103	2,414,514
New Hampshire	534,302	358,381	98,568	77,352	185,392	348,909
Rhode Island	437,662	261,859	56,831	118,972	90,627	347,035
Vermont	247,734	151,682	37,331	58,721	69,315	178,419
Middle Atlantic:						
New Jersey	3,377,513	2,086,726	529,825	760,962 *	834,929	2,542,584
New York	7,376,709	5,328,948	808,750	1,239,012	1,862,291	5,514,418
Pennsylvania	5,112,722	3,638,053	560,635	914,035	1,258,288	3,854,434
East North Central:						
Illinois	5,087,983	3,639,437	822,837	625,708	1,448,229	3,639,754
Indiana	2,626,231	1,779,061	414,480	432,690 *	790,979	1,835,251
Michigan	3,699,497	2,512,648	564,753	622,096	960,540	2,738,957
Ohio	4,639,444	3,136,804	700,955	801,685	1,475,114	3,164,330
Wisconsin	2,532,460	1,686,427	320,398	525,635	742,600	1,789,860
West North Central:						
Iowa	1,190,250	774,425	124,498	291,326	397,375	792,874
Kansas	1,077,819	690,310	219,294 *	168,215	418,592	659,227
Minnesota	2,500,067	1,523,962	396,091	580,014	735,569	1,764,499
Missouri	2,325,541	1,528,972	253,874	542,696	725,513	1,600,028
Nebraska	789,503	476,573	165,134	147,797	257,701	531,802
North Dakota	277,207	160,598	47,556 *	69,054	104,140	173,067
South Dakota	311,847	174,080	64,925	72,842	118,839	193,008
South Atlantic:						
Delaware	379,315	253,040	58,329	67,946	118,812	260,503
District of Columbia	419,582	350,157	37,076	32,349 *	79,109	340,474
Florida	6,793,023	5,146,870	984,851	661,302	1,751,335	5,041,688
Georgia	3,255,421	2,550,557	222,594	482,271	1,007,426	2,247,995
Maryland	2,108,310	1,431,633	408,001	268,676	469,276	1,639,034
North Carolina	3,288,865	2,332,183	438,345	518,337	1,287,681	2,001,184
South Carolina	1,494,705	1,082,329	201,084	211,292	530,372	964,332
Virginia	2,960,869	2,038,019	556,067	366,783	924,889	2,035,980
West Virginia	549,233	369,004	77,376	102,853	287,666	261,566
East South Central:						
Alabama	1,577,784	1,282,384	137,489	157,911	510,906	1,066,877
Kentucky	1,457,143	1,108,897	174,945	173,301	414,551	1,042,593
Mississippi	840,187	646,838	97,650	95,698	405,102	435,085
Tennessee	2,284,904	1,530,477	447,585	306,842	977,252	1,307,652
West South Central:						
Arkansas	962,989	742,927	128,853	91,209	380,380	582,609
Louisiana	1,523,840	1,157,338	209,239 *	157,263	522,394	1,001,446
Oklahoma	1,163,326	830,357	170,743	162,226	389,067	774,258
Texas	7,857,421	5,861,373	881,834	1,114,215	3,240,235	4,617,186
Mountain:						
Arizona	1,956,808	1,431,639	243,578	281,591 *	527,924	1,428,884
Colorado	1,857,055	1,394,542	220,688	241,825	479,344	1,377,711
Idaho	495,125	301,496	105,544	88,086	224,859	270,267
Montana	320,435	189,827	55,410	75,198	145,346	175,089
Nevada	1,063,822	761,939	170,283	131,600	284,683	779,139
New Mexico	542,185	372,986	88,306	80,893	225,595	316,590
Utah	932,564	649,205	111,305	172,054	336,909	595,655
Wyoming	178,616	119,516	25,512	33,588	71,934	106,682
Pacific:						
Alaska	223,206	147,170	31,938	44,098	36,219	186,988
California	12,455,532	9,238,128	1,605,097	1,612,307	3,252,963	9,202,568
Hawaii	465,623	322,603	98,721	44,299	146,671	318,952
Oregon	1,372,196	839,147	223,963	309,086	406,665	965,531
Washington	2,209,006	1,373,345	299,237	536,424	721,228	1,487,777

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.

Totals may not sum exactly because of rounding.

Table VII.B.1(2004) Standard error for number of private-sector employees 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	796,961	566,007	145,268	680,791	857,426	641,414
New England:						
Connecticut	90,542	66,742	31,112	31,283	37,344	84,262
Maine	22,280	23,059	21,918	15,891	12,656	17,475
Massachusetts	274,844	229,027	85,592	57,078	106,561	221,217
New Hampshire	45,995	44,557	12,462	10,929	46,351	22,591
Rhode Island	36,138	13,287	12,587	27,153	13,124	32,621
Vermont	27,242	27,720	7,306	7,661	4,785	23,885
Middle Atlantic:						
New Jersey	290,947	182,078	99,175	247,027 *	97,413	240,164
New York	367,683	334,623	97,911	172,752	300,228	306,568
Pennsylvania	275,889	314,303	93,071	126,738	131,969	281,659
East North Central:						
Illinois	238,350	244,797	106,409	109,561	174,242	234,308
Indiana	192,836	130,043	94,888	140,489 *	89,936	129,550
Michigan	180,709	182,915	74,897	74,995	93,326	165,581
Ohio	215,223	247,733	145,679	162,960	227,382	217,840
Wisconsin	193,965	230,491	56,191	75,792	135,772	120,800
West North Central:						
Iowa	110,767	117,535	19,697	44,246	49,976	123,688
Kansas	99,262	55,878	80,721 *	31,591	102,841	62,540
Minnesota	130,712	162,627	87,491	62,400	82,638	112,260
Missouri	149,443	134,220	48,951	104,691	118,573	145,546
Nebraska	69,711	62,430	28,899	32,405	35,759	68,543
North Dakota	32,637	32,204	14,935 *	9,896	16,061	28,787
South Dakota	16,658	16,348	16,971	6,673	11,550	18,069
South Atlantic:						
Delaware	32,329	32,496	16,025	13,026	32,066	30,653
District of Columbia	33,884	31,810	8,426	13,979 *	23,174	23,884
Florida	296,656	291,881	111,130	138,868	127,436	338,007
Georgia	217,500	210,102	44,422	70,812	158,350	187,919
Maryland	121,827	133,206	55,530	71,312	62,524	110,369
North Carolina	206,426	147,938	62,226	81,212	188,598	120,064
South Carolina	101,503	84,168	35,274	25,454	120,826	88,896
Virginia	245,095	194,790	128,434	53,449	127,076	183,457
West Virginia	41,059	25,111	21,695	16,731	36,251	20,798
East South Central:						
Alabama	133,694	151,244	23,288	25,559	56,087	155,551
Kentucky	67,814	79,015	22,322	16,041	56,338	71,811
Mississippi	51,818	57,887	23,748	10,551	52,549	38,768
Tennessee	180,707	149,738	62,092	62,701	170,321	119,987
West South Central:						
Arkansas	61,495	59,730	27,348	17,244	32,470	70,110
Louisiana	142,244	123,184	64,266 *	26,674	99,759	93,336
Oklahoma	65,924	40,349	50,034	21,284	40,856	54,275
Texas	314,369	312,116	144,805	133,404	279,354	220,937
Mountain:						
Arizona	172,345	100,385	38,430	93,544 *	112,458	117,026
Colorado	124,521	128,841	24,936	43,902	73,237	136,150
Idaho	50,152	31,342	22,694	15,198	36,521	25,224
Montana	17,995	17,485	8,289	11,825	12,450	13,021
Nevada	78,231	74,148	29,833	27,968	32,054	63,194
New Mexico	30,237	32,117	11,883	12,305	26,782	25,863
Utah	76,871	96,646	25,765	30,124	69,342	91,631
Wyoming	12,086	13,425	5,935	5,545	8,156	10,580
Pacific:						
Alaska	15,452	14,286	7,388	7,292	4,205	15,952
California	480,010	452,804	155,118	195,885	286,439	384,333
Hawaii	26,412	27,725	15,102	8,511	20,571	22,649
Oregon	107,268	77,432	49,130	60,673	75,695	104,496
Washington	145,791	135,855	33,146	141,544	116,421	139,705

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.

Totals may not sum exactly because of rounding.

Table VII.B.1.a(2004) Percent of number of private-sector employees 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	112,087,067	70.6%	13.9%	15.6%	30.0%	70.0%
New England:						
Connecticut	1,468,782	70.6%	13.7%	15.8%	17.9%	82.1%
Maine	499,088	60.4%	19.1%	20.6%	27.6%	72.4%
Massachusetts	2,985,616	66.2%	18.7%	15.1%	19.1%	80.9%
New Hampshire	534,302	67.1%	18.4%	14.5%	34.7%	65.3%
Rhode Island	437,662	59.8%	13.0%	27.2%	20.7%	79.3%
Vermont	247,734	61.2%	15.1%	23.7%	28.0%	72.0%
Middle Atlantic:						
New Jersey	3,377,513	61.8%	15.7%	22.5% *	24.7%	75.3%
New York	7,376,709	72.2%	11.0%	16.8%	25.2%	74.8%
Pennsylvania	5,112,722	71.2%	11.0%	17.9%	24.6%	75.4%
East North Central:						
Illinois	5,087,983	71.5%	16.2%	12.3%	28.5%	71.5%
Indiana	2,626,231	67.7%	15.8%	16.5% *	30.1%	69.9%
Michigan	3,699,497	67.9%	15.3%	16.8%	26.0%	74.0%
Ohio	4,639,444	67.6%	15.1%	17.3%	31.8%	68.2%
Wisconsin	2,532,460	66.6%	12.7%	20.8%	29.3%	70.7%
West North Central:						
Iowa	1,190,250	65.1%	10.5%	24.5%	33.4%	66.6%
Kansas	1,077,819	64.0%	20.3% *	15.6%	38.8%	61.2%
Minnesota	2,500,067	61.0%	15.8%	23.2%	29.4%	70.6%
Missouri	2,325,541	65.7%	10.9%	23.3%	31.2%	68.8%
Nebraska	789,503	60.4%	20.9%	18.7%	32.6%	67.4%
North Dakota	277,207	57.9%	17.2% *	24.9%	37.6%	62.4%
South Dakota	311,847	55.8%	20.8%	23.4%	38.1%	61.9%
South Atlantic:						
Delaware	379,315	66.7%	15.4%	17.9%	31.3%	68.7%
District of Columbia	419,582	83.5%	8.8%	7.7% *	18.9%	81.1%
Florida	6,793,023	75.8%	14.5%	9.7%	25.8%	74.2%
Georgia	3,255,421	78.3%	6.8%	14.8%	30.9%	69.1%
Maryland	2,108,310	67.9%	19.4%	12.7%	22.3%	77.7%
North Carolina	3,288,865	70.9%	13.3%	15.8%	39.2%	60.8%
South Carolina	1,494,705	72.4%	13.5%	14.1%	35.5%	64.5%
Virginia	2,960,869	68.8%	18.8%	12.4%	31.2%	68.8%
West Virginia	549,233	67.2%	14.1%	18.7%	52.4%	47.6%
East South Central:						
Alabama	1,577,784	81.3%	8.7%	10.0%	32.4%	67.6%
Kentucky	1,457,143	76.1%	12.0%	11.9%	28.4%	71.6%
Mississippi	840,187	77.0%	11.6%	11.4%	48.2%	51.8%
Tennessee	2,284,904	67.0%	19.6%	13.4%	42.8%	57.2%
West South Central:						
Arkansas	962,989	77.1%	13.4%	9.5%	39.5%	60.5%
Louisiana	1,523,840	75.9%	13.7% *	10.3%	34.3%	65.7%
Oklahoma	1,163,326	71.4%	14.7%	13.9%	33.4%	66.6%
Texas	7,857,421	74.6%	11.2%	14.2%	41.2%	58.8%
Mountain:						
Arizona	1,956,808	73.2%	12.4%	14.4% *	27.0%	73.0%
Colorado	1,857,055	75.1%	11.9%	13.0%	25.8%	74.2%
Idaho	495,125	60.9%	21.3%	17.8%	45.4%	54.6%
Montana	320,435	59.2%	17.3%	23.5%	45.4%	54.6%
Nevada	1,063,822	71.6%	16.0%	12.4%	26.8%	73.2%
New Mexico	542,185	68.8%	16.3%	14.9%	41.6%	58.4%
Utah	932,564	69.6%	11.9%	18.4%	36.1%	63.9%
Wyoming	178,616	66.9%	14.3%	18.8%	40.3%	59.7%
Pacific:						
Alaska	223,206	65.9%	14.3%	19.8%	16.2%	83.8%
California	12,455,532	74.2%	12.9%	12.9%	26.1%	73.9%
Hawaii	465,623	69.3%	21.2%	9.5%	31.5%	68.5%
Oregon	1,372,196	61.2%	16.3%	22.5%	29.6%	70.4%
Washington	2,209,006	62.2%	13.5%	24.3%	32.6%	67.4%

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.

Percents may not add to 100% because of rounding.

Table VII.B.1.a(2004) Standard error for percent of number of private-sector employees 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	796,961	0.49%	0.16%	0.54%	0.63%	0.63%
New England:						
Connecticut	90,542	2.32%	1.87%	1.82%	2.45%	2.45%
Maine	22,280	3.09%	4.35%	2.83%	1.92%	1.92%
Massachusetts	274,844	2.67%	2.88%	1.72%	2.49%	2.49%
New Hampshire	45,995	2.58%	2.96%	2.46%	4.67%	4.67%
Rhode Island	36,138	3.88%	2.65%	4.02%	2.62%	2.62%
Vermont	27,242	4.98%	3.70%	3.29%	1.78%	1.78%
Middle Atlantic:						
New Jersey	290,947	4.77%	2.42%	4.43% *	2.57%	2.57%
New York	367,683	2.33%	1.62%	1.98%	3.16%	3.16%
Pennsylvania	275,889	3.62%	1.81%	2.41%	2.86%	2.86%
East North Central:						
Illinois	238,350	3.10%	1.97%	1.77%	2.88%	2.88%
Indiana	192,836	3.59%	3.46%	4.00% *	2.38%	2.38%
Michigan	180,709	2.76%	1.85%	2.14%	2.11%	2.11%
Ohio	215,223	4.46%	2.98%	3.23%	4.22%	4.22%
Wisconsin	193,965	4.41%	2.59%	2.77%	3.23%	3.23%
West North Central:						
Iowa	110,767	3.81%	1.99%	3.76%	4.35%	4.35%
Kansas	99,262	5.27%	4.33% *	1.71%	5.68%	5.68%
Minnesota	130,712	4.06%	3.06%	3.26%	2.61%	2.61%
Missouri	149,443	4.07%	2.77%	3.96%	4.41%	4.41%
Nebraska	69,711	4.26%	3.56%	3.25%	4.10%	4.10%
North Dakota	32,637	5.08%	4.13% *	3.95%	4.42%	4.42%
South Dakota	16,658	4.45%	4.16%	2.39%	3.70%	3.70%
South Atlantic:						
Delaware	32,329	4.89%	3.15%	3.04%	6.54%	6.54%
District of Columbia	33,884	3.45%	2.09%	2.77% *	4.27%	4.27%
Florida	296,656	2.10%	1.53%	2.05%	2.23%	2.23%
Georgia	217,500	2.73%	1.52%	1.73%	4.05%	4.05%
Maryland	121,827	3.16%	3.07%	3.29%	2.79%	2.79%
North Carolina	206,426	2.35%	1.51%	2.46%	4.08%	4.08%
South Carolina	101,503	2.58%	2.03%	1.49%	5.35%	5.35%
Virginia	245,095	2.87%	3.31%	2.25%	3.02%	3.02%
West Virginia	41,059	4.07%	2.73%	2.56%	4.32%	4.32%
East South Central:						
Alabama	133,694	2.88%	1.77%	1.89%	4.15%	4.15%
Kentucky	67,814	2.32%	1.94%	1.12%	3.51%	3.51%
Mississippi	51,818	3.10%	2.68%	1.93%	4.47%	4.47%
Tennessee	180,707	3.07%	2.92%	2.54%	4.81%	4.81%
West South Central:						
Arkansas	61,495	3.15%	2.53%	1.89%	3.55%	3.55%
Louisiana	142,244	4.00%	3.64% *	1.83%	4.61%	4.61%
Oklahoma	65,924	3.47%	3.37%	1.51%	2.99%	2.99%
Texas	314,369	1.63%	1.90%	1.68%	2.41%	2.41%
Mountain:						
Arizona	172,345	3.11%	1.55%	2.94% *	3.87%	3.87%
Colorado	124,521	3.14%	1.48%	2.90%	4.37%	4.37%
Idaho	50,152	3.50%	3.67%	2.26%	4.41%	4.41%
Montana	17,995	3.85%	2.17%	3.64%	2.57%	2.57%
Nevada	78,231	2.43%	3.32%	2.36%	2.77%	2.77%
New Mexico	30,237	3.10%	2.62%	1.84%	3.98%	3.98%
Utah	76,871	5.61%	3.05%	3.75%	6.40%	6.40%
Wyoming	12,086	3.92%	3.92%	2.54%	3.71%	3.71%
Pacific:						
Alaska	15,452	3.86%	3.28%	2.46%	2.08%	2.08%
California	480,010	1.72%	1.20%	1.50%	2.03%	2.03%
Hawaii	26,412	3.30%	3.14%	1.92%	3.51%	3.51%
Oregon	107,268	4.08%	3.67%	2.82%	4.03%	4.03%
Washington	145,791	5.01%	1.43%	5.17%	4.34%	4.34%

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.

Percents may not add to 100% because of rounding.

Table VII.B.2(2004) 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, 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	86.7%	91.9%	82.1%	67.1%	74.9%	91.7%
New England:						
Connecticut	91.9%	96.4%	88.1%	75.1%	82.4%	93.9%
Maine	80.7%	89.7%	84.4%	51.1%	62.5%	87.7%
Massachusetts	92.4%	96.8%	92.4%	73.0%	80.5%	95.2%
New Hampshire	88.3%	94.0%	87.4%	63.0%	87.3%	88.8%
Rhode Island	88.7%	91.7%	86.6%	83.1%	75.1%	92.3%
Vermont	80.5%	87.1%	84.4%	60.8%	61.7%	87.8%
Middle Atlantic:						
New Jersey	90.6%	93.2%	85.2%	87.0%	83.7%	92.8%
New York	89.3%	93.4%	87.9%	72.8%	75.8%	93.9%
Pennsylvania	92.6%	96.7%	89.6%	78.0%	80.0%	96.7%
East North Central:						
Illinois	89.0%	94.7%	85.1%	60.9%	76.6%	93.9%
Indiana	88.3%	92.7%	85.1%	73.5%	76.9%	93.2%
Michigan	89.2%	94.9%	84.2%	70.9%	75.2%	94.2%
Ohio	89.9%	95.6%	84.7%	71.8%	81.0%	94.0%
Wisconsin	86.6%	93.1%	84.1%	67.2%	70.4%	93.3%
West North Central:						
Iowa	85.5%	91.3%	72.9%	75.5%	76.6%	90.0%
Kansas	85.0%	90.9%	80.5%	67.0%	74.9%	91.5%
Minnesota	88.3%	94.2%	86.1%	74.2%	78.4%	92.4%
Missouri	88.1%	95.3%	75.6%	73.8%	80.5%	91.6%
Nebraska	80.4%	88.3%	72.1%	64.1%	62.4%	89.1%
North Dakota	74.3%	89.9%	53.3%	52.4%	47.8%	90.2%
South Dakota	79.6%	85.7%	79.3%	65.2%	72.3%	84.1%
South Atlantic:						
Delaware	91.1%	93.9%	91.2%	80.5%	87.1%	92.9%
District of Columbia	94.3%	97.1%	84.6%	75.2%	86.8%	96.0%
Florida	85.7%	90.5%	81.1%	55.6%	70.4%	91.0%
Georgia	85.3%	89.3%	73.5%	69.7%	76.8%	89.1%
Maryland	89.9%	93.6%	91.4%	67.7%	79.2%	92.9%
North Carolina	84.7%	89.5%	77.5%	69.0%	78.6%	88.6%
South Carolina	83.4%	88.0%	82.3%	61.2%	69.7%	91.0%
Virginia	90.6%	95.4%	90.7%	63.4%	81.9%	94.5%
West Virginia	81.4%	89.0%	73.6%	60.1%	73.5%	90.2%
East South Central:						
Alabama	87.4%	93.4%	54.8%	66.7%	74.6%	93.5%
Kentucky	88.2%	92.6%	78.4%	69.9%	72.5%	94.4%
Mississippi	80.1%	87.3%	75.6%	36.6%	71.2%	88.4%
Tennessee	86.3%	90.9%	92.6%	54.3%	86.3%	86.4%
West South Central:						
Arkansas	83.0%	90.1%	63.4%	52.8%	74.2%	88.7%
Louisiana	80.6%	85.7%	72.6%	53.6%	63.8%	89.3%
Oklahoma	81.0%	87.3%	79.1%	51.0%	67.1%	88.0%
Texas	81.1%	85.8%	74.0%	62.3%	70.9%	88.3%
Mountain:						
Arizona	83.9%	89.6%	70.2%	67.1%	68.3%	89.7%
Colorado	85.8%	91.6%	69.9%	66.5%	68.3%	91.9%
Idaho	75.1%	84.7%	69.8%	48.5%	64.2%	84.1%
Montana	68.0%	75.1%	67.6%	50.5%	54.4%	79.3%
Nevada	88.6%	91.7%	85.3%	74.7%	79.4%	91.9%
New Mexico	78.5%	86.5%	76.0%	44.2%	65.9%	87.5%
Utah	84.0%	90.2%	80.8%	62.6%	82.4%	84.9%
Wyoming	72.9%	78.9%	62.4%	59.5%	61.5%	80.6%
Pacific:						
Alaska	76.6%	86.3%	66.9%	51.6%	54.3%	81.0%
California	86.3%	92.0%	78.4%	61.3%	74.0%	90.6%
Hawaii	97.4%	98.0%	99.4%	88.6%	95.8%	98.1%
Oregon	80.2%	88.3%	86.0%	53.9%	64.1%	87.0%
Washington	80.4%	90.5%	82.6%	53.3%	62.0%	89.4%

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.

** 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(2004) 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, 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	0.30%	0.24%	0.63%	1.65%	1.05%	0.22%
New England:						
Connecticut	1.01%	0.62%	7.36%	5.20%	8.86%	1.29%
Maine	2.71%	1.42%	4.10%	6.66%	7.09%	1.49%
Massachusetts	1.45%	0.62%	3.77%	6.60%	5.01%	0.82%
New Hampshire	1.49%	2.11%	3.29%	6.48%	3.86%	1.71%
Rhode Island	2.37%	2.06%	5.91%	8.27%	4.15%	2.38%
Vermont	2.26%	1.86%	4.07%	9.66%	4.82%	2.17%
Middle Atlantic:						
New Jersey	1.32%	2.03%	2.61%	5.88%	3.58%	0.89%
New York	1.13%	0.90%	1.76%	6.21%	5.14%	0.52%
Pennsylvania	0.85%	0.73%	2.60%	3.35%	2.97%	0.40%
East North Central:						
Illinois	0.74%	0.84%	3.97%	10.73%	6.59%	0.83%
Indiana	1.23%	1.36%	7.62%	10.31%	6.59%	0.58%
Michigan	1.27%	0.81%	3.60%	4.58%	2.42%	0.83%
Ohio	0.85%	0.53%	5.30%	7.49%	3.90%	0.62%
Wisconsin	1.43%	1.21%	10.29%	6.78%	6.63%	0.63%
West North Central:						
Iowa	1.48%	1.50%	6.12%	6.02%	5.34%	1.60%
Kansas	1.23%	1.20%	7.70%	10.32%	4.73%	1.83%
Minnesota	1.86%	0.90%	3.41%	4.88%	5.24%	0.91%
Missouri	1.98%	0.95%	6.23%	6.94%	7.83%	2.66%
Nebraska	1.84%	2.45%	7.62%	7.29%	3.19%	2.04%
North Dakota	3.65%	1.54%	8.93%	6.14%	5.83%	1.30%
South Dakota	1.60%	1.97%	9.43%	2.27%	1.66%	1.95%
South Atlantic:						
Delaware	1.33%	1.13%	3.94%	9.16%	9.38%	1.56%
District of Columbia	0.96%	0.40%	4.69%	11.77%	10.86%	0.59%
Florida	1.62%	1.21%	3.73%	8.50%	4.65%	0.83%
Georgia	1.60%	1.55%	9.64%	6.09%	3.93%	1.32%
Maryland	2.36%	1.62%	8.18%	7.15%	6.89%	1.31%
North Carolina	1.79%	1.26%	8.78%	8.77%	2.71%	2.00%
South Carolina	2.06%	3.60%	5.44%	6.30%	5.48%	1.14%
Virginia	2.04%	0.92%	4.57%	11.30%	4.50%	0.99%
West Virginia	1.59%	0.73%	9.27%	7.61%	3.36%	1.88%
East South Central:						
Alabama	1.82%	1.16%	8.52%	11.22%	3.69%	0.69%
Kentucky	1.08%	1.17%	5.62%	7.35%	4.49%	0.99%
Mississippi	1.74%	1.57%	10.48%	8.41%	6.95%	1.74%
Tennessee	1.76%	0.84%	4.16%	9.71%	3.08%	2.49%
West South Central:						
Arkansas	1.91%	0.84%	7.33%	7.17%	3.29%	1.64%
Louisiana	2.20%	2.31%	9.90%	9.77%	10.45%	2.19%
Oklahoma	2.14%	2.02%	7.91%	8.81%	4.71%	2.65%
Texas	1.19%	1.26%	4.62%	9.72%	2.81%	0.98%
Mountain:						
Arizona	2.20%	1.93%	8.02%	11.07%	5.56%	1.64%
Colorado	1.92%	2.22%	9.50%	9.34%	8.02%	2.03%
Idaho	2.14%	2.32%	8.72%	10.28%	6.17%	0.93%
Montana	4.38%	3.59%	10.61%	9.40%	8.22%	3.07%
Nevada	1.27%	1.49%	8.35%	6.75%	8.25%	0.99%
New Mexico	2.17%	1.97%	4.33%	6.31%	4.83%	1.37%
Utah	2.01%	1.30%	8.52%	9.64%	6.50%	2.20%
Wyoming	2.44%	3.31%	7.34%	6.40%	6.43%	3.12%
Pacific:						
Alaska	2.76%	2.58%	8.98%	7.88%	9.22%	1.95%
California	0.55%	0.59%	3.79%	2.81%	2.18%	0.65%
Hawaii	0.57%	0.57%	1.53%	5.94%	1.15%	0.65%
Oregon	2.28%	1.68%	8.87%	6.94%	6.31%	1.72%
Washington	4.07%	1.90%	4.48%	6.36%	7.64%	1.57%

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.

** 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.a(2004) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance 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	78.4%	86.1%	66.3%	43.8%	60.4%	84.7%
New England:						
Connecticut	78.5%	88.9%	70.6%	27.2%	48.1%	84.4%
Maine	79.4%	87.8%	68.1%	53.4%	66.3%	83.0%
Massachusetts	76.8%	85.4%	67.1%	42.0%	61.1%	79.9%
New Hampshire	72.4%	79.5%	60.6%	44.3%	55.6%	81.2%
Rhode Island	68.9%	87.9%	65.6%	24.2%	48.1%	73.3%
Vermont	77.0%	89.0%	56.9%	50.4%	59.8%	81.7%
Middle Atlantic:						
New Jersey	77.6%	87.1%	71.7%	53.9%	50.6%	85.7%
New York	78.8%	85.5%	67.4%	51.0%	62.8%	83.2%
Pennsylvania	79.8%	88.7%	67.3%	44.5%	56.1%	86.2%
East North Central:						
Illinois	77.2%	86.5%	56.7%	30.4%	54.9%	84.4%
Indiana	80.8%	88.9%	62.1%	59.6%	63.8%	86.8%
Michigan	77.0%	87.4%	62.3%	36.6%	53.4%	83.6%
Ohio	78.1%	87.8%	68.8%	37.1%	59.3%	85.7%
Wisconsin	77.4%	87.1%	62.2%	45.5%	52.9%	85.0%
West North Central:						
Iowa	76.5%	88.1%	63.7%	44.3%	58.9%	84.0%
Kansas	78.4%	91.0%	64.3%	30.9%	67.1%	84.4%
Minnesota	78.9%	89.4%	72.0%	49.3%	54.7%	87.4%
Missouri	81.6%	89.3%	75.9%	56.3%	61.8%	89.5%
Nebraska	77.9%	86.9%	69.6%	48.1%	58.7%	84.4%
North Dakota	77.2%	88.6%	66.1%	39.7%	52.1%	85.3%
South Dakota	71.3%	84.7%	68.2%	32.8%	50.5%	82.3%
South Atlantic:						
Delaware	71.6%	81.3%	61.9%	39.0%	51.9%	80.0%
District of Columbia	83.2%	87.8%	72.3%	33.0%	48.1%	90.6%
Florida	80.1%	85.1%	64.5%	50.2%	65.5%	84.0%
Georgia	76.1%	81.8%	55.8%	47.0%	59.5%	82.5%
Maryland	80.7%	87.3%	67.8%	59.0%	62.3%	85.2%
North Carolina	80.4%	89.0%	64.2%	45.3%	67.7%	87.6%
South Carolina	77.3%	84.7%	66.3%	36.5%	55.5%	86.4%
Virginia	79.9%	87.3%	65.6%	49.4%	65.6%	85.5%
West Virginia	75.7%	84.3%	66.1%	38.5%	62.3%	87.6%
East South Central:						
Alabama	83.1%	87.0%	66.8%	50.5%	69.6%	88.2%
Kentucky	84.7%	90.2%	68.5%	56.3%	67.3%	90.0%
Mississippi	81.2%	86.2%	60.7%	44.0%	75.8%	85.4%
Tennessee	77.0%	87.6%	59.7%	31.0%	63.1%	87.3%
West South Central:						
Arkansas	81.6%	85.9%	64.5%	50.2%	65.8%	90.1%
Louisiana	80.8%	85.8%	61.4%	56.0%	70.5%	84.6%
Oklahoma	81.5%	89.0%	66.4%	40.3%	59.6%	89.9%
Texas	78.6%	85.8%	66.2%	38.4%	61.7%	88.1%
Mountain:						
Arizona	68.9%	75.3%	61.4%	32.5%	41.7%	76.6%
Colorado	79.2%	84.9%	71.9%	41.3%	61.8%	83.7%
Idaho	77.5%	88.5%	65.3%	32.7%	64.3%	85.9%
Montana	73.1%	83.0%	70.9%	38.3%	50.6%	86.0%
Nevada	74.7%	81.7%	62.2%	43.7%	62.5%	78.6%
New Mexico	76.8%	81.6%	74.4%	37.8%	66.0%	82.6%
Utah	70.1%	80.0%	50.7%	32.4%	53.9%	79.0%
Wyoming	78.1%	88.0%	71.1%	37.2%	59.5%	87.7%
Pacific:						
Alaska	68.4%	70.6%	67.0%	57.2%	59.9%	69.5%
California	78.5%	84.3%	72.1%	36.9%	60.7%	83.7%
Hawaii	80.3%	87.5%	69.2%	49.9%	69.2%	85.2%
Oregon	78.1%	85.4%	77.3%	46.4%	56.5%	84.8%
Washington	76.0%	85.5%	71.4%	38.8%	58.5%	81.9%

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.

** 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.a(2004) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance 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	0.43%	0.34%	0.75%	1.63%	1.00%	0.25%
New England:						
Connecticut	1.40%	1.55%	3.96%	4.03%	8.65%	1.40%
Maine	1.91%	2.01%	4.43%	7.62%	6.28%	1.84%
Massachusetts	1.82%	1.80%	3.84%	5.24%	4.06%	2.11%
New Hampshire	2.73%	3.64%	5.13%	6.89%	6.61%	2.20%
Rhode Island	4.09%	2.48%	3.26%	5.22%	4.72%	4.61%
Vermont	2.59%	1.40%	5.38%	4.81%	5.12%	2.66%
Middle Atlantic:						
New Jersey	1.88%	1.65%	3.97%	7.89%	4.40%	1.51%
New York	1.61%	1.10%	1.81%	7.53%	3.61%	1.16%
Pennsylvania	1.81%	1.08%	4.36%	5.81%	4.63%	1.57%
East North Central:						
Illinois	2.63%	2.24%	2.98%	5.39%	5.67%	1.83%
Indiana	2.81%	2.19%	6.68%	8.41%	6.02%	1.66%
Michigan	1.25%	1.11%	4.26%	3.82%	3.62%	1.65%
Ohio	2.73%	1.79%	2.10%	5.77%	5.75%	1.59%
Wisconsin	2.25%	1.47%	6.64%	6.05%	5.34%	1.43%
West North Central:						
Iowa	2.51%	2.25%	1.91%	4.85%	4.93%	3.20%
Kansas	2.82%	2.07%	4.33%	8.35%	4.62%	2.97%
Minnesota	2.34%	2.17%	3.93%	5.29%	6.16%	1.85%
Missouri	2.96%	1.96%	7.25%	8.99%	6.12%	1.44%
Nebraska	2.72%	2.41%	5.43%	7.52%	5.80%	2.17%
North Dakota	3.21%	2.63%	5.45%	4.97%	6.36%	3.29%
South Dakota	1.96%	2.39%	8.38%	3.20%	3.91%	2.73%
South Atlantic:						
Delaware	4.10%	3.64%	4.75%	8.05%	7.65%	3.87%
District of Columbia	2.61%	2.48%	5.32%	9.32%	8.47%	1.04%
Florida	1.67%	1.90%	2.59%	7.95%	4.45%	2.01%
Georgia	1.79%	2.41%	7.74%	8.33%	3.76%	2.97%
Maryland	1.38%	1.71%	4.11%	7.81%	4.75%	1.36%
North Carolina	2.39%	0.83%	6.39%	9.66%	4.36%	1.87%
South Carolina	1.41%	1.73%	3.37%	5.98%	4.09%	2.15%
Virginia	1.50%	1.60%	4.25%	9.08%	4.85%	1.76%
West Virginia	2.26%	2.48%	6.84%	7.81%	3.81%	1.15%
East South Central:						
Alabama	2.48%	2.48%	5.65%	9.28%	4.24%	3.32%
Kentucky	1.30%	1.48%	1.65%	8.58%	3.08%	1.32%
Mississippi	1.48%	1.47%	8.34%	8.90%	5.11%	1.97%
Tennessee	2.17%	1.41%	5.12%	7.59%	4.54%	1.40%
West South Central:						
Arkansas	2.76%	2.65%	8.42%	9.39%	5.58%	1.21%
Louisiana	2.95%	1.93%	9.64%	11.76%	5.94%	2.32%
Oklahoma	1.94%	1.57%	3.29%	7.21%	4.89%	1.01%
Texas	1.31%	1.10%	4.76%	8.16%	2.87%	1.18%
Mountain:						
Arizona	4.31%	3.95%	6.26%	6.00%	8.80%	2.72%
Colorado	3.73%	3.36%	5.05%	6.10%	6.45%	3.07%
Idaho	2.50%	2.41%	7.24%	9.60%	4.44%	1.58%
Montana	2.05%	2.87%	7.77%	7.76%	7.09%	2.79%
Nevada	3.23%	3.06%	5.78%	8.82%	5.25%	3.60%
New Mexico	1.84%	2.11%	5.21%	6.57%	3.11%	2.37%
Utah	3.90%	4.02%	9.29%	8.84%	5.24%	4.08%
Wyoming	2.99%	1.92%	6.18%	9.97%	7.15%	1.71%
Pacific:						
Alaska	4.87%	5.69%	6.13%	6.46%	8.02%	5.02%
California	1.11%	1.33%	3.01%	3.96%	3.78%	1.26%
Hawaii	1.43%	1.27%	3.30%	6.44%	4.25%	1.51%
Oregon	1.83%	2.56%	3.59%	5.44%	4.12%	1.72%
Washington	2.49%	2.71%	4.41%	5.03%	5.32%	2.81%

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.

** 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.a.(1)(2004) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	79.8%	81.9%	73.5%	64.8%	68.0%	82.8%
New England:						
Connecticut	82.5%	84.1%	77.1%	67.0%	82.0%	82.5%
Maine	77.7%	81.3%	74.9%	53.0%	60.6%	81.5%
Massachusetts	77.1%	79.1%	72.8%	63.1%	61.3%	79.5%
New Hampshire	75.9%	78.0%	72.4%	58.2%	66.5%	79.2%
Rhode Island	80.7%	82.4%	72.2%	76.5%	72.2%	81.8%
Vermont	76.8%	80.4%	69.5%	60.0%	58.7%	80.4%
Middle Atlantic:						
New Jersey	83.8%	85.6%	74.6%	83.3%	71.6%	85.9%
New York	79.9%	82.3%	69.2%	68.5%	61.2%	83.7%
Pennsylvania	82.7%	85.7%	73.3%	63.5%	67.5%	85.4%
East North Central:						
Illinois	79.8%	81.2%	70.9%	73.6%	68.0%	82.3%
Indiana	77.3%	79.2%	74.5%	65.4%	72.0%	78.7%
Michigan	78.7%	79.4%	77.5%	72.8%	69.3%	80.4%
Ohio	78.9%	80.6%	78.0%	60.0%	73.4%	80.4%
Wisconsin	77.7%	80.2%	69.2%	65.0%	58.1%	81.5%
West North Central:						
Iowa	81.8%	85.7%	60.5%	69.3%	68.7%	85.7%
Kansas	72.4%	79.0%	41.8%	63.1%	54.3%	79.8%
Minnesota	80.2%	84.0%	73.5%	65.2%	63.4%	84.0%
Missouri	78.3%	81.4%	74.1%	62.9%	63.7%	82.3%
Nebraska	80.5%	82.3%	75.9%	75.1%	73.0%	82.3%
North Dakota	84.3%	85.0%	79.4%	83.1%	76.2%	85.8%
South Dakota	81.7%	83.2%	79.6%	74.3%	80.2%	82.2%
South Atlantic:						
Delaware	80.1%	84.0%	74.4%	52.7%	72.7%	82.1%
District of Columbia	85.8%	87.0%	68.9%	87.8%	75.7%	86.9%
Florida	77.5%	78.7%	76.9%	53.1%	68.9%	79.2%
Georgia	78.6%	80.8%	68.1%	58.2%	68.5%	81.4%
Maryland	77.8%	79.7%	76.1%	62.2%	62.4%	80.6%
North Carolina	81.7%	84.2%	77.9%	57.7%	71.4%	86.2%
South Carolina	78.9%	81.1%	74.2%	52.4%	64.1%	83.0%
Virginia	79.0%	82.1%	74.4%	44.9%	69.4%	81.8%
West Virginia	78.7%	80.8%	75.2%	59.8%	68.8%	85.0%
East South Central:						
Alabama	73.5%	75.0%	73.7%	43.1%	59.8%	77.6%
Kentucky	82.2%	85.7%	68.8%	53.0%	73.3%	84.2%
Mississippi	80.5%	82.0%	74.5%	51.7%	67.7%	89.1%
Tennessee	80.5%	81.8%	77.3%	65.3%	71.4%	85.4%
West South Central:						
Arkansas	80.6%	83.5%	65.1%	45.0%	72.6%	83.8%
Louisiana	76.7%	77.6%	81.3%	53.1%	53.5%	84.0%
Oklahoma	77.1%	78.5%	74.6%	55.8%	63.0%	80.6%
Texas	79.7%	82.6%	60.1%	63.3%	66.8%	84.7%
Mountain:						
Arizona	78.3%	79.4%	68.3%	78.6%	67.5%	80.0%
Colorado	79.6%	83.0%	62.8%	52.6%	69.3%	81.6%
Idaho	81.4%	84.6%	74.4%	53.7%	69.6%	87.0%
Montana	79.3%	84.3%	69.2%	57.5%	65.4%	84.0%
Nevada	81.6%	84.5%	72.0%	64.6%	74.3%	83.5%
New Mexico	75.5%	77.8%	66.6%	62.0%	61.1%	81.6%
Utah	79.7%	82.1%	68.0%	61.9%	71.1%	82.9%
Wyoming	79.6%	83.1%	70.8%	53.1%	72.4%	82.1%
Pacific:						
Alaska	80.5%	83.0%	81.8%	61.7%	64.0%	82.4%
California	81.7%	82.5%	79.7%	69.4%	72.1%	83.7%
Hawaii	83.7%	84.3%	83.4%	75.4%	81.3%	84.6%
Oregon	86.3%	88.2%	87.0%	69.6%	77.7%	88.0%
Washington	83.2%	86.7%	73.3%	66.2%	66.6%	87.2%

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.

** 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.a.(1)(2004) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	0.35%	0.33%	0.60%	2.16%	1.11%	0.30%
New England:						
Connecticut	2.10%	1.76%	5.02%	6.14%	9.59%	2.15%
Maine	1.33%	1.81%	3.31%	6.98%	5.09%	2.08%
Massachusetts	2.33%	2.92%	3.99%	6.40%	7.58%	2.24%
New Hampshire	2.20%	2.11%	4.86%	6.29%	6.08%	0.93%
Rhode Island	1.25%	1.25%	4.39%	3.78%	3.96%	1.36%
Vermont	3.13%	2.40%	4.33%	7.58%	6.43%	2.31%
Middle Atlantic:						
New Jersey	1.50%	1.18%	3.59%	6.83%	4.27%	1.27%
New York	0.98%	1.04%	4.29%	6.10%	4.00%	0.98%
Pennsylvania	1.22%	1.45%	5.23%	6.70%	4.28%	1.11%
East North Central:						
Illinois	1.58%	2.07%	3.77%	9.89%	4.11%	1.83%
Indiana	2.92%	4.18%	3.55%	7.44%	4.01%	3.04%
Michigan	2.87%	3.64%	2.68%	4.40%	3.32%	3.55%
Ohio	1.54%	1.17%	2.94%	7.60%	6.08%	1.89%
Wisconsin	1.75%	1.70%	3.85%	4.15%	4.98%	1.25%
West North Central:						
Iowa	1.53%	1.51%	5.47%	5.72%	5.18%	1.81%
Kansas	4.66%	2.59%	11.13%	8.91%	7.76%	2.20%
Minnesota	1.51%	1.94%	4.39%	6.04%	4.86%	1.32%
Missouri	1.51%	1.66%	5.06%	7.24%	3.67%	2.11%
Nebraska	1.50%	2.24%	4.73%	4.00%	3.63%	1.71%
North Dakota	0.88%	1.18%	3.58%	3.59%	3.34%	1.19%
South Dakota	0.87%	1.75%	10.52%	4.57%	1.72%	1.50%
South Atlantic:						
Delaware	2.11%	1.33%	6.68%	9.45%	4.80%	1.83%
District of Columbia	1.34%	1.31%	4.33%	10.84%	8.15%	1.38%
Florida	1.77%	1.97%	3.82%	9.36%	3.87%	2.33%
Georgia	1.43%	1.32%	9.69%	8.18%	3.18%	1.54%
Maryland	1.91%	2.21%	3.42%	7.64%	6.02%	1.90%
North Carolina	1.37%	1.84%	3.28%	10.80%	4.53%	1.48%
South Carolina	1.85%	2.49%	4.45%	9.37%	6.25%	1.79%
Virginia	1.77%	1.76%	4.32%	11.59%	4.16%	1.63%
West Virginia	2.12%	2.08%	6.34%	11.55%	4.82%	1.84%
East South Central:						
Alabama	1.92%	1.87%	7.99%	9.32%	2.36%	2.48%
Kentucky	1.90%	1.42%	5.79%	6.80%	4.08%	1.71%
Mississippi	2.25%	2.16%	9.73%	11.73%	5.34%	1.55%
Tennessee	1.29%	1.79%	3.48%	9.80%	2.70%	1.22%
West South Central:						
Arkansas	1.03%	0.85%	6.00%	11.55%	3.55%	1.29%
Louisiana	2.85%	3.30%	9.65%	13.03%	8.82%	1.83%
Oklahoma	1.13%	1.42%	5.40%	7.69%	3.40%	0.97%
Texas	1.42%	1.20%	4.06%	9.62%	3.30%	1.50%
Mountain:						
Arizona	2.20%	2.24%	4.62%	11.25%	5.61%	2.31%
Colorado	2.06%	1.62%	6.53%	9.01%	8.86%	1.51%
Idaho	3.17%	2.88%	5.73%	11.94%	6.39%	2.12%
Montana	2.90%	2.35%	9.14%	10.36%	4.82%	2.87%
Nevada	2.47%	1.39%	6.71%	7.76%	5.32%	2.43%
New Mexico	2.60%	2.15%	5.07%	8.23%	5.34%	1.61%
Utah	1.61%	2.21%	8.43%	7.19%	4.08%	1.45%
Wyoming	2.70%	1.99%	5.28%	8.71%	7.24%	1.78%
Pacific:						
Alaska	1.86%	2.65%	11.11%	6.83%	5.99%	2.25%
California	0.59%	0.84%	2.79%	6.21%	2.19%	0.60%
Hawaii	1.73%	1.59%	4.07%	6.21%	3.27%	1.76%
Oregon	0.99%	1.29%	3.56%	5.83%	2.81%	1.03%
Washington	2.35%	1.71%	6.30%	7.63%	5.51%	1.93%

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.

** 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.b(2004) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance 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	62.6%	70.5%	48.8%	28.4%	41.1%	70.1%
New England:						
Connecticut	64.8%	74.7%	54.4%	18.2%	39.5%	69.6%
Maine	61.7%	71.4%	51.0%	28.3%	40.2%	67.6%
Massachusetts	59.2%	67.5%	48.9%	26.5%	37.5%	63.5%
New Hampshire	54.9%	62.0%	43.9%	25.8%	36.9%	64.3%
Rhode Island	55.6%	72.5%	47.4%	18.5%	34.7%	60.0%
Vermont	59.1%	71.6%	39.5%	30.3%	35.1%	65.7%
Middle Atlantic:						
New Jersey	65.1%	74.6%	53.5%	44.9%	36.2%	73.6%
New York	63.0%	70.4%	46.7%	35.0%	38.4%	69.7%
Pennsylvania	66.0%	76.0%	49.4%	28.3%	37.8%	73.6%
East North Central:						
Illinois	61.6%	70.2%	40.1%	22.4%	37.3%	69.4%
Indiana	62.4%	70.4%	46.3%	39.0%	45.9%	68.3%
Michigan	60.6%	69.4%	48.3%	26.7%	37.0%	67.2%
Ohio	61.6%	70.7%	53.7%	22.2%	43.5%	68.9%
Wisconsin	60.1%	69.9%	43.0%	29.6%	30.7%	69.3%
West North Central:						
Iowa	62.6%	75.6%	38.5%	30.7%	40.5%	72.0%
Kansas	56.8%	71.9%	26.9%	19.5%*	36.4%	67.3%
Minnesota	63.3%	75.1%	52.9%	32.1%	34.7%	73.4%
Missouri	63.9%	72.7%	56.2%	35.4%	39.4%	73.6%
Nebraska	62.7%	71.5%	52.8%	36.1%	42.9%	69.5%
North Dakota	65.1%	75.3%	52.5%	33.0%	39.7%	73.2%
South Dakota	58.2%	70.4%	54.3%	24.3%	40.5%	67.6%
South Atlantic:						
Delaware	57.3%	68.3%	46.1%	20.5%	37.7%	65.7%
District of Columbia	71.4%	76.4%	49.8%	29.0%*	36.4%	78.8%
Florida	62.1%	67.0%	49.6%	26.6%	45.2%	66.6%
Georgia	59.8%	66.1%	38.0%	27.4%	40.8%	67.1%
Maryland	62.9%	69.5%	51.6%	36.7%	38.9%	68.7%
North Carolina	65.6%	74.9%	50.0%	26.2%	48.3%	75.5%
South Carolina	61.0%	68.7%	49.2%	19.1%	35.6%	71.7%
Virginia	63.1%	71.7%	48.8%	22.2%	45.6%	70.0%
West Virginia	59.5%	68.1%	49.7%	23.0%	42.9%	74.4%
East South Central:						
Alabama	61.0%	65.2%	49.3%	21.7%	41.7%	68.5%
Kentucky	69.6%	77.3%	47.2%	29.9%	49.4%	75.8%
Mississippi	65.4%	70.7%	45.3%	22.7%	51.3%	76.0%
Tennessee	62.0%	71.7%	46.2%	20.3%	45.1%	74.6%
West South Central:						
Arkansas	65.7%	71.7%	42.0%	22.6%*	47.8%	75.5%
Louisiana	62.0%	66.6%	49.9%	29.7%*	37.8%	71.0%
Oklahoma	62.8%	69.9%	49.6%	22.5%	37.5%	72.5%
Texas	62.6%	70.9%	39.8%	24.3%	41.2%	74.7%
Mountain:						
Arizona	54.0%	59.8%	41.9%	25.5%	28.2%	61.2%
Colorado	63.1%	70.4%	45.1%	21.7%	42.8%	68.3%
Idaho	63.1%	74.9%	48.5%	17.6%	44.8%	74.7%
Montana	58.0%	70.0%	49.1%	22.0%	33.1%	72.2%
Nevada	61.0%	69.0%	44.8%	28.2%	46.4%	65.6%
New Mexico	58.0%	63.6%	49.5%	23.4%	40.4%	67.4%
Utah	55.8%	65.7%	34.5%	20.1%*	38.3%	65.5%
Wyoming	62.1%	73.1%	50.4%	19.7%	43.1%	72.0%
Pacific:						
Alaska	55.0%	58.6%	54.8%	35.3%	38.3%	57.2%
California	64.1%	69.6%	57.5%	25.6%	43.8%	70.0%
Hawaii	67.2%	73.8%	57.7%	37.6%	56.2%	72.1%
Oregon	67.4%	75.3%	67.2%	32.3%	43.9%	74.6%
Washington	63.3%	74.1%	52.4%	25.7%	39.0%	71.4%

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.B.2.b(2004) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance 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	0.51%	0.47%	0.65%	1.52%	0.97%	0.38%
New England:						
Connecticut	2.13%	2.14%	4.67%	3.37%	7.85%	2.79%
Maine	2.25%	2.10%	3.71%	4.99%	5.29%	2.70%
Massachusetts	2.10%	3.15%	4.23%	4.01%	5.41%	2.41%
New Hampshire	2.36%	3.10%	5.42%	3.49%	5.34%	1.85%
Rhode Island	3.73%	2.84%	3.86%	4.37%	4.54%	3.83%
Vermont	2.94%	2.44%	4.80%	4.56%	4.47%	2.84%
Middle Atlantic:						
New Jersey	2.08%	2.06%	4.21%	7.24%	2.62%	2.04%
New York	1.86%	1.51%	3.30%	7.01%	2.82%	1.58%
Pennsylvania	1.75%	1.28%	3.44%	3.79%	3.53%	1.63%
East North Central:						
Illinois	2.13%	2.00%	2.22%	4.77%	3.28%	2.06%
Indiana	3.84%	4.26%	5.75%	5.15%	6.16%	3.46%
Michigan	2.56%	3.19%	3.70%	3.28%	2.79%	3.25%
Ohio	2.37%	1.65%	2.55%	3.03%	5.95%	2.20%
Wisconsin	2.32%	1.58%	6.72%	4.51%	3.09%	1.62%
West North Central:						
Iowa	2.95%	2.86%	3.66%	4.59%	5.10%	3.58%
Kansas	4.78%	2.85%	7.05%	8.83%*	5.62%	3.19%
Minnesota	1.44%	2.85%	3.68%	4.65%	4.57%	1.96%
Missouri	2.40%	2.25%	6.15%	6.07%	5.42%	2.15%
Nebraska	2.41%	2.64%	5.33%	5.82%	5.03%	1.91%
North Dakota	2.82%	2.20%	4.55%	4.73%	5.37%	2.95%
South Dakota	1.75%	2.15%	8.02%	2.64%	3.05%	2.09%
South Atlantic:						
Delaware	3.11%	3.31%	3.90%	2.83%	7.54%	2.80%
District of Columbia	2.69%	2.71%	3.49%	9.33%*	6.34%	1.55%
Florida	2.43%	2.91%	2.97%	3.44%	3.25%	3.02%
Georgia	1.94%	2.96%	7.92%	4.63%	4.17%	2.33%
Maryland	1.65%	2.13%	4.34%	5.41%	3.20%	2.17%
North Carolina	2.36%	1.96%	4.89%	7.39%	5.17%	2.12%
South Carolina	2.06%	3.02%	4.77%	3.45%	4.52%	2.74%
Virginia	1.92%	1.98%	4.82%	4.10%	3.63%	2.36%
West Virginia	2.39%	3.26%	8.26%	4.49%	4.59%	1.79%
East South Central:						
Alabama	3.11%	3.00%	7.14%	5.28%	2.82%	3.30%
Kentucky	2.08%	1.89%	4.15%	5.97%	2.93%	2.11%
Mississippi	2.45%	2.18%	5.61%	5.80%	4.82%	1.39%
Tennessee	1.86%	2.08%	5.06%	3.80%	2.96%	1.81%
West South Central:						
Arkansas	2.28%	1.91%	6.56%	9.72%*	4.53%	1.52%
Louisiana	3.38%	2.97%	8.87%	11.63%*	5.39%	2.74%
Oklahoma	2.01%	2.12%	4.63%	2.36%	3.39%	1.43%
Texas	1.25%	1.10%	3.26%	5.39%	2.24%	1.60%
Mountain:						
Arizona	2.89%	2.98%	4.30%	5.95%	6.77%	2.05%
Colorado	4.10%	3.53%	3.92%	4.28%	7.86%	3.31%
Idaho	3.10%	2.88%	6.98%	3.80%	3.42%	2.77%
Montana	2.67%	3.75%	6.34%	3.98%	7.70%	3.43%
Nevada	2.58%	2.99%	4.74%	3.22%	4.53%	3.56%
New Mexico	2.67%	2.98%	5.62%	3.49%	4.23%	2.23%
Utah	3.80%	4.63%	8.67%	8.73%*	4.69%	3.91%
Wyoming	3.06%	2.80%	7.04%	4.66%	6.59%	2.44%
Pacific:						
Alaska	4.28%	5.32%	9.32%	4.67%	5.44%	4.71%
California	1.05%	1.53%	3.76%	3.87%	3.27%	0.94%
Hawaii	1.94%	2.05%	4.67%	6.23%	4.01%	2.56%
Oregon	1.60%	2.43%	3.68%	4.53%	3.64%	1.73%
Washington	2.72%	2.29%	4.93%	2.47%	3.92%	3.21%

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.B.2.b.(1)(2004) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	53.7%	53.9%	56.5%	45.8%	54.3%	53.6%
New England:						
Connecticut	50.3%	52.6%	37.7%	34.1% *	60.0%	49.3%
Maine	42.6%	44.6%	32.9% *	43.9% *	61.1%	39.6%
Massachusetts	54.0%	54.5%	57.8%	34.5% *	55.7%	53.8%
New Hampshire	47.2%	46.4%	58.4%	26.5% *	70.9%	40.0%
Rhode Island	33.1%	33.9%	25.5% *	35.4%	34.2%	33.0%
Vermont	58.5%	61.5%	45.3%	47.5%	51.5%	59.6%
Middle Atlantic:						
New Jersey	43.4%	45.8%	63.6%	15.0% *	56.9%	41.4%
New York	46.5%	47.9%	52.1%	25.7% *	41.9%	47.3%
Pennsylvania	50.5%	54.2%	25.8%	31.5% *	42.3%	51.6%
East North Central:						
Illinois	54.2%	54.3%	55.1%	50.1%	42.2%	56.3%
Indiana	66.0%	66.6%	78.6%	44.0% *	69.7%	65.1%
Michigan	53.9%	56.0%	42.3%	46.8%	37.2%	56.5%
Ohio	58.3%	57.5%	66.4%	51.3%	65.0%	56.5%
Wisconsin	60.2%	61.3%	47.8%	62.3%	69.4%	58.9%
West North Central:						
Iowa	66.4%	67.8%	31.4%	73.2%	64.1%	66.9%
Kansas	56.8%	58.1%	44.5%	56.2%	56.6%	56.9%
Minnesota	60.1%	62.3%	32.1% *	79.5%	41.0%	63.3%
Missouri	59.8%	57.7%	62.8%	73.3%	46.6%	62.6%
Nebraska	59.8%	62.6%	36.5% *	77.4%	62.6%	59.2%
North Dakota	66.1%	68.3%	49.0%	65.0%	51.7%	68.5%
South Dakota	50.7%	53.2%	50.2%	28.9%	35.8%	55.4%
South Atlantic:						
Delaware	59.1%	58.1%	69.0%	52.0%	62.0%	58.3%
District of Columbia	42.6%	41.6%	47.5% *	72.0%	61.0%	40.9%
Florida	51.9%	51.6%	53.9%	52.0%	48.6%	52.5%
Georgia	65.9%	66.6%	26.5% *	80.2%	73.9%	64.0%
Maryland	48.7%	45.0%	61.2%	64.8%	76.4%	44.9%
North Carolina	62.5%	64.1%	65.6%	31.1% *	57.2%	64.5%
South Carolina	66.7%	67.6%	64.5%	48.9%	76.9%	64.5%
Virginia	59.3%	57.6%	69.7%	55.3%	76.3%	54.9%
West Virginia	57.9%	58.4%	58.5%	48.8% *	52.2%	60.8%
East South Central:						
Alabama	54.5%	54.9%	59.1%	32.9% *	53.8%	54.7%
Kentucky	54.4%	53.6%	59.3%	64.5%	56.5%	54.0%
Mississippi	62.1%	62.5%	58.4%	57.1%	46.4%	70.0%
Tennessee	56.2%	52.5%	73.7%	65.6%	49.5%	59.2%
West South Central:						
Arkansas	64.8%	66.0%	59.7%	30.5% *	70.1%	63.0%
Louisiana	60.4%	59.6%	79.6%	20.8% *	51.5%	62.1%
Oklahoma	58.9%	57.9%	65.7%	63.8%	45.3%	61.7%
Texas	61.8%	60.8%	75.0%	63.7%	61.2%	62.0%
Mountain:						
Arizona	55.1%	56.5%	57.3%	29.1% *	38.9%	57.2%
Colorado	60.9%	61.1%	67.9%	42.4% *	51.0%	62.5%
Idaho	57.8%	58.2%	59.0%	41.8%	54.4%	59.1%
Montana	40.4%	38.5%	52.2%	38.0%	47.9%	38.5%
Nevada	64.4%	62.8%	77.7%	62.2%	58.7%	65.7%
New Mexico	42.5%	38.6%	63.4%	55.9%	62.1%	36.2%
Utah	44.0%	46.1%	27.9% *	29.0%	36.1%	46.5%
Wyoming	67.3%	68.3%	80.4%	23.1% *	61.8%	69.0%
Pacific:						
Alaska	56.3%	57.9%	56.7%	41.7%	38.6%	57.9%
California	42.4%	40.3%	58.9%	44.3%	49.1%	41.2%
Hawaii	24.9%	25.9%	23.0%	15.3%	27.2%	24.0%
Oregon	49.6%	49.1%	54.2%	43.2%	34.5% *	52.3%
Washington	42.5%	41.6%	50.9%	39.7% *	53.6%	40.5%

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.B.2.b.(1)(2004) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	0.92%	0.88%	1.92%	3.36%	1.64%	1.16%
New England:						
Connecticut	3.43%	3.97%	9.97%	10.67% *	12.02%	4.36%
Maine	4.60%	3.87%	10.35% *	14.58% *	11.68%	5.15%
Massachusetts	2.44%	4.05%	10.11%	12.83% *	10.54%	2.65%
New Hampshire	3.56%	4.88%	9.70%	9.48% *	10.84%	2.27%
Rhode Island	5.82%	7.19%	9.00% *	8.44%	10.10%	6.72%
Vermont	4.89%	5.92%	10.52%	10.55%	6.83%	5.15%
Middle Atlantic:						
New Jersey	4.49%	4.55%	14.19%	9.49% *	10.06%	4.90%
New York	3.30%	3.93%	3.23%	7.82% *	5.09%	3.64%
Pennsylvania	4.59%	4.85%	6.85%	11.30% *	9.78%	4.54%
East North Central:						
Illinois	2.92%	3.19%	8.68%	12.81%	5.83%	3.37%
Indiana	3.77%	3.29%	15.66%	15.58% *	11.13%	5.62%
Michigan	4.32%	4.88%	10.16%	10.83%	10.04%	4.85%
Ohio	4.66%	6.04%	10.75%	14.53%	13.58%	4.58%
Wisconsin	5.16%	5.14%	10.70%	15.26%	13.37%	4.67%
West North Central:						
Iowa	6.69%	6.98%	8.73%	12.21%	7.13%	7.45%
Kansas	4.64%	5.69%	10.22%	10.41%	10.76%	4.24%
Minnesota	5.71%	6.27%	10.94% *	11.40%	9.71%	6.18%
Missouri	4.26%	6.27%	13.95%	12.45%	9.55%	4.49%
Nebraska	5.16%	4.26%	11.26% *	12.48%	9.40%	5.36%
North Dakota	6.11%	6.10%	10.51%	13.27%	11.05%	5.79%
South Dakota	6.36%	6.48%	14.50%	8.57%	8.13%	7.39%
South Atlantic:						
Delaware	3.82%	5.00%	13.74%	10.69%	11.21%	4.41%
District of Columbia	4.35%	5.29%	14.69% *	20.33%	14.53%	4.79%
Florida	3.72%	3.87%	9.95%	12.13%	7.77%	4.16%
Georgia	2.39%	2.88%	12.01% *	14.61%	5.44%	2.97%
Maryland	3.79%	3.89%	11.22%	15.73%	6.84%	4.42%
North Carolina	4.55%	4.52%	11.56%	10.56% *	9.75%	5.42%
South Carolina	5.36%	5.63%	11.08%	12.42%	12.66%	7.15%
Virginia	6.05%	5.88%	13.73%	15.70%	9.06%	6.18%
West Virginia	3.95%	4.00%	12.74%	14.86% *	5.67%	5.08%
East South Central:						
Alabama	3.52%	3.83%	13.93%	10.82% *	7.95%	4.01%
Kentucky	4.54%	4.68%	12.96%	13.89%	10.34%	4.87%
Mississippi	6.47%	6.87%	13.28%	16.82%	10.76%	5.74%
Tennessee	3.50%	4.63%	6.91%	15.11%	7.08%	4.62%
West South Central:						
Arkansas	4.76%	5.16%	13.53%	10.67% *	11.91%	4.92%
Louisiana	8.34%	8.53%	20.50%	11.79% *	11.25%	8.48%
Oklahoma	2.13%	2.43%	13.32%	10.20%	7.01%	2.26%
Texas	2.63%	3.04%	8.89%	11.59%	5.85%	2.67%
Mountain:						
Arizona	4.63%	4.55%	11.09%	13.57% *	10.35%	5.35%
Colorado	5.34%	6.26%	14.02%	13.59% *	8.77%	5.50%
Idaho	4.00%	4.77%	12.09%	11.17%	9.82%	5.91%
Montana	6.88%	8.03%	14.65%	11.34%	9.30%	8.51%
Nevada	3.67%	5.27%	9.88%	15.84%	9.87%	4.50%
New Mexico	5.87%	6.97%	14.34%	14.11%	8.63%	6.81%
Utah	7.22%	7.89%	8.42% *	7.45%	9.08%	6.43%
Wyoming	3.34%	3.97%	12.10%	9.70% *	9.76%	4.27%
Pacific:						
Alaska	4.03%	6.05%	13.44%	10.73%	11.26%	4.73%
California	1.93%	2.97%	7.63%	7.35%	5.50%	1.87%
Hawaii	3.54%	3.76%	6.32%	4.50%	7.29%	4.65%
Oregon	3.24%	3.22%	13.77%	12.04%	11.91% *	2.92%
Washington	5.14%	5.34%	11.35%	14.04% *	10.46%	4.68%

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.B.2.c(2004) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	58.6%	60.0%	57.3%	51.2%	56.0%	59.5%
New England:						
Connecticut	66.7%	67.7%	75.0%	52.8%	67.6%	66.6%
Maine	55.6%	52.5%	68.9%	51.4%	41.6%	59.4%
Massachusetts	56.0%	59.6%	55.9%	34.6% *	38.8%	59.4%
New Hampshire	55.3%	60.5%	52.3%	25.2% *	58.7%	53.6%
Rhode Island	57.2%	53.3%	64.6%	63.3%	31.9% *	62.6%
Vermont	45.7%	44.2%	40.2% *	56.5%	36.8%	48.2%
Middle Atlantic:						
New Jersey	58.9%	58.4%	41.9%	71.9%	61.0%	58.3%
New York	63.9%	63.5%	61.0%	68.0%	71.7%	61.7%
Pennsylvania	58.8%	62.8%	58.0%	39.2%	50.8%	60.9%
East North Central:						
Illinois	66.4%	66.8%	70.3%	54.8%	67.8%	65.9%
Indiana	57.7%	56.1%	65.1%	57.3%	46.6%	61.6%
Michigan	57.7%	59.1%	67.4%	39.7%	43.2%	61.8%
Ohio	44.6%	50.6%	29.0% *	29.7% *	32.0%	49.7%
Wisconsin	53.4%	60.4%	36.6%	35.3% *	36.9%	58.6%
West North Central:						
Iowa	55.0%	54.9%	42.0%	60.7%	45.6%	59.0%
Kansas	43.7%	53.1%	21.3% *	26.3% *	33.1%	49.2%
Minnesota	48.7%	51.5%	42.5%	44.5%	41.6%	51.2%
Missouri	61.9%	58.8%	61.3%	73.3%	57.8%	63.5%
Nebraska	42.9%	43.8%	31.7%	53.0%	35.7%	45.4%
North Dakota	39.1%	42.2%	16.9% *	42.3%	17.8% *	45.8%
South Dakota	30.2%	36.2%	4.8% *	38.6%	19.5%	35.8%
South Atlantic:						
Delaware	67.3%	64.1%	75.7%	72.8%	68.7%	66.7%
District of Columbia	72.2%	73.1%	91.2%	34.7% *	79.7%	70.6%
Florida	64.6%	65.4%	63.6%	56.8%	63.1%	65.0%
Georgia	59.7%	62.4%	32.5%	54.8%	67.8%	56.6%
Maryland	56.3%	56.4%	48.1%	72.3%	55.7%	56.4%
North Carolina	52.8%	51.8%	73.9%	38.9% *	59.1%	49.3%
South Carolina	54.1%	51.4%	73.1%	49.9%	63.7%	50.1%
Virginia	68.2%	68.5%	77.8%	44.5%	69.9%	67.5%
West Virginia	42.1%	48.3%	24.1% *	25.6% *	38.9%	45.0%
East South Central:						
Alabama	43.3%	43.8%	25.7% *	49.9%	44.5%	42.9%
Kentucky	52.6%	53.1%	53.3%	47.5%	51.7%	52.9%
Mississippi	39.8%	40.4%	43.4%	23.1% *	39.6%	40.0%
Tennessee	59.9%	58.9%	59.9%	67.8%	65.6%	55.6%
West South Central:						
Arkansas	36.9%	35.7%	53.8%	24.4% *	37.4%	36.6%
Louisiana	40.0%	39.9%	32.7% *	54.3%	31.4%	43.2%
Oklahoma	51.4%	49.5%	73.4%	31.3% *	44.3%	54.0%
Texas	60.4%	59.8%	58.8%	66.7%	65.9%	57.3%
Mountain:						
Arizona	56.7%	62.2%	50.6%	25.5% *	54.4%	57.4%
Colorado	59.9%	61.2%	70.5%	39.7% *	59.8%	60.0%
Idaho	52.3%	50.6%	60.8%	48.0%	54.0%	51.2%
Montana	41.5%	44.3%	34.6% *	38.2% *	27.9% *	49.3%
Nevada	52.4%	48.7%	67.1%	57.7%	50.3%	53.1%
New Mexico	53.5%	52.4%	59.0%	52.7%	52.1%	54.2%
Utah	59.3%	65.0%	36.9%	47.2%	49.3%	64.8%
Wyoming	33.9%	37.9%	23.4%	23.6% *	35.7%	33.0%
Pacific:						
Alaska	36.5%	33.5%	41.8%	48.3%	43.4% *	35.6%
California	70.5%	72.4%	68.8%	56.6%	67.2%	71.5%
Hawaii	75.2%	73.7%	84.2%	64.8%	69.0%	77.9%
Oregon	47.0%	54.6%	39.0%	22.5% *	44.6%	47.8%
Washington	53.9%	55.9%	57.1%	42.5%	50.6%	55.0%

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.B.2.c(2004) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.80%	0.69%	1.66%	2.14%	1.53%	0.93%
New England:						
Connecticut	2.76%	3.66%	9.89%	10.93%	10.40%	2.89%
Maine	3.66%	5.54%	11.29%	12.59%	7.79%	5.16%
Massachusetts	3.45%	4.49%	7.49%	12.53% *	9.48%	4.16%
New Hampshire	6.01%	5.14%	10.06%	9.57% *	13.25%	5.24%
Rhode Island	4.30%	5.22%	14.69%	13.96%	11.46% *	5.70%
Vermont	5.28%	8.79%	12.37% *	10.92%	10.47%	6.45%
Middle Atlantic:						
New Jersey	3.51%	3.18%	11.15%	11.01%	8.04%	3.22%
New York	2.38%	2.89%	7.70%	9.07%	5.55%	2.51%
Pennsylvania	4.06%	4.66%	12.11%	7.35%	7.81%	4.15%
East North Central:						
Illinois	3.39%	2.96%	9.30%	13.20%	10.89%	3.42%
Indiana	5.21%	4.50%	15.68%	14.18%	11.67%	5.20%
Michigan	3.89%	4.39%	11.45%	9.54%	8.48%	4.06%
Ohio	5.42%	5.24%	8.73% *	11.29% *	8.91%	5.27%
Wisconsin	5.21%	5.04%	8.15%	11.44% *	9.71%	4.84%
West North Central:						
Iowa	6.75%	7.51%	10.42%	12.73%	7.83%	7.29%
Kansas	6.37%	5.64%	8.96% *	10.01% *	9.16%	5.67%
Minnesota	4.43%	5.00%	11.31%	13.28%	10.81%	5.13%
Missouri	2.80%	3.34%	13.83%	14.30%	8.64%	5.03%
Nebraska	4.50%	5.03%	8.48%	14.95%	10.15%	4.58%
North Dakota	5.93%	7.11%	13.07% *	12.42%	9.21% *	7.70%
South Dakota	4.99%	5.10%	3.60% *	8.34%	5.27%	7.11%
South Atlantic:						
Delaware	2.91%	3.13%	14.86%	13.60%	14.42%	4.28%
District of Columbia	2.84%	3.43%	10.22%	16.30% *	14.28%	3.34%
Florida	3.49%	3.69%	11.95%	12.71%	9.12%	5.13%
Georgia	3.38%	4.12%	9.42%	12.51%	7.17%	6.08%
Maryland	3.25%	4.28%	12.10%	14.99%	12.72%	4.14%
North Carolina	3.95%	4.86%	13.06%	12.10% *	8.42%	6.78%
South Carolina	5.70%	7.14%	8.60%	11.69%	8.11%	6.93%
Virginia	1.96%	2.61%	9.04%	13.07%	6.65%	3.23%
West Virginia	3.39%	4.12%	11.62% *	10.22% *	7.38%	4.85%
East South Central:						
Alabama	3.93%	4.58%	10.80% *	13.19%	4.99%	6.24%
Kentucky	3.71%	3.88%	14.10%	14.05%	7.04%	4.65%
Mississippi	4.80%	5.73%	11.89%	12.52% *	7.86%	6.75%
Tennessee	5.00%	4.79%	10.57%	14.95%	7.41%	5.97%
West South Central:						
Arkansas	4.83%	4.59%	13.11%	9.64% *	9.08%	6.10%
Louisiana	6.43%	7.65%	11.54% *	14.41%	8.51%	6.99%
Oklahoma	4.54%	5.46%	15.73%	10.85% *	6.47%	5.16%
Texas	2.40%	3.09%	10.05%	14.56%	4.51%	2.06%
Mountain:						
Arizona	3.82%	4.30%	11.99%	15.33% *	7.69%	5.81%
Colorado	4.87%	6.03%	13.66%	12.07% *	11.36%	5.39%
Idaho	6.94%	8.05%	14.79%	13.37%	10.78%	8.41%
Montana	3.79%	3.23%	11.77% *	13.59% *	10.82% *	4.21%
Nevada	4.81%	5.02%	13.77%	13.89%	10.46%	5.06%
New Mexico	4.66%	5.88%	11.48%	13.71%	9.23%	6.46%
Utah	4.60%	5.54%	9.90%	13.25%	9.72%	3.30%
Wyoming	4.84%	5.43%	6.91%	12.40% *	8.08%	4.86%
Pacific:						
Alaska	3.89%	4.09%	10.52%	14.16%	13.41% *	3.67%
California	1.91%	2.45%	5.37%	9.75%	5.54%	2.47%
Hawaii	2.36%	2.89%	8.02%	9.64%	7.49%	2.60%
Oregon	4.55%	5.38%	11.63%	8.23% *	8.28%	4.95%
Washington	4.65%	3.90%	11.33%	11.81%	9.30%	4.48%

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.B.3(2004) Number of full-time private-sector employees 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	89,126,863	75,280,654	9,622,535	4,223,674	20,601,505	68,525,359
New England:						
Connecticut	1,162,224	979,036	124,130	59,058	144,330	1,017,894
Maine	364,766	282,194	56,791	25,781	68,223	296,543
Massachusetts	2,330,247	1,870,536	336,337	123,374	357,298	1,972,949
New Hampshire	422,442	342,073	61,223	19,146	125,498*	296,944
Rhode Island	305,924	246,931	34,367	24,627	46,306	259,618
Vermont	184,838	145,859	22,170	16,809	34,728	150,110
Middle Atlantic:						
New Jersey	2,495,610	2,007,101	321,451	167,057	444,005	2,051,604
New York	5,867,223	5,026,764	493,995	346,464	1,057,900	4,809,323
Pennsylvania	4,073,058	3,488,913	354,055	230,089	689,958	3,383,099
East North Central:						
Illinois	4,112,492	3,477,334	498,043	137,115	881,860	3,230,632
Indiana	2,075,880	1,705,411	254,807	115,662*	529,754	1,546,126
Michigan	2,896,148	2,409,033	332,509	154,606	520,978	2,375,171
Ohio	3,609,525	2,993,112	441,292	175,121	805,341	2,804,184
Wisconsin	1,923,182	1,599,463	192,995	130,724	384,952*	1,538,231
West North Central:						
Iowa	894,303	735,890	75,458	82,954	219,477	674,826
Kansas	831,838	657,551	139,730*	34,557	262,071	569,766
Minnesota	1,870,637	1,464,343	249,352	156,942	361,308	1,509,329
Missouri	1,757,117	1,458,124	156,948	142,045	389,377	1,367,740
Nebraska	590,922	455,519	100,773	34,631	145,501	445,421
North Dakota	201,343	153,660	30,360*	17,323	53,297	148,046
South Dakota	222,931	163,839	40,243*	18,849	66,311	156,620
South Atlantic:						
Delaware	292,707	241,451	35,636	15,620	65,691	227,017
District of Columbia	367,474	335,543	23,277	8,654*	55,965*	311,510
Florida	5,665,557	4,897,470	602,255	165,833*	1,147,718	4,517,839
Georgia	2,670,086	2,428,292	133,409	108,385	646,925	2,023,161
Maryland	1,700,699	1,368,641	256,640	75,417*	272,345	1,428,354
North Carolina	2,635,883	2,237,783	277,066	121,034	820,572	1,815,311
South Carolina	1,190,343	1,021,301	123,537	45,505	320,733	869,610
Virginia	2,367,214	1,948,183	340,999	78,032	532,163	1,835,051
West Virginia	424,684	350,326	51,651*	22,706	184,234	240,449
East South Central:						
Alabama	1,361,443	1,235,244	89,417	36,782	361,277	1,000,166
Kentucky	1,234,110	1,065,741	110,903	57,466	285,375	948,735
Mississippi	709,533	622,212	60,867	26,454	310,916	398,617
Tennessee	1,803,769	1,459,747	281,025	62,998	699,866	1,103,903
West South Central:						
Arkansas	818,340	713,923	81,806	22,610	284,635	533,705
Louisiana	1,251,152	1,084,235	128,359*	38,559	361,646	889,506
Oklahoma	935,027	791,849	105,640*	37,538	229,382	705,645
Texas	6,339,687	5,554,480	548,838	236,368	2,166,260	4,173,427
Mountain:						
Arizona	1,587,726	1,362,644	150,985	74,096*	352,076	1,235,650
Colorado	1,536,334	1,337,017	140,838	58,479	283,249	1,253,085
Idaho	363,578	285,906	64,638	13,034	130,604	232,974
Montana	227,199	178,471	33,263	15,465	77,856	149,344
Nevada	870,446	725,283	107,277	37,886	205,325	665,121
New Mexico	426,156	351,099	54,746	20,311	150,222	275,934
Utah	716,283	606,798	70,566	38,918	209,586	506,697
Wyoming	135,909	112,699	16,224	6,986	40,300	95,608
Pacific:						
Alaska	170,633	140,543	19,521	10,569	19,865	150,768
California	10,137,358	8,771,108	1,012,522	353,728	2,120,767	8,016,592
Hawaii	370,483	297,933	60,831	11,718	100,682	269,801
Oregon	1,021,668	801,138	136,764	83,766	223,408	798,260
Washington	1,602,735	1,290,909	186,008	125,819	353,389	1,249,346

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.

Totals may not sum exactly because of rounding.

Table VII.B.3(2004) Standard error for number of full-time private-sector employees 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	499,080	516,974	104,317	194,008	458,615	624,405
New England:						
Connecticut	73,096	63,216	19,282	11,866	25,534	70,139
Maine	20,288	22,077	14,052	5,930	11,982	11,882
Massachusetts	226,852	214,903	54,079	16,834	72,072	190,576
New Hampshire	42,769	41,700	7,464	3,900	42,466*	20,506
Rhode Island	15,175	11,982	7,774	4,777	8,858	15,985
Vermont	26,527	27,341	4,427	2,661	2,961	25,247
Middle Atlantic:						
New Jersey	181,907	181,594	59,650	34,357	67,245	149,589
New York	276,437	302,208	61,641	46,824	165,038	257,166
Pennsylvania	292,163	307,325	59,370	50,626	102,119	251,576
East North Central:						
Illinois	211,282	237,228	63,246	26,769	107,478	244,856
Indiana	140,296	124,581	64,290	39,885*	75,324	100,288
Michigan	178,205	187,747	45,006	26,272	43,413	170,936
Ohio	195,960	239,217	87,585	48,312	133,703	212,223
Wisconsin	182,141	211,539	34,566	24,172	115,996*	111,785
West North Central:						
Iowa	112,131	114,649	11,054	18,302	34,764	119,000
Kansas	61,731	52,057	55,846*	6,966	71,905	55,247
Minnesota	148,314	153,138	59,596	15,354	66,550	108,664
Missouri	127,494	123,716	31,292	32,816	65,328	134,625
Nebraska	58,742	61,342	16,859	10,044	27,617	64,754
North Dakota	31,212	31,218	10,006*	3,307	13,759	27,193
South Dakota	13,492	14,780	12,225*	2,046	8,560	14,012
South Atlantic:						
Delaware	29,953	30,773	9,818	3,199	18,118	29,635
District of Columbia	31,764	31,294	5,437	4,720*	18,736*	24,377
Florida	301,887	296,266	68,157	55,448*	89,958	310,260
Georgia	189,434	196,629	28,162	17,772	151,236	170,295
Maryland	120,068	127,008	34,179	28,389*	46,733	102,764
North Carolina	158,404	135,345	39,636	23,547	129,625	93,932
South Carolina	82,866	81,570	22,621	6,472	83,677	87,232
Virginia	218,422	188,302	75,877	14,977	84,430	179,218
West Virginia	30,233	25,256	16,350*	4,578	23,267	21,788
East South Central:						
Alabama	140,011	147,680	16,357	8,087	47,337	149,724
Kentucky	64,543	75,223	14,575	8,458	41,628	69,096
Mississippi	50,789	54,178	14,862	4,672	49,905	36,969
Tennessee	140,728	137,244	36,783	15,542	122,819	85,127
West South Central:						
Arkansas	61,230	60,560	16,573	5,245	24,371	67,454
Louisiana	120,477	112,523	39,232*	6,521	78,517	81,840
Oklahoma	44,146	37,390	32,890*	6,171	22,620	43,491
Texas	272,828	281,421	90,742	39,538	186,362	197,312
Mountain:						
Arizona	122,306	101,659	26,079	28,533*	84,198	104,756
Colorado	131,761	129,345	17,781	12,035	50,859	135,627
Idaho	34,572	28,038	14,293	3,741	25,594	19,824
Montana	16,342	15,787	5,233	3,367	12,183	11,673
Nevada	66,801	64,746	18,745	10,547	25,063	57,626
New Mexico	26,684	28,257	7,610	4,934	22,419	21,233
Utah	71,432	84,907	16,932	8,734	49,908	78,357
Wyoming	10,683	12,691	4,182	671	7,236	9,952
Pacific:						
Alaska	13,927	14,397	4,546	1,787	2,783	15,930
California	384,093	387,844	102,174	58,894	249,335	304,353
Hawaii	22,840	23,756	9,322	3,090	15,192	17,178
Oregon	72,703	73,783	30,358	19,979	41,974	82,884
Washington	113,694	124,922	21,075	32,066	47,642	125,136

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.

Totals may not sum exactly because of rounding.

Table VII.B.3.a(2004) Percent of number of full-time private-sector employees 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	89,126,863	84.5%	10.8%	4.7%	23.1%	76.9%
New England:						
Connecticut	1,162,224	84.2%	10.7%	5.1%	12.4%	87.6%
Maine	364,766	77.4%	15.6%	7.1%	18.7%	81.3%
Massachusetts	2,330,247	80.3%	14.4%	5.3%	15.3%	84.7%
New Hampshire	422,442	81.0%	14.5%	4.5%	29.7% *	70.3%
Rhode Island	305,924	80.7%	11.2%	8.0%	15.1%	84.9%
Vermont	184,838	78.9%	12.0% *	9.1%	18.8%	81.2%
Middle Atlantic:						
New Jersey	2,495,610	80.4%	12.9%	6.7%	17.8%	82.2%
New York	5,867,223	85.7%	8.4%	5.9%	18.0%	82.0%
Pennsylvania	4,073,058	85.7%	8.7%	5.6%	16.9%	83.1%
East North Central:						
Illinois	4,112,492	84.6%	12.1%	3.3%	21.4%	78.6%
Indiana	2,075,880	82.2%	12.3%	5.6% *	25.5%	74.5%
Michigan	2,896,148	83.2%	11.5%	5.3%	18.0%	82.0%
Ohio	3,609,525	82.9%	12.2%	4.9% *	22.3%	77.7%
Wisconsin	1,923,182	83.2%	10.0%	6.8%	20.0% *	80.0%
West North Central:						
Iowa	894,303	82.3%	8.4%	9.3%	24.5%	75.5%
Kansas	831,838	79.0%	16.8% *	4.2%	31.5%	68.5%
Minnesota	1,870,637	78.3%	13.3%	8.4%	19.3%	80.7%
Missouri	1,757,117	83.0%	8.9%	8.1%	22.2%	77.8%
Nebraska	590,922	77.1%	17.1%	5.9%	24.6%	75.4%
North Dakota	201,343	76.3%	15.1% *	8.6%	26.5%	73.5%
South Dakota	222,931	73.5%	18.1% *	8.5%	29.7%	70.3%
South Atlantic:						
Delaware	292,707	82.5%	12.2%	5.3%	22.4%	77.6%
District of Columbia	367,474	91.3%	6.3%	2.4% *	15.2% *	84.8%
Florida	5,665,557	86.4%	10.6%	2.9% *	20.3%	79.7%
Georgia	2,670,086	90.9%	5.0%	4.1%	24.2%	75.8%
Maryland	1,700,699	80.5%	15.1%	4.4% *	16.0%	84.0%
North Carolina	2,635,883	84.9%	10.5%	4.6%	31.1%	68.9%
South Carolina	1,190,343	85.8%	10.4%	3.8%	26.9%	73.1%
Virginia	2,367,214	82.3%	14.4%	3.3%	22.5%	77.5%
West Virginia	424,684	82.5%	12.2% *	5.3%	43.4%	56.6%
East South Central:						
Alabama	1,361,443	90.7%	6.6%	2.7%	26.5%	73.5%
Kentucky	1,234,110	86.4%	9.0%	4.7%	23.1%	76.9%
Mississippi	709,533	87.7%	8.6%	3.7%	43.8%	56.2%
Tennessee	1,803,769	80.9%	15.6%	3.5% *	38.8%	61.2%
West South Central:						
Arkansas	818,340	87.2%	10.0%	2.8%	34.8%	65.2%
Louisiana	1,251,152	86.7%	10.3% *	3.1%	28.9%	71.1%
Oklahoma	935,027	84.7%	11.3% *	4.0%	24.5%	75.5%
Texas	6,339,687	87.6%	8.7%	3.7%	34.2%	65.8%
Mountain:						
Arizona	1,587,726	85.8%	9.5%	4.7% *	22.2%	77.8%
Colorado	1,536,334	87.0%	9.2%	3.8%	18.4%	81.6%
Idaho	363,578	78.6%	17.8%	3.6%	35.9%	64.1%
Montana	227,199	78.6%	14.6%	6.8%	34.3%	65.7%
Nevada	870,446	83.3%	12.3%	4.4%	23.6%	76.4%
New Mexico	426,156	82.4%	12.8%	4.8%	35.3%	64.7%
Utah	716,283	84.7%	9.9%	5.4% *	29.3%	70.7%
Wyoming	135,909	82.9%	11.9% *	5.1%	29.7%	70.3%
Pacific:						
Alaska	170,633	82.4%	11.4%	6.2%	11.6%	88.4%
California	10,137,358	86.5%	10.0%	3.5%	20.9%	79.1%
Hawaii	370,483	80.4%	16.4%	3.2%	27.2%	72.8%
Oregon	1,021,668	78.4%	13.4%	8.2%	21.9%	78.1%
Washington	1,602,735	80.5%	11.6%	7.9% *	22.0%	78.0%

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.

Percents may not add to 100% because of rounding.

Table VII.B.3.a(2004) Standard error for percent of number of full-time private-sector employees 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	499,080	0.26%	0.11%	0.22%	0.51%	0.51%
New England:						
Connecticut	73,096	1.76%	1.53%	0.85%	2.18%	2.18%
Maine	20,288	3.38%	3.91%	1.37%	2.46%	2.46%
Massachusetts	226,852	2.36%	2.42%	0.78%	2.26%	2.26%
New Hampshire	42,769	1.82%	2.21%	1.18%	5.33% *	5.33%
Rhode Island	15,175	1.78%	2.26%	1.56%	2.69%	2.69%
Vermont	26,527	4.24%	3.63% *	1.81%	1.92%	1.92%
Middle Atlantic:						
New Jersey	181,907	3.12%	2.30%	1.59%	2.35%	2.35%
New York	276,437	1.58%	1.31%	0.85%	2.36%	2.36%
Pennsylvania	292,163	2.43%	1.62%	1.13%	2.38%	2.38%
East North Central:						
Illinois	211,282	1.98%	1.65%	0.65%	2.55%	2.55%
Indiana	140,296	2.45%	2.69%	1.72% *	2.85%	2.85%
Michigan	178,205	2.31%	1.55%	1.12%	1.74%	1.74%
Ohio	195,960	3.14%	2.49%	1.48% *	3.30%	3.30%
Wisconsin	182,141	3.34%	2.39%	1.41%	3.37% *	3.37%
West North Central:						
Iowa	112,131	2.73%	1.47%	2.27%	3.65%	3.65%
Kansas	61,731	5.03%	4.69% *	0.73%	6.40%	6.40%
Minnesota	148,314	3.04%	2.74%	1.20%	2.40%	2.40%
Missouri	127,494	2.54%	2.32%	1.77%	3.74%	3.74%
Nebraska	58,742	3.99%	3.34%	1.68%	4.43%	4.43%
North Dakota	31,212	4.24%	4.05% *	1.92%	4.76%	4.76%
South Dakota	13,492	4.54%	4.47% *	1.16%	3.88%	3.88%
South Atlantic:						
Delaware	29,953	3.33%	2.82%	0.89%	5.59%	5.59%
District of Columbia	31,764	2.30%	1.57%	1.24% *	3.84% *	3.84%
Florida	301,887	1.29%	1.03%	1.02% *	1.84%	1.84%
Georgia	189,434	1.65%	1.33%	0.72%	4.87%	4.87%
Maryland	120,068	2.15%	2.46%	1.70% *	2.37%	2.37%
North Carolina	158,404	1.44%	1.18%	1.00%	3.85%	3.85%
South Carolina	82,866	2.04%	1.89%	0.54%	5.55%	5.55%
Virginia	218,422	2.47%	2.47%	0.84%	2.54%	2.54%
West Virginia	30,233	3.13%	2.77% *	1.04%	4.26%	4.26%
East South Central:						
Alabama	140,011	1.71%	1.57%	0.78%	3.96%	3.96%
Kentucky	64,543	1.90%	1.57%	0.77%	3.27%	3.27%
Mississippi	50,789	2.25%	2.07%	0.80%	5.39%	5.39%
Tennessee	140,728	2.45%	2.36%	1.10% *	4.44%	4.44%
West South Central:						
Arkansas	61,230	2.14%	2.07%	0.76%	3.50%	3.50%
Louisiana	120,477	3.12%	3.00% *	0.71%	4.25%	4.25%
Oklahoma	44,146	2.95%	2.88% *	0.70%	2.58%	2.58%
Texas	272,828	1.28%	1.48%	0.67%	2.16%	2.16%
Mountain:						
Arizona	122,306	1.71%	1.51%	1.27% *	4.04%	4.04%
Colorado	131,761	1.81%	1.40%	0.98%	3.61%	3.61%
Idaho	34,572	3.27%	3.25%	0.70%	4.79%	4.79%
Montana	16,342	2.94%	1.94%	1.60%	3.79%	3.79%
Nevada	66,801	2.02%	2.40%	1.13%	2.69%	2.69%
New Mexico	26,684	2.50%	2.40%	0.93%	3.83%	3.83%
Utah	71,432	4.12%	2.90%	1.73% *	6.19%	6.19%
Wyoming	10,683	3.52%	3.63% *	0.76%	4.49%	4.49%
Pacific:						
Alaska	13,927	3.30%	2.82%	1.01%	2.35%	2.35%
California	384,093	1.09%	0.99%	0.61%	2.09%	2.09%
Hawaii	22,840	2.48%	2.59%	0.89%	3.20%	3.20%
Oregon	72,703	3.50%	3.24%	1.71%	3.88%	3.88%
Washington	113,694	3.09%	1.49%	2.42% *	3.43%	3.43%

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.

Percents may not add to 100% because of rounding.

Table VII.B.3.b(2004) Percent of private-sector full-time employees at establishments that offer health insurance 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	90.3%	91.9%	83.1%	78.6%	80.7%	93.2%
New England:						
Connecticut	94.7%	96.3%	89.5%	80.8%	89.5%	95.5%
Maine	87.6%	89.4%	85.3%	73.0%	80.4%	89.3%
Massachusetts	95.6%	96.7%	92.5%	88.0%	91.4%	96.4%
New Hampshire	92.4%	93.9%	87.6%	80.7%	94.3%	91.5%
Rhode Island	90.7%	91.7%	87.0%	85.9%	81.7%	92.3%
Vermont	85.3%	87.4%	84.7%	68.1%	67.2%	89.5%
Middle Atlantic:						
New Jersey	92.0%	93.2%	85.6%	90.1%	83.0%	94.0%
New York	91.8%	93.3%	88.4%	74.7%	77.8%	94.9%
Pennsylvania	95.7%	96.7%	90.2%	90.4%	86.8%	97.6%
East North Central:						
Illinois	93.0%	94.8%	86.4%	70.9%	84.7%	95.2%
Indiana	91.9%	92.8%	86.9%	89.9%	85.0%	94.3%
Michigan	93.0%	94.9%	83.8%	82.6%	80.2%	95.7%
Ohio	94.0%	95.7%	85.8%	85.0%	89.0%	95.4%
Wisconsin	91.6%	93.0%	84.9%	83.6%	79.8%	94.5%
West North Central:						
Iowa	89.5%	91.4%	74.0%	87.3%	83.2%	91.6%
Kansas	89.2%	90.9%	82.6%	82.7%	83.1%	92.0%
Minnesota	92.8%	94.3%	86.3%	88.8%	87.0%	94.2%
Missouri	92.7%	95.2%	76.3%	85.5%	86.4%	94.5%
Nebraska	85.5%	88.4%	73.9%	81.4%	68.9%	90.9%
North Dakota	82.8%	90.3%	53.6%	67.7%	57.2%	92.1%
South Dakota	83.6%	85.5%	80.7%	73.4%	76.9%	86.5%
South Atlantic:						
Delaware	92.9%	93.9%	91.6%	80.7%	89.5%	93.9%
District of Columbia	95.8%	97.0%	84.3%	77.9%	88.7%	97.0%
Florida	89.0%	90.4%	82.2%	71.1%	78.0%	91.8%
Georgia	88.6%	89.3%	74.1%	90.7%	84.5%	90.0%
Maryland	92.6%	93.5%	92.2%	79.3%	87.1%	93.7%
North Carolina	87.6%	89.4%	78.2%	75.6%	82.9%	89.7%
South Carolina	87.0%	88.4%	82.9%	66.2%	71.9%	92.5%
Virginia	94.2%	95.4%	91.8%	76.0%	88.6%	95.9%
West Virginia	86.4%	89.0%	74.8%	74.0%	79.9%	91.4%
East South Central:						
Alabama	90.3%	93.5%	53.0%	72.2%	79.2%	94.3%
Kentucky	90.9%	92.7%	79.6%	79.0%	75.7%	95.4%
Mississippi	85.0%	87.5%	76.9%	44.9%	79.7%	89.2%
Tennessee	90.6%	90.8%	93.1%	75.3%	89.0%	91.6%
West South Central:						
Arkansas	87.2%	90.2%	66.4%	68.3%	81.2%	90.4%
Louisiana	83.7%	85.4%	75.4%	63.3%	69.0%	89.7%
Oklahoma	85.3%	87.1%	81.2%	59.5%	74.6%	88.8%
Texas	84.2%	85.5%	76.0%	72.5%	74.4%	89.3%
Mountain:						
Arizona	87.6%	89.6%	72.9%	79.3%	75.9%	90.9%
Colorado	89.6%	91.7%	72.7%	80.9%	70.0%	94.0%
Idaho	81.4%	84.7%	72.4%	55.3%	72.1%	86.7%
Montana	73.3%	74.9%	69.3%	63.0%	56.8%	81.9%
Nevada	90.7%	91.7%	85.8%	86.6%	81.6%	93.5%
New Mexico	83.8%	86.3%	77.7%	57.3%	72.1%	90.2%
Utah	88.3%	89.9%	81.4%	74.9%	89.2%	87.9%
Wyoming	77.2%	79.2%	65.2%	72.5%	63.6%	82.9%
Pacific:						
Alaska	82.3%	86.3%	68.4%	55.5%	58.0%	85.5%
California	90.0%	91.9%	79.8%	72.3%	79.4%	92.8%
Hawaii	98.1%	97.9%	99.4%	96.4%	97.9%	98.2%
Oregon	86.6%	88.3%	87.5%	68.6%	73.6%	90.2%
Washington	87.9%	90.3%	83.6%	69.1%	74.3%	91.7%

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.

** 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.3.b(2004) Standard error for percent of private-sector full-time employees at establishments that offer health insurance 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	0.24%	0.23%	0.62%	1.37%	1.18%	0.18%
New England:						
Connecticut	0.84%	0.64%	7.24%	5.65%	10.15%	0.92%
Maine	1.71%	1.47%	3.68%	7.64%	6.28%	1.35%
Massachusetts	0.78%	0.66%	4.18%	5.53%	3.68%	0.62%
New Hampshire	1.66%	2.21%	3.02%	5.94%	2.80%	1.89%
Rhode Island	2.06%	2.04%	5.72%	5.92%	3.92%	1.97%
Vermont	1.96%	1.79%	4.33%	9.90%	5.36%	2.00%
Middle Atlantic:						
New Jersey	1.63%	1.94%	2.42%	6.17%	4.72%	0.96%
New York	0.85%	0.87%	1.82%	7.96%	4.30%	0.45%
Pennsylvania	0.61%	0.73%	2.47%	2.91%	4.92%	0.27%
East North Central:						
Illinois	0.64%	0.82%	3.53%	12.44%	5.44%	0.82%
Indiana	1.16%	1.33%	7.40%	9.87%	6.47%	0.63%
Michigan	0.82%	0.79%	3.87%	4.98%	3.14%	0.48%
Ohio	0.55%	0.53%	5.18%	5.50%	3.38%	0.66%
Wisconsin	1.07%	1.22%	10.34%	5.19%	5.47%	0.77%
West North Central:						
Iowa	1.22%	1.47%	6.28%	6.89%	5.14%	1.68%
Kansas	1.23%	1.18%	7.63%	12.55%	6.60%	1.54%
Minnesota	0.93%	0.81%	4.03%	3.34%	3.26%	0.89%
Missouri	1.25%	0.97%	6.29%	4.98%	7.20%	1.26%
Nebraska	1.97%	2.45%	7.80%	9.26%	4.77%	2.10%
North Dakota	3.40%	1.50%	9.28%	7.19%	7.47%	1.07%
South Dakota	1.82%	1.98%	9.45%	5.34%	3.48%	1.90%
South Atlantic:						
Delaware	0.95%	1.06%	3.82%	9.63%	10.05%	1.24%
District of Columbia	0.60%	0.40%	4.97%	15.59%	12.97%	0.37%
Florida	1.34%	1.22%	4.08%	9.20%	3.90%	0.88%
Georgia	1.29%	1.43%	9.56%	3.48%	4.81%	1.31%
Maryland	1.53%	1.66%	8.37%	6.49%	7.38%	1.50%
North Carolina	1.19%	1.25%	8.60%	9.40%	5.01%	1.75%
South Carolina	2.28%	3.30%	5.45%	6.40%	6.79%	0.96%
Virginia	1.04%	0.91%	4.18%	12.18%	2.20%	0.97%
West Virginia	1.14%	0.78%	9.76%	7.86%	2.62%	1.80%
East South Central:						
Alabama	1.54%	1.10%	9.13%	12.53%	4.30%	0.79%
Kentucky	0.96%	1.19%	5.53%	8.19%	4.65%	0.81%
Mississippi	1.43%	1.49%	10.55%	9.81%	7.73%	1.68%
Tennessee	0.84%	0.89%	4.20%	9.61%	2.71%	0.83%
West South Central:						
Arkansas	1.22%	0.75%	7.14%	8.85%	2.56%	1.24%
Louisiana	2.21%	2.39%	10.44%	13.23%	10.93%	2.08%
Oklahoma	1.92%	2.07%	7.90%	8.97%	4.38%	2.63%
Texas	1.08%	1.29%	4.61%	9.63%	3.67%	1.14%
Mountain:						
Arizona	1.61%	1.79%	7.71%	11.88%	5.46%	1.66%
Colorado	2.12%	2.20%	9.57%	10.30%	9.14%	1.88%
Idaho	1.87%	2.32%	8.87%	11.19%	6.09%	1.21%
Montana	3.99%	3.76%	10.75%	9.26%	7.95%	3.20%
Nevada	1.15%	1.50%	8.13%	8.37%	8.99%	0.80%
New Mexico	1.87%	2.02%	4.26%	9.62%	4.79%	1.40%
Utah	1.48%	1.32%	8.57%	11.02%	5.45%	1.88%
Wyoming	2.61%	3.00%	7.49%	6.81%	7.43%	3.24%
Pacific:						
Alaska	2.68%	2.65%	9.21%	9.13%	10.12%	1.65%
California	0.56%	0.56%	4.10%	4.19%	2.70%	0.55%
Hawaii	0.58%	0.58%	1.86%	2.13%	0.62%	0.72%
Oregon	1.66%	1.70%	8.54%	7.67%	8.27%	1.58%
Washington	2.47%	1.92%	4.34%	6.04%	6.77%	1.46%

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.

** 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.3.b.(1)(2004) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance 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	88.5%	88.7%	87.0%	87.7%	80.4%	90.6%
New England:						
Connecticut	90.5%	91.0%	90.5%	80.5%	74.6%	92.6%
Maine	91.0%	90.1%	92.2%	98.9%	88.6%	91.5%
Massachusetts	87.4%	87.7%	86.3%	86.8%	78.3%	89.0%
New Hampshire	82.0%	81.9%	78.7%	94.9%	69.3%	87.5%
Rhode Island	89.4%	90.7%	78.2%	90.7%	73.4%	91.9%
Vermont	90.0%	90.7%	83.2%	94.0%	88.9%	90.2%
Middle Atlantic:						
New Jersey	89.9%	89.1%	92.9%	93.9%	77.7%	92.2%
New York	88.6%	88.4%	90.5%	89.5%	86.2%	89.1%
Pennsylvania	90.6%	90.7%	88.2%	92.6%	80.2%	92.5%
East North Central:						
Illinois	87.5%	88.7%	78.2%	88.0%	76.3%	90.2%
Indiana	88.9%	90.6%	78.5%	84.0%	77.7%	92.3%
Michigan	89.0%	89.5%	88.0%	82.4%	79.6%	90.7%
Ohio	91.4%	90.7%	95.9%	92.9%	89.6%	91.9%
Wisconsin	88.7%	90.1%	81.5%	80.0%	77.5%	91.1%
West North Central:						
Iowa	90.8%	91.0%	89.5%	89.8%	85.4%	92.4%
Kansas	92.7%	92.9%	93.2%	87.0%	90.0%	93.8%
Minnesota	90.2%	91.1%	91.6%	79.5%	75.7%	93.4%
Missouri	91.1%	92.0%	89.6%	82.8%	82.1%	93.5%
Nebraska	89.8%	89.6%	92.1%	86.7%	77.4%	92.9%
North Dakota	90.4%	90.8%	86.0%	90.7%	82.6%	92.1%
South Dakota	89.2%	87.6%	95.7%	90.1%	79.6%	92.8%
South Atlantic:						
Delaware	84.9%	83.7%	88.5%	96.1%	87.1%	84.3%
District of Columbia	90.2%	89.7%	96.4%	97.0%	65.7%	94.3%
Florida	88.6%	88.5%	86.5%	98.8%	83.2%	89.7%
Georgia	84.4%	84.5%	76.6%	89.5%	75.9%	87.0%
Maryland	88.7%	89.9%	83.8%	81.6%	79.5%	90.3%
North Carolina	91.5%	91.6%	93.0%	87.5%	87.5%	93.2%
South Carolina	88.7%	87.8%	95.6%	93.8%	79.3%	91.4%
Virginia	89.6%	89.8%	87.4%	96.1%	84.5%	91.0%
West Virginia	86.5%	87.6%	83.1%	75.5%	78.6%	91.9%
East South Central:						
Alabama	89.2%	89.1%	86.7%	98.4%	85.6%	90.3%
Kentucky	92.1%	92.3%	90.9%	90.3%	86.3%	93.5%
Mississippi	88.5%	88.5%	87.8%	94.2%	84.8%	91.1%
Tennessee	88.6%	90.6%	78.3%	88.0%	81.9%	92.7%
West South Central:						
Arkansas	87.5%	88.3%	76.6%	91.4%	74.9%	93.5%
Louisiana	87.6%	89.6%	68.7%	85.3%	82.9%	89.0%
Oklahoma	92.0%	91.4%	95.5%	97.5%	82.1%	94.7%
Texas	88.9%	89.0%	86.2%	92.2%	80.2%	92.6%
Mountain:						
Arizona	77.9%	77.2%	85.0%	79.1%	49.5%	84.7%
Colorado	87.3%	86.5%	95.5%	90.5%	85.7%	87.6%
Idaho	90.4%	90.6%	91.0%	80.5%	81.5%	94.6%
Montana	85.9%	84.8%	87.8%	95.9%	75.1%	89.8%
Nevada	83.4%	83.8%	77.1%	91.7%	74.3%	85.8%
New Mexico	86.2%	85.4%	89.6%	93.6%	79.1%	89.3%
Utah	83.1%	84.5%	65.2%	93.4%	73.3%	87.2%
Wyoming	89.8%	90.9%	84.3%	81.7%	82.7%	92.1%
Pacific:						
Alaska	74.5%	72.1%	88.4%	92.0%	64.3%	75.4%
California	86.8%	86.9%	87.2%	81.4%	77.5%	88.9%
Hawaii	91.4%	90.8%	94.3%	90.4%	86.7%	93.1%
Oregon	87.0%	87.2%	91.5%	75.6%	73.4%	90.2%
Washington	88.1%	88.6%	88.8%	80.6%	85.7%	88.7%

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.

** 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.3.b.(1)(2004) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance 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	0.37%	0.39%	0.77%	1.42%	0.85%	0.30%
New England:						
Connecticut	1.50%	1.65%	8.21%	7.48%	9.97%	1.15%
Maine	1.45%	1.93%	5.75%	0.70%	4.28%	1.85%
Massachusetts	1.67%	2.18%	3.89%	5.12%	6.32%	1.89%
New Hampshire	3.26%	3.70%	5.14%	2.88%	6.43%	2.70%
Rhode Island	1.97%	2.58%	5.73%	3.83%	6.14%	1.90%
Vermont	1.82%	1.58%	5.87%	2.22%	4.04%	1.82%
Middle Atlantic:						
New Jersey	1.60%	1.67%	2.21%	2.63%	4.50%	1.21%
New York	1.17%	1.16%	2.63%	2.65%	2.60%	1.11%
Pennsylvania	0.94%	1.25%	4.05%	2.66%	2.99%	1.02%
East North Central:						
Illinois	2.21%	2.45%	3.72%	10.23%	5.55%	1.42%
Indiana	2.22%	2.28%	7.45%	5.66%	5.50%	1.45%
Michigan	1.15%	1.38%	3.13%	5.19%	3.93%	1.08%
Ohio	1.58%	1.77%	1.72%	3.91%	2.53%	1.95%
Wisconsin	1.74%	1.48%	5.84%	6.74%	5.92%	1.30%
West North Central:						
Iowa	1.72%	2.13%	3.40%	2.92%	2.86%	2.05%
Kansas	1.60%	2.11%	4.97%	13.30%	3.85%	1.51%
Minnesota	1.91%	2.18%	3.21%	8.05%	6.29%	0.95%
Missouri	1.67%	1.80%	7.37%	7.46%	4.55%	1.19%
Nebraska	2.13%	2.42%	5.29%	6.10%	6.13%	1.66%
North Dakota	2.10%	2.58%	6.74%	4.45%	3.89%	2.25%
South Dakota	2.02%	2.56%	10.31%	4.19%	4.50%	1.56%
South Atlantic:						
Delaware	3.17%	3.49%	5.04%	5.06%	3.39%	3.91%
District of Columbia	2.35%	2.52%	3.64%	15.97%	11.93%	1.15%
Florida	1.58%	1.70%	2.34%	10.45%	4.45%	1.59%
Georgia	2.39%	2.53%	10.08%	6.70%	4.46%	2.63%
Maryland	1.15%	1.47%	3.93%	9.79%	4.54%	1.63%
North Carolina	0.62%	0.68%	8.13%	3.93%	4.25%	1.00%
South Carolina	1.89%	1.81%	1.70%	4.72%	6.90%	2.11%
Virginia	1.25%	1.55%	4.23%	11.77%	3.48%	1.75%
West Virginia	1.72%	2.38%	5.58%	7.63%	4.29%	1.23%
East South Central:						
Alabama	2.32%	2.43%	3.99%	10.54%	2.79%	3.23%
Kentucky	1.45%	1.50%	2.79%	5.36%	3.44%	1.37%
Mississippi	1.06%	1.14%	11.60%	11.93%	2.85%	1.66%
Tennessee	1.72%	1.31%	6.38%	10.32%	4.71%	1.47%
West South Central:						
Arkansas	2.41%	2.53%	9.26%	11.85%	5.57%	1.16%
Louisiana	2.03%	1.73%	11.43%	13.99%	4.65%	2.09%
Oklahoma	1.31%	1.41%	2.76%	2.71%	4.80%	0.64%
Texas	1.28%	1.18%	5.15%	11.80%	2.20%	1.37%
Mountain:						
Arizona	3.39%	4.24%	6.49%	12.38%	9.98%	2.16%
Colorado	2.85%	3.32%	2.52%	10.78%	5.30%	3.11%
Idaho	1.98%	2.51%	8.51%	13.20%	3.53%	0.97%
Montana	2.79%	3.08%	10.51%	12.43%	5.63%	2.72%
Nevada	3.25%	3.10%	5.40%	4.08%	6.05%	3.06%
New Mexico	1.92%	2.34%	3.21%	3.77%	4.22%	2.53%
Utah	3.01%	3.69%	8.87%	10.84%	4.24%	4.22%
Wyoming	1.87%	1.90%	4.70%	8.27%	4.02%	1.86%
Pacific:						
Alaska	5.41%	5.96%	7.46%	3.15%	8.31%	5.85%
California	1.17%	1.36%	4.11%	5.48%	3.63%	1.55%
Hawaii	0.86%	1.12%	1.88%	4.19%	2.62%	0.82%
Oregon	1.76%	2.53%	2.68%	7.45%	6.45%	2.01%
Washington	2.12%	2.53%	4.94%	6.70%	5.00%	2.45%

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.

** 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.3.b.(1).a(2004) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	81.8%	82.5%	77.1%	77.7%	72.3%	83.9%
New England:						
Connecticut	84.3%	85.1%	79.7%	77.5%	84.7%	84.2%
Maine	80.1%	82.0%	77.2%	63.9%	67.5%	82.6%
Massachusetts	78.6%	79.4%	74.6%	76.1%	64.5%	80.7%
New Hampshire	77.4%	78.3%	76.4%	64.8%	68.8%	80.4%
Rhode Island	82.2%	83.3%	75.8%	79.2%	76.1%	83.0%
Vermont	79.5%	80.8%	70.7%	78.7%	68.4%	81.4%
Middle Atlantic:						
New Jersey	85.7%	86.2%	82.8%	84.2%	80.5%	86.5%
New York	82.4%	83.2%	73.5%	84.9%	68.9%	84.8%
Pennsylvania	85.7%	86.6%	79.6%	80.1%	74.5%	87.4%
East North Central:						
Illinois	80.7%	81.6%	72.6%	80.2%	69.5%	83.0%
Indiana	79.9%	79.9%	77.7%	83.7%	75.5%	81.0%
Michigan	80.1%	80.0%	77.1%	87.8%	71.8%	81.4%
Ohio	80.9%	81.0%	81.3%	77.3%	78.4%	81.5%
Wisconsin	79.7%	80.9%	74.5%	69.1%	63.0%	82.7%
West North Central:						
Iowa	83.7%	85.8%	64.3%	78.8%	75.1%	86.1%
Kansas	73.7%	80.1%	41.4%	72.1%	56.2%	80.7%
Minnesota	83.2%	84.7%	83.9%	65.5%	73.9%	84.9%
Missouri	82.0%	82.1%	83.5%	80.1%	76.5%	83.3%
Nebraska	82.7%	82.9%	81.8%	81.6%	74.4%	84.4%
North Dakota	85.0%	85.5%	80.9%	83.4%	77.8%	86.4%
South Dakota	83.8%	84.5%	82.9%	79.5%	82.9%	84.1%
South Atlantic:						
Delaware	83.3%	84.4%	77.9%	78.0%	75.0%	85.6%
District of Columbia	87.0%	87.6%	74.1%	98.5%	76.1%	88.3%
Florida	79.2%	79.0%	83.2%	73.7%	72.2%	80.6%
Georgia	81.1%	81.5%	73.6%	80.0%	72.1%	83.5%
Maryland	80.8%	80.4%	82.2%	83.5%	73.0%	82.0%
North Carolina	83.4%	84.5%	79.8%	67.8%	74.7%	86.8%
South Carolina	81.4%	81.9%	79.0%	76.1%	70.6%	84.0%
Virginia	82.0%	82.7%	80.1%	72.8%	78.7%	82.9%
West Virginia	80.2%	81.2%	74.7%	73.4%	71.1%	85.4%
East South Central:						
Alabama	75.1%	75.1%	82.1%	62.1%	61.5%	79.0%
Kentucky	84.5%	86.3%	72.7%	65.8%	78.0%	85.9%
Mississippi	81.8%	82.4%	78.8%	66.8%	69.7%	89.6%
Tennessee	81.4%	82.2%	77.4%	76.5%	71.7%	86.7%
West South Central:						
Arkansas	82.1%	83.7%	67.4%	61.6%	76.8%	84.1%
Louisiana	78.9%	78.3%	87.9%	77.9%	58.1%	85.0%
Oklahoma	78.8%	78.9%	77.1%	80.3%	67.3%	81.5%
Texas	81.9%	83.5%	64.0%	80.2%	70.1%	86.3%
Mountain:						
Arizona	79.9%	80.4%	69.9%	89.0%	71.2%	81.1%
Colorado	80.9%	83.3%	64.0%	60.3%	74.3%	82.0%
Idaho	84.0%	85.8%	75.8%	78.6%	74.5%	87.9%
Montana	82.1%	85.3%	68.5%	72.7%	68.7%	86.2%
Nevada	83.7%	84.5%	77.1%	85.3%	80.4%	84.5%
New Mexico	76.9%	78.4%	68.1%	71.6%	64.4%	81.8%
Utah	81.3%	82.8%	72.7%	67.9%	74.7%	83.6%
Wyoming	82.7%	83.4%	76.9%	81.8%	81.7%	83.0%
Pacific:						
Alaska	82.0%	83.3%	84.7%	54.3%	75.5%	82.4%
California	82.8%	83.0%	81.3%	79.0%	74.1%	84.5%
Hawaii	84.8%	84.5%	86.6%	82.4%	83.5%	85.3%
Oregon	88.3%	88.8%	91.1%	73.3%	81.7%	89.5%
Washington	84.8%	87.2%	73.5%	72.7%	67.6%	88.7%

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.

** 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.3.b.(1).a(2004) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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 ** 50% or more	Percent Low-Wage Employees ** Less than 50%
		75% or more	50-74%	Less than 50%		
United States	0.32%	0.34%	0.74%	1.54%	0.91%	0.30%
New England:						
Connecticut	2.25%	1.97%	5.21%	5.58%	9.83%	2.32%
Maine	1.72%	1.76%	3.25%	8.97%	5.08%	2.19%
Massachusetts	2.56%	2.92%	5.59%	3.84%	8.05%	2.31%
New Hampshire	2.17%	2.19%	5.26%	8.75%	6.18%	1.00%
Rhode Island	1.13%	1.27%	5.00%	3.78%	5.00%	1.38%
Vermont	2.46%	2.44%	4.51%	3.81%	5.23%	2.09%
Middle Atlantic:						
New Jersey	0.85%	1.18%	3.98%	3.56%	2.40%	0.97%
New York	0.91%	1.02%	4.17%	5.12%	3.77%	0.96%
Pennsylvania	1.03%	1.35%	4.60%	3.89%	3.27%	1.14%
East North Central:						
Illinois	1.70%	2.13%	4.31%	10.05%	3.81%	1.96%
Indiana	3.43%	4.21%	5.12%	6.19%	4.44%	3.51%
Michigan	3.14%	3.76%	2.79%	4.20%	4.17%	3.63%
Ohio	1.12%	1.25%	2.92%	4.53%	5.65%	2.08%
Wisconsin	1.70%	1.70%	4.85%	5.62%	5.25%	1.45%
West North Central:						
Iowa	1.33%	1.50%	5.34%	2.80%	5.23%	1.85%
Kansas	4.98%	2.68%	12.24%	11.83%	8.12%	2.27%
Minnesota	1.30%	1.86%	3.70%	6.14%	6.07%	1.29%
Missouri	1.39%	1.66%	4.63%	6.29%	3.70%	2.18%
Nebraska	1.67%	2.41%	5.32%	5.07%	4.39%	2.15%
North Dakota	0.94%	1.23%	3.13%	3.71%	2.70%	1.23%
South Dakota	0.94%	1.78%	10.92%	3.18%	1.81%	1.29%
South Atlantic:						
Delaware	1.68%	1.31%	9.15%	5.89%	4.22%	1.53%
District of Columbia	1.25%	1.27%	4.48%	15.17%	8.22%	1.22%
Florida	1.84%	2.04%	2.87%	9.74%	4.13%	2.26%
Georgia	1.34%	1.32%	10.04%	7.04%	4.02%	1.36%
Maryland	1.81%	2.12%	3.09%	10.71%	3.83%	1.82%
North Carolina	1.67%	1.84%	3.19%	10.74%	3.66%	1.43%
South Carolina	2.05%	2.36%	4.59%	8.59%	4.85%	1.95%
Virginia	1.63%	1.69%	5.17%	9.68%	3.51%	1.50%
West Virginia	1.74%	2.06%	6.71%	8.12%	4.58%	1.95%
East South Central:						
Alabama	1.70%	1.92%	7.25%	10.37%	2.44%	2.24%
Kentucky	1.66%	1.44%	5.87%	7.51%	3.37%	1.71%
Mississippi	2.33%	2.22%	10.01%	11.01%	4.56%	1.54%
Tennessee	1.53%	1.77%	3.66%	10.80%	2.75%	1.11%
West South Central:						
Arkansas	0.83%	0.86%	5.66%	11.45%	2.20%	1.35%
Louisiana	2.95%	3.23%	9.85%	13.12%	9.01%	1.67%
Oklahoma	1.16%	1.39%	6.23%	5.95%	3.68%	0.93%
Texas	1.21%	1.13%	5.05%	11.47%	3.26%	1.37%
Mountain:						
Arizona	2.28%	2.32%	3.91%	11.18%	5.84%	2.33%
Colorado	1.85%	1.66%	6.29%	8.30%	9.14%	1.51%
Idaho	3.01%	2.81%	5.81%	13.74%	6.59%	2.17%
Montana	2.29%	2.37%	8.98%	9.70%	4.81%	2.47%
Nevada	1.65%	1.39%	5.44%	7.32%	4.48%	1.75%
New Mexico	2.36%	2.07%	6.20%	7.10%	5.07%	1.65%
Utah	1.56%	1.99%	7.74%	8.98%	4.50%	1.42%
Wyoming	1.79%	2.09%	4.87%	6.93%	5.48%	1.91%
Pacific:						
Alaska	2.05%	2.60%	10.97%	7.08%	4.65%	2.29%
California	0.67%	0.89%	2.68%	4.95%	2.81%	0.67%
Hawaii	1.73%	1.59%	3.62%	5.64%	2.99%	1.84%
Oregon	1.08%	1.27%	1.91%	6.13%	3.61%	1.07%
Washington	2.40%	1.74%	6.73%	7.31%	8.28%	1.56%

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.

** 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.3.b.(2)(2004) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance 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	72.3%	73.1%	67.1%	68.2%	58.2%	76.0%
New England:						
Connecticut	76.2%	77.4%	72.1%	62.4%	63.2%	78.0%
Maine	72.9%	73.9%	71.2%	63.2%	59.9%	75.6%
Massachusetts	68.7%	69.6%	64.3%	66.1%	50.5%	71.8%
New Hampshire	63.5%	64.1%	60.1%	61.5%	47.6%	70.4%
Rhode Island	73.5%	75.5%	59.3%	71.8%	55.9%	76.3%
Vermont	71.6%	73.2%	58.9%	74.0%	60.8%	73.4%
Middle Atlantic:						
New Jersey	77.0%	76.8%	77.0%	79.1%	62.5%	79.8%
New York	73.1%	73.5%	66.5%	76.0%	59.4%	75.5%
Pennsylvania	77.6%	78.5%	70.2%	74.2%	59.8%	80.9%
East North Central:						
Illinois	70.6%	72.4%	56.7%	70.6%	53.1%	74.8%
Indiana	71.0%	72.4%	61.0%	70.3%	58.6%	74.8%
Michigan	71.2%	71.6%	67.8%	72.3%	57.1%	73.8%
Ohio	73.9%	73.5%	78.0%	71.8%	70.2%	74.6%
Wisconsin	70.7%	73.0%	60.7%	55.2%	48.9%	75.3%
West North Central:						
Iowa	76.0%	78.1%	57.5%	70.8%	64.2%	79.5%
Kansas	68.3%	74.3%	38.6%	62.7%	50.6%	75.7%
Minnesota	75.0%	77.1%	76.9%	52.1%	55.9%	79.3%
Missouri	74.8%	75.5%	74.8%	66.3%	62.8%	77.9%
Nebraska	74.2%	74.2%	75.4%	70.7%	57.6%	78.3%
North Dakota	76.8%	77.7%	69.6%	75.6%	64.2%	79.6%
South Dakota	74.7%	74.0%	79.3%	71.7%	66.0%	78.0%
South Atlantic:						
Delaware	70.7%	70.7%	69.0%	74.9%	65.3%	72.2%
District of Columbia	78.5%	78.6%	71.4%	95.6%	50.0%	83.2%
Florida	70.2%	69.9%	71.9%	72.8%	60.1%	72.3%
Georgia	68.5%	68.9%	56.3%	71.6%	54.7%	72.6%
Maryland	71.7%	72.3%	68.9%	68.1%	58.0%	74.1%
North Carolina	76.3%	77.3%	74.2%	59.4%	65.4%	80.9%
South Carolina	72.2%	71.9%	75.5%	71.4%	56.0%	76.8%
Virginia	73.5%	74.2%	70.0%	69.9%	66.5%	75.4%
West Virginia	69.4%	71.1%	62.1%	55.4%	55.9%	78.5%
East South Central:						
Alabama	67.0%	67.0%	71.2%	61.1%	52.6%	71.4%
Kentucky	77.8%	79.7%	66.1%	59.4%	67.3%	80.3%
Mississippi	72.4%	72.9%	69.2%	62.9%	59.1%	81.7%
Tennessee	72.1%	74.5%	60.6%	67.3%	58.7%	80.3%
West South Central:						
Arkansas	71.8%	73.9%	51.6%	56.4%	57.5%	78.7%
Louisiana	69.1%	70.1%	60.3%	66.4%	48.2%	75.7%
Oklahoma	72.5%	72.1%	73.6%	78.3%	55.3%	77.2%
Texas	72.8%	74.3%	55.2%	73.9%	56.2%	79.9%
Mountain:						
Arizona	62.2%	62.1%	59.5%	70.4%	35.3%	68.7%
Colorado	70.6%	72.0%	61.1%	54.6%	63.7%	71.8%
Idaho	76.0%	77.7%	69.0%	63.3%	60.7%	83.1%
Montana	70.5%	72.4%	60.1%	69.7%	51.6%	77.4%
Nevada	69.8%	70.8%	59.5%	78.2%	59.7%	72.5%
New Mexico	66.3%	67.0%	61.1%	67.0%	50.9%	73.0%
Utah	67.6%	69.9%	47.4%	63.4%	54.8%	73.0%
Wyoming	74.3%	75.8%	64.8%	66.8%	67.5%	76.5%
Pacific:						
Alaska	61.1%	60.1%	74.8%	50.0%	48.6%	62.2%
California	71.9%	72.2%	71.0%	64.3%	57.4%	75.1%
Hawaii	77.5%	76.8%	81.7%	74.5%	72.4%	79.4%
Oregon	76.8%	77.4%	83.4%	55.4%	59.9%	80.7%
Washington	74.8%	77.2%	65.3%	58.7%	57.9%	78.6%

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.

** 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.3.b.(2)(2004) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance 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	0.45%	0.49%	0.98%	2.00%	1.02%	0.36%
New England:						
Connecticut	2.31%	2.45%	7.70%	7.75%	10.25%	2.46%
Maine	2.22%	2.04%	4.97%	8.92%	5.54%	2.39%
Massachusetts	2.82%	3.53%	6.50%	5.45%	7.78%	2.78%
New Hampshire	2.92%	3.22%	6.25%	8.72%	5.33%	2.57%
Rhode Island	2.35%	3.10%	7.04%	4.22%	6.70%	2.12%
Vermont	2.54%	2.46%	5.64%	4.39%	5.00%	2.52%
Middle Atlantic:						
New Jersey	1.83%	2.20%	3.56%	3.38%	4.61%	1.66%
New York	1.40%	1.43%	4.41%	6.35%	3.77%	1.23%
Pennsylvania	1.14%	1.44%	4.88%	4.42%	4.19%	1.36%
East North Central:						
Illinois	1.64%	2.15%	3.99%	9.90%	3.31%	1.72%
Indiana	3.66%	4.36%	8.17%	6.04%	5.67%	3.41%
Michigan	2.93%	3.52%	1.98%	5.82%	4.95%	3.21%
Ohio	1.75%	1.66%	2.83%	4.77%	5.69%	2.43%
Wisconsin	1.67%	1.54%	7.16%	7.53%	3.27%	1.55%
West North Central:						
Iowa	2.13%	2.74%	6.17%	3.06%	4.95%	3.00%
Kansas	4.70%	3.09%	11.03%	10.81%	7.21%	2.27%
Minnesota	1.86%	2.73%	4.79%	6.14%	5.56%	1.70%
Missouri	1.65%	2.13%	7.46%	7.44%	4.57%	2.42%
Nebraska	2.40%	2.82%	6.52%	7.07%	5.33%	2.58%
North Dakota	1.92%	2.11%	4.60%	5.30%	3.56%	2.37%
South Dakota	1.38%	2.38%	10.46%	4.01%	3.75%	1.22%
South Atlantic:						
Delaware	3.00%	3.22%	8.50%	6.93%	5.40%	3.77%
District of Columbia	2.54%	2.68%	4.05%	16.05%	9.56%	1.36%
Florida	2.66%	2.89%	3.84%	9.51%	4.32%	3.01%
Georgia	2.91%	3.15%	10.07%	9.36%	6.32%	2.65%
Maryland	2.03%	2.17%	5.18%	8.60%	3.97%	2.38%
North Carolina	1.67%	1.91%	6.59%	10.82%	5.31%	1.56%
South Carolina	2.97%	2.98%	5.06%	9.52%	7.30%	2.92%
Virginia	1.94%	1.80%	5.55%	9.54%	4.04%	2.12%
West Virginia	2.32%	3.21%	8.70%	11.00%	5.42%	2.26%
East South Central:						
Alabama	2.80%	2.91%	7.91%	10.14%	2.45%	3.03%
Kentucky	1.80%	1.92%	5.59%	7.91%	3.85%	1.97%
Mississippi	2.25%	2.20%	8.88%	10.69%	3.30%	1.21%
Tennessee	1.98%	1.93%	6.13%	9.36%	3.31%	1.87%
West South Central:						
Arkansas	1.79%	1.78%	7.07%	11.07%	4.68%	1.40%
Louisiana	2.86%	3.11%	11.85%	13.21%	7.85%	2.37%
Oklahoma	1.78%	2.04%	6.15%	6.51%	5.17%	1.18%
Texas	1.15%	1.02%	5.15%	11.45%	3.41%	1.63%
Mountain:						
Arizona	2.40%	3.46%	6.01%	11.83%	8.21%	2.57%
Colorado	3.33%	3.56%	6.86%	8.34%	8.91%	3.37%
Idaho	2.55%	3.12%	8.06%	13.40%	5.56%	2.05%
Montana	3.54%	4.03%	9.30%	10.41%	6.42%	2.98%
Nevada	3.18%	3.06%	6.02%	7.84%	7.23%	3.28%
New Mexico	2.91%	3.09%	5.18%	7.12%	4.92%	2.34%
Utah	3.27%	4.17%	9.35%	9.25%	4.93%	4.04%
Wyoming	2.55%	2.80%	6.66%	8.99%	4.96%	2.46%
Pacific:						
Alaska	4.80%	5.52%	12.26%	7.70%	8.09%	5.03%
California	1.27%	1.63%	4.21%	7.43%	2.89%	1.41%
Hawaii	1.87%	1.75%	3.90%	4.74%	3.78%	1.97%
Oregon	1.67%	2.45%	3.76%	6.63%	7.33%	2.07%
Washington	2.73%	2.34%	6.87%	8.42%	8.19%	2.59%

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.

** 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.4(2004) Number of part-time private-sector employees 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	22,960,203	3,797,252	5,930,572	13,232,379	13,002,939	9,957,264
New England:						
Connecticut	306,558	57,713	76,468	172,377	118,224	188,334
Maine	134,322	19,014	38,367	76,941	69,737	64,585
Massachusetts	655,370	104,543	222,636	328,191	213,805	441,565
New Hampshire	111,859	16,308	37,345	58,206	59,894	51,965
Rhode Island	131,738	14,929	22,464	94,345	44,322	87,417
Vermont	62,897	5,824	15,162	41,911	34,587	28,309
Middle Atlantic:						
New Jersey	881,904	79,625	208,374	593,905 *	390,924	490,980 *
New York	1,509,486	302,184	314,755	892,547	804,391	705,095
Pennsylvania	1,039,664	149,140	206,579	683,945	568,330	471,335
East North Central:						
Illinois	975,491	162,103	324,795	488,593	566,369	409,122
Indiana	550,351	73,650	159,673	317,028 *	261,225	289,125
Michigan	803,349	103,616	232,244	467,490	439,563	363,786
Ohio	1,029,919	143,693	259,663	626,564	669,774	360,145
Wisconsin	609,277	86,964	127,403	394,911	357,648	251,629
West North Central:						
Iowa	295,947	38,534	49,040	208,373	177,898	118,049
Kansas	245,982	32,759	79,564 *	133,659	156,521	89,461
Minnesota	629,430	59,619	146,739	423,072	374,260	255,170
Missouri	568,424	70,848	96,925	400,651	336,136	232,288
Nebraska	198,581	21,053	64,361	113,166	112,200	86,380
North Dakota	75,864	6,937	17,196	51,731	50,843	25,021
South Dakota	88,916	10,241	24,682	53,993	52,528	36,388
South Atlantic:						
Delaware	86,607	11,589	22,693	52,325	53,121	33,486
District of Columbia	52,108	14,615	13,799	23,695 *	23,144 *	28,964
Florida	1,127,465	249,400	382,596	495,470	603,617	523,849
Georgia	585,336	122,264	89,185	373,886	360,501	224,835
Maryland	407,611	62,992	151,360	193,259	196,931	210,680
North Carolina	652,982	94,400	161,279	397,302	467,108	185,873
South Carolina	304,362	61,028	77,547	165,787	209,639	94,722
Virginia	593,655	89,836	215,069	288,751	392,726	200,929
West Virginia	124,549	18,678	25,725	80,146	103,432	21,117
East South Central:						
Alabama	216,341	47,140	48,072	121,129	149,629	66,711
Kentucky	223,033	43,156	64,042	115,835	129,175	93,858
Mississippi	130,654	24,626	36,783	69,245	94,185	36,468
Tennessee	481,135	70,731	166,560	243,844	277,385	203,749
West South Central:						
Arkansas	144,650	29,004	47,047	68,599	95,745	48,904
Louisiana	272,688	73,103	80,880 *	118,704	160,748	111,940
Oklahoma	228,299	38,509	65,103	124,688	159,686	68,614
Texas	1,517,734	306,893	332,995	877,846	1,073,975	443,759
Mountain:						
Arizona	369,082	68,995	92,593	207,494 *	175,848	193,234
Colorado	320,722	57,526	79,850	183,346	196,095	124,627
Idaho	131,547	15,589	40,906	75,051	94,254	37,293
Montana	93,236	11,357	22,147	59,733	67,491	25,745
Nevada	193,376	36,656 *	63,006	93,714	79,358	114,018
New Mexico	116,029	21,887	33,560	60,581	75,372	40,657
Utah	216,281	42,406 *	40,738	133,136	127,323	88,958
Wyoming	42,707	6,817	9,288	26,603	31,633	11,074
Pacific:						
Alaska	52,574	6,627	12,417	33,529	16,354	36,220
California	2,318,173	467,020	592,575	1,258,579	1,132,197	1,185,977
Hawaii	95,140	24,670	37,890	32,580	45,989	49,152
Oregon	350,529	38,010	87,199	225,320	183,258	167,271
Washington	606,271	82,436	113,230	410,605	367,839	238,432

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.

Totals may not sum exactly because of rounding.

Table VII.B.4(2004) Standard error for number of part-time private-sector employees 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	566,508	166,710	53,994	506,649	431,998	369,385
New England:						
Connecticut	27,611	4,646	12,102	23,603	20,970	22,978
Maine	8,503	2,889	8,086	11,326	5,421	8,582
Massachusetts	66,376	20,663	32,939	43,632	43,732	39,786
New Hampshire	5,836	3,313	5,191	7,271	7,691	4,231
Rhode Island	26,242	2,077	4,891	25,339	7,151	25,212
Vermont	5,956	815	2,998	5,214	3,880	3,957
Middle Atlantic:						
New Jersey	234,954	12,212	40,399	214,654 *	67,749	186,112 *
New York	141,852	57,261	37,642	136,600	163,274	91,573
Pennsylvania	94,478	13,086	34,177	87,562	85,611	75,021
East North Central:						
Illinois	123,980	20,106	44,384	86,023	83,502	61,378
Indiana	92,297	12,323	32,751	101,035 *	37,897	69,739
Michigan	61,734	16,846	30,011	55,302	67,253	43,158
Ohio	128,022	16,148	58,661	120,793	125,091	33,764
Wisconsin	54,322	21,152	22,509	54,791	50,494	42,055
West North Central:						
Iowa	24,694	5,330	8,874	27,547	28,206	21,671
Kansas	46,690	5,230	25,043 *	25,602	34,854	18,437
Minnesota	42,398	10,979	28,835	50,222	45,064	30,419
Missouri	66,954	11,477	17,961	74,416	61,522	30,183
Nebraska	28,485	2,685	12,537	23,012	20,199	19,767
North Dakota	7,710	1,194	4,957	7,030	4,897	5,288
South Dakota	7,519	2,227	5,111	5,668	6,412	6,634
South Atlantic:						
Delaware	13,728	2,629	6,233	11,887	15,796	7,761
District of Columbia	10,687	1,795	3,048	9,368 *	9,555 *	2,891
Florida	104,611	36,265	48,491	85,795	71,779	80,488
Georgia	80,004	19,883	16,719	63,812	44,111	40,519
Maryland	33,813	12,211	22,014	44,032	32,800	21,071
North Carolina	75,944	21,460	24,047	59,816	74,607	39,030
South Carolina	40,162	14,517	13,292	21,298	42,327	14,453
Virginia	42,263	12,459	53,433	42,938	52,125	19,012
West Virginia	16,726	2,403	5,483	12,864	16,437	3,136
East South Central:						
Alabama	22,264	6,823	7,432	19,362	21,741	13,058
Kentucky	12,375	7,753	8,335	8,923	15,607	12,598
Mississippi	11,404	5,863	9,453	6,472	8,502	6,604
Tennessee	64,338	15,958	27,208	51,404	60,910	46,799
West South Central:						
Arkansas	20,295	5,234	10,875	12,525	20,033	7,220
Louisiana	34,976	12,540	25,637 *	21,483	33,091	17,240
Oklahoma	28,290	4,539	17,997	15,942	25,285	13,264
Texas	104,032	46,866	54,986	97,274	129,072	67,187
Mountain:						
Arizona	73,786	12,433	12,919	66,311 *	33,888	45,098
Colorado	33,496	8,517	8,512	33,529	36,279	16,692
Idaho	17,668	3,694	8,682	12,074	13,312	6,438
Montana	8,468	2,275	3,200	9,346	7,362	3,191
Nevada	14,754	11,570 *	11,629	18,624	13,931	15,837
New Mexico	8,988	5,673	4,364	7,661	8,641	6,766
Utah	24,733	14,063 *	8,880	22,472	28,212	17,886
Wyoming	4,721	1,270	1,786	5,248	4,420	1,435
Pacific:						
Alaska	6,338	902	2,899	5,765	3,435	4,072
California	155,912	73,082	55,161	141,470	108,771	128,519
Hawaii	7,691	4,678	6,097	5,703	8,497	7,479
Oregon	49,478	5,095	18,986	42,367	39,100	31,619
Washington	111,467	12,525	13,070	112,211	98,648	35,283

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.

Totals may not sum exactly because of rounding.

Table VII.B.4.a(2004) Percent of number of part-time private-sector employees 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	22,960,203	16.5%	25.8%	57.6%	56.6%	43.4%
New England:						
Connecticut	306,558	18.8%	24.9%	56.2%	38.6%	61.4%
Maine	134,322	14.2%	28.6%	57.3%	51.9%	48.1%
Massachusetts	655,370	16.0%	34.0%	50.1%	32.6%	67.4%
New Hampshire	111,859	14.6%	33.4%	52.0%	53.5%	46.5%
Rhode Island	131,738	11.3%	17.1%	71.6%	33.6%	66.4%
Vermont	62,897	9.3%	24.1%	66.6%	55.0%	45.0%
Middle Atlantic:						
New Jersey	881,904	9.0%	23.6%	67.3% *	44.3%	55.7% *
New York	1,509,486	20.0%	20.9%	59.1%	53.3%	46.7%
Pennsylvania	1,039,664	14.3%	19.9%	65.8%	54.7%	45.3%
East North Central:						
Illinois	975,491	16.6%	33.3%	50.1%	58.1%	41.9%
Indiana	550,351	13.4%	29.0%	57.6% *	47.5%	52.5%
Michigan	803,349	12.9%	28.9%	58.2%	54.7%	45.3%
Ohio	1,029,919	14.0%	25.2%	60.8%	65.0%	35.0%
Wisconsin	609,277	14.3%	20.9%	64.8%	58.7%	41.3%
West North Central:						
Iowa	295,947	13.0%	16.6%	70.4%	60.1%	39.9%
Kansas	245,982	13.3%	32.3% *	54.3%	63.6%	36.4%
Minnesota	629,430	9.5% *	23.3%	67.2%	59.5%	40.5%
Missouri	568,424	12.5% *	17.1%	70.5%	59.1%	40.9%
Nebraska	198,581	10.6%	32.4%	57.0%	56.5%	43.5%
North Dakota	75,864	9.1%	22.7%	68.2%	67.0%	33.0%
South Dakota	88,916	11.5%	27.8%	60.7%	59.1%	40.9%
South Atlantic:						
Delaware	86,607	13.4% *	26.2%	60.4%	61.3%	38.7%
District of Columbia	52,108	28.0%	26.5%	45.5% *	44.4% *	55.6%
Florida	1,127,465	22.1%	33.9%	43.9%	53.5%	46.5%
Georgia	585,336	20.9%	15.2%	63.9%	61.6%	38.4%
Maryland	407,611	15.5%	37.1%	47.4%	48.3%	51.7%
North Carolina	652,982	14.5%	24.7%	60.8%	71.5%	28.5%
South Carolina	304,362	20.1%	25.5%	54.5%	68.9%	31.1%
Virginia	593,655	15.1%	36.2%	48.6%	66.2%	33.8%
West Virginia	124,549	15.0%	20.7%	64.3%	83.0%	17.0%
East South Central:						
Alabama	216,341	21.8%	22.2%	56.0%	69.2%	30.8%
Kentucky	223,033	19.3%	28.7%	51.9%	57.9%	42.1%
Mississippi	130,654	18.8%	28.2%	53.0%	72.1%	27.9%
Tennessee	481,135	14.7%	34.6%	50.7%	57.7%	42.3%
West South Central:						
Arkansas	144,650	20.1%	32.5%	47.4%	66.2%	33.8%
Louisiana	272,688	26.8%	29.7% *	43.5%	58.9%	41.1%
Oklahoma	228,299	16.9%	28.5%	54.6%	69.9%	30.1%
Texas	1,517,734	20.2%	21.9%	57.8%	70.8%	29.2%
Mountain:						
Arizona	369,082	18.7%	25.1%	56.2% *	47.6%	52.4%
Colorado	320,722	17.9%	24.9%	57.2%	61.1%	38.9%
Idaho	131,547	11.9%	31.1%	57.1%	71.7%	28.3%
Montana	93,236	12.2%	23.8%	64.1%	72.4%	27.6%
Nevada	193,376	19.0% *	32.6%	48.5%	41.0%	59.0%
New Mexico	116,029	18.9%	28.9%	52.2%	65.0%	35.0%
Utah	216,281	19.6% *	18.8%	61.6%	58.9%	41.1%
Wyoming	42,707	16.0%	21.7%	62.3%	74.1%	25.9%
Pacific:						
Alaska	52,574	12.6%	23.6%	63.8%	31.1%	68.9%
California	2,318,173	20.1%	25.6%	54.3%	48.8%	51.2%
Hawaii	95,140	25.9%	39.8%	34.2%	48.3%	51.7%
Oregon	350,529	10.8%	24.9%	64.3%	52.3%	47.7%
Washington	606,271	13.6%	18.7%	67.7%	60.7%	39.3%

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.

Percents may not add to 100% because of rounding.

Table VII.B.4.a(2004) Standard error for percent of number of part-time private-sector employees 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	566,508	0.60%	0.77%	0.96%	1.17%	1.17%
New England:						
Connecticut	27,611	2.61%	3.07%	3.87%	5.34%	5.34%
Maine	8,503	2.09%	6.10%	6.13%	4.42%	4.42%
Massachusetts	66,376	1.89%	4.46%	4.04%	3.98%	3.98%
New Hampshire	5,836	2.57%	6.29%	5.48%	5.20%	5.20%
Rhode Island	26,242	3.05%	4.92%	6.21%	5.91%	5.91%
Vermont	5,956	2.16%	3.83%	4.10%	4.07%	4.07%
Middle Atlantic:						
New Jersey	234,954	2.03%	5.11%	6.11% *	5.57%	5.57% *
New York	141,852	3.16%	3.44%	4.27%	6.60%	6.60%
Pennsylvania	94,478	2.51%	2.75%	3.33%	4.83%	4.83%
East North Central:						
Illinois	123,980	2.87%	3.04%	3.22%	3.86%	3.86%
Indiana	92,297	3.57%	7.78%	8.71% *	4.72%	4.72%
Michigan	61,734	2.16%	3.88%	4.45%	6.25%	6.25%
Ohio	128,022	3.86%	4.76%	5.49%	6.19%	6.19%
Wisconsin	54,322	3.82%	4.10%	4.34%	4.71%	4.71%
West North Central:						
Iowa	24,694	2.31%	4.56%	5.10%	6.82%	6.82%
Kansas	46,690	2.82%	3.98% *	4.31%	4.64%	4.64%
Minnesota	42,398	4.17% *	4.10%	5.18%	4.95%	4.95%
Missouri	66,954	4.19% *	4.45%	6.65%	5.55%	5.55%
Nebraska	28,485	1.68%	5.57%	6.27%	6.22%	6.22%
North Dakota	7,710	2.01%	4.57%	4.43%	3.95%	3.95%
South Dakota	7,519	2.84%	3.94%	4.99%	5.74%	5.74%
South Atlantic:						
Delaware	13,728	6.21% *	3.85%	6.48%	9.38%	9.38%
District of Columbia	10,687	5.24%	6.84%	8.53% *	7.97% *	7.97%
Florida	104,611	2.41%	5.15%	4.25%	4.92%	4.92%
Georgia	80,004	2.75%	2.50%	3.37%	3.79%	3.79%
Maryland	33,813	3.65%	5.66%	6.57%	5.13%	5.13%
North Carolina	75,944	2.38%	3.63%	5.42%	5.28%	5.28%
South Carolina	40,162	2.02%	3.01%	3.68%	4.86%	4.86%
Virginia	42,263	2.82%	6.87%	6.60%	4.79%	4.79%
West Virginia	16,726	3.13%	2.75%	4.47%	4.71%	4.71%
East South Central:						
Alabama	22,264	4.61%	4.28%	6.86%	7.07%	7.07%
Kentucky	12,375	2.79%	3.96%	3.20%	5.40%	5.40%
Mississippi	11,404	3.63%	5.40%	5.54%	3.19%	3.19%
Tennessee	64,338	2.98%	5.98%	6.56%	7.56%	7.56%
West South Central:						
Arkansas	20,295	3.22%	5.10%	5.80%	5.46%	5.46%
Louisiana	34,976	4.69%	6.21% *	5.68%	6.86%	6.86%
Oklahoma	28,290	2.46%	5.31%	4.25%	4.55%	4.55%
Texas	104,032	1.82%	4.14%	4.02%	4.69%	4.69%
Mountain:						
Arizona	73,786	3.23%	3.66%	5.86% *	4.35%	4.35%
Colorado	33,496	2.84%	3.98%	5.21%	6.97%	6.97%
Idaho	17,668	2.19%	5.18%	4.57%	4.20%	4.20%
Montana	8,468	3.28%	3.73%	5.09%	2.99%	2.99%
Nevada	14,754	4.36% *	7.53%	7.30%	6.58%	6.58%
New Mexico	8,988	4.32%	3.52%	4.84%	5.53%	5.53%
Utah	24,733	5.51% *	4.91%	4.83%	7.90%	7.90%
Wyoming	4,721	3.10%	4.81%	5.23%	3.93%	3.93%
Pacific:						
Alaska	6,338	2.18%	4.71%	4.24%	2.93%	2.93%
California	155,912	2.66%	2.48%	3.69%	4.09%	4.09%
Hawaii	7,691	3.88%	5.30%	4.90%	7.18%	7.18%
Oregon	49,478	2.24%	5.54%	4.62%	5.63%	5.63%
Washington	111,467	3.07%	4.23%	6.67%	6.51%	6.51%

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.

Percents may not add to 100% because of rounding.

Table VII.B.4.b(2004) Percent of private-sector part-time employees at establishments that offer health insurance 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	72.6%	92.7%	80.5%	63.4%	65.7%	81.8%
New England:						
Connecticut	81.0%	97.9%	86.0%	73.2%	73.8%	85.5%
Maine	62.0%	93.1%	83.0%	43.8%	44.9%	80.4%
Massachusetts	80.7%	98.2%	92.3%	67.3%	62.2%	89.7%
New Hampshire	72.9%	96.7%	87.0%	57.1%	72.7%	73.0%
Rhode Island	84.0%	91.9%	86.0%	82.3%	68.1%	92.1%
Vermont	66.2%	79.7%	83.9%	57.9%	56.2%	78.3%
Middle Atlantic:						
New Jersey	86.4%	93.0%	84.7%	86.1%	84.4%	87.9%
New York	79.6%	94.1%	87.1%	72.0%	73.3%	86.7%
Pennsylvania	80.2%	98.2%	88.5%	73.8%	71.8%	90.4%
East North Central:						
Illinois	72.3%	93.9%	83.0%	58.0%	64.0%	83.7%
Indiana	74.7%	89.6%	82.2%	67.5%	60.5%	87.5%
Michigan	75.8%	95.5%	84.7%	67.1%	69.3%	83.8%
Ohio	75.5%	94.4%	82.8%	68.1%	71.4%	83.1%
Wisconsin	70.9%	94.8%	82.9%	61.8%	60.4%	85.9%
West North Central:						
Iowa	73.4%	90.1%	71.2%	70.8%	68.5%	80.7%
Kansas	71.1%	90.2%	76.8%	63.0%	61.1%	88.5%
Minnesota	74.9%	91.0%	85.9%	68.8%	70.0%	82.0%
Missouri	74.0%	97.9%	74.4%	69.7%	73.7%	74.6%
Nebraska	65.1%	86.9%	69.1%	58.8%	54.1%	79.5%
North Dakota	51.7%	82.2%	52.8%	47.3%	38.1%	79.4%
South Dakota	69.5%	89.2%	77.0%	62.4%	66.4%	74.1%
South Atlantic:						
Delaware	84.8%	93.0%	90.6%	80.4%	84.2%	85.7%
District of Columbia	83.8%	98.0%	85.2%	74.2%	82.1%	85.1%
Florida	69.3%	91.7%	79.3%	50.4%	55.9%	84.8%
Georgia	70.1%	87.8%	72.6%	63.6%	63.0%	81.4%
Maryland	78.3%	96.5%	90.1%	63.2%	68.3%	87.7%
North Carolina	72.9%	91.9%	76.2%	67.1%	71.0%	77.8%
South Carolina	69.6%	81.3%	81.2%	59.9%	66.3%	76.8%
Virginia	76.0%	95.9%	89.1%	59.9%	72.8%	82.2%
West Virginia	64.4%	90.4%	71.4%	56.2%	61.9%	76.9%
East South Central:						
Alabama	69.0%	90.1%	58.1%	65.1%	63.5%	81.3%
Kentucky	73.3%	89.6%	76.4%	65.4%	65.4%	84.1%
Mississippi	53.6%	81.0%	73.4%	33.4%	43.4%	80.0%
Tennessee	70.2%	92.3%	91.9%	48.9%	79.3%	57.8%
West South Central:						
Arkansas	58.9%	86.6%	58.3%	47.7%	53.5%	69.7%
Louisiana	66.0%	89.0%	68.1%	50.5%	52.2%	85.9%
Oklahoma	63.3%	90.6%	75.7%	48.4%	56.4%	79.5%
Texas	68.2%	90.3%	70.8%	59.5%	63.9%	78.8%
Mountain:						
Arizona	68.1%	87.6%	65.6%	62.7%	52.9%	82.0%
Colorado	67.7%	90.1%	65.0%	61.9%	65.9%	70.6%
Idaho	57.5%	84.9%	65.8%	47.3%	53.3%	68.2%
Montana	55.2%	77.8%	65.1%	47.3%	51.6%	64.8%
Nevada	78.9%	92.7%	84.4%	69.9%	73.7%	82.6%
New Mexico	59.0%	89.7%	73.3%	39.9%	53.4%	69.3%
Utah	69.7%	93.8%	79.6%	59.0%	71.2%	67.7%
Wyoming	59.2%	73.7%	57.6%	56.1%	58.8%	60.3%
Pacific:						
Alaska	58.1%	85.7%	64.5%	50.3%	49.9%	61.9%
California	70.1%	94.7%	76.0%	58.2%	63.8%	76.1%
Hawaii	94.6%	99.1%	99.3%	85.8%	91.2%	97.8%
Oregon	61.6%	88.5%	83.7%	48.5%	52.6%	71.4%
Washington	60.8%	94.1%	81.0%	48.5%	50.1%	77.2%

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.

** 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.4.b(2004) Standard error for percent of private-sector part-time employees at establishments that offer health insurance 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	0.95%	0.57%	0.67%	1.75%	1.32%	0.79%
New England:						
Connecticut	2.49%	0.73%	7.47%	5.28%	9.10%	3.66%
Maine	5.45%	2.57%	4.84%	6.36%	7.09%	5.73%
Massachusetts	3.47%	1.00%	3.27%	7.03%	6.21%	2.97%
New Hampshire	3.90%	1.02%	3.86%	6.66%	8.47%	5.77%
Rhode Island	4.66%	3.23%	6.31%	8.82%	5.67%	5.90%
Vermont	5.43%	5.11%	3.76%	9.48%	8.36%	3.80%
Middle Atlantic:						
New Jersey	2.98%	4.57%	3.04%	6.68%	5.01%	2.86%
New York	2.94%	1.52%	1.91%	5.88%	7.02%	1.94%
Pennsylvania	1.80%	1.13%	2.98%	3.66%	3.81%	1.80%
East North Central:						
Illinois	4.76%	1.46%	4.90%	10.37%	9.48%	3.53%
Indiana	4.36%	4.06%	8.09%	10.28%	7.31%	3.26%
Michigan	3.36%	2.66%	3.30%	4.74%	6.00%	4.84%
Ohio	3.37%	1.46%	5.54%	8.08%	6.55%	3.65%
Wisconsin	5.61%	2.35%	10.19%	7.07%	8.21%	3.39%
West North Central:						
Iowa	3.75%	3.06%	6.11%	5.96%	7.77%	5.66%
Kansas	4.88%	2.40%	7.91%	9.97%	5.88%	4.25%
Minnesota	3.54%	4.02%	2.66%	5.51%	6.02%	2.88%
Missouri	4.29%	0.75%	6.34%	7.51%	8.83%	9.66%
Nebraska	3.78%	3.72%	7.57%	6.98%	5.71%	4.40%
North Dakota	4.28%	3.38%	8.39%	5.66%	4.75%	4.93%
South Dakota	2.86%	3.70%	9.59%	2.52%	3.22%	4.06%
South Atlantic:						
Delaware	3.62%	6.67%	4.14%	9.25%	13.43%	4.07%
District of Columbia	3.70%	0.64%	4.49%	11.61%	10.23%	5.03%
Florida	3.68%	2.02%	3.41%	7.88%	6.69%	3.71%
Georgia	4.95%	5.29%	9.86%	6.70%	7.95%	6.76%
Maryland	4.51%	1.00%	7.92%	7.63%	7.65%	1.41%
North Carolina	7.83%	4.74%	9.11%	8.92%	8.50%	7.22%
South Carolina	4.39%	7.88%	5.45%	6.76%	7.96%	8.31%
Virginia	5.66%	1.46%	5.16%	11.10%	7.02%	3.33%
West Virginia	5.41%	2.01%	8.64%	7.57%	6.72%	4.48%
East South Central:						
Alabama	4.48%	5.85%	7.68%	10.88%	6.24%	5.49%
Kentucky	4.02%	5.41%	5.77%	7.09%	5.74%	3.68%
Mississippi	5.94%	8.01%	10.41%	7.86%	7.42%	5.19%
Tennessee	6.41%	3.11%	4.21%	9.54%	6.51%	10.48%
West South Central:						
Arkansas	4.65%	3.62%	7.64%	6.87%	4.69%	5.77%
Louisiana	4.29%	2.67%	9.19%	9.04%	10.81%	4.85%
Oklahoma	5.00%	2.07%	7.95%	8.69%	6.68%	5.35%
Texas	4.86%	2.19%	4.81%	9.79%	6.94%	3.64%
Mountain:						
Arizona	4.78%	4.20%	8.53%	10.85%	6.30%	3.05%
Colorado	4.60%	3.78%	9.38%	9.47%	8.88%	4.70%
Idaho	5.31%	6.41%	8.56%	10.22%	7.41%	4.50%
Montana	6.52%	4.26%	10.42%	9.75%	9.35%	7.73%
Nevada	4.60%	4.86%	8.85%	6.30%	9.48%	6.52%
New Mexico	3.72%	3.31%	4.66%	5.49%	8.16%	4.47%
Utah	5.22%	2.52%	8.53%	9.27%	10.36%	5.40%
Wyoming	4.59%	8.61%	7.14%	6.55%	6.54%	5.86%
Pacific:						
Alaska	5.12%	4.13%	8.91%	7.67%	9.13%	6.49%
California	1.19%	1.41%	3.35%	3.09%	2.78%	2.71%
Hawaii	1.63%	0.66%	1.15%	7.46%	3.60%	1.42%
Oregon	4.62%	2.70%	9.37%	6.94%	6.58%	4.75%
Washington	5.95%	1.84%	4.71%	6.93%	10.29%	4.45%

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.

** 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.4.b.(1)(2004) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance 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	29.7%	35.0%	31.8%	26.4%	21.4%	38.5%
New England:						
Connecticut	25.7%	54.4%	37.0%	7.0% *	9.0% *	34.8%
Maine	34.9%	54.2%	31.4%	28.0% *	27.2% *	39.6%
Massachusetts	31.9%	44.9%	38.2%	20.0% *	18.9% *	36.3%
New Hampshire	26.6%	30.0%	30.8%	20.8% *	18.4% *	36.0%
Rhode Island	17.5%	41.9%	46.2%	6.1% *	16.2%	18.0% *
Vermont	27.6%	42.8%	18.0% *	29.8%	24.8%	30.1%
Middle Atlantic:						
New Jersey	40.8%	36.6%	38.5%	42.2%	20.3%	56.4%
New York	34.6%	36.6%	30.5%	35.5%	30.1%	39.0%
Pennsylvania	29.2%	42.6%	30.9% *	24.7%	20.7% *	37.3%
East North Central:						
Illinois	21.2%	38.9%	22.3%	10.7% *	10.7% *	32.3%
Indiana	43.3%	46.2%	34.6% *	47.8%	24.3% *	55.1%
Michigan	24.2%	40.2%	26.0% *	18.0%	17.5%	30.8%
Ohio	20.3%	27.2%	21.2%	17.6% *	13.9% *	30.5%
Wisconsin	31.1%	32.4%	32.3%	30.1%	17.8%	44.3%
West North Central:						
Iowa	23.8%	33.1%	22.5%	21.9%	19.3% *	29.6%
Kansas	18.0%	52.5%	9.7% *	11.9% *	14.9% *	21.7%
Minnesota	37.1%	46.5%	38.4%	34.8%	29.5% *	46.6%
Missouri	44.8%	36.3%	53.2%	44.8%	34.2%	60.0%
Nebraska	31.3%	28.4%	31.9%	31.7% *	27.9%	34.4%
North Dakota	21.5%	34.1%	30.3% *	15.3% *	4.1%	38.4%
South Dakota	17.5%	40.1%	21.1% *	9.2%	8.0%	29.7%
South Atlantic:						
Delaware	22.3% *	29.2% *	19.7% *	21.8% *	5.7% *	48.2%
District of Columbia	26.5%	44.2%	32.1% *	8.5% *	1.9% *	45.5%
Florida	25.6%	19.9%	28.6%	27.2%	18.4%	31.1%
Georgia	28.1%	27.5%	24.1% *	29.5% *	20.1%	38.1%
Maryland	41.5%	31.7%	40.0%	47.9%	32.1% *	48.3%
North Carolina	26.3%	30.4%	13.5% *	30.9% *	27.1%	24.4% *
South Carolina	21.2%	28.8%	18.6% *	19.1%	16.1%	31.0%
Virginia	32.0%	33.1%	30.1%	33.4%	34.4%	27.7%
West Virginia	26.0%	24.6%	30.2% *	24.8% *	24.9%	30.2%
East South Central:						
Alabama	32.4%	28.5%	33.1% *	34.3%	21.6% *	51.3%
Kentucky	34.0%	37.2%	28.3%	35.9% *	18.7% *	50.3%
Mississippi	18.5%	25.4% *	13.7%	18.1% *	21.1% *	14.8% *
Tennessee	20.7%	26.2%	28.0%	8.3% *	10.0% *	40.8%
West South Central:						
Arkansas	32.1%	24.7% *	40.5%	30.8% *	24.9% *	42.9%
Louisiana	41.0%	31.7% *	48.8%	44.0%	33.7% *	47.5%
Oklahoma	23.3%	41.4%	15.8% *	19.0% *	16.6% *	34.4%
Texas	25.5%	30.3%	30.7%	20.7% *	18.3%	39.7%
Mountain:						
Arizona	19.3%	37.2%	18.5% *	11.4% *	19.3% *	19.3% *
Colorado	28.0%	46.4%	25.3% *	20.8% *	25.1% *	32.3%
Idaho	26.9%	50.4%	20.6% *	23.0% *	32.2%	16.5%
Montana	31.8%	55.3%	43.8%	18.4% *	19.4% *	57.8%
Nevada	29.9%	39.4%	36.4% *	19.6% *	28.7% *	30.6% *
New Mexico	27.8%	23.1%	48.1%	11.0% *	30.8%	23.6%
Utah	15.6%	19.3%	24.9% *	9.9% *	13.9% *	18.0% *
Wyoming	29.5%	34.9%	45.2%	22.0% *	27.7% *	34.5%
Pacific:						
Alaska	40.1%	37.2%	31.5%	45.2%	53.6%	35.2%
California	32.1%	36.8%	45.1%	21.3%	21.7%	40.5%
Hawaii	35.4%	47.4%	28.9%	33.5%	27.9%	41.9%
Oregon	41.3%	47.1%	54.0%	31.0%	27.6%	52.4%
Washington	29.8%	39.1%	42.0%	20.6% *	19.9% *	39.7%

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.B.4.b.(1)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance 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	1.16%	1.68%	1.70%	2.15%	1.34%	1.78%
New England:						
Connecticut	4.01%	6.55%	8.36%	3.72% *	6.28% *	7.03%
Maine	5.98%	8.24%	7.61%	10.18% *	9.99% *	4.56%
Massachusetts	5.11%	8.29%	5.68%	6.18% *	6.78% *	5.96%
New Hampshire	4.06%	5.44%	6.34%	8.26% *	5.58% *	5.80%
Rhode Island	4.70%	7.22%	9.88%	4.46% *	4.33%	8.79% *
Vermont	6.29%	6.91%	7.38% *	6.73%	5.41%	7.52%
Middle Atlantic:						
New Jersey	6.82%	7.17%	9.48%	11.35%	5.58%	9.48%
New York	4.49%	5.06%	4.31%	9.71%	6.46%	4.61%
Pennsylvania	4.41%	4.85%	9.70% *	6.46%	6.84% *	4.41%
East North Central:						
Illinois	1.94%	4.63%	5.06%	4.53% *	4.22% *	3.91%
Indiana	5.97%	7.59%	11.13% *	12.25%	8.57% *	7.24%
Michigan	1.91%	5.35%	8.32% *	4.27%	3.57%	3.79%
Ohio	4.27%	4.70%	5.36%	7.51% *	6.77% *	4.92%
Wisconsin	3.75%	4.84%	8.86%	6.64%	4.08%	5.24%
West North Central:						
Iowa	4.59%	7.45%	4.52%	6.13%	6.12% *	5.33%
Kansas	5.21%	7.47%	4.72% *	9.62% *	8.52% *	6.22%
Minnesota	6.69%	4.67%	9.58%	8.48%	9.18% *	6.77%
Missouri	7.95%	6.41%	12.08%	10.64%	9.75%	6.92%
Nebraska	5.76%	6.05%	8.18%	9.60% *	7.77%	6.53%
North Dakota	4.41%	6.06%	10.20% *	5.57% *	1.05%	7.29%
South Dakota	3.11%	6.98%	7.91% *	1.99%	2.17%	7.38%
South Atlantic:						
Delaware	8.80% *	8.78% *	11.62% *	10.05% *	10.96% *	10.66%
District of Columbia	4.50%	4.26%	10.17% *	10.49% *	3.78% *	2.52%
Florida	3.61%	5.63%	4.93%	8.09%	3.67%	5.17%
Georgia	5.13%	5.78%	7.27% *	10.69% *	5.36%	7.76%
Maryland	5.81%	7.93%	7.19%	12.04%	11.28% *	6.14%
North Carolina	6.19%	7.87%	4.66% *	12.67% *	8.05%	7.35% *
South Carolina	3.56%	7.24%	6.54% *	5.25%	4.31%	8.04%
Virginia	5.65%	7.43%	6.58%	9.91%	8.66%	2.39%
West Virginia	4.94%	5.11%	12.22% *	9.60% *	6.33%	8.52%
East South Central:						
Alabama	6.85%	8.49%	12.38% *	9.49%	8.34% *	4.98%
Kentucky	5.73%	4.74%	7.47%	12.03% *	6.24% *	7.70%
Mississippi	4.66%	9.39% *	4.04%	9.33% *	8.97% *	7.11% *
Tennessee	5.35%	5.88%	6.74%	7.87% *	4.87% *	6.79%
West South Central:						
Arkansas	5.71%	7.89% *	10.29%	12.19% *	8.60% *	7.62%
Louisiana	7.44%	10.51% *	12.94%	11.96%	11.26% *	9.72%
Oklahoma	6.40%	6.12%	6.13% *	9.66% *	7.32% *	5.81%
Texas	4.82%	3.85%	6.42%	8.96% *	4.78%	5.89%
Mountain:						
Arizona	5.10%	5.87%	7.33% *	6.18% *	9.75% *	6.52% *
Colorado	7.13%	9.74%	10.85% *	6.84% *	11.29% *	4.99%
Idaho	5.51%	9.39%	8.13% *	10.52% *	9.34%	4.06%
Montana	6.16%	6.74%	10.81%	6.36% *	10.85% *	8.03%
Nevada	8.76%	7.47%	12.04% *	11.84% *	9.32% *	9.22% *
New Mexico	4.55%	4.38%	9.96%	7.99% *	5.57%	6.73%
Utah	4.51%	5.28%	11.87% *	11.40% *	4.37% *	5.87% *
Wyoming	8.26%	9.66%	12.54%	13.24% *	10.89% *	8.29%
Pacific:						
Alaska	7.57%	8.52%	7.92%	11.53%	14.60%	6.14%
California	2.22%	4.13%	3.96%	4.84%	2.98%	4.75%
Hawaii	3.49%	5.94%	6.64%	8.42%	6.11%	3.86%
Oregon	3.84%	9.26%	7.67%	6.62%	4.55%	5.23%
Washington	3.89%	5.75%	8.15%	6.33% *	10.11% *	4.67%

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.B.4.b.(1).(a)(2004) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	52.0%	53.2%	57.0%	47.9%	36.3%	61.2%
New England:						
Connecticut	54.5%	54.6%	66.3%	21.6% *	49.6% *	55.1%
Maine	54.3%	65.9%	64.7%	31.5% *	21.3% *	68.0%
Massachusetts	59.4%	69.7%	66.9%	35.3%	29.4% *	64.6%
New Hampshire	53.0%	60.5%	55.3%	44.4%	43.1%	58.7%
Rhode Island	60.5%	52.4%	63.0%	65.4%	49.9%	64.0%
Vermont	43.3%	62.7%	61.4%	32.4% *	16.9% *	62.4%
Middle Atlantic:						
New Jersey	71.2%	49.0%	43.9% *	82.6%	33.7% *	81.5%
New York	50.7%	49.1%	49.3%	52.0%	30.4% *	65.8%
Pennsylvania	40.1%	42.5%	42.2%	37.9%	27.3% *	46.9%
East North Central:						
Illinois	60.0%	61.3%	61.3%	54.9%	46.6%	64.7%
Indiana	52.7%	48.7%	62.2%	49.8%	40.1% *	56.2%
Michigan	56.8%	44.3%	79.7%	44.8%	53.6%	58.6%
Ohio	39.5%	47.0%	52.2%	28.1% *	24.4% *	50.5%
Wisconsin	54.2%	45.6%	48.2%	60.1%	27.6% *	64.9%
West North Central:						
Iowa	54.6%	79.2%	36.4% *	50.3%	26.2% *	78.1%
Kansas	42.5%	41.2%	48.5%	40.8%	28.0% *	54.4%
Minnesota	53.6%	52.0%	31.0% *	64.9%	31.1% *	71.5%
Missouri	48.5%	46.6%	47.9%	49.1%	22.3% *	69.9%
Nebraska	56.9%	39.6%	47.3%	67.5%	66.3%	50.1%
North Dakota	71.9%	52.3%	71.8%	82.1%	26.3% *	76.7%
South Dakota	48.9%	39.3%	54.3%	53.2%	40.6%	51.8%
South Atlantic:						
Delaware	34.7%	60.7%	49.6%	19.3% *	24.6% *	36.6%
District of Columbia	52.4%	60.7%	43.1%	40.8% *	41.2% *	52.8%
Florida	37.9%	52.1%	46.2%	17.8% *	29.5% *	41.7%
Georgia	34.5%	39.1%	41.9% *	30.9%	35.5%	33.8%
Maryland	46.7%	33.2% *	53.9%	44.4%	16.6%	61.3%
North Carolina	52.1%	64.1%	54.8%	47.8% *	49.2%	59.8%
South Carolina	29.4%	41.4%	34.5%	17.1% *	10.9% *	47.7%
Virginia	36.2%	51.9%	47.3%	17.4% *	32.1%	45.0%
West Virginia	55.4%	55.0%	78.0%	44.3% *	52.1%	66.2%
East South Central:						
Alabama	36.8%	64.1%	36.3% *	24.6% *	40.6%	33.9% *
Kentucky	39.7%	44.7%	46.4%	33.7% *	18.7% *	48.1%
Mississippi	28.5% *	43.8%	26.9% *	11.4% *	20.3% *	44.8%
Tennessee	62.0%	50.0%	76.8%	18.7% *	65.1%	60.6%
West South Central:						
Arkansas	46.0%	66.7%	56.3%	21.8% *	15.6% *	72.4%
Louisiana	49.4%	49.3%	64.9%	33.6% *	19.9% *	67.6%
Oklahoma	40.2%	60.1%	48.6%	9.4% *	21.8% *	54.8%
Texas	40.3%	41.7%	40.9%	38.7%	33.4%	46.5%
Mountain:						
Arizona	43.0%	35.1%	54.5%	46.2% *	40.3%	44.5%
Colorado	54.7%	70.9%	53.8%	38.6%	43.2%	67.7%
Idaho	46.8%	46.0%	63.5%	36.0% *	46.7%	47.2%
Montana	55.0%	60.0%	71.5%	30.3% *	49.4%	59.0%
Nevada	51.6%	83.4%	53.3%	15.9%	28.7% *	64.9%
New Mexico	51.9%	44.3%	61.5%	22.3% *	38.7%	76.5%
Utah	42.4%	39.7% *	46.6%	40.7% *	31.6% *	55.0%
Wyoming	39.8%	70.8%	48.5%	16.8% *	34.1% *	52.7%
Pacific:						
Alaska	68.1%	72.2%	68.3%	66.9%	44.5%	81.3%
California	64.7%	61.0%	73.8%	56.7%	55.3%	68.7%
Hawaii	71.8%	80.0%	66.6%	67.8%	65.0%	75.8%
Oregon	69.1%	62.4%	75.4%	64.9%	59.9%	73.1%
Washington	64.9%	68.9%	72.5%	54.9%	60.1%	67.4%

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.B.4.b.(1).(a)(2004) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	1.45%	1.22%	2.81%	3.29%	2.29%	1.86%
New England:						
Connecticut	6.39%	7.23%	8.91%	13.49% *	15.65% *	6.38%
Maine	5.60%	6.82%	14.40%	9.87% *	12.84% *	5.81%
Massachusetts	5.62%	5.58%	6.89%	9.76%	9.95% *	5.54%
New Hampshire	5.04%	8.40%	9.75%	10.99%	11.12%	4.57%
Rhode Island	6.73%	9.77%	8.47%	16.04%	12.60%	8.07%
Vermont	9.51%	10.44%	11.85%	12.24% *	9.68% *	7.48%
Middle Atlantic:						
New Jersey	11.92%	5.40%	14.29% *	19.78%	14.53% *	13.10%
New York	7.25%	6.01%	10.13%	8.50%	10.75% *	5.31%
Pennsylvania	6.01%	8.22%	8.39%	10.16%	11.61% *	5.53%
East North Central:						
Illinois	4.16%	5.10%	11.27%	15.63%	11.78%	5.92%
Indiana	5.49%	9.13%	14.15%	13.68%	12.25% *	7.05%
Michigan	7.56%	11.06%	6.57%	10.57%	11.98%	8.68%
Ohio	6.79%	5.99%	7.55%	11.62% *	11.09% *	5.26%
Wisconsin	6.69%	9.37%	11.18%	10.85%	9.86% *	6.38%
West North Central:						
Iowa	8.56%	6.54%	12.72% *	13.92%	14.45% *	7.92%
Kansas	6.76%	9.03%	11.36%	10.49%	10.83% *	5.57%
Minnesota	7.78%	9.96%	12.24% *	8.28%	13.27% *	6.54%
Missouri	5.27%	7.05%	11.05%	12.03%	9.63% *	5.30%
Nebraska	6.06%	9.24%	10.75%	16.40%	14.57%	8.45%
North Dakota	9.68%	12.01%	15.56%	16.58%	10.77% *	10.02%
South Dakota	7.27%	10.80%	14.62%	13.13%	11.06%	9.97%
South Atlantic:						
Delaware	9.52%	12.69%	12.29%	6.28% *	10.81% *	9.30%
District of Columbia	6.90%	5.55%	12.85%	14.45% *	13.77% *	6.89%
Florida	5.98%	9.22%	9.84%	10.04% *	13.55% *	6.95%
Georgia	5.50%	8.28%	12.71% *	8.84%	10.08%	6.38%
Maryland	4.52%	11.08% *	6.92%	13.15%	4.91%	4.97%
North Carolina	8.62%	10.45%	14.78%	14.39% *	13.59%	11.01%
South Carolina	4.73%	9.23%	9.76%	9.75% *	9.98% *	9.18%
Virginia	5.16%	11.11%	13.55%	12.89% *	8.34%	6.98%
West Virginia	11.66%	10.66%	17.44%	14.58% *	13.16%	12.01%
East South Central:						
Alabama	8.35%	12.91%	13.27% *	8.26% *	8.78%	11.85% *
Kentucky	6.00%	10.39%	11.41%	10.99% *	10.17% *	7.17%
Mississippi	9.50% *	9.08%	8.32% *	9.95% *	12.34% *	12.07%
Tennessee	7.12%	11.97%	11.92%	11.37% *	9.16%	9.41%
West South Central:						
Arkansas	7.84%	12.46%	13.06%	11.76% *	14.03% *	9.44%
Louisiana	9.95%	12.06%	14.90%	14.03% *	11.79% *	12.22%
Oklahoma	6.47%	6.56%	13.00%	10.79% *	10.92% *	6.46%
Texas	5.29%	6.54%	11.74%	10.28%	9.34%	6.72%
Mountain:						
Arizona	7.66%	8.26%	15.58%	14.80% *	11.82%	8.27%
Colorado	8.32%	8.98%	14.44%	11.47%	12.24%	7.25%
Idaho	9.93%	11.60%	15.49%	12.05% *	9.97%	13.74%
Montana	7.25%	8.32%	16.32%	14.37% *	11.72%	8.97%
Nevada	8.60%	15.36%	13.84%	4.51%	9.67% *	11.88%
New Mexico	6.96%	12.32%	10.82%	10.00% *	10.57%	7.61%
Utah	7.68%	13.28% *	11.19%	13.60% *	14.52% *	11.37%
Wyoming	10.83%	14.54%	13.21%	11.85% *	11.08% *	12.32%
Pacific:						
Alaska	7.36%	14.11%	15.83%	15.06%	12.95%	8.67%
California	3.66%	4.44%	3.90%	9.79%	10.07%	3.27%
Hawaii	5.24%	3.73%	7.80%	9.11%	8.47%	4.05%
Oregon	4.55%	6.29%	12.85%	12.28%	11.07%	6.22%
Washington	6.20%	8.78%	12.07%	12.22%	13.59%	5.12%

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.

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** 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.4.b.(2)(2004) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance 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	15.5%	18.6%	18.1%	12.6%	7.8%	23.5%
New England:						
Connecticut	14.0%	29.7%	24.5% *	1.5% *	4.5% *	19.2%
Maine	19.0%	35.7%	20.4%	8.8% *	5.8% *	26.9%
Massachusetts	19.0%	31.3%	25.6%	7.1% *	5.6% *	23.5%
New Hampshire	14.1%	18.2%	17.1%	9.2% *	7.9% *	21.1%
Rhode Island	10.6% *	22.0%	29.1%	4.0% *	8.1%	11.5% *
Vermont	12.0% *	26.8%	11.0% *	9.7% *	4.2% *	18.8%
Middle Atlantic:						
New Jersey	29.0%	17.9%	16.9% *	34.8% *	6.8% *	46.0%
New York	17.6%	17.9%	15.1%	18.5% *	9.1%	25.7%
Pennsylvania	11.7%	18.1%	13.0%	9.3% *	5.6% *	17.5%
East North Central:						
Illinois	12.7%	23.8%	13.7%	5.9% *	5.0% *	20.9%
Indiana	22.8%	22.5%	21.5% *	23.8%	9.8% *	31.0%
Michigan	13.7%	17.8%	20.7% *	8.0% *	9.4%	18.1%
Ohio	8.0%	12.8%	11.0%	4.9% *	3.4% *	15.4%
Wisconsin	16.8%	14.8% *	15.5% *	18.1% *	4.9% *	28.7%
West North Central:						
Iowa	13.0%	26.2%	8.2% *	11.0% *	5.1% *	23.1%
Kansas	7.6% *	21.6%	4.7% *	4.8% *	4.2% *	11.8% *
Minnesota	19.9%	24.2%	11.9% *	22.6%	9.2% *	33.3%
Missouri	21.7%	16.9%	25.5%	22.0% *	7.6% *	41.9%
Nebraska	17.8%	11.3%	15.1%	21.4% *	18.5%	17.2%
North Dakota	15.5%	17.8%	21.8% *	12.6% *	1.1% *	29.5%
South Dakota	8.5%	15.8% *	11.5% *	4.9% *	3.2%	15.4% *
South Atlantic:						
Delaware	7.7% *	17.7%	9.8% *	4.2% *	1.4% *	17.6%
District of Columbia	13.9%	26.8%	13.8% *	3.5% *	0.8% *	24.0%
Florida	9.7%	10.4%	13.2% *	4.8% *	5.4% *	12.9%
Georgia	9.7%	10.8% *	10.1% *	9.1% *	7.1% *	12.9%
Maryland	19.4%	10.5%	21.6%	21.3% *	5.3% *	29.6%
North Carolina	13.7% *	19.5% *	7.4% *	14.7% *	13.3% *	14.6% *
South Carolina	6.2%	11.9% *	6.4% *	3.3% *	1.8%	14.8% *
Virginia	11.6%	17.2% *	14.2% *	5.8%	11.0% *	12.5%
West Virginia	14.4%	13.5%	23.6% *	11.0% *	13.0% *	20.0% *
East South Central:						
Alabama	11.9% *	18.3% *	12.0% *	8.5% *	8.8% *	17.4% *
Kentucky	13.5% *	16.7%	13.1% *	12.1% *	3.5% *	24.2%
Mississippi	5.3%	11.1% *	3.7% *	2.1% *	4.3% *	6.6% *
Tennessee	12.8%	13.1% *	21.5%	1.6% *	6.5% *	24.7%
West South Central:						
Arkansas	14.8%	16.5% *	22.8% *	6.7% *	3.9% *	31.1%
Louisiana	20.3% *	15.6% *	31.7% *	14.8% *	6.7% *	32.1%
Oklahoma	9.4% *	24.9%	7.7% *	1.8% *	3.6% *	18.9%
Texas	10.3%	12.6%	12.6%	8.0% *	6.1%	18.5%
Mountain:						
Arizona	8.3% *	13.1%	10.1% *	5.3% *	7.8% *	8.6% *
Colorado	15.3% *	32.9%	13.6% *	8.0% *	10.8% *	21.9%
Idaho	12.6%	23.2%	13.1% *	8.3% *	15.0%	7.8% *
Montana	17.5%	33.2%	31.4%	5.6% *	9.6% *	34.1%
Nevada	15.4% *	32.9%	19.4% *	3.1% *	8.2% *	19.9% *
New Mexico	14.5%	10.3% *	29.6%	2.4% *	11.9%	18.0% *
Utah	6.6% *	7.6% *	11.6% *	4.0% *	4.4% *	9.9% *
Wyoming	11.7%	24.7%	21.9% *	3.7% *	9.4% *	18.2%
Pacific:						
Alaska	27.3%	26.9% *	21.5% *	30.2%	23.8% *	28.6%
California	20.8%	22.5%	33.3%	12.1%	12.0% *	27.8%
Hawaii	25.4%	37.9%	19.3% *	22.8% *	18.1% *	31.7%
Oregon	28.5%	29.4%	40.7%	20.2%	16.5%	38.3%
Washington	19.3%	26.9%	30.4%	11.3%	12.0% *	26.7%

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.B.4.b.(2)(2004) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance 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	0.83%	0.99%	1.60%	1.72%	0.38%	1.59%
New England:						
Connecticut	2.01%	4.61%	8.26% *	1.77% *	5.68% *	3.34%
Maine	3.42%	6.86%	4.92%	3.31% *	2.29% *	3.85%
Massachusetts	3.51%	6.52%	5.05%	2.80% *	1.72% *	4.62%
New Hampshire	2.48%	4.30%	4.98%	3.49% *	3.27% *	4.25%
Rhode Island	3.73% *	4.89%	6.15%	4.16% *	2.00%	7.18% *
Vermont	4.52% *	5.58%	5.99% *	4.90% *	1.54% *	5.32%
Middle Atlantic:						
New Jersey	7.13%	2.84%	7.25% *	10.60% *	2.36% *	10.62%
New York	2.92%	3.70%	4.07%	8.26% *	2.17%	3.58%
Pennsylvania	1.45%	4.94%	2.91%	3.05% *	2.01% *	3.20%
East North Central:						
Illinois	1.72%	3.16%	3.92%	3.28% *	2.41% *	3.52%
Indiana	3.39%	5.41%	7.09% *	6.31%	5.46% *	5.10%
Michigan	2.08%	3.84%	7.81% *	2.54% *	2.21%	3.84%
Ohio	1.06%	2.75%	3.26%	1.74% *	1.39% *	2.54%
Wisconsin	3.32%	4.44% *	8.73% *	5.96% *	1.50% *	4.68%
West North Central:						
Iowa	3.59%	7.40%	3.05% *	4.55% *	2.76% *	4.78%
Kansas	2.46% *	5.91%	2.57% *	10.08% *	1.77% *	4.03% *
Minnesota	3.87%	5.56%	6.54% *	5.52%	4.68% *	5.16%
Missouri	4.53%	3.60%	6.70%	6.66% *	6.88% *	5.87%
Nebraska	3.87%	2.27%	3.42%	6.79% *	5.45%	3.88%
North Dakota	3.90%	4.67%	10.91% *	4.85% *	0.54% *	6.94%
South Dakota	2.16%	6.03% *	3.90% *	1.60% *	0.82%	5.20% *
South Atlantic:						
Delaware	4.34% *	4.66%	9.57% *	2.05% *	10.53% *	5.18%
District of Columbia	2.54%	3.34%	4.96% *	10.26% *	1.39% *	2.95%
Florida	1.05%	2.05%	4.55% *	1.70% *	2.82% *	2.34%
Georgia	2.39%	3.62% *	5.79% *	3.88% *	2.81% *	2.93%
Maryland	3.16%	2.54%	4.21%	9.83% *	3.63% *	6.10%
North Carolina	4.28% *	6.11% *	3.17% *	7.56% *	5.98% *	5.55% *
South Carolina	1.85%	6.59% *	4.04% *	1.70% *	0.51%	8.36% *
Virginia	3.25%	7.29% *	6.92% *	1.59%	4.36% *	2.66%
West Virginia	3.74%	3.80%	11.73% *	3.98% *	4.34% *	7.13% *
East South Central:						
Alabama	5.77% *	7.42% *	9.89% *	5.16% *	4.61% *	5.89% *
Kentucky	4.06% *	4.72%	5.15% *	6.23% *	1.23% *	6.20%
Mississippi	1.18%	6.04% *	1.53% *	5.21% *	1.69% *	4.12% *
Tennessee	2.52%	5.11% *	5.35%	1.95% *	3.47% *	5.45%
West South Central:						
Arkansas	3.02%	6.65% *	8.42% *	11.59% *	1.74% *	7.07%
Louisiana	7.80% *	8.73% *	10.42% *	12.67% *	8.29% *	9.31%
Oklahoma	2.88% *	4.48%	3.12% *	1.21% *	1.59% *	4.32%
Texas	1.81%	3.13%	3.03%	5.52% *	1.71%	3.23%
Mountain:						
Arizona	3.04% *	3.40%	4.53% *	5.29% *	4.85% *	3.44% *
Colorado	6.10% *	7.33%	5.06% *	4.66% *	7.61% *	3.93%
Idaho	2.37%	5.25%	7.86% *	3.31% *	3.23%	3.30% *
Montana	4.10%	7.29%	9.09%	1.68% *	10.69% *	5.99%
Nevada	5.06% *	8.20%	8.02% *	2.85% *	2.69% *	7.86% *
New Mexico	3.24%	4.85% *	7.19%	2.95% *	3.41%	5.82% *
Utah	2.27% *	5.60% *	9.80% *	10.19% *	2.58% *	3.81% *
Wyoming	3.22%	6.69%	9.73% *	5.78% *	4.76% *	3.70%
Pacific:						
Alaska	5.86%	8.93% *	6.93% *	7.90%	7.53% *	6.52%
California	2.24%	3.33%	4.00%	3.58%	3.66% *	4.36%
Hawaii	2.68%	5.86%	6.78% *	8.09% *	5.64% *	3.51%
Oregon	4.02%	6.19%	9.32%	5.12%	3.67%	5.61%
Washington	2.43%	5.44%	6.81%	3.39%	9.61% *	4.46%

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.C.1(2004) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	3,705	3,676	3,938	3,670	3,456	3,767
New England:						
Connecticut	3,864	3,842	4,167	3,438	3,064	3,956
Maine	4,116	4,002	4,508	4,236	3,946	4,146
Massachusetts	4,141	3,975	4,826	4,328	3,417	4,236
New Hampshire	4,084	4,026	4,268	4,418	4,458	3,938
Rhode Island	4,368	4,421	3,955	4,503	4,990	4,261
Vermont	4,074	4,037	4,233	4,153	4,257	4,041
Middle Atlantic:						
New Jersey	3,882	3,768	4,593	3,680	3,485	3,961
New York	3,858	3,848	4,040	3,738	3,426	3,933
Pennsylvania	3,671	3,649	3,927	3,562	3,664	3,673
East North Central:						
Illinois	3,768	3,755	3,882	3,746	3,287	3,873
Indiana	3,586	3,509	3,967	3,725	3,661	3,561
Michigan	3,918	3,941	3,980	3,580	3,584	3,975
Ohio	3,782	3,748	3,877	3,958	3,515	3,861
Wisconsin	3,927	3,813	4,807	3,922	3,779	3,956
West North Central:						
Iowa	3,561	3,488	4,009	3,767	3,819	3,474
Kansas	3,711	3,654	4,211	3,528	3,928	3,638
Minnesota	3,809	3,738	3,962	4,146	3,575	3,843
Missouri	3,559	3,519	3,559	3,815	3,596	3,550
Nebraska	3,725	3,815	3,281	4,023	3,689	3,733
North Dakota	3,342	3,388	3,527	2,882	2,602	3,490
South Dakota	3,449	3,409	3,750	3,299	3,834	3,285
South Atlantic:						
Delaware	3,830	3,908	3,452	3,738	3,417	3,968
District of Columbia	4,218	4,266	3,501	3,986	3,320	4,306
Florida	3,807	3,835	3,412	4,493	3,553	3,859
Georgia	3,335	3,359	3,706	2,816	3,129	3,390
Maryland	3,721	3,759	3,348	4,314	3,705	3,724
North Carolina	3,551	3,538	3,603	3,639	3,286	3,675
South Carolina	3,773	3,799	3,845	2,980	3,243	3,913
Virginia	3,865	3,937	3,441	3,526	3,347	3,974
West Virginia	3,692	3,646	3,881	3,942	3,621	3,745
East South Central:						
Alabama	3,414	3,405	3,498	3,545	3,514	3,383
Kentucky	3,542	3,545	3,594	3,403	3,569	3,535
Mississippi	3,607	3,588	3,902	3,322	3,567	3,633
Tennessee	3,634	3,639	3,719	3,160	3,653	3,623
West South Central:						
Arkansas	3,250	3,177	4,045	3,586	2,970	3,359
Louisiana	3,485	3,482	3,516	3,471	3,722	3,433
Oklahoma	3,644	3,650	3,701	3,318	3,661	3,640
Texas	3,781	3,834	3,572	3,098	3,574	3,865
Mountain:						
Arizona	3,438	3,489	3,048	3,352	3,351	3,451
Colorado	3,684	3,681	3,921	3,304	3,188	3,770
Idaho	3,429	3,362	3,672	3,494	3,534	3,373
Montana	3,680	3,708	3,372	3,921	3,774	3,648
Nevada	3,874	3,753	4,889	3,326	3,653	3,930
New Mexico	3,401	3,356	3,559	3,757	3,199	3,478
Utah	3,034	2,974	3,402	3,385	2,915	3,091
Wyoming	3,761	3,771	3,578	3,972	3,737	3,771
Pacific:						
Alaska	4,379	4,078	5,660	4,515	3,675	4,446
California	3,534	3,431	4,359	3,341	3,037	3,630
Hawaii	3,119	3,090	3,203	3,207	2,937	3,207
Oregon	3,706	3,565	4,226	3,712	4,008	3,634
Washington	3,608	3,535	3,997	3,732	3,266	3,696

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.

** 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.C.1(2004) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	16.42	21.10	111.51	43.08	47.22	22.06
New England:						
Connecticut	93.27	95.47	338.87	271.37	437.60	86.65
Maine	98.59	108.52	622.13	267.36	167.17	90.62
Massachusetts	140.37	148.91	361.20	277.40	218.37	137.45
New Hampshire	127.29	154.53	199.31	526.75	420.53	84.37
Rhode Island	152.70	219.69	482.75	227.17	786.59	134.98
Vermont	80.93	86.38	495.21	468.94	300.84	86.13
Middle Atlantic:						
New Jersey	143.97	88.02	414.21	313.46	189.51	157.17
New York	55.94	75.20	139.44	160.25	87.26	72.68
Pennsylvania	61.86	61.03	205.95	297.33	177.06	63.32
East North Central:						
Illinois	73.41	109.09	416.52	707.20	340.15	108.55
Indiana	75.04	77.90	533.19	548.02	168.99	99.40
Michigan	114.31	132.37	218.70	195.23	115.88	127.33
Ohio	62.64	84.20	217.84	416.39	139.47	76.14
Wisconsin	79.86	73.59	354.88	291.92	287.01	86.66
West North Central:						
Iowa	40.71	60.28	236.66	426.76	266.67	74.22
Kansas	107.64	96.16	152.28	596.97	278.55	87.21
Minnesota	126.91	140.82	258.52	244.93	157.96	148.74
Missouri	90.74	94.99	214.66	292.35	214.37	92.30
Nebraska	128.75	133.65	401.76	390.24	288.31	146.96
North Dakota	137.13	170.42	158.08	271.98	429.51	151.25
South Dakota	68.27	104.88	701.26	193.66	207.52	111.54
South Atlantic:						
Delaware	134.74	140.60	333.98	440.46	197.00	113.22
District of Columbia	149.95	144.02	196.71	871.66	806.80	143.34
Florida	113.19	122.97	247.59	1,006.44	271.86	176.07
Georgia	71.28	77.13	436.30	373.79	215.54	66.37
Maryland	90.19	94.10	225.50	406.38	179.52	97.03
North Carolina	72.98	68.16	170.55	656.12	268.42	90.98
South Carolina	151.97	172.22	233.66	246.47	210.63	186.53
Virginia	90.06	101.19	128.97	662.48	230.68	99.10
West Virginia	153.67	153.74	276.49	518.76	177.36	225.15
East South Central:						
Alabama	139.65	148.21	418.64	659.37	137.94	160.16
Kentucky	102.48	121.00	214.31	342.27	138.19	125.00
Mississippi	192.28	190.48	581.89	626.22	269.03	151.72
Tennessee	119.34	136.99	203.05	514.14	204.62	113.86
West South Central:						
Arkansas	124.01	131.73	206.00	642.48	185.35	200.64
Louisiana	142.80	157.58	417.70	652.64	271.03	180.34
Oklahoma	132.70	147.92	595.67	488.12	311.12	129.99
Texas	102.30	115.88	221.55	449.78	215.57	94.21
Mountain:						
Arizona	92.36	90.99	306.78	475.21	261.14	107.30
Colorado	106.52	111.59	515.89	558.72	339.32	112.34
Idaho	115.14	90.24	669.03	777.85	532.89	92.98
Montana	145.83	153.74	433.42	522.23	499.63	158.82
Nevada	189.78	150.36	428.06	379.46	305.18	196.42
New Mexico	148.09	192.19	233.27	340.29	271.44	210.60
Utah	115.72	122.58	259.57	385.35	172.34	123.55
Wyoming	170.98	205.26	449.90	728.95	435.52	191.15
Pacific:						
Alaska	276.81	177.33	793.77	738.62	901.44	282.29
California	85.72	90.50	436.92	172.14	53.56	89.59
Hawaii	47.20	49.95	222.01	153.74	55.93	83.46
Oregon	73.13	63.52	151.61	408.12	167.83	85.99
Washington	60.79	89.31	255.08	282.61	194.78	65.64

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.

** 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.C.1.a(2004) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	3,492	3,428	3,799	3,728	3,456	3,500
New England:						
Connecticut	3,876	3,614	5,276	3,804	2,911	4,014
Maine	4,363	4,226	4,511	5,496	4,143	4,391
Massachusetts	4,088	3,971	4,237	4,649	3,852	4,122
New Hampshire	4,118	4,043	4,171	4,694	4,588	4,002
Rhode Island	4,769	5,113	3,345	3,743	6,080	4,284
Vermont	3,955	3,918	3,967	4,151	4,089	3,937
Middle Atlantic:						
New Jersey	3,543	3,648	4,013	2,820	3,477	3,559
New York	3,700	3,642	3,951	3,849	3,540	3,733
Pennsylvania	3,807	3,782	4,123	3,399	4,100	3,759
East North Central:						
Illinois	3,230	3,244	3,121	2,928 *	2,690	3,473
Indiana	3,578	3,442	5,114	3,105 *	3,611	3,568
Michigan	3,352	3,216	3,876	3,326	3,096	3,387
Ohio	3,649	3,429	4,177	4,933	4,188	3,513
Wisconsin	3,747	3,523	4,893	3,754	3,975	3,732
West North Central:						
Iowa	3,251	3,172	4,202	3,119	3,293	3,239
Kansas	3,452	3,403	4,169	2,832 *	3,091	3,516
Minnesota	3,508	3,444	4,256	3,234	3,463	3,518
Missouri	3,530	3,459	3,511	4,018	3,946	3,443
Nebraska	3,496	3,387	3,346	8,979 *	6,414 *	3,407
North Dakota	3,205	3,133	3,612	3,319	3,191	3,211
South Dakota	3,627	3,568	3,478	4,053	4,230	3,463
South Atlantic:						
Delaware	4,116	4,100	4,229	4,151	4,015	4,153
District of Columbia	3,763	3,767	3,477	5,225	2,965	3,879
Florida	3,701	3,572	3,866	6,110	4,130	3,610
Georgia	3,205	3,187	3,703	2,677 *	2,726	3,275
Maryland	3,488	3,431	3,601	3,975	3,684	3,464
North Carolina	3,650	3,583	3,991	5,023	3,532	3,718
South Carolina	3,860	3,879	3,834	3,673	3,756	3,871
Virginia	3,508	3,558	3,313	3,042	3,084	3,575
West Virginia	3,704	3,588	4,096	5,435	3,664	3,741
East South Central:						
Alabama	3,403	3,395	3,567	3,417	3,248	3,420
Kentucky	3,303	3,195	4,407	2,200 *	3,469	3,272
Mississippi	3,953	3,929	4,061	.	4,569	3,316
Tennessee	3,686	3,505	4,308	4,318	4,206	3,257
West South Central:						
Arkansas	3,647	3,589	3,956	3,743	3,788	3,607
Louisiana	2,963	2,908	3,818	2,999	3,262	2,916
Oklahoma	3,216	3,091	3,102	4,754	3,371	3,167
Texas	3,640	3,686	3,403	3,355	3,694	3,617
Mountain:						
Arizona	3,528	3,502	3,500	4,469	3,529	3,527
Colorado	3,478	3,420	4,233	3,433	3,333	3,500
Idaho	3,846	2,887	5,171	13,200 *	4,085 *	3,631
Montana	3,308	2,729	3,813	4,206	3,354	3,225
Nevada	3,787	3,860	3,729	3,052	3,470	3,870
New Mexico	3,171	3,078	3,953	3,765	3,000 *	3,203
Utah	2,961	2,921	2,804	3,524	2,861	2,981
Wyoming	3,393	3,407	.	3,217 *	3,555	3,127
Pacific:						
Alaska	4,110	3,116	.	10,367	3,940 *	4,155
California	3,022	2,998	3,160	3,176	2,886	3,049
Hawaii	3,077	3,032	3,192	3,185	2,953	3,160
Oregon	3,582	3,419	4,900	3,448	3,829	3,542
Washington	3,579	3,645	3,245	3,761	3,494	3,598

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.a(2004) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	41.04	45.05	81.07	156.92	51.31	45.78
New England:						
Connecticut	158.80	146.50	737.45	566.88	468.94	149.58
Maine	217.83	210.52	898.57	1,139.64	664.48	211.14
Massachusetts	93.15	112.00	148.10	828.17	113.86	109.71
New Hampshire	98.79	119.62	482.05	786.97	412.59	58.66
Rhode Island	422.02	435.77	944.78	845.47	1,558.34	188.28
Vermont	428.50	454.44	841.73	631.10	753.69	433.63
Middle Atlantic:						
New Jersey	154.13	128.50	651.96	567.25	406.70	200.26
New York	90.28	101.95	510.34	443.76	129.44	95.09
Pennsylvania	147.61	205.50	486.01	769.08	289.66	120.60
East North Central:						
Illinois	113.09	130.26	571.88	925.91 *	367.48	110.27
Indiana	174.53	388.14	1,123.08	933.59 *	871.36	196.95
Michigan	86.30	120.12	460.26	644.92	285.45	76.80
Ohio	190.79	130.05	979.68	1,353.06	1,054.30	136.76
Wisconsin	260.54	275.96	815.48	975.82	865.00	284.96
West North Central:						
Iowa	190.26	113.88	832.65	934.48	552.38	143.62
Kansas	141.07	171.97	993.79	895.56 *	605.68	146.31
Minnesota	144.30	203.15	900.84	517.59	675.14	188.42
Missouri	107.93	119.33	674.40	939.20	499.36	111.21
Nebraska	415.65	420.60	997.62	2,704.73 *	1,999.97 *	410.12
North Dakota	136.23	143.66	868.57	859.28	891.49	132.45
South Dakota	206.48	412.00	961.99	842.51	662.68	277.47
South Atlantic:						
Delaware	220.26	207.64	950.81	887.60	667.45	152.26
District of Columbia	234.30	234.72	565.73	1,483.88	603.52	243.30
Florida	102.69	66.79	606.05	1,429.37	457.07	82.80
Georgia	161.50	199.44	893.58	875.21 *	466.93	179.96
Maryland	27.87	57.33	669.90	1,132.60	599.95	57.10
North Carolina	166.51	187.71	850.95	1,499.04	547.58	178.58
South Carolina	161.80	179.06	922.91	963.79	808.16	208.20
Virginia	154.93	139.01	374.72	866.26	404.08	176.58
West Virginia	231.59	269.24	1,083.97	1,529.24	512.65	274.14
East South Central:						
Alabama	267.04	271.10	937.03	954.98	603.54	280.80
Kentucky	166.09	170.68	1,078.43	695.70 *	723.90	149.09
Mississippi	534.15	538.70	1,134.24	.	762.31	585.50
Tennessee	217.01	246.55	937.35	1,209.84	617.66	151.10
West South Central:						
Arkansas	140.32	123.17	944.94	881.82	567.84	210.18
Louisiana	153.00	229.68	1,067.34	896.51	791.09	231.62
Oklahoma	136.01	126.83	832.99	1,370.88	753.32	95.66
Texas	141.98	127.28	511.33	713.47	330.22	128.58
Mountain:						
Arizona	198.65	222.38	926.64	1,120.12	600.98	208.85
Colorado	132.60	145.53	856.23	817.56	503.50	170.02
Idaho	806.32	602.56	1,533.16	4,174.21 *	1,456.80 *	667.26
Montana	423.29	439.29	1,140.15	1,030.29	673.22	700.68
Nevada	207.73	223.88	766.63	764.78	757.65	113.10
New Mexico	108.72	118.93	1,118.91	809.43	930.23 *	135.17
Utah	158.46	195.20	756.53	437.01	363.25	192.43
Wyoming	825.37	834.05	.	1,017.29 *	930.24	827.95
Pacific:						
Alaska	918.88	676.68	.	3,103.46	1,185.08 *	1,043.27
California	72.99	91.41	189.64	181.28	136.28	79.87
Hawaii	57.83	72.71	144.97	170.91	80.71	81.59
Oregon	178.57	183.59	966.10	741.33	609.57	174.74
Washington	93.86	113.49	694.76	1,057.23	837.74	130.96

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.b(2004) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	3,791	3,769	4,049	3,655	3,463	3,874
New England:						
Connecticut	3,796	3,888	3,410	3,015	3,161	3,867
Maine	3,969	3,852	4,544	3,995	3,941	3,976
Massachusetts	4,148	3,896	5,464	3,907	3,097	4,252
New Hampshire	4,264	4,296	4,222	3,793	4,702	3,984
Rhode Island	4,261	4,249	4,096	4,616	4,434	4,233
Vermont	4,158	4,085	4,506	4,248	4,392	4,109
Middle Atlantic:						
New Jersey	4,010	3,834	4,634	4,094	3,466	4,112
New York	3,933	3,925	4,223	3,681	3,384	4,013
Pennsylvania	3,623	3,605	3,807	3,592	3,573	3,633
East North Central:						
Illinois	3,975	3,967	4,170	3,757	3,793	4,002
Indiana	3,580	3,516	3,622	4,241	3,668	3,548
Michigan	4,152	4,225	4,079	3,546	3,681	4,236
Ohio	3,796	3,785	3,858	3,780	3,429	3,908
Wisconsin	3,966	3,913	4,487	3,992	3,776	4,012
West North Central:						
Iowa	3,594	3,513	3,525	3,978	3,932	3,472
Kansas	3,756	3,687	4,220	3,639	4,100	3,632
Minnesota	3,857	3,792	3,901	4,265	3,463	3,910
Missouri	3,604	3,576	3,589	3,797	3,505	3,631
Nebraska	3,897	3,861	4,108	3,918	3,858	3,906
North Dakota	3,673	3,890	3,650	2,680	2,055	3,930
South Dakota	3,410	3,362	3,822	3,104	3,787	3,236
South Atlantic:						
Delaware	3,784	3,946	3,245	3,285	3,505	3,862
District of Columbia	4,403	4,457	3,604	3,695	3,703	4,453
Florida	3,873	3,973	3,271	3,327 *	3,273	3,987
Georgia	3,376	3,415	3,741 *	2,829	3,205	3,432
Maryland	3,843	3,798	3,716	4,372	3,708	3,881
North Carolina	3,489	3,472	3,536	3,643	3,239	3,600
South Carolina	3,786	3,794	4,179	2,760	3,204	3,965
Virginia	3,997	4,084	3,481	3,519	3,401	4,137
West Virginia	3,647	3,611	3,793	3,813	3,636	3,655
East South Central:						
Alabama	3,459	3,470	3,383	3,282	3,609	3,396
Kentucky	3,607	3,631	3,501	3,458	3,599	3,609
Mississippi	3,591	3,562	4,111	3,348	3,467	3,666
Tennessee	3,622	3,652	3,643	2,874	3,539	3,666
West South Central:						
Arkansas	3,182	3,116	4,057	3,494	2,862	3,320
Louisiana	3,486	3,482	3,514	3,485	3,375	3,509
Oklahoma	3,749	3,735	3,980	3,056	3,735	3,752
Texas	3,799	3,841	3,771	2,990	3,518	3,905
Mountain:						
Arizona	3,384	3,452	3,002	3,192	3,289	3,395
Colorado	3,785	3,804	3,913	3,273	3,123	3,906
Idaho	3,527	3,503	3,694	3,408	3,900	3,369
Montana	3,856	3,837	4,048	3,888	3,847	3,858
Nevada	3,973	3,800	5,273	3,469	3,757	4,034
New Mexico	3,558	3,565	3,441	3,810	3,327	3,662
Utah	3,088	3,016	3,647	3,475	2,919	3,200
Wyoming	3,883	3,900	3,782	3,964	3,908	3,870
Pacific:						
Alaska	4,297	4,013	5,974	4,251	3,615	4,362
California	4,036	3,875	5,387	3,451	3,181	4,195
Hawaii	3,202	3,172	3,281	3,343	3,077	3,239
Oregon	3,716	3,532	4,066	4,374	4,006	3,644
Washington	3,634	3,523	4,366	3,723	3,211	3,750

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.C.1.b(2004) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	16.96	23.16	139.15	50.81	57.13	25.18
New England:						
Connecticut	136.17	124.02	258.93	858.58	587.48	136.14
Maine	84.11	118.63	427.26	472.79	218.65	94.82
Massachusetts	174.26	187.36	427.76	745.20	611.23	187.17
New Hampshire	252.28	265.18	355.48	759.89	672.74	115.28
Rhode Island	198.51	249.42	642.64	713.59	434.60	197.08
Vermont	109.45	117.73	849.96	789.78	663.83	92.95
Middle Atlantic:						
New Jersey	172.85	100.77	433.73	275.61	283.08	178.45
New York	78.44	98.66	327.46	199.57	142.77	107.75
Pennsylvania	88.14	86.83	610.88	242.60	140.43	97.37
East North Central:						
Illinois	103.89	142.94	421.37	721.17	286.13	132.48
Indiana	83.91	133.04	663.98	740.47	162.73	110.71
Michigan	127.62	138.31	480.72	287.86	167.29	142.35
Ohio	90.80	115.21	243.47	705.05	382.41	97.79
Wisconsin	66.55	82.75	898.34	574.03	338.40	79.03
West North Central:						
Iowa	71.19	87.60	432.70	456.68	297.31	91.23
Kansas	152.01	158.85	161.57	589.84	304.67	138.16
Minnesota	147.28	170.12	439.79	333.91	325.31	162.82
Missouri	137.24	140.66	446.87	529.17	244.58	158.61
Nebraska	82.67	131.19	474.42	346.73	275.48	121.82
North Dakota	247.73	306.87	831.16	459.61	458.87	268.00
South Dakota	92.32	127.09	741.03	262.04	315.94	133.00
South Atlantic:						
Delaware	188.19	191.90	483.18	517.34	445.54	182.17
District of Columbia	143.45	136.90	225.80	989.75	815.47	136.72
Florida	190.14	196.68	246.74	1,027.44 *	134.75	252.80
Georgia	80.10	78.00	1,223.22 *	344.66	273.26	100.46
Maryland	108.78	126.49	129.35	715.46	224.11	116.29
North Carolina	62.31	67.82	273.76	685.31	251.82	97.72
South Carolina	183.80	198.14	228.65	263.21	221.36	203.19
Virginia	167.44	175.60	176.34	846.72	336.03	155.24
West Virginia	202.66	209.65	356.15	725.55	228.49	258.71
East South Central:						
Alabama	123.59	134.08	540.68	642.59	171.52	136.80
Kentucky	106.49	115.74	174.88	333.12	285.27	125.66
Mississippi	198.60	175.31	649.36	718.18	264.89	154.21
Tennessee	110.57	117.98	239.97	478.25	185.04	123.57
West South Central:						
Arkansas	174.14	182.41	528.68	712.59	179.36	259.48
Louisiana	109.53	118.40	668.48	657.93	446.81	166.54
Oklahoma	139.44	158.76	558.92	498.30	398.29	134.17
Texas	118.43	139.35	154.17	434.87	214.72	116.45
Mountain:						
Arizona	72.81	77.00	333.48	649.40	205.09	98.02
Colorado	144.70	155.44	696.10	678.76	357.24	138.94
Idaho	124.34	155.30	431.90	826.36	543.34	86.00
Montana	123.09	135.28	772.67	812.11	493.44	153.63
Nevada	187.21	133.83	573.18	482.36	453.28	219.15
New Mexico	200.44	273.49	469.82	596.86	245.64	285.02
Utah	136.43	135.66	390.98	745.95	205.77	120.39
Wyoming	193.19	237.32	606.96	1,062.30	538.40	196.20
Pacific:						
Alaska	286.49	152.53	1,131.99	807.93	903.20	293.67
California	128.36	93.27	575.92	194.66	93.42	119.68
Hawaii	101.77	95.68	438.67	512.83	226.85	126.94
Oregon	108.02	88.64	489.45	677.02	236.90	106.63
Washington	89.29	133.94	355.39	603.33	212.19	97.39

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.C.1.c(2004) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	3,749	3,791	3,606	3,558	3,369	3,848
New England:						
Connecticut	4,433	4,348	4,933	8,400 *	3,027	4,491
Maine	3,679	3,794	4,156	1,880	2,512	3,768
Massachusetts	4,455	4,436	7,559	3,567	2,247 *	4,935
New Hampshire	2,828	2,488	6,930	4,240	1,208 *	3,290
Rhode Island	4,356	4,339	4,135	4,684	4,867	4,332
Vermont	3,917	4,064	3,206	3,504	3,761	3,947
Middle Atlantic:						
New Jersey	4,329	3,696	5,858	8,031 *	4,165	4,343
New York	3,937	4,053	3,709	3,071	3,237	4,145
Pennsylvania	3,541	3,522	3,518	4,312	2,872 *	3,642
East North Central:						
Illinois	3,590	3,471	4,331	3,432 *	3,693	3,566
Indiana	3,752	3,671	5,598	3,384 *	4,778	3,724
Michigan	4,186	4,163	4,115	4,446	4,203	4,182
Ohio	3,911	3,977	3,197 *	2,450 *	3,368	4,025
Wisconsin	4,256	3,750	6,046	3,430	3,425 *	4,405
West North Central:						
Iowa	4,063	4,285	5,389	2,324	3,844	4,121
Kansas	3,941	4,086	3,960 *	2,805 *	3,487	4,207
Minnesota	3,893	3,757	3,916	4,681	4,596	3,812
Missouri	2,956	2,936	3,379	2,905 *	3,130	2,920
Nebraska	2,543	3,554	2,151 *	4,864 *	2,663	2,499 *
North Dakota	2,632	2,450	3,270	4,143	3,047	2,561
South Dakota	3,493	3,548	3,141	3,264 *	3,791	3,378
South Atlantic:						
Delaware	3,250	3,122 *	3,759	5,238	1,828 *	4,176
District of Columbia	4,202	4,398	2,822	3,600 *	2,692	4,669
Florida	3,518	3,705	2,399 *	6,000 *	3,100	3,670
Georgia	3,556	3,588	1,586 *	4,200 *	1,872 *	3,586
Maryland	3,621	4,744	2,343 *	4,608 *	3,815	3,617
North Carolina	4,202	4,598	3,279	3,144 *	3,022 *	4,831
South Carolina	3,476	3,693	2,611 *	3,545	3,128	3,577
Virginia	3,946	3,910	3,715	4,904	3,617	4,011
West Virginia	4,212	4,165	4,414	4,481	3,210	4,600
East South Central:						
Alabama	3,175	3,068	4,854	4,944	2,599 *	3,258
Kentucky	3,422	3,558	2,478	1,200 *	3,460	3,409
Mississippi	3,076	3,323	2,297	2,517 *	2,214	3,532
Tennessee	3,722	4,177	3,283	2,714	3,260	4,241
West South Central:						
Arkansas	3,191	3,081	4,438	3,840 *	2,952	3,205
Louisiana	5,998	7,205	3,260	7,200 *	7,928	4,024
Oklahoma	3,425	3,946	2,104 *	1,783 *	3,675	3,246
Texas	4,110	4,346	2,621	.	3,777	4,408
Mountain:						
Arizona	3,797	4,096	2,859	3,548	3,242	4,091
Colorado	3,559	3,605	3,314 *	.	3,293 *	3,608
Idaho	2,683	2,896	2,416	1,978	2,107	3,204
Montana	3,225	3,466	2,818	3,509 *	4,177	3,040
Nevada	3,265	3,117	4,932	1,040 *	1,940	3,336
New Mexico	3,200	2,883	3,473 *	3,421 *	2,858 *	4,085
Utah	2,712	2,373	2,689 *	3,051	3,027	2,495
Wyoming	3,663	3,684	2,831	4,113	3,455	3,715
Pacific:						
Alaska	4,627	4,400	5,246	4,210	3,811 *	4,692
California	3,615	3,385	4,866	4,006 *	3,199 *	3,703
Hawaii	2,969	2,997	2,513	3,060	2,623	3,222
Oregon	3,871	4,093	4,481	1,996 *	4,195	3,764
Washington	3,361	3,369	3,239	3,928	3,520	3,340

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.c(2004) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	55.33	55.20	204.30	268.39	127.94	64.37
New England:						
Connecticut	386.84	406.35	1,292.93	2,656.31 *	845.58	414.25
Maine	302.86	504.40	1,173.81	538.24	586.64	396.83
Massachusetts	460.40	521.93	2,125.24	987.25	687.07 *	662.52
New Hampshire	447.46	692.54	2,023.64	1,189.24	738.43 *	417.46
Rhode Island	259.97	273.26	973.60	1,155.71	1,224.96	264.68
Vermont	344.16	564.53	887.27	818.70	612.67	490.65
Middle Atlantic:						
New Jersey	1,164.67	800.95	1,533.35	2,418.89 *	1,221.78	1,167.85
New York	202.00	279.92	588.75	871.02	710.96	202.66
Pennsylvania	481.56	549.44	717.64	1,133.54	1,053.94 *	522.17
East North Central:						
Illinois	325.10	427.38	1,214.64	1,052.83 *	933.86	442.59
Indiana	603.33	338.45	1,565.94	1,070.11 *	1,425.61	603.85
Michigan	205.52	245.27	992.29	1,142.30	873.33	253.55
Ohio	284.66	326.99	964.45 *	774.76 *	887.99	287.25
Wisconsin	750.91	630.60	1,762.22	680.54	1,084.10 *	588.43
West North Central:						
Iowa	389.21	570.27	1,383.62	584.60	957.62	562.34
Kansas	381.69	411.64	1,252.26 *	868.32 *	761.55	636.67
Minnesota	278.21	309.87	938.55	1,216.83	1,092.01	285.86
Missouri	729.04	782.76	1,013.35	904.29 *	865.16	784.96
Nebraska	671.73	793.35	766.13 *	1,538.13 *	693.41	774.03 *
North Dakota	355.51	399.70	774.01	850.65	463.26	387.50
South Dakota	268.30	443.06	853.44	1,032.17 *	802.03	421.77
South Atlantic:						
Delaware	764.57	1,673.25 *	740.92	1,566.31	783.72 *	818.48
District of Columbia	732.49	992.39	841.28	1,138.42 *	637.32	952.63
Florida	478.52	433.83	1,110.15 *	1,897.37 *	901.79	433.38
Georgia	701.13	774.12	501.54 *	1,328.16 *	591.98 *	703.40
Maryland	561.29	775.75	877.81 *	1,457.18 *	1,130.86	560.34
North Carolina	784.08	842.64	864.06	1,113.09 *	1,037.93 *	905.21
South Carolina	361.39	357.39	861.63 *	1,059.07	831.94	517.28
Virginia	271.55	412.12	1,048.72	1,431.20	896.88	616.55
West Virginia	272.67	541.61	1,042.21	1,254.12	521.16	268.99
East South Central:						
Alabama	171.81	159.38	1,398.69	1,416.32	865.72 *	141.75
Kentucky	276.94	255.19	638.78	379.47 *	788.74	293.12
Mississippi	422.43	460.75	659.44	795.95 *	480.13	696.33
Tennessee	240.86	912.65	711.68	809.13	606.98	521.55
West South Central:						
Arkansas	508.21	734.84	1,261.43	1,214.31 *	881.14	631.63
Louisiana	1,069.38	1,557.74	844.30	2,276.84 *	2,086.64	1,202.38
Oklahoma	451.08	759.37	679.95 *	579.86 *	842.07	724.79
Texas	479.85	496.88	682.65	.	823.73	545.99
Mountain:						
Arizona	480.79	800.76	833.16	919.13	777.91	785.80
Colorado	260.20	248.38	1,001.23 *	.	995.27 *	248.34
Idaho	291.84	312.38	645.42	559.51	447.40	557.65
Montana	395.11	531.44	632.55	1,164.78 *	1,012.08	249.35
Nevada	493.81	535.21	1,347.08	328.88 *	562.64	693.70
New Mexico	883.40	662.16	1,333.00 *	1,072.83 *	1,624.22 *	751.86
Utah	583.82	620.16	819.66 *	856.44	847.38	593.72
Wyoming	210.22	231.35	674.37	910.56	583.31	238.80
Pacific:						
Alaska	455.29	435.82	966.16	1,023.24	1,427.63 *	497.99
California	184.47	191.47	1,231.02	1,440.74 *	1,007.19 *	215.33
Hawaii	160.37	150.78	687.66	709.56	464.54	150.02
Oregon	357.75	444.37	1,079.87	747.79 *	930.42	390.52
Washington	275.66	269.89	863.97	1,069.42	855.75	301.54

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2(2004) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	671	658	708	774	788	643
New England:						
Connecticut	773	732	982	927	732	777
Maine	892	809	1,350	577	665	932
Massachusetts	885	886	757	1,149	1,058	863
New Hampshire	944	920	1,069	984	1,160	859
Rhode Island	794	861	492	637 *	754	801
Vermont	744	692	969	849 *	1,022	694
Middle Atlantic:						
New Jersey	613	662	541	459 *	741	587
New York	714	679	877	915	924	678
Pennsylvania	661	623	842	785	744	645
East North Central:						
Illinois	693	684	774	680	789	673
Indiana	646	637	730	616	869	571
Michigan	558	533	646 *	686	865	506
Ohio	687	676	680	821	713	679
Wisconsin	795	783	914	770	1,037	749
West North Central:						
Iowa	653	645	775	652	806	601
Kansas	887	812	1,120	1,461	937	870
Minnesota	759	745	842	779	899	739
Missouri	641	652	592	601 *	658	637
Nebraska	736	680	963	704	711	741
North Dakota	638	605	985	554 *	535 *	659
South Dakota	722	683	973 *	639	1,059	578
South Atlantic:						
Delaware	694	645	849 *	965	951	609
District of Columbia	634	622	885	483 *	753	622
Florida	723	694	771	1,363	858	696
Georgia	716	680	802	1,085	956	651
Maryland	804	795	765	1,002	858	793
North Carolina	674	643	745	1,012	782	623
South Carolina	731	713	864	723	858	698
Virginia	735	745	647	825	774	727
West Virginia	600	596	581	695	638	573
East South Central:						
Alabama	726	727	743	675	874	681
Kentucky	700	661	867	1,040	1,091	604
Mississippi	637	600	971	959	657	624
Tennessee	854	865	824	778	974	783
West South Central:						
Arkansas	616	612	607	774	664	597
Louisiana	729	737	615	836	821	709
Oklahoma	575	556	626	820	665	552
Texas	663	645	860	707	748	629
Mountain:						
Arizona	662	676	686	443 *	786	644
Colorado	677	642	902	1,045	783	659
Idaho	682	608	987 *	555	757	641
Montana	582	496	795	995	819	501
Nevada	620	596	663	840	684	603
New Mexico	611	580	777	658 *	800	539
Utah	614	616	520	704	605	618
Wyoming	645	652	722	408	513	702
Pacific:						
Alaska	535	491	462	1,240	1,270	466
California	554	569	449	546	694	527
Hawaii	311	308	382	129 *	306	313
Oregon	427	483	208 *	461 *	342 *	447
Washington	427	406	318 *	885	513	405

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.C.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	7.83	8.23	24.70	38.19	23.64	6.94
New England:						
Connecticut	48.20	44.38	189.24	187.09	196.86	54.44
Maine	89.33	77.19	294.02	114.14	129.91	95.44
Massachusetts	38.58	39.13	98.80	141.91	141.31	40.21
New Hampshire	49.97	60.41	172.38	197.89	146.30	60.26
Rhode Island	63.44	63.26	109.85	227.04 *	85.70	68.05
Vermont	100.72	83.68	175.74	255.49 *	209.16	99.95
Middle Atlantic:						
New Jersey	57.62	50.04	104.60	201.54 *	102.32	66.16
New York	49.22	53.09	169.71	141.51	110.72	57.18
Pennsylvania	37.92	39.89	143.61	57.82	50.63	37.01
East North Central:						
Illinois	53.92	58.46	132.25	172.91	68.24	65.59
Indiana	59.14	56.58	138.92	165.90	152.95	61.76
Michigan	44.67	36.55	289.66 *	114.28	134.37	37.71
Ohio	31.37	36.34	95.22	246.21	84.37	38.30
Wisconsin	48.26	56.91	75.80	152.39	222.09	38.00
West North Central:						
Iowa	40.76	44.17	182.96	108.52	72.48	50.67
Kansas	64.36	68.71	231.91	353.52	120.19	79.09
Minnesota	67.28	82.75	166.45	125.38	111.75	80.56
Missouri	53.98	58.91	95.19	259.44 *	98.39	67.94
Nebraska	56.48	60.62	144.48	83.49	65.40	81.15
North Dakota	88.85	90.99	274.19	179.65 *	220.19 *	106.76
South Dakota	60.63	42.14	330.76 *	167.80	135.14	75.51
South Atlantic:						
Delaware	39.14	42.30	266.74 *	194.95	173.04	48.81
District of Columbia	48.95	54.84	179.41	238.70 *	126.95	54.09
Florida	63.61	74.51	71.48	288.81	65.60	68.94
Georgia	27.23	40.92	200.50	159.07	113.40	39.04
Maryland	53.87	53.58	121.49	239.91	99.31	61.31
North Carolina	55.83	54.31	124.83	184.98	105.25	54.35
South Carolina	47.14	57.27	157.63	127.77	51.52	67.09
Virginia	41.10	60.30	122.70	208.70	57.20	61.39
West Virginia	51.79	56.87	127.48	166.71	81.26	57.48
East South Central:						
Alabama	77.67	80.79	169.72	162.78	66.70	90.77
Kentucky	51.50	53.56	192.18	199.73	158.50	37.82
Mississippi	50.54	62.38	210.40	240.92	112.16	75.58
Tennessee	71.57	86.64	106.49	143.50	106.39	67.19
West South Central:						
Arkansas	36.84	55.54	153.47	184.27	54.41	40.82
Louisiana	90.83	107.13	136.05	224.57	221.27	79.38
Oklahoma	34.12	35.70	135.77	183.40	119.94	56.37
Texas	48.55	60.48	130.30	124.60	59.35	52.43
Mountain:						
Arizona	32.16	38.54	132.80	270.04 *	220.35	37.80
Colorado	41.09	39.30	182.72	206.02	126.79	38.08
Idaho	42.97	76.65	349.83 *	116.55	112.17	96.31
Montana	73.78	99.26	198.20	246.91	193.70	102.44
Nevada	47.71	59.21	176.78	142.07	138.93	70.24
New Mexico	52.66	55.62	114.88	208.14 *	100.21	48.84
Utah	44.39	50.42	124.64	135.42	122.01	54.83
Wyoming	83.46	94.74	118.07	116.21	88.13	100.69
Pacific:						
Alaska	59.65	59.63	126.26	313.50	297.38	63.76
California	16.01	17.77	40.04	144.53	84.05	19.12
Hawaii	32.38	32.40	82.01	42.72 *	66.82	43.07
Oregon	41.08	53.22	124.57 *	143.68 *	145.10 *	43.65
Washington	88.92	96.70	105.85 *	173.52	95.49	88.52

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.C.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	649	626	729	786	799	615
New England:						
Connecticut	863	703	1,519	1,248	939	852
Maine	1,042	758	1,898	658 *	551 *	1,103
Massachusetts	919	885	920	1,157	1,104	892
New Hampshire	978	934	1,193	1,033	1,392	876
Rhode Island	661	691 *	499 *	645 *	412 *	753 *
Vermont	789	636	1,187	1,293	966	766
Middle Atlantic:						
New Jersey	616	690	393	439 *	531	637
New York	605	529	834	904	863	553
Pennsylvania	680	653	921	455	902	644
East North Central:						
Illinois	609	598	702	.	728	556
Indiana	523 *	480	1,086 *	326 *	368	571 *
Michigan	530	506	555 *	858 *	1,065	458
Ohio	674	621	423 *	1,454 *	1,054 *	578
Wisconsin	622	628	504	939 *	988 *	597
West North Central:						
Iowa	681 *	602	1,569 *	642	1,123 *	552
Kansas	814	741	1,858	48 *	971	786
Minnesota	658	573	870	967	1,018	580
Missouri	598	624	658	373 *	827	550
Nebraska	853	810	2,478	.	1,801 *	824
North Dakota	510	459 *	544 *	1,016	355 *	586
South Dakota	769	762	553 *	966	673 *	795
South Atlantic:						
Delaware	604	592	687	629 *	823	522
District of Columbia	553	516	975	450 *	785 *	519
Florida	750	685	838	1,951	860	727
Georgia	695	683	707 *	933	427	734
Maryland	680	601	919	871 *	924	651
North Carolina	847	834	937	796 *	809	869
South Carolina	787	779	899 *	348 *	1,118 *	752
Virginia	789	834	451 *	1,006 *	740	797
West Virginia	585	604	551 *	139 *	511	653
East South Central:						
Alabama	538	524 *	552 *	1,187 *	665 *	524 *
Kentucky	590	510	1,408	.	975	519
Mississippi	828	812	898 *	.	652 *	1,009
Tennessee	833	763	1,114	952	1,122	595
West South Central:						
Arkansas	648	654	459 *	991	581	667
Louisiana	716	735	318 *	812 *	962 *	677
Oklahoma	643	604	550	1,240 *	851	578
Texas	854	876	639	846	1,061	770
Mountain:						
Arizona	668	687	523 *	243 *	944 *	621
Colorado	725	724	731 *	763	904	698
Idaho	1,409	971	2,256 *	.	1,955	918
Montana	960	518	1,407 *	1,614	1,115	683
Nevada	531	549	285 *	803	376 *	571
New Mexico	642	637	637 *	853 *	860 *	602
Utah	659	672	169 *	818 *	676 *	656
Wyoming	419	442	.	144 *	322 *	580
Pacific:						
Alaska	653	634	.	774 *	1,156 *	520 *
California	477	481	465	443 *	635	446
Hawaii	288	300	308	123 *	316	270
Oregon	492	500	383 *	572 *	815	440
Washington	421	461	158 *	804	384 *	429

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	16.63	16.01	38.52	86.32	58.22	13.65
New England:						
Connecticut	96.25	69.95	315.91	246.79	206.99	107.11
Maine	124.54	102.50	408.71	206.28 *	212.12 *	134.15
Massachusetts	65.75	59.53	122.18	258.35	123.34	69.65
New Hampshire	41.81	57.32	165.81	249.37	364.24	63.63
Rhode Island	187.76	232.29 *	160.86 *	231.81 *	134.55 *	244.36 *
Vermont	174.99	147.44	320.20	376.65	281.06	174.78
Middle Atlantic:						
New Jersey	96.69	103.87	98.72	195.10 *	144.24	105.75
New York	62.66	54.54	217.70	198.31	205.48	60.76
Pennsylvania	120.50	194.15	212.46	118.06	188.16	174.22
East North Central:						
Illinois	61.15	75.70	193.70	.	128.50	56.95
Indiana	175.74 *	83.38	355.01 *	207.34 *	105.05	220.64 *
Michigan	111.05	114.28	228.71 *	373.18 *	266.04	92.08
Ohio	96.78	23.99	140.18 *	672.73 *	558.42 *	35.15
Wisconsin	76.50	102.84	136.95	284.39 *	314.42 *	87.60
West North Central:						
Iowa	223.41 *	73.80	538.58 *	173.39	414.53 *	87.16
Kansas	139.15	110.88	552.90	15.18 *	235.46	162.16
Minnesota	78.33	109.44	257.29	246.64	244.18	59.34
Missouri	103.03	120.35	195.86	167.70 *	191.64	121.25
Nebraska	182.98	189.80	742.12	.	582.14 *	192.32
North Dakota	137.24	152.85 *	172.77 *	301.35	107.46 *	159.17
South Dakota	126.75	203.16	270.74 *	261.79	279.59 *	193.19
South Atlantic:						
Delaware	84.16	99.65	204.01	240.63 *	208.21	96.15
District of Columbia	54.23	68.94	223.27	303.04 *	287.73 *	63.82
Florida	80.07	101.30	178.13	490.34	136.61	86.89
Georgia	86.83	82.56	234.39 *	278.54	102.85	96.68
Maryland	69.98	84.90	218.29	276.27 *	216.52	82.40
North Carolina	134.72	153.30	245.64	245.64 *	150.15	146.46
South Carolina	37.56	38.26	272.60 *	313.75 *	351.20 *	74.51
Virginia	92.55	86.24	235.38 *	316.18 *	151.65	103.44
West Virginia	102.74	95.31	173.12 *	49.80 *	133.50	93.03
East South Central:						
Alabama	160.61	171.30 *	168.30 *	447.52 *	379.57 *	184.27 *
Kentucky	130.44	122.72	403.81	.	261.41	123.56
Mississippi	178.22	219.47	285.58 *	.	200.63 *	228.21
Tennessee	125.79	133.78	260.61	284.19	219.70	125.35
West South Central:						
Arkansas	59.99	82.75	177.74 *	289.51	109.29	80.02
Louisiana	122.56	141.84	155.30 *	243.86 *	298.66 *	160.15
Oklahoma	118.79	124.63	158.34	382.43 *	234.44	107.75
Texas	97.73	115.77	121.59	224.24	111.14	111.63
Mountain:						
Arizona	69.36	83.55	169.03 *	75.13 *	320.27 *	135.93
Colorado	88.05	112.11	313.40 *	205.60	184.75	102.69
Idaho	356.63	259.33	707.72 *	.	579.24	232.00
Montana	231.83	143.44	423.51 *	480.06	293.59	171.79
Nevada	68.44	48.67	241.26 *	212.77	161.16 *	57.36
New Mexico	74.12	82.38	524.21 *	259.50 *	497.32 *	82.94
Utah	91.66	95.46	73.89 *	270.21 *	216.86 *	102.74
Wyoming	123.43	132.15	.	45.42 *	98.21 *	167.69
Pacific:						
Alaska	178.88	162.45	.	332.68 *	375.79 *	163.71 *
California	36.51	42.13	40.46	310.51 *	162.01	32.38
Hawaii	29.52	34.97	49.70	56.12 *	41.95	56.70
Oregon	106.54	105.32	146.44 *	237.26 *	232.99	97.20
Washington	67.02	81.58	80.47 *	231.58	118.09 *	74.25

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.b(2004) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	682	672	704	777	784	656
New England:						
Connecticut	757	777	639 *	681	633 *	771
Maine	795	879	564	522	747	807
Massachusetts	828	861	545 *	1,304	866	825
New Hampshire	938	953	788	1,159	1,128	815
Rhode Island	781	862	499	573 *	988	746
Vermont	729	730	833	591 *	1,084	656
Middle Atlantic:						
New Jersey	624	661	611	475 *	890	574
New York	757	729	1,000	902	836	745
Pennsylvania	657	614	764	886	736	640
East North Central:						
Illinois	720	712	793	700	846	701
Indiana	697	695	634	843	1,003	585
Michigan	584	552	776 *	708	840	538
Ohio	690	685	713	700	669	697
Wisconsin	852	839	1,082 *	798	1,074	798
West North Central:						
Iowa	682	697	489 *	665	762	653
Kansas	871	785	1,043	1,520	949	843
Minnesota	792	789	949	691	807 *	790
Missouri	672	682	548	686 *	598	691
Nebraska	696	647	979	726	707	694
North Dakota	740	690	1,560	515 *	620	759
South Dakota	723	679	1,059 *	508 *	1,128	536
South Atlantic:						
Delaware	736	682	843	1,167	1,067	644
District of Columbia	663	658	832	524 *	727	658
Florida	709	699	732	955	846	683
Georgia	727	683	875	1,118	1,054	621
Maryland	901	906	767	1,034	848	915
North Carolina	644	609	692	1,062	758	593
South Carolina	751	723	981	865	863	716
Virginia	712	704	755	747	801	691
West Virginia	617	614	584	702	652	591
East South Central:						
Alabama	825	830	843	674	893	797
Kentucky	748	719	781	1,060	1,173	640
Mississippi	617	579	1,045	973	642	602
Tennessee	842	860	783	721	943	787
West South Central:						
Arkansas	604	597	687	651	660	580
Louisiana	741	744	667	856	878	712
Oklahoma	573	567	597	684	637	559
Texas	609	582	978	648	673	585
Mountain:						
Arizona	649	672	682	355 *	670 *	647
Colorado	651	600	965	1,111	719	638
Idaho	601	594	631	635	493	647
Montana	552	498	913	846	775	486
Nevada	554	490	788	848	786	489
New Mexico	586	548	802	557 *	816	483
Utah	610	601	582	894	609	611
Wyoming	720	721	739	638	633	764
Pacific:						
Alaska	548	472	475	1,693	1,525	454
California	620	653	407	577	690	607
Hawaii	386	369	487	220	431	373
Oregon	376	425	201 *	429 *	258 *	406
Washington	419	388 *	303 *	919	545	384

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.C.2.b(2004) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	9.57	10.84	22.78	34.80	19.14	11.24
New England:						
Connecticut	60.09	67.82	223.77 *	189.80	218.78 *	60.09
Maine	88.23	108.73	149.86	152.79	145.91	100.60
Massachusetts	55.56	43.42	203.46 *	276.06	241.06	47.01
New Hampshire	75.59	84.48	188.83	324.65	162.59	79.83
Rhode Island	73.38	72.72	122.81	200.67 *	154.62	85.63
Vermont	122.00	128.03	182.40	235.36 *	291.81	131.43
Middle Atlantic:						
New Jersey	61.76	48.25	126.28	268.65 *	118.03	70.70
New York	41.80	42.51	229.25	211.02	124.79	49.77
Pennsylvania	50.42	54.48	181.13	124.64	85.36	58.66
East North Central:						
Illinois	58.61	66.78	125.76	193.45	139.31	70.21
Indiana	51.78	66.51	119.94	222.19	162.18	53.59
Michigan	42.55	39.79	459.63 *	195.60	188.36	32.52
Ohio	29.63	39.00	108.78	128.51	138.95	46.32
Wisconsin	75.66	72.39	711.99 *	188.05	320.60	54.86
West North Central:						
Iowa	52.25	56.73	249.98 *	141.29	121.81	56.09
Kansas	69.47	74.70	190.28	419.75	132.73	77.35
Minnesota	74.02	90.19	148.51	203.54	245.54 *	89.10
Missouri	43.40	51.21	136.80	253.19 *	104.81	59.52
Nebraska	56.83	67.09	238.81	132.94	90.56	83.18
North Dakota	111.61	122.04	467.45	168.20 *	155.10	132.56
South Dakota	76.92	67.50	350.09 *	217.96 *	125.04	85.55
South Atlantic:						
Delaware	52.75	61.95	189.14	244.33	216.90	54.28
District of Columbia	64.69	69.00	201.33	191.86 *	182.33	65.57
Florida	67.88	78.27	90.33	203.39	72.56	70.86
Georgia	51.63	66.19	233.48	202.34	207.76	38.16
Maryland	68.07	72.47	123.41	243.87	108.17	79.74
North Carolina	54.82	53.37	122.13	232.49	111.47	40.20
South Carolina	65.29	79.66	235.97	95.05	55.07	81.15
Virginia	34.33	56.37	172.74	204.67	126.28	52.94
West Virginia	60.19	67.21	141.67	179.95	96.82	69.95
East South Central:						
Alabama	117.14	124.82	192.58	179.59	63.00	143.60
Kentucky	60.99	69.35	214.75	197.27	188.46	44.34
Mississippi	60.69	74.51	220.54	260.46	103.34	83.09
Tennessee	70.50	88.40	112.56	132.01	108.73	91.07
West South Central:						
Arkansas	41.63	59.38	156.81	180.62	63.55	39.93
Louisiana	92.51	109.72	144.24	254.37	227.75	78.95
Oklahoma	34.86	31.40	158.34	177.67	131.62	74.90
Texas	46.03	52.05	169.16	104.72	47.98	57.92
Mountain:						
Arizona	44.65	56.44	145.37	211.47 *	225.91 *	38.90
Colorado	38.19	43.79	189.56	257.87	122.34	30.54
Idaho	63.69	80.46	183.76	157.39	96.66	99.10
Montana	70.25	102.42	273.49	250.93	217.73	102.38
Nevada	52.74	53.31	151.00	203.25	155.90	68.66
New Mexico	52.42	67.40	113.40	209.97 *	84.61	57.79
Utah	54.85	62.77	145.82	197.89	132.50	66.67
Wyoming	113.61	138.37	162.18	174.44	99.47	137.80
Pacific:						
Alaska	42.61	52.02	103.99	480.13	351.33	45.10
California	42.59	63.28	60.34	156.47	201.59	48.30
Hawaii	52.78	49.16	116.33	62.00	110.61	58.98
Oregon	37.67	56.17	112.13 *	263.70 *	268.82 *	44.33
Washington	108.69	129.22 *	177.49 *	222.42	103.15	109.67

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.C.3(2004) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	18.1%	17.9%	18.0%	21.1%	22.8%	17.1%
New England:						
Connecticut	20.0%	19.1%	23.6%	27.0%	23.9%	19.7%
Maine	21.7%	20.2%	30.0%	13.6%	16.8%	22.5%
Massachusetts	21.4%	22.3%	15.7%	26.6%	31.0%	20.4%
New Hampshire	23.1%	22.8%	25.1%	22.3%	26.0%	21.8%
Rhode Island	18.2%	19.5%	12.4%	14.1% *	15.1%	18.8%
Vermont	18.3%	17.1%	22.9%	20.4%	24.0%	17.2%
Middle Atlantic:						
New Jersey	15.8%	17.6%	11.8%	12.5% *	21.3%	14.8%
New York	18.5%	17.6%	21.7%	24.5%	27.0%	17.2%
Pennsylvania	18.0%	17.1%	21.4%	22.0%	20.3%	17.6%
East North Central:						
Illinois	18.4%	18.2%	19.9%	18.2%	24.0%	17.4%
Indiana	18.0%	18.2%	18.4%	16.5% *	23.7%	16.0%
Michigan	14.2%	13.5%	16.2% *	19.2%	24.1%	12.7%
Ohio	18.2%	18.0%	17.5%	20.7%	20.3%	17.6%
Wisconsin	20.2%	20.5%	19.0%	19.6%	27.4%	18.9%
West North Central:						
Iowa	18.3%	18.5%	19.3%	17.3%	21.1%	17.3%
Kansas	23.9%	22.2%	26.6%	41.4%	23.8%	23.9%
Minnesota	19.9%	19.9%	21.3%	18.8%	25.2%	19.2%
Missouri	18.0%	18.5%	16.6%	15.7% *	18.3%	17.9%
Nebraska	19.7%	17.8%	29.4%	17.5%	19.3%	19.9%
North Dakota	19.1%	17.9%	27.9% *	19.2%	20.5%	18.9%
South Dakota	20.9%	20.0%	25.9% *	19.4%	27.6%	17.6%
South Atlantic:						
Delaware	18.1%	16.5%	24.6%	25.8%	27.8%	15.3%
District of Columbia	15.0%	14.6%	25.3%	12.1% *	22.7%	14.4%
Florida	19.0%	18.1%	22.6%	30.3%	24.2%	18.0%
Georgia	21.5%	20.3%	21.6%	38.5%	30.6%	19.2%
Maryland	21.6%	21.1%	22.9%	23.2%	23.1%	21.3%
North Carolina	19.0%	18.2%	20.7%	27.8%	23.8%	16.9%
South Carolina	19.4%	18.8%	22.5%	24.3%	26.5%	17.8%
Virginia	19.0%	19.0%	18.8%	23.4%	23.1%	18.3%
West Virginia	16.3%	16.3%	15.0%	17.6%	17.6%	15.3%
East South Central:						
Alabama	21.3%	21.4%	21.2%	19.0%	24.9%	20.1%
Kentucky	19.8%	18.6%	24.1%	30.6%	30.6%	17.1%
Mississippi	17.7%	16.7%	24.9%	28.9%	18.4%	17.2%
Tennessee	23.5%	23.8%	22.2%	24.6%	26.7%	21.6%
West South Central:						
Arkansas	18.9%	19.3%	15.0%	21.6% *	22.3%	17.8%
Louisiana	20.9%	21.2%	17.5%	24.1%	22.1%	20.6%
Oklahoma	15.8%	15.2%	16.9%	24.7%	18.2%	15.2%
Texas	17.5%	16.8%	24.1%	22.8%	20.9%	16.3%
Mountain:						
Arizona	19.2%	19.4%	22.5%	13.2% *	23.5%	18.7%
Colorado	18.4%	17.4%	23.0%	31.6%	24.6%	17.5%
Idaho	19.9%	18.1%	26.9%	15.9%	21.4%	19.0%
Montana	15.8%	13.4%	23.6%	25.4%	21.7%	13.7%
Nevada	16.0%	15.9%	13.6%	25.3% *	18.7%	15.4%
New Mexico	18.0%	17.3%	21.8%	17.5%	25.0%	15.5%
Utah	20.2%	20.7%	15.3%	20.8%	20.7%	20.0%
Wyoming	17.2%	17.3%	20.2%	10.3% *	13.7%	18.6%
Pacific:						
Alaska	12.2%	12.0%	8.2% *	27.5%	34.6%	10.5%
California	15.7%	16.6%	10.3%	16.3%	22.8%	14.5%
Hawaii	10.0%	10.0%	11.9%	4.0% *	10.4%	9.8%
Oregon	11.5%	13.5%	4.9% *	12.4% *	8.5% *	12.3%
Washington	11.8%	11.5%	8.0% *	23.7%	15.7%	11.0%

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.C.3(2004) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.23%	0.21%	1.03%	1.04%	0.77%	0.24%
New England:						
Connecticut	1.12%	1.23%	3.22%	4.22%	6.21%	1.37%
Maine	2.35%	2.55%	8.09%	3.61%	3.23%	2.49%
Massachusetts	1.02%	0.96%	2.62%	4.30%	2.19%	1.10%
New Hampshire	1.04%	0.95%	3.62%	4.36%	4.31%	1.66%
Rhode Island	1.70%	1.95%	2.62%	5.61% *	3.29%	1.73%
Vermont	2.40%	1.88%	4.09%	5.96%	5.74%	2.29%
Middle Atlantic:						
New Jersey	1.64%	1.37%	2.72%	7.46% *	3.03%	1.80%
New York	1.21%	1.33%	4.14%	3.55%	2.94%	1.39%
Pennsylvania	0.99%	1.17%	3.81%	2.23%	1.41%	1.05%
East North Central:						
Illinois	1.49%	1.64%	3.09%	4.46%	3.08%	1.83%
Indiana	1.66%	1.70%	3.17%	6.28% *	3.99%	1.83%
Michigan	1.10%	0.97%	5.97% *	3.64%	4.37%	0.75%
Ohio	0.70%	0.77%	2.03%	4.70%	3.20%	0.96%
Wisconsin	1.13%	1.50%	2.12%	4.23%	4.76%	0.92%
West North Central:						
Iowa	1.05%	1.39%	4.07%	3.54%	2.51%	1.36%
Kansas	1.53%	1.80%	5.37%	8.03%	2.75%	2.18%
Minnesota	1.30%	1.74%	4.63%	3.68%	3.11%	1.48%
Missouri	1.67%	1.59%	4.16%	9.63% *	2.75%	2.11%
Nebraska	1.94%	1.65%	5.13%	1.37%	2.91%	2.59%
North Dakota	2.48%	2.54%	8.49% *	4.62%	4.45%	2.47%
South Dakota	1.70%	1.19%	10.23% *	4.24%	2.66%	2.16%
South Atlantic:						
Delaware	1.25%	0.82%	5.90%	5.74%	4.91%	1.14%
District of Columbia	1.30%	1.37%	4.44%	4.64% *	4.08%	1.32%
Florida	1.89%	2.23%	2.82%	6.18%	1.57%	2.14%
Georgia	0.97%	1.36%	5.50%	6.68%	3.91%	1.29%
Maryland	1.36%	1.82%	3.41%	5.59%	2.82%	1.58%
North Carolina	1.57%	1.44%	3.54%	4.87%	3.05%	1.64%
South Carolina	1.53%	1.63%	3.72%	6.41%	3.04%	1.91%
Virginia	0.99%	1.43%	4.03%	5.87%	2.07%	1.43%
West Virginia	1.42%	1.57%	3.76%	4.98%	2.54%	1.30%
East South Central:						
Alabama	2.55%	2.70%	4.70%	4.74%	2.12%	2.92%
Kentucky	1.50%	1.53%	4.29%	4.89%	3.93%	0.95%
Mississippi	1.31%	1.72%	6.59%	7.01%	3.90%	2.19%
Tennessee	1.48%	1.97%	2.43%	4.24%	2.15%	1.97%
West South Central:						
Arkansas	1.28%	1.79%	3.76%	6.67% *	2.23%	1.47%
Louisiana	2.57%	3.02%	3.89%	6.21%	6.00%	2.36%
Oklahoma	0.84%	0.61%	4.03%	4.40%	2.74%	1.48%
Texas	1.14%	1.43%	4.14%	5.10%	1.97%	1.08%
Mountain:						
Arizona	0.87%	0.95%	4.42%	7.55% *	4.53%	0.98%
Colorado	1.08%	1.05%	4.72%	6.49%	4.12%	0.95%
Idaho	1.37%	2.57%	5.69%	3.48%	4.24%	2.72%
Montana	1.82%	2.47%	5.79%	6.04%	3.90%	2.67%
Nevada	1.16%	1.59%	3.85%	8.24% *	3.63%	1.80%
New Mexico	1.95%	2.24%	3.21%	4.84%	3.35%	2.05%
Utah	1.41%	1.46%	4.47%	4.93%	3.72%	1.94%
Wyoming	2.59%	2.92%	3.35%	4.98% *	3.66%	2.98%
Pacific:						
Alaska	1.63%	1.46%	3.35% *	7.22%	8.57%	1.68%
California	0.61%	0.60%	2.08%	4.01%	2.53%	0.60%
Hawaii	1.04%	0.93%	3.37%	1.38% *	2.44%	1.39%
Oregon	1.12%	1.37%	3.14% *	3.73% *	4.11% *	1.21%
Washington	2.62%	2.52%	3.11% *	6.15%	3.04%	2.62%

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.C.3.a(2004) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	18.6%	18.3%	19.2%	21.1%	23.1%	17.6%
New England:						
Connecticut	22.3%	19.4%	28.8%	32.8%	32.2%	21.2%
Maine	23.9%	17.9%	42.1%	12.0% *	13.3% *	25.1%
Massachusetts	22.5%	22.3%	21.7%	24.9%	28.7%	21.6%
New Hampshire	23.7%	23.1%	28.6%	22.0%	30.3%	21.9%
Rhode Island	13.9% *	13.5% *	14.9% *	17.2% *	6.8% *	17.6% *
Vermont	20.0%	16.2%	29.9%	31.2%	23.6% *	19.5%
Middle Atlantic:						
New Jersey	17.4%	18.9%	9.8%	15.6% *	15.3%	17.9%
New York	16.4%	14.5%	21.1% *	23.5%	24.4%	14.8%
Pennsylvania	17.9%	17.3%	22.3%	13.4%	22.0%	17.1%
East North Central:						
Illinois	18.9%	18.4%	22.5%	.	27.1%	16.0%
Indiana	14.6%	13.9%	21.2% *	10.5% *	10.2% *	16.0% *
Michigan	15.8%	15.7%	14.3% *	25.8%	34.4%	13.5%
Ohio	18.5%	18.1%	10.1% *	29.5%	25.2%	16.5%
Wisconsin	16.6%	17.8%	10.3% *	25.0% *	24.9% *	16.0%
West North Central:						
Iowa	21.0%	19.0%	37.3%	20.6%	34.1%	17.1%
Kansas	23.6%	21.8%	44.6%	1.7% *	31.4%	22.4%
Minnesota	18.8%	16.6%	20.4% *	29.9%	29.4%	16.5%
Missouri	16.9%	18.0%	18.7%	9.3% *	21.0%	16.0%
Nebraska	24.4%	23.9%	74.1%	.	28.1% *	24.2%
North Dakota	15.9%	14.6% *	15.1% *	30.6%	11.1%	18.2%
South Dakota	21.2%	21.4%	15.9% *	23.8%	15.9% *	22.9%
South Atlantic:						
Delaware	14.7%	14.4%	16.3%	15.2% *	20.5%	12.6%
District of Columbia	14.7%	13.7%	28.1%	8.6% *	26.5%	13.4%
Florida	20.3%	19.2%	21.7%	31.9%	20.8%	20.1%
Georgia	21.7%	21.4%	19.1% *	34.9% *	15.7%	22.4%
Maryland	19.5%	17.5%	25.5%	21.9% *	25.1%	18.8%
North Carolina	23.2%	23.3%	23.5%	15.9% *	22.9%	23.4%
South Carolina	20.4%	20.1%	23.4% *	9.5% *	29.8% *	19.4%
Virginia	22.5%	23.4%	13.6% *	33.1%	24.0%	22.3%
West Virginia	15.8%	16.8%	13.5% *	2.6% *	14.0%	17.4%
East South Central:						
Alabama	15.8%	15.4% *	15.5%	34.8% *	20.5% *	15.3% *
Kentucky	17.9%	16.0%	32.0%	.	28.1%	15.9%
Mississippi	20.9%	20.7% *	22.1% *	.	14.3% *	30.4%
Tennessee	22.6%	21.8%	25.9%	22.1%	26.7%	18.3%
West South Central:						
Arkansas	17.8%	18.2%	11.6% *	26.5%	15.3%	18.5%
Louisiana	24.2%	25.3%	8.3% *	27.1%	29.5%	23.2%
Oklahoma	20.0%	19.5%	17.7%	26.1%	25.3%	18.2%
Texas	23.5%	23.8%	18.8%	25.2%	28.7%	21.3%
Mountain:						
Arizona	18.9%	19.6%	14.9% *	5.4% *	26.7%	17.6%
Colorado	20.8%	21.2%	17.3% *	22.2%	27.1%	19.9%
Idaho	36.6%	33.6% *	43.6%	.	47.9%	25.3%
Montana	29.0%	19.0%	36.9% *	38.4%	33.3%	21.2%
Nevada	14.0%	14.2%	7.6% *	26.3% *	10.8% *	14.8%
New Mexico	20.3%	20.7%	16.1% *	22.7% *	28.7%	18.8%
Utah	22.3%	23.0%	6.0% *	23.2%	23.6%	22.0%
Wyoming	12.4% *	13.0%	.	4.5% *	9.1% *	18.5%
Pacific:						
Alaska	15.9% *	20.4%	.	7.5% *	29.3%	12.5% *
California	15.8%	16.0%	14.7%	14.0% *	22.0%	14.6%
Hawaii	9.4%	9.9%	9.7%	3.8% *	10.7%	8.5%
Oregon	13.7%	14.6%	7.8% *	16.6% *	21.3%	12.4%
Washington	11.8%	12.6%	4.9% *	21.4%	11.0% *	11.9%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.3.a(2004) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	0.49%	0.51%	1.13%	1.88%	1.59%	0.44%
New England:						
Connecticut	2.26%	2.01%	7.00%	6.13%	7.03%	2.37%
Maine	2.78%	1.82%	10.31%	5.72% *	5.27% *	3.15%
Massachusetts	1.63%	1.52%	3.23%	5.77%	3.05%	1.76%
New Hampshire	1.13%	1.12%	3.47%	5.44%	5.47%	1.46%
Rhode Island	4.34% *	5.77% *	4.52% *	6.34% *	3.27% *	5.50% *
Vermont	4.30%	3.57%	8.22%	9.31%	8.09% *	4.16%
Middle Atlantic:						
New Jersey	2.66%	2.72%	2.68%	6.96% *	3.86%	3.07%
New York	1.67%	1.51%	8.28% *	5.39%	5.91%	1.59%
Pennsylvania	2.91%	3.57%	5.54%	3.52%	4.96%	3.91%
East North Central:						
Illinois	1.99%	2.57%	5.29%	.	5.56%	1.58%
Indiana	4.26%	2.90%	8.78% *	5.96% *	3.45% *	5.79% *
Michigan	3.23%	3.50%	4.94% *	5.96%	8.07%	2.52%
Ohio	1.91%	0.91%	5.22% *	8.31%	6.65%	1.08%
Wisconsin	2.62%	3.12%	3.52% *	7.63% *	8.52% *	2.88%
West North Central:						
Iowa	4.36%	2.49%	10.25%	5.54%	7.78%	3.06%
Kansas	3.52%	2.44%	13.01%	0.54% *	7.66%	4.35%
Minnesota	2.21%	4.23%	6.17% *	6.99%	6.85%	1.66%
Missouri	2.67%	3.21%	5.37%	9.93% *	5.41%	3.24%
Nebraska	4.90%	5.44%	22.15%	.	10.74% *	5.48%
North Dakota	4.17%	4.62% *	5.82% *	9.12%	3.34%	4.89%
South Dakota	3.33%	5.31%	11.34% *	7.12%	7.22% *	4.90%
South Atlantic:						
Delaware	2.42%	2.72%	4.85%	6.98% *	5.30%	2.68%
District of Columbia	1.97%	2.22%	5.51%	6.06% *	6.29%	2.67%
Florida	2.17%	2.83%	4.65%	7.89%	3.61%	2.53%
Georgia	3.35%	3.19%	5.78% *	10.75% *	4.39%	3.80%
Maryland	1.92%	2.60%	5.71%	6.93% *	6.09%	2.27%
North Carolina	3.22%	3.83%	6.09%	4.95% *	4.68%	3.24%
South Carolina	1.26%	1.59%	7.27% *	9.90% *	10.52% *	2.25%
Virginia	2.12%	2.08%	7.44% *	9.52%	4.36%	2.34%
West Virginia	2.51%	2.48%	4.08% *	0.98% *	3.71%	2.06%
East South Central:						
Alabama	4.24%	4.70% *	4.52%	12.15% *	9.72% *	5.59% *
Kentucky	3.44%	3.68%	9.19%	.	6.48%	3.34%
Mississippi	5.25%	6.76% *	7.04% *	.	5.34% *	6.84%
Tennessee	2.70%	2.80%	5.84%	6.59%	4.81%	3.37%
West South Central:						
Arkansas	1.82%	2.27%	4.17% *	7.79%	2.98%	2.07%
Louisiana	3.54%	4.38%	3.69% *	8.08%	8.58%	5.00%
Oklahoma	3.91%	4.03%	5.11%	7.82%	7.08%	3.21%
Texas	2.60%	3.19%	4.00%	6.17%	3.68%	2.38%
Mountain:						
Arizona	2.05%	2.91%	4.79% *	2.45% *	4.57%	3.68%
Colorado	2.14%	2.68%	6.60% *	6.56%	5.35%	2.53%
Idaho	9.55%	10.25% *	12.52%	.	14.05%	5.95%
Montana	5.76%	5.15%	11.22% *	11.16%	8.01%	5.41%
Nevada	2.78%	1.41%	6.87% *	10.36% *	10.22% *	1.62%
New Mexico	2.68%	2.96%	5.65% *	7.03% *	5.81%	2.93%
Utah	3.09%	3.22%	5.05% *	6.94%	6.87%	3.39%
Wyoming	3.73% *	3.88%	.	1.41% *	2.96% *	5.27%
Pacific:						
Alaska	5.52% *	5.64%	.	3.90% *	8.26%	6.08% *
California	1.35%	1.51%	1.45%	9.84% *	3.97%	1.26%
Hawaii	0.91%	1.07%	1.68%	1.73% *	1.45%	1.66%
Oregon	2.79%	2.92%	3.02% *	6.77% *	6.21%	2.63%
Washington	1.94%	2.31%	2.46% *	6.20%	3.74% *	2.03%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.C.3.b(2004) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	18.0%	17.8%	17.4%	21.2%	22.6%	16.9%
New England:						
Connecticut	19.9%	20.0%	18.7%	22.6%	20.0% *	19.9%
Maine	20.0%	22.8%	12.4%	13.1% *	18.9%	20.3%
Massachusetts	20.0%	22.1%	10.0% *	33.4%	28.0%	19.4%
New Hampshire	22.0%	22.2%	18.7% *	30.5%	24.0%	20.5%
Rhode Island	18.3%	20.3%	12.2%	12.4% *	22.3%	17.6%
Vermont	17.5%	17.9%	18.5%	13.9% *	24.7%	16.0%
Middle Atlantic:						
New Jersey	15.6%	17.2%	13.2%	11.6% *	25.7%	14.0%
New York	19.2%	18.6%	23.7%	24.5%	24.7%	18.6%
Pennsylvania	18.1%	17.0%	20.1%	24.7%	20.6%	17.6%
East North Central:						
Illinois	18.1%	18.0%	19.0%	18.6%	22.3%	17.5%
Indiana	19.5%	19.8%	17.5%	19.9% *	27.3%	16.5%
Michigan	14.1%	13.1%	19.0% *	20.0% *	22.8%	12.7%
Ohio	18.2%	18.1%	18.5%	18.5%	19.5%	17.8%
Wisconsin	21.5%	21.4%	24.1% *	20.0%	28.4%	19.9%
West North Central:						
Iowa	19.0%	19.8%	13.9% *	16.7%	19.4%	18.8%
Kansas	23.2%	21.3%	24.7%	41.8%	23.1%	23.2%
Minnesota	20.5%	20.8%	24.3%	16.2%	23.3%	20.2%
Missouri	18.6%	19.1%	15.3% *	18.1% *	17.1%	19.0%
Nebraska	17.9%	16.8%	23.8%	18.5%	18.3%	17.8%
North Dakota	20.1%	17.7%	42.7%	19.2%	30.2%	19.3%
South Dakota	21.2%	20.2%	27.7%	16.4% *	29.8%	16.6%
South Atlantic:						
Delaware	19.5%	17.3%	26.0%	35.5%	30.4%	16.7%
District of Columbia	15.1%	14.8%	23.1%	14.2%	19.6%	14.8%
Florida	18.3%	17.6%	22.4%	28.7%	25.9%	17.1%
Georgia	21.5%	20.0%	23.4% *	39.5%	32.9%	18.1%
Maryland	23.4%	23.9%	20.6%	23.6%	22.9%	23.6%
North Carolina	18.5%	17.5%	19.6%	29.2%	23.4%	16.5%
South Carolina	19.8%	19.1%	23.5%	31.4%	26.9%	18.1%
Virginia	17.8%	17.2%	21.7%	21.2%	23.5%	16.7%
West Virginia	16.9%	17.0%	15.4% *	18.4% *	17.9%	16.2%
East South Central:						
Alabama	23.9%	23.9%	24.9%	20.5%	24.7%	23.5%
Kentucky	20.7%	19.8%	22.3%	30.7%	32.6%	17.7%
Mississippi	17.2%	16.2%	25.4% *	29.1%	18.5%	16.4%
Tennessee	23.2%	23.6%	21.5%	25.1%	26.6%	21.5%
West South Central:						
Arkansas	19.0%	19.2%	16.9%	18.6% *	23.0%	17.5%
Louisiana	21.3%	21.4%	19.0%	24.5%	26.0% *	20.3%
Oklahoma	15.3%	15.2%	15.0% *	22.4%	17.1%	14.9%
Texas	16.0%	15.2%	25.9%	21.7%	19.1%	15.0%
Mountain:						
Arizona	19.2%	19.5%	22.7%	11.1% *	20.4% *	19.0%
Colorado	17.2%	15.8%	24.7%	34.0%	23.0%	16.3%
Idaho	17.0%	17.0%	17.1% *	18.6%	12.6%	19.2%
Montana	14.3%	13.0%	22.6% *	21.8%	20.1%	12.6%
Nevada	13.9%	12.9%	14.9%	24.4%	20.9%	12.1%
New Mexico	16.5%	15.4%	23.3%	14.6% *	24.5%	13.2%
Utah	19.8%	19.9%	16.0% *	25.7%	20.9%	19.1%
Wyoming	18.6%	18.5%	19.5%	16.1% *	16.2%	19.7%
Pacific:						
Alaska	12.8%	11.8%	8.0% *	39.8%	42.2%	10.4%
California	15.4%	16.8%	7.6% *	16.7%	21.7%	14.5%
Hawaii	12.1%	11.6%	14.8% *	6.6%	14.0% *	11.5%
Oregon	10.1%	12.0%	4.9% *	9.8% *	6.4% *	11.1%
Washington	11.5%	11.0%	6.9% *	24.7%	17.0%	10.2% *

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.C.3.b(2004) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.24%	0.23%	1.04%	1.13%	0.58%	0.30%
New England:						
Connecticut	1.46%	1.68%	4.25%	5.87%	6.70% *	1.56%
Maine	2.60%	3.52%	3.15%	4.05% *	4.64%	2.86%
Massachusetts	1.11%	0.98%	4.53% *	6.37%	6.32%	1.08%
New Hampshire	1.95%	1.85%	6.11% *	8.12%	5.02%	1.95%
Rhode Island	1.60%	1.86%	2.83%	4.36% *	6.15%	2.03%
Vermont	2.95%	3.02%	4.11%	4.92% *	6.82%	3.23%
Middle Atlantic:						
New Jersey	1.49%	1.14%	3.28%	8.02% *	3.86%	1.67%
New York	0.91%	0.99%	6.41%	4.40%	3.70%	1.09%
Pennsylvania	1.24%	1.49%	5.38%	3.62%	2.37%	1.62%
East North Central:						
Illinois	1.64%	1.92%	2.74%	4.92%	4.37%	1.94%
Indiana	1.60%	2.03%	2.98%	6.00% *	4.22%	1.57%
Michigan	1.11%	0.96%	9.49% *	7.55% *	5.26%	0.70%
Ohio	0.54%	0.76%	2.22%	3.82%	3.62%	1.07%
Wisconsin	1.91%	1.94%	8.36% *	4.85%	6.12%	1.41%
West North Central:						
Iowa	1.41%	1.80%	9.86% *	4.65%	3.98%	1.59%
Kansas	1.68%	1.94%	4.91%	10.08%	3.22%	1.71%
Minnesota	1.48%	1.78%	4.26%	3.95%	4.14%	1.74%
Missouri	1.27%	1.24%	4.96% *	9.38% *	2.91%	1.78%
Nebraska	1.37%	1.67%	5.68%	3.55%	3.92%	2.03%
North Dakota	3.37%	3.72%	9.56%	4.55%	6.21%	3.56%
South Dakota	1.94%	1.59%	8.03%	5.25% *	1.88%	2.37%
South Atlantic:						
Delaware	1.99%	1.45%	5.06%	7.32%	5.83%	1.54%
District of Columbia	1.45%	1.50%	5.01%	3.99%	4.10%	1.44%
Florida	2.07%	2.27%	3.25%	6.20%	2.25%	2.18%
Georgia	1.53%	1.81%	7.40% *	7.82%	5.03%	1.29%
Maryland	1.82%	2.09%	3.42%	5.63%	3.27%	2.03%
North Carolina	1.51%	1.30%	3.82%	6.47%	3.11%	1.31%
South Carolina	2.09%	2.21%	5.17%	4.62%	2.99%	2.47%
Virginia	1.22%	1.63%	4.86%	5.87%	3.31%	1.52%
West Virginia	1.70%	1.97%	7.63% *	5.66% *	3.37%	1.68%
East South Central:						
Alabama	3.54%	3.84%	5.80%	5.59%	1.79%	4.52%
Kentucky	1.72%	1.93%	5.16%	4.96%	4.52%	1.22%
Mississippi	1.57%	1.91%	7.69% *	7.64%	3.25%	2.35%
Tennessee	1.66%	2.30%	2.66%	4.47%	2.31%	2.56%
West South Central:						
Arkansas	1.59%	2.03%	3.98%	6.93% *	2.72%	1.51%
Louisiana	2.55%	3.07%	4.15%	6.57%	8.45% *	2.31%
Oklahoma	0.95%	0.67%	4.64% *	4.98%	3.08%	2.09%
Texas	1.07%	1.19%	4.46%	5.20%	1.81%	1.23%
Mountain:						
Arizona	1.62%	1.86%	5.08%	6.51% *	6.71% *	1.42%
Colorado	1.19%	1.16%	5.11%	7.51%	4.04%	0.89%
Idaho	2.02%	2.66%	6.22% *	4.61%	3.22%	2.72%
Montana	1.76%	2.53%	6.96% *	6.02%	3.80%	2.60%
Nevada	1.20%	1.51%	3.26%	7.08%	3.95%	1.62%
New Mexico	1.77%	2.31%	5.05%	4.70% *	2.50%	2.10%
Utah	1.53%	1.72%	4.89% *	5.87%	3.94%	2.12%
Wyoming	2.90%	3.40%	5.25%	5.76% *	4.02%	3.29%
Pacific:						
Alaska	1.16%	1.10%	2.78% *	11.66%	9.82%	1.12%
California	1.04%	1.78%	2.66% *	4.27%	5.87%	1.16%
Hawaii	1.77%	1.43%	4.87% *	1.91%	4.32% *	1.97%
Oregon	1.09%	1.54%	5.10% *	6.15% *	5.21% *	1.19%
Washington	3.13%	3.19%	5.29% *	7.16%	3.22%	3.19% *

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.C.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take single 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	47.3%	46.3%	52.1%	54.9%	54.9%	45.8%
New England:						
Connecticut	42.2%	40.9%	48.1%	55.7%	44.9%	41.9%
Maine	48.3%	45.6%	55.4%	64.4%	51.0%	47.9%
Massachusetts	46.8%	44.8%	49.2%	68.9%	51.3%	46.2%
New Hampshire	47.9%	47.6%	43.3%	67.1%	58.5%	44.7%
Rhode Island	46.1%	44.7%	55.0%	48.3%	62.2%	44.1%
Vermont	46.6%	44.3%	55.7%	56.5%	56.4%	45.2%
Middle Atlantic:						
New Jersey	44.2%	42.1%	56.1%	44.9%	58.2%	42.2%
New York	47.3%	46.9%	55.5%	43.1%	53.1%	46.4%
Pennsylvania	46.4%	43.5%	62.4%	64.3%	61.6%	44.2%
East North Central:						
Illinois	45.3%	44.6%	46.8%	61.4%	54.4%	43.7%
Indiana	43.3%	42.2%	47.7%	47.4%	56.7%	40.0%
Michigan	42.6%	41.6%	43.6%	56.2%	46.3%	42.1%
Ohio	40.0%	37.9%	46.3%	58.6%	45.1%	38.7%
Wisconsin	42.2%	40.0%	49.2%	57.6%	56.0%	40.3%
West North Central:						
Iowa	41.5%	38.9%	44.2%	60.1%	54.4%	38.4%
Kansas	40.7%	38.7%	52.0%	57.9%	46.5%	39.1%
Minnesota	44.4%	44.8%	35.4%	53.4%	39.0%	45.3%
Missouri	49.0%	48.1%	49.4%	55.1%	55.2%	47.7%
Nebraska	45.1%	44.6%	54.6%	32.1% *	46.9%	44.7%
North Dakota	42.6%	40.8%	44.4%	57.2%	48.2%	41.6%
South Dakota	44.4%	45.5%	34.5%	58.7%	55.0%	41.1%
South Atlantic:						
Delaware	49.3%	47.6%	59.4%	52.9%	62.7%	46.0%
District of Columbia	50.8%	51.0%	52.1%	38.8% *	51.4%	50.7%
Florida	54.2%	53.8%	56.0%	60.7%	59.0%	53.4%
Georgia	47.5%	46.1%	57.5%	63.1%	52.9%	46.2%
Maryland	48.1%	45.5%	55.9%	61.2%	66.3%	45.6%
North Carolina	53.1%	51.5%	66.9%	53.7%	63.4%	49.3%
South Carolina	49.9%	48.8%	56.0%	59.4%	60.2%	47.8%
Virginia	46.7%	48.2%	39.8%	40.6%	39.7%	48.5%
West Virginia	46.6%	45.3%	51.2%	56.8%	58.4%	40.5%
East South Central:						
Alabama	44.3%	43.9%	48.9%	49.0%	55.4%	41.7%
Kentucky	45.1%	43.4%	58.0%	59.2%	53.8%	43.4%
Mississippi	50.7%	50.3%	53.0%	60.3%	58.8%	46.6%
Tennessee	45.8%	43.9%	52.0%	66.2%	54.9%	41.7%
West South Central:						
Arkansas	46.2%	45.6%	51.5%	55.6%	50.5%	44.7%
Louisiana	49.8%	49.3%	49.3%	65.3%	54.1%	49.0%
Oklahoma	46.6%	45.3%	53.0%	56.5%	58.8%	44.1%
Texas	49.3%	48.8%	51.9%	55.3%	59.6%	46.1%
Mountain:						
Arizona	48.1%	46.7%	57.2%	58.3%	53.4%	47.5%
Colorado	46.3%	45.8%	50.1%	53.1%	49.3%	45.9%
Idaho	43.4%	40.5%	56.8%	52.6%	54.6%	39.1%
Montana	49.8%	48.6%	48.3%	66.6%	61.1%	46.8%
Nevada	55.2%	53.1%	63.5%	72.8%	61.5%	53.8%
New Mexico	47.4%	46.6%	50.0%	56.3%	53.8%	45.4%
Utah	41.1%	40.1%	45.9%	52.6%	54.9%	36.7%
Wyoming	42.1%	40.4%	50.6%	54.3%	53.7%	38.4%
Pacific:						
Alaska	54.4%	52.5%	75.5%	41.6%	58.7%	54.0%
California	49.7%	48.8%	54.5%	57.1%	52.7%	49.2%
Hawaii	57.5%	56.0%	58.8%	75.6%	72.4%	52.2%
Oregon	48.1%	46.0%	53.8%	56.3%	60.3%	45.9%
Washington	54.9%	53.8%	61.8%	57.1%	72.4%	51.7%

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.C.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single 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	0.35%	0.46%	1.07%	1.94%	0.81%	0.34%
New England:						
Connecticut	1.48%	1.39%	4.77%	3.86%	8.28%	2.16%
Maine	2.46%	2.67%	3.70%	3.53%	4.41%	2.83%
Massachusetts	1.74%	1.66%	6.03%	4.49%	5.02%	1.96%
New Hampshire	2.16%	2.54%	3.74%	9.42%	3.87%	2.30%
Rhode Island	1.90%	2.14%	7.74%	6.46%	5.55%	2.06%
Vermont	2.42%	2.76%	6.80%	7.50%	3.83%	2.45%
Middle Atlantic:						
New Jersey	1.34%	1.35%	5.22%	8.36%	3.92%	1.71%
New York	1.44%	1.66%	3.57%	6.89%	1.95%	1.54%
Pennsylvania	2.00%	2.09%	3.53%	3.05%	2.98%	2.10%
East North Central:						
Illinois	0.84%	1.02%	4.10%	12.28%	4.03%	1.25%
Indiana	1.22%	1.47%	6.19%	9.91%	5.35%	1.01%
Michigan	1.83%	2.23%	5.06%	5.38%	5.01%	2.04%
Ohio	1.68%	1.88%	2.93%	6.11%	4.70%	1.37%
Wisconsin	1.14%	1.17%	8.14%	5.64%	2.08%	1.62%
West North Central:						
Iowa	2.25%	2.17%	4.70%	4.60%	4.27%	2.28%
Kansas	2.39%	2.58%	3.41%	10.60%	6.59%	2.34%
Minnesota	2.18%	1.45%	7.37%	4.42%	7.39%	1.24%
Missouri	1.69%	2.13%	7.88%	8.42%	4.44%	2.36%
Nebraska	2.80%	2.74%	8.79%	11.14% *	3.81%	3.23%
North Dakota	1.65%	1.90%	8.27%	6.62%	4.13%	1.70%
South Dakota	3.91%	2.63%	9.80%	6.60%	5.70%	3.94%
South Atlantic:						
Delaware	1.96%	2.16%	3.42%	6.98%	5.41%	1.96%
District of Columbia	2.19%	2.28%	6.99%	16.96% *	10.19%	2.75%
Florida	1.40%	1.81%	3.18%	10.77%	3.52%	1.75%
Georgia	1.49%	1.66%	7.95%	2.96%	4.49%	1.85%
Maryland	1.36%	2.28%	3.31%	4.56%	3.51%	1.12%
North Carolina	1.13%	1.03%	4.84%	8.90%	4.53%	1.65%
South Carolina	1.67%	2.01%	3.63%	6.76%	4.39%	1.76%
Virginia	1.71%	2.15%	8.15%	9.25%	5.16%	2.12%
West Virginia	1.26%	1.53%	4.17%	7.83%	2.69%	1.42%
East South Central:						
Alabama	2.26%	2.46%	7.91%	10.90%	3.44%	2.39%
Kentucky	1.71%	1.75%	6.13%	6.28%	3.97%	1.87%
Mississippi	1.77%	1.49%	10.83%	12.27%	3.33%	1.26%
Tennessee	1.20%	1.52%	6.44%	10.88%	2.76%	0.91%
West South Central:						
Arkansas	2.06%	2.24%	4.43%	11.29%	3.64%	1.76%
Louisiana	1.37%	1.57%	8.81%	12.96%	7.71%	1.67%
Oklahoma	1.30%	1.58%	4.53%	8.50%	3.02%	2.01%
Texas	1.35%	1.51%	4.71%	8.47%	2.59%	1.13%
Mountain:						
Arizona	1.42%	1.51%	5.38%	9.20%	3.93%	1.41%
Colorado	1.49%	1.40%	9.21%	11.85%	7.92%	1.78%
Idaho	1.32%	1.68%	7.06%	11.09%	5.23%	1.87%
Montana	2.60%	2.91%	7.98%	9.10%	4.96%	2.80%
Nevada	2.41%	2.18%	5.78%	6.51%	3.66%	2.40%
New Mexico	2.63%	2.94%	4.40%	8.93%	5.52%	3.03%
Utah	1.80%	2.24%	4.41%	9.03%	4.08%	1.65%
Wyoming	2.81%	3.21%	5.63%	9.41%	3.59%	2.74%
Pacific:						
Alaska	2.44%	2.15%	9.71%	6.52%	6.64%	2.67%
California	0.89%	1.10%	2.97%	4.03%	1.44%	0.97%
Hawaii	1.34%	1.93%	5.18%	5.63%	2.21%	1.71%
Oregon	1.13%	1.38%	7.53%	4.09%	4.40%	1.25%
Washington	1.93%	2.35%	5.04%	9.76%	7.04%	2.03%

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.C.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	23.7%	24.4%	20.4%	21.8%	17.7%	25.2%
New England:						
Connecticut	18.1%	18.7%	16.8%	12.3%	7.3% *	19.4%
Maine	26.1%	24.1%	41.7%	7.3% *	11.3% *	28.7%
Massachusetts	11.3%	11.1%	10.9% *	14.9% *	11.5% *	11.3%
New Hampshire	17.5%	16.2%	16.3% *	35.1% *	10.5% *	20.2%
Rhode Island	26.6%	24.1%	35.5% *	35.5% *	33.3%	25.4%
Vermont	26.8%	26.3%	11.7%	47.0%	15.3% *	28.9%
Middle Atlantic:						
New Jersey	30.0%	26.1%	18.7% *	59.0%	20.1% *	32.0%
New York	26.1%	25.7%	33.2%	20.6% *	15.0%	28.0%
Pennsylvania	21.8%	22.9%	21.8% *	12.4% *	17.0%	22.8%
East North Central:						
Illinois	19.0%	19.9%	13.1% *	15.4% *	13.0% *	20.3%
Indiana	14.4%	15.7%	11.4% *	6.8% *	16.6% *	13.6%
Michigan	33.8%	35.2%	26.0% *	31.6%	31.5%	34.2%
Ohio	20.0%	21.6%	17.3% *	8.9% *	21.5%	19.6%
Wisconsin	13.7%	12.0%	7.5% *	31.9%	10.6% *	14.3%
West North Central:						
Iowa	19.0%	19.2%	41.4%	9.4% *	16.6% *	19.8%
Kansas	17.8%	17.9%	17.3% *	18.2% *	14.5% *	18.9%
Minnesota	18.9%	18.2%	25.7% *	17.7% *	13.4% *	19.7%
Missouri	18.7%	19.0%	15.7% *	18.7% *	26.7% *	16.7%
Nebraska	22.7%	28.8%	3.3% *	9.9% *	16.0%	24.2%
North Dakota	29.2%	30.1%	30.1% *	22.7% *	23.9% *	30.3%
South Dakota	27.6%	24.7%	34.0% *	38.4%	13.1% *	33.7%
South Atlantic:						
Delaware	21.5%	22.8%	21.9% *	3.8% *	6.2% *	26.6%
District of Columbia	34.2%	34.3%	29.6% *	45.6% *	5.1% *	37.1%
Florida	22.4%	24.3%	9.6% *	15.4% *	8.7%	25.1%
Georgia	17.9%	19.2%	15.2% *	3.4% *	11.7% *	19.5%
Maryland	15.4%	16.4%	12.7% *	11.2% *	4.3% *	17.6%
North Carolina	24.1%	25.4%	18.1% *	16.5% *	15.9% *	27.9%
South Carolina	21.3%	21.3%	23.9% *	12.6% *	12.5% *	23.6%
Virginia	18.5%	18.7%	17.1% *	18.2% *	9.5% *	20.4%
West Virginia	26.5%	29.5%	12.4% *	13.3% *	24.5%	27.9%
East South Central:						
Alabama	36.6%	37.2%	28.4% *	30.9% *	15.0%	43.2%
Kentucky	18.9%	19.6%	21.2% *	2.9% *	15.5% *	19.7%
Mississippi	29.4%	31.6%	9.0% *	14.1% *	30.3% *	28.9%
Tennessee	14.2%	14.6%	14.9% *	3.0% *	8.5% *	17.6%
West South Central:						
Arkansas	19.8%	19.9%	14.3% *	28.7% *	10.5% *	23.4%
Louisiana	26.4%	28.8%	13.7% *	8.9% *	29.8% *	25.7%
Oklahoma	26.0%	27.3%	20.7% *	14.2% *	31.3%	24.6%
Texas	21.7%	23.4%	12.2% *	3.5% *	14.3%	24.7%
Mountain:						
Arizona	20.6%	17.5%	15.5% *	67.7%	14.1% *	21.6%
Colorado	20.9%	21.4%	18.2% *	14.8% *	13.7%	22.2%
Idaho	29.1%	34.0%	12.6% *	19.5% *	24.7%	31.5%
Montana	41.7%	45.0%	35.4% *	23.3% *	29.3%	45.9%
Nevada	24.2%	25.8%	24.1% *	3.9% *	22.3% *	24.7%
New Mexico	23.4%	23.8%	21.5% *	22.1% *	14.5% *	26.7%
Utah	22.3%	20.5%	28.8% *	38.8%	25.7% *	20.8%
Wyoming	39.0%	39.9%	27.7% *	49.0%	49.7%	34.4%
Pacific:						
Alaska	36.6%	38.2%	29.8% *	36.3% *	19.2% *	38.3%
California	29.6%	30.5%	21.3%	35.5%	24.3%	30.7%
Hawaii	44.8%	47.8%	30.7%	51.5%	43.3%	45.5%
Oregon	44.0%	37.7%	66.7%	45.0%	56.7%	41.0%
Washington	46.9%	48.0%	54.4%	19.2% *	28.3% *	51.6%

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.C.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	0.45%	0.58%	1.06%	2.13%	0.88%	0.44%
New England:						
Connecticut	2.82%	3.69%	4.74%	3.53%	3.64% *	3.64%
Maine	2.86%	2.53%	7.69%	4.02% *	7.30% *	2.99%
Massachusetts	1.58%	2.04%	8.71% *	5.94% *	4.96% *	1.52%
New Hampshire	2.66%	3.01%	6.54% *	11.35% *	5.68% *	3.40%
Rhode Island	3.87%	4.18%	10.81% *	10.99% *	7.07%	4.39%
Vermont	3.23%	4.36%	2.81%	10.91%	4.82% *	3.52%
Middle Atlantic:						
New Jersey	5.01%	2.99%	10.62% *	14.28%	7.94% *	5.64%
New York	2.78%	3.32%	9.24%	8.88% *	3.12%	3.09%
Pennsylvania	2.79%	3.35%	9.95% *	4.19% *	3.39%	3.44%
East North Central:						
Illinois	3.47%	4.29%	10.28% *	9.72% *	6.68% *	3.85%
Indiana	2.10%	2.53%	10.13% *	10.02% *	7.85% *	1.88%
Michigan	3.31%	4.08%	8.56% *	9.47%	8.25%	4.17%
Ohio	2.21%	2.98%	8.22% *	11.57% *	6.10%	3.17%
Wisconsin	3.27%	3.09%	7.58% *	7.76%	8.49% *	3.30%
West North Central:						
Iowa	1.66%	2.53%	7.93%	6.48% *	6.20% *	3.02%
Kansas	2.65%	3.17%	9.77% *	6.51% *	5.99% *	3.87%
Minnesota	2.75%	3.63%	11.74% *	8.27% *	6.49% *	3.14%
Missouri	3.10%	3.62%	7.00% *	10.39% *	9.20% *	2.79%
Nebraska	4.84%	5.24%	10.46% *	4.65% *	4.44%	6.83%
North Dakota	6.19%	7.71%	11.61% *	9.91% *	9.24% *	6.73%
South Dakota	5.52%	4.08%	10.85% *	9.82%	5.11% *	7.24%
South Atlantic:						
Delaware	3.54%	3.45%	9.30% *	10.32% *	14.48% *	3.79%
District of Columbia	3.67%	3.59%	12.81% *	14.36% *	9.91% *	3.46%
Florida	4.66%	5.05%	4.34% *	13.68% *	2.23%	5.18%
Georgia	2.70%	2.69%	7.06% *	4.64% *	4.09% *	2.87%
Maryland	1.94%	3.84%	9.93% *	16.51% *	1.97% *	2.55%
North Carolina	4.32%	4.84%	12.08% *	6.79% *	9.55% *	5.07%
South Carolina	3.21%	4.16%	8.37% *	8.48% *	4.95% *	6.07%
Virginia	3.78%	4.56%	10.35% *	5.93% *	4.48% *	4.50%
West Virginia	3.77%	4.23%	14.48% *	13.42% *	5.39%	4.92%
East South Central:						
Alabama	3.77%	3.95%	13.19% *	11.93% *	3.57%	4.06%
Kentucky	2.40%	3.21%	7.38% *	10.33% *	5.74% *	2.77%
Mississippi	4.62%	5.33%	14.11% *	13.44% *	9.91% *	6.11%
Tennessee	2.54%	3.63%	8.08% *	1.85% *	7.22% *	2.39%
West South Central:						
Arkansas	3.61%	4.26%	10.59% *	10.42% *	5.60% *	4.09%
Louisiana	4.16%	4.89%	16.24% *	10.18% *	11.86% *	4.46%
Oklahoma	2.50%	2.33%	12.71% *	10.72% *	5.69%	3.02%
Texas	3.20%	3.70%	6.49% *	1.11% *	4.11%	3.38%
Mountain:						
Arizona	2.74%	2.92%	9.73% *	16.11%	5.50% *	3.56%
Colorado	3.12%	3.46%	11.47% *	9.28% *	3.92%	3.42%
Idaho	5.35%	7.43%	3.82% *	7.32% *	7.38%	6.76%
Montana	4.67%	6.24%	13.21% *	12.45% *	6.71%	5.63%
Nevada	3.80%	3.86%	9.41% *	13.21% *	10.40% *	3.85%
New Mexico	4.69%	5.38%	9.64% *	15.22% *	7.94% *	5.25%
Utah	5.33%	5.83%	11.46% *	11.08%	9.65% *	5.99%
Wyoming	4.63%	5.67%	13.18% *	12.43%	10.27%	5.70%
Pacific:						
Alaska	5.73%	5.01%	14.25% *	12.71% *	12.73% *	5.80%
California	2.29%	2.79%	6.01%	8.48%	3.54%	2.46%
Hawaii	3.29%	4.17%	8.43%	11.21%	5.48%	3.59%
Oregon	2.62%	4.11%	11.52%	10.14%	12.21%	2.88%
Washington	4.01%	5.06%	10.59%	10.86% *	10.92% *	4.35%

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.D.1(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	10,006	9,984	10,113	10,177	9,441	10,098
New England:						
Connecticut	11,035	10,981	11,751	9,771	10,654	11,084
Maine	10,823	10,859	10,711	10,472	9,404	11,015
Massachusetts	10,559	10,375	11,043	12,928	10,546	10,560
New Hampshire	11,156	10,879	12,678	10,846	10,750	11,252
Rhode Island	10,220	10,027	11,060	11,197	10,722	10,186
Vermont	10,690	10,758	10,283	10,493	9,778	10,819
Middle Atlantic:						
New Jersey	11,425	11,362	10,179	12,303	10,260	11,538
New York	10,397	10,338	10,655	10,735	9,324	10,532
Pennsylvania	9,987	9,964	11,110	9,089	10,709	9,925
East North Central:						
Illinois	10,357	10,408	9,816	10,787	9,827	10,423
Indiana	9,869	9,722	10,975	10,092	10,023	9,845
Michigan	9,763	9,640	10,610	9,690	9,937	9,734
Ohio	9,590	9,539	10,174	8,806	9,421	9,623
Wisconsin	10,146	10,090	11,091	9,662	10,712	10,091
West North Central:						
Iowa	9,422	9,458	9,356	8,899	9,070	9,482
Kansas	9,482	9,413	10,549	9,028	10,052	9,356
Minnesota	10,307	10,574	8,949	10,736	8,385	10,724
Missouri	9,212	9,370	8,657	7,998	8,751	9,292
Nebraska	9,606	9,446	10,486	9,664	9,145	9,712
North Dakota	7,800	7,816	8,425	6,596	5,426	8,226
South Dakota	10,023	9,349	11,999	8,665	10,362	9,958
South Atlantic:						
Delaware	10,589	10,593	10,273	11,044	8,768	10,876
District of Columbia	11,742	11,829	9,634	13,015	10,923	11,837
Florida	10,444	10,574	9,620	9,863	9,560	10,563
Georgia	9,317	9,336	9,122	9,019	8,707	9,451
Maryland	9,855	9,790	9,639	11,710	9,000	9,937
North Carolina	10,241	10,177	9,001	12,390	11,347	9,935
South Carolina	9,977	9,976	10,277	9,184	10,102	9,961
Virginia	10,230	10,195	10,936	7,565	10,003	10,304
West Virginia	9,592	9,802	7,678	9,355	8,575	9,888
East South Central:						
Alabama	9,322	9,362	9,705	7,557	9,037	9,374
Kentucky	9,887	9,877	10,151	9,774	9,967	9,875
Mississippi	9,188	9,203	8,797	10,206	8,119	9,638
Tennessee	10,541	10,745	9,381	10,256	10,713	10,484
West South Central:						
Arkansas	8,383	8,350	9,836	6,163	7,318	8,711
Louisiana	10,211	10,158	10,350	11,593	9,537	10,308
Oklahoma	9,439	9,514	8,665	9,588	8,858	9,519
Texas	10,110	10,162	9,780	9,120	9,393	10,251
Mountain:						
Arizona	8,979	8,964	9,226	8,957	7,597	9,142
Colorado	10,228	10,263	9,949	9,833	8,936	10,401
Idaho	8,908	8,773	9,810	9,521	9,428	8,736
Montana	9,034	9,126	8,912	7,845	9,587	8,944
Nevada	9,970	9,865	11,418	8,188	10,721	9,808
New Mexico	9,623	9,578	9,826	10,055	9,093	9,753
Utah	8,654	8,596	9,365	8,797	8,114	8,784
Wyoming	9,687	9,705	9,269	10,100	9,750	9,676
Pacific:						
Alaska	10,361	10,284	10,750	10,732	8,366	10,498
California	9,557	9,526	9,844	9,533	8,207	9,767
Hawaii	8,580	8,485	8,901	9,279	8,373	8,618
Oregon	9,906	10,006	10,573	7,042	8,920	10,036
Washington	10,217	10,384	9,913	8,707	8,981	10,357

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.

** 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.1(2004) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	28.25	37.22	139.37	252.33	116.31	38.85
New England:						
Connecticut	183.46	242.41	1,565.22	1,127.77	1,279.33	287.00
Maine	286.63	302.23	798.30	760.64	894.45	201.82
Massachusetts	184.67	229.12	386.64	1,571.78	374.45	190.13
New Hampshire	284.10	336.32	832.71	699.76	288.09	361.56
Rhode Island	375.94	491.05	1,798.59	1,397.70	1,277.87	389.99
Vermont	254.61	383.36	628.42	1,149.15	541.06	313.04
Middle Atlantic:						
New Jersey	291.89	304.80	490.23	1,126.12	430.16	326.25
New York	189.19	246.91	690.97	501.97	726.57	188.46
Pennsylvania	290.39	323.59	562.09	788.53	388.60	325.95
East North Central:						
Illinois	242.61	261.49	568.16	2,101.86	1,174.12	286.87
Indiana	190.02	250.43	1,694.99	1,925.36	597.89	224.65
Michigan	198.85	195.02	374.95	762.84	326.64	182.29
Ohio	182.09	207.71	489.07	1,061.17	327.40	220.41
Wisconsin	286.13	271.58	1,342.46	1,382.45	646.52	290.91
West North Central:						
Iowa	222.46	253.07	615.74	1,244.45	543.52	246.14
Kansas	215.57	275.00	609.19	1,696.72	593.77	388.50
Minnesota	522.67	581.69	821.11	498.74	615.91	577.11
Missouri	195.88	186.53	1,171.84	1,507.01	746.44	208.56
Nebraska	170.06	257.25	1,235.73	1,664.67	586.55	205.38
North Dakota	327.32	423.86	1,023.57	999.47	1,198.58	432.72
South Dakota	321.65	237.66	1,837.54	1,058.40	695.29	408.63
South Atlantic:						
Delaware	313.07	310.37	1,022.29	775.95	1,123.54	330.88
District of Columbia	355.35	360.81	1,209.91	3,649.10	2,078.18	382.01
Florida	204.50	271.71	612.37	1,856.29	466.98	236.81
Georgia	193.83	172.54	1,332.44	1,427.58	364.89	185.70
Maryland	312.65	372.22	389.78	1,546.74	527.11	322.85
North Carolina	453.85	426.04	1,496.25	2,279.39	595.19	440.79
South Carolina	167.87	213.58	820.53	1,565.24	836.35	214.53
Virginia	287.26	299.41	1,197.33	1,231.68	794.23	249.61
West Virginia	394.14	448.00	1,134.54	2,120.67	400.10	489.48
East South Central:						
Alabama	342.69	362.76	1,124.22	1,245.56	622.89	362.44
Kentucky	270.10	380.50	1,750.28	747.16	592.34	374.93
Mississippi	409.24	390.12	1,827.76	2,120.72	692.49	343.06
Tennessee	364.75	386.14	323.42	1,225.93	651.32	458.48
West South Central:						
Arkansas	342.84	348.45	714.84	1,138.97	471.61	370.99
Louisiana	389.73	425.24	2,230.08	2,527.75	1,133.50	434.10
Oklahoma	261.28	278.53	1,156.20	1,615.71	686.57	248.65
Texas	236.25	261.03	485.41	1,475.39	477.45	239.19
Mountain:						
Arizona	258.88	295.31	1,124.06	1,824.54	872.58	290.33
Colorado	308.19	294.24	1,201.97	1,921.92	1,013.63	366.91
Idaho	317.90	319.71	737.61	2,023.55	770.55	283.56
Montana	304.98	315.82	1,742.11	1,746.67	1,602.64	271.50
Nevada	369.20	303.82	977.74	1,559.97	713.25	364.25
New Mexico	514.08	585.97	1,520.32	1,681.08	386.30	601.52
Utah	224.23	255.41	531.19	2,134.40	295.71	207.10
Wyoming	341.92	443.66	536.13	1,458.51	1,346.90	439.92
Pacific:						
Alaska	492.90	649.79	1,884.91	1,568.07	1,554.15	483.61
California	158.58	174.72	789.00	611.48	326.40	144.98
Hawaii	233.54	265.19	972.83	1,761.43	444.87	292.93
Oregon	384.09	419.45	1,722.98	1,157.80	743.36	406.24
Washington	365.74	369.36	583.45	1,135.04	927.08	312.21

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.

** 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.1.a(2004) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	9,616	9,574	9,779	10,051	9,205	9,679
New England:						
Connecticut	10,861	10,668	13,301	10,946	8,356	11,261
Maine	11,544	11,762	9,798	14,380	10,716	11,602
Massachusetts	10,698	10,411	11,194	15,229	10,644	10,703
New Hampshire	11,059	10,827	12,466	10,437	10,666	11,107
Rhode Island	11,086	11,070	11,424 *	10,845	11,009	11,088
Vermont	10,207	10,162	10,202	10,537	10,646	10,168
Middle Atlantic:						
New Jersey	10,825	11,105	11,598	8,572	10,807	10,829
New York	9,861	9,554	10,603	10,875	9,252	9,934
Pennsylvania	9,507	9,469	9,953	10,157	11,023	9,404
East North Central:						
Illinois	9,261	9,493	7,747	.	7,695	9,501
Indiana	10,505	10,162	12,376	10,515	11,138	10,393
Michigan	9,428	9,376	10,031	7,400	9,079	9,487
Ohio	9,354	9,317	10,365	8,039	10,570	9,221
Wisconsin	9,706	9,746	9,354	9,943	10,360	9,673
West North Central:						
Iowa	9,071	9,035	9,716	8,325	9,696	8,973
Kansas	8,340	8,245	14,019	6,000 *	8,578	8,326
Minnesota	8,666	9,931	8,040	7,641	7,718	10,212
Missouri	9,362	9,215	9,306	11,963	9,431	9,357
Nebraska	10,117	9,822	15,188	.	11,829	9,868
North Dakota	8,897	9,025	9,096	7,709	10,320	8,632
South Dakota	9,732	9,950	6,297 *	8,826	9,277	9,756
South Atlantic:						
Delaware	11,005	10,938	10,129	12,080	9,000	11,288
District of Columbia	10,550	10,606	8,930	.	7,774	10,827
Florida	10,132	10,069	10,383	12,644	9,227	10,294
Georgia	8,855	8,933	8,751	5,956 *	7,997	8,959
Maryland	9,573	9,412	10,794	11,261 *	8,831	9,623
North Carolina	10,188	10,175	10,580	9,412 *	13,319	9,444
South Carolina	10,870	10,975	10,826	9,444	9,895	10,913
Virginia	9,893	9,949	9,304	9,542	9,050	10,076
West Virginia	9,948	9,866	8,213	18,705 *	9,196	10,188
East South Central:						
Alabama	8,876	8,794	10,033	9,262	8,823	8,881
Kentucky	9,307	9,145	12,388	.	9,642	9,266
Mississippi	9,101	8,593	14,857	.	8,199	9,782
Tennessee	10,475	10,602	9,094	12,626	11,673	9,614
West South Central:						
Arkansas	9,017	8,974	11,172 *	6,558	8,752	9,052
Louisiana	9,402	9,333	10,729 *	8,753	8,620	9,494
Oklahoma	9,669	9,689	8,206	12,782	11,799	9,461
Texas	9,804	9,865	8,896	9,525	8,721	10,009
Mountain:						
Arizona	8,670	8,578	11,830	7,902	5,971	9,306
Colorado	10,045	10,081	8,434	10,380	8,974	10,193
Idaho	6,845	6,643	8,245	.	4,282	8,485
Montana	8,689	7,965	10,477	11,956	9,876	7,964
Nevada	10,357	10,139	11,765	7,763	9,473	10,595
New Mexico	7,675	7,655	9,281	8,393	7,894	7,650
Utah	8,609	8,529	8,504	10,444	8,556	8,614
Wyoming	9,450	9,475	.	9,379	9,339	9,638
Pacific:						
Alaska	10,277	8,380	.	11,504	7,839 *	10,478
California	8,826	8,891	8,381	8,058	8,325	8,901
Hawaii	8,211	7,990	9,080	8,731	7,847	8,282
Oregon	9,756	9,506	11,864	10,524	9,544	9,780
Washington	9,658	9,718	9,161	.	10,309	9,617

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.1.a(2004) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	91.98	104.39	231.51	407.91	200.31	102.50
New England:						
Connecticut	526.23	590.24	2,524.36	1,929.01	1,382.88	509.59
Maine	349.10	383.23	1,557.68	4,028.28	1,970.12	364.52
Massachusetts	252.72	318.79	1,273.72	3,001.74	1,213.61	260.91
New Hampshire	279.10	297.30	1,619.75	1,385.50	578.92	294.60
Rhode Island	719.50	852.77	3,612.56 *	2,868.44	3,284.40	732.07
Vermont	1,137.67	1,143.44	2,642.67	2,025.77	2,025.64	1,117.58
Middle Atlantic:						
New Jersey	509.29	575.91	2,484.51	1,897.05	1,348.64	545.59
New York	186.84	299.58	1,634.38	1,230.73	549.46	202.94
Pennsylvania	436.22	479.70	1,119.37	2,576.75	618.33	450.14
East North Central:						
Illinois	407.08	320.20	1,472.27	.	1,314.15	341.31
Indiana	418.40	1,188.91	2,682.48	2,953.59	2,679.22	462.05
Michigan	280.53	362.88	1,576.06	1,743.47	921.56	318.90
Ohio	327.69	312.43	2,565.04	1,978.91	1,736.71	305.35
Wisconsin	270.03	295.58	2,179.65	2,644.68	2,559.62	289.49
West North Central:						
Iowa	418.59	367.97	2,649.67	2,483.17	2,113.84	349.03
Kansas	615.58	775.10	3,928.88	1,897.37 *	2,061.76	641.54
Minnesota	552.00	301.79	1,346.65	1,993.41	1,528.24	484.51
Missouri	314.04	327.48	2,775.20	3,449.26	2,044.98	302.95
Nebraska	412.88	365.20	4,307.96	.	3,182.88	1,054.18
North Dakota	1,097.84	1,241.05	2,168.42	1,997.11	2,512.70	1,077.04
South Dakota	1,097.18	1,522.17	1,922.07 *	2,311.53	2,287.39	1,526.14
South Atlantic:						
Delaware	578.40	675.00	2,641.82	1,947.25	1,678.76	607.26
District of Columbia	468.96	462.29	2,177.28	.	1,812.07	439.63
Florida	274.30	254.36	1,927.26	3,790.41	952.36	317.72
Georgia	417.71	394.32	2,177.36	1,851.64 *	1,735.30	415.17
Maryland	321.21	358.44	2,000.63	3,442.23 *	1,517.29	357.68
North Carolina	485.19	488.53	2,526.66	2,826.12 *	2,553.54	388.39
South Carolina	507.80	621.07	2,809.47	2,453.15	2,347.88	523.22
Virginia	485.46	553.50	1,722.00	2,477.44	1,534.81	443.38
West Virginia	706.30	672.65	2,194.77	5,684.56 *	1,885.36	773.93
East South Central:						
Alabama	597.46	621.62	2,393.33	2,590.31	1,870.06	602.12
Kentucky	328.65	469.99	3,360.46	.	2,322.58	474.66
Mississippi	1,263.27	1,147.70	4,443.94	.	1,835.49	1,917.14
Tennessee	588.65	616.85	2,078.95	3,773.62	2,002.24	1,079.11
West South Central:						
Arkansas	591.80	753.46	3,532.90 *	1,789.32	1,949.97	1,049.82
Louisiana	468.72	406.32	3,218.88 *	2,448.95	2,407.31	518.92
Oklahoma	478.54	367.23	2,260.15	3,731.58	2,725.50	412.73
Texas	506.97	494.06	1,621.17	2,319.13	984.42	488.33
Mountain:						
Arizona	881.98	989.64	3,315.62	2,082.02	1,553.64	787.99
Colorado	427.08	431.10	2,242.87	2,472.45	1,702.45	585.17
Idaho	1,225.07	1,204.41	2,458.48	.	1,216.94	1,373.59
Montana	1,544.47	1,510.63	3,127.08	3,572.40	2,205.26	1,798.08
Nevada	555.56	467.14	2,580.50	2,167.77	1,701.27	501.12
New Mexico	358.73	372.02	2,487.13	2,374.90	1,340.20	422.70
Utah	248.96	269.28	2,229.24	2,366.00	1,592.93	245.31
Wyoming	2,119.43	2,243.38	.	2,721.53	2,451.70	2,370.63
Pacific:						
Alaska	1,738.05	1,810.45	.	3,211.76	2,370.18 *	1,842.63
California	185.10	195.52	772.44	789.09	474.33	178.60
Hawaii	335.36	343.61	1,025.31	1,887.95	717.36	379.94
Oregon	542.60	532.26	3,018.97	2,757.60	2,280.49	615.71
Washington	624.68	671.70	2,278.43	.	2,882.70	661.21

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.1.b(2004) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	10,142	10,118	10,300	10,284	9,592	10,233
New England:						
Connecticut	10,968	11,007	11,117	7,880	11,927	10,860
Maine	10,550	10,397	11,238	11,204	9,070	10,824
Massachusetts	10,362	10,252	10,823	10,774	10,615	10,334
New Hampshire	11,292	11,017	12,599	11,099	10,762	11,505
Rhode Island	9,945	9,613	11,278	11,402	11,084	9,847
Vermont	10,730	10,811	10,092	10,764	9,421	10,928
Middle Atlantic:						
New Jersey	11,646	11,432	9,986	13,017	10,140	11,730
New York	10,675	10,658	10,855	10,808	9,475	10,823
Pennsylvania	10,244	10,263	11,371	8,782	10,540	10,215
East North Central:						
Illinois	10,649	10,654	10,649	10,420	10,522	10,664
Indiana	9,622	9,540	10,219	9,903	9,637	9,620
Michigan	9,831	9,688	10,945	10,074	10,135	9,785
Ohio	9,567	9,517	10,086	8,840	9,402	9,602
Wisconsin	10,276	10,181	11,979	9,760	10,903	10,207
West North Central:						
Iowa	9,425	9,499	7,938	9,038	8,938	9,509
Kansas	9,892	9,852	10,489	9,158	10,270	9,788
Minnesota	10,700	10,662	10,595	11,167	9,372	10,823
Missouri	9,230	9,477	8,474	7,423	8,850	9,310
Nebraska	9,637	9,412	11,076	9,679	9,310	9,707
North Dakota	8,563	8,822	8,351	5,897	3,945*	9,542
South Dakota	9,996	9,092	11,878	8,554	10,326	9,927
South Atlantic:						
Delaware	10,497	10,543	10,329	9,916	9,536	10,640
District of Columbia	12,073	12,201	9,730	13,015	12,086	12,071
Florida	10,568	10,764	9,235	9,654	9,944	10,642
Georgia	9,412	9,420	9,267	9,305	8,791	9,573
Maryland	9,818	9,692	9,558	11,737	9,069	9,908
North Carolina	10,123	10,016	8,639	12,703	11,102	9,847
South Carolina	9,837	9,745	11,536	9,383	10,384	9,758
Virginia	10,350	10,290	11,046	6,365	10,254	10,387
West Virginia	9,376	9,644	7,458	8,594	8,303	9,707
East South Central:						
Alabama	9,533	9,608	9,707	7,210	9,262	9,592
Kentucky	9,901	9,933	9,375	9,774	10,014	9,884
Mississippi	9,295	9,264	9,411	10,228	8,150	9,762
Tennessee	10,569	10,781	9,391	10,360	10,457	10,600
West South Central:						
Arkansas	8,273	8,253	9,378	6,217	7,237	8,624
Louisiana	10,234	10,174	10,324	12,602	9,311	10,356
Oklahoma	9,512	9,586	9,047	8,355	8,653	9,629
Texas	10,115	10,144	10,215	9,046	9,537	10,227
Mountain:						
Arizona	8,945	8,960	8,767	8,928	8,145	9,009
Colorado	10,290	10,305	10,334	9,810	8,731	10,464
Idaho	9,276	9,170	10,337	8,500	10,840	8,813
Montana	9,238	9,369	8,675	7,826	9,863	9,140
Nevada	10,069	10,018	11,213	8,331	11,183	9,803
New Mexico	10,513	10,757	9,476	8,943	9,355	10,812
Utah	8,790	8,728	9,585	8,397	8,185	9,005
Wyoming	9,283	9,207	9,460	10,978	9,860	9,192
Pacific:						
Alaska	10,097	10,119	8,126	11,145	9,283	10,151
California	10,171	10,089	10,861	10,302	8,223	10,483
Hawaii	9,061	9,150	8,634	9,413	9,110	9,051
Oregon	9,963	10,021	10,814	7,359	8,937	10,079
Washington	10,428	10,605	10,504	8,623	9,499	10,528

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.D.1.b(2004) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	39.59	42.06	115.52	347.69	115.80	46.28
New England:						
Connecticut	303.91	319.05	1,951.20	2,028.98	2,110.29	334.24
Maine	337.58	330.17	1,633.19	1,784.78	1,777.57	277.63
Massachusetts	357.65	373.89	669.22	2,385.08	1,632.19	385.89
New Hampshire	287.87	319.43	802.20	2,467.11	1,331.84	305.72
Rhode Island	433.31	575.56	1,888.01	2,008.13	1,380.55	452.15
Vermont	339.61	395.04	1,661.43	1,645.74	618.40	404.81
Middle Atlantic:						
New Jersey	400.08	343.24	1,127.13	2,142.34	795.16	412.68
New York	278.61	316.68	687.51	1,302.48	954.79	272.67
Pennsylvania	319.51	362.98	1,636.71	486.85	428.65	348.45
East North Central:						
Illinois	254.65	271.26	505.98	2,057.23	1,152.66	296.97
Indiana	171.35	206.34	1,866.61	1,902.14	598.01	197.03
Michigan	268.20	269.56	967.00	801.46	652.43	256.24
Ohio	212.19	259.59	586.42	1,664.93	1,034.71	272.65
Wisconsin	338.52	310.55	1,906.63	2,300.53	1,429.86	326.39
West North Central:						
Iowa	298.34	321.02	1,292.78	1,246.77	558.90	324.32
Kansas	227.26	289.85	506.86	1,816.23	619.40	444.23
Minnesota	595.87	709.49	670.69	478.32	673.48	681.90
Missouri	239.36	217.03	1,186.30	1,505.40	723.50	276.56
Nebraska	187.50	292.38	1,317.59	1,666.66	426.35	258.11
North Dakota	340.29	384.65	1,660.12	1,595.52	1,463.12 *	463.59
South Dakota	441.09	354.28	2,073.73	1,053.83	821.63	656.43
South Atlantic:						
Delaware	353.23	360.05	1,802.20	1,363.47	1,579.58	366.10
District of Columbia	375.76	386.05	1,593.87	3,649.10	2,275.74	396.17
Florida	252.02	330.14	617.43	2,148.97	278.31	294.27
Georgia	215.53	201.76	1,857.71	1,748.83	368.59	200.38
Maryland	466.41	502.61	1,499.89	1,521.47	537.58	499.73
North Carolina	447.49	394.12	1,536.49	2,444.65	494.40	447.48
South Carolina	154.85	193.08	670.98	1,798.31	746.45	207.06
Virginia	380.43	387.74	1,213.40	1,470.20	757.33	373.79
West Virginia	481.45	479.86	1,519.44	1,972.19	268.21	585.24
East South Central:						
Alabama	399.88	442.38	1,514.55	1,217.73	636.79	445.94
Kentucky	287.01	319.85	1,815.34	747.16	773.65	342.31
Mississippi	378.37	400.83	2,129.71	2,378.58	751.19	294.39
Tennessee	411.83	427.79	263.84	1,659.02	582.37	536.16
West South Central:						
Arkansas	382.95	379.38	792.68	1,451.85	487.74	418.69
Louisiana	392.40	422.88	2,467.37	3,024.94	1,492.87	435.06
Oklahoma	296.55	321.89	1,202.59	1,296.96	639.60	264.24
Texas	261.88	292.65	611.36	1,487.26	616.76	270.55
Mountain:						
Arizona	273.35	291.07	1,073.35	2,037.08	1,493.08	311.77
Colorado	326.10	334.84	2,342.36	2,420.39	1,541.75	312.51
Idaho	267.39	346.45	1,374.77	2,056.08	1,718.26	247.48
Montana	404.64	441.18	2,245.06	2,183.71	1,698.03	340.53
Nevada	367.10	354.14	1,074.18	1,811.74	726.83	340.23
New Mexico	578.15	672.00	1,783.89	1,854.68	648.52	657.50
Utah	240.95	262.02	1,160.42	1,806.36	363.71	188.09
Wyoming	522.88	611.53	1,517.15	2,871.67	1,812.38	653.72
Pacific:						
Alaska	747.12	816.31	1,846.15	2,131.58	1,967.68	768.46
California	257.86	248.32	889.34	725.49	419.49	312.29
Hawaii	265.49	289.47	1,357.04	2,032.42	460.14	332.66
Oregon	530.90	500.86	1,771.33	1,061.00	769.70	557.46
Washington	425.10	428.34	2,002.39	1,123.83	827.92	410.18

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.D.1.c(2004) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	10,050	10,140	9,760	9,340	8,566	10,300
New England:						
Connecticut	12,673	12,290	14,188	14,775 *	10,089	13,026
Maine	8,965	9,475	10,804	6,109	9,180	8,946
Massachusetts	10,842	10,860	18,000 *	9,162	8,197	10,971
New Hampshire	10,799	10,347	16,227	11,108	11,465	10,773
Rhode Island	10,464	10,515	9,992	10,535	7,897	10,578
Vermont	11,539	11,797	12,678	9,416	10,740	11,697
Middle Atlantic:						
New Jersey	11,246	11,655	8,033	24,000 *	4,039 *	11,703
New York	10,035	10,114	10,386	8,176	8,410	10,386
Pennsylvania	9,799	9,548	12,667	10,849	11,364	9,677
East North Central:						
Illinois	10,115	9,969	9,621	12,480 *	9,790	10,165
Indiana	10,099	10,155	9,866 *	3,840 *	8,368 *	10,180
Michigan	10,420	10,159	12,315	11,000	10,849	10,275
Ohio	10,674	10,460	14,322	15,328 *	7,980	11,216
Wisconsin	10,594	10,873	12,393	7,612 *	8,385	11,100
West North Central:						
Iowa	10,245	9,745	11,837	8,270 *	10,086	10,274
Kansas	8,383	8,433	5,193 *	9,338 *	8,523	8,346
Minnesota	10,130	10,257	9,810	9,428	9,513	10,198
Missouri	7,534	8,224	.	4,495 *	4,495 *	8,224
Nebraska	8,021	9,633	6,902	6,600 *	6,961	9,440
North Dakota	5,975	5,754	7,855	8,857	7,429	5,799
South Dakota	10,872	9,785	19,601	11,192 *	11,004	10,824
South Atlantic:						
Delaware	9,567	9,520	10,031	.	3,632 *	12,243
District of Columbia	13,229	13,521	9,920	.	8,406	14,474
Florida	10,318	10,494	9,960 *	9,600 *	6,948 *	10,841
Georgia	10,691	10,458	10,552	19,200 *	12,169 *	10,610
Maryland	11,631	13,331	7,955	.	8,662	11,753
North Carolina	12,085	12,535	9,488	9,986 *	9,346	12,969
South Carolina	8,979	10,936	3,554	6,377	5,580	9,504
Virginia	10,112	10,185	12,379	8,078	8,619	10,305
West Virginia	11,380	11,288	13,309 *	11,739 *	14,086	11,133
East South Central:						
Alabama	8,546	8,557	7,896 *	8,303	6,173	8,745
Kentucky	11,703	11,642	12,884 *	.	10,509	11,783
Mississippi	8,089	9,082	5,269 *	8,950 *	7,607	8,248
Tennessee	9,880	10,317	9,687	8,497	7,837	10,736
West South Central:						
Arkansas	9,755	9,440	12,859	2,520 *	5,711 *	10,266
Louisiana	10,978	10,968	11,364 *	.	11,721 *	10,455
Oklahoma	7,842	8,045	6,721	6,600 *	7,232	8,014
Texas	11,065	11,536	8,704	.	9,546	11,450
Mountain:						
Arizona	9,962	9,930	9,216 *	10,845	11,103	9,793
Colorado	10,455	10,908	9,584	4,500 *	9,589	10,819
Idaho	8,622	8,244	8,467	10,953	9,529	8,352
Montana	8,486	8,440	9,005	6,683	8,326	8,504
Nevada	8,475	8,456	9,705	.	.	8,475
New Mexico	10,070	7,773	10,987 *	13,308 *	9,180	11,351
Utah	7,365	7,056	8,853 *	7,016	6,083	7,752
Wyoming	10,633	10,801	8,477	9,217	9,837	10,721
Pacific:						
Alaska	11,788	12,223	12,795	6,960 *	4,490 *	12,332
California	9,388	9,164	10,416	10,016	7,076	9,747
Hawaii	8,217	8,064	10,177	11,352 *	6,800	8,337
Oregon	9,804	11,428	8,526	3,375 *	8,296	10,333
Washington	7,747	7,425	7,769	11,338	4,996 *	8,987

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.1.c(2004) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	185.36	208.00	334.33	526.59	429.51	179.83
New England:						
Connecticut	948.11	1,612.35	4,046.64	4,458.71 *	2,631.92	942.76
Maine	1,039.01	1,014.13	3,043.70	1,585.32	2,265.04	1,399.72
Massachusetts	508.05	630.45	5,692.10 *	2,736.58	2,187.47	1,283.69
New Hampshire	1,039.03	1,295.10	4,424.86	3,102.22	3,223.07	1,308.00
Rhode Island	570.92	615.68	2,169.74	2,938.33	2,231.73	573.03
Vermont	807.06	1,532.87	3,547.42	1,996.43	2,318.41	935.97
Middle Atlantic:						
New Jersey	1,334.89	1,405.17	2,352.51	7,589.47 *	1,251.17 *	1,387.77
New York	833.40	1,130.11	2,007.78	2,286.78	1,560.41	1,103.84
Pennsylvania	787.37	921.34	2,771.38	2,814.94	2,604.61	926.00
East North Central:						
Illinois	1,379.72	1,293.91	2,836.67	3,767.55 *	2,775.32	1,380.99
Indiana	1,427.43	1,845.06	2,980.89 *	1,214.31 *	2,529.13 *	1,587.04
Michigan	802.49	1,369.67	3,202.23	2,802.97	2,394.52	1,282.31
Ohio	938.49	1,032.01	3,826.08	4,847.14 *	2,385.51	948.86
Wisconsin	745.86	1,851.60	3,486.56	2,347.19 *	2,343.31	1,627.18
West North Central:						
Iowa	1,565.36	1,137.73	3,186.83	2,986.42 *	2,742.27	1,826.59
Kansas	744.69	929.71	1,564.51 *	2,919.05 *	2,019.81	823.09
Minnesota	325.50	567.58	2,635.65	2,288.04	2,516.19	314.61
Missouri	1,629.17	1,706.90	.	1,354.94 *	1,354.94 *	1,706.90
Nebraska	2,218.99	2,544.53	1,860.88	2,087.10 *	1,845.80	2,392.71
North Dakota	848.55	940.09	1,854.45	2,221.39	1,616.23	894.91
South Dakota	1,205.80	642.09	5,821.09	3,539.25 *	2,747.85	1,855.09
South Atlantic:						
Delaware	2,215.89	2,227.62	2,837.49	.	1,569.18 *	2,503.55
District of Columbia	2,888.86	2,905.24	2,957.82	.	2,414.87	2,978.14
Florida	782.02	636.16	3,424.54 *	3,035.79 *	2,115.21 *	679.43
Georgia	2,061.42	2,268.51	3,028.26	6,071.57 *	3,766.63 *	2,007.37
Maryland	1,562.16	2,250.01	1,958.28	.	2,588.87	1,599.55
North Carolina	1,713.53	2,303.32	2,658.86	3,039.61 *	2,454.71	2,714.89
South Carolina	1,492.64	1,818.28	1,059.77	1,867.77	1,543.34	1,719.74
Virginia	1,018.77	1,346.99	3,711.57	2,313.83	2,417.70	1,698.03
West Virginia	1,283.24	1,383.78	4,051.96 *	3,528.44 *	4,002.74	1,335.74
East South Central:						
Alabama	688.35	692.17	2,496.93 *	2,475.58	1,279.41	610.04
Kentucky	1,784.23	1,816.02	3,867.43 *	.	3,058.19	2,377.52
Mississippi	1,436.38	1,803.67	1,606.83 *	2,830.24 *	1,933.56	1,680.61
Tennessee	417.02	2,667.28	1,825.02	2,535.14	1,951.32	1,627.75
West South Central:						
Arkansas	2,422.35	2,690.84	3,849.82	796.89 *	1,805.82 *	2,520.56
Louisiana	2,867.44	2,864.82	3,593.61 *	.	3,523.95 *	3,124.06
Oklahoma	1,502.55	1,563.60	2,011.58	2,087.10 *	1,834.63	1,563.10
Texas	1,639.20	1,682.18	2,596.11	.	2,522.12	1,769.04
Mountain:						
Arizona	1,687.15	1,994.67	2,914.36 *	3,030.36	2,883.72	1,993.88
Colorado	1,248.17	1,244.92	2,539.69	1,423.02 *	2,707.99	1,691.85
Idaho	1,497.78	1,496.86	2,363.28	2,738.62	2,279.45	1,511.82
Montana	480.00	1,068.79	2,209.28	1,895.08	2,195.46	533.70
Nevada	1,581.95	1,586.33	2,896.29	.	.	1,581.95
New Mexico	2,166.89	2,029.63	3,401.93 *	4,208.36 *	2,548.99	3,111.88
Utah	1,131.24	1,379.85	2,687.54 *	2,000.19	1,555.46	1,710.52
Wyoming	345.02	404.91	2,021.54	2,383.17	2,014.08	431.87
Pacific:						
Alaska	1,080.46	1,193.54	2,772.76	2,185.44 *	1,862.33 *	1,090.36
California	429.38	480.87	2,236.95	3,004.03	1,565.93	502.51
Hawaii	455.75	460.44	2,642.12	3,589.82 *	1,759.67	472.94
Oregon	1,116.20	1,619.95	2,380.25	1,485.22 *	2,206.24	1,125.45
Washington	1,014.95	1,677.95	2,266.65	3,077.60	1,799.39 *	1,134.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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. Data suppressed due to high standard errors or no reported values in cell.

** 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.2(2004) Average total employee contribution (in dollars) per enrolled employee for 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, 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	2,438	2,413	2,790	2,182	2,639	2,405
New England:						
Connecticut	2,274	2,273	2,186	2,779 *	2,562	2,238
Maine	2,784	2,732	2,941	3,326 *	2,651	2,802
Massachusetts	2,784	2,772	2,519	4,529	3,092	2,755
New Hampshire	3,102	3,107	2,805	4,147	3,364	3,040
Rhode Island	2,309	2,361	2,389	1,687 *	3,312	2,240
Vermont	2,657	2,781	2,279	1,884 *	2,715	2,649
Middle Atlantic:						
New Jersey	1,886	2,253	1,872	437 *	2,116	1,864
New York	2,090	2,056	3,526	1,341 *	2,246	2,071
Pennsylvania	2,033	1,894	3,592	3,111	2,998	1,949
East North Central:						
Illinois	2,351	2,309	2,470	3,740 *	2,643	2,315
Indiana	2,107	2,112	2,374	1,709 *	3,742	1,850
Michigan	1,770	1,660	2,338	2,242	2,257	1,689
Ohio	2,206	2,073	3,105	2,300	2,059	2,236
Wisconsin	2,193	2,111	2,570	2,907	3,140	2,101
West North Central:						
Iowa	2,353	2,326	2,882	2,288	2,339	2,356
Kansas	2,374	2,329	3,238	1,475 *	2,463	2,354
Minnesota	2,270	2,383	1,499 *	2,900	1,336 *	2,473
Missouri	2,424	2,440	1,787	2,898	3,249	2,281
Nebraska	2,887	2,772	3,716	2,739	2,453	2,987
North Dakota	2,191	2,224	2,337	1,509 *	1,632	2,291
South Dakota	2,373	2,810	1,225 *	2,702	3,681	2,121
South Atlantic:						
Delaware	2,358	2,245	3,291 *	2,544 *	2,664	2,310
District of Columbia	2,653	2,577	2,929	3,894	3,453	2,560
Florida	2,972	2,961	3,034	3,032	3,119	2,952
Georgia	2,599	2,517	3,479	3,804	2,960	2,519
Maryland	2,988	2,832	3,768	3,531	2,588	3,026
North Carolina	2,980	2,949	4,162	2,197 *	2,609	3,082
South Carolina	2,752	2,647	3,907	2,818	3,189	2,697
Virginia	2,705	2,658	3,014	2,237 *	2,731	2,696
West Virginia	2,088	2,122	1,774	2,057 *	2,056	2,098
East South Central:						
Alabama	2,713	2,745	2,194	2,479	2,814	2,694
Kentucky	2,120	2,054	2,814	2,990	2,618	2,051
Mississippi	3,027	3,005	3,268	2,963	2,126 *	3,406
Tennessee	3,063	3,105	2,778	3,448	3,993	2,756
West South Central:						
Arkansas	2,414	2,404	2,596	2,429	2,245	2,467
Louisiana	2,767	2,810	2,359	3,214	2,975	2,737
Oklahoma	2,595	2,526	3,237	2,672	3,350	2,491
Texas	2,788	2,741	2,902	4,065	3,186	2,709
Mountain:						
Arizona	2,253	2,316	2,087 *	1,446 *	1,833	2,303
Colorado	2,768	2,696	3,542	3,035	2,431	2,813
Idaho	2,327	2,300	2,475	2,598	2,018	2,430
Montana	2,223	2,163	2,601	2,212 *	2,848	2,122
Nevada	2,677	2,613	3,366	2,449	2,481	2,720
New Mexico	1,930	1,731	3,147	2,387	2,919	1,687
Utah	2,417	2,437	2,137 *	2,433	2,452	2,409
Wyoming	2,340	2,274	2,708	3,059	3,035	2,218
Pacific:						
Alaska	2,286	2,233	5,284	1,046 *	2,803	2,251
California	2,430	2,379	2,991	2,077	2,220	2,463
Hawaii	2,368	2,389	2,073	3,761	2,620	2,322
Oregon	2,370	2,417	2,469 *	1,487 *	2,525 *	2,349
Washington	2,892	2,984	2,890 *	1,843	2,476 *	2,939

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Table VII.D.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for 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, 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	39.27	33.18	120.78	243.38	104.42	36.28
New England:						
Connecticut	140.37	170.84	407.11	1,076.64 *	713.39	144.61
Maine	274.15	241.74	587.03	1,230.56 *	542.15	274.85
Massachusetts	121.36	129.55	597.82	646.29	477.05	156.30
New Hampshire	235.25	213.87	606.64	1,068.50	419.65	234.10
Rhode Island	243.32	216.63	642.99	795.13 *	531.87	243.94
Vermont	182.18	239.15	517.78	1,103.21 *	745.67	225.23
Middle Atlantic:						
New Jersey	253.87	176.95	507.73	748.24 *	444.61	264.17
New York	204.10	150.52	624.26	1,038.85 *	268.11	210.89
Pennsylvania	133.55	165.63	709.22	356.86	479.11	145.47
East North Central:						
Illinois	148.77	151.85	316.70	1,228.38 *	427.80	156.48
Indiana	207.30	187.54	635.93	610.88 *	710.08	167.06
Michigan	137.08	107.18	517.44	550.17	658.68	88.00
Ohio	119.82	96.98	467.38	661.92	516.29	57.91
Wisconsin	135.02	143.18	703.83	659.77	540.69	122.71
West North Central:						
Iowa	196.62	210.46	775.84	491.48	436.25	247.10
Kansas	162.53	196.12	421.67	610.30 *	428.05	172.59
Minnesota	201.52	185.79	691.64 *	568.97	514.67 *	186.15
Missouri	137.19	159.43	521.77	646.98	414.41	189.96
Nebraska	262.23	260.59	574.90	587.26	400.49	308.43
North Dakota	236.21	309.25	597.41	701.45 *	366.38	303.59
South Dakota	379.91	319.11	964.01 *	687.92	749.27	322.39
South Atlantic:						
Delaware	182.25	136.95	1,001.59 *	888.80 *	415.13	196.47
District of Columbia	212.33	191.82	617.49	1,108.45	705.64	218.22
Florida	218.47	247.90	158.54	709.23	396.26	207.32
Georgia	131.49	153.09	888.51	778.75	321.47	180.85
Maryland	289.83	320.63	662.06	641.93	437.85	355.15
North Carolina	326.86	324.71	703.03	2,377.88 *	437.41	357.52
South Carolina	153.92	144.18	659.44	606.61	271.59	151.02
Virginia	138.63	162.92	471.89	679.42 *	256.31	159.17
West Virginia	227.12	240.19	404.79	1,084.06 *	379.88	274.44
East South Central:						
Alabama	179.82	200.64	422.32	603.58	332.03	222.21
Kentucky	146.22	149.91	503.62	707.41	383.78	123.04
Mississippi	300.15	318.02	704.31	841.67	659.89 *	489.39
Tennessee	194.79	183.52	650.39	624.65	427.36	321.04
West South Central:						
Arkansas	109.16	120.26	377.82	691.41	219.79	165.08
Louisiana	172.58	175.58	566.73	817.42	548.99	228.21
Oklahoma	198.26	207.86	755.76	585.76	496.81	199.75
Texas	143.23	108.34	452.66	879.96	336.97	168.14
Mountain:						
Arizona	212.85	212.67	789.61 *	514.06 *	417.44	223.05
Colorado	122.45	132.11	475.74	676.67	347.45	131.58
Idaho	252.95	276.31	427.89	572.48	537.32	234.98
Montana	285.24	337.58	643.85	670.95 *	491.69	304.89
Nevada	253.07	273.79	416.90	707.60	678.36	288.63
New Mexico	281.00	279.34	519.58	682.47	266.16	286.54
Utah	90.72	107.79	715.34 *	501.90	220.00	107.77
Wyoming	193.42	241.56	398.07	725.21	801.14	234.51
Pacific:						
Alaska	282.22	235.94	1,286.51	606.08 *	672.56	293.55
California	121.78	161.07	549.74	544.11	282.93	139.89
Hawaii	185.95	196.80	326.19	981.29	409.89	174.73
Oregon	196.66	228.17	768.41 *	793.98 *	994.33 *	206.82
Washington	365.53	472.80	898.31 *	432.68	916.80 *	409.77

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.D.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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, 2004

Division and State	Total	Percent Full-Time Employees		Less than 50%	Percent Low-Wage Employees **	
		75% or more	50-74%		50% or more	Less than 50%
United States	2,386	2,395	2,498	1,908	2,427	2,379
New England:						
Connecticut	2,257	2,208	2,627	2,945	2,739 *	2,180
Maine	3,244	3,019	4,144	5,823	3,374	3,235
Massachusetts	2,797	2,829	2,369	4,317	2,966	2,782
New Hampshire	3,641	3,702	3,293	3,696 *	4,546	3,529
Rhode Island	2,703	2,449	6,429 *	3,004 *	4,861 *	2,645
Vermont	2,896	3,071	3,259 *	1,400 *	2,642 *	2,918
Middle Atlantic:						
New Jersey	1,996	2,390	725	475 *	1,402 *	2,144
New York	1,933	1,870	3,663	963 *	1,714	1,959
Pennsylvania	1,990	1,943	2,777	2,309 *	2,303 *	1,969
East North Central:						
Illinois	2,074	2,083	2,020 *	.	2,307	2,038
Indiana	1,854	1,894	2,346	962 *	3,535	1,555
Michigan	2,268	1,958	3,548	1,917 *	4,300	1,929
Ohio	2,021	2,024	1,445 *	3,131	2,338	1,986
Wisconsin	2,164	2,070	2,417	4,362 *	2,758	2,135
West North Central:						
Iowa	2,748	2,640	3,467 *	2,925 *	3,470 *	2,634
Kansas	1,557 *	1,489 *	5,592 *	.	2,688 *	1,489 *
Minnesota	1,203 *	2,225	636 *	1,522	591 *	2,201
Missouri	2,142	2,125	2,120	2,469	3,539	2,039
Nebraska	3,084	3,127	2,346 *	.	772 *	3,420
North Dakota	2,426	2,815	1,342 *	2,214	2,535	2,405
South Dakota	2,911	2,869	1,565	4,083	3,628	2,873
South Atlantic:						
Delaware	1,957	1,955	1,601 *	2,204 *	2,508	1,879
District of Columbia	2,177	2,130	3,534	.	2,996	2,095
Florida	2,961	2,962	2,843	5,136 *	2,561	3,033
Georgia	2,842	2,723	4,059	3,033 *	1,647	2,985
Maryland	2,547	2,453	3,328	2,593 *	2,479	2,552
North Carolina	3,092	3,010	4,129	4,382	3,101	3,090
South Carolina	2,473	2,196	3,338	4,255	4,604	2,381
Virginia	2,612	2,537	3,237	3,283 *	2,163	2,709
West Virginia	2,954	2,908	2,062	7,677 *	2,827 *	2,994
East South Central:						
Alabama	3,301	3,293	2,206 *	5,484 *	3,514 *	3,280
Kentucky	1,940	1,904	2,628	.	2,318	1,893
Mississippi	2,716	2,583	4,226	.	1,780 *	3,424
Tennessee	3,532	3,591	2,907	4,221	4,190	3,059
West South Central:						
Arkansas	2,525	2,493	1,956 *	4,171 *	2,803	2,487
Louisiana	3,144	3,127	4,567	1,973 *	1,303 *	3,360
Oklahoma	2,987	2,995	2,333 *	4,391	4,093	2,879
Texas	2,798	2,779	2,417 *	4,446	3,551	2,656
Mountain:						
Arizona	2,275	2,272	3,394 *	1,354 *	1,571 *	2,441
Colorado	3,153	3,193	2,419	2,150 *	2,116	3,296
Idaho	2,238	2,223	2,338	.	2,473	2,087 *
Montana	2,051 *	1,805 *	4,844	.	3,504	1,164
Nevada	3,218	3,080	4,041	2,087 *	3,420	3,164
New Mexico	1,742	1,681 *	5,845	5,277	2,502	1,656 *
Utah	2,123	2,127	2,018 *	2,073	2,734	2,072
Wyoming	1,976	1,998	.	1,916 *	1,993 *	1,949
Pacific:						
Alaska	906 *	2,307 *	.	.	2,109 *	806 *
California	2,415	2,418	2,468	2,101 *	2,246	2,440
Hawaii	2,189	2,128	2,347	3,256	2,371	2,154
Oregon	2,193	2,311	910 *	2,612	2,358	2,174
Washington	2,131	2,187	1,660 *	.	3,162 *	2,066

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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, 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	54.81	46.35	243.54	344.91	173.37	61.18
New England:						
Connecticut	394.52	419.38	631.58	849.03	932.61 *	397.65
Maine	388.16	389.81	1,028.44	1,734.85	705.11	414.21
Massachusetts	283.02	286.94	577.46	1,048.86	434.79	298.32
New Hampshire	320.75	353.33	739.33	1,229.63 *	1,098.90	346.83
Rhode Island	440.38	463.81	2,033.11 *	950.34 *	1,469.47 *	453.79
Vermont	507.20	522.11	1,022.23 *	1,450.05 *	1,213.73 *	527.39
Middle Atlantic:						
New Jersey	328.03	317.69	208.04	382.10 *	507.37 *	418.73
New York	363.70	203.32	876.04	829.11 *	408.46	407.91
Pennsylvania	208.85	178.97	540.99	698.75 *	741.83 *	231.11
East North Central:						
Illinois	206.08	266.13	813.10 *	.	545.24	220.40
Indiana	379.16	340.65	687.63	521.32 *	880.48	401.27
Michigan	214.50	347.28	934.08	624.88 *	860.41	232.53
Ohio	214.62	163.28	477.36 *	927.66	476.83	232.52
Wisconsin	262.12	272.07	621.15	1,389.47 *	749.70	290.63
West North Central:						
Iowa	294.59	197.88	2,028.01 *	881.97 *	1,129.29 *	176.92
Kansas	674.54 *	678.34 *	1,788.57 *	.	832.17 *	663.85 *
Minnesota	421.19 *	235.84	745.44 *	445.20	428.91 *	246.95
Missouri	256.30	278.45	632.80	733.99	881.60	247.97
Nebraska	579.87	780.25	1,120.48 *	.	255.90 *	721.38
North Dakota	417.24	593.75	703.29 *	630.84	709.88	510.03
South Dakota	517.58	684.63	466.70	1,075.13	886.50	611.50
South Atlantic:						
Delaware	376.80	326.74	511.15 *	1,353.14 *	591.76	386.28
District of Columbia	265.91	271.17	841.33	.	719.11	303.91
Florida	257.53	308.87	650.30	1,553.16 *	653.71	244.79
Georgia	278.48	308.45	1,019.42	948.70 *	415.38	268.62
Maryland	349.30	307.67	850.91	823.19 *	570.97	379.29
North Carolina	238.13	262.01	1,014.98	1,314.09	764.99	280.75
South Carolina	391.18	400.86	931.19	1,270.27	1,122.12	428.54
Virginia	273.89	310.01	814.40	1,007.20 *	573.73	302.22
West Virginia	391.72	244.21	616.42	2,445.69 *	1,133.66 *	253.86
East South Central:						
Alabama	552.18	454.71	672.22 *	1,671.77 *	1,108.42 *	518.67
Kentucky	215.46	306.89	773.78	.	580.31	337.45
Mississippi	567.76	605.04	1,266.24	.	828.68 *	712.33
Tennessee	325.80	360.11	653.50	1,260.17	816.44	412.05
West South Central:						
Arkansas	432.08	304.86	618.54 *	1,322.24 *	767.48	386.30
Louisiana	368.03	398.50	1,362.10	842.47 *	407.44 *	367.06
Oklahoma	174.38	400.78	956.64 *	1,311.94	1,063.82	199.33
Texas	170.46	147.61	980.39 *	1,136.99	625.56	186.21
Mountain:						
Arizona	389.13	382.97	1,152.48 *	425.78 *	613.16 *	337.79
Colorado	203.48	195.23	696.97	717.94 *	463.67	186.07
Idaho	567.14	582.87	699.65	.	654.39	728.65 *
Montana	648.09 *	674.96 *	1,444.48	.	927.05	344.84
Nevada	442.51	454.37	975.07	760.06 *	843.35	503.37
New Mexico	519.55	540.70 *	1,610.13	1,475.02	501.07	541.25 *
Utah	286.87	304.03	784.86 *	573.37	657.23	309.44
Wyoming	506.10	487.51	.	613.34 *	663.89 *	519.29
Pacific:						
Alaska	303.67 *	798.86 *	.	.	633.48 *	297.55 *
California	162.91	177.81	366.13	709.60 *	390.93	171.78
Hawaii	151.60	159.40	533.25	891.31	452.53	171.03
Oregon	353.88	385.24	380.54 *	748.55	632.32	399.59
Washington	258.65	256.82	792.63 *	.	1,040.05 *	270.84

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.2.b(2004) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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, 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	2,463	2,434	2,882	2,230	2,711	2,423
New England:						
Connecticut	2,286	2,345	2,008	1,052	2,555	2,256
Maine	2,500	2,532	2,209 *	3,068 *	2,477 *	2,504
Massachusetts	2,697	2,614	2,708	5,131	3,113	2,650
New Hampshire	2,687	2,687	2,065 *	5,272 *	3,063 *	2,536
Rhode Island	2,089	2,122	2,195 *	1,678 *	3,507	1,968
Vermont	2,584	2,685	2,198 *	1,990 *	2,747 *	2,559
Middle Atlantic:						
New Jersey	1,767	2,091	2,485 *	431 *	3,241	1,685
New York	2,124	2,134	3,204	1,419 *	2,337	2,098
Pennsylvania	1,996	1,836	3,541	3,149	3,103	1,888
East North Central:						
Illinois	2,448	2,410	2,683	3,137 *	2,768	2,411
Indiana	2,238	2,230	2,394	2,137 *	3,920	1,968
Michigan	1,671	1,630	1,471	3,303	1,677 *	1,671
Ohio	2,260	2,102	3,287	2,199 *	2,075	2,299
Wisconsin	2,204	2,145	2,583	2,583 *	3,090	2,106
West North Central:						
Iowa	2,314	2,294	3,023	2,247	2,150	2,342
Kansas	2,627	2,594	3,150	1,866 *	2,508	2,660
Minnesota	2,425	2,347	2,790	2,881	2,185	2,447
Missouri	2,587	2,623	1,692 *	3,168	3,300	2,436
Nebraska	2,897	2,736	4,150	2,753	2,504	2,982
North Dakota	2,173	2,156	2,947	1,422 *	1,614	2,292
South Dakota	2,147	2,716	1,136 *	2,194	3,827	1,793
South Atlantic:						
Delaware	2,403	2,212	3,853	2,914	2,773	2,348
District of Columbia	2,816	2,738	2,908	3,894	3,609	2,724
Florida	2,991	2,951	3,105	3,817	3,560	2,924
Georgia	2,522	2,480	1,675	3,964	3,171	2,354
Maryland	3,338	3,181	4,184	3,589	2,646	3,421
North Carolina	2,987	2,996	4,159	1,840 *	2,447	3,140
South Carolina	2,829	2,736	4,590	2,310	3,163	2,781
Virginia	2,836	2,804	3,053	1,973 *	2,892	2,814
West Virginia	1,980	2,013	1,802	1,728	1,801	2,035
East South Central:						
Alabama	2,687	2,734	2,281	1,952	2,739	2,676
Kentucky	2,203	2,134	2,849	2,990	2,648	2,137
Mississippi	3,035	2,979	3,792	2,983	2,093 *	3,420
Tennessee	2,966	2,984	2,833	3,245	3,878	2,717
West South Central:						
Arkansas	2,416	2,415	2,643	1,840 *	2,183	2,495
Louisiana	2,756	2,807	2,259	3,656	2,739	2,758
Oklahoma	2,578	2,533	3,287	1,960	3,166	2,497
Texas	2,812	2,750	3,169	3,995	3,073	2,761
Mountain:						
Arizona	2,100	2,195	1,790 *	1,102 *	1,616	2,139
Colorado	2,492	2,389	3,358	3,331	2,136	2,532
Idaho	2,360	2,320	2,506	3,276 *	1,900 *	2,495
Montana	2,168	2,070	2,652	3,123 *	3,162	2,012
Nevada	2,109	2,032	2,879	2,571	2,133 *	2,103
New Mexico	1,970	1,748	3,127	2,304 *	3,175	1,658
Utah	2,635	2,659	2,100	3,480	2,489	2,687
Wyoming	2,338	2,246	2,779	3,658	3,635	2,133
Pacific:						
Alaska	2,268	2,245	3,054	2,144 *	3,025	2,218
California	2,503	2,445	3,160	2,124 *	2,254	2,543
Hawaii	2,445	2,522	1,890	3,693	2,793	2,377
Oregon	2,452	2,459	2,907 *	1,401 *	2,491 *	2,447
Washington	3,054	3,171	3,264	1,716	2,811 *	3,080

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.

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** 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.2.b(2004) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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, 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	45.65	37.96	144.21	246.07	122.26	45.06
New England:						
Connecticut	135.89	142.30	392.33	308.36	751.87	137.70
Maine	257.60	277.45	675.68 *	993.16 *	931.58 *	282.18
Massachusetts	146.77	167.80	626.46	1,260.36	709.69	185.96
New Hampshire	349.43	298.72	1,293.54 *	1,652.14 *	1,136.94 *	355.88
Rhode Island	206.56	165.91	791.48 *	715.69 *	648.90	191.28
Vermont	252.12	373.06	687.86 *	972.31 *	883.19 *	295.78
Middle Atlantic:						
New Jersey	272.89	181.33	974.10 *	872.67 *	576.79	282.18
New York	184.00	150.63	859.97	1,647.00 *	301.36	191.76
Pennsylvania	220.61	259.72	673.08	617.37	488.31	225.00
East North Central:						
Illinois	189.07	191.16	376.03	1,194.64 *	494.49	185.56
Indiana	234.31	211.23	705.30	663.59 *	821.94	165.46
Michigan	183.12	200.99	414.35	738.90	708.48 *	179.80
Ohio	145.29	113.22	564.68	728.46 *	587.09	63.59
Wisconsin	192.75	186.59	751.21	1,031.82 *	749.95	176.03
West North Central:						
Iowa	240.36	271.69	663.31	494.88	316.57	304.08
Kansas	334.11	359.76	351.97	669.82 *	485.81	338.66
Minnesota	178.66	191.25	439.82	612.79	493.31	191.55
Missouri	161.79	217.38	530.49 *	679.90	423.35	327.92
Nebraska	253.80	227.14	636.75	588.85	492.75	259.25
North Dakota	257.07	337.39	719.88	753.76 *	436.75	274.69
South Dakota	531.51	396.60	1,082.68 *	656.95	774.40	387.01
South Atlantic:						
Delaware	180.67	145.27	1,132.06	750.96	528.18	199.96
District of Columbia	227.55	205.82	627.47	1,108.45	897.51	228.21
Florida	250.86	274.02	451.46	847.97	362.78	252.03
Georgia	168.41	180.80	421.25	875.00	367.42	196.77
Maryland	514.66	524.59	926.90	656.11	448.64	566.86
North Carolina	409.78	396.99	742.57	1,065.10 *	480.51	429.82
South Carolina	169.11	163.97	793.15	562.55	401.32	173.83
Virginia	202.13	204.61	777.54	681.57 *	269.90	224.75
West Virginia	268.97	286.62	486.36	486.39	317.92	331.81
East South Central:						
Alabama	270.00	279.19	518.92	570.09	344.52	297.25
Kentucky	166.42	178.96	572.95	707.41	488.50	154.64
Mississippi	321.53	346.29	844.06	892.61	671.10 *	565.76
Tennessee	213.47	208.43	683.75	625.86	468.15	343.36
West South Central:						
Arkansas	151.27	154.22	311.17	553.98 *	187.35	211.75
Louisiana	168.03	175.50	541.52	1,025.21	667.83	215.03
Oklahoma	207.02	217.64	714.71	587.50	417.97	206.89
Texas	184.20	150.69	701.20	904.51	335.08	196.23
Mountain:						
Arizona	224.98	227.35	785.01 *	550.91 *	412.96	263.91
Colorado	130.84	108.07	981.48	823.40	539.53	146.87
Idaho	266.21	281.97	521.74	989.41 *	649.13 *	251.22
Montana	366.67	404.51	718.79	941.53 *	600.30	419.35
Nevada	302.77	338.02	455.35	622.45	652.99 *	316.61
New Mexico	283.90	314.16	707.58	694.41 *	392.15	296.04
Utah	123.91	128.10	558.89	904.83	291.54	166.91
Wyoming	326.89	443.41	602.29	1,064.52	764.97	408.91
Pacific:						
Alaska	302.49	333.21	810.91	650.87 *	708.49	314.00
California	202.17	290.38	837.45	644.10 *	348.19	244.42
Hawaii	294.93	333.91	452.41	1,024.91	437.58	300.19
Oregon	254.03	314.47	916.00 *	808.85 *	1,035.80 *	296.11
Washington	392.23	523.68	909.85	380.49	857.36 *	495.19

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.D.3(2004) 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, 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	24.4%	24.2%	27.6%	21.4%	27.9%	23.8%
New England:						
Connecticut	20.6%	20.7%	18.6%	28.4%	24.0% *	20.2%
Maine	25.7%	25.2%	27.5%	31.8% *	28.2%	25.4%
Massachusetts	26.4%	26.7%	22.8%	35.0%	29.3%	26.1%
New Hampshire	27.8%	28.6%	22.1%	38.2%	31.3%	27.0%
Rhode Island	22.6%	23.5%	21.6%	15.1% *	30.9%	22.0%
Vermont	24.9%	25.9%	22.2%	18.0% *	27.8%	24.5%
Middle Atlantic:						
New Jersey	16.5%	19.8%	18.4%	3.6% *	20.6%	16.2%
New York	20.1%	19.9%	33.1%	12.5% *	24.1%	19.7%
Pennsylvania	20.4%	19.0%	32.3%	34.2%	28.0%	19.6%
East North Central:						
Illinois	22.7%	22.2%	25.2%	34.7%	26.9%	22.2%
Indiana	21.3%	21.7%	21.6% *	16.9% *	37.3%	18.8%
Michigan	18.1%	17.2%	22.0%	23.1%	22.7%	17.4%
Ohio	23.0%	21.7%	30.5%	26.1%	21.9%	23.2%
Wisconsin	21.6%	20.9%	23.2%	30.1%	29.3%	20.8%
West North Central:						
Iowa	25.0%	24.6%	30.8%	25.7%	25.8%	24.8%
Kansas	25.0%	24.7%	30.7%	16.3% *	24.5%	25.2%
Minnesota	22.0%	22.5%	16.7% *	27.0%	15.9% *	23.1%
Missouri	26.3%	26.0%	20.6%	36.2%	37.1%	24.5%
Nebraska	30.1%	29.3%	35.4%	28.3%	26.8%	30.8%
North Dakota	28.1%	28.5%	27.7%	22.9%	30.1%	27.8%
South Dakota	23.7%	30.1%	10.2% *	31.2%	35.5%	21.3%
South Atlantic:						
Delaware	22.3%	21.2%	32.0%	23.0% *	30.4%	21.2%
District of Columbia	22.6%	21.8%	30.4%	29.9%	31.6%	21.6%
Florida	28.5%	28.0%	31.5%	30.7%	32.6%	27.9%
Georgia	27.9%	27.0%	38.1%	42.2%	34.0%	26.7%
Maryland	30.3%	28.9%	39.1%	30.2%	28.8%	30.5%
North Carolina	29.1%	29.0%	46.2%	17.7% *	23.0%	31.0%
South Carolina	27.6%	26.5%	38.0%	30.7% *	31.6%	27.1%
Virginia	26.4%	26.1%	27.6%	29.6%	27.3%	26.2%
West Virginia	21.8%	21.7%	23.1%	22.0%	24.0%	21.2%
East South Central:						
Alabama	29.1%	29.3%	22.6%	32.8%	31.1%	28.7%
Kentucky	21.4%	20.8%	27.7%	30.6%	26.3%	20.8%
Mississippi	32.9%	32.7%	37.2%	29.0%	26.2%	35.3%
Tennessee	29.1%	28.9%	29.6%	33.6%	37.3%	26.3%
West South Central:						
Arkansas	28.8%	28.8%	26.4%	39.4%	30.7%	28.3%
Louisiana	27.1%	27.7%	22.8%	27.7%	31.2%	26.6%
Oklahoma	27.5%	26.5%	37.4%	27.9%	37.8%	26.2%
Texas	27.6%	27.0%	29.7%	44.6%	33.9%	26.4%
Mountain:						
Arizona	25.1%	25.8%	22.6% *	16.1%	24.1%	25.2%
Colorado	27.1%	26.3%	35.6%	30.9%	27.2%	27.0%
Idaho	26.1%	26.2%	25.2%	27.3%	21.4% *	27.8%
Montana	24.6%	23.7%	29.2%	28.2% *	29.7%	23.7%
Nevada	26.9%	26.5%	29.5%	29.9% *	23.1%	27.7%
New Mexico	20.1%	18.1%	32.0%	23.7%	32.1%	17.3%
Utah	27.9%	28.4%	22.8% *	27.7%	30.2%	27.4%
Wyoming	24.2%	23.4%	29.2%	30.3%	31.1%	22.9%
Pacific:						
Alaska	22.1%	21.7%	49.2%	9.8% *	33.5%	21.4%
California	25.4%	25.0%	30.4%	21.8% *	27.1%	25.2%
Hawaii	27.6%	28.2%	23.3%	40.5%	31.3%	26.9%
Oregon	23.9%	24.2%	23.3%	21.1% *	28.3%	23.4%
Washington	28.3%	28.7%	29.2%	21.2%	27.6%	28.4%

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.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 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	0.41%	0.36%	1.00%	2.98%	1.06%	0.37%
New England:						
Connecticut	1.26%	1.62%	3.07%	6.93%	7.62% *	1.36%
Maine	2.53%	2.14%	6.26%	10.19% *	4.76%	2.67%
Massachusetts	1.10%	1.28%	6.13%	5.88%	4.28%	1.39%
New Hampshire	2.57%	2.48%	3.74%	8.62%	3.92%	2.70%
Rhode Island	2.24%	2.24%	5.68%	9.23% *	5.56%	2.35%
Vermont	1.63%	1.99%	4.75%	10.75% *	6.66%	2.07%
Middle Atlantic:						
New Jersey	2.50%	1.79%	4.83%	7.50% *	3.74%	2.65%
New York	1.84%	1.47%	5.80%	11.88% *	3.49%	1.87%
Pennsylvania	1.38%	1.77%	5.74%	3.97%	4.71%	1.42%
East North Central:						
Illinois	1.54%	1.58%	2.97%	9.42%	3.64%	1.56%
Indiana	2.02%	2.02%	7.46% *	5.38% *	7.05%	1.80%
Michigan	1.42%	1.19%	5.34%	5.00%	6.50%	0.99%
Ohio	1.42%	1.20%	6.61%	4.90%	5.18%	0.81%
Wisconsin	1.11%	1.26%	4.86%	7.57%	4.39%	1.16%
West North Central:						
Iowa	2.23%	2.36%	8.98%	4.86%	4.19%	2.80%
Kansas	1.72%	2.12%	3.96%	7.66% *	3.77%	2.00%
Minnesota	1.79%	1.77%	6.79% *	6.58%	9.99% *	1.77%
Missouri	1.91%	1.68%	5.55%	9.76%	6.09%	2.54%
Nebraska	2.28%	2.29%	6.11%	6.48%	4.76%	2.65%
North Dakota	2.65%	3.25%	5.84%	6.60%	6.20%	3.23%
South Dakota	4.20%	3.32%	8.53% *	7.44%	4.68%	4.02%
South Atlantic:						
Delaware	1.47%	1.01%	6.32%	7.60% *	5.29%	1.68%
District of Columbia	2.15%	2.10%	6.27%	8.41%	7.27%	2.26%
Florida	2.09%	2.51%	2.69%	7.15%	3.53%	2.08%
Georgia	1.33%	1.55%	8.61%	8.48%	3.23%	1.76%
Maryland	3.08%	3.52%	6.59%	5.35%	4.65%	3.54%
North Carolina	3.89%	3.90%	7.51%	13.08% *	5.81%	4.00%
South Carolina	1.84%	1.79%	5.78%	9.72% *	4.07%	1.90%
Virginia	1.77%	2.06%	4.43%	7.33%	2.86%	1.89%
West Virginia	1.53%	1.66%	5.57%	5.66%	3.84%	1.91%
East South Central:						
Alabama	2.32%	2.60%	4.74%	6.49%	3.20%	2.82%
Kentucky	1.95%	2.13%	5.65%	7.95%	4.24%	1.74%
Mississippi	2.53%	2.65%	8.27%	8.50%	6.27%	4.11%
Tennessee	1.23%	0.86%	7.11%	7.03%	3.32%	2.11%
West South Central:						
Arkansas	1.45%	1.51%	3.90%	10.43%	2.22%	2.07%
Louisiana	3.34%	3.37%	6.35%	6.65%	5.33%	3.72%
Oklahoma	2.24%	2.29%	7.83%	5.99%	4.69%	2.19%
Texas	1.28%	1.14%	3.88%	8.72%	2.75%	1.47%
Mountain:						
Arizona	1.95%	1.94%	8.51% *	4.02%	3.41%	2.08%
Colorado	1.09%	1.27%	5.33%	6.74%	4.15%	1.41%
Idaho	3.14%	3.33%	6.15%	6.15%	7.54% *	2.52%
Montana	2.70%	3.30%	6.64%	8.71% *	4.11%	3.24%
Nevada	2.49%	2.65%	4.82%	10.62% *	5.68%	3.18%
New Mexico	3.46%	3.56%	6.64%	6.42%	3.01%	3.53%
Utah	1.00%	1.17%	10.58% *	5.37%	2.02%	1.28%
Wyoming	1.53%	1.83%	4.96%	6.59%	5.51%	1.87%
Pacific:						
Alaska	2.74%	2.45%	10.56%	6.99% *	7.98%	2.75%
California	1.20%	1.54%	4.03%	8.29% *	3.36%	1.30%
Hawaii	2.11%	2.18%	3.62%	10.22%	5.92%	1.75%
Oregon	1.34%	1.79%	5.81%	6.95% *	7.16%	1.47%
Washington	2.95%	3.94%	8.00%	5.71%	7.01%	3.53%

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.D.3.a(2004) Percent of total premiums for exclusive-provider plans 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, 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	24.8%	25.0%	25.5%	19.0%	26.4%	24.6%
New England:						
Connecticut	20.8%	20.7%	19.7%	26.9%	32.8%	19.4%
Maine	28.1%	25.7%	42.3%	40.5%	31.5%	27.9%
Massachusetts	26.1%	27.2%	21.2%	28.4%	27.9%	26.0%
New Hampshire	32.9%	34.2%	26.4% *	35.4% *	42.6%	31.8%
Rhode Island	24.4%	22.1%	56.3% *	27.7% *	44.2% *	23.9%
Vermont	28.4%	30.2%	31.9% *	13.3% *	24.8% *	28.7%
Middle Atlantic:						
New Jersey	18.4%	21.5%	6.3% *	5.5% *	13.0%	19.8%
New York	19.6%	19.6%	34.5% *	8.9% *	18.5%	19.7%
Pennsylvania	20.9%	20.5%	27.9%	22.7%	20.9% *	20.9%
East North Central:						
Illinois	22.4%	21.9%	26.1%	.	30.0%	21.5%
Indiana	17.6%	18.6%	19.0% *	9.1% *	31.7%	15.0% *
Michigan	24.1%	20.9%	35.4%	25.9% *	47.4%	20.3%
Ohio	21.6%	21.7%	13.9% *	38.9% *	22.1%	21.5%
Wisconsin	22.3%	21.2%	25.8%	43.9%	26.6%	22.1%
West North Central:						
Iowa	30.3%	29.2%	35.7% *	35.1% *	35.8%	29.4%
Kansas	18.7% *	18.1% *	39.9% *	.	31.3% *	17.9% *
Minnesota	13.9% *	22.4%	7.9% *	19.9% *	7.7% *	21.5%
Missouri	22.9%	23.1%	22.8%	20.6% *	37.5%	21.8%
Nebraska	30.5%	31.8%	15.4% *	.	6.5% *	34.7%
North Dakota	27.3%	31.2%	14.7% *	28.7%	24.6% *	27.9%
South Dakota	29.9%	28.8%	24.9% *	46.3%	39.1%	29.4%
South Atlantic:						
Delaware	17.8%	17.9%	15.8% *	18.2% *	27.9%	16.6%
District of Columbia	20.6%	20.1%	39.6%	.	38.5%	19.4%
Florida	29.2%	29.4%	27.4%	40.6%	27.8%	29.5%
Georgia	32.1%	30.5%	46.4%	50.9%	20.6%	33.3%
Maryland	26.6%	26.1%	30.8%	23.0% *	28.1%	26.5%
North Carolina	30.3%	29.6%	39.0%	46.6% *	23.3% *	32.7%
South Carolina	22.8%	20.0% *	30.8%	45.1%	46.5%	21.8%
Virginia	26.4%	25.5%	34.8%	34.4% *	23.9%	26.9%
West Virginia	29.7%	29.5%	25.1% *	41.0% *	30.7% *	29.4%
East South Central:						
Alabama	37.2%	37.5%	22.0% *	59.2%	39.8%	36.9%
Kentucky	20.8%	20.8%	21.2% *	.	24.0%	20.4%
Mississippi	29.8%	30.1%	28.4% *	.	21.7% *	35.0%
Tennessee	33.7%	33.9%	32.0% *	33.4% *	35.9%	31.8%
West South Central:						
Arkansas	28.0% *	27.8% *	17.5% *	63.6%	32.0% *	27.5%
Louisiana	33.4%	33.5%	42.6% *	22.5% *	15.1% *	35.4%
Oklahoma	30.9%	30.9%	28.4%	34.4% *	34.7%	30.4%
Texas	28.5%	28.2%	27.2%	46.7%	40.7%	26.5%
Mountain:						
Arizona	26.2%	26.5%	28.7% *	17.1% *	26.3%	26.2%
Colorado	31.4%	31.7%	28.7%	20.7% *	23.6%	32.3%
Idaho	32.7%	33.5%	28.4%	.	57.8%	24.6%
Montana	23.6%	22.7%	46.2%	.	35.5%	14.6% *
Nevada	31.1%	30.4%	34.3%	26.9% *	36.1%	29.9%
New Mexico	22.7%	22.0%	63.0%	62.9%	31.7%	21.6%
Utah	24.7%	24.9%	23.7% *	19.8% *	32.0%	24.1%
Wyoming	20.9%	21.1%	.	20.4% *	21.3%	20.2%
Pacific:						
Alaska	8.8% *	27.5%	.	.	26.9%	7.7% *
California	27.4%	27.2%	29.5%	26.1% *	27.0%	27.4%
Hawaii	26.7%	26.6%	25.8%	37.3%	30.2%	26.0%
Oregon	22.5%	24.3%	7.7% *	24.8%	24.7%	22.2%
Washington	22.1%	22.5%	18.1% *	.	30.7% *	21.5%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.a(2004) Standard error for percent of total premiums for exclusive-provider plans 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, 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	0.67%	0.59%	2.38%	3.60%	1.44%	0.73%
New England:						
Connecticut	2.54%	2.66%	4.61%	6.90%	8.68%	2.55%
Maine	3.95%	3.99%	9.93%	12.02%	6.79%	4.12%
Massachusetts	2.10%	2.20%	5.31%	8.11%	5.57%	2.26%
New Hampshire	3.07%	3.46%	8.67% *	10.99% *	8.78%	3.44%
Rhode Island	3.82%	4.04%	17.80% *	10.08% *	13.49% *	3.97%
Vermont	4.87%	5.00%	9.78% *	13.77% *	12.06% *	5.14%
Middle Atlantic:						
New Jersey	3.19%	3.55%	1.95% *	5.26% *	3.63%	4.54%
New York	4.00%	2.35%	10.81% *	9.57% *	4.48%	4.47%
Pennsylvania	2.24%	1.67%	5.48%	6.71%	8.37% *	1.87%
East North Central:						
Illinois	2.10%	2.82%	7.57%	.	6.11%	2.37%
Indiana	3.75%	3.38%	7.55% *	5.98% *	7.72%	4.80% *
Michigan	2.42%	3.48%	7.87%	10.35% *	8.79%	2.22%
Ohio	2.21%	1.76%	4.71% *	12.17% *	6.33%	2.31%
Wisconsin	2.76%	3.07%	7.37%	12.01%	7.24%	3.06%
West North Central:						
Iowa	1.97%	1.68%	11.69% *	10.56% *	10.10%	2.07%
Kansas	7.06% *	6.34% *	12.66% *	.	9.72% *	6.88% *
Minnesota	4.66% *	2.95%	8.68% *	6.19% *	5.77% *	3.32%
Missouri	2.79%	3.17%	6.79%	10.21% *	10.09%	2.66%
Nebraska	5.31%	8.13%	10.35% *	.	2.28% *	7.52%
North Dakota	4.53%	6.55%	9.76% *	8.10%	7.48% *	5.64%
South Dakota	5.64%	7.08%	8.67% *	12.38%	9.81%	6.33%
South Atlantic:						
Delaware	4.35%	3.45%	4.77% *	9.81% *	7.12%	4.39%
District of Columbia	3.21%	3.23%	9.56%	.	9.22%	3.06%
Florida	3.00%	3.43%	6.28%	12.15%	5.19%	2.92%
Georgia	3.08%	3.59%	11.50%	15.18%	4.96%	3.28%
Maryland	3.52%	3.67%	7.80%	7.28% *	6.81%	3.83%
North Carolina	3.30%	3.58%	9.56%	14.17% *	7.66% *	3.45%
South Carolina	5.74%	6.13% *	9.10%	13.45%	11.26%	6.10%
Virginia	2.82%	2.91%	8.93%	10.99% *	6.09%	2.94%
West Virginia	3.77%	4.34%	10.41% *	12.87% *	11.27% *	2.17%
East South Central:						
Alabama	6.86%	6.22%	7.64% *	17.69%	11.77%	6.82%
Kentucky	2.68%	4.07%	6.66% *	.	5.52%	4.31%
Mississippi	5.79%	6.29%	8.70% *	.	8.05% *	7.60%
Tennessee	2.39%	2.89%	9.95% *	10.03% *	5.84%	4.69%
West South Central:						
Arkansas	8.71% *	8.63% *	5.54% *	18.48%	10.32% *	5.11%
Louisiana	4.98%	5.20%	12.83% *	8.71% *	4.74% *	4.68%
Oklahoma	2.48%	4.06%	8.50%	10.50% *	9.39%	2.62%
Texas	1.49%	1.46%	6.92%	11.54%	6.26%	1.48%
Mountain:						
Arizona	5.22%	5.10%	11.21% *	5.43% *	7.05%	5.05%
Colorado	1.77%	1.78%	8.44%	7.48% *	6.36%	2.46%
Idaho	9.51%	9.77%	8.48%	.	16.37%	7.10%
Montana	6.38%	6.66%	13.79%	.	9.88%	4.45% *
Nevada	4.09%	4.30%	9.25%	10.76% *	6.47%	5.01%
New Mexico	6.17%	6.34%	16.46%	17.66%	7.04%	6.43%
Utah	2.88%	3.08%	8.94% *	6.10% *	7.28%	3.22%
Wyoming	5.06%	5.04%	.	6.19% *	6.38%	5.30%
Pacific:						
Alaska	4.11% *	6.79%	.	.	8.03%	4.35% *
California	2.07%	2.27%	4.45%	10.78% *	5.85%	2.14%
Hawaii	1.37%	1.51%	5.72%	10.12%	6.24%	1.34%
Oregon	3.93%	4.41%	9.97% *	7.02%	6.52%	4.63%
Washington	2.35%	2.44%	7.33% *	.	9.83% *	2.58%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.b(2004) Percent of total premiums for mixed-provider plans 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, 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	24.3%	24.1%	28.0%	21.7%	28.3%	23.7%
New England:						
Connecticut	20.8%	21.3%	18.1%	13.3% *	21.4% *	20.8%
Maine	23.7%	24.4%	19.7% *	27.4% *	27.3% *	23.1%
Massachusetts	26.0%	25.5%	25.0%	47.6%	29.3%	25.6%
New Hampshire	23.8%	24.4%	16.4% *	47.5%	28.5%	22.0%
Rhode Island	21.0%	22.1%	19.5% *	14.7% *	31.6%	20.0%
Vermont	24.1%	24.8%	21.8% *	18.5% *	29.2%	23.4%
Middle Atlantic:						
New Jersey	15.2%	18.3%	24.9% *	3.3% *	32.0%	14.4%
New York	19.9%	20.0%	29.5%	13.1% *	24.7%	19.4%
Pennsylvania	19.5%	17.9%	31.1%	35.9%	29.4%	18.5%
East North Central:						
Illinois	23.0%	22.6%	25.2%	30.1%	26.3%	22.6%
Indiana	23.3%	23.4%	23.4% *	21.6%	40.7%	20.5%
Michigan	17.0%	16.8%	13.4%	32.8%	16.5% *	17.1%
Ohio	23.6%	22.1%	32.6%	24.9%	22.1%	23.9%
Wisconsin	21.4%	21.1%	21.6%	26.5%	28.3%	20.6%
West North Central:						
Iowa	24.5%	24.1%	38.1%	24.9%	24.1%	24.6%
Kansas	26.6%	26.3%	30.0%	20.4% *	24.4%	27.2%
Minnesota	22.7%	22.0%	26.3%	25.8%	23.3% *	22.6%
Missouri	28.0%	27.7%	20.0%	42.7%	37.3%	26.2%
Nebraska	30.1%	29.1%	37.5%	28.4%	26.9%	30.7%
North Dakota	25.4%	24.4%	35.3%	24.1% *	40.9%	24.0%
South Dakota	21.5%	29.9%	9.6% *	25.6%	37.1%	18.1% *
South Atlantic:						
Delaware	22.9%	21.0%	37.3%	29.4%	29.1%	22.1%
District of Columbia	23.3%	22.4%	29.9%	29.9%	29.9%	22.6%
Florida	28.3%	27.4%	33.6%	39.5%	35.8%	27.5%
Georgia	26.8%	26.3%	18.1%	42.6%	36.1%	24.6%
Maryland	34.0%	32.8%	43.8%	30.6%	29.2%	34.5%
North Carolina	29.5%	29.9%	48.1%	14.5% *	22.0%	31.9%
South Carolina	28.8%	28.1%	39.8%	24.6%	30.5%	28.5%
Virginia	27.4%	27.2%	27.6%	31.0%	28.2%	27.1%
West Virginia	21.1%	20.9%	24.2% *	20.1%	21.7%	21.0%
East South Central:						
Alabama	28.2%	28.5%	23.5%	27.1%	29.6%	27.9%
Kentucky	22.3%	21.5%	30.4%	30.6%	26.4%	21.6%
Mississippi	32.7%	32.2%	40.3%	29.2% *	25.7%	35.0%
Tennessee	28.1%	27.7%	30.2%	31.3%	37.1%	25.6%
West South Central:						
Arkansas	29.2%	29.3%	28.2%	29.6%	30.2%	28.9%
Louisiana	26.9%	27.6%	21.9%	29.0% *	29.4%	26.6%
Oklahoma	27.1%	26.4%	36.3%	23.5%	36.6%	25.9%
Texas	27.8%	27.1%	31.0%	44.2%	32.2%	27.0%
Mountain:						
Arizona	23.5%	24.5%	20.4% *	12.3% *	19.8%	23.7%
Colorado	24.2%	23.2%	32.5%	34.0%	24.5%	24.2%
Idaho	25.4%	25.3%	24.2%	38.5%	17.5% *	28.3%
Montana	23.5%	22.1%	30.6%	39.9% *	32.1%	22.0%
Nevada	20.9%	20.3%	25.7%	30.9%	19.1% *	21.5%
New Mexico	18.7%	16.3%	33.0%	25.8%	33.9%	15.3%
Utah	30.0%	30.5%	21.9% *	41.4%	30.4%	29.8%
Wyoming	25.2%	24.4%	29.4% *	33.3%	36.9%	23.2%
Pacific:						
Alaska	22.5%	22.2%	37.6%	19.2%	32.6%	21.9%
California	24.6%	24.2%	29.1%	20.6% *	27.4%	24.3%
Hawaii	27.0%	27.6%	21.9% *	39.2%	30.7%	26.3%
Oregon	24.6%	24.5%	26.9%	19.0% *	27.9%	24.3%
Washington	29.3%	29.9%	31.1%	19.9%	29.6%	29.3%

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.D.3.b(2004) Standard error for percent of total premiums for mixed-provider plans 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, 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	0.46%	0.37%	1.38%	3.14%	1.39%	0.45%
New England:						
Connecticut	1.33%	1.52%	4.12%	4.06% *	7.97% *	1.45%
Maine	2.64%	2.61%	6.45% *	9.68% *	9.24% *	2.83%
Massachusetts	2.02%	2.41%	6.14%	11.56%	6.41%	2.55%
New Hampshire	3.59%	3.17%	9.59% *	13.50%	7.22%	3.71%
Rhode Island	1.67%	1.32%	6.03% *	9.88% *	5.55%	1.70%
Vermont	2.45%	3.53%	9.34% *	8.42% *	7.89%	3.11%
Middle Atlantic:						
New Jersey	2.49%	1.64%	8.26% *	8.15% *	4.73%	2.54%
New York	1.74%	1.59%	7.58%	12.36% *	3.75%	1.78%
Pennsylvania	2.42%	3.22%	5.70%	5.88%	5.37%	2.43%
East North Central:						
Illinois	1.82%	1.88%	3.61%	8.86%	4.23%	1.77%
Indiana	2.21%	2.14%	7.27% *	5.81%	8.22%	1.66%
Michigan	1.69%	1.93%	3.08%	8.04%	7.90% *	1.68%
Ohio	1.76%	1.50%	7.34%	5.96%	5.40%	0.98%
Wisconsin	1.47%	1.56%	5.09%	7.25%	7.91%	1.49%
West North Central:						
Iowa	2.53%	2.82%	9.31%	4.91%	4.62%	3.35%
Kansas	3.23%	3.58%	3.48%	11.37% *	4.41%	3.17%
Minnesota	1.64%	1.85%	5.82%	7.13%	9.50% *	1.73%
Missouri	2.17%	2.24%	5.59%	10.69%	6.25%	4.05%
Nebraska	2.15%	1.89%	6.66%	6.50%	5.97%	1.97%
North Dakota	2.51%	3.39%	8.23%	7.66% *	10.13%	2.44%
South Dakota	5.75%	3.89%	10.58% *	7.27%	4.49%	6.40% *
South Atlantic:						
Delaware	1.23%	1.05%	7.94%	6.75%	4.95%	1.47%
District of Columbia	2.08%	2.08%	6.05%	8.41%	7.72%	2.25%
Florida	2.26%	2.42%	4.11%	8.85%	3.17%	2.25%
Georgia	1.66%	1.74%	5.06%	9.73%	3.49%	1.69%
Maryland	4.27%	4.49%	9.52%	5.44%	4.72%	4.58%
North Carolina	4.45%	4.37%	8.42%	10.78% *	5.89%	4.45%
South Carolina	1.88%	1.90%	7.22%	5.90%	4.17%	1.93%
Virginia	2.53%	2.58%	6.98%	8.11%	3.69%	2.63%
West Virginia	1.99%	2.18%	7.86% *	5.47%	3.75%	2.68%
East South Central:						
Alabama	3.06%	3.19%	5.86%	6.10%	3.26%	3.27%
Kentucky	2.19%	2.18%	6.64%	7.95%	5.39%	1.88%
Mississippi	2.82%	2.93%	9.61%	9.00% *	6.42%	4.76%
Tennessee	1.39%	1.10%	7.37%	5.54%	3.93%	2.10%
West South Central:						
Arkansas	1.93%	2.02%	4.18%	8.33%	1.45%	2.69%
Louisiana	3.20%	3.25%	5.59%	8.97% *	6.70%	3.54%
Oklahoma	2.35%	2.46%	7.93%	6.68%	4.14%	2.27%
Texas	1.73%	1.62%	5.16%	8.77%	3.99%	1.78%
Mountain:						
Arizona	2.36%	2.29%	8.51% *	4.50% *	4.08%	2.65%
Colorado	1.39%	1.23%	6.34%	8.11%	4.07%	1.55%
Idaho	3.03%	3.23%	6.90%	11.42%	6.58% *	2.84%
Montana	3.26%	3.89%	8.22%	12.09% *	8.37%	4.58%
Nevada	2.74%	3.05%	5.97%	8.34%	6.99% *	2.88%
New Mexico	3.40%	3.67%	8.31%	6.47%	3.08%	3.51%
Utah	1.18%	1.15%	9.33% *	10.20%	2.80%	1.79%
Wyoming	2.46%	3.24%	9.56% *	9.95%	7.82%	3.02%
Pacific:						
Alaska	2.98%	3.29%	10.69%	5.57%	7.91%	2.97%
California	1.55%	2.29%	6.18%	8.89% *	3.77%	1.82%
Hawaii	3.23%	3.49%	6.77% *	10.35%	7.34%	2.91%
Oregon	2.27%	2.90%	7.18%	7.70% *	7.83%	2.70%
Washington	3.21%	4.34%	8.48%	5.42%	6.94%	4.25%

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.D.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take 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	35.2%	35.8%	32.8%	31.0%	28.9%	36.5%
New England:						
Connecticut	37.3%	38.2%	35.1%	21.3%	42.8%	36.7%
Maine	33.0%	34.8%	29.2%	20.5%	28.2%	33.8%
Massachusetts	41.0%	41.9%	42.5%	23.0%	33.9%	41.8%
New Hampshire	29.6%	29.6%	31.4%	24.6% *	24.7%	31.1%
Rhode Island	40.5%	41.4%	35.4%	38.8%	23.8%	42.6%
Vermont	28.2%	28.8%	25.1%	26.5%	27.4%	28.3%
Middle Atlantic:						
New Jersey	39.3%	39.1%	29.9%	48.1%	27.4%	41.1%
New York	38.1%	37.8%	32.6%	46.4%	32.6%	38.9%
Pennsylvania	36.7%	38.9%	24.1%	23.7%	24.0%	38.5%
East North Central:						
Illinois	37.7%	38.4%	36.6%	22.6% *	28.1%	39.4%
Indiana	35.5%	36.7%	30.0%	31.0%	24.9%	38.0%
Michigan	36.1%	36.3%	38.9%	26.9%	38.2%	35.7%
Ohio	42.5%	43.4%	41.6%	30.8%	35.0%	44.4%
Wisconsin	41.3%	42.9%	37.6%	29.6%	30.1%	42.9%
West North Central:						
Iowa	43.4%	46.2%	41.2%	22.6%	32.7%	46.0%
Kansas	42.1%	44.4%	30.9%	18.0% *	34.9%	44.1%
Minnesota	41.1%	40.1%	54.7%	31.6%	51.1%	39.4%
Missouri	31.7%	33.2%	29.7%	21.9%	26.6%	32.8%
Nebraska	38.8%	38.2%	31.0%	58.0%	42.1%	38.1%
North Dakota	39.2%	40.5%	38.9%	27.4%	40.4%	39.0%
South Dakota	43.2%	39.5%	60.6%	35.0%	29.0%	47.7%
South Atlantic:						
Delaware	31.9%	33.1%	23.9%	31.8%	22.2%	34.3%
District of Columbia	33.1%	32.2%	37.1%	54.7%	39.0%	32.5%
Florida	28.9%	28.7%	30.8%	27.8% *	22.2%	30.2%
Georgia	34.7%	35.5%	34.7%	21.9%	32.9%	35.1%
Maryland	31.5%	33.2%	26.0%	24.9%	22.8%	32.7%
North Carolina	29.6%	30.2%	20.6%	36.5%	23.9%	31.7%
South Carolina	33.6%	34.8%	24.7%	30.0%	21.7%	36.1%
Virginia	34.1%	32.8%	40.4%	39.6%	40.8%	32.4%
West Virginia	34.7%	36.1%	29.9%	23.4% *	23.0%	40.8%
East South Central:						
Alabama	41.1%	40.9%	40.7%	45.7%	33.4%	42.8%
Kentucky	37.5%	38.9%	23.9%	31.1%	27.7%	39.5%
Mississippi	34.9%	34.5%	39.3%	36.6%	30.8%	37.0%
Tennessee	38.1%	39.2%	35.2%	21.2% *	30.3%	41.6%
West South Central:						
Arkansas	38.4%	39.1%	29.6%	35.7%	35.2%	39.5%
Louisiana	33.2%	33.0%	38.4%	21.5% *	25.2%	34.8%
Oklahoma	34.7%	35.6%	27.8%	34.6%	25.4%	36.5%
Texas	31.9%	32.6%	30.5%	20.7%	22.1%	35.0%
Mountain:						
Arizona	33.5%	34.2%	24.5%	34.9%	31.0%	33.8%
Colorado	30.7%	30.8%	32.5% *	24.6% *	26.0%	31.4%
Idaho	34.6%	36.6%	24.8% *	31.2%	31.2%	35.9%
Montana	29.4%	30.5%	26.9%	22.2%	19.8%	31.9%
Nevada	26.9%	28.5%	21.5%	11.8%	26.1%	27.1%
New Mexico	33.5%	34.0%	31.8%	27.3%	27.1%	35.5%
Utah	42.7%	43.3%	39.2%	36.3%	34.0%	45.5%
Wyoming	40.4%	41.8%	31.7%	33.9% *	25.7%	45.0%
Pacific:						
Alaska	30.5%	32.1%	14.6% *	38.8%	24.5%	31.1%
California	32.7%	33.3%	30.4%	25.5%	28.7%	33.4%
Hawaii	28.7%	29.9%	27.7%	15.2% *	17.2%	32.8%
Oregon	31.8%	34.4%	23.3%	25.6%	24.0%	33.3%
Washington	27.3%	27.8%	21.9%	30.6%	17.8%	29.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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* 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.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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	0.24%	0.31%	1.18%	2.61%	0.95%	0.28%
New England:						
Connecticut	1.77%	1.62%	7.06%	5.06%	9.01%	2.18%
Maine	2.70%	2.59%	5.28%	2.20%	3.35%	2.85%
Massachusetts	1.96%	1.92%	7.61%	4.22%	5.54%	2.40%
New Hampshire	1.44%	1.67%	2.12%	10.00%*	3.03%	1.61%
Rhode Island	2.85%	3.09%	7.81%	6.28%	6.05%	3.21%
Vermont	2.75%	3.20%	4.26%	4.32%	4.06%	2.82%
Middle Atlantic:						
New Jersey	1.99%	1.87%	5.64%	9.10%	2.92%	2.34%
New York	1.55%	1.69%	3.85%	7.67%	2.69%	1.54%
Pennsylvania	2.10%	2.18%	3.19%	2.33%	1.97%	2.16%
East North Central:						
Illinois	0.96%	1.25%	5.66%	9.61%*	3.55%	1.41%
Indiana	1.26%	1.25%	5.17%	6.38%	3.93%	1.67%
Michigan	1.43%	1.77%	6.10%	4.62%	6.10%	1.35%
Ohio	0.99%	1.35%	3.25%	6.01%	3.43%	1.01%
Wisconsin	1.61%	1.64%	7.10%	5.50%	2.99%	1.79%
West North Central:						
Iowa	2.39%	2.06%	5.35%	3.89%	4.07%	2.65%
Kansas	2.63%	2.61%	3.98%	9.40%*	5.77%	2.64%
Minnesota	2.82%	2.20%	8.72%	5.03%	9.80%	1.78%
Missouri	1.42%	1.74%	6.19%	4.38%	2.96%	1.81%
Nebraska	2.63%	2.60%	6.41%	11.12%	3.02%	3.06%
North Dakota	2.63%	3.05%	8.18%	7.11%	6.19%	2.77%
South Dakota	4.50%	2.87%	11.55%	7.65%	6.04%	4.53%
South Atlantic:						
Delaware	1.75%	1.99%	2.99%	8.62%	4.06%	2.00%
District of Columbia	1.60%	1.48%	6.12%	16.03%	9.41%	1.97%
Florida	1.03%	1.25%	4.24%	8.51%*	2.74%	1.35%
Georgia	1.59%	1.65%	6.26%	5.10%	5.15%	1.69%
Maryland	0.99%	1.89%	3.72%	6.61%	2.91%	0.81%
North Carolina	1.40%	1.26%	4.54%	8.60%	5.09%	2.12%
South Carolina	2.24%	2.50%	3.33%	5.00%	2.52%	2.44%
Virginia	2.17%	2.15%	9.36%	10.61%	6.83%	2.23%
West Virginia	1.28%	1.76%	5.03%	9.32%*	2.57%	2.36%
East South Central:						
Alabama	2.31%	2.55%	8.67%	9.62%	4.01%	2.49%
Kentucky	1.54%	1.59%	4.64%	7.35%	4.94%	1.61%
Mississippi	1.43%	1.47%	9.01%	10.27%	2.77%	1.81%
Tennessee	1.56%	2.08%	6.61%	10.68%*	3.23%	1.24%
West South Central:						
Arkansas	1.51%	1.88%	7.47%	9.94%	4.24%	1.23%
Louisiana	2.57%	2.64%	8.83%	9.55%*	7.51%	2.51%
Oklahoma	1.27%	1.51%	7.72%	7.00%	4.32%	2.06%
Texas	1.56%	1.76%	4.86%	4.91%	2.48%	1.31%
Mountain:						
Arizona	1.91%	2.11%	4.16%	7.18%	4.60%	2.27%
Colorado	2.18%	2.22%	10.04%*	9.77%*	5.76%	2.60%
Idaho	2.70%	3.43%	8.57%*	8.94%	4.50%	4.22%
Montana	2.49%	2.50%	6.27%	5.29%	3.95%	2.60%
Nevada	1.56%	1.68%	3.77%	2.97%	3.13%	1.55%
New Mexico	2.73%	2.87%	4.99%	7.27%	6.30%	2.65%
Utah	1.87%	2.15%	6.68%	7.11%	4.38%	1.86%
Wyoming	3.34%	3.59%	5.20%	11.17%*	6.00%	3.05%
Pacific:						
Alaska	2.19%	2.44%	5.00%*	6.60%	5.28%	2.24%
California	0.81%	1.06%	2.58%	3.55%	1.77%	0.88%
Hawaii	1.09%	2.02%	4.12%	5.07%*	2.56%	1.91%
Oregon	0.99%	1.27%	3.85%	3.14%	2.93%	1.35%
Washington	1.68%	2.14%	3.60%	8.80%	5.19%	2.01%

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.E.1(2004) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: 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	7,056	7,034	7,270	7,076	6,551	7,151
New England:						
Connecticut	8,078	8,024	8,768	7,694	6,827	8,156
Maine	7,379	7,264	7,859	7,974	6,373	7,564
Massachusetts	7,259	7,236	6,989	8,609	7,130	7,278
New Hampshire	8,495	8,411	8,912	8,476	7,837	8,631
Rhode Island	8,356	8,284	8,074	9,369	8,754	8,305
Vermont	7,588	7,502	8,170	8,027	8,278	7,527
Middle Atlantic:						
New Jersey	7,599	7,554	7,495	8,362	7,480	7,613
New York	7,424	7,401	7,481	7,740	6,912	7,499
Pennsylvania	7,380	7,307	8,356	7,447	7,097	7,413
East North Central:						
Illinois	7,318	7,361	7,049	6,934	6,954	7,383
Indiana	6,820	6,694	7,503	7,049	6,836	6,817
Michigan	7,231	7,076	8,226	8,071	7,585	7,193
Ohio	6,844	6,812	7,149	6,898	6,863	6,838
Wisconsin	7,491	7,355	8,788	7,923	6,537	7,601
West North Central:						
Iowa	6,586	6,482	7,608	6,847	6,088	6,685
Kansas	6,784	6,758	8,033	5,243	6,729	6,801
Minnesota	7,321	7,252	8,113	7,171	6,609	7,398
Missouri	6,883	6,930	6,244	7,039	6,642	6,930
Nebraska	7,091	6,919	7,997	7,292	6,501	7,170
North Dakota	6,063	6,133	5,994	5,368	3,393*	6,333
South Dakota	6,978	7,093	6,131	6,064	7,758	6,624
South Atlantic:						
Delaware	7,039	7,069	6,709	7,255	6,970	7,051
District of Columbia	7,924	7,975	6,584	7,968	6,526	8,001
Florida	7,354	7,388	6,889	7,894	6,673	7,496
Georgia	6,450	6,502	6,585	5,367	5,864	6,555
Maryland	6,835	6,878	6,168	8,442	7,119	6,816
North Carolina	6,821	6,794	6,989	7,272	6,589	6,877
South Carolina	7,006	6,988	7,236	6,364	6,663	7,086
Virginia	6,860	7,057	5,997	5,847	6,117	7,054
West Virginia	6,793	6,797	6,306	7,652	6,364	7,012
East South Central:						
Alabama	7,206	7,190	8,352	5,042	7,194	7,208
Kentucky	7,036	7,015	7,308	6,964	6,876	7,070
Mississippi	6,854	6,908	5,738	5,342	6,090	7,101
Tennessee	6,783	6,765	7,134	5,441	6,119	7,047
West South Central:						
Arkansas	6,130	6,043	7,207	5,456	5,451	6,343
Louisiana	7,229	7,157	7,627	8,645	6,993	7,289
Oklahoma	6,835	6,859	6,688	6,592	6,235	6,933
Texas	6,973	7,046	7,170	5,558	6,351	7,160
Mountain:						
Arizona	6,431	6,472	5,959	6,466	5,351	6,547
Colorado	6,917	6,869	7,962	6,572	5,890	7,098
Idaho	6,748	6,632	7,417	7,276	7,444	6,597
Montana	6,613	6,894	5,412	6,184	6,897	6,547
Nevada	7,239	7,030	8,767	8,109	7,445	7,210
New Mexico	7,111	7,135	6,944	7,147	6,299	7,371
Utah	6,059	6,002	6,175	7,376	5,700	6,131
Wyoming	6,766	6,745	7,281	5,752	6,984	6,682
Pacific:						
Alaska	7,623	7,852	6,704	6,639	6,266	7,756
California	6,733	6,666	7,193	7,207	5,843	6,904
Hawaii	6,292	6,263	6,363	6,592	6,257	6,301
Oregon	6,933	6,796	7,704	6,134	6,464	6,999
Washington	7,176	7,143	7,817	6,296	7,524	7,144

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.E.1(2004) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: 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	38.63	40.68	117.07	114.83	69.56	40.67
New England:						
Connecticut	281.25	329.98	1,230.24	673.65	1,260.33	294.73
Maine	298.76	301.34	1,041.07	1,035.67	636.83	270.13
Massachusetts	347.17	342.70	1,511.80	1,910.25	1,330.43	350.87
New Hampshire	264.37	318.99	479.61	1,553.31	858.97	267.45
Rhode Island	328.45	369.64	1,813.13	1,774.46	1,378.35	353.76
Vermont	196.24	229.03	949.40	963.48	413.64	228.39
Middle Atlantic:						
New Jersey	145.34	136.54	890.68	1,478.24	366.10	137.98
New York	164.01	213.59	392.08	1,208.84	344.40	174.46
Pennsylvania	137.79	174.14	321.79	413.89	465.43	145.91
East North Central:						
Illinois	238.52	245.45	832.79	1,508.83	308.43	288.51
Indiana	188.12	189.76	970.31	1,175.95	457.71	252.71
Michigan	221.44	227.04	476.38	935.76	335.81	247.71
Ohio	118.49	128.02	1,016.23	1,519.73	325.11	147.29
Wisconsin	208.82	226.99	1,343.25	673.97	1,171.15	188.15
West North Central:						
Iowa	225.06	265.45	1,008.66	873.74	751.64	262.69
Kansas	329.47	349.78	935.10	1,273.43	414.68	340.56
Minnesota	247.05	231.89	599.67	930.07	470.73	278.19
Missouri	251.26	238.95	1,046.79	1,414.76	503.73	253.02
Nebraska	314.27	472.07	1,244.38	1,660.41	849.58	343.71
North Dakota	289.15	320.93	958.83	1,353.41	1,149.22*	274.47
South Dakota	468.94	447.67	1,513.55	1,379.63	991.26	380.70
South Atlantic:						
Delaware	226.43	312.84	1,068.59	1,570.22	839.50	249.62
District of Columbia	261.40	260.35	857.67	2,246.08	1,285.25	278.31
Florida	151.50	141.35	1,107.34	1,554.64	502.00	199.84
Georgia	222.13	232.38	1,672.20	733.04	358.07	203.09
Maryland	309.67	348.39	850.86	1,770.77	621.53	321.31
North Carolina	257.24	269.81	801.12	1,045.78	412.65	301.06
South Carolina	233.19	254.42	629.88	1,244.01	637.49	232.11
Virginia	145.30	151.22	446.42	1,172.36	451.27	154.38
West Virginia	347.77	351.81	1,328.13	1,637.30	306.66	446.74
East South Central:						
Alabama	317.75	304.73	2,028.73	1,421.04	787.27	416.73
Kentucky	257.39	277.50	1,005.44	1,841.54	576.01	266.66
Mississippi	193.36	175.04	1,435.06	1,507.25	536.34	325.65
Tennessee	220.37	234.92	847.70	1,288.98	433.67	237.34
West South Central:						
Arkansas	171.87	193.93	1,357.38	1,461.67	734.20	263.28
Louisiana	248.27	245.77	1,514.67	2,132.28	1,439.33	336.48
Oklahoma	194.48	149.34	1,622.62	1,472.13	797.62	196.98
Texas	155.87	167.68	584.17	897.28	295.71	181.26
Mountain:						
Arizona	236.44	276.87	980.59	1,567.47	570.55	245.55
Colorado	322.80	345.13	1,110.47	1,267.50	658.22	315.86
Idaho	252.98	335.08	1,595.26	1,478.78	487.55	329.18
Montana	224.47	124.39	1,046.44	1,232.25	926.50	261.38
Nevada	360.70	338.05	1,190.44	1,840.51	979.53	339.65
New Mexico	551.37	658.38	598.84	1,498.29	817.21	676.74
Utah	234.09	256.73	1,347.68	1,320.65	292.04	267.46
Wyoming	567.95	789.73	1,783.93	1,513.39	1,317.53	614.25
Pacific:						
Alaska	310.63	329.69	1,555.67	1,030.97	1,033.58	341.01
California	154.40	165.77	428.36	337.00	128.62	147.47
Hawaii	177.44	237.13	784.85	764.42	328.27	252.31
Oregon	244.84	265.97	1,221.03	815.23	718.76	288.26
Washington	137.65	145.58	501.51	1,023.76	864.48	146.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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* 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.E.2(2004) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance 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	1,667	1,634	1,899	1,833	1,879	1,627
New England:						
Connecticut	1,692	1,647	2,157 *	1,626	1,244	1,720
Maine	2,035	1,954	2,299	2,659	2,059	2,031
Massachusetts	1,683	1,651	1,454	3,160	1,891	1,653
New Hampshire	2,010	2,041	1,668	3,764	2,356	1,938
Rhode Island	1,782	1,807	2,027 *	1,294 *	1,777 *	1,783
Vermont	1,514	1,437	2,444 *	1,367 *	2,075	1,464
Middle Atlantic:						
New Jersey	1,515	1,494	1,493 *	1,818	2,193	1,430
New York	1,499	1,405	2,202	2,184	1,885	1,443
Pennsylvania	1,583	1,522	2,173	1,955	1,851	1,552
East North Central:						
Illinois	1,674	1,659	1,711	1,993	1,821	1,647
Indiana	1,502	1,466	1,933	1,240 *	1,629	1,476
Michigan	1,254	1,142	1,749	2,310 *	2,371	1,134
Ohio	1,408	1,325	2,291	1,336	1,222 *	1,463
Wisconsin	1,712	1,636	1,982 *	2,471	2,085	1,669
West North Central:						
Iowa	1,616	1,596	2,496	1,368	1,835	1,573
Kansas	1,635	1,534	2,841	1,241 *	1,576	1,654
Minnesota	1,645	1,535	2,710	1,587	1,795	1,628
Missouri	1,634	1,698	1,303 *	1,477	1,390	1,683
Nebraska	1,773	1,657	2,446	1,741	1,139	1,858
North Dakota	1,597	1,460 *	3,030	1,374 *	1,090 *	1,649
South Dakota	2,058	1,875	3,953	2,439	2,424	1,892
South Atlantic:						
Delaware	1,499	1,444	1,768	1,878	1,953	1,414
District of Columbia	1,546	1,530	1,648	2,704 *	2,184	1,511
Florida	1,996	1,985	2,002	2,503	2,153	1,964
Georgia	1,708	1,674	1,527	2,454	2,215	1,618
Maryland	1,669	1,625	1,778	2,209	2,284	1,626
North Carolina	1,807	1,730	2,250	3,200	1,980	1,765
South Carolina	1,771	1,681	2,413	1,622	2,111	1,691
Virginia	1,764	1,792	1,608 *	1,784 *	1,570	1,815
West Virginia	1,532	1,536	1,146 *	2,210	1,439	1,580
East South Central:						
Alabama	1,319	1,281	2,350	1,762	2,283	1,157
Kentucky	1,568	1,492	2,286	2,223 *	2,245	1,422
Mississippi	1,793	1,776	2,304	636 *	1,487	1,892
Tennessee	1,851	1,767	2,426	1,846	2,145	1,735
West South Central:						
Arkansas	1,575	1,590	1,357 *	1,888	1,650	1,552
Louisiana	2,242	2,290	1,611	2,354	2,740	2,117
Oklahoma	1,816	1,790	1,923	2,501	2,326	1,733
Texas	1,891	1,890	2,297	1,461 *	2,188	1,802
Mountain:						
Arizona	1,770	1,789	1,601	1,616 *	1,653	1,783
Colorado	1,707	1,623	2,768	2,333	1,629	1,721
Idaho	1,465	1,347	2,165 *	1,899	2,011	1,347
Montana	1,748	1,815	1,522	1,377	2,244	1,633
Nevada	1,838	1,844	1,807	1,776	1,725	1,854
New Mexico	1,439	1,300	2,311	1,636 *	1,995	1,262
Utah	1,958	1,947	1,746	2,653	2,107	1,928
Wyoming	1,593	1,540	2,354	648 *	1,516	1,622
Pacific:						
Alaska	1,771	1,669	2,275 *	2,135	2,454	1,704
California	1,635	1,649	1,538	1,532	1,690	1,624
Hawaii	1,716	1,820	1,303	1,554 *	1,620	1,740
Oregon	1,514	1,613	1,152	1,500 *	1,389 *	1,531
Washington	1,572	1,542	1,901	1,355	1,900	1,541

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.E.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance 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	39.89	45.28	69.77	98.76	86.68	39.65
New England:						
Connecticut	123.94	145.58	731.48 *	468.30	299.54	128.74
Maine	125.19	152.32	316.84	674.05	405.99	144.05
Massachusetts	127.31	122.78	375.06	753.79	485.56	129.61
New Hampshire	106.58	126.22	334.24	1,015.62	415.72	123.31
Rhode Island	153.05	176.39	848.10 *	436.01 *	567.14 *	216.57
Vermont	203.83	242.72	823.31 *	611.34 *	329.53	230.77
Middle Atlantic:						
New Jersey	83.44	96.79	463.71 *	522.45	358.36	105.77
New York	48.35	68.72	331.54	497.92	213.39	69.03
Pennsylvania	76.28	79.54	418.01	280.72	226.66	71.27
East North Central:						
Illinois	202.16	205.41	348.72	495.38	213.22	209.09
Indiana	110.68	127.26	482.43	514.31 *	408.71	121.53
Michigan	221.27	207.08	522.02	782.70 *	555.05	157.14
Ohio	141.98	134.14	495.58	323.25	371.70 *	100.00
Wisconsin	137.89	134.08	952.66 *	331.82	567.79	125.97
West North Central:						
Iowa	68.93	79.95	612.19	361.05	483.27	91.19
Kansas	152.20	140.58	403.80	803.35 *	451.66	198.61
Minnesota	126.17	91.39	524.98	359.26	306.09	147.30
Missouri	132.65	159.68	406.40 *	359.85	392.31	115.97
Nebraska	189.96	195.87	686.60	485.31	299.16	212.46
North Dakota	381.93	460.47 *	612.80	541.85 *	557.68 *	416.10
South Dakota	196.77	194.55	1,070.77	674.87	482.51	245.47
South Atlantic:						
Delaware	101.98	102.12	467.20	488.42	449.26	122.61
District of Columbia	116.58	123.32	327.78	830.89 *	502.71	116.33
Florida	206.71	244.45	341.99	472.40	349.07	177.73
Georgia	65.77	78.24	402.04	479.72	201.25	58.49
Maryland	223.51	262.76	289.63	541.21	308.78	236.09
North Carolina	110.35	111.88	402.09	588.23	236.29	108.19
South Carolina	111.18	119.78	460.33	403.40	287.71	124.82
Virginia	89.22	98.05	630.35 *	702.85 *	227.40	97.83
West Virginia	144.16	153.41	366.05 *	575.54	236.50	141.73
East South Central:						
Alabama	169.72	172.13	699.62	500.43	176.55	164.59
Kentucky	137.83	159.15	607.86	698.90 *	347.27	138.43
Mississippi	247.69	261.59	614.64	210.30 *	365.60	261.90
Tennessee	130.98	161.53	418.17	505.42	344.42	173.13
West South Central:						
Arkansas	95.23	96.31	501.77 *	548.26	256.95	123.75
Louisiana	168.77	185.19	434.26	646.95	595.47	211.11
Oklahoma	126.00	102.03	469.95	693.83	357.39	169.63
Texas	102.64	99.47	532.33	587.92 *	157.85	108.94
Mountain:						
Arizona	137.09	146.53	296.89	775.64 *	287.15	144.08
Colorado	102.06	100.16	622.72	541.86	326.58	125.05
Idaho	223.34	272.92	958.80 *	449.44	393.53	212.33
Montana	233.25	261.10	400.13	397.18	322.71	260.98
Nevada	185.79	193.53	283.76	478.34	278.45	222.56
New Mexico	142.97	153.35	470.49	505.17 *	348.78	165.87
Utah	154.44	180.99	433.40	566.03	232.31	162.82
Wyoming	180.96	131.66	603.75	227.60 *	347.81	192.31
Pacific:						
Alaska	149.76	162.69	696.87 *	603.77	670.93	171.86
California	64.05	106.78	252.47	386.11	224.62	54.34
Hawaii	78.64	95.13	263.88	578.57 *	206.61	95.49
Oregon	142.79	177.40	236.28	719.37 *	485.17 *	176.66
Washington	160.88	278.14	412.16	373.30	369.13	203.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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* 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.E.3(2004) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance 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	23.6%	23.2%	26.1%	25.9%	28.7%	22.7%
New England:						
Connecticut	20.9%	20.5%	24.6%	21.1%	18.2%	21.1%
Maine	27.6%	26.9%	29.3%	33.3%	32.3%	26.8%
Massachusetts	23.2%	22.8%	20.8%	36.7%	26.5%	22.7%
New Hampshire	23.7%	24.3%	18.7%	44.4%	30.1%	22.5%
Rhode Island	21.3%	21.8%	25.1% *	13.8% *	20.3% *	21.5%
Vermont	20.0%	19.2%	29.9%	17.0% *	25.1%	19.4%
Middle Atlantic:						
New Jersey	19.9%	19.8%	19.9%	21.7%	29.3%	18.8%
New York	20.2%	19.0%	29.4%	28.2%	27.3%	19.2%
Pennsylvania	21.5%	20.8%	26.0%	26.3%	26.1%	20.9%
East North Central:						
Illinois	22.9%	22.5%	24.3%	28.7%	26.2%	22.3%
Indiana	22.0%	21.9%	25.8%	17.6% *	23.8%	21.7%
Michigan	17.3%	16.1%	21.3%	28.6%	31.3%	15.8%
Ohio	20.6%	19.4%	32.0%	19.4%	17.8% *	21.4%
Wisconsin	22.8%	22.2%	22.6% *	31.2%	31.9%	22.0%
West North Central:						
Iowa	24.5%	24.6%	32.8%	20.0%	30.1%	23.5%
Kansas	24.1%	22.7%	35.4%	23.7% *	23.4%	24.3%
Minnesota	22.5%	21.2%	33.4%	22.1% *	27.2%	22.0%
Missouri	23.7%	24.5%	20.9%	21.0% *	20.9%	24.3%
Nebraska	25.0%	24.0%	30.6% *	23.9%	17.5% *	25.9%
North Dakota	26.3%	23.8%	50.5%	25.6%	32.1%	26.0%
South Dakota	29.5%	26.4%	64.5%	40.2%	31.2%	28.6%
South Atlantic:						
Delaware	21.3%	20.4%	26.4%	25.9%	28.0%	20.1%
District of Columbia	19.5%	19.2%	25.0%	33.9%	33.5%	18.9%
Florida	27.1%	26.9%	29.1%	31.7%	32.3%	26.2%
Georgia	26.5%	25.8%	23.2% *	45.7%	37.8%	24.7%
Maryland	24.4%	23.6%	28.8%	26.2% *	32.1%	23.9%
North Carolina	26.5%	25.5%	32.2%	44.0%	30.1%	25.7%
South Carolina	25.3%	24.1%	33.4%	25.5%	31.7%	23.9%
Virginia	25.7%	25.4%	26.8%	30.5%	25.7%	25.7%
West Virginia	22.6%	22.6%	18.2%	28.9%	22.6%	22.5%
East South Central:						
Alabama	18.3%	17.8%	28.1%	34.9%	31.7%	16.1%
Kentucky	22.3%	21.3%	31.3%	31.9% *	32.7%	20.1%
Mississippi	26.2%	25.7%	40.2%	11.9% *	24.4%	26.6%
Tennessee	27.3%	26.1%	34.0%	33.9%	35.1%	24.6%
West South Central:						
Arkansas	25.7%	26.3%	18.8% *	34.6%	30.3%	24.5%
Louisiana	31.0%	32.0%	21.1%	27.2% *	39.2%	29.0%
Oklahoma	26.6%	26.1%	28.8%	38.0%	37.3%	25.0%
Texas	27.1%	26.8%	32.0%	26.3% *	34.5%	25.2%
Mountain:						
Arizona	27.5%	27.6%	26.9%	25.0%	30.9%	27.2%
Colorado	24.7%	23.6%	34.8%	35.5%	27.7%	24.2%
Idaho	21.7%	20.3%	29.2%	26.1% *	27.0%	20.4%
Montana	26.4%	26.3%	28.1%	22.3%	32.5%	24.9%
Nevada	25.4%	26.2%	20.6%	21.9% *	23.2%	25.7%
New Mexico	20.2%	18.2%	33.3%	22.9% *	31.7%	17.1%
Utah	32.3%	32.4%	28.3%	36.0%	37.0%	31.5%
Wyoming	23.5%	22.8%	32.3%	11.3% *	21.7%	24.3%
Pacific:						
Alaska	23.2%	21.3%	33.9%	32.2%	39.2%	22.0%
California	24.3%	24.7%	21.4%	21.3%	28.9%	23.5%
Hawaii	27.3%	29.1%	20.5%	23.6% *	25.9%	27.6%
Oregon	21.8%	23.7%	15.0%	24.5% *	21.5% *	21.9%
Washington	21.9%	21.6%	24.3%	21.5%	25.3%	21.6%

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.E.3(2004) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance 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	0.53%	0.64%	1.04%	1.48%	1.16%	0.52%
New England:						
Connecticut	1.20%	1.31%	3.04%	5.01%	3.57%	1.32%
Maine	2.14%	2.36%	4.66%	6.26%	4.99%	2.33%
Massachusetts	0.79%	0.65%	5.31%	8.41%	6.18%	0.80%
New Hampshire	1.57%	1.88%	3.52%	12.40%	5.48%	1.73%
Rhode Island	2.51%	2.82%	8.56% *	5.23% *	7.10% *	3.15%
Vermont	2.56%	3.08%	8.54%	7.63% *	5.10%	2.97%
Middle Atlantic:						
New Jersey	1.26%	1.51%	5.07%	6.43%	5.04%	1.63%
New York	0.85%	1.19%	5.02%	6.17%	2.89%	1.04%
Pennsylvania	1.30%	1.36%	5.86%	4.26%	4.34%	1.23%
East North Central:						
Illinois	2.78%	2.91%	4.05%	7.29%	2.60%	2.95%
Indiana	1.60%	1.95%	5.01%	6.03% *	3.82%	1.87%
Michigan	2.44%	2.31%	4.22%	8.02%	6.71%	1.71%
Ohio	2.14%	1.94%	6.60%	4.78%	5.90% *	1.37%
Wisconsin	1.68%	1.68%	9.48% *	3.96%	6.89%	1.50%
West North Central:						
Iowa	1.14%	1.43%	7.89%	5.54%	4.51%	1.58%
Kansas	2.41%	2.36%	4.98%	9.78% *	6.54%	3.04%
Minnesota	1.23%	0.99%	5.69%	6.74% *	6.31%	1.34%
Missouri	2.49%	2.19%	5.68%	8.05% *	5.64%	2.49%
Nebraska	2.19%	2.12%	9.54% *	6.37%	9.41% *	2.58%
North Dakota	5.09%	6.58%	10.07%	7.61%	9.02%	5.79%
South Dakota	3.01%	2.37%	15.66%	10.60%	6.46%	4.10%
South Atlantic:						
Delaware	1.46%	1.46%	5.80%	6.48%	5.59%	1.79%
District of Columbia	1.77%	1.89%	4.12%	9.98%	7.49%	1.86%
Florida	2.58%	3.21%	5.48%	7.79%	4.14%	2.65%
Georgia	0.94%	1.25%	6.99% *	9.01%	4.31%	0.66%
Maryland	2.89%	3.91%	4.06%	10.00% *	4.60%	3.22%
North Carolina	2.50%	2.51%	5.59%	8.81%	4.64%	2.46%
South Carolina	1.42%	1.39%	8.13%	6.67%	4.91%	1.30%
Virginia	1.28%	1.57%	6.69%	8.77%	4.30%	1.35%
West Virginia	1.61%	1.89%	4.73%	7.81%	3.62%	1.57%
East South Central:						
Alabama	3.05%	3.14%	7.17%	10.44%	4.07%	3.31%
Kentucky	2.52%	2.79%	7.89%	9.88% *	4.68%	2.59%
Mississippi	3.01%	3.30%	10.45%	4.29% *	4.99%	3.39%
Tennessee	2.24%	2.53%	5.99%	8.59%	3.13%	2.80%
West South Central:						
Arkansas	1.38%	1.43%	6.66% *	9.78%	4.83%	2.35%
Louisiana	2.40%	2.62%	5.65%	8.85% *	8.71%	2.87%
Oklahoma	1.91%	1.43%	7.91%	7.41%	6.53%	2.11%
Texas	1.35%	1.34%	4.72%	8.87% *	1.67%	1.45%
Mountain:						
Arizona	1.59%	1.79%	6.06%	6.86%	3.93%	1.78%
Colorado	1.55%	1.60%	7.84%	8.35%	4.87%	2.24%
Idaho	3.31%	4.06%	7.37%	9.89% *	5.03%	3.03%
Montana	3.45%	3.69%	6.74%	6.42%	5.42%	4.04%
Nevada	2.96%	3.03%	4.27%	10.65% *	4.46%	3.60%
New Mexico	2.88%	3.07%	5.82%	8.87% *	5.35%	3.11%
Utah	3.16%	3.55%	6.71%	8.13%	3.87%	3.28%
Wyoming	1.97%	1.12%	9.04%	5.18% *	5.04%	2.39%
Pacific:						
Alaska	1.64%	1.62%	9.79%	7.48%	8.89%	1.66%
California	0.95%	1.82%	5.05%	5.47%	3.56%	0.71%
Hawaii	1.37%	1.26%	4.10%	8.38% *	3.75%	1.53%
Oregon	1.92%	1.99%	3.49%	8.92% *	7.55% *	2.27%
Washington	2.40%	3.83%	4.63%	5.22%	4.79%	3.07%

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.E.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	17.4%	18.0%	15.1%	14.1%	16.2%	17.7%
New England:						
Connecticut	20.5%	20.9%	16.8%	22.9%	12.3% *	21.4%
Maine	18.7%	19.6%	15.4%	15.0% *	20.8%	18.3%
Massachusetts	12.3%	13.3%	8.3% *	8.1% *	14.8%	12.0%
New Hampshire	22.5%	22.8%	25.3%	8.3%	16.7%	24.2%
Rhode Island	13.4%	14.0%	9.6% *	12.9%	14.0% *	13.3%
Vermont	25.2%	26.9%	19.2%	17.0% *	16.2%	26.5%
Middle Atlantic:						
New Jersey	16.4%	18.8%	14.0%	6.9% *	14.4%	16.7%
New York	14.7%	15.3%	11.9%	10.5%	14.2%	14.7%
Pennsylvania	16.9%	17.6%	13.6%	12.0%	14.4%	17.2%
East North Central:						
Illinois	16.9%	17.0%	16.6%	15.9% *	17.5%	16.8%
Indiana	21.3%	21.1%	22.3%	21.5%	18.4%	22.0%
Michigan	21.3%	22.1%	17.5%	16.9%	15.5%	22.2%
Ohio	17.5%	18.8%	12.1%	10.6%	19.9%	16.4%
Wisconsin	16.5%	17.2%	13.2%	12.7%	13.9%	16.8%
West North Central:						
Iowa	15.1%	14.9%	14.6% *	17.3%	13.0%	15.6%
Kansas	17.2%	16.9%	17.1%	24.0%	18.6%	16.8%
Minnesota	14.5%	15.2%	9.9%	15.0%	9.9% *	15.2%
Missouri	19.3%	18.7%	20.9%	23.0%	18.2%	19.6%
Nebraska	16.1%	17.2%	14.4%	9.9% *	11.0%	17.2%
North Dakota	18.2%	18.7%	16.8%	15.4%	11.3%	19.4%
South Dakota	12.4%	15.0%	4.9% *	6.2% *	16.0%	11.2%
South Atlantic:						
Delaware	18.8%	19.3%	16.7%	15.3% *	15.1%	19.7%
District of Columbia	16.2%	16.8%	10.8% *	6.5%	9.6%	16.8%
Florida	16.8%	17.4%	13.2%	11.5%	18.8%	16.5%
Georgia	17.8%	18.4%	7.8% *	14.9%	14.2%	18.7%
Maryland	20.4%	21.3%	18.1%	13.8%	10.9%	21.7%
North Carolina	17.3%	18.3%	12.5%	9.8%	12.7%	19.0%
South Carolina	16.5%	16.4%	19.2%	10.5% *	18.1%	16.1%
Virginia	19.1%	19.0%	19.8%	19.8%	19.4%	19.1%
West Virginia	18.7%	18.6%	18.9%	19.8%	18.6%	18.8%
East South Central:						
Alabama	14.7%	15.1%	10.4%	5.3% *	11.2%	15.5%
Kentucky	17.4%	17.7%	18.1%	9.6% *	18.6%	17.2%
Mississippi	14.3%	15.1%	7.7%	3.1% *	10.4%	16.3%
Tennessee	16.1%	16.8%	12.9%	12.6%	14.7%	16.7%
West South Central:						
Arkansas	15.4%	15.3%	18.9%	8.7% *	14.3%	15.8%
Louisiana	17.0%	17.7%	12.3% *	13.3% *	20.7%	16.3%
Oklahoma	18.8%	19.1%	19.1%	8.9% *	15.8%	19.4%
Texas	18.8%	18.6%	17.7%	24.0%	18.3%	18.9%
Mountain:						
Arizona	18.4%	19.1%	18.3%	6.8% *	15.6%	18.7%
Colorado	23.0%	23.5%	17.4%	22.3%	24.7%	22.7%
Idaho	22.1%	23.0%	18.5%	16.2% *	14.2%	25.0%
Montana	20.8%	20.9%	24.7% *	11.2% *	19.1%	21.3%
Nevada	17.9%	18.4%	15.0%	15.3%	12.4%	19.1%
New Mexico	19.1%	19.4%	18.2%	16.4%	19.1%	19.1%
Utah	16.2%	16.6%	14.9% *	11.1% *	11.1%	17.9%
Wyoming	17.5%	17.8%	17.7%	11.8% *	20.6%	16.5%
Pacific:						
Alaska	15.1%	15.4%	9.9% *	19.6%	16.8%	14.9%
California	17.6%	17.9%	15.1%	17.4%	18.5%	17.4%
Hawaii	13.8%	14.1%	13.6%	9.3%	10.4%	15.0%
Oregon	20.0%	19.5%	22.9%	18.1%	15.8%	20.8%
Washington	17.8%	18.4%	16.4%	12.3% *	9.7%	19.3%

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.

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** 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.E.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	0.19%	0.23%	0.50%	1.22%	0.56%	0.20%
New England:						
Connecticut	1.16%	1.22%	3.36%	4.88%	4.53% *	0.93%
Maine	0.96%	1.15%	2.63%	4.63% *	3.51%	0.95%
Massachusetts	1.26%	1.53%	3.69% *	2.85% *	3.45%	1.35%
New Hampshire	1.78%	2.01%	2.57%	1.88%	2.53%	2.02%
Rhode Island	1.40%	1.37%	9.97% *	3.65%	4.67% *	1.75%
Vermont	3.50%	4.08%	4.42%	9.16% *	2.79%	3.71%
Middle Atlantic:						
New Jersey	1.27%	1.13%	2.41%	2.96% *	2.22%	1.42%
New York	0.85%	1.03%	1.39%	2.15%	2.32%	1.06%
Pennsylvania	1.31%	1.46%	1.76%	2.11%	2.28%	1.58%
East North Central:						
Illinois	0.78%	0.99%	2.08%	9.69% *	1.43%	1.06%
Indiana	0.80%	0.89%	1.90%	5.71%	4.20%	1.09%
Michigan	1.79%	2.08%	2.03%	2.22%	2.50%	1.93%
Ohio	1.84%	1.90%	2.53%	2.41%	3.02%	1.56%
Wisconsin	1.36%	1.77%	3.90%	3.47%	2.94%	1.36%
West North Central:						
Iowa	1.05%	1.23%	4.91% *	4.42%	2.62%	1.24%
Kansas	1.86%	1.89%	3.30%	6.50%	3.21%	1.51%
Minnesota	1.17%	1.45%	2.57%	4.36%	3.07% *	1.26%
Missouri	1.77%	1.88%	4.06%	5.75%	2.87%	1.79%
Nebraska	1.32%	1.27%	4.20%	6.10% *	2.20%	1.40%
North Dakota	2.09%	2.10%	3.99%	3.71%	3.33%	2.60%
South Dakota	2.05%	2.04%	2.52% *	2.29% *	3.28%	2.25%
South Atlantic:						
Delaware	1.33%	1.67%	2.97%	5.48% *	4.03%	1.52%
District of Columbia	1.96%	2.00%	3.39% *	1.90%	2.38%	2.08%
Florida	0.78%	0.92%	2.95%	3.34%	1.76%	0.94%
Georgia	1.42%	1.50%	2.53% *	2.77%	1.67%	1.61%
Maryland	1.14%	1.09%	2.78%	3.19%	1.27%	1.33%
North Carolina	1.06%	1.28%	2.04%	1.80%	1.76%	1.18%
South Carolina	1.37%	1.50%	3.57%	3.71% *	3.34%	1.25%
Virginia	1.17%	1.02%	3.35%	4.50%	2.23%	1.13%
West Virginia	1.19%	1.46%	4.07%	4.33%	2.34%	2.14%
East South Central:						
Alabama	1.87%	1.96%	2.88%	4.98% *	1.46%	2.20%
Kentucky	1.11%	1.27%	2.69%	3.18% *	2.57%	1.22%
Mississippi	1.64%	1.64%	2.24%	10.44% *	2.16%	1.50%
Tennessee	1.08%	1.18%	2.60%	3.51%	2.10%	0.95%
West South Central:						
Arkansas	1.36%	1.30%	4.28%	3.07% *	3.56%	1.14%
Louisiana	1.60%	1.70%	4.13% *	6.23% *	5.24%	1.75%
Oklahoma	0.84%	0.91%	3.65%	10.11% *	2.72%	0.95%
Texas	0.70%	0.73%	3.34%	5.03%	1.68%	1.11%
Mountain:						
Arizona	1.32%	1.61%	5.42%	2.96% *	2.93%	1.46%
Colorado	2.34%	2.39%	3.92%	6.67%	3.88%	2.54%
Idaho	2.83%	3.05%	3.92%	9.53% *	2.17%	3.72%
Montana	1.05%	1.15%	7.85% *	3.40% *	2.99%	1.15%
Nevada	1.41%	1.56%	3.18%	4.34%	2.06%	1.75%
New Mexico	0.86%	0.99%	1.55%	3.07%	1.90%	1.06%
Utah	1.23%	1.15%	4.56% *	5.48% *	2.27%	1.15%
Wyoming	2.09%	2.33%	4.51%	4.56% *	4.52%	1.94%
Pacific:						
Alaska	1.12%	1.11%	3.02% *	3.98%	4.94%	1.26%
California	0.76%	0.93%	1.61%	1.55%	2.04%	0.75%
Hawaii	0.68%	0.70%	2.43%	2.48%	1.35%	0.75%
Oregon	0.96%	1.09%	4.32%	4.55%	3.18%	1.04%
Washington	1.17%	1.28%	3.59%	4.17% *	2.81%	1.31%

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.