

**Table VII.B.3.b(2003) 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, 2003**

Division and State	Percent Full-Time Employees			Percent Low-Wage Employees **			Unknown
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	89.8%	90.9%	83.8%	83.5%	71.6%	91.2%	94.8%
New England:							
Connecticut	91.7%	93.2%	87.7%	75.5%	76.3%	93.0%	92.7%
Maine	84.1%	86.3%	76.9%	67.9%	69.5%	87.5%	86.6%
Massachusetts	95.1%	96.2%	90.2%	89.7%	75.7%	94.2%	98.8%
New Hampshire	94.5%	95.7%	92.9%	81.0%	81.0%	94.3%	98.3%
Rhode Island	94.1%	95.6%	88.3%	83.1%	88.3%	93.6%	98.6%
Vermont	89.6%	90.4%	86.2%	86.9%	67.1%	89.1%	98.0%
Middle Atlantic:							
New Jersey	91.3%	92.1%	89.1%	84.7%	63.6%	92.8%	98.0%
New York	91.9%	93.2%	81.6%	87.7%	67.8%	93.5%	96.1%
Pennsylvania	94.5%	95.3%	92.1%	89.9%	81.7%	95.7%	97.6%
East North Central:							
Illinois	90.8%	92.2%	84.0%	73.9%	60.2%	92.7%	96.9%
Indiana	90.2%	91.9%	85.0%	74.3%	73.4%	89.1%	96.9%
Michigan	88.2%	88.0%	89.3%	90.0%	82.2%	93.4%	82.8%
Ohio	92.8%	94.2%	88.2%	80.0%	74.4%	94.2%	97.1%
Wisconsin	89.1%	91.0%	77.7%	81.4%	71.4%	91.9%	92.5%
West North Central:							
Iowa	90.6%	92.0%	86.7%	83.9%	76.3%	92.3%	96.1%
Kansas	89.7%	91.1%	85.7%	68.5%	76.8%	90.7%	96.3%
Minnesota	93.1%	95.4%	73.8%	87.5%	76.9%	92.5%	97.0%
Missouri	91.3%	92.0%	90.8%	70.7%	74.0%	92.1%	96.2%
Nebraska	87.9%	89.9%	82.5%	72.4%	72.4%	89.0%	95.6%
North Dakota	87.3%	91.1%	76.4%	77.6%	71.7%	88.2%	97.3%
South Dakota	86.7%	89.4%	74.7%	78.6%	70.4%	89.7%	93.3%
South Atlantic:							
Delaware	93.5%	94.2%	91.7%	78.7%	74.6%	92.1%	97.8%
District of Columbia	97.5%	98.2%	92.8%	89.4%	87.9%	97.7%	99.0%
Florida	86.6%	86.5%	87.8%	85.6%	75.0%	88.8%	88.6%
Georgia	89.7%	89.9%	89.3%	87.0%	73.4%	88.6%	95.8%
Maryland	93.2%	93.8%	91.1%	86.8%	72.9%	92.9%	98.0%
North Carolina	89.2%	89.5%	87.1%	86.7%	76.8%	90.3%	93.8%
South Carolina	88.4%	89.9%	70.3%	90.7%	73.4%	90.1%	93.3%
Virginia	91.1%	92.6%	84.9%	84.1%	75.5%	91.9%	96.8%
West Virginia	87.4%	88.9%	79.4%	71.1%	67.9%	92.2%	95.7%

East South Central:

Alabama	90.7%	91.8%	79.9%	83.8%	82.9%	91.9%	93.9%
Kentucky	90.1%	90.9%	85.1%	89.4%	81.1%	93.6%	90.6%
Mississippi	86.8%	89.6%	65.1%	68.6%	71.9%	90.4%	94.9%
Tennessee	88.9%	90.6%	77.7%	82.4%	70.4%	88.3%	97.8%

West South Central:

Arkansas	84.0%	85.3%	81.4%	67.8%	67.2%	85.4%	94.3%
Louisiana	86.1%	87.7%	66.1%	90.7%	73.7%	85.8%	96.3%
Oklahoma	84.7%	85.6%	75.8%	84.3%	53.0%	87.5%	96.3%
Texas	86.7%	88.0%	67.7%	89.5%	64.4%	89.5%	94.8%

Mountain:

Arizona	89.7%	90.9%	84.8%	79.2%	72.8%	87.7%	97.6%
Colorado	90.0%	91.5%	89.2%	70.9%	60.8%	90.3%	96.9%
Idaho	85.9%	86.0%	85.1%	85.8%	71.2%	85.2%	94.3%
Montana	82.3%	85.8%	69.8%	68.0%	66.7%	83.0%	95.8%
Nevada	90.8%	91.9%	81.2%	91.7%	82.8%	89.6%	94.4%
New Mexico	81.5%	80.9%	86.1%	75.1%	64.5%	82.9%	92.4%
Utah	87.2%	88.9%	80.9%	77.2%	76.3%	85.6%	97.3%
Wyoming	78.0%	80.8%	69.3%	52.3%	62.3%	79.3%	84.4%

Pacific:

Alaska	84.1%	86.2%	75.6%	69.6%	60.7%	81.7%	96.7%
California	88.7%	90.1%	79.7%	78.8%	67.1%	90.0%	94.6%
Hawaii	98.8%	99.2%	95.1%	100.0%	99.1%	98.9%	98.5%
Oregon	92.4%	94.5%	82.3%	70.1%	70.3%	94.2%	98.3%
Washington	88.8%	90.8%	76.9%	81.2%	68.1%	89.5%	96.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2003) 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, 2003**

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.39%	0.42%	0.88%	1.15%	0.99%	0.21%	0.78%
New England:							
Connecticut	1.08%	1.55%	8.13%	7.29%	6.41%	1.99%	3.95%
Maine	1.62%	2.00%	7.20%	10.98%	6.39%	1.25%	4.91%
Massachusetts	0.91%	0.84%	4.25%	5.39%	11.57%	1.72%	1.37%
New Hampshire	0.47%	0.70%	3.04%	6.67%	5.78%	1.02%	0.64%
Rhode Island	0.71%	0.58%	2.69%	4.44%	4.12%	0.97%	0.59%
Vermont	1.47%	1.88%	3.69%	7.33%	5.96%	2.31%	1.04%
Middle Atlantic:							
New Jersey	1.18%	1.44%	5.87%	10.23%	8.17%	1.46%	1.48%
New York	0.64%	0.68%	2.45%	5.49%	4.48%	0.83%	0.82%
Pennsylvania	0.74%	0.72%	7.80%	3.43%	4.27%	1.68%	2.00%
East North Central:							
Illinois	1.67%	1.63%	5.49%	7.33%	8.96%	2.59%	1.85%
Indiana	1.29%	1.21%	6.89%	5.91%	6.32%	2.56%	2.24%
Michigan	4.58%	5.05%	3.79%	4.41%	4.48%	1.98%	7.90%
Ohio	0.86%	0.83%	2.78%	5.46%	5.75%	1.31%	1.48%
Wisconsin	1.85%	1.74%	6.58%	5.44%	7.13%	1.42%	2.40%
West North Central:							
Iowa	1.53%	1.73%	3.76%	10.50%	3.91%	1.05%	3.14%
Kansas	1.24%	1.35%	5.11%	9.51%	5.51%	1.57%	1.73%
Minnesota	1.70%	0.77%	6.37%	6.56%	7.81%	1.94%	3.14%
Missouri	0.92%	0.98%	4.05%	10.01%	2.61%	1.86%	4.70%
Nebraska	1.91%	2.49%	3.85%	8.00%	3.29%	2.13%	2.19%
North Dakota	1.32%	0.98%	4.84%	6.50%	3.85%	2.13%	0.89%
South Dakota	1.48%	1.95%	6.64%	5.85%	4.14%	1.69%	2.66%
South Atlantic:							
Delaware	1.06%	1.05%	5.05%	12.05%	12.42%	2.36%	2.38%
District of Columbia	0.36%	0.38%	9.29%	7.64%	11.79%	0.44%	0.75%
Florida	2.60%	3.20%	3.71%	8.95%	8.06%	1.48%	4.78%
Georgia	0.85%	0.83%	7.03%	8.88%	5.22%	2.15%	1.35%
Maryland	0.76%	0.78%	4.76%	4.49%	9.64%	1.49%	0.83%
North Carolina	0.67%	0.92%	7.13%	5.05%	5.33%	1.16%	3.01%
South Carolina	1.41%	1.40%	6.92%	2.85%	4.64%	2.45%	1.18%
Virginia	0.91%	0.75%	5.57%	5.20%	8.32%	0.46%	1.67%
West Virginia	2.02%	2.29%	5.02%	7.09%	7.08%	1.51%	1.36%

East South Central:

Alabama	1.69%	1.91%	9.86%	8.57%	4.12%	2.54%	1.69%
Kentucky	1.79%	1.66%	6.38%	11.92%	5.06%	2.46%	4.06%
Mississippi	1.42%	1.83%	8.34%	7.06%	3.61%	2.17%	2.01%
Tennessee	1.58%	1.41%	10.31%	10.02%	7.23%	1.72%	0.61%

West South Central:

Arkansas	1.83%	2.54%	8.43%	10.87%	4.87%	1.99%	1.79%
Louisiana	1.17%	1.28%	12.30%	4.31%	5.79%	2.43%	2.65%
Oklahoma	3.54%	3.83%	12.25%	11.19%	7.03%	2.71%	1.24%
Texas	0.98%	1.15%	6.09%	6.71%	4.35%	0.90%	1.31%

Mountain:

Arizona	1.03%	0.99%	5.81%	6.65%	6.62%	1.88%	0.64%
Colorado	0.83%	0.57%	5.71%	11.91%	7.65%	1.48%	0.94%
Idaho	1.36%	1.81%	3.28%	3.08%	2.68%	1.79%	3.40%
Montana	2.31%	2.15%	6.94%	7.10%	4.81%	1.44%	8.80%
Nevada	1.49%	1.70%	6.35%	6.68%	4.88%	1.29%	2.14%
New Mexico	3.26%	3.85%	4.32%	10.08%	5.63%	4.05%	4.33%
Utah	2.38%	1.83%	7.04%	8.55%	7.64%	1.95%	0.73%
Wyoming	2.83%	3.20%	4.71%	8.08%	5.73%	2.25%	9.74%

Pacific:

Alaska	1.96%	3.04%	5.63%	10.65%	8.67%	2.02%	4.34%
California	0.99%	0.87%	3.50%	4.72%	1.88%	0.88%	1.68%
Hawaii	0.27%	0.21%	3.11%	0.11%	0.29%	0.29%	0.91%
Oregon	0.63%	0.64%	11.15%	5.51%	6.52%	1.16%	1.03%
Washington	1.74%	1.72%	7.18%	9.47%	8.55%	1.82%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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