

Table VII.A.1 Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2024

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	7,883,785	5,016,437	1,135,604	1,731,744	2,020,339	5,863,446
New England:						
Connecticut	82,332	50,208	14,512	17,612	12,985	69,347
Maine	38,398	22,820	5,664	9,915	6,748	31,651
Massachusetts	186,950	117,881	26,143	42,926	25,817	161,133
New Hampshire	35,353	21,683	5,586	8,083	7,673	27,680
Rhode Island	30,018	20,090	2,755	7,173	6,130	23,888
Vermont	19,474	10,860	3,316	5,298	3,830	15,644
Middle Atlantic:						
New Jersey	204,415	115,858	32,011	56,547	32,971	171,444
New York	511,208	282,340	108,042	120,827	120,036	391,173
Pennsylvania	292,959	158,935	75,410	58,613	87,158	205,801
East North Central:						
Illinois	305,327	213,804	32,120	59,403	57,273	248,054
Indiana	146,486	78,911	26,587	40,988	49,682	96,804
Michigan	198,760	102,759	38,466	57,536	62,498	136,262
Ohio	241,729	145,812	40,548	55,369	67,700	174,029
Wisconsin	147,676	81,461	19,799	46,416	45,268	102,408
West North Central:						
Iowa	85,503	56,233	10,156	19,114	27,552	57,951
Kansas	72,624	49,358	9,243	14,023	25,115	47,508
Minnesota	152,568	88,049	22,385	42,134	35,089	117,479
Missouri	141,919	96,996	10,973	33,949	45,488	96,430
Nebraska	57,285	34,020	10,176	13,089	16,731	40,554
North Dakota	26,144	17,017	3,472	5,654	7,250	18,894
South Dakota	30,313	19,752	4,085	6,476	6,535	23,778
South Atlantic:						
Delaware	28,257	18,259	2,447	7,552	8,111	20,146
District of Columbia	23,631	18,890	1,983	2,758	--	22,429
Florida	597,328	429,080	67,926	100,322	163,920	433,408
Georgia	257,200	177,495	29,804 *	49,901	72,424	184,776
Maryland	135,396	86,516	22,993	25,886	33,294	102,101
North Carolina	253,930	160,478	32,486	60,966	63,806	190,124
South Carolina	113,830	72,549	16,371	24,909	42,043	71,786
Virginia	203,146	109,261	34,377 *	59,507	78,232	124,914
West Virginia	34,723	20,732	6,131	7,860	13,197	21,525
East South Central:						
Alabama	96,488	61,121	13,294	22,073	37,357	59,130
Kentucky	85,573	51,229	15,444	18,901	33,333	52,241
Mississippi	53,099	34,840	6,427	11,833	24,446	28,653
Tennessee	152,659	99,502	22,008	31,149	47,536	105,123
West South Central:						
Arkansas	66,505	45,232	9,419	11,854	28,944	37,561
Louisiana	101,385	69,191	14,453	17,741	33,505	67,880
Oklahoma	86,468	62,189	10,463	13,816	33,038	53,429
Texas	648,877	475,994	64,616	108,267	199,722	449,155
Mountain:						
Arizona	147,625	99,972	16,486	31,166	31,964	115,661
Colorado	179,290	126,483	19,988	32,819	25,530	153,760
Idaho	55,333	35,327	8,152	11,854	19,263	36,070
Montana	44,178	28,540	7,388	8,251	10,710	33,468
Nevada	70,315	46,953	9,895	13,467	24,521	45,794
New Mexico	38,102	26,157	6,162	5,784	13,694	24,408
Utah	84,756	54,881	9,405	20,471	24,819	59,937
Wyoming	21,810	12,823	4,091	4,895	5,883	15,927
Pacific:						
Alaska	19,735	13,152	3,130	3,453	3,779	15,956
California	940,606	577,049	134,117	229,440	144,702	795,904
Hawaii	31,773	20,693	4,897	6,183	6,187	25,586
Oregon	111,502	72,205	15,459	23,839	20,279	91,223
Washington	192,826	124,798	24,344	43,683	25,368	167,457

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.A.1 Standard errors for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2024

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	55,993	65,084	39,921	43,301	47,997	64,169
New England:						
Connecticut	2,204	3,659	2,611	2,606	2,399	3,231
Maine	780	1,467	997	1,250	1,060	1,238
Massachusetts	14,920	17,100	4,861	6,478	4,881	15,833
New Hampshire	719	1,402	878	1,232	1,244	1,267
Rhode Island	1,244	1,509	686	1,063	1,023	1,483
Vermont	470	727	521	658	538	716
Middle Atlantic:						
New Jersey	16,256	14,486	8,333	11,960	5,295	17,468
New York	17,525	19,411	14,469	13,343	17,406	17,079
Pennsylvania	10,790	9,474	12,899	6,201	9,273	12,580
East North Central:						
Illinois	10,235	12,899	5,288	6,876	6,724	12,494
Indiana	3,849	6,220	3,831	4,837	5,021	6,118
Michigan	7,122	9,791	7,118	6,722	7,310	9,741
Ohio	6,995	10,538	6,147	6,483	8,250	8,788
Wisconsin	4,830	7,003	3,360	5,554	5,667	6,521
West North Central:						
Iowa	2,458	3,812	1,742	2,612	3,411	3,433
Kansas	1,578	3,000	1,990	2,043	2,971	2,853
Minnesota	4,114	6,577	4,229	5,135	4,895	6,161
Missouri	3,943	5,973	2,593	4,823	4,903	6,186
Nebraska	2,416	2,613	2,651	1,777	1,923	3,132
North Dakota	679	1,169	651	818	1,086	966
South Dakota	837	1,361	676	777	800	1,236
South Atlantic:						
Delaware	1,232	1,342	549	1,394	1,157	1,519
District of Columbia	2,026	2,303	536	737	--	2,032
Florida	24,263	27,849	12,809	12,180	22,449	23,971
Georgia	16,366	14,706	10,875 *	11,095	8,006	19,164
Maryland	4,722	6,160	4,442	3,889	4,638	6,091
North Carolina	5,481	10,262	6,365	8,200	7,773	9,174
South Carolina	4,879	5,951	2,861	4,130	5,412	5,191
Virginia	12,263	7,791	11,767 *	9,844	10,302	12,612
West Virginia	908	1,450	1,074	914	1,107	1,422
East South Central:						
Alabama	2,296	4,415	2,503	2,933	3,797	3,974
Kentucky	2,251	3,624	2,461	2,466	2,901	3,678
Mississippi	1,433	2,280	1,478	1,555	2,128	2,153
Tennessee	7,984	8,845	4,236	6,637	7,103	8,729
West South Central:						
Arkansas	3,616	4,202	2,178	1,769	2,694	4,200
Louisiana	3,009	4,396	2,879	2,735	3,292	4,648
Oklahoma	2,946	4,083	2,615	2,222	3,506	4,089
Texas	14,938	20,688	9,951	13,574	15,828	21,675
Mountain:						
Arizona	9,600	9,212	3,389	8,043	7,781	8,855
Colorado	6,287	7,950	3,687	5,031	5,465	7,132
Idaho	1,586	2,216	1,680	1,644	2,146	2,180
Montana	1,117	1,667	1,315	1,103	1,330	1,609
Nevada	2,499	3,420	2,097	2,014	3,064	3,139
New Mexico	2,079	2,183	1,531	950	2,099	1,846
Utah	3,022	4,141	1,658	2,626	2,742	4,041
Wyoming	1,270	1,147	1,132	598	846	1,352
Pacific:						
Alaska	389	635	498	486	550	580
California	17,794	23,594	14,783	18,020	15,961	21,297
Hawaii	1,357	1,683	1,097	996	1,144	1,507
Oregon	3,308	4,474	2,451	3,371	3,233	4,072
Washington	4,558	8,045	4,993	5,725	4,765	6,691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.

Totals may not sum exactly because of rounding.

Table VII.A.1.a Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2024

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	7,883,785	63.6%	14.4%	22.0%	25.6%	74.4%
New England:						
Connecticut	82,332	61.0%	17.6%	21.4%	15.8%	84.2%
Maine	38,398	59.4%	14.7%	25.8%	17.6%	82.4%
Massachusetts	186,950	63.1%	14.0%	23.0%	13.8%	86.2%
New Hampshire	35,353	61.3%	15.8%	22.9%	21.7%	78.3%
Rhode Island	30,018	66.9%	9.2%	23.9%	20.4%	79.6%
Vermont	19,474	55.8%	17.0%	27.2%	19.7%	80.3%
Middle Atlantic:						
New Jersey	204,415	56.7%	15.7%	27.7%	16.1%	83.9%
New York	511,208	55.2%	21.1%	23.6%	23.5%	76.5%
Pennsylvania	292,959	54.3%	25.7%	20.0%	29.8%	70.2%
East North Central:						
Illinois	305,327	70.0%	10.5%	19.5%	18.8%	81.2%
Indiana	146,486	53.9%	18.1%	28.0%	33.9%	66.1%
Michigan	198,760	51.7%	19.4%	28.9%	31.4%	68.6%
Ohio	241,729	60.3%	16.8%	22.9%	28.0%	72.0%
Wisconsin	147,676	55.2%	13.4%	31.4%	30.7%	69.3%
West North Central:						
Iowa	85,503	65.8%	11.9%	22.4%	32.2%	67.8%
Kansas	72,624	68.0%	12.7%	19.3%	34.6%	65.4%
Minnesota	152,568	57.7%	14.7%	27.6%	23.0%	77.0%
Missouri	141,919	68.3%	7.7%	23.9%	32.1%	67.9%
Nebraska	57,285	59.4%	17.8%	22.8%	29.2%	70.8%
North Dakota	26,144	65.1%	13.3%	21.6%	27.7%	72.3%
South Dakota	30,313	65.2%	13.5%	21.4%	21.6%	78.4%
South Atlantic:						
Delaware	28,257	64.6%	8.7%	26.7%	28.7%	71.3%
District of Columbia	23,631	79.9%	8.4%	11.7%	--	94.9%
Florida	597,328	71.8%	11.4%	16.8%	27.4%	72.6%
Georgia	257,200	69.0%	11.6% *	19.4%	28.2%	71.8%
Maryland	135,396	63.9%	17.0%	19.1%	24.6%	75.4%
North Carolina	253,930	63.2%	12.8%	24.0%	25.1%	74.9%
South Carolina	113,830	63.7%	14.4%	21.9%	36.9%	63.1%
Virginia	203,146	53.8%	16.9% *	29.3%	38.5%	61.5%
West Virginia	34,723	59.7%	17.7%	22.6%	38.0%	62.0%
East South Central:						
Alabama	96,488	63.3%	13.8%	22.9%	38.7%	61.3%
Kentucky	85,573	59.9%	18.0%	22.1%	39.0%	61.0%
Mississippi	53,099	65.6%	12.1%	22.3%	46.0%	54.0%
Tennessee	152,659	65.2%	14.4%	20.4%	31.1%	68.9%
West South Central:						
Arkansas	66,505	68.0%	14.2%	17.8%	43.5%	56.5%
Louisiana	101,385	68.2%	14.3%	17.5%	33.0%	67.0%
Oklahoma	86,468	71.9%	12.1%	16.0%	38.2%	61.8%
Texas	648,877	73.4%	10.0%	16.7%	30.8%	69.2%
Mountain:						
Arizona	147,625	67.7%	11.2%	21.1%	21.7%	78.3%
Colorado	179,290	70.5%	11.1%	18.3%	14.2%	85.8%
Idaho	55,333	63.8%	14.7%	21.4%	34.8%	65.2%
Montana	44,178	64.6%	16.7%	18.7%	24.2%	75.8%
Nevada	70,315	66.8%	14.1%	19.2%	34.9%	65.1%
New Mexico	38,102	68.6%	16.2%	15.2%	35.9%	64.1%
Utah	84,756	64.8%	11.1%	24.2%	29.3%	70.7%
Wyoming	21,810	58.8%	18.8%	22.4%	27.0%	73.0%
Pacific:						
Alaska	19,735	66.6%	15.9%	17.5%	19.2%	80.8%
California	940,606	61.3%	14.3%	24.4%	15.4%	84.6%
Hawaii	31,773	65.1%	15.4%	19.5%	19.5%	80.5%
Oregon	111,502	64.8%	13.9%	21.4%	18.2%	81.8%
Washington	192,826	64.7%	12.6%	22.7%	13.2%	86.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table VII.A.1.a Standard errors for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2024

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	55,993	0.66%	0.49%	0.55%	0.59%	0.59%
New England:						
Connecticut	2,204	3.93%	3.13%	3.21%	2.94%	2.94%
Maine	780	3.59%	2.60%	3.20%	2.74%	2.74%
Massachusetts	14,920	5.04%	2.86%	4.04%	2.86%	2.86%
New Hampshire	719	3.81%	2.46%	3.43%	3.43%	3.43%
Rhode Island	1,244	3.89%	2.29%	3.47%	3.38%	3.38%
Vermont	470	3.57%	2.63%	3.29%	2.80%	2.80%
Middle Atlantic:						
New Jersey	16,256	5.64%	3.94%	5.26%	2.97%	2.97%
New York	17,525	3.19%	2.65%	2.63%	3.06%	3.06%
Pennsylvania	10,790	3.48%	3.73%	2.32%	3.11%	3.11%
East North Central:						
Illinois	10,235	2.79%	1.74%	2.37%	2.32%	2.32%
Indiana	3,849	3.70%	2.64%	3.32%	3.48%	3.48%
Michigan	7,122	4.14%	3.46%	3.60%	3.75%	3.75%
Ohio	6,995	3.44%	2.56%	2.81%	3.22%	3.22%
Wisconsin	4,830	3.97%	2.33%	3.74%	3.73%	3.73%
West North Central:						
Iowa	2,458	3.49%	2.08%	3.12%	3.76%	3.76%
Kansas	1,578	3.62%	2.72%	2.88%	3.90%	3.90%
Minnesota	4,114	3.83%	2.73%	3.41%	3.22%	3.22%
Missouri	3,943	3.51%	1.86%	3.35%	3.54%	3.54%
Nebraska	2,416	4.34%	4.21%	3.32%	3.61%	3.61%
North Dakota	679	3.69%	2.53%	3.18%	3.86%	3.86%
South Dakota	837	3.36%	2.27%	2.75%	2.79%	2.79%
South Atlantic:						
Delaware	1,232	4.48%	2.00%	4.43%	4.04%	4.04%
District of Columbia	2,026	4.16%	2.40%	3.41%	--	1.79%
Florida	24,263	2.89%	2.11%	2.18%	3.37%	3.37%
Georgia	16,366	5.00%	3.96% *	4.08%	3.80%	3.80%
Maryland	4,722	3.82%	3.17%	2.93%	3.40%	3.40%
North Carolina	5,481	3.68%	2.49%	3.24%	3.07%	3.07%
South Carolina	4,879	3.99%	2.59%	3.53%	4.20%	4.20%
Virginia	12,263	4.97%	5.11% *	4.50%	4.69%	4.69%
West Virginia	908	3.60%	3.02%	2.76%	3.33%	3.33%
East South Central:						
Alabama	2,296	3.72%	2.63%	3.19%	3.84%	3.84%
Kentucky	2,251	3.58%	2.86%	2.97%	3.54%	3.54%
Mississippi	1,433	3.65%	2.71%	3.07%	3.80%	3.80%
Tennessee	7,984	4.52%	2.86%	4.09%	4.38%	4.38%
West South Central:						
Arkansas	3,616	4.00%	3.23%	2.90%	4.40%	4.40%
Louisiana	3,009	3.50%	2.78%	2.79%	3.47%	3.47%
Oklahoma	2,946	3.66%	2.97%	2.68%	4.00%	4.00%
Texas	14,938	2.46%	1.53%	2.10%	2.53%	2.53%
Mountain:						
Arizona	9,600	4.99%	2.44%	4.88%	4.73%	4.73%
Colorado	6,287	3.24%	2.08%	2.80%	2.95%	2.95%
Idaho	1,586	3.64%	2.92%	2.99%	3.65%	3.65%
Montana	1,117	3.41%	2.90%	2.51%	2.98%	2.98%
Nevada	2,499	3.79%	2.92%	2.99%	4.06%	4.06%
New Mexico	2,079	4.16%	3.77%	2.64%	4.59%	4.59%
Utah	3,022	3.56%	2.02%	3.19%	3.38%	3.38%
Wyoming	1,270	4.51%	4.59%	3.12%	3.83%	3.83%
Pacific:						
Alaska	389	3.10%	2.45%	2.44%	2.71%	2.71%
California	17,794	2.15%	1.55%	1.89%	1.66%	1.66%
Hawaii	1,357	4.15%	3.36%	3.20%	3.46%	3.46%
Oregon	3,308	3.33%	2.23%	2.95%	2.83%	2.83%
Washington	4,558	3.50%	2.59%	3.05%	2.50%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table VII.A.2 Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2024

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	49.0%	56.9%	49.5%	26.0%	37.1%	53.2%
New England:						
Connecticut	54.6%	63.8%	57.1%	26.1%	32.9%	58.6%
Maine	41.6%	49.2%	53.0%	17.7%	25.5%	45.1%
Massachusetts	53.0%	64.4%	42.7%	28.2%	38.7%	55.3%
New Hampshire	54.9%	60.4%	71.2%	28.8%	34.4%	60.5%
Rhode Island	57.6%	68.9%	63.5%	23.8%	30.0%	64.7%
Vermont	41.5%	51.5%	41.7%	21.1%	21.8%	46.4%
Middle Atlantic:						
New Jersey	44.2%	57.2%	41.5%	18.9% *	33.3%	46.3%
New York	47.0%	55.8%	54.6%	19.6%	39.5%	49.3%
Pennsylvania	54.1%	66.6%	52.8%	22.1%	30.8%	64.0%
East North Central:						
Illinois	54.1%	63.7%	47.4%	23.0%	30.2%	59.6%
Indiana	43.0%	52.1%	49.6%	21.4%	34.2%	47.6%
Michigan	49.5%	60.2%	63.8%	20.7%	34.3%	56.5%
Ohio	56.0%	64.0%	58.8%	32.9%	47.2%	59.4%
Wisconsin	44.6%	54.9%	36.9%	29.7%	25.1%	53.2%
West North Central:						
Iowa	57.8%	66.6%	56.0%	32.7%	49.3%	61.8%
Kansas	50.4%	55.1%	63.3%	25.5%	38.2%	56.9%
Minnesota	42.5%	48.4%	40.7%	31.3%	24.7%	47.9%
Missouri	53.3%	65.5%	52.6%	18.6%	33.9%	62.4%
Nebraska	40.4%	51.8%	27.2% *	20.7%	31.3%	44.1%
North Dakota	53.1%	65.0%	34.8%	28.6%	47.7%	55.2%
South Dakota	45.1%	50.5%	52.1%	24.1%	29.0%	49.5%
South Atlantic:						
Delaware	46.2%	49.3%	57.0%	35.1%	29.9%	52.7%
District of Columbia	69.1%	76.1%	84.0%	10.4% *	86.0%	68.2%
Florida	41.8%	43.6%	52.7%	26.6%	33.1%	45.0%
Georgia	40.5%	46.3%	37.7% *	21.6%	39.0%	41.1%
Maryland	54.4%	59.1%	58.8%	35.0%	38.8%	59.5%
North Carolina	39.3%	44.4%	48.7%	21.1%	31.6%	41.9%
South Carolina	51.6%	58.6%	45.4%	35.1%	45.9%	54.9%
Virginia	45.5%	55.8%	41.2% *	29.2%	38.5%	49.9%
West Virginia	51.0%	57.4%	56.0%	30.2%	44.0%	55.3%
East South Central:						
Alabama	63.0%	78.7%	54.7%	24.4%	55.3%	67.9%
Kentucky	52.4%	62.4%	43.4%	32.7%	37.7%	61.9%
Mississippi	52.4%	63.2%	31.2% *	32.3%	32.9%	69.0%
Tennessee	57.2%	64.3%	56.1%	35.1%	42.9%	63.6%
West South Central:						
Arkansas	46.9%	53.1%	42.2%	27.0%	36.7%	54.7%
Louisiana	55.4%	65.2%	37.3%	32.0%	41.4%	62.3%
Oklahoma	55.7%	62.0%	51.3%	31.0%	44.0%	63.0%
Texas	54.1%	57.9%	65.2%	30.8%	44.2%	58.5%
Mountain:						
Arizona	52.6%	58.7%	48.5%	35.3%	53.2%	52.5%
Colorado	45.4%	48.5%	50.0%	30.8%	36.1%	47.0%
Idaho	40.2%	47.9%	21.5%	30.0%	33.4%	43.8%
Montana	43.9%	51.9%	28.6%	30.2%	33.0%	47.4%
Nevada	50.3%	51.1%	61.1%	39.5%	31.4%	60.4%
New Mexico	48.2%	46.6%	61.4%	41.3%	32.5%	57.0%
Utah	40.1%	46.6%	46.7%	19.5%	26.3%	45.7%
Wyoming	38.8%	53.0%	27.5% *	11.0%	16.8%	46.9%
Pacific:						
Alaska	34.7%	37.2%	45.9%	14.7%	18.9% *	38.4%
California	48.5%	59.9%	40.3%	24.5%	34.2%	51.1%
Hawaii	81.0%	82.3%	100.0%	61.5%	85.3%	80.0%
Oregon	49.6%	60.6%	35.1%	25.7%	27.0%	54.6%
Washington	49.0%	60.7%	43.7%	18.3%	23.5%	52.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors 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, 2024

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	0.60%	0.81%	1.81%	0.96%	1.18%	0.74%
New England:						
Connecticut	3.28%	4.67%	9.52%	6.08%	8.38%	3.78%
Maine	2.94%	4.19%	9.47%	4.05%	6.21%	3.42%
Massachusetts	5.39%	6.87%	9.06%	7.20%	8.70%	6.01%
New Hampshire	3.05%	4.51%	8.64%	6.38%	6.78%	3.78%
Rhode Island	3.55%	4.37%	12.21%	5.28%	8.68%	4.09%
Vermont	2.82%	4.11%	7.65%	6.29%	5.74%	3.46%
Middle Atlantic:						
New Jersey	5.30%	6.58%	12.07%	5.82% *	7.14%	6.24%
New York	2.85%	4.19%	7.12%	3.42%	7.21%	3.16%
Pennsylvania	3.02%	3.52%	9.09%	4.25%	4.59%	3.60%
East North Central:						
Illinois	2.88%	3.59%	8.56%	4.09%	4.90%	3.36%
Indiana	2.30%	4.48%	7.40%	4.26%	4.63%	3.73%
Michigan	3.55%	5.79%	9.12%	4.07%	5.65%	4.86%
Ohio	2.99%	4.57%	7.93%	5.46%	6.18%	3.78%
Wisconsin	3.26%	5.27%	8.03%	5.13%	4.65%	4.34%
West North Central:						
Iowa	3.39%	4.45%	9.20%	7.23%	7.24%	4.03%
Kansas	3.31%	4.44%	11.25%	5.42%	6.79%	4.08%
Minnesota	2.52%	4.34%	8.68%	5.30%	5.58%	3.35%
Missouri	2.87%	3.89%	12.42%	4.81%	5.45%	4.06%
Nebraska	2.93%	4.50%	8.39% *	4.50%	4.95%	4.25%
North Dakota	3.42%	4.77%	8.07%	6.14%	8.37%	3.89%
South Dakota	3.23%	4.69%	8.66%	4.91%	5.33%	3.97%
South Atlantic:						
Delaware	3.68%	4.42%	11.66%	9.84%	5.57%	4.95%
District of Columbia	5.06%	5.36%	8.88%	4.14% *	10.01%	5.37%
Florida	3.02%	4.04%	9.75%	4.92%	7.19%	3.49%
Georgia	3.97%	5.08%	14.96% *	6.01%	5.50%	5.56%
Maryland	3.62%	4.68%	9.80%	6.90%	6.85%	4.38%
North Carolina	2.59%	3.99%	10.02%	4.10%	5.06%	3.46%
South Carolina	3.62%	5.04%	8.98%	7.19%	6.66%	4.63%
Virginia	3.71%	4.29%	14.84% *	6.15%	6.31%	5.52%
West Virginia	2.70%	4.30%	9.37%	4.53%	4.33%	4.27%
East South Central:						
Alabama	3.50%	4.10%	10.04%	5.29%	6.07%	4.61%
Kentucky	2.77%	4.45%	7.88%	6.36%	4.39%	4.47%
Mississippi	2.90%	4.18%	10.72% *	5.88%	4.75%	4.36%
Tennessee	4.13%	5.04%	9.75%	8.87%	7.29%	4.84%
West South Central:						
Arkansas	3.72%	5.06%	12.59%	5.50%	5.74%	5.86%
Louisiana	3.20%	4.07%	10.13%	8.17%	5.41%	4.42%
Oklahoma	3.66%	4.38%	13.22%	6.92%	6.39%	4.75%
Texas	2.60%	3.23%	7.75%	5.33%	4.30%	3.40%
Mountain:						
Arizona	4.35%	5.61%	10.41%	10.12%	13.18%	4.67%
Colorado	3.12%	4.10%	9.51%	7.33%	9.44%	3.50%
Idaho	2.90%	4.02%	6.23%	6.55%	6.28%	3.58%
Montana	3.12%	4.07%	7.84%	7.07%	6.96%	3.65%
Nevada	3.31%	4.55%	10.50%	7.07%	5.13%	4.55%
New Mexico	3.83%	4.45%	11.48%	8.44%	6.33%	4.56%
Utah	2.91%	4.43%	8.91%	4.29%	4.43%	4.13%
Wyoming	3.71%	5.10%	9.72% *	3.25%	3.95%	4.95%
Pacific:						
Alaska	2.42%	3.27%	8.09%	4.06%	5.68% *	2.87%
California	1.96%	2.62%	5.33%	3.24%	5.20%	2.17%
Hawaii	3.27%	3.85%	0.00%	9.18%	6.19%	3.81%
Oregon	3.08%	3.97%	7.39%	5.84%	6.43%	3.40%
Washington	2.87%	4.13%	10.59%	4.47%	6.81%	3.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

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	39.7%	38.6%	43.7%	41.9%	45.4%	38.4%
New England:						
Connecticut	44.6%	47.8%	34.2% *	40.4% *	62.2%	42.7%
Maine	34.4%	26.8%	47.0%	61.3%	64.1%	30.8%
Massachusetts	28.4%	30.2%	24.8% *	20.1% *	30.3% *	28.2%
New Hampshire	31.3%	26.7%	52.2%	21.8% *	35.5%	30.7%
Rhode Island	46.1%	48.0%	--	32.7% *	76.7%	42.5%
Vermont	39.4%	37.9%	39.9%	46.3% *	53.2%	37.8%
Middle Atlantic:						
New Jersey	30.7%	26.8%	50.3%	30.9% *	56.6%	27.2%
New York	34.5%	32.1%	45.3%	23.5%	42.6%	32.5%
Pennsylvania	37.4%	36.4%	37.7%	44.9%	48.7%	35.1%
East North Central:						
Illinois	34.4%	34.1%	30.8% *	41.9%	47.0%	32.9%
Indiana	53.6%	51.6%	63.6%	48.2%	62.0%	50.5%
Michigan	37.8%	35.6%	39.5%	46.0%	50.0%	34.5%
Ohio	39.0%	35.8%	50.0%	40.8%	53.0%	34.6%
Wisconsin	45.4%	44.3%	36.1%	54.0%	56.8%	43.0%
West North Central:						
Iowa	43.1%	46.5%	24.6%	39.4% *	57.1%	37.7%
Kansas	39.5%	39.0%	35.5% *	50.4%	35.3%	41.1%
Minnesota	47.4%	49.7%	43.1%	43.0%	34.4% *	49.4%
Missouri	48.2%	50.6%	35.1% *	35.9% *	62.7%	44.4%
Nebraska	58.4%	56.3%	68.0%	62.2%	64.8%	56.6%
North Dakota	33.5%	33.0%	43.6%	29.3% *	28.0% *	35.3%
South Dakota	44.6%	46.8%	51.0%	21.9% *	18.5%	48.8%
South Atlantic:						
Delaware	40.1%	46.0%	36.6% *	21.8% *	38.3%	40.5%
District of Columbia	32.2%	33.0%	25.7% *	--	--	30.9%
Florida	47.6%	48.0%	47.6%	44.7%	42.1%	49.1%
Georgia	51.5%	44.7%	87.4%	65.2%	49.2%	52.3%
Maryland	37.7%	36.8%	32.4% *	50.4%	57.2%	33.5%
North Carolina	45.9%	41.6%	55.7%	57.4%	52.5%	44.2%
South Carolina	48.1%	41.7%	68.8%	61.2%	57.5%	43.4%
Virginia	42.9%	46.9%	45.2%	27.0%	37.8%	45.4%
West Virginia	49.4%	53.0%	40.8%	44.3%	35.0%	56.5%
East South Central:						
Alabama	36.6%	35.7%	43.1%	36.0%	40.2%	34.7%
Kentucky	51.7%	48.6%	52.1%	67.1%	58.1%	49.2%
Mississippi	44.8%	43.4%	--	45.3%	49.8%	42.7%
Tennessee	45.5%	38.1%	56.3%	76.5%	55.2%	42.5%
West South Central:						
Arkansas	38.7%	43.0%	28.2% *	19.4% *	26.2%	45.2%
Louisiana	46.4%	47.8%	9.7% *	70.5%	40.3%	48.4%
Oklahoma	38.2%	37.1%	36.4% *	50.0%	40.6%	37.2%
Texas	40.0%	36.4%	53.6%	52.2%	40.6%	39.8%
Mountain:						
Arizona	40.8%	38.7%	62.4%	36.0%	51.1%	37.9%
Colorado	33.6%	34.5%	45.9%	15.6% *	55.3%	30.8%
Idaho	32.1%	30.6%	44.6% *	33.3% *	28.8% *	33.5%
Montana	32.8%	35.8%	43.3% *	6.3% *	27.7% *	34.0%
Nevada	41.5%	43.2%	42.0% *	33.5%	60.0%	36.4%
New Mexico	49.1%	53.5%	26.6% *	62.2%	62.0%	44.9%
Utah	44.8%	46.4%	32.1% *	48.5%	51.7%	43.2%
Wyoming	46.2%	51.3%	25.9% *	--	49.7%	45.8%
Pacific:						
Alaska	42.0%	45.4%	30.5% *	--	66.3%	39.1%
California	33.1%	32.3%	35.1%	35.8%	28.2%	33.6%
Hawaii	25.8%	25.3%	19.9% *	35.5%	20.8% *	27.1%
Oregon	31.0%	30.3%	31.8% *	35.8% *	29.9% *	31.2%
Washington	39.8%	41.8%	28.8% *	35.3% *	--	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.A.2.a Standard errors 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, 2024

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	0.81%	1.01%	2.18%	1.88%	1.86%	0.93%
New England:						
Connecticut	4.53%	5.60%	11.43% *	12.21% *	13.21%	4.72%
Maine	4.02%	3.79%	12.55%	10.87%	10.96%	4.00%
Massachusetts	5.96%	7.89%	8.33% *	9.33% *	11.10% *	6.55%
New Hampshire	3.19%	3.80%	8.66%	8.36% *	9.28%	3.51%
Rhode Island	5.40%	6.46%	--	10.23% *	10.71%	5.75%
Vermont	4.46%	4.81%	11.10%	17.40% *	14.75%	4.69%
Middle Atlantic:						
New Jersey	6.03%	6.95%	14.48%	12.78% *	11.59%	6.14%
New York	3.41%	4.29%	8.12%	6.41%	10.20%	3.58%
Pennsylvania	3.62%	4.11%	10.37%	10.10%	7.72%	4.11%
East North Central:						
Illinois	4.42%	5.29%	9.32% *	9.78%	9.18%	4.92%
Indiana	4.17%	5.74%	9.29%	10.34%	7.78%	5.23%
Michigan	4.33%	5.24%	11.45%	10.62%	10.12%	4.91%
Ohio	3.59%	4.42%	10.31%	8.73%	8.45%	3.96%
Wisconsin	4.86%	6.54%	10.65%	9.10%	9.22%	5.50%
West North Central:						
Iowa	4.65%	5.71%	7.23%	11.93% *	10.05%	4.75%
Kansas	4.13%	5.03%	11.11% *	10.80%	9.24%	4.82%
Minnesota	4.27%	5.88%	10.69%	9.25%	10.88% *	4.59%
Missouri	4.66%	5.05%	16.98% *	11.26% *	8.44%	5.41%
Nebraska	4.12%	4.96%	10.69%	14.17%	8.53%	5.05%
North Dakota	3.45%	4.19%	11.53%	9.13% *	8.71% *	3.81%
South Dakota	4.91%	6.35%	10.21%	6.70% *	5.52%	5.53%
South Atlantic:						
Delaware	4.62%	5.19%	13.05% *	9.99% *	9.39%	5.40%
District of Columbia	5.63%	6.48%	10.95% *	--	--	5.75%
Florida	5.18%	6.58%	11.35%	10.12%	12.47%	5.65%
Georgia	5.92%	6.57%	6.20%	10.11%	8.50%	7.69%
Maryland	4.96%	6.34%	10.98% *	11.41%	12.22%	5.29%
North Carolina	4.35%	5.20%	12.50%	9.71%	8.86%	5.01%
South Carolina	4.93%	5.79%	11.93%	9.57%	8.14%	6.18%
Virginia	4.25%	5.83%	11.20%	7.35%	7.55%	5.38%
West Virginia	4.29%	5.72%	10.06%	7.50%	5.33%	5.88%
East South Central:						
Alabama	4.30%	4.98%	12.66%	10.30%	8.24%	4.83%
Kentucky	4.12%	5.11%	11.31%	10.34%	7.42%	5.26%
Mississippi	4.22%	5.00%	--	10.86%	9.09%	5.25%
Tennessee	5.54%	6.31%	12.51%	6.84%	8.61%	6.59%
West South Central:						
Arkansas	6.86%	7.94%	13.93% *	7.41% *	7.31%	8.72%
Louisiana	4.71%	5.23%	4.86% *	13.19%	8.37%	5.69%
Oklahoma	4.79%	5.32%	17.22% *	12.33%	9.50%	5.77%
Texas	3.46%	4.06%	9.16%	9.10%	6.15%	4.33%
Mountain:						
Arizona	4.74%	5.75%	13.24%	9.56%	9.32%	5.42%
Colorado	4.30%	5.25%	12.73%	6.26% *	13.50%	4.47%
Idaho	4.33%	4.58%	13.61% *	14.01% *	10.55% *	4.53%
Montana	4.26%	5.25%	14.70% *	3.51% *	11.22% *	4.70%
Nevada	4.56%	5.70%	13.92% *	9.37%	8.37%	5.34%
New Mexico	5.43%	5.43%	12.56% *	11.83%	8.56%	6.31%
Utah	4.89%	6.13%	10.49% *	11.54%	9.45%	5.66%
Wyoming	5.77%	7.09%	11.45% *	--	11.72%	6.33%
Pacific:						
Alaska	4.49%	5.40%	12.09% *	--	13.97%	4.60%
California	2.60%	3.16%	7.39%	6.64%	7.14%	2.82%
Hawaii	3.70%	4.72%	7.74% *	9.09%	7.59% *	4.24%
Oregon	3.91%	4.50%	12.19% *	12.49% *	12.60% *	4.09%
Washington	4.08%	4.88%	11.57% *	11.30% *	--	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.A.2.b 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, 2024

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	28.8%	31.0%	24.3%	20.5%	18.4%	31.3%
New England:						
Connecticut	23.6%	27.6%	8.2% *	23.5% *	1.0% *	26.0%
Maine	30.0%	32.1%	36.9% *	5.1% *	15.3% *	31.8%
Massachusetts	17.4%	17.2% *	11.8% *	23.5% *	8.1% *	18.4% *
New Hampshire	25.6%	30.1%	14.3% *	19.5% *	--	29.1%
Rhode Island	30.7%	28.7%	--	41.6%	26.9% *	31.1%
Vermont	27.4%	25.3%	12.8% *	55.9%	10.7% *	29.3%
Middle Atlantic:						
New Jersey	37.1%	43.3%	2.4% *	42.3% *	10.3% *	40.8%
New York	38.9%	41.8%	33.9%	32.5%	27.8% *	41.7%
Pennsylvania	26.1%	29.6%	19.0% *	19.4% *	14.2% *	28.6%
East North Central:						
Illinois	25.8%	27.2%	28.9% *	7.7% *	2.6% *	28.5%
Indiana	14.3%	17.0% *	9.0% *	10.0% *	5.9% *	17.5% *
Michigan	32.1%	31.0%	38.0% *	25.5% *	11.1% *	37.9%
Ohio	28.3%	33.8%	18.6% *	12.5% *	13.2% *	32.9%
Wisconsin	21.4%	27.5% *	14.8% *	5.2% *	6.3% *	24.6%
West North Central:						
Iowa	22.9%	21.0%	13.6% *	42.2% *	16.5% *	25.3%
Kansas	31.3%	30.8%	35.6% *	27.9% *	29.0% *	32.1%
Minnesota	24.9%	23.5%	35.5% *	22.2% *	13.2% *	26.7%
Missouri	25.3%	27.8%	26.2% *	0.0%	16.0% *	27.7%
Nebraska	20.6%	22.9%	5.2% *	20.9% *	16.5% *	21.7%
North Dakota	27.6%	26.6%	21.5% *	38.5% *	12.1% *	32.7%
South Dakota	27.2%	20.3%	54.8%	34.0% *	36.7%	25.7%
South Atlantic:						
Delaware	27.9%	26.2%	5.6% *	45.7% *	19.9% *	29.8%
District of Columbia	21.9%	20.8%	32.8% *	--	0.0%	23.4%
Florida	29.7%	35.2%	8.0% *	20.7% *	34.6% *	28.4%
Georgia	17.9% *	20.9% *	0.0%	13.3% *	13.2% *	19.6% *
Maryland	22.9%	18.6%	39.1% *	22.8% *	10.5% *	25.5%
North Carolina	23.0%	27.2%	21.3% *	2.0% *	10.1% *	26.3%
South Carolina	22.4%	26.5%	11.0% *	12.0% *	14.5% *	26.2%
Virginia	25.0%	22.4%	34.3% *	26.5% *	25.8% *	24.6%
West Virginia	17.0%	19.2% *	16.2% *	7.3% *	8.8% *	21.0%
East South Central:						
Alabama	26.6%	29.5%	18.6% *	11.3% *	22.5% *	28.7%
Kentucky	23.1%	25.4%	19.8% *	15.0% *	24.7%	22.5%
Mississippi	18.4%	19.4%	0.0%	22.1% *	20.0% *	17.7%
Tennessee	27.6%	33.2%	--	20.9% *	12.5% *	32.2%
West South Central:						
Arkansas	22.8%	20.5%	45.2% *	12.9% *	27.5% *	20.4%
Louisiana	35.6%	33.2%	66.1%	25.4% *	22.0% *	40.0%
Oklahoma	21.1%	24.2%	8.8% *	8.4% *	6.4% *	27.4%
Texas	23.3%	27.1%	14.0% *	3.9% *	15.9% *	25.8%
Mountain:						
Arizona	25.5%	29.5%	10.5% *	14.8% *	11.0% *	29.5%
Colorado	24.6%	26.1%	13.4% *	26.5% *	20.3% *	25.1%
Idaho	25.9%	24.9%	23.1% *	31.9% *	20.5% *	28.1%
Montana	34.6%	35.3%	10.6% *	50.5%	5.9% *	40.9%
Nevada	26.1%	26.4%	24.9% *	26.2% *	10.8% *	30.3%
New Mexico	20.8% *	14.1% *	52.3% *	5.4% *	5.2% *	25.8% *
Utah	28.3%	32.5%	11.2% *	20.3% *	16.6% *	31.1%
Wyoming	17.0%	15.7%	25.1% *	--	14.3% *	17.4%
Pacific:						
Alaska	22.5%	24.6%	12.4% *	--	9.2% *	24.0%
California	42.6%	44.5%	48.1%	25.8%	31.0%	44.0%
Hawaii	51.7%	52.7%	46.5%	54.0%	56.6%	50.5%
Oregon	41.3%	44.0%	34.8% *	28.1% *	40.5%	41.4%
Washington	34.1%	32.7%	37.6% *	42.0% *	0.0%	36.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.A.2.b Standard errors 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, 2024

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	0.96%	1.20%	2.24%	1.63%	2.16%	1.09%
New England:						
Connecticut	4.88%	6.19%	5.97% *	12.81% *	1.02% *	5.30%
Maine	4.90%	5.95%	12.99% *	2.99% *	13.30% *	5.29%
Massachusetts	5.07%	5.84% *	7.93% *	17.27% *	7.79% *	5.67% *
New Hampshire	3.82%	5.10%	5.76% *	9.43% *	--	4.32%
Rhode Island	5.47%	6.61%	--	10.81%	14.10% *	5.94%
Vermont	4.59%	4.41%	5.59% *	15.43%	7.21% *	4.99%
Middle Atlantic:						
New Jersey	10.28%	12.47%	1.79% *	14.02% *	6.08% *	11.08%
New York	4.67%	5.97%	9.48%	9.66%	13.92% *	4.90%
Pennsylvania	4.64%	4.92%	13.40% *	7.44% *	5.68% *	5.41%
East North Central:						
Illinois	4.18%	4.92%	10.83% *	3.91% *	1.51% *	4.64%
Indiana	4.08%	5.86% *	4.67% *	5.18% *	3.05% *	5.36% *
Michigan	5.68%	6.57%	14.69% *	9.62% *	4.92% *	6.61%
Ohio	4.48%	5.85%	9.04% *	5.73% *	5.67% *	5.47%
Wisconsin	6.26%	8.46% *	8.22% *	3.75% *	4.50% *	7.28%
West North Central:						
Iowa	4.47%	5.10%	6.12% *	14.18% *	6.75% *	5.48%
Kansas	4.94%	5.83%	14.30% *	10.37% *	10.04% *	5.75%
Minnesota	4.87%	6.56%	10.99% *	8.19% *	7.18% *	5.43%
Missouri	4.05%	4.55%	16.42% *	0.00%	8.81% *	4.66%
Nebraska	3.80%	4.35%	4.22% *	14.74% *	8.46% *	4.32%
North Dakota	4.15%	4.68%	9.84% *	12.46% *	5.83% *	4.67%
South Dakota	4.60%	5.16%	9.72%	11.69% *	10.71%	5.00%
South Atlantic:						
Delaware	6.29%	5.59%	4.15% *	19.05% *	8.67% *	7.38%
District of Columbia	4.61%	4.96%	14.77% *	--	0.00%	5.03%
Florida	6.23%	7.72%	4.91% *	7.58% *	16.98% *	6.39%
Georgia	7.72% *	9.41% *	0.00%	7.28% *	5.00% *	10.21% *
Maryland	5.26%	5.53%	15.62% *	10.07% *	6.12% *	6.17%
North Carolina	4.25%	5.34%	11.68% *	1.95% *	5.65% *	5.07%
South Carolina	5.65%	7.28%	6.80% *	8.58% *	7.35% *	7.50%
Virginia	4.14%	5.16%	12.47% *	8.52% *	9.30% *	4.32%
West Virginia	4.45%	6.10% *	8.44% *	4.41% *	3.66% *	6.23%
East South Central:						
Alabama	4.52%	5.36%	11.60% *	7.17% *	8.15% *	5.59%
Kentucky	4.12%	5.27%	8.91% *	7.52% *	6.85%	5.21%
Mississippi	3.83%	4.63%	0.00%	7.93% *	8.36% *	4.28%
Tennessee	7.17%	9.06%	--	11.56% *	6.87% *	8.78%
West South Central:						
Arkansas	5.51%	5.02%	22.65% *	6.00% *	12.13% *	5.15%
Louisiana	4.92%	5.38%	12.80%	17.79% *	7.54% *	5.96%
Oklahoma	4.40%	5.30%	6.86% *	4.51% *	2.93% *	5.92%
Texas	3.41%	4.19%	6.49% *	2.33% *	5.32% *	4.24%
Mountain:						
Arizona	5.96%	7.35%	9.25% *	9.14% *	6.46% *	7.14%
Colorado	4.59%	5.58%	8.50% *	12.39% *	12.68% *	4.97%
Idaho	4.17%	4.38%	11.63% *	14.10% *	9.68% *	4.42%
Montana	4.89%	5.65%	6.60% *	14.24%	3.25% *	5.36%
Nevada	4.57%	5.75%	12.70% *	9.22% *	4.75% *	5.60%
New Mexico	6.49% *	4.40% *	18.25% *	3.48% *	2.81% *	8.04% *
Utah	5.32%	6.62%	5.53% *	10.94% *	7.52% *	6.29%
Wyoming	3.46%	3.71%	11.65% *	--	6.60% *	3.83%
Pacific:						
Alaska	4.27%	5.37%	6.69% *	--	8.95% *	4.59%
California	3.00%	3.62%	7.62%	5.98%	8.08%	3.21%
Hawaii	4.76%	6.18%	11.56%	8.91%	11.41%	5.32%
Oregon	4.93%	5.83%	11.73% *	11.05% *	12.11%	5.34%
Washington	4.57%	5.07%	15.12% *	13.36% *	0.00%	4.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.A.2.c 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, 2024

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	11.8%	13.0%	11.7%	4.9%	7.0%	13.0%
New England:						
Connecticut	11.9% *	15.6% *	--	1.6% *	1.0% *	13.0% *
Maine	11.1% *	7.3% *	29.9% *	3.3% *	0.0%	12.5% *
Massachusetts	7.2% *	8.2% *	5.2% *	--	0.0%	8.0% *
New Hampshire	12.2%	14.8%	5.6% *	9.0% *	8.9% *	12.8%
Rhode Island	14.3% *	15.2% *	--	13.6% *	21.2% *	13.5% *
Vermont	9.1% *	13.2% *	0.0%	0.0%	8.9% *	9.1% *
Middle Atlantic:						
New Jersey	23.7% *	30.1% *	1.3% *	12.4% *	8.7% *	25.8% *
New York	17.8%	20.1%	17.4% *	3.8% *	25.3% *	16.0%
Pennsylvania	18.7%	18.7%	22.8% *	6.3% *	6.4% *	21.3%
East North Central:						
Illinois	17.4%	18.8%	15.3% *	6.1% *	0.9% *	19.3%
Indiana	4.0% *	4.3% *	--	--	1.6% *	4.9% *
Michigan	19.2%	13.0%	38.3% *	12.0% *	6.0% *	22.8%
Ohio	13.4%	18.3%	0.0%	5.7% *	3.8% *	16.4%
Wisconsin	6.8% *	9.7% *	1.4% *	0.0%	0.0%	8.2% *
West North Central:						
Iowa	12.0%	12.1% *	11.8% *	11.4% *	3.4% *	15.2%
Kansas	16.5%	14.2% *	37.2% *	0.0%	14.5% *	17.1%
Minnesota	8.6% *	8.3% *	16.4% *	--	--	9.2% *
Missouri	12.9%	13.6%	19.0% *	0.0%	--	15.0%
Nebraska	9.3% *	9.1% *	--	17.6% *	9.1% *	9.4% *
North Dakota	25.3%	29.6%	0.0%	14.3% *	38.6% *	20.8%
South Dakota	6.4% *	7.2% *	--	--	11.4% *	5.6% *
South Atlantic:						
Delaware	9.1% *	11.5% *	--	--	14.1% *	7.9% *
District of Columbia	22.7% *	21.7% *	34.9% *	0.0%	--	22.7% *
Florida	20.5% *	25.9% *	--	--	26.6% *	18.8% *
Georgia	3.0% *	3.8% *	0.0%	0.0%	--	2.4% *
Maryland	11.4%	11.7% *	0.0%	26.7% *	6.8% *	12.4%
North Carolina	6.6% *	8.2% *	5.1% *	0.0%	0.0%	8.3% *
South Carolina	5.6% *	5.9% *	0.0%	9.1% *	7.4% *	--
Virginia	6.8%	7.4% *	1.1% *	9.2% *	--	8.5%
West Virginia	4.9% *	4.0% *	9.5% *	2.9% *	2.6% *	6.1% *
East South Central:						
Alabama	10.4% *	9.0% *	21.1% *	8.6% *	14.3% *	8.4% *
Kentucky	7.1% *	8.7% *	--	1.9% *	7.1% *	7.1% *
Mississippi	6.5% *	7.5% *	--	2.4% *	10.3% *	--
Tennessee	3.7% *	5.1% *	0.0%	0.0%	1.5% *	4.4% *
West South Central:						
Arkansas	3.6% *	3.8% *	--	1.3% *	0.4% *	5.3% *
Louisiana	9.6% *	8.7% *	23.8% *	--	1.2% *	12.3% *
Oklahoma	5.4% *	6.3% *	0.0%	3.3% *	0.5% *	7.5% *
Texas	9.6% *	10.8% *	7.9% *	1.9% *	1.2% *	12.4% *
Mountain:						
Arizona	9.7% *	11.5% *	9.8% *	0.0%	0.0%	12.4% *
Colorado	11.2% *	12.7% *	2.3% *	11.0% *	0.0%	12.6% *
Idaho	13.3%	16.0%	8.0% *	2.7% *	--	16.8%
Montana	7.0% *	7.2% *	0.0%	11.7% *	6.7% *	7.0% *
Nevada	3.5% *	5.2% *	0.0%	0.0%	0.0%	4.5% *
New Mexico	2.5% *	2.6% *	--	0.0%	0.3% *	3.2% *
Utah	9.3% *	10.4% *	11.6% *	0.0%	0.1% *	11.5% *
Wyoming	5.5% *	4.4% *	7.2% *	--	6.0% *	5.5% *
Pacific:						
Alaska	10.6% *	11.6% *	7.5% *	--	0.0%	11.8% *
California	11.5%	11.8%	18.3% *	3.6% *	--	12.5%
Hawaii	19.3%	19.6%	22.9% *	13.6% *	2.4% *	23.7%
Oregon	8.7% *	10.1% *	5.7% *	1.3% *	10.8% *	8.5% *
Washington	6.3% *	4.0% *	23.3% *	6.2% *	0.0%	6.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c Standard errors 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, 2024

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%	1.06%	1.81%	0.70%	2.06%	0.91%
New England:						
Connecticut	3.97% *	5.35% *	--	1.18% *	1.02% *	4.34% *
Maine	4.21% *	4.61% *	12.97% *	2.34% *	0.00%	4.66% *
Massachusetts	3.04% *	3.95% *	5.09% *	--	0.00%	3.44% *
New Hampshire	3.10%	4.31%	3.13% *	5.81% *	4.85% *	3.51%
Rhode Island	4.56% *	5.57% *	--	7.40% *	13.33% *	4.87% *
Vermont	3.70% *	5.13% *	0.00%	0.00%	6.98% *	4.05% *
Middle Atlantic:						
New Jersey	11.80% *	14.75% *	1.38% *	7.45% *	6.08% *	13.08% *
New York	3.80%	5.25%	6.12% *	2.49% *	13.86% *	2.94%
Pennsylvania	4.72%	4.84%	13.44% *	4.45% *	3.13% *	5.53%
East North Central:						
Illinois	4.33%	5.08%	10.76% *	3.70% *	0.88% *	4.79%
Indiana	1.50% *	2.07% *	--	--	1.56% *	1.99% *
Michigan	5.14%	3.50%	14.67% *	8.22% *	3.78% *	6.29%
Ohio	3.76%	5.21%	0.00%	3.57% *	2.15% *	4.78%
Wisconsin	3.29% *	4.76% *	1.43% *	0.00%	0.00%	3.95% *
West North Central:						
Iowa	3.34%	4.11% *	6.27% *	7.90% *	2.22% *	4.40%
Kansas	4.34%	4.61% *	14.24% *	0.00%	9.91% *	4.81%
Minnesota	2.69% *	3.38% *	9.10% *	--	--	3.03% *
Missouri	3.36%	3.69%	16.32% *	0.00%	--	4.12%
Nebraska	3.13% *	3.30% *	--	14.90% *	8.35% *	3.29% *
North Dakota	5.35%	6.31%	0.00%	12.47% *	14.85% *	4.59%
South Dakota	3.18% *	4.26% *	--	--	7.64% *	3.49% *
South Atlantic:						
Delaware	2.98% *	4.02% *	--	--	8.07% *	3.13% *
District of Columbia	10.20% *	11.52% *	15.68% *	0.00%	--	10.84% *
Florida	6.65% *	8.32% *	--	--	18.59% *	6.63% *
Georgia	1.49% *	1.90% *	0.00%	0.00%	--	1.63% *
Maryland	2.99%	3.75% *	0.00%	10.37% *	5.61% *	3.47%
North Carolina	2.90% *	3.89% *	4.98% *	0.00%	0.00%	3.60% *
South Carolina	2.44% *	2.83% *	0.00%	8.45% *	5.01% *	--
Virginia	1.96%	2.46% *	1.16% *	5.81% *	--	2.54%
West Virginia	2.01% *	2.00% *	7.34% *	2.20% *	1.67% *	2.89% *
East South Central:						
Alabama	3.73% *	4.29% *	12.33% *	6.96% *	8.07% *	3.82% *
Kentucky	2.35% *	3.13% *	--	1.86% *	4.95% *	2.66% *
Mississippi	3.02% *	3.77% *	--	2.40% *	8.16% *	--
Tennessee	1.80% *	2.47% *	0.00%	0.00%	1.55% *	2.30%
West South Central:						
Arkansas	1.50% *	1.79% *	--	1.33% *	0.40% *	2.29% *
Louisiana	3.68% *	3.80% *	18.95% *	--	1.19% *	4.79% *
Oklahoma	1.76% *	2.18% *	0.00%	2.40% *	0.47% *	2.52% *
Texas	2.88% *	3.55% *	5.29% *	1.86% *	0.89% *	3.77% *
Mountain:						
Arizona	5.81% *	7.45% *	9.24% *	0.00%	0.00%	7.23% *
Colorado	4.06% *	5.21% *	2.28% *	6.39% *	0.00%	4.54% *
Idaho	3.19%	4.07%	7.62% *	1.97% *	--	4.19%
Montana	2.18% *	2.52% *	0.00%	8.11% *	4.52% *	2.48% *
Nevada	1.45% *	2.13% *	0.00%	0.00%	0.00%	1.86% *
New Mexico	1.32% *	1.59% *	--	0.00%	0.20% *	1.74% *
Utah	4.26% *	5.44% *	8.18% *	0.00%	0.06% *	5.20% *
Wyoming	2.05% *	1.90% *	7.00% *	--	4.35% *	2.25% *
Pacific:						
Alaska	3.72% *	4.80% *	5.94% *	--	0.00%	4.12% *
California	1.86%	2.23%	6.09% *	2.03% *	--	2.04%
Hawaii	3.99%	5.34%	9.04% *	7.44% *	1.55% *	4.80%
Oregon	3.21% *	3.96% *	5.56% *	1.30% *	6.68% *	3.48% *
Washington	2.42% *	1.97% *	14.08% *	3.82% *	0.00%	2.58% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.A.2.d 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, 2024

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	58.0%	58.0%	57.6%	58.6%	59.7%	57.6%
New England:						
Connecticut	52.8%	60.0%	40.4%	24.9% *	84.0%	49.5%
Maine	54.9%	59.7%	36.0% *	56.3%	44.3%	56.2%
Massachusetts	45.8%	42.1%	47.9%	66.9%	61.8%	44.0%
New Hampshire	49.3%	50.7%	45.3%	48.8%	43.0%	50.3%
Rhode Island	57.8%	60.2%	71.3%	25.1% *	60.2%	57.5%
Vermont	50.5%	59.1%	38.0%	22.9% *	45.4% *	51.1%
Middle Atlantic:						
New Jersey	58.4%	48.9%	84.1%	85.5%	82.1%	55.1%
New York	51.1%	54.1%	45.2%	45.8%	61.4%	48.5%
Pennsylvania	48.3%	48.4%	45.7%	55.4%	50.5%	47.8%
East North Central:						
Illinois	61.0%	63.1%	38.1%	66.1%	65.1%	60.6%
Indiana	56.2%	52.9%	66.5%	56.0%	67.1%	52.1%
Michigan	49.1%	51.4%	41.5%	53.2%	64.5%	44.9%
Ohio	55.3%	53.3%	59.0%	60.8%	69.0%	51.1%
Wisconsin	54.5%	55.0%	36.9% *	62.4%	61.8%	53.0%
West North Central:						
Iowa	58.3%	58.8%	53.5%	59.6%	47.4%	62.4%
Kansas	61.0%	56.7%	87.0%	50.8%	51.2%	64.5%
Minnesota	67.0%	69.0%	69.7%	58.6%	59.1%	68.2%
Missouri	61.6%	63.5%	39.3% *	63.0%	53.9%	63.6%
Nebraska	56.5%	56.9%	48.2%	62.5%	50.9%	58.2%
North Dakota	40.4%	38.6%	43.0%	50.2%	36.9%	41.5%
South Dakota	54.0%	58.4%	47.5%	35.0%	30.5%	57.8%
South Atlantic:						
Delaware	60.4%	63.0%	61.7%	50.9% *	67.2%	58.8%
District of Columbia	56.8%	58.1%	38.8% *	95.6%	--	56.3%
Florida	68.2%	68.0%	68.4%	69.9%	53.8%	72.2%
Georgia	58.1%	52.9%	83.0%	71.5%	64.3%	55.7%
Maryland	74.3%	73.9%	69.8%	83.8%	71.1%	75.0%
North Carolina	70.1%	66.5%	80.3%	77.7%	75.7%	68.7%
South Carolina	64.5%	62.1%	71.6%	70.5%	68.4%	62.7%
Virginia	56.2%	57.7%	53.1%	53.7%	50.8%	58.9%
West Virginia	61.5%	62.2%	61.5%	57.6%	57.2%	63.6%
East South Central:						
Alabama	39.5%	39.3%	37.1% *	44.5%	34.9%	41.9%
Kentucky	50.2%	50.3%	52.5%	47.0%	59.2%	46.7%
Mississippi	46.5%	43.5%	--	55.3%	54.7%	43.1%
Tennessee	59.4%	54.8%	79.9%	63.5%	61.5%	58.8%
West South Central:						
Arkansas	44.5%	50.2%	24.5% *	26.4%	28.1%	52.9%
Louisiana	53.9%	55.4%	29.2% *	66.0%	42.1%	57.8%
Oklahoma	57.1%	60.4%	40.3% *	49.1%	58.8%	56.4%
Texas	63.0%	61.8%	73.8%	59.5%	67.8%	61.4%
Mountain:						
Arizona	59.1%	56.8%	66.7%	65.6%	66.8%	56.9%
Colorado	61.4%	63.0%	64.4%	48.5%	86.9%	58.2%
Idaho	51.3%	52.4%	73.5%	35.4%	61.6%	47.2%
Montana	57.5%	56.6%	77.2%	45.7% *	70.8%	54.5%
Nevada	63.0%	59.3%	71.8%	69.4%	79.2%	58.5%
New Mexico	60.9%	67.2%	43.5% *	56.4%	69.4%	58.2%
Utah	63.6%	66.5%	51.5%	58.7%	58.8%	64.8%
Wyoming	44.0%	42.8%	41.6% *	--	53.0%	42.9%
Pacific:						
Alaska	49.5%	49.5%	47.9%	--	82.1%	45.7%
California	61.4%	62.5%	62.4%	53.6%	52.0%	62.5%
Hawaii	43.6%	48.5%	33.4%	34.4%	43.2%	43.7%
Oregon	50.0%	48.1%	67.0%	48.1%	25.7% *	52.6%
Washington	54.2%	56.1%	41.2% *	53.1%	--	53.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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.A.2.d Standard errors 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, 2024

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%	1.15%	2.29%	1.92%	1.98%	1.05%
New England:						
Connecticut	4.58%	5.64%	11.65%	8.53% *	7.79%	4.86%
Maine	4.71%	5.52%	10.90% *	11.64%	12.40%	5.09%
Massachusetts	8.57%	10.08%	11.07%	11.62%	12.39%	9.14%
New Hampshire	4.00%	5.23%	8.42%	11.09%	9.54%	4.46%
Rhode Island	5.11%	6.10%	13.60%	8.51% *	16.40%	5.49%
Vermont	4.76%	5.37%	11.27%	9.70% *	15.29% *	5.07%
Middle Atlantic:						
New Jersey	9.60%	11.00%	9.26%	6.97%	8.09%	10.38%
New York	4.19%	5.52%	7.99%	8.53%	10.02%	4.43%
Pennsylvania	4.17%	4.48%	11.86%	10.53%	7.88%	4.82%
East North Central:						
Illinois	4.42%	5.14%	10.43%	8.69%	8.84%	4.83%
Indiana	4.37%	5.74%	8.43%	10.97%	7.53%	5.25%
Michigan	4.79%	6.02%	11.62%	10.42%	10.17%	5.52%
Ohio	4.14%	5.34%	9.86%	9.38%	7.20%	4.82%
Wisconsin	4.98%	6.81%	11.25% *	8.99%	9.14%	5.80%
West North Central:						
Iowa	4.70%	5.72%	9.76%	12.46%	10.30%	5.21%
Kansas	4.61%	5.59%	8.45%	10.73%	10.97%	4.66%
Minnesota	4.09%	5.46%	10.62%	9.31%	12.18%	4.45%
Missouri	4.27%	4.70%	15.24% *	12.52%	9.69%	4.79%
Nebraska	4.71%	5.52%	12.43%	14.14%	8.43%	5.42%
North Dakota	3.97%	4.66%	11.51%	11.57%	10.66%	4.22%
South Dakota	4.98%	6.41%	10.01%	8.94%	7.59%	5.63%
South Atlantic:						
Delaware	5.92%	5.98%	15.33%	18.06% *	9.28%	6.90%
District of Columbia	8.92%	10.08%	14.44% *	4.29%	--	9.43%
Florida	5.29%	6.71%	10.27%	9.35%	14.75%	4.50%
Georgia	6.44%	7.40%	8.86%	9.12%	8.00%	8.16%
Maryland	4.87%	5.69%	14.73%	6.54%	12.46%	5.34%
North Carolina	4.19%	5.40%	7.75%	7.94%	6.73%	5.00%
South Carolina	5.52%	6.93%	12.68%	9.92%	8.40%	7.21%
Virginia	4.61%	6.01%	11.63%	9.90%	8.75%	5.61%
West Virginia	4.12%	5.64%	9.66%	7.48%	5.43%	5.86%
East South Central:						
Alabama	4.00%	4.73%	11.63% *	11.31%	6.73%	5.21%
Kentucky	4.31%	5.20%	11.46%	11.50%	7.63%	5.08%
Mississippi	4.17%	4.96%	--	10.60%	9.03%	5.24%
Tennessee	6.00%	7.77%	8.36%	11.54%	8.48%	7.47%
West South Central:						
Arkansas	6.65%	7.51%	12.20% *	7.53%	7.04%	7.96%
Louisiana	4.90%	5.51%	11.61% *	14.00%	7.97%	5.99%
Oklahoma	5.59%	6.20%	17.33% *	12.35%	10.59%	6.70%
Texas	3.78%	4.56%	8.42%	9.26%	6.06%	4.71%
Mountain:						
Arizona	5.73%	6.96%	13.97%	10.57%	8.78%	6.81%
Colorado	5.07%	6.12%	11.64%	13.72%	6.24%	5.45%
Idaho	5.04%	5.89%	11.73%	10.41%	11.04%	5.17%
Montana	4.85%	5.60%	10.41%	13.92% *	10.49%	5.22%
Nevada	4.78%	6.01%	12.17%	9.42%	6.32%	5.80%
New Mexico	5.87%	5.12%	17.17% *	13.64%	8.83%	7.10%
Utah	5.19%	6.30%	11.68%	11.77%	9.61%	5.97%
Wyoming	5.54%	6.20%	15.74% *	--	11.86%	6.06%
Pacific:						
Alaska	4.55%	5.53%	11.63%	--	8.93%	4.68%
California	2.95%	3.58%	7.39%	7.31%	8.87%	3.14%
Hawaii	4.46%	5.93%	9.79%	8.10%	11.42%	4.78%
Oregon	4.49%	5.27%	11.90%	12.37%	9.82% *	4.99%
Washington	4.14%	4.77%	13.23% *	13.06%	--	4.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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.A.2.f 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, 2024

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	72.7%	70.7%	77.7%	79.2%	77.0%	71.7%
New England:						
Connecticut	78.1%	78.4%	73.4%	84.6%	73.6%	78.6%
Maine	71.4%	72.1%	61.5%	83.1%	59.5%	72.8%
Massachusetts	48.2%	40.4%	79.4%	68.9%	86.8%	43.9%
New Hampshire	67.6%	69.1%	65.6%	62.4%	93.0%	63.6%
Rhode Island	62.1%	55.9%	87.7%	86.1%	77.4%	60.3%
Vermont	66.8%	63.8%	76.0%	70.6%	89.3%	64.2%
Middle Atlantic:						
New Jersey	60.9%	49.8%	98.6%	83.0%	76.2%	58.8%
New York	63.7%	61.4%	62.7%	81.4%	61.3%	64.2%
Pennsylvania	67.8%	63.6%	74.4%	81.0%	78.3%	65.6%
East North Central:						
Illinois	70.4%	69.4%	78.7%	71.7%	84.7%	68.7%
Indiana	82.6%	77.9%	94.7%	86.6%	86.3%	81.2%
Michigan	72.6%	77.2%	55.7%	83.5%	76.9%	71.4%
Ohio	71.0%	73.1%	65.6%	67.1%	76.4%	69.3%
Wisconsin	80.1%	77.0%	80.0%	90.1%	86.0%	78.9%
West North Central:						
Iowa	74.2%	74.4%	74.1%	73.4%	75.0%	73.9%
Kansas	81.3%	78.3%	93.0%	85.7%	75.8%	83.3%
Minnesota	74.4%	70.1%	84.8%	81.5%	80.6%	73.5%
Missouri	75.5%	75.7%	55.8% *	90.5%	74.5%	75.7%
Nebraska	70.1%	71.2%	74.3%	59.2%	79.6%	67.4%
North Dakota	74.0%	70.2%	80.8%	94.7%	55.6%	80.1%
South Dakota	75.9%	73.8%	87.3%	73.8%	77.0%	75.8%
South Atlantic:						
Delaware	65.3%	67.9%	63.7%	57.2% *	78.5%	62.3%
District of Columbia	64.0%	66.4%	41.4% *	76.9%	89.8%	62.3%
Florida	74.7%	71.7%	93.5%	70.8%	67.5%	76.7%
Georgia	72.3%	66.2%	99.0%	90.6%	79.5%	69.6%
Maryland	72.0%	72.9%	67.5%	73.5%	71.6%	72.1%
North Carolina	77.7%	74.2%	90.8%	80.4%	91.5%	74.2%
South Carolina	68.1%	60.7%	92.6%	83.2%	79.2%	62.7%
Virginia	66.3%	57.8%	79.9%	85.3%	74.9%	62.2%
West Virginia	75.3%	70.6%	82.5%	88.8%	91.6%	67.4%
East South Central:						
Alabama	62.2%	59.0%	59.3%	94.0%	71.8%	57.2%
Kentucky	72.1%	68.1%	90.6%	72.9%	80.1%	69.0%
Mississippi	68.3%	62.8%	92.5%	87.5%	80.7%	63.3%
Tennessee	77.3%	73.1%	96.6%	79.7%	87.7%	74.1%
West South Central:						
Arkansas	85.2%	89.7%	56.2% *	87.9%	74.6%	90.7%
Louisiana	70.5%	72.0%	53.1% *	75.0%	77.7%	68.1%
Oklahoma	82.8%	87.5%	42.9% *	90.3%	76.1%	85.7%
Texas	81.9%	81.1%	88.4%	80.6%	80.3%	82.5%
Mountain:						
Arizona	72.5%	69.7%	77.1%	84.2%	70.6%	73.0%
Colorado	80.8%	77.0%	88.1%	96.7%	87.2%	80.0%
Idaho	80.5%	84.6%	79.1%	61.7%	84.8%	78.8%
Montana	77.2%	75.3%	86.5%	80.6%	80.1%	76.5%
Nevada	73.9%	63.8%	100.0%	89.5%	94.7%	68.1%
New Mexico	79.8%	74.0%	89.0%	95.0%	93.8%	75.4%
Utah	83.7%	80.1%	93.8%	95.7%	95.2%	81.0%
Wyoming	70.9%	68.6%	73.1%	94.5%	70.7%	70.9%
Pacific:						
Alaska	82.2%	80.8%	89.7%	73.9%	75.7%	82.9%
California	73.9%	74.2%	75.6%	70.7%	69.8%	74.4%
Hawaii	70.6%	70.0%	66.7%	78.3%	73.4%	69.9%
Oregon	64.7%	59.0%	95.9%	77.8%	69.3%	64.2%
Washington	76.6%	77.7%	63.7%	83.8%	91.6%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.A.2.f Standard errors 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, 2024

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	0.96%	1.18%	2.22%	1.89%	2.22%	1.07%
New England:						
Connecticut	4.25%	5.06%	11.28%	8.10%	14.84%	4.41%
Maine	4.72%	5.65%	12.55%	9.17%	13.76%	5.01%
Massachusetts	8.83%	9.93%	7.93%	16.29%	7.77%	9.09%
New Hampshire	4.23%	5.40%	8.13%	12.02%	4.78%	4.71%
Rhode Island	5.73%	6.76%	8.37%	6.87%	13.50%	6.11%
Vermont	4.67%	5.55%	7.53%	15.88%	7.21%	5.06%
Middle Atlantic:						
New Jersey	10.00%	11.24%	1.17%	9.05%	9.83%	10.99%
New York	4.62%	5.88%	9.46%	8.12%	12.80%	4.81%
Pennsylvania	4.70%	4.99%	12.99%	7.29%	5.47%	5.46%
East North Central:						
Illinois	4.67%	5.45%	10.07%	9.08%	6.78%	5.11%
Indiana	4.42%	6.22%	4.42%	7.00%	5.31%	5.67%
Michigan	5.29%	4.64%	13.77%	8.32%	8.49%	6.31%
Ohio	4.18%	5.22%	10.07%	9.44%	7.50%	4.94%
Wisconsin	5.17%	7.01%	12.01%	5.31%	7.50%	6.00%
West North Central:						
Iowa	4.69%	5.73%	8.64%	12.13%	11.42%	4.81%
Kansas	3.96%	4.98%	5.88%	8.52%	9.79%	4.05%
Minnesota	5.05%	6.85%	9.12%	8.61%	11.57%	5.55%
Missouri	4.42%	4.90%	17.25% *	7.55%	9.45%	5.07%
Nebraska	5.08%	5.89%	12.60%	14.95%	8.88%	6.05%
North Dakota	5.22%	6.20%	9.51%	4.54%	13.86%	3.87%
South Dakota	5.26%	6.71%	8.95%	11.87%	10.28%	5.92%
South Atlantic:						
Delaware	6.23%	6.04%	15.14%	19.78% *	8.96%	7.20%
District of Columbia	6.68%	6.83%	15.41% *	13.35%	6.65%	7.26%
Florida	5.42%	6.84%	3.97%	11.00%	17.43%	4.33%
Georgia	7.32%	8.55%	0.83%	4.89%	8.20%	9.37%
Maryland	5.32%	6.26%	14.89%	10.25%	11.55%	5.93%
North Carolina	4.27%	5.47%	6.09%	7.63%	4.23%	5.13%
South Carolina	6.16%	7.53%	6.21%	8.77%	7.99%	7.97%
Virginia	4.62%	6.09%	10.83%	6.84%	9.19%	5.38%
West Virginia	4.03%	5.43%	7.17%	5.10%	3.11%	5.66%
East South Central:						
Alabama	4.86%	5.76%	12.66%	3.89%	8.12%	6.05%
Kentucky	4.64%	5.85%	6.15%	10.77%	6.36%	5.84%
Mississippi	4.97%	5.84%	6.63%	6.31%	8.73%	5.97%
Tennessee	6.38%	8.23%	3.34%	11.54%	6.94%	7.95%
West South Central:						
Arkansas	5.12%	3.34%	23.11% *	5.20%	12.08%	3.04%
Louisiana	4.78%	5.27%	17.22% *	13.01%	7.44%	5.87%
Oklahoma	5.29%	4.97%	18.16% *	5.81%	11.42%	5.59%
Texas	3.06%	3.62%	7.24%	8.54%	5.67%	3.64%
Mountain:						
Arizona	5.75%	7.10%	12.10%	9.11%	9.29%	7.02%
Colorado	4.02%	5.05%	8.30%	2.97%	10.70%	4.34%
Idaho	4.35%	4.31%	10.93%	13.96%	9.49%	4.79%
Montana	4.65%	5.56%	7.85%	12.12%	10.35%	5.21%
Nevada	5.04%	6.40%	0.00%	5.50%	2.54%	6.11%
New Mexico	4.04%	5.06%	8.30%	2.96%	5.14%	5.12%
Utah	4.40%	5.65%	4.04%	3.04%	2.86%	5.33%
Wyoming	7.26%	8.54%	13.34%	5.29%	11.53%	8.08%
Pacific:						
Alaska	4.06%	5.14%	5.89%	12.91%	12.60%	4.31%
California	2.93%	3.49%	7.08%	8.05%	9.35%	3.10%
Hawaii	4.35%	5.61%	10.32%	8.30%	8.88%	4.98%
Oregon	5.15%	6.02%	3.18%	10.80%	12.83%	5.60%
Washington	4.68%	5.34%	15.25%	8.03%	7.40%	4.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.i Percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2024

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	30.0%	30.4%	29.4%	28.0%	29.7%	30.1%
New England:						
Connecticut	19.8%	21.2%	9.5% *	29.1% *	22.7% *	19.5%
Maine	29.9%	34.7%	5.9% *	40.3% *	42.5%	28.4%
Massachusetts	41.4%	37.0% *	53.8%	57.6%	45.1%	41.0%
New Hampshire	36.0%	38.8%	28.6%	32.5% *	30.2% *	36.9%
Rhode Island	23.3%	21.9%	--	38.2%	18.0% *	23.9%
Vermont	27.3%	30.9%	26.0% *	10.8% *	2.4% *	30.2%
Middle Atlantic:						
New Jersey	39.2%	45.2%	15.8% *	30.7% *	31.4% *	40.2%
New York	29.4%	31.9%	23.8%	26.5%	44.7%	25.6%
Pennsylvania	27.6%	27.2%	30.3% *	22.2% *	29.4%	27.2%
East North Central:						
Illinois	29.5%	28.5%	29.0% *	40.7%	22.9% *	30.3%
Indiana	31.5%	35.6%	25.2% *	21.8% *	25.0%	34.0%
Michigan	30.8%	29.0%	43.9% *	13.2% *	27.1% *	31.8%
Ohio	26.6%	24.0%	53.1%	5.0% *	33.7%	24.4%
Wisconsin	28.6%	35.3%	18.0% *	12.3% *	17.7% *	30.8%
West North Central:						
Iowa	22.1%	20.2%	38.7%	18.0% *	15.4% *	24.6%
Kansas	30.9%	31.3%	27.5% *	33.7% *	39.4%	27.9%
Minnesota	25.2%	19.8%	47.3%	27.4% *	22.8% *	25.6%
Missouri	27.7%	24.2%	52.2% *	41.1% *	29.7%	27.2%
Nebraska	28.5%	25.0%	35.3% *	44.9% *	35.0%	26.6%
North Dakota	23.8%	25.1%	28.4% *	11.9% *	30.9% *	21.5%
South Dakota	32.8%	26.6%	52.8%	45.0%	51.9%	29.7%
South Atlantic:						
Delaware	32.7%	29.4%	28.5% *	46.1% *	28.1% *	33.7%
District of Columbia	28.5%	29.0% *	18.6% *	--	--	29.3%
Florida	33.0%	37.9%	13.9% *	23.7% *	40.5% *	30.9%
Georgia	24.3%	26.7%	--	26.2% *	16.6%	27.1%
Maryland	25.6%	22.9%	32.8% *	30.2% *	14.5% *	28.0%
North Carolina	29.4%	31.3%	27.4% *	21.4% *	22.8%	31.1%
South Carolina	17.9%	16.7%	18.0% *	23.3% *	15.3% *	19.1%
Virginia	29.7%	30.6%	37.5% *	20.3% *	29.2% *	30.0%
West Virginia	26.3%	25.8%	26.3% *	28.8%	31.5%	23.7%
East South Central:						
Alabama	22.2%	21.2%	26.1% *	25.8% *	36.7%	14.7%
Kentucky	28.4%	29.7%	20.7% *	29.7% *	28.9%	28.2%
Mississippi	28.6%	30.5%	--	19.8% *	14.2% *	34.5%
Tennessee	29.9%	31.1%	27.9% *	24.6% *	30.1% *	29.8%
West South Central:						
Arkansas	37.1%	37.7%	49.1% *	17.8% *	39.5%	35.9%
Louisiana	21.1%	19.3%	15.6% *	40.9% *	25.0%	19.8%
Oklahoma	29.1%	30.9%	23.1% *	21.2% *	29.1% *	29.1%
Texas	28.5%	27.7%	37.0%	24.3% *	25.1%	29.7%
Mountain:						
Arizona	38.2%	41.5%	24.0% *	30.9% *	36.9%	38.6%
Colorado	39.4%	35.7%	39.4% *	61.9%	37.6% *	39.7%
Idaho	42.2%	46.5%	44.1% *	21.1% *	37.6% *	44.1%
Montana	25.2%	23.8%	8.2% *	47.8% *	22.4% *	25.8%
Nevada	29.7%	21.2%	41.0% *	55.0%	42.6%	26.1%
New Mexico	32.9%	25.6%	63.8% *	21.2% *	30.0%	33.8%
Utah	32.0%	32.7%	41.0%	17.3% *	20.8% *	34.6%
Wyoming	24.7%	23.4%	25.2% *	--	40.1%	22.6%
Pacific:						
Alaska	17.3%	13.4%	18.6% *	--	12.8% *	17.8%
California	33.3%	34.9%	21.7%	34.5%	30.9%	33.6%
Hawaii	22.4%	17.3%	38.4%	24.4% *	21.4% *	22.6%
Oregon	25.1%	25.4%	19.3% *	28.2% *	25.4% *	25.1%
Washington	32.7%	33.4%	38.3% *	19.0% *	--	32.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2024

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%	1.19%	2.11%	1.73%	2.08%	1.07%
New England:						
Connecticut	3.89%	4.88%	6.15% *	10.83% *	11.27% *	4.10%
Maine	4.34%	5.43%	3.22% *	12.19% *	12.46%	4.63%
Massachusetts	10.38%	14.06% *	10.92%	12.71%	11.91%	11.55%
New Hampshire	4.24%	5.35%	8.23%	11.54% *	9.11% *	4.66%
Rhode Island	4.06%	4.63%	--	10.93%	9.13% *	4.43%
Vermont	4.31%	5.46%	8.23% *	5.84% *	1.75% *	4.70%
Middle Atlantic:						
New Jersey	9.96%	12.04%	8.30% *	12.74% *	12.56% *	11.04%
New York	4.31%	5.87%	6.49%	6.96%	11.79%	4.08%
Pennsylvania	4.37%	4.03%	13.21% *	7.87% *	7.26%	5.05%
East North Central:						
Illinois	4.08%	4.68%	10.47% *	9.85%	8.29% *	4.46%
Indiana	4.88%	6.44%	9.59% *	7.52% *	7.15%	6.00%
Michigan	5.38%	5.51%	14.10% *	5.74% *	9.99% *	6.27%
Ohio	3.70%	4.15%	10.34%	2.34% *	8.72%	3.87%
Wisconsin	5.88%	7.77%	8.73% *	5.51% *	6.05% *	6.83%
West North Central:						
Iowa	3.37%	3.84%	9.67%	9.35% *	5.43% *	4.16%
Kansas	4.67%	5.62%	10.94% *	10.72% *	11.43%	4.49%
Minnesota	3.81%	4.25%	10.60%	9.09% *	12.05% *	3.92%
Missouri	3.94%	3.77%	16.25% *	14.94% *	8.68%	4.48%
Nebraska	3.97%	4.45%	10.88% *	13.62% *	7.71%	4.69%
North Dakota	4.53%	5.46%	9.51% *	6.52% *	13.58% *	3.78%
South Dakota	4.63%	5.33%	10.01%	10.65%	9.65%	4.96%
South Atlantic:						
Delaware	6.02%	5.09%	13.49% *	18.92% *	9.44% *	7.06%
District of Columbia	8.18%	9.15% *	11.19% *	--	--	8.69%
Florida	6.19%	7.65%	6.63% *	7.61% *	15.86% *	6.37%
Georgia	4.19%	5.23%	--	8.32% *	4.69%	5.60%
Maryland	5.01%	5.69%	14.64% *	10.64% *	7.66% *	5.84%
North Carolina	4.41%	5.40%	12.01% *	7.40% *	6.66%	5.20%
South Carolina	3.73%	4.70%	8.39% *	7.81% *	4.85% *	5.00%
Virginia	4.54%	5.93%	11.42% *	7.29% *	8.80% *	5.26%
West Virginia	3.85%	4.92%	8.90% *	7.13%	5.37%	4.99%
East South Central:						
Alabama	3.79%	4.42%	10.19% *	10.02% *	8.15%	3.32%
Kentucky	4.45%	5.43%	9.67% *	11.18% *	7.51%	5.45%
Mississippi	4.14%	5.01%	--	7.80% *	4.64% *	5.38%
Tennessee	6.26%	8.07%	10.94% *	11.30% *	9.06% *	7.73%
West South Central:						
Arkansas	7.70%	8.95%	21.42% *	6.33% *	11.63%	10.11%
Louisiana	3.82%	3.91%	7.85% *	16.22% *	7.14%	4.52%
Oklahoma	5.32%	6.20%	12.53% *	8.45% *	9.17% *	6.50%
Texas	3.50%	4.09%	9.47%	7.86% *	5.30%	4.33%
Mountain:						
Arizona	5.51%	6.68%	12.80% *	9.84% *	9.15%	6.59%
Colorado	5.41%	6.57%	12.64% *	11.70%	13.32% *	5.90%
Idaho	5.31%	6.19%	13.61% *	7.91% *	13.29% *	5.35%
Montana	4.16%	4.41%	5.00% *	14.56% *	9.26% *	4.62%
Nevada	4.42%	4.38%	14.41% *	10.15%	9.21%	4.87%
New Mexico	6.06%	4.43%	15.03%	8.12% *	8.83%	7.38%
Utah	4.56%	5.60%	11.68%	7.26% *	7.07% *	5.45%
Wyoming	4.63%	5.13%	13.28% *	--	11.40%	4.90%
Pacific:						
Alaska	3.21%	3.25%	8.00% *	--	8.98% *	3.42%
California	2.95%	3.60%	5.48%	6.56%	7.59%	3.18%
Hawaii	3.54%	3.86%	10.89%	7.64% *	7.48% *	3.99%
Oregon	4.03%	4.74%	8.82% *	11.30% *	11.81% *	4.29%
Washington	4.26%	4.73%	14.51% *	9.58% *	--	4.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.I Percent of private-sector establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	64.1%	67.6%	73.2%	47.9%	48.5%	69.4%
New England:						
Connecticut	62.3%	67.6%	58.4%	50.6%	51.3%	64.4%
Maine	57.6%	66.0%	63.6%	34.7%	32.5%	62.9%
Massachusetts	75.7%	78.9%	84.9%	61.2%	71.1%	76.4%
New Hampshire	62.4%	66.6%	79.4%	39.2%	47.0%	66.6%
Rhode Island	68.5%	73.5%	89.7%	46.4%	55.2%	71.9%
Vermont	72.2%	80.3%	86.2%	46.6%	49.8%	77.6%
Middle Atlantic:						
New Jersey	70.1%	71.2%	82.9%	60.7%	59.2%	72.2%
New York	72.7%	79.2%	78.8%	52.0%	65.8%	74.8%
Pennsylvania	64.8%	73.6%	67.7%	37.1%	44.8%	73.2%
East North Central:						
Illinois	67.5%	67.4%	80.3%	60.7%	62.5%	68.6%
Indiana	48.1%	55.9%	60.0%	25.5%	32.5%	56.1%
Michigan	55.9%	64.4%	73.3%	29.1%	41.3%	62.6%
Ohio	58.5%	59.4%	73.5%	45.0%	50.2%	61.7%
Wisconsin	41.8%	45.2%	45.2%	34.2%	25.3%	49.0%
West North Central:						
Iowa	58.0%	60.8%	71.9%	42.4%	38.0%	67.5%
Kansas	59.9%	62.2%	62.6%	50.3%	48.9%	65.8%
Minnesota	65.8%	69.5%	72.9%	54.3%	41.8%	73.0%
Missouri	59.6%	68.8%	76.8%	27.5%	41.8%	67.9%
Nebraska	58.5%	68.1%	56.3%	35.5%	45.4%	64.0%
North Dakota	59.3%	64.6%	54.4%	46.4%	44.5%	64.9%
South Dakota	54.2%	59.0%	69.4%	30.0%	30.2%	60.8%
South Atlantic:						
Delaware	58.3%	71.0%	60.0%	27.2%	38.7%	66.2%
District of Columbia	88.5%	92.7%	94.6%	55.9%	89.5%	88.5%
Florida	56.1%	57.1%	70.9%	41.8%	36.3%	63.6%
Georgia	55.7%	60.2%	43.2% *	47.0%	42.5%	60.8%
Maryland	69.9%	68.2%	88.9%	58.7%	56.9%	74.1%
North Carolina	54.3%	57.5%	72.7%	36.4%	45.4%	57.3%
South Carolina	56.2%	65.9%	50.4%	31.8%	46.4%	61.9%
Virginia	62.5%	68.3%	85.9%	38.5%	44.9%	73.5%
West Virginia	56.1%	66.5%	58.1%	27.2%	38.9%	66.7%
East South Central:						
Alabama	63.8%	74.2%	65.3%	34.1%	50.8%	72.0%
Kentucky	60.7%	69.9%	54.6%	41.0%	43.1%	72.0%
Mississippi	49.0%	56.9%	44.7%	28.0%	29.8%	65.3%
Tennessee	61.1%	65.2%	73.5%	39.2%	51.6%	65.5%
West South Central:						
Arkansas	51.7%	60.5%	46.4%	22.4%	31.2%	67.5%
Louisiana	61.3%	66.0%	76.9%	30.3%	56.1%	63.9%
Oklahoma	59.9%	63.8%	66.5%	37.7%	52.8%	64.3%
Texas	63.4%	66.0%	77.3%	43.7%	48.0%	70.3%
Mountain:						
Arizona	72.4%	71.4%	76.7%	73.5%	61.0%	75.6%
Colorado	61.5%	63.4%	71.2%	48.5%	43.8%	64.5%
Idaho	41.4%	43.1%	43.7%	35.0%	25.8%	49.8%
Montana	49.3%	55.8%	49.7%	26.6%	35.3%	53.8%
Nevada	55.7%	59.4%	50.7%	46.7%	36.4%	66.0%
New Mexico	84.6%	85.3%	83.4%	82.4%	84.7%	84.5%
Utah	47.9%	50.1%	65.6%	33.9%	32.0%	54.5%
Wyoming	51.1%	56.1%	60.6%	30.0%	21.9%	61.9%
Pacific:						
Alaska	40.5%	42.3%	46.2%	28.5%	29.0%	43.2%
California	80.0%	82.1%	85.6%	71.6%	71.7%	81.6%
Hawaii	57.9%	62.0%	62.3%	40.6%	44.1%	61.2%
Oregon	70.4%	72.3%	92.7%	50.1%	56.0%	73.6%
Washington	76.5%	78.8%	92.0%	61.4%	68.6%	77.7%

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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	0.64%	0.83%	1.66%	1.38%	1.29%	0.74%
New England:						
Connecticut	3.69%	4.77%	9.63%	8.48%	10.20%	4.06%
Maine	3.45%	4.57%	9.36%	6.06%	7.03%	3.88%
Massachusetts	4.22%	5.37%	8.50%	8.82%	9.36%	4.65%
New Hampshire	3.54%	4.76%	8.19%	7.82%	8.83%	3.96%
Rhode Island	3.78%	4.79%	5.65%	8.32%	8.86%	4.32%
Vermont	3.24%	3.80%	5.91%	7.28%	7.77%	3.48%
Middle Atlantic:						
New Jersey	5.78%	9.03%	8.49%	10.13%	8.86%	6.81%
New York	2.96%	3.59%	7.54%	6.30%	7.97%	2.97%
Pennsylvania	3.10%	3.42%	8.52%	5.60%	6.20%	3.73%
East North Central:						
Illinois	2.88%	3.65%	6.27%	6.38%	6.41%	3.29%
Indiana	3.32%	5.18%	7.80%	5.17%	4.99%	4.55%
Michigan	3.88%	5.64%	8.07%	4.98%	6.21%	4.85%
Ohio	3.45%	4.80%	6.75%	6.58%	6.54%	4.11%
Wisconsin	3.73%	5.29%	9.14%	7.09%	5.37%	4.69%
West North Central:						
Iowa	3.72%	4.86%	8.72%	7.91%	6.43%	4.18%
Kansas	3.68%	4.77%	11.79%	8.02%	7.18%	4.54%
Minnesota	3.38%	4.69%	8.96%	6.96%	7.03%	3.89%
Missouri	3.46%	4.08%	9.49%	7.57%	6.32%	4.27%
Nebraska	4.23%	4.66%	14.70%	7.67%	6.67%	5.44%
North Dakota	3.94%	5.07%	10.21%	8.16%	8.34%	4.42%
South Dakota	3.79%	5.18%	8.88%	5.72%	5.46%	4.51%
South Atlantic:						
Delaware	4.34%	4.64%	11.52%	6.97%	7.23%	5.23%
District of Columbia	3.30%	2.88%	5.31%	15.03%	6.56%	3.46%
Florida	3.34%	4.26%	7.85%	6.40%	6.19%	3.45%
Georgia	5.03%	5.90%	16.44% *	11.23%	6.10%	7.00%
Maryland	3.42%	4.52%	5.95%	8.13%	7.40%	3.97%
North Carolina	3.56%	4.75%	9.61%	6.78%	6.23%	4.42%
South Carolina	4.04%	5.12%	9.32%	7.35%	7.32%	4.97%
Virginia	4.60%	4.74%	7.32%	7.90%	7.17%	4.69%
West Virginia	3.38%	4.57%	9.35%	5.12%	4.44%	4.61%
East South Central:						
Alabama	3.69%	4.20%	9.71%	7.25%	6.24%	4.48%
Kentucky	3.42%	4.14%	8.62%	7.37%	5.38%	3.97%
Mississippi	3.46%	4.69%	11.72%	5.74%	4.78%	4.70%
Tennessee	4.34%	5.08%	9.34%	10.06%	8.31%	4.91%
West South Central:						
Arkansas	4.33%	5.29%	11.87%	5.79%	4.90%	5.51%
Louisiana	3.58%	4.37%	7.29%	7.28%	5.99%	4.66%
Oklahoma	3.91%	4.64%	11.17%	8.37%	6.45%	5.12%
Texas	2.73%	3.31%	6.81%	6.77%	4.44%	3.36%
Mountain:						
Arizona	5.23%	6.15%	8.95%	14.50%	14.56%	5.02%
Colorado	3.55%	4.54%	9.35%	8.27%	10.50%	3.76%
Idaho	3.29%	4.14%	10.68%	7.16%	4.58%	4.36%
Montana	3.40%	4.28%	9.57%	6.90%	6.77%	4.03%
Nevada	3.79%	4.97%	10.98%	8.23%	6.07%	4.56%
New Mexico	2.70%	3.20%	7.97%	6.86%	4.83%	3.39%
Utah	3.58%	4.99%	9.21%	6.05%	5.12%	4.75%
Wyoming	4.25%	5.19%	12.36%	6.29%	4.82%	4.64%
Pacific:						
Alaska	2.87%	3.71%	8.13%	6.43%	6.44%	3.36%
California	1.71%	2.17%	3.77%	4.01%	5.32%	1.80%
Hawaii	4.27%	5.43%	13.16%	8.06%	9.39%	4.73%
Oregon	3.38%	4.29%	4.47%	7.81%	8.96%	3.66%
Washington	3.13%	3.98%	6.32%	7.71%	10.36%	3.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.m Percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	69.0%	74.4%	75.9%	48.8%	54.1%	74.1%
New England:						
Connecticut	69.5%	75.8%	69.3%	51.9%	52.7%	72.7%
Maine	67.7%	76.8%	77.3%	41.2%	36.8%	74.3%
Massachusetts	71.9%	77.9%	75.3%	53.2%	57.6%	74.1%
New Hampshire	76.6%	80.1%	96.1%	53.7%	60.5%	81.0%
Rhode Island	74.7%	81.7%	93.1%	48.1%	54.8%	79.8%
Vermont	72.1%	81.8%	86.4%	43.2%	42.8%	79.3%
Middle Atlantic:						
New Jersey	74.2%	82.4%	77.6%	55.4%	45.3%	79.7%
New York	67.4%	76.9%	68.2%	44.6%	53.6%	71.6%
Pennsylvania	77.8%	87.7%	79.9%	47.9%	60.7%	85.0%
East North Central:						
Illinois	69.3%	69.3%	81.3%	63.0%	61.8%	71.1%
Indiana	63.6%	74.5%	75.0%	35.4%	48.5%	71.4%
Michigan	66.1%	77.5%	82.1%	34.9%	50.9%	73.1%
Ohio	74.4%	77.7%	87.8%	56.2%	64.0%	78.5%
Wisconsin	66.2%	73.4%	74.6%	50.0%	44.2%	75.9%
West North Central:						
Iowa	71.3%	74.6%	90.9%	51.0%	47.7%	82.5%
Kansas	71.6%	73.7%	87.5%	53.6%	60.8%	77.3%
Minnesota	68.4%	75.6%	68.1%	53.5%	33.7%	78.8%
Missouri	73.9%	84.8%	79.4%	41.0%	51.8%	84.4%
Nebraska	69.0%	81.1%	66.7%	39.0%	55.2%	74.6%
North Dakota	72.0%	77.7%	70.9%	55.5%	55.9%	78.2%
South Dakota	65.8%	68.2%	82.2%	48.0%	43.1%	72.0%
South Atlantic:						
Delaware	66.4%	77.3%	72.5%	38.2%	47.4%	74.1%
District of Columbia	90.9%	95.1%	89.4%	63.1%	94.8%	90.7%
Florida	62.5%	64.3%	77.3%	44.7%	39.9%	71.0%
Georgia	62.9%	67.5%	55.9% *	50.6%	56.0%	65.6%
Maryland	71.5%	72.1%	90.8%	52.3%	56.2%	76.5%
North Carolina	64.3%	69.9%	71.6%	45.6%	54.6%	67.6%
South Carolina	71.8%	77.9%	66.6%	57.5%	69.3%	73.2%
Virginia	68.6%	73.3%	93.1%	46.0%	50.9%	79.7%
West Virginia	72.2%	82.3%	77.1%	41.5%	59.7%	79.8%
East South Central:						
Alabama	76.5%	84.5%	73.0%	56.3%	62.3%	85.4%
Kentucky	77.8%	87.9%	66.2%	59.8%	65.4%	85.6%
Mississippi	64.0%	75.1%	52.5%	37.5%	45.6%	79.7%
Tennessee	73.4%	79.5%	75.6%	52.5%	61.4%	78.9%
West South Central:						
Arkansas	71.4%	78.5%	66.1%	48.2%	55.4%	83.7%
Louisiana	72.3%	77.1%	78.7%	48.4%	69.2%	73.9%
Oklahoma	72.4%	81.3%	59.5%	42.5%	59.7%	80.3%
Texas	73.6%	76.2%	84.9%	55.5%	61.1%	79.2%
Mountain:						
Arizona	72.6%	71.7%	83.2%	69.7%	60.7%	75.8%
Colorado	63.5%	64.3%	80.5%	50.3%	46.1%	66.4%
Idaho	53.3%	59.4%	50.2%	37.4%	37.7%	61.7%
Montana	59.9%	65.0%	63.7%	38.8%	49.0%	63.4%
Nevada	61.8%	61.8%	70.1%	55.7%	54.1%	66.0%
New Mexico	68.6%	71.8%	75.1%	47.3%	52.8%	77.5%
Utah	59.4%	62.9%	74.2%	43.0%	39.6%	67.5%
Wyoming	61.1%	69.2%	72.6%	30.1%	30.7%	72.3%
Pacific:						
Alaska	52.9%	53.8%	65.8%	37.7%	32.3%	57.8%
California	68.2%	76.0%	70.5%	47.1%	55.6%	70.5%
Hawaii	72.5%	75.7%	95.9%	43.3%	58.2%	75.9%
Oregon	67.1%	75.3%	70.6%	40.3%	40.0%	73.2%
Washington	66.5%	69.9%	83.7%	47.1%	57.9%	67.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.m Standard errors for percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	0.63%	0.79%	1.68%	1.38%	1.32%	0.70%
New England:						
Connecticut	3.55%	4.57%	9.20%	8.51%	10.24%	3.84%
Maine	3.39%	4.27%	8.48%	6.47%	7.44%	3.67%
Massachusetts	4.48%	5.51%	10.16%	8.94%	10.19%	4.82%
New Hampshire	3.57%	4.49%	3.83%	8.87%	9.48%	3.75%
Rhode Island	3.61%	4.30%	4.82%	8.46%	8.98%	3.93%
Vermont	3.24%	3.79%	5.78%	7.20%	7.44%	3.43%
Middle Atlantic:						
New Jersey	4.07%	4.38%	9.64%	10.80%	8.51%	4.15%
New York	3.02%	3.87%	7.45%	6.14%	7.83%	3.03%
Pennsylvania	2.89%	2.65%	8.15%	5.92%	5.80%	3.45%
East North Central:						
Illinois	2.77%	3.53%	6.81%	6.43%	6.55%	3.17%
Indiana	3.37%	5.13%	7.36%	6.07%	5.67%	4.55%
Michigan	3.64%	5.22%	7.27%	5.63%	6.50%	4.57%
Ohio	3.13%	4.37%	5.71%	6.75%	6.93%	3.48%
Wisconsin	3.69%	5.26%	9.37%	7.01%	6.90%	4.05%
West North Central:						
Iowa	3.58%	4.70%	4.37%	7.93%	6.99%	3.62%
Kansas	3.63%	4.55%	9.79%	8.12%	7.27%	4.21%
Minnesota	3.48%	4.56%	9.24%	7.04%	6.50%	3.76%
Missouri	3.13%	3.43%	9.34%	8.12%	6.53%	3.37%
Nebraska	4.20%	4.13%	16.21%	7.61%	6.72%	5.53%
North Dakota	3.79%	4.93%	10.35%	8.14%	8.45%	4.16%
South Dakota	3.53%	4.83%	8.19%	6.73%	6.16%	4.15%
South Atlantic:						
Delaware	4.31%	4.29%	11.34%	8.47%	7.71%	5.13%
District of Columbia	3.12%	2.62%	7.38%	15.04%	5.23%	3.28%
Florida	3.23%	4.22%	7.28%	6.38%	6.38%	3.14%
Georgia	5.25%	6.05%	19.93% *	11.71%	6.48%	7.25%
Maryland	3.33%	4.35%	5.57%	8.01%	7.41%	3.80%
North Carolina	3.44%	4.46%	10.01%	7.39%	6.71%	4.22%
South Carolina	3.63%	4.88%	8.97%	8.55%	6.00%	4.82%
Virginia	4.48%	4.66%	3.76%	8.69%	7.62%	4.24%
West Virginia	3.18%	3.89%	8.30%	5.94%	5.10%	4.02%
East South Central:						
Alabama	3.39%	3.94%	9.30%	8.01%	6.23%	3.52%
Kentucky	2.94%	3.06%	8.50%	7.45%	5.49%	3.16%
Mississippi	3.17%	4.21%	11.89%	6.26%	5.23%	4.00%
Tennessee	4.22%	4.30%	9.30%	11.72%	8.97%	4.26%
West South Central:						
Arkansas	3.73%	4.18%	13.72%	8.00%	6.02%	4.24%
Louisiana	3.30%	4.10%	9.03%	8.82%	5.68%	4.41%
Oklahoma	3.62%	3.71%	14.20%	8.43%	6.58%	4.10%
Texas	2.51%	3.02%	6.46%	6.74%	4.58%	3.01%
Mountain:						
Arizona	5.20%	6.09%	6.80%	14.29%	14.51%	4.97%
Colorado	3.56%	4.53%	8.01%	8.37%	10.70%	3.76%
Idaho	3.35%	4.27%	10.85%	6.76%	6.11%	4.32%
Montana	3.35%	4.20%	9.23%	7.16%	6.93%	3.95%
Nevada	3.72%	4.73%	11.32%	8.20%	7.34%	4.48%
New Mexico	4.48%	5.97%	9.41%	8.75%	8.64%	4.03%
Utah	3.65%	5.08%	8.99%	6.73%	5.51%	4.78%
Wyoming	4.03%	5.20%	10.06%	5.93%	5.65%	4.12%
Pacific:						
Alaska	2.89%	3.80%	8.11%	6.71%	6.59%	3.38%
California	1.98%	2.37%	4.91%	4.44%	5.79%	2.11%
Hawaii	3.91%	4.90%	3.12%	8.04%	10.56%	3.95%
Oregon	3.31%	3.91%	8.14%	7.16%	7.99%	3.44%
Washington	3.31%	4.32%	8.54%	7.39%	10.11%	3.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	139,441,077	96,570,895	19,631,079	23,239,104	29,755,054	109,686,023
New England:						
Connecticut	1,503,572	1,035,044	232,209	236,320	252,185	1,251,387
Maine	570,966	332,676	121,040	117,249	81,533	489,433
Massachusetts	3,461,571	2,039,123	873,436	549,012	379,430	3,082,141
New Hampshire	657,300	417,320	122,880	117,100	96,553	560,747
Rhode Island	434,127	291,296	44,837	97,994	69,565	364,562
Vermont	252,330	158,035	34,297	59,997	38,038	214,292
Middle Atlantic:						
New Jersey	3,803,145	2,509,498	474,634	819,013	558,375	3,244,770
New York	8,896,850	5,552,134	1,596,122	1,748,593	1,460,473	7,436,377
Pennsylvania	5,845,054	3,869,035	1,295,548	680,471	1,669,666	4,175,388
East North Central:						
Illinois	5,882,666	4,633,267	403,468	845,931	1,198,783	4,683,883
Indiana	2,891,349	1,816,974	596,887	477,488	683,111	2,208,239
Michigan	3,991,231	2,544,682	756,390	690,159	941,212	3,050,019
Ohio	5,078,499	3,272,181	823,455	982,863	1,085,219	3,993,280
Wisconsin	2,723,512	1,789,718	357,346	576,449	609,126	2,114,385
West North Central:						
Iowa	1,397,800	954,621	224,136	219,043	338,432	1,059,367
Kansas	1,278,907	948,138	140,824	189,946	257,818	1,021,089
Minnesota	2,793,750	1,731,548	487,247	574,955	666,424	2,127,326
Missouri	2,523,891	1,875,485	279,553	368,854	569,422	1,954,470
Nebraska	1,006,146	685,346	156,423 *	164,377	214,703	791,444
North Dakota	386,001	249,604	57,081	79,315	93,274	292,726
South Dakota	404,422	226,715	102,581	75,126	78,066	326,356
South Atlantic:						
Delaware	503,095	347,198	40,117	115,781	116,146	386,949
District of Columbia	538,161	433,070	74,186	30,905	--	504,512
Florida	9,877,560	6,811,307	1,312,415	1,753,838	2,289,372	7,588,188
Georgia	4,207,465	2,967,452	518,112	721,900	1,276,744	2,930,721
Maryland	2,529,149	1,674,561	465,278	389,309	488,754	2,040,394
North Carolina	4,335,325	2,952,267	628,184 *	754,874	1,131,790	3,203,534
South Carolina	2,055,448	1,540,702	171,482	343,264	571,672	1,483,775
Virginia	3,639,211	2,523,249	467,023	648,939	908,176	2,731,034
West Virginia	537,618	339,232	72,231	126,155	186,059	351,559
East South Central:						
Alabama	1,704,503	1,272,440	150,041	282,022	589,731	1,114,773
Kentucky	1,651,157	1,151,886	284,627	214,644	430,316	1,220,841
Mississippi	908,040	649,204	119,975 *	138,861	295,667	612,372
Tennessee	2,927,612	2,031,380	309,686	586,546	757,003	2,170,609
West South Central:						
Arkansas	1,124,123	852,802	101,831	169,490	387,443	736,680
Louisiana	1,686,754	1,174,415	292,063	220,275	551,018	1,135,735
Oklahoma	1,385,432	1,045,936	161,790	177,705	410,445	974,987
Texas	11,774,650	9,161,834	1,113,014	1,499,802	3,359,812	8,414,837
Mountain:						
Arizona	2,820,982	2,127,506	286,909	406,567	688,588	2,132,394
Colorado	2,478,531	1,832,995	283,195	362,341	250,345	2,228,186
Idaho	730,184	458,950	137,227 *	134,007	195,885	534,299
Montana	439,970	284,967	73,388	81,616	93,158	346,813
Nevada	1,309,425	992,100	159,466	157,860	483,736	825,690
New Mexico	680,374	469,401	99,451	111,522	225,227	455,148
Utah	1,547,485	1,092,461	175,210	279,814	333,171	1,214,314
Wyoming	227,187	140,820	42,285	44,081	54,755	172,432
Pacific:						
Alaska	281,959	199,797	40,394	41,768	52,218	229,741
California	16,402,382	11,592,925	2,049,561	2,759,897	1,735,574	14,666,808
Hawaii	539,385	367,593	47,744	124,048	90,693	448,693
Oregon	1,762,262	1,256,261	227,549	278,452	182,370	1,579,892
Washington	3,052,559	1,893,742	546,253 *	612,564	244,128	2,808,430

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.1 Standard errors for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	2,427,316	2,393,841	748,789	645,166	926,280	2,356,861
New England:						
Connecticut	91,868	92,765	43,043	43,561	60,105	87,084
Maine	34,544	33,808	22,495	17,958	15,201	36,420
Massachusetts	256,124	204,965	201,942	97,366	82,731	254,418
New Hampshire	26,464	28,255	18,226	19,510	18,819	25,407
Rhode Island	22,000	22,405	12,416	13,380	11,133	23,644
Vermont	14,238	10,231	4,792	12,931	10,111	11,614
Middle Atlantic:						
New Jersey	294,080	282,524	113,661	155,336	89,380	304,449
New York	339,202	294,979	181,508	268,577	202,569	324,074
Pennsylvania	381,774	361,254	227,582	78,901	351,671	223,652
East North Central:						
Illinois	359,597	355,712	61,482	155,572	256,583	312,616
Indiana	186,427	184,908	86,822	80,872	86,499	184,865
Michigan	212,891	197,042	154,239	83,174	119,511	221,664
Ohio	201,066	192,464	131,109	121,462	117,909	207,827
Wisconsin	114,283	113,786	70,874	68,047	74,079	117,414
West North Central:						
Iowa	60,720	62,768	37,545	32,378	44,127	59,536
Kansas	149,101	148,819	30,101	32,613	36,890	149,485
Minnesota	196,988	198,272	94,315	78,050	174,269	133,056
Missouri	120,497	131,527	61,261	53,059	71,422	124,647
Nebraska	70,909	54,615	57,362 *	20,820	25,937	72,175
North Dakota	19,920	16,542	15,789	11,927	12,942	19,795
South Dakota	24,137	19,051	20,227	8,380	8,628	24,880
South Atlantic:						
Delaware	40,376	36,858	8,580	23,193	19,438	40,010
District of Columbia	24,020	27,570	17,114	7,616	--	24,554
Florida	784,946	758,592	334,650	242,050	288,076	772,925
Georgia	269,805	252,616	137,141	112,427	202,121	234,229
Maryland	223,453	225,062	82,390	64,519	81,513	225,010
North Carolina	272,107	209,729	221,672 *	106,375	231,505	202,057
South Carolina	134,027	133,531	29,021	51,208	63,355	133,148
Virginia	170,113	181,889	81,629	83,234	91,594	176,969
West Virginia	29,242	29,510	13,248	14,014	14,572	30,618
East South Central:						
Alabama	92,131	91,140	39,713	50,443	66,667	86,652
Kentucky	85,488	84,934	54,619	31,497	45,677	89,731
Mississippi	85,079	83,914	36,837 *	24,671	43,383	84,875
Tennessee	171,705	170,264	74,322	97,348	101,022	169,799
West South Central:						
Arkansas	87,025	87,092	25,612	25,768	67,942	72,139
Louisiana	99,785	78,063	81,811	36,450	86,833	80,200
Oklahoma	80,528	82,331	36,035	26,399	43,899	82,802
Texas	668,392	676,728	184,363	210,396	470,865	573,373
Mountain:						
Arizona	198,749	198,960	72,599	71,085	149,475	179,270
Colorado	193,435	196,528	47,822	50,533	51,157	194,909
Idaho	53,533	36,851	46,285 *	18,433	19,975	54,305
Montana	20,108	19,250	17,233	9,827	10,341	21,162
Nevada	100,851	104,364	30,403	23,005	89,396	73,438
New Mexico	35,149	33,734	20,227	18,551	24,752	34,501
Utah	185,156	184,726	32,072	45,470	38,064	186,723
Wyoming	11,320	10,214	7,123	6,469	6,978	11,359
Pacific:						
Alaska	12,553	11,375	8,038	5,908	9,171	10,897
California	1,885,610	1,889,454	210,391	220,400	191,177	1,888,055
Hawaii	37,503	35,582	7,990	29,324	14,113	37,689
Oregon	83,667	87,065	39,541	43,685	30,056	87,540
Washington	211,101	147,517	189,552 *	112,182	51,789	212,811

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.1.a Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	139,441,077	69.3%	14.1%	16.7%	21.3%	78.7%
New England:						
Connecticut	1,503,572	68.8%	15.4%	15.7%	16.8%	83.2%
Maine	570,966	58.3%	21.2%	20.5%	14.3%	85.7%
Massachusetts	3,461,571	58.9%	25.2%	15.9%	11.0%	89.0%
New Hampshire	657,300	63.5%	18.7%	17.8%	14.7%	85.3%
Rhode Island	434,127	67.1%	10.3%	22.6%	16.0%	84.0%
Vermont	252,330	62.6%	13.6%	23.8%	15.1%	84.9%
Middle Atlantic:						
New Jersey	3,803,145	66.0%	12.5%	21.5%	14.7%	85.3%
New York	8,896,850	62.4%	17.9%	19.7%	16.4%	83.6%
Pennsylvania	5,845,054	66.2%	22.2%	11.6%	28.6%	71.4%
East North Central:						
Illinois	5,882,666	78.8%	6.9%	14.4%	20.4%	79.6%
Indiana	2,891,349	62.8%	20.6%	16.5%	23.6%	76.4%
Michigan	3,991,231	63.8%	19.0%	17.3%	23.6%	76.4%
Ohio	5,078,499	64.4%	16.2%	19.4%	21.4%	78.6%
Wisconsin	2,723,512	65.7%	13.1%	21.2%	22.4%	77.6%
West North Central:						
Iowa	1,397,800	68.3%	16.0%	15.7%	24.2%	75.8%
Kansas	1,278,907	74.1%	11.0%	14.9%	20.2%	79.8%
Minnesota	2,793,750	62.0%	17.4%	20.6%	23.9%	76.1%
Missouri	2,523,891	74.3%	11.1%	14.6%	22.6%	77.4%
Nebraska	1,006,146	68.1%	15.5% *	16.3%	21.3%	78.7%
North Dakota	386,001	64.7%	14.8%	20.5%	24.2%	75.8%
South Dakota	404,422	56.1%	25.4%	18.6%	19.3%	80.7%
South Atlantic:						
Delaware	503,095	69.0%	8.0%	23.0%	23.1%	76.9%
District of Columbia	538,161	80.5%	13.8%	5.7%	--	93.7%
Florida	9,877,560	69.0%	13.3%	17.8%	23.2%	76.8%
Georgia	4,207,465	70.5%	12.3%	17.2%	30.3%	69.7%
Maryland	2,529,149	66.2%	18.4%	15.4%	19.3%	80.7%
North Carolina	4,335,325	68.1%	14.5% *	17.4%	26.1%	73.9%
South Carolina	2,055,448	75.0%	8.3%	16.7%	27.8%	72.2%
Virginia	3,639,211	69.3%	12.8%	17.8%	25.0%	75.0%
West Virginia	537,618	63.1%	13.4%	23.5%	34.6%	65.4%
East South Central:						
Alabama	1,704,503	74.7%	8.8%	16.5%	34.6%	65.4%
Kentucky	1,651,157	69.8%	17.2%	13.0%	26.1%	73.9%
Mississippi	908,040	71.5%	13.2%	15.3%	32.6%	67.4%
Tennessee	2,927,612	69.4%	10.6%	20.0%	25.9%	74.1%
West South Central:						
Arkansas	1,124,123	75.9%	9.1%	15.1%	34.5%	65.5%
Louisiana	1,686,754	69.6%	17.3%	13.1%	32.7%	67.3%
Oklahoma	1,385,432	75.5%	11.7%	12.8%	29.6%	70.4%
Texas	11,774,650	77.8%	9.5%	12.7%	28.5%	71.5%
Mountain:						
Arizona	2,820,982	75.4%	10.2%	14.4%	24.4%	75.6%
Colorado	2,478,531	74.0%	11.4%	14.6%	10.1%	89.9%
Idaho	730,184	62.9%	18.8%	18.4%	26.8%	73.2%
Montana	439,970	64.8%	16.7%	18.6%	21.2%	78.8%
Nevada	1,309,425	75.8%	12.2%	12.1%	36.9%	63.1%
New Mexico	680,374	69.0%	14.6%	16.4%	33.1%	66.9%
Utah	1,547,485	70.6%	11.3%	18.1%	21.5%	78.5%
Wyoming	227,187	62.0%	18.6%	19.4%	24.1%	75.9%
Pacific:						
Alaska	281,959	70.9%	14.3%	14.8%	18.5%	81.5%
California	16,402,382	70.7%	12.5%	16.8%	10.6%	89.4%
Hawaii	539,385	68.2%	8.9%	23.0%	16.8%	83.2%
Oregon	1,762,262	71.3%	12.9%	15.8%	10.3%	89.7%
Washington	3,052,559	62.0%	17.9% *	20.1%	8.0%	92.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Percents may not add to 100% because of rounding.

Table VII.B.1.a Standard errors for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	2,427,316	0.76%	0.55%	0.51%	0.67%	0.67%
New England:						
Connecticut	91,868	3.81%	2.82%	2.86%	3.70%	3.70%
Maine	34,544	4.40%	3.71%	3.10%	2.72%	2.72%
Massachusetts	256,124	4.99%	4.94%	2.83%	2.38%	2.38%
New Hampshire	26,464	3.52%	2.76%	2.78%	2.68%	2.68%
Rhode Island	22,000	3.77%	2.74%	3.05%	2.61%	2.61%
Vermont	14,238	4.03%	1.99%	4.26%	3.57%	3.57%
Middle Atlantic:						
New Jersey	294,080	4.59%	3.00%	3.85%	2.58%	2.58%
New York	339,202	2.89%	2.01%	2.69%	2.13%	2.13%
Pennsylvania	381,774	3.74%	3.56%	1.56%	4.62%	4.62%
East North Central:						
Illinois	359,597	2.75%	1.13%	2.56%	3.85%	3.85%
Indiana	186,427	3.86%	3.07%	2.73%	3.00%	3.00%
Michigan	212,891	3.71%	3.50%	2.18%	3.00%	3.00%
Ohio	201,066	2.98%	2.46%	2.25%	2.28%	2.28%
Wisconsin	114,283	3.13%	2.50%	2.42%	2.62%	2.62%
West North Central:						
Iowa	60,720	3.18%	2.61%	2.26%	2.91%	2.91%
Kansas	149,101	4.14%	2.56%	2.93%	3.51%	3.51%
Minnesota	196,988	4.17%	3.32%	2.99%	5.10%	5.10%
Missouri	120,497	3.09%	2.42%	2.15%	2.78%	2.78%
Nebraska	70,909	4.81%	5.04% *	2.28%	2.81%	2.81%
North Dakota	19,920	4.08%	3.72%	2.94%	3.16%	3.16%
South Dakota	24,137	4.05%	4.18%	2.27%	2.33%	2.33%
South Atlantic:						
Delaware	40,376	4.31%	1.79%	4.16%	3.83%	3.83%
District of Columbia	24,020	3.38%	3.13%	1.43%	--	1.74%
Florida	784,946	4.06%	3.27%	2.60%	3.08%	3.08%
Georgia	269,805	3.72%	3.08%	2.66%	4.10%	4.10%
Maryland	223,453	4.44%	3.41%	2.74%	3.39%	3.39%
North Carolina	272,107	4.46%	4.57% *	2.53%	4.38%	4.38%
South Carolina	134,027	2.83%	1.49%	2.50%	3.16%	3.16%
Virginia	170,113	3.02%	2.26%	2.30%	2.56%	2.56%
West Virginia	29,242	3.37%	2.40%	2.72%	3.06%	3.06%
East South Central:						
Alabama	92,131	3.36%	2.30%	2.84%	3.51%	3.51%
Kentucky	85,488	3.47%	3.12%	1.94%	2.86%	2.86%
Mississippi	85,079	4.76%	3.96%	2.87%	4.96%	4.96%
Tennessee	171,705	3.75%	2.49%	3.22%	3.31%	3.31%
West South Central:						
Arkansas	87,025	3.28%	2.27%	2.46%	4.96%	4.96%
Louisiana	99,785	4.21%	4.26%	2.20%	4.19%	4.19%
Oklahoma	80,528	3.13%	2.55%	1.98%	3.26%	3.26%
Texas	668,392	2.42%	1.61%	1.83%	3.41%	3.41%
Mountain:						
Arizona	198,749	3.44%	2.58%	2.53%	4.68%	4.68%
Colorado	193,435	3.09%	2.05%	2.27%	2.13%	2.13%
Idaho	53,533	5.02%	5.40%	2.71%	3.12%	3.12%
Montana	20,108	3.78%	3.60%	2.28%	2.40%	2.40%
Nevada	100,851	3.20%	2.45%	1.96%	5.21%	5.21%
New Mexico	35,149	3.49%	2.82%	2.65%	3.38%	3.38%
Utah	185,156	4.47%	2.41%	3.42%	3.45%	3.45%
Wyoming	11,320	3.43%	2.87%	2.75%	2.94%	2.94%
Pacific:						
Alaska	12,553	2.96%	2.64%	2.06%	2.90%	2.90%
California	1,885,610	3.70%	1.89%	2.31%	1.65%	1.65%
Hawaii	37,503	4.93%	1.61%	4.89%	2.67%	2.67%
Oregon	83,667	3.12%	2.25%	2.41%	1.75%	1.75%
Washington	211,101	5.19%	5.46% *	3.55%	1.74%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.

Percents may not add to 100% because of rounding.

Table VII.B.2 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, 2024

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	85.1%	89.7%	84.2%	66.8%	73.8%	88.2%
New England:						
Connecticut	87.3%	92.5%	86.6%	65.0%	80.2%	88.7%
Maine	78.2%	82.8%	86.0%	56.9%	67.5%	80.0%
Massachusetts	89.9%	95.1%	92.6%	66.3%	68.4%	92.6%
New Hampshire	86.4%	90.2%	89.7%	69.7%	75.4%	88.3%
Rhode Island	83.4%	88.9%	88.3%	65.1%	66.9%	86.6%
Vermont	76.9%	86.5%	66.3%	57.6%	59.6%	80.0%
Middle Atlantic:						
New Jersey	82.6%	89.2%	83.1%	62.0%	66.0%	85.5%
New York	85.7%	90.4%	85.4%	71.3%	76.6%	87.5%
Pennsylvania	86.9%	92.8%	88.2%	51.1%	78.9%	90.2%
East North Central:						
Illinois	89.2%	94.1%	74.5%	69.3%	80.4%	91.4%
Indiana	84.4%	91.0%	86.4%	56.9%	65.3%	90.4%
Michigan	83.8%	90.3%	89.0%	53.9%	63.4%	90.1%
Ohio	87.7%	92.4%	89.9%	70.3%	74.4%	91.4%
Wisconsin	84.4%	91.2%	78.1%	67.2%	65.7%	89.8%
West North Central:						
Iowa	87.3%	92.0%	87.6%	66.5%	74.2%	91.5%
Kansas	86.8%	89.8%	92.7%	67.4%	69.4%	91.1%
Minnesota	84.4%	90.3%	88.3%	63.4%	79.7%	85.9%
Missouri	87.1%	92.9%	84.4%	59.5%	72.5%	91.3%
Nebraska	81.8%	90.2%	79.4%	49.3%	64.8%	86.4%
North Dakota	85.3%	92.7%	79.1%	66.8%	75.2%	88.6%
South Dakota	78.7%	83.6%	88.5%	50.7%	57.2%	83.9%
South Atlantic:						
Delaware	84.1%	89.0%	77.0%	72.1%	74.2%	87.1%
District of Columbia	93.1%	94.3%	96.7%	66.2%	96.9%	92.8%
Florida	83.0%	84.1%	87.6%	75.1%	70.5%	86.7%
Georgia	84.3%	88.9%	77.2%	70.3%	81.6%	85.4%
Maryland	85.7%	90.1%	85.2%	67.4%	70.1%	89.4%
North Carolina	81.0%	85.7%	87.2%	57.4%	72.7%	83.9%
South Carolina	76.8%	80.4%	65.4%	66.2%	72.4%	78.5%
Virginia	86.7%	91.0%	83.0%	72.3%	75.1%	90.5%
West Virginia	82.0%	88.1%	85.4%	63.4%	68.5%	89.1%
East South Central:						
Alabama	86.9%	91.9%	78.8%	68.4%	80.8%	90.1%
Kentucky	85.9%	90.3%	82.5%	67.1%	73.8%	90.2%
Mississippi	83.1%	88.3%	74.2%	66.7%	72.6%	88.2%
Tennessee	83.2%	86.5%	82.1%	72.5%	68.4%	88.4%
West South Central:						
Arkansas	84.4%	88.9%	75.2%	66.8%	74.3%	89.7%
Louisiana	82.6%	89.5%	78.9%	50.7%	72.2%	87.7%
Oklahoma	86.3%	89.8%	87.4%	64.9%	75.6%	90.8%
Texas	87.4%	90.2%	82.8%	73.7%	78.1%	91.1%
Mountain:						
Arizona	88.3%	90.9%	81.4%	79.5%	87.7%	88.5%
Colorado	84.2%	88.5%	77.5%	67.7%	69.8%	85.8%
Idaho	81.5%	87.7%	77.3%	64.8%	65.3%	87.5%
Montana	72.7%	83.1%	68.9%	39.7%	44.6%	80.2%
Nevada	86.8%	89.7%	86.9%	68.2%	82.8%	89.1%
New Mexico	78.8%	79.6%	86.1%	69.0%	64.6%	85.9%
Utah	78.6%	84.1%	81.9%	54.9%	62.6%	82.9%
Wyoming	67.8%	80.8%	61.2%	32.6%	44.3%	75.3%
Pacific:						
Alaska	69.0%	79.0%	57.7%	31.8%	47.1%	73.9%
California	85.3%	90.7%	78.4%	67.8%	70.8%	87.0%
Hawaii	96.9%	97.3%	100.0%	94.8%	95.9%	97.1%
Oregon	82.3%	87.5%	79.1%	61.4%	54.7%	85.5%
Washington	84.8%	88.6%	91.7%	67.0%	66.9%	86.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.B.2 Standard errors 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, 2024

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%	0.39%	0.87%	1.13%	1.04%	0.36%
New England:						
Connecticut	1.58%	1.56%	3.97%	7.62%	5.95%	1.70%
Maine	2.05%	2.63%	4.44%	7.16%	7.09%	2.30%
Massachusetts	1.56%	1.03%	2.45%	8.16%	10.09%	1.07%
New Hampshire	1.97%	2.64%	3.81%	6.29%	6.21%	2.21%
Rhode Island	2.20%	2.50%	5.37%	6.27%	6.55%	2.38%
Vermont	2.12%	2.07%	6.37%	9.53%	11.26%	2.12%
Middle Atlantic:						
New Jersey	2.37%	2.36%	6.84%	8.37%	7.25%	2.51%
New York	1.29%	1.49%	2.89%	5.26%	4.63%	1.33%
Pennsylvania	1.39%	1.24%	3.10%	6.05%	4.98%	1.35%
East North Central:						
Illinois	1.14%	0.99%	6.08%	6.42%	5.02%	1.09%
Indiana	1.61%	1.71%	3.24%	7.92%	5.42%	1.40%
Michigan	1.84%	2.05%	3.62%	6.48%	5.84%	1.71%
Ohio	1.39%	1.32%	2.61%	5.60%	4.91%	1.20%
Wisconsin	1.57%	1.70%	5.96%	5.08%	5.25%	1.52%
West North Central:						
Iowa	1.42%	1.48%	4.30%	6.26%	4.87%	1.29%
Kansas	2.03%	2.23%	3.01%	6.66%	5.49%	1.86%
Minnesota	1.84%	1.84%	3.59%	6.26%	6.08%	2.00%
Missouri	1.37%	1.22%	5.32%	6.73%	4.73%	1.32%
Nebraska	1.92%	1.66%	8.77%	6.82%	5.30%	2.01%
North Dakota	1.58%	1.31%	7.25%	6.22%	4.85%	1.67%
South Dakota	2.55%	3.51%	4.49%	5.91%	5.97%	2.73%
South Atlantic:						
Delaware	2.10%	1.98%	8.00%	7.14%	5.87%	2.21%
District of Columbia	1.49%	1.73%	2.08%	10.09%	2.34%	1.58%
Florida	1.97%	2.61%	4.18%	4.52%	5.57%	1.77%
Georgia	1.57%	1.59%	7.69%	5.92%	3.73%	1.98%
Maryland	2.08%	2.19%	4.42%	7.11%	6.42%	1.98%
North Carolina	2.02%	1.94%	5.74%	7.18%	6.28%	2.29%
South Carolina	3.94%	5.20%	7.63%	6.66%	4.60%	5.33%
Virginia	1.40%	1.45%	5.66%	5.11%	3.98%	1.48%
West Virginia	1.83%	2.00%	4.48%	5.38%	3.84%	1.87%
East South Central:						
Alabama	1.89%	2.18%	7.41%	6.88%	3.60%	2.40%
Kentucky	1.40%	1.65%	4.72%	5.98%	3.86%	1.57%
Mississippi	2.62%	2.56%	9.31%	8.93%	4.99%	3.22%
Tennessee	2.62%	3.32%	6.15%	6.32%	5.82%	3.06%
West South Central:						
Arkansas	1.90%	1.90%	7.82%	6.69%	5.29%	1.90%
Louisiana	2.16%	1.95%	7.28%	8.60%	5.69%	2.23%
Oklahoma	1.50%	1.56%	4.26%	6.56%	3.71%	1.56%
Texas	1.17%	1.25%	4.85%	4.61%	3.76%	1.11%
Mountain:						
Arizona	1.56%	1.66%	6.37%	6.29%	3.87%	1.82%
Colorado	1.87%	1.96%	6.17%	6.06%	8.29%	1.88%
Idaho	1.97%	1.71%	8.46%	6.21%	4.81%	1.86%
Montana	2.33%	2.29%	8.51%	6.52%	6.19%	2.37%
Nevada	1.77%	1.97%	4.29%	6.86%	4.11%	2.07%
New Mexico	2.07%	2.64%	4.36%	6.91%	4.94%	2.23%
Utah	3.62%	4.28%	5.22%	7.84%	5.34%	4.07%
Wyoming	3.02%	2.92%	9.19%	8.12%	6.72%	3.46%
Pacific:						
Alaska	2.48%	2.46%	9.74%	7.26%	9.14%	2.43%
California	1.85%	1.72%	3.30%	3.30%	4.29%	1.83%
Hawaii	0.78%	0.97%	0.00%	2.20%	1.95%	0.87%
Oregon	1.72%	1.85%	5.23%	7.14%	8.30%	1.67%
Washington	1.73%	1.86%	3.77%	6.98%	8.20%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

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	80.2%	90.3%	67.7%	37.1%	57.8%	85.3%
New England:						
Connecticut	76.9%	84.4%	72.0%	36.7%	57.3%	80.5%
Maine	78.2%	88.9%	71.2%	45.0%	63.4%	80.3%
Massachusetts	79.6%	92.1%	69.9%	34.4%	48.9%	82.4%
New Hampshire	75.7%	87.3%	71.7%	27.9%	38.0%	81.3%
Rhode Island	78.9%	90.8%	73.0%	34.0%	41.1%	84.4%
Vermont	79.5%	94.0%	72.2%	26.9%	49.3%	83.5%
Middle Atlantic:						
New Jersey	79.5%	91.8%	75.4%	28.7%	49.0%	83.6%
New York	71.7%	83.5%	60.4%	36.3%	45.5%	76.2%
Pennsylvania	83.4%	90.5%	72.6%	46.3%	77.5%	85.5%
East North Central:						
Illinois	78.3%	84.7%	65.2%	37.6%	58.6%	82.8%
Indiana	81.8%	92.1%	68.4%	43.9%	53.3%	88.1%
Michigan	80.1%	92.1%	66.9%	30.1%	55.2%	85.5%
Ohio	78.8%	90.3%	71.2%	36.6%	46.9%	85.9%
Wisconsin	79.9%	91.8%	71.4%	35.5%	57.7%	84.5%
West North Central:						
Iowa	80.7%	89.1%	71.6%	42.4%	60.5%	86.0%
Kansas	82.8%	93.2%	65.8%	30.6%	44.8%	90.1%
Minnesota	75.4%	87.9%	61.4%	38.6%	68.5%	77.5%
Missouri	81.2%	90.3%	63.1%	29.1%	51.6%	88.1%
Nebraska	81.8%	90.3%	76.9%	24.3%	44.4%	89.4%
North Dakota	78.3%	91.5%	70.1%	27.6%	49.3%	86.2%
South Dakota	80.6%	91.6%	73.3%	43.3%	53.6%	85.0%
South Atlantic:						
Delaware	79.0%	91.0%	72.1%	37.3%	48.6%	86.8%
District of Columbia	85.5%	89.7%	72.1%	--	69.3%	86.7%
Florida	80.2%	91.7%	68.3%	40.4%	58.4%	85.5%
Georgia	81.9%	93.1%	54.9%	45.2%	63.8%	89.5%
Maryland	81.1%	91.6%	59.0%	54.3%	61.2%	84.8%
North Carolina	83.4%	92.9%	79.4%	32.9%	66.4%	88.6%
South Carolina	81.3%	91.9%	59.8%	34.4%	52.4%	91.6%
Virginia	78.9%	90.8%	65.2%	31.9%	48.1%	87.4%
West Virginia	80.7%	92.3%	66.3%	48.7%	58.1%	89.9%
East South Central:						
Alabama	81.1%	91.6%	64.1%	28.0%	59.3%	91.5%
Kentucky	81.0%	89.4%	68.4%	41.2%	56.8%	88.0%
Mississippi	80.7%	94.9%	--	32.7%	50.6%	92.7%
Tennessee	76.3%	88.1%	60.7%	36.7%	44.6%	84.8%
West South Central:						
Arkansas	85.3%	96.0%	55.6%	33.9%	76.2%	89.2%
Louisiana	84.4%	92.6%	74.6%	27.7%	73.8%	88.6%
Oklahoma	86.0%	93.3%	73.0%	42.4%	70.4%	91.4%
Texas	83.3%	91.9%	67.6%	32.0%	60.3%	91.1%
Mountain:						
Arizona	79.2%	88.8%	65.6%	31.8%	51.1%	88.2%
Colorado	79.2%	88.1%	60.6%	37.2%	62.1%	80.8%
Idaho	78.3%	85.8%	85.4%	35.0%	50.0%	86.0%
Montana	82.4%	89.7%	79.3%	33.3%	53.4%	86.7%
Nevada	85.2%	92.8%	65.7%	47.4%	83.2%	86.3%
New Mexico	79.9%	92.6%	66.8%	32.9%	54.9%	89.3%
Utah	78.5%	87.8%	70.3%	30.1%	43.1%	85.8%
Wyoming	82.8%	90.0%	79.2%	32.0%	58.0%	87.4%
Pacific:						
Alaska	84.1%	88.4%	78.8%	41.8%	69.8%	86.1%
California	81.9%	92.6%	65.6%	35.6%	48.6%	85.1%
Hawaii	76.5%	83.1%	74.3%	57.4%	59.5%	79.9%
Oregon	82.2%	90.0%	70.3%	44.5%	38.7%	85.4%
Washington	78.0%	83.7%	76.9%	55.7%	--	80.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.2.a Standard errors 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, 2024

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%	0.43%	0.95%	0.95%	1.54%	0.49%
New England:						
Connecticut	2.93%	3.48%	3.53%	7.97%	8.64%	2.99%
Maine	2.65%	2.41%	4.33%	6.44%	7.96%	2.80%
Massachusetts	2.51%	1.52%	4.78%	5.51%	11.33%	2.36%
New Hampshire	2.48%	1.90%	2.40%	4.11%	6.20%	1.89%
Rhode Island	2.42%	1.68%	3.12%	4.84%	5.90%	2.20%
Vermont	4.35%	0.89%	3.08%	5.47%	12.70%	3.74%
Middle Atlantic:						
New Jersey	3.56%	1.58%	6.13%	6.64%	7.12%	3.72%
New York	2.15%	2.21%	3.08%	4.11%	6.01%	2.09%
Pennsylvania	1.82%	1.64%	4.98%	5.31%	6.54%	1.58%
East North Central:						
Illinois	2.85%	3.17%	3.05%	3.58%	10.91%	2.66%
Indiana	2.21%	1.40%	3.34%	7.50%	4.63%	1.78%
Michigan	1.98%	1.52%	2.14%	3.12%	3.83%	1.96%
Ohio	1.75%	1.51%	2.51%	3.47%	3.75%	1.67%
Wisconsin	1.95%	1.15%	6.03%	3.12%	5.17%	1.92%
West North Central:						
Iowa	1.71%	1.38%	2.13%	7.84%	5.48%	1.34%
Kansas	3.00%	1.45%	2.43%	4.67%	5.68%	1.91%
Minnesota	2.69%	2.38%	1.72%	3.46%	10.83%	2.13%
Missouri	2.34%	1.99%	4.56%	4.55%	6.69%	1.78%
Nebraska	1.98%	1.40%	4.97%	3.62%	5.50%	1.32%
North Dakota	2.40%	0.92%	1.84%	3.97%	6.63%	1.38%
South Dakota	1.59%	1.49%	2.12%	6.18%	4.44%	1.50%
South Atlantic:						
Delaware	2.76%	1.62%	4.35%	2.93%	4.98%	2.48%
District of Columbia	1.76%	1.88%	3.28%	--	8.93%	1.80%
Florida	2.56%	2.34%	2.88%	3.26%	4.54%	2.63%
Georgia	2.51%	1.13%	8.75%	6.46%	7.37%	1.73%
Maryland	2.64%	2.01%	3.81%	8.13%	6.82%	2.62%
North Carolina	2.14%	1.31%	7.78%	4.67%	9.40%	1.87%
South Carolina	2.29%	1.52%	6.29%	3.07%	4.91%	1.36%
Virginia	2.21%	1.71%	4.23%	3.09%	4.10%	1.95%
West Virginia	1.72%	0.96%	3.47%	6.59%	4.24%	1.19%
East South Central:						
Alabama	2.75%	1.44%	4.73%	6.46%	5.91%	1.59%
Kentucky	1.92%	1.81%	2.89%	7.32%	4.51%	1.59%
Mississippi	4.32%	0.95%	--	6.35%	8.16%	1.80%
Tennessee	2.61%	2.86%	5.07%	3.37%	5.56%	2.26%
West South Central:						
Arkansas	2.28%	0.78%	4.98%	5.42%	6.34%	2.37%
Louisiana	2.01%	1.32%	8.48%	4.62%	5.87%	2.11%
Oklahoma	1.75%	1.03%	3.42%	6.96%	3.55%	1.69%
Texas	1.66%	1.06%	3.69%	3.66%	6.00%	1.05%
Mountain:						
Arizona	2.45%	2.15%	3.42%	4.98%	8.97%	1.61%
Colorado	2.72%	2.53%	5.20%	4.46%	9.84%	2.78%
Idaho	2.75%	2.80%	6.37%	2.47%	3.86%	2.89%
Montana	2.22%	2.18%	6.80%	4.47%	4.97%	2.22%
Nevada	1.89%	1.44%	3.69%	5.40%	4.18%	2.02%
New Mexico	2.48%	1.36%	4.70%	5.06%	5.49%	1.88%
Utah	3.27%	2.72%	2.83%	3.97%	4.75%	2.83%
Wyoming	2.24%	1.35%	3.12%	4.91%	6.55%	1.77%
Pacific:						
Alaska	2.29%	2.33%	6.83%	7.57%	9.94%	2.26%
California	2.69%	1.63%	2.08%	2.98%	5.24%	2.42%
Hawaii	3.43%	3.92%	2.74%	10.08%	5.46%	3.92%
Oregon	2.36%	2.50%	4.57%	6.55%	6.50%	2.36%
Washington	3.19%	3.90%	7.39%	10.20%	--	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.2.a.(1) 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, 2024

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	69.0%	71.3%	63.0%	48.8%	51.7%	71.6%
New England:						
Connecticut	68.8%	71.9%	59.2%	49.3%	60.8%	69.9%
Maine	71.9%	72.1%	71.6%	71.7%	59.6%	73.3%
Massachusetts	66.7%	69.0%	63.2%	49.6%	41.6%	68.1%
New Hampshire	69.4%	71.3%	65.6%	54.3%	62.0%	69.9%
Rhode Island	66.8%	66.5%	68.3%	68.4%	60.1%	67.3%
Vermont	66.1%	67.9%	59.9%	51.6%	49.7%	67.4%
Middle Atlantic:						
New Jersey	68.6%	72.0%	59.1%	40.1%	32.1%	71.4%
New York	64.1%	69.3%	52.8%	35.5%	46.8%	65.8%
Pennsylvania	70.1%	70.1%	73.8%	50.7%	56.1%	74.5%
East North Central:						
Illinois	68.7%	69.2%	64.9%	65.0%	56.8%	70.6%
Indiana	70.6%	73.8%	65.1%	44.9% *	47.0%	73.7%
Michigan	73.7%	76.7%	64.6%	52.7%	54.8%	76.4%
Ohio	72.4%	76.1%	70.1%	38.3%	46.0%	75.6%
Wisconsin	67.1%	70.7%	54.7%	46.4%	53.3%	69.1%
West North Central:						
Iowa	69.0%	72.5%	60.3%	44.2%	59.1%	70.8%
Kansas	70.7%	73.0%	62.7%	40.0%	52.6%	72.4%
Minnesota	68.8%	72.2%	56.2%	59.4%	61.3%	70.8%
Missouri	71.2%	73.0%	64.3%	43.8%	61.2%	72.6%
Nebraska	69.4%	71.4%	60.3%	56.8%	54.6%	70.9%
North Dakota	72.1%	74.7%	61.5%	56.9%	59.6%	74.0%
South Dakota	69.8%	72.5%	67.2%	52.3%	56.8%	71.1%
South Atlantic:						
Delaware	71.1%	73.6%	72.0%	47.9%	48.5%	74.4%
District of Columbia	69.8%	71.6%	61.5%	--	--	70.9%
Florida	62.6%	63.4%	63.3%	52.8%	56.1%	63.7%
Georgia	68.1%	71.1%	53.8%	50.3%	43.5%	75.4%
Maryland	64.8%	70.1%	52.0%	34.7%	35.3%	68.8%
North Carolina	69.9%	71.5%	68.1%	48.4%	62.3%	71.6%
South Carolina	71.4%	74.1%	55.1%	46.1%	46.8%	76.4%
Virginia	66.9%	70.5%	48.1%	48.4%	51.3%	69.2%
West Virginia	66.9%	73.2%	60.2%	29.7%	36.3%	75.0%
East South Central:						
Alabama	65.6%	67.9%	50.2%	41.6%	45.4%	71.8%
Kentucky	67.0%	70.6%	61.2%	25.2%	47.8%	70.5%
Mississippi	71.1%	73.3%	62.4%	42.5%	55.1%	74.6%
Tennessee	68.4%	70.8%	63.1%	50.2%	47.9%	71.3%
West South Central:						
Arkansas	72.7%	74.4%	63.3%	50.7%	61.4%	76.9%
Louisiana	68.3%	69.0%	68.1%	45.9%	60.8%	70.7%
Oklahoma	68.5%	70.7%	60.5%	46.3%	51.4%	73.1%
Texas	66.6%	68.1%	61.6%	42.5%	44.2%	71.7%
Mountain:						
Arizona	70.8%	73.2%	65.5%	38.5%	65.7%	71.7%
Colorado	63.6%	65.7%	57.4%	40.8%	51.4%	64.5%
Idaho	69.9%	71.0%	72.9%	48.8%	54.6%	72.4%
Montana	72.4%	73.7%	68.1%	62.7%	54.6%	74.1%
Nevada	61.8%	62.6%	60.5%	50.4%	57.2%	64.2%
New Mexico	55.0%	55.2%	56.1%	49.7%	46.6%	56.9%
Utah	69.1%	71.3%	60.3%	49.6%	45.7%	71.5%
Wyoming	70.5%	71.6%	70.7%	--	55.1%	72.4%
Pacific:						
Alaska	69.2%	69.0%	71.1%	67.5%	64.1%	69.8%
California	75.1%	77.8%	65.6%	51.0%	49.0%	76.5%
Hawaii	78.2%	82.8%	79.2%	57.2%	63.0%	80.4%
Oregon	75.3%	78.5%	59.2%	60.8%	57.7%	75.9%
Washington	74.4%	73.6%	72.5%	82.5%	44.6%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.a.(1) Standard errors 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, 2024

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	0.74%	0.83%	1.26%	1.59%	1.55%	0.76%
New England:						
Connecticut	1.85%	2.01%	4.32%	5.21%	4.34%	1.95%
Maine	1.60%	1.81%	2.67%	10.26%	8.55%	1.55%
Massachusetts	2.34%	2.53%	6.27%	6.32%	8.63%	2.36%
New Hampshire	1.37%	1.52%	3.31%	6.45%	6.69%	1.38%
Rhode Island	1.89%	2.19%	4.89%	3.89%	7.09%	1.95%
Vermont	1.99%	2.22%	4.61%	5.80%	6.16%	2.02%
Middle Atlantic:						
New Jersey	2.76%	2.97%	5.81%	8.00%	7.02%	2.63%
New York	1.89%	1.71%	4.41%	7.17%	7.27%	1.92%
Pennsylvania	2.93%	3.44%	5.47%	6.27%	10.38%	1.45%
East North Central:						
Illinois	1.66%	1.70%	5.63%	10.98%	4.59%	1.72%
Indiana	2.06%	2.37%	3.05%	14.25% *	4.91%	2.17%
Michigan	2.14%	2.35%	5.88%	4.83%	5.49%	2.19%
Ohio	1.35%	1.40%	2.62%	5.15%	4.41%	1.28%
Wisconsin	1.64%	1.63%	5.97%	4.98%	5.10%	1.72%
West North Central:						
Iowa	1.65%	1.79%	3.54%	5.86%	5.83%	1.66%
Kansas	1.35%	1.40%	5.01%	6.36%	7.23%	1.32%
Minnesota	2.68%	2.82%	8.35%	4.39%	7.21%	2.73%
Missouri	2.28%	2.53%	4.34%	4.20%	4.44%	2.51%
Nebraska	1.70%	1.86%	2.00%	3.33%	5.20%	1.80%
North Dakota	1.83%	2.08%	3.51%	4.98%	5.68%	1.87%
South Dakota	1.65%	2.06%	3.03%	5.20%	4.95%	1.69%
South Atlantic:						
Delaware	2.04%	2.06%	4.98%	4.27%	4.27%	2.04%
District of Columbia	2.07%	2.26%	6.26%	--	--	2.03%
Florida	2.44%	2.89%	4.65%	5.08%	5.01%	2.67%
Georgia	2.20%	2.42%	7.10%	7.55%	3.14%	1.94%
Maryland	3.67%	3.74%	6.04%	7.78%	5.42%	3.51%
North Carolina	1.73%	2.02%	4.15%	5.85%	6.15%	1.92%
South Carolina	2.13%	2.31%	6.16%	4.58%	6.70%	1.79%
Virginia	2.73%	3.12%	5.73%	4.91%	5.12%	3.02%
West Virginia	2.15%	1.85%	4.25%	7.29%	4.68%	1.70%
East South Central:						
Alabama	3.05%	3.38%	6.08%	9.16%	5.01%	3.68%
Kentucky	1.74%	1.81%	4.98%	4.69%	4.86%	1.76%
Mississippi	3.63%	3.82%	6.35%	8.90%	5.69%	3.98%
Tennessee	1.80%	1.95%	3.88%	3.63%	4.50%	1.79%
West South Central:						
Arkansas	2.47%	2.72%	6.24%	6.36%	6.28%	2.47%
Louisiana	1.95%	2.21%	4.38%	6.63%	5.00%	2.21%
Oklahoma	2.03%	2.34%	5.87%	7.57%	2.67%	2.63%
Texas	2.35%	2.59%	7.38%	4.54%	6.15%	2.03%
Mountain:						
Arizona	2.44%	2.53%	5.45%	7.73%	8.32%	2.60%
Colorado	3.05%	3.64%	5.08%	5.55%	9.50%	3.27%
Idaho	2.07%	2.57%	3.48%	4.42%	4.25%	2.30%
Montana	1.77%	2.00%	5.21%	5.57%	7.04%	1.84%
Nevada	3.76%	4.39%	7.45%	5.06%	7.79%	3.85%
New Mexico	3.34%	3.94%	5.76%	11.00%	6.03%	3.88%
Utah	1.83%	1.87%	3.53%	9.53%	4.07%	1.74%
Wyoming	1.84%	2.11%	3.70%	--	5.24%	1.94%
Pacific:						
Alaska	2.12%	2.16%	8.66%	10.13%	10.03%	2.06%
California	4.15%	4.39%	3.55%	3.94%	5.17%	4.14%
Hawaii	2.13%	2.22%	3.55%	3.36%	7.93%	2.09%
Oregon	2.06%	1.77%	9.21%	11.50%	6.82%	2.09%
Washington	3.02%	2.52%	12.72%	5.84%	4.71%	3.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.b 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, 2024

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	55.3%	64.4%	42.7%	18.1%	29.9%	61.1%
New England:						
Connecticut	52.9%	60.7%	42.6%	18.1%	34.8%	56.2%
Maine	56.3%	64.0%	51.0%	32.3%	37.8%	58.9%
Massachusetts	53.1%	63.6%	44.2%	17.1%	20.3%	56.1%
New Hampshire	52.6%	62.3%	47.1%	15.1%	23.6%	56.8%
Rhode Island	52.7%	60.4%	49.8%	23.3%	24.7%	56.8%
Vermont	52.6%	63.9%	43.3%	13.9%	24.5% *	56.3%
Middle Atlantic:						
New Jersey	54.5%	66.1%	44.6%	11.5%	15.8%	59.7%
New York	45.9%	57.9%	31.9%	12.9%	21.3%	50.1%
Pennsylvania	58.5%	63.5%	53.6%	23.5%	43.5%	63.7%
East North Central:						
Illinois	53.8%	58.6%	42.3%	24.4%	33.3%	58.5%
Indiana	57.7%	68.0%	44.5%	19.7% *	25.1%	65.0%
Michigan	59.1%	70.7%	43.3%	15.8%	30.3%	65.3%
Ohio	57.1%	68.7%	49.9%	14.0%	21.6%	64.9%
Wisconsin	53.6%	64.9%	39.0%	16.5%	30.8%	58.4%
West North Central:						
Iowa	55.7%	64.6%	43.2%	18.8%	35.8%	60.9%
Kansas	58.5%	68.1%	41.2%	12.2%	23.5%	65.2%
Minnesota	51.9%	63.5%	34.5%	22.9%	42.0%	54.8%
Missouri	57.9%	65.9%	40.6%	12.7%	31.6%	63.9%
Nebraska	56.8%	64.5%	46.4%	13.8%	24.2%	63.4%
North Dakota	56.5%	68.4%	43.1%	15.7%	29.4%	63.8%
South Dakota	56.3%	66.4%	49.2%	22.7%	30.5%	60.5%
South Atlantic:						
Delaware	56.2%	67.0%	51.9%	17.8%	23.6%	64.6%
District of Columbia	59.7%	64.2%	44.4%	--	--	61.5%
Florida	50.2%	58.2%	43.2%	21.3%	32.7%	54.4%
Georgia	55.8%	66.1%	--	22.7%	27.8%	67.5%
Maryland	52.6%	64.2%	30.7%	18.8%	21.6%	58.4%
North Carolina	58.3%	66.5%	54.1%	15.9%	41.4%	63.5%
South Carolina	58.1%	68.1%	32.9%	15.8%	24.5%	70.0%
Virginia	52.8%	64.0%	31.3%	15.5%	24.7%	60.5%
West Virginia	54.0%	67.5%	39.9%	14.5%	21.1%	67.4%
East South Central:						
Alabama	53.2%	62.2%	32.1%	11.7%	26.9%	65.7%
Kentucky	54.2%	63.1%	41.8%	10.4%	27.1%	62.1%
Mississippi	57.4%	69.5%	--	13.9%	27.9%	69.1%
Tennessee	52.2%	62.4%	38.3%	18.4%	21.3%	60.5%
West South Central:						
Arkansas	62.0%	71.4%	35.2%	17.2%	46.8%	68.6%
Louisiana	57.6%	63.9%	50.8%	12.7%	44.9%	62.7%
Oklahoma	58.9%	65.9%	44.1%	19.6%	36.1%	66.9%
Texas	55.4%	62.6%	41.6%	13.6%	26.6%	65.3%
Mountain:						
Arizona	56.1%	65.0%	43.0%	12.2%	33.6%	63.3%
Colorado	50.4%	57.8%	34.8%	15.2%	31.9%	52.1%
Idaho	54.8%	60.9%	62.2%	17.1%	27.3%	62.3%
Montana	59.6%	66.2%	54.0%	20.9%	29.2%	64.2%
Nevada	52.6%	58.1%	39.8%	23.9%	47.6%	55.4%
New Mexico	43.9%	51.1%	37.5%	16.4% *	25.6%	50.8%
Utah	54.2%	62.6%	42.4%	14.9% *	19.7%	61.3%
Wyoming	58.3%	64.4%	56.0%	--	32.0%	63.2%
Pacific:						
Alaska	58.2%	61.0%	56.0%	--	44.7%	60.1%
California	61.5%	72.0%	43.0%	18.1%	23.8%	65.1%
Hawaii	59.8%	68.8%	58.8%	32.8%	37.5%	64.3%
Oregon	61.9%	70.7%	41.6%	27.1%	22.4%	64.9%
Washington	58.0%	61.6%	55.7%	46.0%	--	60.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.b Standard errors 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, 2024

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	0.84%	0.92%	1.28%	0.77%	1.28%	0.88%
New England:						
Connecticut	2.38%	2.70%	3.71%	5.04%	6.15%	2.36%
Maine	2.18%	2.42%	4.01%	6.22%	7.93%	2.28%
Massachusetts	2.78%	2.65%	6.45%	3.52%	5.73%	2.87%
New Hampshire	2.09%	1.98%	2.97%	1.61%	4.27%	1.88%
Rhode Island	2.38%	2.50%	5.41%	3.43%	5.51%	2.32%
Vermont	3.56%	2.23%	4.54%	3.58%	8.20% *	3.09%
Middle Atlantic:						
New Jersey	3.68%	3.35%	6.95%	2.42%	2.87%	3.87%
New York	2.19%	2.10%	3.52%	2.51%	4.70%	2.33%
Pennsylvania	2.57%	3.01%	7.25%	3.06%	8.97%	1.84%
East North Central:						
Illinois	2.42%	2.79%	4.25%	5.75%	8.27%	2.27%
Indiana	2.57%	2.40%	3.30%	8.47% *	4.19%	2.35%
Michigan	2.60%	2.77%	4.62%	1.98%	4.29%	2.62%
Ohio	1.89%	1.88%	2.60%	2.08%	2.43%	1.94%
Wisconsin	1.99%	1.75%	5.91%	1.98%	4.05%	2.15%
West North Central:						
Iowa	1.80%	1.92%	3.41%	2.95%	4.95%	1.77%
Kansas	2.58%	1.66%	4.24%	1.92%	4.83%	1.86%
Minnesota	2.85%	2.76%	5.08%	3.27%	9.04%	2.98%
Missouri	2.54%	2.67%	4.49%	1.76%	5.04%	2.55%
Nebraska	2.09%	2.08%	3.86%	2.22%	4.00%	2.01%
North Dakota	2.43%	2.26%	3.18%	2.39%	4.92%	2.24%
South Dakota	1.82%	2.25%	2.95%	3.66%	3.17%	1.84%
South Atlantic:						
Delaware	2.98%	2.25%	4.00%	2.16%	3.88%	2.81%
District of Columbia	2.30%	2.53%	5.69%	--	--	2.35%
Florida	2.79%	3.30%	4.22%	1.95%	3.19%	3.18%
Georgia	2.64%	2.46%	--	4.92%	4.22%	2.47%
Maryland	4.10%	4.24%	3.77%	3.26%	2.89%	4.22%
North Carolina	2.15%	1.99%	8.16%	2.97%	9.47%	1.98%
South Carolina	2.51%	2.38%	3.99%	1.97%	3.80%	1.93%
Virginia	2.79%	3.19%	4.68%	1.65%	3.52%	3.13%
West Virginia	2.21%	2.02%	4.62%	3.64%	2.80%	1.99%
East South Central:						
Alabama	3.01%	3.19%	5.88%	2.91%	4.07%	3.38%
Kentucky	1.98%	2.13%	4.45%	1.29%	3.05%	2.02%
Mississippi	4.64%	3.86%	--	1.71%	4.91%	4.20%
Tennessee	2.50%	2.76%	2.86%	2.13%	2.87%	2.56%
West South Central:						
Arkansas	2.55%	2.50%	4.61%	3.06%	6.85%	2.69%
Louisiana	2.24%	2.26%	8.23%	2.74%	6.53%	2.41%
Oklahoma	1.87%	2.06%	5.31%	4.28%	2.43%	2.39%
Texas	2.30%	2.57%	6.28%	2.10%	4.63%	1.92%
Mountain:						
Arizona	3.02%	3.05%	3.90%	2.12%	9.89%	2.68%
Colorado	2.25%	2.93%	4.43%	2.37%	8.91%	2.40%
Idaho	2.94%	3.44%	6.78%	2.01%	3.05%	3.43%
Montana	2.27%	2.44%	7.25%	4.11%	4.96%	2.37%
Nevada	3.10%	4.02%	6.01%	3.41%	6.09%	3.46%
New Mexico	2.94%	3.71%	4.66%	5.67% *	4.58%	3.52%
Utah	3.15%	2.78%	3.33%	4.49% *	3.04%	2.75%
Wyoming	2.40%	2.25%	2.89%	--	4.83%	2.33%
Pacific:						
Alaska	2.64%	2.86%	8.46%	--	10.34%	2.68%
California	5.21%	5.07%	3.05%	2.06%	3.56%	5.17%
Hawaii	2.68%	3.62%	3.62%	6.90%	5.58%	2.86%
Oregon	2.66%	2.68%	5.81%	7.24%	4.50%	2.75%
Washington	4.09%	4.00%	14.88%	11.19%	--	4.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.b.(1) 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, 2024

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	57.0%	57.0%	58.6%	52.8%	48.9%	57.9%
New England:						
Connecticut	59.4%	59.8%	65.9%	31.1% *	73.9%	57.8%
Maine	42.7%	36.8%	67.5%	30.6% *	37.2% *	43.2%
Massachusetts	45.5%	39.8%	65.5%	45.3% *	24.7% *	46.2%
New Hampshire	63.3%	61.0%	79.4%	38.8% *	61.9%	63.3%
Rhode Island	47.7%	46.8%	57.0%	45.4% *	71.6%	46.2%
Vermont	62.8%	63.5%	57.6%	60.6%	72.5%	62.2%
Middle Atlantic:						
New Jersey	41.8%	38.4%	78.8%	17.5% *	33.8% *	42.1%
New York	55.9%	55.5%	64.1%	42.0%	57.6%	55.8%
Pennsylvania	55.4%	58.4%	46.4% *	41.5%	38.6% *	59.4%
East North Central:						
Illinois	48.0%	47.5%	43.9%	61.9% *	41.3% *	48.9%
Indiana	72.3%	69.4%	86.0%	75.1%	69.1%	72.6%
Michigan	48.4%	49.3%	46.6%	32.9%	39.1%	49.4%
Ohio	57.8%	53.8%	84.0%	44.7%	56.6%	57.9%
Wisconsin	60.3%	58.5%	70.6%	72.2%	62.4%	60.0%
West North Central:						
Iowa	62.3%	65.7%	48.3%	35.0% *	66.8%	61.6%
Kansas	66.3%	67.0%	59.6%	60.5%	35.4% *	68.4%
Minnesota	54.8%	54.3%	50.9%	67.4%	17.4% *	63.1%
Missouri	53.1%	53.5%	51.1%	43.9%	68.9%	51.3%
Nebraska	72.6%	70.5%	90.4%	55.1%	75.6%	72.3%
North Dakota	57.6%	55.8%	78.8%	43.6%	30.3%	61.0%
South Dakota	54.0%	51.8%	59.2%	58.9%	31.1%	55.8%
South Atlantic:						
Delaware	66.3%	69.2%	57.3%	36.5% *	51.6%	67.7%
District of Columbia	53.2%	51.8%	67.2%	--	62.1%	52.9%
Florida	65.2%	68.2%	47.1%	62.6%	61.0%	65.8%
Georgia	57.3%	54.7%	83.8%	69.4%	51.4%	58.3%
Maryland	48.6%	47.7%	54.1%	52.8%	58.2%	47.9%
North Carolina	59.4%	65.4%	28.9% *	46.0%	40.5% *	63.2%
South Carolina	54.0%	53.5%	64.6%	54.4%	62.0%	53.0%
Virginia	62.6%	65.8%	39.5%	35.4%	37.8%	65.4%
West Virginia	63.4%	65.6%	44.3% *	67.1%	36.9%	66.8%
East South Central:						
Alabama	59.4%	59.7%	52.5%	62.0%	55.1%	60.3%
Kentucky	69.6%	69.6%	69.3%	73.1%	60.0%	70.9%
Mississippi	65.5%	66.3%	62.4%	46.3%	43.4%	69.1%
Tennessee	63.2%	63.0%	66.9%	61.5%	55.6%	63.9%
West South Central:						
Arkansas	49.0%	50.5%	27.1% *	38.6% *	22.4% *	56.9%
Louisiana	54.4%	59.9%	22.5% *	54.7%	34.1% *	60.2%
Oklahoma	56.9%	54.3%	83.4%	57.0%	59.4%	56.5%
Texas	61.9%	61.9%	63.7%	58.7%	43.1% *	64.5%
Mountain:						
Arizona	69.5%	71.6%	57.7%	32.0% *	75.7%	68.4%
Colorado	52.9%	54.8%	44.1%	23.0% *	38.9% *	53.6%
Idaho	44.4%	47.3%	38.8% *	21.4% *	22.1% *	47.0%
Montana	45.5%	42.2%	69.8%	24.0% *	21.2% *	47.1%
Nevada	61.2%	61.1%	68.9%	45.0%	78.8%	52.9%
New Mexico	61.6%	60.8%	69.4%	53.9% *	58.5%	62.1%
Utah	63.8%	65.9%	58.2%	25.8% *	56.8%	64.2%
Wyoming	59.4%	64.5%	34.0%	--	52.1%	60.1%
Pacific:						
Alaska	57.7%	58.7%	54.6% *	40.9% *	64.6% *	56.9%
California	53.9%	54.5%	53.2%	41.1%	47.7%	54.1%
Hawaii	35.3%	36.6%	35.8%	26.6% *	12.9% *	38.0%
Oregon	50.8%	51.0%	44.1% *	58.9%	17.0% *	51.7%
Washington	59.3%	46.7%	84.0%	92.2%	61.2%	59.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.2.b.(1) Standard errors 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, 2024

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	1.52%	1.74%	3.05%	2.80%	3.35%	1.62%
New England:						
Connecticut	4.62%	5.41%	10.08%	15.82% *	13.30%	4.67%
Maine	5.35%	6.25%	11.88%	12.93% *	18.99% *	5.84%
Massachusetts	5.51%	5.75%	14.47%	14.83% *	13.79% *	5.68%
New Hampshire	3.21%	4.15%	5.37%	12.83% *	11.75%	3.37%
Rhode Island	5.13%	6.00%	16.30%	14.71% *	12.57%	5.47%
Vermont	4.26%	4.83%	10.89%	12.27%	11.35%	4.51%
Middle Atlantic:						
New Jersey	8.27%	8.96%	10.85%	9.83% *	11.74% *	8.57%
New York	3.05%	3.52%	6.59%	9.29%	11.01%	3.19%
Pennsylvania	4.96%	4.87%	14.45% *	9.96%	18.64% *	3.60%
East North Central:						
Illinois	4.82%	5.19%	9.65%	18.70% *	19.38% *	4.68%
Indiana	4.06%	5.11%	4.58%	14.37%	9.37%	4.35%
Michigan	5.60%	6.39%	13.59%	9.49%	11.23%	6.09%
Ohio	3.42%	3.94%	5.42%	10.71%	8.45%	3.66%
Wisconsin	4.22%	4.76%	12.08%	7.77%	12.40%	4.50%
West North Central:						
Iowa	3.74%	3.86%	11.39%	12.18% *	10.37%	4.07%
Kansas	6.19%	6.71%	14.03%	11.52%	10.92% *	6.14%
Minnesota	6.38%	7.64%	10.65%	10.22%	9.82% *	4.56%
Missouri	4.96%	5.40%	14.33%	13.07%	9.61%	5.37%
Nebraska	3.96%	4.35%	6.05%	12.72%	8.22%	4.29%
North Dakota	4.05%	4.59%	9.61%	9.99%	7.72%	4.13%
South Dakota	5.31%	5.69%	14.72%	12.05%	8.31%	5.73%
South Atlantic:						
Delaware	4.56%	4.92%	12.72%	12.76% *	11.66%	4.90%
District of Columbia	4.06%	4.69%	10.26%	--	17.32%	4.19%
Florida	5.09%	5.49%	12.28%	11.68%	8.66%	5.75%
Georgia	6.12%	6.64%	9.38%	13.44%	14.84%	6.58%
Maryland	8.66%	9.98%	10.90%	13.11%	12.53%	9.11%
North Carolina	5.97%	4.65%	18.08% *	13.56%	21.51% *	4.66%
South Carolina	5.00%	5.41%	11.97%	10.85%	8.47%	5.55%
Virginia	4.35%	4.83%	10.98%	8.92%	8.12%	4.73%
West Virginia	4.97%	5.50%	13.80% *	10.91%	9.33%	5.42%
East South Central:						
Alabama	4.27%	4.60%	14.23%	12.27%	9.56%	4.83%
Kentucky	3.64%	3.95%	12.89%	9.53%	8.45%	4.06%
Mississippi	6.18%	6.65%	13.91%	10.65%	9.95%	6.50%
Tennessee	4.53%	5.17%	11.35%	12.02%	10.33%	4.90%
West South Central:						
Arkansas	6.52%	7.06%	10.61% *	14.20% *	8.72% *	6.07%
Louisiana	5.45%	4.49%	14.01% *	15.08%	13.12% *	4.42%
Oklahoma	4.53%	5.05%	7.64%	13.17%	7.97%	5.27%
Texas	3.93%	4.32%	11.80%	9.30%	13.35% *	4.01%
Mountain:						
Arizona	4.64%	4.60%	16.69%	11.02% *	12.82%	4.99%
Colorado	5.62%	6.25%	11.82%	9.47% *	19.29% *	5.78%
Idaho	5.90%	4.40%	21.52% *	9.45% *	7.47% *	6.78%
Montana	5.34%	5.10%	14.81%	13.09% *	8.94% *	5.65%
Nevada	4.89%	5.63%	11.34%	12.87%	10.04%	5.03%
New Mexico	4.81%	5.50%	12.20%	19.38% *	12.17%	5.27%
Utah	8.28%	8.99%	11.87%	14.16% *	11.38%	8.73%
Wyoming	4.25%	4.89%	8.50%	--	11.88%	4.60%
Pacific:						
Alaska	4.62%	4.89%	17.85% *	18.75% *	19.92% *	4.69%
California	10.13%	11.35%	7.58%	7.13%	9.84%	10.44%
Hawaii	5.10%	5.87%	8.39%	14.25% *	4.91% *	5.56%
Oregon	4.39%	5.02%	13.59% *	15.63%	9.35% *	4.50%
Washington	6.11%	4.40%	10.54%	4.42%	16.97%	6.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by proportion of employees who are full-time or low-wage and State: United States, 2024

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	85.2%	85.4%	81.8%	89.1%	88.0%	84.9%
New England:						
Connecticut	87.7%	89.0%	77.6%	99.1%	98.2%	86.1%
Maine	93.5%	94.1%	93.9%	86.2%	90.0%	93.8%
Massachusetts	88.3%	89.7%	89.4%	--	100.0%	88.0%
New Hampshire	88.0%	85.8%	96.1%	83.6%	99.2%	87.3%
Rhode Island	90.5%	91.1%	96.7%	72.9%	92.7%	90.2%
Vermont	78.7%	76.3%	99.4%	85.8%	89.5%	78.0%
Middle Atlantic:						
New Jersey	75.5%	83.9%	41.2% *	--	79.8%	75.4%
New York	80.4%	80.5%	76.0%	97.5%	74.1%	80.9%
Pennsylvania	78.8%	83.4%	55.7%	89.4%	95.2%	76.2%
East North Central:						
Illinois	89.9%	90.7%	58.8%	98.8%	96.4%	89.2%
Indiana	89.5%	89.5%	89.8%	87.2%	76.0%	90.6%
Michigan	75.9%	74.5%	85.6%	67.2%	88.2%	74.9%
Ohio	87.1%	86.5%	88.5%	94.7%	97.1%	86.4%
Wisconsin	89.3%	92.4%	60.1% *	96.2%	95.2%	88.6%
West North Central:						
Iowa	82.4%	82.2%	85.3%	81.1%	80.0%	82.8%
Kansas	91.7%	92.7%	79.4%	90.8%	89.3%	91.7%
Minnesota	77.1%	77.5%	60.6%	95.1%	77.6%	77.1%
Missouri	78.2%	77.2%	93.7%	67.6%	57.6%	81.4%
Nebraska	86.5%	85.5%	91.2%	89.3%	91.8%	86.0%
North Dakota	81.0%	85.2%	58.6%	72.8%	81.4%	80.9%
South Dakota	81.6%	83.9%	73.5%	94.7%	76.1%	81.9%
South Atlantic:						
Delaware	77.9%	76.8%	94.7%	78.3%	77.7%	77.9%
District of Columbia	84.1%	83.8%	84.6%	95.4%	98.9%	83.4%
Florida	79.1%	76.9%	86.5%	98.1%	96.9%	76.7%
Georgia	84.1%	83.4%	95.5%	78.1%	90.2%	83.2%
Maryland	88.1%	87.3%	94.6%	85.4%	59.9% *	90.5%
North Carolina	88.9%	88.2%	95.0%	96.6%	97.7%	87.8%
South Carolina	82.1%	81.9%	89.5%	77.7%	92.8%	80.6%
Virginia	79.4%	78.1%	96.4%	98.7%	83.6%	79.1%
West Virginia	87.3%	86.2%	91.8%	99.4%	99.5%	86.5%
East South Central:						
Alabama	81.5%	82.4%	--	96.6%	89.4%	80.1%
Kentucky	78.4%	80.9%	59.2% *	90.7%	92.9%	76.8%
Mississippi	94.8%	95.1%	90.3%	89.9%	82.7%	96.0%
Tennessee	86.7%	87.3%	80.6%	86.6%	94.1%	86.1%
West South Central:						
Arkansas	91.2%	91.0%	96.5%	92.2%	81.0%	92.4%
Louisiana	76.9%	75.2%	99.3%	88.3%	86.8%	75.3%
Oklahoma	90.0%	90.0%	93.0%	77.2%	78.5%	92.3%
Texas	89.0%	89.7%	78.3%	89.8%	70.0%	90.7%
Mountain:						
Arizona	88.1%	88.7%	78.6%	89.7%	99.1%	86.1%
Colorado	85.5%	86.3%	76.3%	--	80.5%	85.7%
Idaho	79.4%	75.3%	100.0%	--	86.3%	79.0%
Montana	73.3%	76.3%	61.7%	--	89.8%	72.8%
Nevada	87.8%	87.7%	87.2%	92.9%	98.2%	80.6%
New Mexico	90.9%	90.2%	93.2%	95.3%	98.2%	89.6%
Utah	92.4%	93.1%	86.7%	78.4%	77.8%	93.2%
Wyoming	71.1%	71.6%	--	100.0%	60.3% *	72.0%
Pacific:						
Alaska	83.7%	81.7%	100.0%	--	99.8%	81.7%
California	91.3%	91.5%	92.0%	85.0%	96.4%	91.2%
Hawaii	56.0%	52.5%	76.3%	67.0%	--	56.7%
Oregon	71.2%	71.2%	85.5%	--	--	71.2%
Washington	91.7%	88.3%	97.0%	93.9%	86.2%	91.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.2.b.1.a Standard errors for among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by proportion of employees who are full-time or low-wage and State: United States, 2024

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	1.17%	1.34%	2.45%	1.70%	2.27%	1.27%
New England:						
Connecticut	3.42%	3.24%	14.00%	0.96%	1.58%	3.86%
Maine	1.79%	2.16%	3.35%	8.03%	8.87%	1.83%
Massachusetts	3.95%	4.08%	8.57%	--	0.00%	4.02%
New Hampshire	3.01%	3.81%	2.70%	12.38%	0.82%	3.19%
Rhode Island	3.09%	3.67%	2.53%	10.83%	5.10%	3.39%
Vermont	3.76%	4.22%	0.57%	10.08%	8.96%	3.97%
Middle Atlantic:						
New Jersey	8.08%	6.03%	20.34% *	--	11.01%	8.30%
New York	3.26%	3.60%	9.72%	2.20%	12.62%	3.37%
Pennsylvania	4.29%	4.29%	12.18%	4.57%	3.45%	4.55%
East North Central:						
Illinois	2.72%	2.86%	14.76%	1.46%	2.89%	2.98%
Indiana	2.67%	3.31%	4.03%	11.43%	9.57%	2.74%
Michigan	9.53%	11.09%	7.22%	12.98%	6.51%	10.15%
Ohio	3.42%	4.18%	5.73%	3.59%	1.93%	3.65%
Wisconsin	3.06%	2.25%	19.26% *	3.59%	3.44%	3.37%
West North Central:						
Iowa	3.91%	4.35%	8.59%	8.69%	9.20%	4.32%
Kansas	3.57%	3.68%	11.00%	8.85%	6.80%	3.67%
Minnesota	5.39%	6.47%	11.70%	2.73%	15.68%	5.66%
Missouri	4.21%	4.52%	5.23%	13.71%	13.58%	4.27%
Nebraska	3.55%	4.24%	2.26%	7.12%	5.11%	3.81%
North Dakota	4.76%	4.38%	9.30%	10.98%	7.64%	5.03%
South Dakota	4.28%	4.79%	9.67%	3.64%	12.74%	4.43%
South Atlantic:						
Delaware	11.63%	12.72%	3.88%	11.85%	11.01%	12.41%
District of Columbia	5.25%	6.03%	4.43%	5.76%	1.23%	5.45%
Florida	7.91%	9.28%	6.71%	1.79%	2.21%	8.96%
Georgia	4.82%	5.51%	4.32%	10.93%	6.57%	5.43%
Maryland	4.26%	5.05%	3.82%	7.32%	18.92% *	3.98%
North Carolina	3.95%	4.34%	5.06%	2.69%	1.90%	4.39%
South Carolina	4.45%	4.84%	6.80%	10.96%	4.04%	5.02%
Virginia	5.00%	5.36%	2.64%	1.31%	8.22%	5.29%
West Virginia	4.31%	4.88%	7.00%	0.60%	0.46%	4.61%
East South Central:						
Alabama	4.84%	5.08%	--	2.73%	4.78%	5.55%
Kentucky	5.34%	5.06%	20.23% *	6.60%	4.19%	5.84%
Mississippi	1.66%	1.74%	9.39%	6.66%	10.62%	1.49%
Tennessee	3.16%	3.43%	12.38%	7.93%	3.84%	3.43%
West South Central:						
Arkansas	3.27%	3.45%	3.27%	8.14%	7.38%	3.48%
Louisiana	4.75%	5.10%	0.78%	9.87%	7.58%	5.30%
Oklahoma	2.62%	2.99%	4.98%	15.26%	9.80%	2.36%
Texas	3.79%	4.11%	12.45%	5.85%	14.09%	3.66%
Mountain:						
Arizona	4.22%	4.46%	13.97%	6.83%	0.82%	4.81%
Colorado	3.65%	3.84%	11.72%	--	13.32%	3.76%
Idaho	5.34%	6.04%	0.00%	--	9.38%	5.60%
Montana	5.88%	4.58%	16.17%	--	9.11%	6.03%
Nevada	4.23%	4.72%	10.02%	5.09%	1.07%	6.57%
New Mexico	2.68%	3.06%	6.63%	4.60%	1.23%	3.14%
Utah	3.16%	3.11%	12.34%	13.12%	14.01%	3.02%
Wyoming	6.70%	7.33%	--	0.00%	19.84% *	7.05%
Pacific:						
Alaska	5.30%	5.91%	0.00%	--	0.26%	5.79%
California	3.76%	4.13%	4.84%	6.84%	2.26%	3.93%
Hawaii	11.34%	13.47%	12.06%	6.93%	--	11.82%
Oregon	6.77%	7.27%	13.81%	--	--	6.82%
Washington	2.70%	3.37%	3.47%	5.11%	10.39%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2024

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	74.0%	75.6%	60.1%	78.5%	71.7%	74.2%
New England:						
Connecticut	78.6%	79.1%	72.4%	100.0%	87.6%	77.3%
Maine	65.3%	89.1%	18.9% *	83.8%	92.4%	63.2%
Massachusetts	73.6%	84.2%	53.7%	--	100.0%	73.1%
New Hampshire	74.7%	82.9%	51.2%	--	49.8% *	76.2%
Rhode Island	78.4%	76.9%	88.3%	79.2%	61.5% *	80.1%
Vermont	82.4%	86.4%	41.2% *	86.8%	86.8%	82.1%
Middle Atlantic:						
New Jersey	83.1%	80.4%	95.0%	--	--	83.4%
New York	69.5%	71.5%	51.0%	97.9%	67.8%	69.6%
Pennsylvania	71.5%	71.1%	71.7%	82.2%	92.2%	68.2%
East North Central:						
Illinois	56.8%	54.0%	53.6%	97.6%	38.9% *	58.7%
Indiana	80.2%	81.0%	74.7%	91.7%	92.8%	79.2%
Michigan	65.5%	67.9%	51.8%	--	62.4% *	65.7%
Ohio	72.8%	76.4%	56.2%	100.0%	83.4%	72.0%
Wisconsin	84.3%	85.8%	65.1% *	96.3%	82.2%	84.6%
West North Central:						
Iowa	82.7%	84.0%	71.9%	78.0%	80.4%	83.1%
Kansas	78.5%	78.0%	85.7%	77.8%	82.1%	78.4%
Minnesota	74.9%	72.2%	81.9%	91.4%	78.5%	74.7%
Missouri	77.8%	81.4%	--	84.8%	70.0%	78.9%
Nebraska	65.4%	70.0%	38.0% *	89.3%	94.3%	63.1%
North Dakota	75.7%	77.3%	61.1%	100.0%	93.5%	74.6%
South Dakota	86.4%	84.0%	91.0%	93.1%	76.9%	86.8%
South Atlantic:						
Delaware	68.2%	68.3%	58.3% *	80.8%	80.9%	67.3%
District of Columbia	85.5%	89.9%	56.2%	100.0%	97.8%	84.9%
Florida	69.0%	75.0%	49.1%	17.8% *	25.8% *	74.9%
Georgia	64.9%	62.7%	66.4% *	90.2%	72.5%	63.8%
Maryland	64.3%	62.8%	64.9%	88.3%	92.9%	61.9%
North Carolina	78.8%	79.5%	72.7%	68.0%	72.9%	79.5%
South Carolina	70.4%	68.8%	79.3%	96.0%	90.6%	67.4%
Virginia	67.1%	65.8%	76.4%	98.7%	75.7%	66.6%
West Virginia	50.6%	50.2%	32.2% *	84.4%	78.2%	48.7%
East South Central:						
Alabama	64.3%	63.8%	93.9%	--	76.3%	62.2%
Kentucky	83.4%	85.5%	71.4%	71.9%	75.0%	84.3%
Mississippi	72.9%	71.5%	100.0%	77.4%	91.3%	71.1%
Tennessee	66.9%	64.7%	91.5%	65.6%	77.3%	66.0%
West South Central:						
Arkansas	82.7%	81.8%	100.0%	100.0%	94.1%	81.4%
Louisiana	71.0%	69.4%	93.4%	--	67.0%	71.6%
Oklahoma	75.9%	78.8%	54.1%	86.4%	67.1%	77.6%
Texas	85.1%	84.7%	89.1%	87.8%	88.2%	84.8%
Mountain:						
Arizona	79.9%	80.5%	66.7%	96.2%	84.1%	79.1%
Colorado	76.2%	76.4%	67.0%	100.0%	--	77.3%
Idaho	85.7%	93.9%	51.1% *	--	64.0%	87.0%
Montana	85.0%	88.6%	71.4% *	100.0%	96.2%	84.7%
Nevada	71.4%	73.9%	44.2% *	90.0%	66.6%	74.6%
New Mexico	71.5%	66.0%	95.2%	87.1%	88.9%	68.4%
Utah	54.8% *	53.9% *	59.1%	88.1%	52.8% *	54.9% *
Wyoming	75.0%	77.2%	--	--	58.5% *	76.4%
Pacific:						
Alaska	59.4%	64.3%	15.7% *	--	38.9% *	61.9%
California	80.2%	83.9%	38.6%	80.0%	70.2%	80.5%
Hawaii	54.0%	56.2%	--	75.7%	--	53.6%
Oregon	62.6%	62.1%	--	--	--	62.4%
Washington	69.6%	83.7%	20.3% *	96.8%	76.6%	69.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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Table VII.B.2.b.1.b Standard errors for among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2024

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	1.71%	1.86%	3.79%	3.01%	3.23%	1.84%
New England:						
Connecticut	3.77%	3.90%	14.71%	0.00%	11.38%	3.96%
Maine	7.85%	3.95%	7.64% *	11.56%	7.79%	8.14%
Massachusetts	6.30%	4.65%	13.25%	--	0.00%	6.39%
New Hampshire	5.35%	6.38%	9.82%	--	19.22% *	5.63%
Rhode Island	6.64%	8.10%	6.60%	13.73%	21.47% *	6.92%
Vermont	3.78%	3.39%	15.91% *	9.94%	9.14%	3.98%
Middle Atlantic:						
New Jersey	6.32%	7.42%	4.78%	--	--	6.49%
New York	4.15%	4.67%	10.15%	2.12%	11.23%	4.37%
Pennsylvania	5.38%	6.16%	12.03%	9.89%	5.50%	5.53%
East North Central:						
Illinois	7.60%	7.87%	14.67%	2.41%	17.48% *	8.15%
Indiana	5.42%	6.78%	7.55%	9.34%	5.24%	5.86%
Michigan	6.39%	6.98%	15.02%	--	18.95% *	6.68%
Ohio	4.52%	4.61%	12.41%	0.00%	9.06%	4.81%
Wisconsin	4.00%	3.60%	22.38% *	3.73%	11.81%	4.27%
West North Central:						
Iowa	3.57%	3.77%	14.36%	9.58%	8.90%	3.92%
Kansas	6.78%	7.56%	10.84%	9.16%	7.20%	7.04%
Minnesota	5.67%	6.81%	7.87%	5.13%	12.76%	5.95%
Missouri	5.14%	5.00%	--	11.64%	13.10%	5.56%
Nebraska	9.01%	9.40%	18.02% *	7.12%	2.79%	9.53%
North Dakota	7.08%	8.36%	8.06%	0.00%	4.70%	7.44%
South Dakota	4.31%	6.09%	4.39%	5.31%	11.99%	4.47%
South Atlantic:						
Delaware	11.92%	13.08%	18.23% *	11.90%	9.63%	12.64%
District of Columbia	3.47%	2.75%	8.29%	0.00%	2.47%	3.62%
Florida	7.95%	9.00%	14.04%	5.99% *	8.53% *	8.66%
Georgia	6.30%	6.87%	21.88% *	9.01%	13.01%	6.94%
Maryland	9.02%	10.49%	16.96%	7.57%	5.29%	9.50%
North Carolina	4.20%	4.37%	19.14%	19.04%	17.03%	4.30%
South Carolina	6.87%	7.47%	11.40%	3.99%	5.10%	7.72%
Virginia	6.03%	6.48%	10.39%	1.31%	8.11%	6.41%
West Virginia	7.22%	7.95%	16.96% *	11.29%	11.02%	7.48%
East South Central:						
Alabama	6.65%	7.07%	4.69%	--	9.25%	7.54%
Kentucky	3.53%	3.32%	15.93%	12.87%	9.96%	3.74%
Mississippi	9.49%	10.12%	0.00%	13.07%	4.53%	10.33%
Tennessee	7.48%	8.47%	8.48%	12.93%	11.26%	8.02%
West South Central:						
Arkansas	5.75%	6.07%	0.00%	0.00%	3.68%	6.42%
Louisiana	5.66%	6.04%	7.00%	--	16.84%	5.96%
Oklahoma	5.00%	5.37%	14.51%	9.27%	7.84%	5.73%
Texas	3.75%	4.11%	6.61%	6.23%	5.77%	4.06%
Mountain:						
Arizona	4.66%	4.77%	19.84%	3.88%	13.27%	4.82%
Colorado	7.22%	7.74%	16.21%	0.00%	--	7.47%
Idaho	5.64%	2.18%	22.63% *	--	17.17%	5.89%
Montana	6.44%	5.42%	23.84% *	0.00%	3.33%	6.63%
Nevada	6.43%	7.12%	16.00% *	6.40%	12.38%	7.06%
New Mexico	8.67%	10.25%	3.43%	3.42%	4.01%	9.90%
Utah	16.65% *	18.12% *	17.16%	8.71%	16.04% *	17.63% *
Wyoming	6.03%	6.38%	--	--	17.73% *	6.31%
Pacific:						
Alaska	6.93%	6.68%	10.41% *	--	24.19% *	6.55%
California	8.21%	7.56%	10.10%	6.72%	15.71%	8.33%
Hawaii	7.33%	8.88%	--	7.62%	--	7.55%
Oregon	7.13%	7.83%	--	--	--	7.19%
Washington	13.76%	3.94%	15.76% *	1.30%	13.09%	14.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.2.c 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, 2024

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	72.7%	73.6%	73.3%	66.7%	70.6%	73.1%
New England:						
Connecticut	66.7%	68.7%	55.5%	68.8%	70.6%	66.0%
Maine	75.2%	76.2%	66.5%	84.6%	55.9%	77.9%
Massachusetts	71.9%	73.3%	71.0%	66.6%	64.5%	72.6%
New Hampshire	66.5%	66.4%	61.4%	74.0%	70.0%	66.0%
Rhode Island	72.5%	76.5%	88.1%	46.5%	54.6%	75.1%
Vermont	60.0%	62.3%	61.4%	49.8% *	30.0% *	63.9%
Middle Atlantic:						
New Jersey	71.7%	69.3%	84.6%	72.3%	74.2%	71.4%
New York	71.6%	75.3%	71.1%	57.2%	72.1%	71.5%
Pennsylvania	69.0%	66.5%	73.9%	79.1%	77.4%	66.1%
East North Central:						
Illinois	75.1%	79.8%	50.4%	52.8%	72.4%	75.7%
Indiana	66.6%	67.5%	66.5%	61.5%	61.4%	67.8%
Michigan	67.6%	67.7%	77.9%	48.1%	69.4%	67.2%
Ohio	70.5%	71.8%	64.8%	70.7%	71.2%	70.3%
Wisconsin	69.5%	69.6%	64.4%	72.7%	70.6%	69.3%
West North Central:						
Iowa	74.7%	75.2%	82.3%	61.8%	60.0%	78.6%
Kansas	76.6%	77.1%	83.0%	67.2%	70.1%	77.9%
Minnesota	73.6%	80.2%	58.2%	63.3%	88.5%	69.2%
Missouri	72.1%	72.2%	69.6%	74.1%	71.1%	72.3%
Nebraska	70.1%	68.0%	80.8%	69.5%	60.4%	72.1%
North Dakota	55.1%	53.2%	76.5%	45.4%	50.9%	56.3%
South Dakota	69.2%	64.0%	83.5%	60.8%	59.7%	70.8%
South Atlantic:						
Delaware	80.2%	78.6%	75.0%	87.9%	87.8%	78.2%
District of Columbia	80.2%	79.5%	78.4%	99.9%	--	81.1%
Florida	67.7%	66.1%	84.1%	60.3%	68.5%	67.5%
Georgia	76.7%	79.6%	--	71.8%	81.6%	74.6%
Maryland	77.6%	77.4%	82.5%	71.1%	57.7%	81.3%
North Carolina	74.0%	74.8%	78.5%	64.0%	68.6%	75.7%
South Carolina	74.2%	76.3%	77.2%	61.1%	67.7%	76.5%
Virginia	77.1%	79.1%	76.9%	67.4%	67.1%	79.8%
West Virginia	67.5%	68.0%	69.4%	64.1%	63.7%	69.1%
East South Central:						
Alabama	57.4%	57.9%	62.5%	51.4%	53.1%	59.5%
Kentucky	67.4%	65.5%	71.9%	74.5%	66.3%	67.8%
Mississippi	62.4%	61.4%	--	61.1%	59.6%	63.6%
Tennessee	73.0%	70.5%	85.5%	75.8%	70.0%	73.9%
West South Central:						
Arkansas	61.8%	65.4%	27.8% *	60.6%	72.0%	57.3%
Louisiana	70.9%	70.3%	68.8%	80.9%	71.3%	70.8%
Oklahoma	78.6%	78.7%	92.4%	60.5%	78.7%	78.5%
Texas	75.8%	75.9%	82.0%	69.8%	71.0%	77.5%
Mountain:						
Arizona	70.8%	68.3%	86.1%	75.1%	60.4%	74.1%
Colorado	77.3%	81.1%	60.5%	67.6%	76.7%	77.4%
Idaho	69.9%	66.5%	94.1%	56.0%	60.6%	72.5%
Montana	62.7%	61.0%	84.0%	42.1%	62.5%	62.7%
Nevada	68.0%	65.4%	76.0%	79.4%	77.5%	62.9%
New Mexico	66.9%	66.5%	61.8%	74.6%	71.7%	65.1%
Utah	78.4%	83.8%	64.7%	58.6%	60.8%	82.0%
Wyoming	46.4%	46.3%	43.1%	--	59.0%	44.0%
Pacific:						
Alaska	68.9%	71.8%	53.9%	--	68.1%	69.0%
California	81.7%	83.8%	75.1%	75.4%	78.6%	82.0%
Hawaii	73.1%	76.6%	54.5%	69.9%	61.4%	75.4%
Oregon	65.6%	66.7%	80.8%	42.9%	28.3% *	68.4%
Washington	62.0%	58.6%	64.4%	72.7%	79.0%	60.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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.2.c Standard errors 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, 2024

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	0.88%	1.09%	1.78%	1.92%	1.87%	0.98%
New England:						
Connecticut	4.29%	4.98%	11.31%	11.31%	15.12%	4.32%
Maine	3.91%	4.29%	10.52%	5.63%	13.61%	3.49%
Massachusetts	4.59%	4.55%	12.73%	10.37%	13.21%	4.86%
New Hampshire	3.33%	4.07%	8.22%	8.56%	9.63%	3.59%
Rhode Island	3.47%	3.70%	6.74%	10.53%	11.29%	3.53%
Vermont	5.28%	5.49%	8.83%	18.08% *	14.41% *	4.97%
Middle Atlantic:						
New Jersey	6.22%	8.17%	7.58%	12.03%	9.43%	6.90%
New York	3.10%	3.03%	6.16%	11.10%	7.59%	3.39%
Pennsylvania	3.47%	4.47%	7.02%	7.00%	7.10%	3.58%
East North Central:						
Illinois	3.82%	3.69%	9.66%	13.60%	11.61%	3.85%
Indiana	3.90%	4.89%	8.30%	13.08%	9.03%	4.29%
Michigan	3.78%	4.75%	7.09%	9.67%	7.75%	4.37%
Ohio	2.95%	3.32%	9.23%	6.50%	5.60%	3.40%
Wisconsin	3.46%	4.13%	12.39%	7.07%	7.55%	3.92%
West North Central:						
Iowa	3.21%	3.85%	6.02%	10.61%	8.81%	3.19%
Kansas	4.23%	5.17%	7.58%	10.34%	8.04%	4.67%
Minnesota	4.13%	4.06%	12.30%	8.72%	5.11%	4.60%
Missouri	3.65%	4.30%	10.64%	9.47%	7.98%	4.08%
Nebraska	4.44%	4.98%	10.58%	11.39%	9.33%	4.78%
North Dakota	4.08%	4.58%	9.62%	10.54%	9.20%	4.52%
South Dakota	3.88%	4.89%	5.29%	9.34%	7.76%	4.28%
South Atlantic:						
Delaware	3.79%	4.90%	10.68%	5.62%	4.97%	4.69%
District of Columbia	2.81%	3.26%	7.95%	0.06%	--	2.81%
Florida	6.03%	8.07%	6.63%	8.63%	6.95%	7.30%
Georgia	3.66%	3.36%	--	8.95%	5.41%	4.66%
Maryland	4.14%	5.34%	6.75%	11.05%	12.48%	3.73%
North Carolina	4.03%	4.82%	12.88%	10.78%	11.70%	3.98%
South Carolina	3.45%	3.67%	10.15%	10.58%	7.35%	3.74%
Virginia	3.18%	3.91%	7.28%	8.05%	6.63%	3.62%
West Virginia	3.41%	4.47%	8.73%	7.51%	5.65%	4.34%
East South Central:						
Alabama	4.35%	4.82%	13.85%	12.80%	8.16%	5.14%
Kentucky	3.74%	4.40%	9.33%	8.18%	6.75%	4.41%
Mississippi	5.47%	6.77%	--	10.77%	9.17%	6.86%
Tennessee	3.47%	4.36%	5.97%	7.59%	7.61%	3.91%
West South Central:						
Arkansas	4.93%	5.45%	11.35% *	9.76%	7.54%	6.07%
Louisiana	3.75%	4.09%	13.08%	8.61%	7.61%	4.29%
Oklahoma	2.80%	3.30%	4.18%	9.72%	4.62%	3.48%
Texas	3.46%	4.14%	6.08%	8.09%	9.92%	3.03%
Mountain:						
Arizona	5.48%	6.68%	7.59%	8.93%	14.26%	5.21%
Colorado	3.35%	3.62%	9.98%	9.08%	11.03%	3.55%
Idaho	4.23%	4.86%	3.65%	9.89%	7.25%	4.91%
Montana	3.79%	4.48%	7.78%	11.17%	9.28%	4.13%
Nevada	5.59%	6.88%	8.91%	7.14%	10.03%	6.44%
New Mexico	4.18%	5.06%	11.75%	8.46%	7.02%	5.11%
Utah	4.39%	4.19%	11.19%	13.03%	9.03%	4.42%
Wyoming	4.14%	5.00%	9.09%	--	10.73%	4.57%
Pacific:						
Alaska	3.75%	3.95%	14.65%	--	15.48%	3.74%
California	2.86%	3.33%	5.07%	4.48%	5.10%	3.07%
Hawaii	2.95%	3.52%	8.74%	8.70%	8.18%	3.13%
Oregon	4.10%	4.76%	7.79%	11.49%	10.65% *	4.31%
Washington	5.22%	5.46%	16.77%	12.43%	9.16%	5.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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.2.h Percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	84.5%	86.5%	88.0%	73.3%	74.4%	87.2%
New England:						
Connecticut	87.7%	90.3%	87.4%	76.7%	86.2%	88.0%
Maine	85.8%	87.1%	92.4%	75.4%	73.8%	87.9%
Massachusetts	95.6%	97.8%	99.0%	82.0%	84.9%	96.9%
New Hampshire	84.7%	85.8%	93.9%	71.5%	75.0%	86.4%
Rhode Island	88.5%	91.7%	88.6%	79.1%	80.6%	90.1%
Vermont	88.4%	93.6%	87.8%	75.0%	80.0%	89.9%
Middle Atlantic:						
New Jersey	92.5%	94.9%	96.7%	82.8%	83.3%	94.1%
New York	92.1%	94.0%	92.0%	86.2%	86.2%	93.3%
Pennsylvania	86.2%	88.7%	90.1%	64.4%	82.3%	87.7%
East North Central:						
Illinois	89.4%	91.0%	80.0%	84.9%	92.1%	88.7%
Indiana	73.5%	74.9%	82.4%	56.9%	58.4%	78.2%
Michigan	78.9%	82.2%	87.2%	57.6%	66.6%	82.7%
Ohio	78.1%	80.1%	85.6%	64.9%	63.8%	82.0%
Wisconsin	67.4%	71.7%	71.6%	51.7%	49.4%	72.7%
West North Central:						
Iowa	77.3%	78.2%	86.1%	64.7%	68.1%	80.3%
Kansas	84.5%	86.8%	89.7%	69.1%	68.1%	88.6%
Minnesota	91.6%	92.9%	94.4%	85.2%	89.5%	92.2%
Missouri	80.3%	84.3%	82.5%	58.1%	65.8%	84.5%
Nebraska	77.0%	83.7%	75.7%	50.5%	63.0%	80.9%
North Dakota	76.5%	78.0%	85.4%	65.7%	65.7%	80.0%
South Dakota	76.6%	80.3%	88.7%	48.6%	52.8%	82.2%
South Atlantic:						
Delaware	80.8%	90.0%	78.4%	54.1%	69.7%	84.2%
District of Columbia	89.5%	93.0%	72.3%	81.0%	84.3%	89.8%
Florida	79.5%	79.6%	88.3%	72.2%	66.3%	83.4%
Georgia	79.5%	82.7%	72.8%	71.1%	72.3%	82.7%
Maryland	91.7%	91.9%	98.0%	83.7%	87.0%	92.9%
North Carolina	83.1%	84.1%	93.5%	70.5%	83.7%	82.9%
South Carolina	72.1%	77.5%	67.1%	50.1%	61.4%	76.2%
Virginia	79.2%	80.2%	89.6%	67.6%	69.8%	82.3%
West Virginia	73.2%	80.1%	79.1%	51.3%	57.0%	81.8%
East South Central:						
Alabama	75.2%	80.4%	81.5%	48.2%	59.9%	83.3%
Kentucky	68.7%	68.9%	79.1%	54.3%	62.4%	71.0%
Mississippi	69.2%	71.9%	77.6%	49.1%	63.1%	72.1%
Tennessee	74.0%	74.2%	92.0%	63.6%	65.1%	77.1%
West South Central:						
Arkansas	69.1%	72.6%	71.2%	50.4%	57.7%	75.2%
Louisiana	75.3%	79.0%	76.2%	54.6%	69.3%	78.2%
Oklahoma	73.3%	75.9%	79.4%	52.2%	66.9%	75.9%
Texas	84.1%	86.7%	81.5%	70.2%	73.8%	88.2%
Mountain:						
Arizona	88.9%	88.2%	89.6%	92.2%	92.9%	87.6%
Colorado	86.4%	88.0%	81.5%	82.3%	76.4%	87.6%
Idaho	62.0%	65.8%	73.5%	37.2%	42.5%	69.1%
Montana	66.3%	75.0%	71.0%	31.6%	45.3%	72.0%
Nevada	81.0%	83.1%	80.0%	68.8%	82.7%	80.0%
New Mexico	93.7%	95.4%	91.5%	88.8%	91.3%	95.0%
Utah	75.8%	79.5%	80.1%	58.9%	56.2%	81.2%
Wyoming	66.1%	69.5%	79.9%	42.1%	46.1%	72.4%
Pacific:						
Alaska	68.0%	75.0%	62.0%	40.2%	54.4%	71.0%
California	96.2%	97.1%	95.5%	92.6%	92.9%	96.5%
Hawaii	84.7%	88.6%	68.4%	79.5%	72.1%	87.3%
Oregon	91.3%	93.9%	90.9%	79.9%	80.8%	92.5%
Washington	95.7%	97.4%	99.1%	87.8%	92.0%	96.1%

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Table VII.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	0.44%	0.56%	0.79%	1.03%	1.08%	0.48%
New England:						
Connecticut	1.89%	2.39%	4.12%	6.11%	4.87%	2.15%
Maine	1.68%	2.44%	2.66%	4.99%	6.19%	1.81%
Massachusetts	1.08%	0.58%	0.65%	6.21%	8.04%	0.62%
New Hampshire	1.96%	2.65%	2.47%	6.38%	6.63%	2.10%
Rhode Island	1.83%	1.92%	6.23%	5.06%	5.26%	1.97%
Vermont	1.73%	1.74%	4.75%	6.48%	6.67%	1.80%
Middle Atlantic:						
New Jersey	1.65%	1.83%	1.94%	5.63%	4.98%	1.78%
New York	1.19%	1.51%	2.45%	3.35%	3.88%	1.22%
Pennsylvania	1.87%	2.43%	2.86%	5.37%	4.28%	2.20%
East North Central:						
Illinois	1.70%	1.97%	6.56%	3.91%	2.35%	2.05%
Indiana	2.96%	4.08%	5.24%	8.10%	6.22%	3.38%
Michigan	2.96%	4.05%	4.63%	6.53%	5.80%	3.56%
Ohio	2.22%	2.71%	4.15%	6.07%	5.53%	2.33%
Wisconsin	2.77%	3.62%	7.18%	6.16%	6.48%	3.11%
West North Central:						
Iowa	2.52%	3.24%	5.28%	6.57%	5.59%	2.89%
Kansas	2.49%	2.85%	4.62%	6.83%	5.87%	2.46%
Minnesota	1.37%	1.64%	2.28%	4.19%	3.63%	1.51%
Missouri	2.58%	2.96%	6.49%	7.19%	6.37%	2.67%
Nebraska	3.02%	3.17%	10.79%	7.21%	6.24%	3.31%
North Dakota	2.69%	3.28%	5.71%	6.97%	6.61%	2.83%
South Dakota	2.52%	3.02%	4.71%	6.04%	6.10%	2.48%
South Atlantic:						
Delaware	3.39%	2.42%	7.90%	10.35%	6.91%	4.05%
District of Columbia	2.95%	2.22%	13.11%	7.29%	8.51%	3.10%
Florida	2.75%	3.68%	4.07%	5.26%	5.91%	2.93%
Georgia	2.80%	3.34%	9.17%	6.28%	5.52%	3.37%
Maryland	1.46%	1.93%	1.11%	4.84%	3.63%	1.62%
North Carolina	2.34%	3.01%	3.15%	5.80%	4.21%	2.87%
South Carolina	4.17%	5.35%	7.75%	7.92%	5.64%	5.49%
Virginia	2.82%	3.69%	4.07%	6.19%	4.98%	3.37%
West Virginia	2.59%	3.14%	5.92%	5.97%	4.46%	3.00%
East South Central:						
Alabama	3.69%	4.14%	6.92%	9.08%	6.66%	4.33%
Kentucky	3.36%	4.31%	5.81%	7.49%	5.10%	4.21%
Mississippi	4.62%	5.56%	8.65%	9.32%	6.49%	5.93%
Tennessee	3.39%	4.30%	3.35%	7.47%	6.27%	4.10%
West South Central:						
Arkansas	4.32%	5.28%	9.75%	8.12%	8.75%	4.49%
Louisiana	3.23%	3.79%	8.95%	8.61%	6.77%	3.68%
Oklahoma	4.24%	5.40%	7.24%	7.90%	4.85%	5.78%
Texas	1.67%	1.81%	5.67%	5.65%	4.63%	1.68%
Mountain:						
Arizona	3.43%	4.42%	4.64%	4.47%	2.68%	4.42%
Colorado	2.88%	3.64%	7.17%	4.42%	7.58%	3.11%
Idaho	4.37%	5.47%	11.17%	7.09%	5.64%	5.57%
Montana	2.84%	3.30%	8.70%	6.44%	6.20%	3.21%
Nevada	3.12%	3.82%	7.23%	6.79%	4.21%	4.18%
New Mexico	1.49%	1.35%	4.11%	6.06%	3.36%	1.49%
Utah	4.04%	4.94%	6.92%	7.63%	6.01%	4.35%
Wyoming	3.14%	4.07%	5.24%	7.75%	6.83%	3.51%
Pacific:						
Alaska	2.72%	3.03%	9.56%	7.40%	8.79%	2.83%
California	0.61%	0.68%	1.20%	1.28%	1.66%	0.62%
Hawaii	2.17%	2.31%	8.88%	6.39%	6.58%	2.24%
Oregon	1.50%	1.25%	6.72%	5.48%	6.36%	1.53%
Washington	0.95%	0.79%	0.75%	4.19%	3.49%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.i Percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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	91.0%	94.2%	91.3%	77.5%	81.3%	93.6%
New England:						
Connecticut	91.8%	96.3%	91.4%	72.6%	87.9%	92.6%
Maine	91.9%	94.8%	97.1%	78.1%	73.3%	95.0%
Massachusetts	94.5%	97.8%	97.5%	77.5%	80.2%	96.3%
New Hampshire	95.5%	97.3%	98.8%	85.5%	85.3%	97.2%
Rhode Island	89.2%	93.3%	94.7%	74.6%	77.2%	91.5%
Vermont	89.0%	94.9%	94.5%	70.2%	76.0%	91.3%
Middle Atlantic:						
New Jersey	89.7%	95.2%	95.9%	69.3%	62.5%	94.4%
New York	91.7%	95.1%	86.3%	85.8%	82.8%	93.4%
Pennsylvania	94.1%	96.6%	96.5%	75.5%	88.3%	96.4%
East North Central:						
Illinois	95.0%	96.1%	92.9%	90.1%	92.7%	95.7%
Indiana	89.6%	93.9%	94.4%	67.2%	78.3%	93.1%
Michigan	87.6%	92.5%	92.0%	64.6%	75.2%	91.4%
Ohio	93.7%	96.3%	97.2%	81.8%	82.9%	96.6%
Wisconsin	92.2%	96.5%	93.9%	77.8%	77.8%	96.3%
West North Central:						
Iowa	92.1%	94.7%	95.4%	77.7%	80.7%	95.8%
Kansas	92.0%	94.2%	96.9%	77.8%	82.1%	94.6%
Minnesota	92.6%	96.0%	93.3%	81.6%	84.1%	95.2%
Missouri	94.1%	98.4%	90.9%	74.3%	84.3%	96.9%
Nebraska	91.5%	98.0%	90.8%	65.3%	78.5%	95.1%
North Dakota	92.1%	94.6%	94.8%	82.0%	84.6%	94.5%
South Dakota	88.9%	94.3%	92.3%	68.0%	68.0%	93.9%
South Atlantic:						
Delaware	91.6%	96.0%	91.1%	78.6%	81.5%	94.6%
District of Columbia	97.1%	97.5%	97.3%	90.4%	98.1%	97.0%
Florida	88.8%	90.3%	93.8%	79.5%	72.1%	93.9%
Georgia	92.3%	95.3%	90.0%	81.4%	88.3%	94.0%
Maryland	91.6%	94.7%	92.8%	76.7%	85.1%	93.1%
North Carolina	92.1%	94.7%	94.5%	80.2%	86.2%	94.2%
South Carolina	85.0%	87.3%	82.8%	75.6%	83.0%	85.8%
Virginia	90.9%	93.4%	94.6%	78.7%	78.4%	95.1%
West Virginia	88.9%	95.0%	93.6%	69.8%	79.1%	94.0%
East South Central:						
Alabama	87.3%	91.7%	85.0%	68.5%	79.5%	91.4%
Kentucky	94.1%	97.4%	88.8%	83.4%	87.6%	96.4%
Mississippi	90.2%	92.8%	86.0%	81.5%	82.7%	93.8%
Tennessee	90.0%	91.2%	93.2%	84.2%	85.2%	91.7%
West South Central:						
Arkansas	92.9%	95.6%	93.2%	79.0%	86.5%	96.2%
Louisiana	87.2%	90.6%	87.0%	69.0%	79.2%	91.1%
Oklahoma	92.0%	95.6%	92.5%	70.3%	83.9%	95.4%
Texas	91.7%	94.4%	91.6%	75.5%	82.3%	95.4%
Mountain:						
Arizona	93.7%	95.2%	87.6%	90.4%	92.5%	94.1%
Colorado	89.7%	91.8%	88.8%	79.8%	76.0%	91.2%
Idaho	84.3%	91.5%	75.9%	68.2%	68.0%	90.3%
Montana	82.3%	89.0%	87.1%	54.5%	64.3%	87.1%
Nevada	89.4%	92.3%	86.5%	74.1%	88.7%	89.8%
New Mexico	85.4%	89.4%	88.2%	66.5%	69.8%	93.2%
Utah	86.1%	89.2%	92.5%	70.3%	74.5%	89.3%
Wyoming	80.4%	87.2%	90.9%	48.7%	62.1%	86.2%
Pacific:						
Alaska	81.5%	87.7%	74.3%	59.2%	60.4%	86.3%
California	89.4%	94.5%	81.4%	74.0%	75.0%	91.1%
Hawaii	92.3%	95.5%	93.8%	82.2%	82.0%	94.4%
Oregon	88.8%	93.3%	87.1%	69.9%	59.1%	92.2%
Washington	89.9%	90.1%	98.0%	82.2%	82.3%	90.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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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.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2024

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%	0.33%	0.69%	0.96%	0.93%	0.28%
New England:						
Connecticut	1.38%	1.12%	3.34%	6.87%	4.55%	1.48%
Maine	1.33%	1.44%	1.26%	5.20%	6.99%	1.05%
Massachusetts	1.16%	0.56%	1.27%	6.64%	8.29%	0.74%
New Hampshire	0.86%	0.86%	1.25%	4.09%	4.80%	0.71%
Rhode Island	1.91%	1.98%	3.88%	5.58%	6.16%	1.91%
Vermont	1.66%	1.50%	2.32%	7.49%	7.67%	1.65%
Middle Atlantic:						
New Jersey	1.99%	1.51%	2.10%	7.99%	8.08%	1.59%
New York	1.06%	1.21%	3.40%	2.90%	3.84%	1.06%
Pennsylvania	0.92%	0.92%	1.69%	4.54%	3.16%	0.85%
East North Central:						
Illinois	0.86%	0.97%	2.90%	2.87%	2.41%	0.96%
Indiana	1.81%	2.22%	2.04%	6.99%	4.05%	2.06%
Michigan	2.04%	2.30%	3.87%	6.27%	5.16%	2.14%
Ohio	1.21%	0.88%	1.34%	5.22%	4.78%	0.71%
Wisconsin	1.18%	1.13%	2.91%	4.18%	4.13%	1.02%
West North Central:						
Iowa	1.27%	1.33%	3.06%	5.31%	4.39%	1.05%
Kansas	1.50%	1.56%	2.33%	5.43%	4.16%	1.42%
Minnesota	1.24%	1.06%	2.58%	4.62%	5.06%	1.17%
Missouri	0.93%	0.46%	4.02%	5.32%	3.35%	0.78%
Nebraska	1.29%	0.54%	5.65%	5.65%	4.06%	1.24%
North Dakota	1.25%	1.42%	2.74%	4.28%	3.72%	1.26%
South Dakota	1.70%	1.23%	4.29%	5.39%	5.90%	1.27%
South Atlantic:						
Delaware	1.57%	1.12%	5.05%	6.15%	5.23%	1.33%
District of Columbia	1.21%	1.43%	2.00%	4.61%	1.89%	1.28%
Florida	1.77%	2.24%	2.49%	4.57%	5.78%	1.08%
Georgia	1.23%	1.07%	5.06%	4.95%	2.95%	1.41%
Maryland	1.73%	1.39%	5.66%	5.88%	4.00%	1.89%
North Carolina	1.15%	1.22%	2.84%	4.39%	3.90%	1.09%
South Carolina	4.06%	5.37%	5.92%	5.24%	3.47%	5.51%
Virginia	1.49%	1.72%	2.49%	4.84%	4.04%	1.40%
West Virginia	1.65%	1.57%	2.63%	5.12%	3.47%	1.64%
East South Central:						
Alabama	3.40%	3.71%	6.16%	9.89%	5.91%	4.17%
Kentucky	0.96%	0.86%	3.79%	4.00%	2.68%	0.95%
Mississippi	1.72%	1.98%	6.25%	4.66%	3.57%	1.95%
Tennessee	2.52%	3.31%	3.10%	5.07%	3.95%	3.18%
West South Central:						
Arkansas	1.24%	1.02%	3.87%	5.74%	3.32%	1.21%
Louisiana	2.50%	3.01%	5.82%	7.71%	6.05%	2.32%
Oklahoma	1.28%	1.11%	3.33%	6.25%	3.17%	1.21%
Texas	1.18%	1.15%	3.97%	5.18%	3.70%	0.94%
Mountain:						
Arizona	1.31%	1.48%	5.20%	3.38%	2.69%	1.55%
Colorado	1.66%	1.89%	4.93%	4.86%	7.69%	1.63%
Idaho	2.31%	1.43%	10.71%	6.19%	4.76%	2.53%
Montana	2.13%	2.26%	4.67%	6.65%	5.56%	2.28%
Nevada	1.75%	1.73%	6.76%	6.26%	3.15%	2.26%
New Mexico	2.08%	2.29%	4.60%	7.40%	5.11%	1.64%
Utah	3.05%	3.78%	3.28%	6.60%	4.65%	3.49%
Wyoming	2.54%	2.76%	3.21%	7.62%	6.49%	2.50%
Pacific:						
Alaska	2.24%	2.13%	9.03%	7.28%	8.55%	2.00%
California	1.45%	1.12%	3.45%	3.15%	4.07%	1.38%
Hawaii	1.51%	1.28%	4.38%	5.87%	5.09%	1.48%
Oregon	1.46%	1.31%	4.48%	6.50%	8.14%	1.28%
Washington	2.65%	4.07%	1.23%	4.42%	5.90%	2.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2024

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	95.0%	95.1%	94.7%	93.6%	93.6%	95.2%
New England:						
Connecticut	97.8%	97.6%	100.0%	94.9%	94.2%	98.2%
Maine	94.9%	93.0%	99.6%	98.8%	98.4%	94.6%
Massachusetts	96.9%	96.3%	98.6%	99.3%	99.1%	96.8%
New Hampshire	96.0%	95.4%	99.3%	94.9%	98.7%	95.9%
Rhode Island	97.8%	98.5%	92.0%	98.6%	100.0%	97.7%
Vermont	96.8%	97.0%	96.1%	94.8%	96.2%	96.9%
Middle Atlantic:						
New Jersey	96.6%	97.1%	93.7%	93.1%	95.5%	96.6%
New York	93.0%	94.6%	82.6%	91.3%	95.8%	92.8%
Pennsylvania	97.3%	97.4%	99.0%	83.4%	97.4%	97.3%
East North Central:						
Illinois	92.3%	92.3%	87.5%	97.2%	93.8%	92.1%
Indiana	91.5%	91.5%	92.5%	87.2%	76.4%	92.8%
Michigan	96.4%	96.1%	98.6%	91.8%	98.8%	96.1%
Ohio	96.8%	97.1%	95.9%	95.0%	89.4%	97.4%
Wisconsin	90.6%	90.6%	87.6%	95.9%	83.6%	91.4%
West North Central:						
Iowa	91.8%	91.2%	94.6%	95.6%	85.9%	92.7%
Kansas	98.6%	98.6%	100.0%	95.5%	94.7%	98.9%
Minnesota	97.3%	97.4%	97.5%	96.4%	100.0%	96.7%
Missouri	97.1%	97.1%	98.9%	90.7%	96.5%	97.2%
Nebraska	91.7%	90.2%	100.0%	100.0%	97.8%	91.2%
North Dakota	94.9%	94.7%	99.5%	89.0%	98.7%	94.4%
South Dakota	99.0%	99.3%	98.8%	96.6%	97.0%	99.2%
South Atlantic:						
Delaware	92.9%	92.6%	96.9%	91.5%	97.3%	92.4%
District of Columbia	98.5%	98.4%	99.7%	99.2%	100.0%	98.4%
Florida	96.8%	96.7%	95.7%	99.2%	99.1%	96.4%
Georgia	95.7%	95.8%	96.2%	92.5%	93.3%	96.1%
Maryland	95.4%	96.7%	88.0%	87.3%	92.9%	95.6%
North Carolina	96.5%	96.5%	96.2%	97.9%	97.7%	96.2%
South Carolina	95.4%	95.2%	99.9%	95.0%	96.8%	95.2%
Virginia	91.8%	92.4%	85.9%	89.2%	77.3%	93.5%
West Virginia	95.3%	95.0%	96.8%	95.7%	86.5%	96.4%
East South Central:						
Alabama	87.2%	87.4%	78.7%	94.6%	66.5%	91.2%
Kentucky	92.2%	91.9%	94.9%	88.7%	95.6%	91.8%
Mississippi	89.5%	89.8%	81.6%	94.5%	85.5%	90.1%
Tennessee	94.4%	94.6%	95.8%	90.7%	88.2%	95.0%
West South Central:						
Arkansas	95.9%	96.7%	90.8%	80.9%	91.2%	97.3%
Louisiana	84.7%	83.2%	94.8%	73.7%	87.5%	83.9%
Oklahoma	95.2%	95.8%	89.8%	94.3%	98.9%	94.5%
Texas	96.7%	96.7%	99.3%	90.0%	94.0%	97.1%
Mountain:						
Arizona	89.6%	90.8%	70.3%	97.5%	94.9%	88.6%
Colorado	97.7%	97.5%	99.5%	97.4%	94.3%	97.9%
Idaho	95.3%	94.3%	99.1%	96.7%	93.7%	95.5%
Montana	91.7%	90.0%	100.0%	96.0%	95.4%	91.4%
Nevada	97.8%	97.9%	98.4%	94.0%	100.0%	96.7%
New Mexico	93.6%	92.9%	97.4%	94.9%	99.8%	92.5%
Utah	94.3%	95.3%	82.9%	98.5%	86.4%	94.8%
Wyoming	92.6%	93.3%	88.5%	98.6%	84.4%	93.4%
Pacific:						
Alaska	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
California	94.3%	94.5%	94.3%	88.9%	93.0%	94.3%
Hawaii	97.4%	98.0%	94.8%	95.3%	91.8%	98.1%
Oregon	98.3%	98.4%	98.5%	97.0%	93.7%	98.4%
Washington	98.9%	98.7%	100.0%	98.4%	99.0%	98.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.B.2.j Standard errors for Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2024

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	0.29%	0.33%	0.81%	0.94%	0.81%	0.31%
New England:						
Connecticut	0.86%	1.02%	0.00%	4.79%	5.66%	0.73%
Maine	1.32%	1.93%	0.39%	1.08%	1.52%	1.45%
Massachusetts	1.02%	1.32%	1.40%	0.77%	0.92%	1.05%
New Hampshire	1.50%	1.91%	0.43%	2.60%	1.05%	1.59%
Rhode Island	0.94%	0.74%	6.87%	1.43%	0.00%	1.00%
Vermont	1.05%	1.14%	3.73%	3.61%	3.80%	1.09%
Middle Atlantic:						
New Jersey	1.15%	1.11%	5.86%	3.21%	3.80%	1.18%
New York	1.27%	0.99%	7.03%	4.05%	2.10%	1.35%
Pennsylvania	0.75%	0.89%	0.79%	7.56%	1.68%	0.84%
East North Central:						
Illinois	1.59%	1.73%	6.32%	1.78%	3.90%	1.73%
Indiana	2.43%	2.96%	3.26%	8.58%	8.18%	2.52%
Michigan	1.59%	1.92%	1.01%	4.69%	0.99%	1.75%
Ohio	1.33%	1.50%	3.52%	2.72%	7.06%	1.32%
Wisconsin	3.30%	3.78%	6.29%	2.76%	11.56%	3.41%
West North Central:						
Iowa	2.38%	2.77%	3.62%	2.71%	8.64%	2.41%
Kansas	0.52%	0.58%	0.00%	3.58%	2.74%	0.51%
Minnesota	1.19%	1.41%	2.47%	2.40%	0.00%	1.43%
Missouri	0.86%	0.95%	1.18%	5.53%	1.72%	0.95%
Nebraska	2.59%	3.00%	0.00%	0.00%	1.69%	2.78%
North Dakota	1.51%	1.71%	0.56%	8.58%	1.29%	1.69%
South Dakota	0.37%	0.42%	0.74%	2.51%	1.76%	0.37%
South Atlantic:						
Delaware	2.45%	2.79%	2.27%	5.57%	1.83%	2.70%
District of Columbia	0.79%	0.90%	0.32%	0.91%	0.00%	0.82%
Florida	0.98%	1.15%	2.56%	0.59%	0.57%	1.14%
Georgia	1.39%	1.51%	2.77%	6.30%	3.76%	1.52%
Maryland	1.64%	1.53%	5.31%	11.49%	6.09%	1.68%
North Carolina	1.03%	1.15%	3.36%	1.58%	2.35%	1.12%
South Carolina	1.71%	1.85%	0.13%	4.80%	2.08%	1.91%
Virginia	2.19%	2.39%	7.53%	4.95%	9.50%	2.12%
West Virginia	1.45%	1.69%	2.38%	2.58%	4.85%	1.51%
East South Central:						
Alabama	2.63%	2.77%	11.20%	4.82%	9.30%	2.27%
Kentucky	2.24%	2.57%	3.22%	6.02%	2.48%	2.50%
Mississippi	2.89%	2.98%	14.27%	4.16%	6.84%	3.11%
Tennessee	1.37%	1.47%	2.91%	7.52%	6.06%	1.37%
West South Central:						
Arkansas	1.13%	1.08%	5.67%	11.00%	4.27%	0.98%
Louisiana	2.76%	3.00%	4.03%	11.67%	5.24%	3.16%
Oklahoma	1.95%	2.06%	7.64%	4.95%	1.03%	2.31%
Texas	0.87%	0.94%	0.52%	5.55%	3.27%	0.89%
Mountain:						
Arizona	3.43%	3.28%	18.10%	1.84%	3.96%	3.92%
Colorado	0.86%	0.96%	0.49%	2.59%	5.80%	0.85%
Idaho	1.72%	2.18%	0.82%	3.28%	3.58%	1.86%
Montana	2.11%	2.54%	0.00%	4.04%	2.86%	2.24%
Nevada	0.95%	1.08%	1.60%	3.87%	0.00%	1.38%
New Mexico	2.72%	3.29%	2.60%	4.62%	0.12%	3.22%
Utah	2.09%	1.68%	12.87%	1.35%	8.64%	2.08%
Wyoming	3.38%	3.86%	7.27%	1.47%	12.64%	3.48%
Pacific:						
Alaska	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
California	1.49%	1.62%	2.08%	4.59%	2.65%	1.53%
Hawaii	0.93%	1.04%	2.98%	3.11%	4.89%	0.86%
Oregon	1.07%	1.23%	1.57%	2.36%	4.68%	1.09%
Washington	0.48%	0.62%	0.00%	1.70%	1.07%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.I Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by proportion of employees who are full-time or low-wage and State: United States, 2024

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	22.7	27.5	16.2	8.3	6.6	27.1
New England:						
Connecticut	24.8	32.7	9.0	5.6 *	13.8 *	27.0
Maine	25.3	30.5	27.6	8.2 *	19.9 *	26.2
Massachusetts	32.8	44.5	22.6	5.2 *	4.9 *	36.2
New Hampshire	24.7	29.2	29.3	4.0 *	5.7 *	28.0
Rhode Island	30.4	38.3	20.5	11.4	14.0 *	33.5
Vermont	21.9	29.0	18.5	5.2	3.4 *	25.2
Middle Atlantic:						
New Jersey	24.4	28.7	32.2 *	6.6 *	2.8 *	28.1
New York	26.7	35.5	13.9	10.5	7.1 *	30.6
Pennsylvania	19.0	22.8	13.9	6.8	6.1	24.1
East North Central:						
Illinois	24.9	28.6	18.2	7.9	6.9 *	29.5
Indiana	20.3	25.0	19.3	3.6 *	5.3	24.9
Michigan	29.5	34.7	33.8 *	5.9 *	8.5	36.0
Ohio	21.5	26.6	19.5	6.1	6.8 *	25.4
Wisconsin	18.6	23.6	13.7 *	6.2	6.2	22.2
West North Central:						
Iowa	20.6	23.7	18.8	9.1 *	10.2 *	23.9
Kansas	15.8	17.5	19.7 *	4.2 *	5.0 *	18.5
Minnesota	25.5	33.7	16.4	8.5	8.2 *	30.9
Missouri	22.8	27.9	13.0	4.3 *	6.9 *	27.4
Nebraska	23.6	31.7	7.6	5.1 *	4.5	28.8
North Dakota	15.0	19.6	13.2	1.7	2.1	19.1
South Dakota	19.2	25.1	15.1	7.3 *	4.1 *	22.8
South Atlantic:						
Delaware	31.3	41.4	13.0 *	7.3	9.4 *	37.9
District of Columbia	53.5	60.2	32.8	9.5 *	--	56.9
Florida	27.3	33.8	15.2 *	11.2 *	6.6	33.6
Georgia	23.0	31.3	4.3 *	2.5	5.5	30.7
Maryland	27.4	36.3	11.4	8.1 *	2.0 *	33.5
North Carolina	20.2	24.5	12.6 *	9.7 *	7.8 *	24.6
South Carolina	21.8	25.5	18.8	6.6 *	8.4 *	27.0
Virginia	24.8	31.8	13.9	5.1	4.4	31.5
West Virginia	12.6	15.4	17.8	2.0	4.6	16.9
East South Central:						
Alabama	21.4	25.6	8.6 *	9.1	7.8	28.6
Kentucky	17.9	21.6	13.4	4.3 *	5.3	22.4
Mississippi	13.3	16.1	10.0 *	3.1 *	4.1	17.8
Tennessee	17.0	21.1	11.3	6.2	3.9	21.6
West South Central:						
Arkansas	18.0	21.7	9.7 *	4.4 *	5.4 *	24.6
Louisiana	14.0	16.2	9.5 *	8.4 *	2.8	19.4
Oklahoma	19.3	23.5	8.4	4.3 *	4.9	25.3
Texas	18.8	21.4	14.8	6.2 *	4.2	24.7
Mountain:						
Arizona	23.3	26.5	19.1	9.5 *	12.3 *	26.8
Colorado	25.1	28.5	18.5	13.1 *	9.1 *	26.9
Idaho	18.6	24.5	11.4 *	5.8 *	4.5 *	23.8
Montana	17.1	23.5	8.1	2.8 *	4.9	20.4
Nevada	12.5	13.8	8.4 *	8.4 *	2.8	18.1
New Mexico	17.6	21.3	15.0 *	4.0 *	3.1	24.8
Utah	18.8	23.0	11.5 *	7.2 *	4.1	22.8
Wyoming	13.8	16.4	13.4	5.9 *	4.2 *	16.8
Pacific:						
Alaska	16.1	19.8	9.2 *	4.8	5.6 *	18.4
California	22.0	24.8	18.1	13.3	14.2	23.0
Hawaii	15.0	18.6	16.1 *	3.8	2.5 *	17.5
Oregon	25.1	31.0	16.1	5.8	2.6 *	27.7
Washington	23.5	28.8	8.0	20.9 *	15.1 *	24.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.I Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by proportion of employees who are full-time or low-wage and State: United States, 2024

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	0.57	0.82	1.02	0.63	0.43	0.73
New England:						
Connecticut	2.91	4.00	2.43	1.72 *	5.98 *	3.23
Maine	3.69	6.30	6.32	2.92 *	10.35 *	4.45
Massachusetts	3.68	4.72	6.13	1.99 *	2.06 *	4.05
New Hampshire	2.14	2.84	4.45	1.40 *	1.86 *	2.36
Rhode Island	3.35	4.31	5.49	3.18	4.71 *	3.76
Vermont	2.26	3.06	3.52	1.54	1.30 *	2.48
Middle Atlantic:						
New Jersey	3.92	5.39	12.92 *	2.46 *	1.38 *	4.65
New York	1.91	2.64	2.71	1.80	2.77 *	2.17
Pennsylvania	1.83	2.60	3.00	1.98	1.39	2.14
East North Central:						
Illinois	2.55	3.15	4.42	2.09	2.11 *	2.82
Indiana	2.20	3.12	4.49	1.36 *	1.39	2.81
Michigan	3.77	4.61	10.56 *	2.95 *	2.21	4.56
Ohio	1.74	2.40	4.04	1.79	2.04 *	2.11
Wisconsin	1.98	2.60	6.28 *	1.81	1.61	2.46
West North Central:						
Iowa	2.48	3.41	3.96	3.12 *	4.93 *	2.86
Kansas	2.16	2.62	9.94 *	1.91 *	1.51 *	2.87
Minnesota	3.16	4.81	4.89	2.29	3.84 *	3.44
Missouri	2.30	2.99	3.54	2.16 *	2.26 *	2.82
Nebraska	3.04	3.99	1.24	2.10 *	1.29	3.75
North Dakota	1.54	2.13	3.17	0.44	0.56	1.91
South Dakota	2.50	4.15	2.05	2.45 *	1.66 *	2.97
South Atlantic:						
Delaware	4.91	6.14	4.22 *	2.17	3.54 *	5.81
District of Columbia	3.28	3.64	7.71	5.02 *	--	3.35
Florida	3.34	4.11	4.68 *	3.73 *	1.15	4.02
Georgia	3.31	4.34	1.39 *	0.66	1.48	4.20
Maryland	3.02	3.97	2.98	3.39 *	0.61 *	3.44
North Carolina	2.28	2.82	6.46 *	3.00 *	2.63 *	2.70
South Carolina	2.65	3.33	4.40	2.37 *	2.73 *	3.37
Virginia	2.45	3.21	4.15	1.41	0.99	3.07
West Virginia	1.20	1.62	3.73	0.58	1.20	1.67
East South Central:						
Alabama	2.40	3.07	3.30 *	1.79	1.61	3.37
Kentucky	2.14	2.89	3.17	1.88 *	1.10	2.78
Mississippi	2.44	3.12	4.97 *	1.23 *	1.13	3.32
Tennessee	2.01	2.79	2.92	1.47	1.01	2.65
West South Central:						
Arkansas	2.82	3.57	3.54 *	1.50 *	2.10 *	3.71
Louisiana	1.71	2.02	3.35 *	5.39 *	0.76	2.30
Oklahoma	2.17	2.85	2.05	1.60 *	0.94	3.10
Texas	1.68	2.16	2.79	1.86 *	0.88	2.19
Mountain:						
Arizona	2.76	3.48	4.90	4.71 *	4.71 *	3.15
Colorado	2.32	2.99	5.43	4.26 *	3.71 *	2.56
Idaho	2.66	3.35	5.26 *	1.97 *	1.46 *	3.56
Montana	2.14	3.08	2.11	1.31 *	1.39	2.65
Nevada	1.53	1.94	2.83 *	3.53 *	0.84	2.17
New Mexico	2.38	3.18	5.27 *	1.36 *	0.80	3.38
Utah	1.85	2.65	3.95 *	2.76 *	1.08	2.45
Wyoming	1.63	2.20	3.61	2.50 *	1.41 *	2.06
Pacific:						
Alaska	1.42	1.78	2.95 *	1.41	2.17 *	1.58
California	2.81	4.26	3.54	2.94	4.14	3.21
Hawaii	1.94	2.72	4.85 *	0.94	1.04 *	2.32
Oregon	2.61	3.41	4.65	1.47	1.45 *	2.87
Washington	2.90	3.24	2.38	9.51 *	7.94 *	3.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.m Percent of private-sector employees working in establishments that telework on a regular basis by proportion of employees who are full-time or low-wage and State: United States, 2024

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	14.4	17.9	8.6	4.8	3.5	17.3
New England:						
Connecticut	15.1	20.2	4.4 *	3.1 *	7.6 *	16.6
Maine	17.6	23.0	15.0	5.2 *	12.5 *	18.5
Massachusetts	24.0	33.9	13.4	3.8 *	2.6 *	26.6
New Hampshire	15.9	19.0	19.0	1.6 *	1.6 *	18.3
Rhode Island	16.2	20.5	11.0	6.0 *	8.4 *	17.7
Vermont	11.8	15.5	10.3	3.0 *	2.6 *	13.4
Middle Atlantic:						
New Jersey	14.6	19.4	7.7 *	3.7 *	0.4 *	17.0
New York	17.5	24.0	8.3	5.0	4.8 *	20.0
Pennsylvania	12.7	15.8	7.4	5.0 *	3.4	16.4
East North Central:						
Illinois	16.6	19.6	6.0 *	5.6 *	5.1 *	19.6
Indiana	11.2	14.3	9.8 *	1.5 *	2.4 *	14.0
Michigan	15.7	20.4	11.8 *	3.1 *	5.8 *	18.8
Ohio	13.2	15.6	13.6	4.8 *	5.9 *	15.2
Wisconsin	12.2	15.1	8.7 *	5.2 *	4.9 *	14.3
West North Central:						
Iowa	8.4	9.9	6.3	4.2 *	7.2 *	8.8
Kansas	7.2	6.9	15.8 *	2.6 *	2.4 *	8.4
Minnesota	16.5	23.1	5.4 *	5.9 *	2.7 *	20.8
Missouri	12.5	15.5	7.5	1.1 *	1.1 *	15.9
Nebraska	13.7	18.5	4.7	2.0 *	1.6 *	17.0
North Dakota	6.6	8.5	6.4	1.0 *	1.3 *	8.3
South Dakota	10.6	12.2	12.2	3.5 *	3.5 *	12.3
South Atlantic:						
Delaware	22.8	31.2	6.7 *	3.1 *	4.7 *	28.2
District of Columbia	41.5	47.3	23.4 *	4.2 *	--	44.2
Florida	18.9	24.5	8.1 *	5.4 *	5.2	23.0
Georgia	13.6	18.4	2.6 *	1.8 *	2.1 *	18.6
Maryland	17.8	23.5	6.9 *	6.5 *	1.3 *	21.8
North Carolina	13.7	17.3	10.1 *	2.8 *	3.6 *	17.3
South Carolina	10.9	13.1	7.9 *	2.1 *	1.7	14.4
Virginia	16.8	22.1	7.4 *	3.0 *	2.5 *	21.6
West Virginia	7.0	8.5	10.7	1.1 *	2.5 *	9.4
East South Central:						
Alabama	11.8	14.0	5.4 *	4.9	2.9	16.4
Kentucky	10.0	12.9	4.7 *	1.4 *	1.6 *	12.9
Mississippi	7.5	9.9	2.2 *	0.8 *	1.3 *	10.4
Tennessee	9.6	11.6	7.5	3.7 *	2.1 *	12.2
West South Central:						
Arkansas	9.1	10.8	5.2 *	3.0 *	1.0 *	13.4
Louisiana	6.8	8.0	4.9 *	2.7 *	0.5 *	9.8
Oklahoma	10.6	13.0	4.7	1.7 *	2.5	14.0
Texas	11.7	13.4	6.8	4.6 *	2.0	15.5
Mountain:						
Arizona	13.5	15.2	11.6 *	5.7 *	8.4 *	15.1
Colorado	15.9	17.7	14.2 *	8.3 *	8.4 *	16.7
Idaho	7.6	9.5	6.0 *	3.0 *	1.3 *	10.0
Montana	10.3	15.1	2.1 *	1.2 *	2.3 *	12.5
Nevada	6.2	7.1	3.1 *	3.8 *	1.6 *	8.9
New Mexico	11.4	14.4	8.0	1.9 *	0.9	16.7
Utah	11.8	13.9	9.2 *	5.4 *	3.2 *	14.2
Wyoming	7.6	9.1	8.5	1.9 *	1.8 *	9.5
Pacific:						
Alaska	8.1	10.1	3.9 *	2.4 *	4.6 *	8.9
California	14.7	17.4	10.4	6.5	5.4	15.8
Hawaii	6.5	7.4	8.8 *	3.1	2.0 *	7.5
Oregon	17.6	22.9	6.2	3.3 *	0.6 *	19.6
Washington	17.8	21.3	5.0 *	18.4 *	8.0 *	18.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.2.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by proportion of employees who are full-time or low-wage and State: United States, 2024

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	0.65	0.54	0.44	0.27	0.58
New England:						
Connecticut	2.37	3.35	1.38 *	0.98 *	2.92 *	2.76
Maine	4.07	6.79	3.37	2.92 *	5.32 *	4.84
Massachusetts	3.52	4.90	3.85	1.88 *	1.35 *	3.88
New Hampshire	1.71	2.34	3.72	0.83 *	0.67 *	1.93
Rhode Island	2.61	3.58	2.33	2.55 *	4.17 *	2.93
Vermont	1.73	2.55	2.46	0.98 *	1.14 *	1.96
Middle Atlantic:						
New Jersey	3.15	4.75	2.46 *	2.44 *	0.19 *	3.75
New York	1.61	2.35	1.69	1.22	2.43 *	1.86
Pennsylvania	1.51	2.18	1.72	1.93 *	1.01	1.90
East North Central:						
Illinois	2.12	2.64	2.57 *	1.78 *	1.72 *	2.43
Indiana	1.73	2.59	3.01 *	0.52 *	0.95 *	2.24
Michigan	2.53	3.62	3.90 *	1.58 *	1.80 *	3.22
Ohio	1.43	2.02	2.96	1.70 *	1.99 *	1.73
Wisconsin	1.76	2.35	5.94 *	1.74 *	1.49 *	2.21
West North Central:						
Iowa	1.37	1.94	1.68	1.61 *	4.10 *	1.26
Kansas	1.71	1.55	10.35 *	1.47 *	1.03 *	2.18
Minnesota	2.63	4.07	1.86 *	1.92 *	0.95 *	3.13
Missouri	2.09	2.80	2.20	0.54 *	0.44 *	2.66
Nebraska	2.39	3.33	1.31	0.79 *	0.58 *	2.98
North Dakota	0.98	1.41	1.29	0.38 *	0.47 *	1.20
South Dakota	1.88	3.09	2.02	1.90 *	1.63 *	2.25
South Atlantic:						
Delaware	5.32	7.03	2.64 *	0.99 *	1.83 *	6.53
District of Columbia	3.02	3.57	7.73 *	3.27 *	--	3.10
Florida	3.15	4.02	2.66 *	1.65 *	1.08	3.83
Georgia	2.25	3.03	1.01 *	0.62 *	0.80 *	2.96
Maryland	3.07	4.66	2.07 *	2.94 *	0.45 *	3.83
North Carolina	1.94	2.48	5.97 *	1.50 *	1.82 *	2.40
South Carolina	1.42	1.80	2.62 *	1.10 *	0.39	1.88
Virginia	2.25	3.05	2.73 *	1.20 *	0.80 *	2.88
West Virginia	0.84	1.12	2.75	0.39 *	0.88 *	1.14
East South Central:						
Alabama	1.96	2.54	2.33 *	1.15	0.60	2.81
Kentucky	1.65	2.29	1.44 *	0.88 *	0.59 *	2.18
Mississippi	1.90	2.45	1.21 *	0.42 *	0.50 *	2.55
Tennessee	1.46	2.04	2.23	1.23 *	0.80 *	1.94
West South Central:						
Arkansas	2.16	2.80	2.21 *	1.29 *	0.40 *	3.02
Louisiana	1.05	1.34	2.13 *	1.70 *	0.31 *	1.46
Oklahoma	1.57	2.08	1.05	0.89 *	0.57	2.25
Texas	1.41	1.81	1.56	1.80 *	0.52	1.90
Mountain:						
Arizona	1.92	2.46	4.01 *	2.90 *	3.91 *	2.17
Colorado	2.07	2.66	5.33 *	3.22 *	3.69 *	2.28
Idaho	1.17	1.56	2.69 *	1.38 *	0.39 *	1.67
Montana	1.58	2.30	0.67 *	0.62 *	0.82 *	1.96
Nevada	0.85	1.10	1.19 *	1.85 *	0.68 *	1.20
New Mexico	1.98	2.75	2.39	0.71 *	0.26	2.82
Utah	1.77	2.58	4.08 *	1.97 *	1.00 *	2.42
Wyoming	1.11	1.61	2.29	0.73 *	0.73 *	1.42
Pacific:						
Alaska	0.85	1.12	1.25 *	0.85 *	2.12 *	0.91
California	1.94	3.06	1.81	1.47	1.15	2.27
Hawaii	1.06	1.50	3.47 *	0.91	1.02 *	1.27
Oregon	2.42	3.25	1.45	1.04 *	0.37 *	2.67
Washington	2.72	2.81	1.79 *	9.66 *	4.10 *	2.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.3 Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	109,795,972	92,170,658	12,259,074	5,366,239	16,613,928	93,182,044
New England:						
Connecticut	1,156,975	966,309	142,756	47,910	150,739	1,006,236
Maine	420,256	312,824	80,079	27,353	39,309	380,947
Massachusetts	2,612,382	1,942,010	547,300	123,073	187,583	2,424,799
New Hampshire	499,092	394,056	77,674	27,362	42,086	457,006
Rhode Island	329,449	277,089	29,869	22,490	36,063	293,386
Vermont	186,609	150,159	22,244	14,206	15,914	170,695
Middle Atlantic:						
New Jersey	2,803,614	2,338,331	284,079	181,204	248,617	2,554,997
New York	6,709,315	5,275,921	970,571	462,823	694,420	6,014,895
Pennsylvania	4,589,217	3,625,816	817,416	145,985	1,097,481	3,491,736
East North Central:						
Illinois	4,877,274	4,381,673	254,345	241,257	833,225	4,044,050
Indiana	2,194,003	1,740,359	378,607	75,037	318,073	1,875,930
Michigan	3,044,444	2,420,088	468,982	155,374	451,939	2,592,505
Ohio	3,895,177	3,126,462	544,231	224,484	465,536	3,429,641
Wisconsin	2,048,142	1,698,011	210,069	140,061	304,005	1,744,137
West North Central:						
Iowa	1,098,935	899,118	146,114	53,703	185,865	913,071
Kansas	1,049,769	913,502	93,094	43,173	118,494	931,275
Minnesota	2,124,613	1,668,340	301,108	155,165	413,843 *	1,710,770
Missouri	2,051,311	1,806,291	172,352	72,669	306,669	1,744,643
Nebraska	783,989	646,308	105,955 *	31,726	96,553	687,436
North Dakota	292,434	236,713	37,716	18,005	42,183	250,251
South Dakota	301,367	215,679	67,379	18,308	33,383	267,983
South Atlantic:						
Delaware	381,229	324,391	24,625	32,214	62,127	319,102
District of Columbia	470,079	413,169	48,408	--	--	447,077
Florida	7,767,406	6,510,005	815,684	441,717	1,232,080	6,535,326
Georgia	3,353,375	2,855,451	323,196	174,729	800,345	2,553,030
Maryland	1,984,486	1,608,513	286,994	88,979	225,086	1,759,400
North Carolina	3,415,876	2,849,679	408,733 *	157,464	666,740	2,749,136
South Carolina	1,677,217	1,496,267	105,126	75,824	308,298	1,368,918
Virginia	2,836,016	2,404,748	275,744	155,524	423,866	2,412,151
West Virginia	391,816	322,582	45,546	23,688	79,676	312,140
East South Central:						
Alabama	1,364,710	1,223,742	90,341	50,627	335,485	1,029,226
Kentucky	1,325,252	1,101,071	179,169	45,012	241,483	1,083,769
Mississippi	723,074	615,199	76,878 *	30,997	180,045	543,029
Tennessee	2,284,819	1,920,882	203,985	159,952	413,991	1,870,827
West South Central:						
Arkansas	933,100	826,099	64,282	42,720	269,106	663,994
Louisiana	1,346,883	1,119,577	184,468	42,838	340,728	1,006,155
Oklahoma	1,146,277	999,505	105,263	41,508	257,852	888,425
Texas	9,843,319	8,794,378	705,563	343,378	2,165,321	7,677,998
Mountain:						
Arizona	2,291,094	2,018,048	176,094	96,952	438,539	1,852,555
Colorado	2,012,602	1,747,003	172,719	92,880	141,455	1,871,147
Idaho	564,629	441,899	87,891 *	34,838	107,228	457,401
Montana	334,253	270,741	44,948	18,563	46,058	288,195
Nevada	1,076,109	935,165	97,879	43,064	369,370	706,738
New Mexico	529,274	441,994	61,913	25,367	123,975	405,300
Utah	1,222,855	1,045,726	107,753	69,376	166,312	1,056,543
Wyoming	167,733	133,196	26,108	8,428	28,278	139,455
Pacific:						
Alaska	219,206	184,616	25,175	9,414	29,005	190,201
California	12,999,806	11,190,815	1,262,582	546,408	824,094	12,175,712
Hawaii	400,701	341,964	29,606	29,131	50,693	350,008
Oregon	1,410,762	1,198,534	139,327	72,901	87,609	1,323,154
Washington	2,253,649	1,800,641	331,135 *	121,874	94,103	2,159,546

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.3 Standard errors for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	2,338,457	2,354,814	476,562	196,503	736,348	2,280,897
New England:						
Connecticut	75,878	79,955	27,775	10,121	41,383	74,453
Maine	31,564	33,073	15,812	6,372	9,968	33,163
Massachusetts	208,704	197,620	128,944	27,949	46,203	209,329
New Hampshire	23,563	26,970	11,652	4,344	7,740	24,307
Rhode Island	20,635	21,542	8,684	4,249	7,852	21,321
Vermont	9,596	10,102	3,223	2,994	2,947	9,696
Middle Atlantic:						
New Jersey	229,857	239,335	67,661	39,342	45,189	235,082
New York	264,018	281,552	108,450	101,528	100,953	268,690
Pennsylvania	344,645	342,897	148,298	21,985	308,922	199,454
East North Central:						
Illinois	339,627	344,586	40,610	68,304	243,032	286,123
Indiana	174,363	180,716	56,507	11,672	45,778	177,272
Michigan	191,211	191,162	98,791	24,988	69,607	199,898
Ohio	176,589	186,626	91,806	33,302	64,700	183,434
Wisconsin	102,836	109,020	43,052	21,699	50,915	104,733
West North Central:						
Iowa	54,922	59,129	25,278	9,789	31,251	54,121
Kansas	147,284	148,114	20,678	7,016	17,565	148,300
Minnesota	190,642	196,328	58,656	25,374	164,280 *	117,759
Missouri	119,798	129,007	37,099	14,003	51,333	120,962
Nebraska	60,327	51,451	42,273 *	4,785	15,731	61,406
North Dakota	16,254	15,440	11,187	2,818	6,710	16,930
South Dakota	20,394	18,413	13,902	2,692	4,499	20,855
South Atlantic:						
Delaware	32,209	32,371	5,218	9,229	10,847	33,335
District of Columbia	22,915	26,230	11,504	--	--	23,207
Florida	719,296	729,914	203,273	64,717	168,908	721,706
Georgia	247,088	247,914	87,397	36,278	171,365	215,145
Maryland	216,641	221,674	51,881	17,300	46,431	219,256
North Carolina	228,070	207,190	148,560 *	26,228	165,538	189,023
South Carolina	130,631	132,806	18,135	13,043	41,130	131,989
Virginia	165,258	176,549	48,681	23,311	49,933	171,255
West Virginia	27,397	27,908	8,984	3,322	7,720	28,099
East South Central:						
Alabama	84,005	87,815	22,169	9,576	43,180	84,276
Kentucky	77,820	80,721	36,785	8,520	30,085	81,735
Mississippi	77,350	78,463	24,833 *	7,164	30,677	78,277
Tennessee	151,363	157,479	52,397	35,809	75,239	146,712
West South Central:						
Arkansas	85,183	85,943	17,773	7,616	65,313	68,941
Louisiana	81,704	74,679	53,387	8,711	61,455	73,028
Oklahoma	77,897	80,226	24,600	7,326	33,084	79,604
Texas	644,283	658,076	123,618	51,838	423,744	546,038
Mountain:						
Arizona	183,941	188,722	45,314	19,700	126,388	166,509
Colorado	188,828	191,475	29,812	16,196	40,882	189,419
Idaho	42,549	35,927	30,648 *	6,135	13,031	43,042
Montana	17,672	18,465	11,475	3,211	6,147	18,278
Nevada	94,437	97,522	18,723	8,132	82,927	65,596
New Mexico	31,550	32,395	13,094	4,584	15,276	32,325
Utah	176,866	177,540	21,019	16,228	21,597	178,432
Wyoming	9,643	9,677	4,348	1,714	4,430	9,734
Pacific:						
Alaska	10,513	10,566	4,891	1,698	5,517	10,032
California	1,878,215	1,882,944	133,186	56,069	100,523	1,880,662
Hawaii	29,994	31,916	5,088	5,830	9,981	29,953
Oregon	74,735	80,688	24,373	14,892	19,915	77,791
Washington	155,863	144,306	117,221 *	33,780	23,286	158,304

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.3.a Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	109,795,972	83.9%	11.2%	4.9%	15.1%	84.9%
New England:						
Connecticut	1,156,975	83.5%	12.3%	4.1%	13.0%	87.0%
Maine	420,256	74.4%	19.1%	6.5%	9.4%	90.6%
Massachusetts	2,612,382	74.3%	21.0%	4.7%	7.2%	92.8%
New Hampshire	499,092	79.0%	15.6%	5.5%	8.4%	91.6%
Rhode Island	329,449	84.1%	9.1%	6.8%	10.9%	89.1%
Vermont	186,609	80.5%	11.9%	7.6%	8.5%	91.5%
Middle Atlantic:						
New Jersey	2,803,614	83.4%	10.1%	6.5%	8.9%	91.1%
New York	6,709,315	78.6%	14.5%	6.9%	10.4%	89.6%
Pennsylvania	4,589,217	79.0%	17.8%	3.2%	23.9%	76.1%
East North Central:						
Illinois	4,877,274	89.8%	5.2%	4.9%	17.1%	82.9%
Indiana	2,194,003	79.3%	17.3%	3.4%	14.5%	85.5%
Michigan	3,044,444	79.5%	15.4%	5.1%	14.8%	85.2%
Ohio	3,895,177	80.3%	14.0%	5.8%	12.0%	88.0%
Wisconsin	2,048,142	82.9%	10.3%	6.8%	14.8%	85.2%
West North Central:						
Iowa	1,098,935	81.8%	13.3%	4.9%	16.9%	83.1%
Kansas	1,049,769	87.0%	8.9%	4.1%	11.3%	88.7%
Minnesota	2,124,613	78.5%	14.2%	7.3%	19.5% *	80.5%
Missouri	2,051,311	88.1%	8.4%	3.5%	14.9%	85.1%
Nebraska	783,989	82.4%	13.5% *	4.0%	12.3%	87.7%
North Dakota	292,434	80.9%	12.9%	6.2%	14.4%	85.6%
South Dakota	301,367	71.6%	22.4%	6.1%	11.1%	88.9%
South Atlantic:						
Delaware	381,229	85.1%	6.5%	8.4%	16.3%	83.7%
District of Columbia	470,079	87.9%	10.3%	1.8% *	4.9% *	95.1%
Florida	7,767,406	83.8%	10.5%	5.7%	15.9%	84.1%
Georgia	3,353,375	85.2%	9.6%	5.2%	23.9%	76.1%
Maryland	1,984,486	81.1%	14.5%	4.5%	11.3%	88.7%
North Carolina	3,415,876	83.4%	12.0% *	4.6%	19.5%	80.5%
South Carolina	1,677,217	89.2%	6.3%	4.5%	18.4%	81.6%
Virginia	2,836,016	84.8%	9.7%	5.5%	14.9%	85.1%
West Virginia	391,816	82.3%	11.6%	6.0%	20.3%	79.7%
East South Central:						
Alabama	1,364,710	89.7%	6.6%	3.7%	24.6%	75.4%
Kentucky	1,325,252	83.1%	13.5%	3.4%	18.2%	81.8%
Mississippi	723,074	85.1%	10.6% *	4.3%	24.9%	75.1%
Tennessee	2,284,819	84.1%	8.9%	7.0%	18.1%	81.9%
West South Central:						
Arkansas	933,100	88.5%	6.9%	4.6%	28.8%	71.2%
Louisiana	1,346,883	83.1%	13.7%	3.2%	25.3%	74.7%
Oklahoma	1,146,277	87.2%	9.2%	3.6%	22.5%	77.5%
Texas	9,843,319	89.3%	7.2%	3.5%	22.0%	78.0%
Mountain:						
Arizona	2,291,094	88.1%	7.7%	4.2%	19.1%	80.9%
Colorado	2,012,602	86.8%	8.6%	4.6%	7.0%	93.0%
Idaho	564,629	78.3%	15.6% *	6.2%	19.0%	81.0%
Montana	334,253	81.0%	13.4%	5.6%	13.8%	86.2%
Nevada	1,076,109	86.9%	9.1%	4.0%	34.3%	65.7%
New Mexico	529,274	83.5%	11.7%	4.8%	23.4%	76.6%
Utah	1,222,855	85.5%	8.8%	5.7%	13.6%	86.4%
Wyoming	167,733	79.4%	15.6%	5.0%	16.9%	83.1%
Pacific:						
Alaska	219,206	84.2%	11.5%	4.3%	13.2%	86.8%
California	12,999,806	86.1%	9.7%	4.2%	6.3%	93.7%
Hawaii	400,701	85.3%	7.4%	7.3%	12.7%	87.3%
Oregon	1,410,762	85.0%	9.9%	5.2%	6.2%	93.8%
Washington	2,253,649	79.9%	14.7% *	5.4%	4.2%	95.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors 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, 2024

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	2,338,457	0.55%	0.48%	0.21%	0.67%	0.67%
New England:						
Connecticut	75,878	2.68%	2.44%	0.96%	3.41%	3.41%
Maine	31,564	4.12%	3.75%	1.61%	2.48%	2.48%
Massachusetts	208,704	4.59%	4.51%	1.16%	1.81%	1.81%
New Hampshire	23,563	2.65%	2.44%	0.95%	1.58%	1.58%
Rhode Island	20,635	2.92%	2.59%	1.40%	2.41%	2.41%
Vermont	9,596	2.38%	1.79%	1.63%	1.59%	1.59%
Middle Atlantic:						
New Jersey	229,857	2.99%	2.51%	1.51%	1.78%	1.78%
New York	264,018	2.18%	1.68%	1.50%	1.50%	1.50%
Pennsylvania	344,645	3.26%	3.18%	0.56%	5.36%	5.36%
East North Central:						
Illinois	339,627	1.72%	0.92%	1.42%	4.43%	4.43%
Indiana	174,363	2.99%	2.83%	0.62%	2.31%	2.31%
Michigan	191,211	3.21%	3.11%	0.91%	2.42%	2.42%
Ohio	176,589	2.48%	2.32%	0.90%	1.71%	1.71%
Wisconsin	102,836	2.38%	2.10%	1.13%	2.44%	2.44%
West North Central:						
Iowa	54,922	2.51%	2.32%	0.94%	2.70%	2.70%
Kansas	147,284	2.68%	2.27%	0.91%	2.30%	2.30%
Minnesota	190,642	3.33%	2.92%	1.41%	6.44% *	6.44%
Missouri	119,798	2.05%	1.89%	0.74%	2.49%	2.49%
Nebraska	60,327	4.81%	4.89% *	0.71%	2.17%	2.17%
North Dakota	16,254	3.59%	3.55%	1.06%	2.35%	2.35%
South Dakota	20,394	4.08%	4.08%	1.01%	1.67%	1.67%
South Atlantic:						
Delaware	32,209	2.81%	1.47%	2.41%	3.08%	3.08%
District of Columbia	22,915	2.59%	2.51%	0.55% *	1.60% *	1.60%
Florida	719,296	2.97%	2.69%	1.01%	2.50%	2.50%
Georgia	247,088	2.80%	2.56%	1.15%	4.45%	4.45%
Maryland	216,641	3.35%	2.98%	1.03%	2.59%	2.59%
North Carolina	228,070	3.99%	4.02% *	0.86%	4.23%	4.23%
South Carolina	130,631	1.53%	1.18%	0.87%	2.68%	2.68%
Virginia	165,258	2.07%	1.81%	0.93%	1.94%	1.94%
West Virginia	27,397	2.55%	2.30%	1.00%	2.37%	2.37%
East South Central:						
Alabama	84,005	1.86%	1.67%	0.76%	3.15%	3.15%
Kentucky	77,820	2.84%	2.74%	0.69%	2.45%	2.45%
Mississippi	77,350	3.70%	3.47% *	1.10%	4.62%	4.62%
Tennessee	151,363	2.77%	2.29%	1.65%	3.14%	3.14%
West South Central:						
Arkansas	85,183	2.21%	1.94%	0.94%	5.79%	5.79%
Louisiana	81,704	3.63%	3.65%	0.70%	4.00%	4.00%
Oklahoma	77,897	2.32%	2.17%	0.71%	3.04%	3.04%
Texas	644,283	1.50%	1.33%	0.59%	3.72%	3.72%
Mountain:						
Arizona	183,941	2.28%	2.05%	0.93%	4.97%	4.97%
Colorado	188,828	2.00%	1.66%	0.94%	2.08%	2.08%
Idaho	42,549	4.77%	4.84% *	1.22%	2.57%	2.57%
Montana	17,672	3.40%	3.30%	1.03%	1.93%	1.93%
Nevada	94,437	2.21%	1.93%	0.85%	5.86%	5.86%
New Mexico	31,550	2.60%	2.43%	0.94%	2.96%	2.96%
Utah	176,866	2.84%	2.11%	1.54%	2.66%	2.66%
Wyoming	9,643	2.70%	2.51%	1.08%	2.62%	2.62%
Pacific:						
Alaska	10,513	2.26%	2.15%	0.82%	2.37%	2.37%
California	1,878,215	2.28%	1.73%	0.75%	1.20%	1.20%
Hawaii	29,994	2.29%	1.41%	1.63%	2.51%	2.51%
Oregon	74,735	2.15%	1.81%	1.10%	1.46%	1.46%
Washington	155,863	4.70%	4.78% *	1.58%	1.08%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

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	88.7%	89.8%	85.1%	77.9%	78.0%	90.6%
New England:						
Connecticut	91.1%	92.4%	87.4%	77.0%	83.0%	92.3%
Maine	83.0%	82.7%	87.8%	71.5%	77.1%	83.6%
Massachusetts	94.0%	95.0%	93.1%	83.8%	81.0%	95.0%
New Hampshire	89.2%	90.0%	90.6%	74.9%	75.4%	90.5%
Rhode Island	87.9%	88.6%	89.5%	77.2%	73.6%	89.6%
Vermont	82.8%	87.0%	68.4%	61.1%	64.1%	84.5%
Middle Atlantic:						
New Jersey	87.0%	88.9%	83.9%	68.0%	73.9%	88.3%
New York	89.4%	90.5%	85.8%	85.4%	81.4%	90.4%
Pennsylvania	91.2%	92.7%	89.1%	65.3%	85.4%	93.0%
East North Central:						
Illinois	92.6%	94.0%	76.4%	83.0%	89.0%	93.3%
Indiana	89.4%	91.2%	87.8%	56.5%	71.1%	92.5%
Michigan	89.4%	90.4%	90.0%	72.1%	74.1%	92.1%
Ohio	91.7%	92.6%	91.0%	80.6%	82.7%	92.9%
Wisconsin	89.5%	91.4%	78.3%	84.2%	76.4%	91.8%
West North Central:						
Iowa	91.0%	91.9%	89.1%	81.0%	81.4%	93.0%
Kansas	89.4%	89.9%	93.1%	70.2%	68.9%	92.0%
Minnesota	89.3%	90.4%	88.2%	79.8%	90.7%	89.0%
Missouri	91.6%	93.0%	85.1%	72.4%	82.0%	93.3%
Nebraska	87.6%	90.1%	80.5%	60.4%	74.1%	89.4%
North Dakota	90.0%	92.6%	81.3%	74.1%	82.2%	91.3%
South Dakota	83.7%	83.3%	90.1%	64.9%	64.5%	86.1%
South Atlantic:						
Delaware	88.2%	89.0%	78.1%	87.8%	75.5%	90.7%
District of Columbia	94.1%	94.1%	97.4%	77.7%	98.8%	93.9%
Florida	84.6%	84.2%	88.1%	82.8%	64.7%	88.3%
Georgia	87.6%	89.2%	77.5%	78.7%	84.7%	88.4%
Maryland	89.0%	90.2%	85.6%	77.8%	71.9%	91.2%
North Carolina	84.9%	85.8%	87.5%	61.8%	73.1%	87.7%
South Carolina	79.2%	80.3%	67.3%	74.1%	75.9%	80.0%
Virginia	90.1%	91.2%	83.1%	84.7%	76.9%	92.4%
West Virginia	87.3%	88.3%	86.6%	75.0%	68.6%	92.1%
East South Central:						
Alabama	90.8%	92.1%	79.9%	77.3%	85.2%	92.6%
Kentucky	89.0%	90.3%	85.5%	69.4%	74.3%	92.2%
Mississippi	86.3%	88.4%	75.5%	72.2%	74.1%	90.3%
Tennessee	86.1%	86.5%	83.3%	85.3%	69.9%	89.7%
West South Central:						
Arkansas	87.8%	89.2%	77.6%	76.7%	80.8%	90.7%
Louisiana	87.4%	89.6%	78.5%	69.4%	80.2%	89.9%
Oklahoma	89.2%	89.7%	88.3%	79.6%	82.1%	91.3%
Texas	89.5%	90.3%	84.5%	79.5%	79.8%	92.3%
Mountain:						
Arizona	89.8%	90.7%	81.9%	84.9%	84.2%	91.2%
Colorado	86.8%	88.4%	78.7%	72.9%	66.4%	88.4%
Idaho	86.1%	87.7%	79.5%	83.0%	70.4%	89.8%
Montana	79.8%	83.2%	71.3%	49.8%	55.4%	83.7%
Nevada	88.9%	89.8%	87.4%	74.9%	86.2%	90.4%
New Mexico	80.6%	79.9%	87.4%	76.0%	57.9%	87.5%
Utah	83.2%	84.1%	84.0%	69.4%	64.2%	86.2%
Wyoming	76.1%	80.3%	63.3%	48.7%	55.8%	80.2%
Pacific:						
Alaska	74.6%	78.4%	56.7%	47.5%	51.2%	78.2%
California	89.3%	90.9%	79.4%	79.3%	73.6%	90.3%
Hawaii	97.3%	97.1%	100.0%	97.9%	95.5%	97.6%
Oregon	85.9%	87.3%	80.3%	74.9%	58.1%	87.8%
Washington	88.5%	88.9%	92.0%	73.0%	75.4%	89.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors 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, 2024

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%	0.39%	0.84%	1.15%	1.26%	0.34%
New England:						
Connecticut	1.39%	1.57%	3.78%	7.89%	5.94%	1.47%
Maine	2.05%	2.70%	4.05%	7.78%	7.42%	2.24%
Massachusetts	0.92%	1.06%	2.34%	7.32%	6.88%	0.88%
New Hampshire	2.24%	2.76%	3.48%	5.99%	6.75%	2.41%
Rhode Island	2.25%	2.58%	5.13%	6.59%	7.43%	2.40%
Vermont	1.82%	2.01%	6.27%	9.03%	7.84%	1.91%
Middle Atlantic:						
New Jersey	2.16%	2.40%	6.41%	9.94%	7.07%	2.28%
New York	1.25%	1.49%	2.94%	4.62%	4.38%	1.32%
Pennsylvania	1.13%	1.27%	2.91%	6.77%	4.67%	1.06%
East North Central:						
Illinois	0.97%	1.00%	5.92%	5.75%	4.05%	0.98%
Indiana	1.47%	1.73%	2.96%	8.07%	6.27%	1.24%
Michigan	1.70%	2.07%	3.39%	6.83%	6.10%	1.74%
Ohio	1.08%	1.30%	2.47%	4.83%	4.05%	1.14%
Wisconsin	1.46%	1.65%	6.04%	4.20%	5.60%	1.51%
West North Central:						
Iowa	1.25%	1.47%	3.88%	4.97%	5.15%	1.23%
Kansas	2.00%	2.23%	2.91%	6.79%	6.57%	1.84%
Minnesota	1.52%	1.83%	3.67%	5.07%	4.34%	1.61%
Missouri	1.14%	1.20%	5.12%	7.30%	4.51%	1.17%
Nebraska	1.64%	1.71%	8.95%	7.39%	5.47%	1.77%
North Dakota	1.28%	1.33%	6.89%	6.02%	4.48%	1.38%
South Dakota	2.76%	3.63%	3.91%	6.66%	7.08%	2.97%
South Atlantic:						
Delaware	1.77%	1.93%	7.56%	5.59%	6.07%	1.77%
District of Columbia	1.59%	1.80%	1.67%	10.03%	1.02%	1.67%
Florida	2.07%	2.50%	4.05%	3.92%	7.06%	1.72%
Georgia	1.43%	1.55%	7.64%	5.78%	3.99%	1.70%
Maryland	1.96%	2.20%	4.47%	7.01%	7.12%	1.92%
North Carolina	1.74%	1.94%	5.87%	8.28%	7.52%	1.80%
South Carolina	4.73%	5.33%	7.46%	6.61%	4.93%	5.77%
Virginia	1.26%	1.40%	5.39%	4.30%	4.88%	1.22%
West Virginia	1.67%	1.95%	4.39%	5.63%	4.95%	1.47%
East South Central:						
Alabama	1.93%	2.13%	6.73%	6.20%	3.64%	2.33%
Kentucky	1.39%	1.63%	4.16%	7.33%	4.57%	1.46%
Mississippi	2.42%	2.54%	9.23%	13.96%	5.61%	2.66%
Tennessee	2.95%	3.44%	6.08%	5.17%	7.50%	3.34%
West South Central:						
Arkansas	1.76%	1.89%	7.62%	6.56%	5.38%	1.88%
Louisiana	1.83%	1.97%	7.66%	8.96%	4.82%	2.06%
Oklahoma	1.41%	1.58%	4.10%	5.83%	3.47%	1.59%
Texas	1.15%	1.23%	4.46%	5.02%	4.77%	1.04%
Mountain:						
Arizona	1.54%	1.69%	6.37%	6.26%	5.94%	1.54%
Colorado	1.88%	2.00%	6.13%	7.26%	12.26%	1.76%
Idaho	1.59%	1.69%	7.96%	4.85%	5.09%	1.51%
Montana	2.04%	2.24%	8.50%	8.90%	6.83%	2.06%
Nevada	1.75%	1.96%	4.24%	7.80%	4.23%	1.95%
New Mexico	2.19%	2.62%	4.00%	6.92%	6.13%	2.13%
Utah	3.81%	4.37%	4.85%	8.48%	6.06%	4.09%
Wyoming	2.87%	3.01%	9.12%	10.71%	8.03%	3.03%
Pacific:						
Alaska	2.43%	2.54%	9.79%	9.56%	9.62%	2.44%
California	1.70%	1.72%	3.28%	3.21%	4.31%	1.66%
Hawaii	0.88%	1.03%	0.00%	1.28%	2.85%	0.93%
Oregon	1.65%	1.88%	5.02%	6.98%	10.68%	1.63%
Washington	1.56%	1.81%	3.68%	9.81%	9.18%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

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	92.5%	92.7%	91.3%	91.9%	86.1%	93.5%
New England:						
Connecticut	89.3%	88.6%	94.6%	88.5%	88.6%	89.4%
Maine	92.9%	92.7%	92.3%	98.1%	87.9%	93.4%
Massachusetts	92.9%	95.1%	87.3%	80.9%	75.4%	94.1%
New Hampshire	92.2%	91.2%	96.5%	95.6%	78.3%	93.3%
Rhode Island	93.7%	93.7%	93.2%	94.3%	66.1%	96.4%
Vermont	94.5%	96.4%	93.8%	66.6%	86.4%	95.1%
Middle Atlantic:						
New Jersey	92.5%	93.0%	94.2%	81.7%	76.8%	93.8%
New York	86.5%	86.0%	86.0%	92.8%	77.8%	87.4%
Pennsylvania	93.7%	93.8%	93.1%	97.4%	91.9%	94.3%
East North Central:						
Illinois	87.6%	87.3%	90.9%	89.8%	74.2%	90.2%
Indiana	94.2%	94.7%	93.4%	82.8%	85.7%	95.3%
Michigan	95.3%	95.4%	96.9%	87.7%	90.3%	96.0%
Ohio	92.2%	92.6%	89.6%	92.2%	77.1%	94.0%
Wisconsin	95.3%	95.6%	93.4%	94.2%	90.4%	96.0%
West North Central:						
Iowa	93.2%	92.8%	95.6%	93.5%	87.8%	94.2%
Kansas	95.1%	95.8%	91.3%	87.1%	79.6%	96.6%
Minnesota	90.9%	90.1%	95.7%	91.1%	95.5%	89.8%
Missouri	92.8%	92.7%	91.6%	98.5%	80.3%	94.7%
Nebraska	94.1%	93.6%	97.9%	92.1%	81.6%	95.5%
North Dakota	95.5%	95.1%	96.7%	98.0%	97.1%	95.2%
South Dakota	95.0%	95.2%	95.0%	90.7%	93.6%	95.1%
South Atlantic:						
Delaware	93.1%	92.9%	96.4%	93.2%	79.9%	95.3%
District of Columbia	92.3%	92.2%	92.5%	93.5%	95.9%	92.1%
Florida	93.3%	92.8%	96.9%	94.0%	94.9%	93.1%
Georgia	94.1%	95.1%	82.5%	95.2%	89.8%	95.3%
Maryland	92.3%	94.0%	82.5%	93.0%	86.1%	93.0%
North Carolina	95.3%	94.9%	98.4%	94.9%	92.9%	95.8%
South Carolina	93.2%	93.6%	85.0%	94.4%	81.7%	95.7%
Virginia	92.5%	92.6%	90.5%	94.0%	87.7%	93.2%
West Virginia	94.1%	94.4%	93.1%	91.3%	91.9%	94.5%
East South Central:						
Alabama	93.7%	93.6%	96.2%	91.2%	91.2%	94.4%
Kentucky	92.5%	92.4%	93.5%	90.5%	81.4%	94.5%
Mississippi	92.4%	96.9%	--	83.9%	73.6%	97.6%
Tennessee	90.6%	91.2%	86.5%	89.5%	72.2%	93.8%
West South Central:						
Arkansas	95.9%	97.2%	82.7%	85.5%	96.8%	95.5%
Louisiana	94.9%	95.5%	92.9%	85.2%	94.8%	94.9%
Oklahoma	95.9%	96.2%	94.3%	91.9%	94.0%	96.4%
Texas	93.3%	93.9%	84.1%	94.3%	84.7%	95.4%
Mountain:						
Arizona	91.5%	91.5%	91.4%	92.3%	73.3%	95.5%
Colorado	90.5%	90.6%	85.0%	97.9%	98.2%	90.0%
Idaho	90.0%	88.3%	98.5%	93.3%	81.4%	91.6%
Montana	91.8%	91.3%	95.3%	91.9%	76.3%	93.4%
Nevada	94.6%	95.4%	87.0%	95.1%	96.2%	93.8%
New Mexico	93.9%	94.6%	89.5%	94.2%	93.4%	94.0%
Utah	91.3%	90.8%	98.3%	87.4%	80.5%	92.6%
Wyoming	93.2%	93.4%	91.3%	95.2%	80.4%	95.0%
Pacific:						
Alaska	92.2%	92.4%	90.1%	95.6%	88.4%	92.6%
California	94.1%	94.4%	93.1%	90.5%	88.5%	94.4%
Hawaii	86.3%	84.5%	96.4%	97.2%	92.4%	85.4%
Oregon	92.2%	92.2%	90.8%	95.6%	71.5%	93.2%
Washington	87.7%	86.0%	94.9%	94.8%	88.0%	87.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.3.b.(1) Standard errors 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, 2024

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%	0.41%	0.73%	0.79%	1.22%	0.37%
New England:						
Connecticut	2.43%	2.78%	1.44%	7.80%	3.46%	2.72%
Maine	1.85%	2.24%	3.97%	1.30%	6.14%	1.95%
Massachusetts	1.54%	1.12%	5.28%	10.13%	9.10%	1.52%
New Hampshire	1.59%	1.95%	1.31%	2.01%	9.13%	1.54%
Rhode Island	1.49%	1.72%	2.02%	3.51%	9.08%	0.82%
Vermont	1.14%	0.84%	2.56%	8.12%	5.05%	1.13%
Middle Atlantic:						
New Jersey	1.49%	1.61%	2.66%	9.45%	7.43%	1.46%
New York	1.91%	2.31%	3.35%	2.89%	4.63%	2.07%
Pennsylvania	1.31%	1.58%	1.97%	1.11%	3.47%	1.43%
East North Central:						
Illinois	3.03%	3.29%	3.05%	5.46%	12.15%	2.68%
Indiana	1.20%	1.30%	3.12%	7.54%	4.02%	1.20%
Michigan	1.07%	1.29%	1.35%	3.65%	3.12%	1.13%
Ohio	1.33%	1.56%	2.64%	2.73%	8.04%	0.92%
Wisconsin	0.94%	1.06%	2.71%	2.17%	3.67%	0.90%
West North Central:						
Iowa	1.17%	1.36%	2.33%	3.72%	4.33%	1.09%
Kansas	1.11%	1.14%	2.29%	5.97%	5.21%	0.89%
Minnesota	1.87%	2.36%	1.74%	2.26%	2.78%	2.04%
Missouri	1.86%	2.03%	4.89%	0.94%	9.88%	1.31%
Nebraska	1.21%	1.34%	1.50%	4.07%	4.79%	1.17%
North Dakota	0.72%	0.85%	0.74%	0.93%	1.69%	0.79%
South Dakota	1.25%	1.54%	2.33%	4.14%	2.53%	1.34%
South Atlantic:						
Delaware	1.59%	1.81%	2.20%	3.71%	6.71%	1.42%
District of Columbia	1.67%	1.85%	2.97%	3.30%	1.51%	1.76%
Florida	2.07%	2.44%	1.17%	2.24%	1.63%	2.34%
Georgia	1.45%	1.03%	12.52%	2.07%	5.32%	1.04%
Maryland	1.82%	1.93%	4.76%	4.54%	8.02%	1.83%
North Carolina	1.14%	1.30%	0.94%	2.69%	4.01%	1.12%
South Carolina	1.43%	1.50%	6.42%	3.51%	5.92%	0.98%
Virginia	1.53%	1.75%	2.92%	2.51%	3.65%	1.65%
West Virginia	0.82%	0.92%	2.34%	2.63%	2.21%	0.88%
East South Central:						
Alabama	1.29%	1.40%	2.17%	3.54%	2.68%	1.46%
Kentucky	1.47%	1.70%	2.78%	4.95%	6.09%	1.20%
Mississippi	3.21%	0.84%	--	5.53%	10.99%	0.78%
Tennessee	2.66%	3.07%	6.22%	4.68%	12.36%	1.56%
West South Central:						
Arkansas	1.09%	0.71%	9.70%	7.58%	1.63%	1.34%
Louisiana	1.18%	1.28%	3.84%	6.21%	1.81%	1.46%
Oklahoma	0.88%	0.92%	2.89%	6.45%	1.80%	0.99%
Texas	0.98%	1.06%	3.49%	2.28%	3.38%	0.92%
Mountain:						
Arizona	2.11%	2.32%	4.65%	3.51%	9.81%	0.98%
Colorado	2.31%	2.54%	6.14%	1.01%	1.39%	2.45%
Idaho	2.52%	2.93%	0.95%	4.08%	5.13%	2.83%
Montana	1.98%	2.30%	2.23%	5.80%	4.99%	2.10%
Nevada	1.37%	1.45%	4.28%	3.44%	1.95%	1.78%
New Mexico	1.12%	1.17%	3.82%	2.76%	2.29%	1.26%
Utah	2.49%	2.88%	1.07%	6.23%	5.88%	2.63%
Wyoming	1.40%	1.33%	6.41%	3.85%	7.32%	1.01%
Pacific:						
Alaska	1.90%	2.10%	4.52%	2.87%	7.00%	1.98%
California	1.29%	1.43%	1.62%	3.09%	3.46%	1.31%
Hawaii	3.66%	4.12%	1.50%	1.42%	2.64%	4.11%
Oregon	2.26%	2.58%	3.68%	2.77%	7.47%	2.34%
Washington	3.61%	4.22%	2.14%	2.91%	4.82%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.3.b.(1).(a) 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, 2024

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	70.6%	71.9%	66.0%	56.0%	54.9%	72.8%
New England:						
Connecticut	70.8%	72.4%	65.2%	52.3%	62.4%	71.9%
Maine	73.5%	72.5%	73.7%	85.8%	67.6%	74.1%
Massachusetts	68.9%	69.4%	69.2%	56.8%	46.1%	70.1%
New Hampshire	71.1%	71.9%	69.9%	61.5%	67.9%	71.3%
Rhode Island	68.2%	67.1%	71.9%	78.1%	63.2%	68.6%
Vermont	67.6%	68.4%	63.3%	59.4%	49.1%	68.7%
Middle Atlantic:						
New Jersey	71.6%	72.8%	69.0%	55.1%	40.9%	73.7%
New York	66.0%	69.9%	57.6%	39.2%	51.9%	67.4%
Pennsylvania	71.9%	70.8%	77.9%	65.2%	56.2%	76.3%
East North Central:						
Illinois	69.4%	69.6%	65.7%	68.8%	57.3%	71.4%
Indiana	72.6%	74.1%	67.6%	53.9%	53.3%	74.9%
Michigan	74.6%	77.0%	67.0%	56.3%	58.3%	76.8%
Ohio	75.2%	76.7%	75.1%	51.0%	55.7%	77.1%
Wisconsin	69.3%	71.1%	62.2%	54.0%	57.8%	70.8%
West North Central:						
Iowa	71.3%	73.1%	63.4%	60.8%	64.4%	72.4%
Kansas	71.8%	73.2%	63.9%	53.7%	60.5%	72.7%
Minnesota	69.6%	72.6%	56.6%	62.6%	61.8%	71.6%
Missouri	72.1%	73.3%	65.3%	51.5%	63.5%	73.2%
Nebraska	70.9%	72.3%	63.9%	60.6%	56.6%	72.3%
North Dakota	73.1%	75.3%	63.7%	59.7%	60.1%	75.1%
South Dakota	72.2%	73.0%	70.4%	69.0%	64.3%	73.0%
South Atlantic:						
Delaware	72.7%	74.7%	78.6%	48.8%	52.5%	75.5%
District of Columbia	71.2%	72.4%	66.4%	--	--	72.4%
Florida	64.9%	64.7%	66.5%	65.3%	61.6%	65.4%
Georgia	69.6%	71.7%	56.7%	51.9%	46.3%	76.2%
Maryland	68.3%	70.6%	55.6%	59.6%	49.9%	70.1%
North Carolina	70.6%	71.8%	66.0%	55.3%	59.9%	72.6%
South Carolina	73.1%	74.6%	60.9%	55.0%	50.7%	77.1%
Virginia	68.8%	71.5%	50.0%	56.6%	54.5%	70.8%
West Virginia	71.3%	73.9%	62.1%	50.0%	46.1%	76.0%
East South Central:						
Alabama	67.2%	68.5%	51.1%	60.6%	48.9%	72.5%
Kentucky	69.3%	70.9%	64.5%	42.0%	57.0%	71.2%
Mississippi	74.1%	75.1%	63.8%	61.3%	59.9%	77.0%
Tennessee	70.3%	71.6%	64.7%	60.0%	51.6%	72.7%
West South Central:						
Arkansas	73.6%	74.8%	63.2%	60.0%	63.3%	77.4%
Louisiana	68.9%	69.6%	68.1%	45.1%	58.7%	71.9%
Oklahoma	69.9%	71.5%	59.8%	55.2%	54.8%	73.8%
Texas	67.7%	68.4%	65.8%	52.4%	46.1%	72.4%
Mountain:						
Arizona	72.6%	73.9%	68.4%	50.2%	70.8%	72.9%
Colorado	64.6%	65.6%	60.8%	50.0%	60.2%	64.9%
Idaho	69.4%	71.2%	67.0%	53.1%	56.1%	71.6%
Montana	74.5%	74.8%	74.7%	66.9%	60.9%	75.7%
Nevada	64.2%	64.2%	63.0%	68.0%	61.8%	65.5%
New Mexico	56.1%	55.9%	62.7%	42.4%	48.8%	57.5%
Utah	70.1%	71.6%	64.6%	52.0%	47.0%	72.4%
Wyoming	70.7%	72.1%	70.9%	34.1%	52.2%	72.9%
Pacific:						
Alaska	69.8%	70.3%	67.5%	59.1%	57.0%	71.0%
California	76.3%	78.1%	66.9%	54.7%	51.7%	77.6%
Hawaii	81.8%	83.4%	79.6%	67.9%	66.6%	84.1%
Oregon	77.2%	79.3%	63.8%	64.5%	60.8%	77.7%
Washington	73.6%	73.9%	72.5%	72.1%	42.2%	74.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.3.b.(1).(a) Standard errors 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, 2024

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	0.74%	0.83%	1.18%	1.77%	1.59%	0.76%
New England:						
Connecticut	1.85%	2.05%	4.39%	6.09%	4.38%	1.93%
Maine	1.48%	1.81%	2.52%	5.13%	6.60%	1.54%
Massachusetts	2.25%	2.56%	5.50%	8.55%	9.37%	2.25%
New Hampshire	1.35%	1.54%	3.56%	6.00%	6.38%	1.38%
Rhode Island	1.95%	2.23%	4.40%	5.37%	7.32%	2.02%
Vermont	2.03%	2.27%	4.99%	5.31%	5.98%	2.08%
Middle Atlantic:						
New Jersey	2.73%	3.03%	8.09%	7.27%	7.96%	2.70%
New York	1.96%	1.73%	4.99%	9.39%	8.02%	1.99%
Pennsylvania	3.11%	3.60%	4.71%	5.67%	10.68%	1.52%
East North Central:						
Illinois	1.70%	1.74%	5.94%	11.84%	4.84%	1.75%
Indiana	1.99%	2.39%	2.89%	6.46%	4.62%	2.14%
Michigan	2.14%	2.37%	5.85%	5.28%	5.73%	2.21%
Ohio	1.25%	1.41%	2.73%	4.54%	3.83%	1.27%
Wisconsin	1.56%	1.64%	6.42%	4.70%	4.81%	1.62%
West North Central:						
Iowa	1.63%	1.84%	4.02%	8.09%	5.91%	1.68%
Kansas	1.31%	1.41%	5.56%	5.43%	7.23%	1.33%
Minnesota	2.75%	2.83%	8.73%	5.03%	7.27%	2.79%
Missouri	2.30%	2.53%	4.65%	4.54%	4.35%	2.53%
Nebraska	1.78%	2.00%	2.03%	4.61%	5.30%	1.88%
North Dakota	1.83%	2.07%	3.87%	5.66%	5.78%	1.85%
South Dakota	1.63%	2.06%	2.93%	5.18%	4.69%	1.70%
South Atlantic:						
Delaware	2.14%	2.18%	2.91%	4.48%	4.54%	2.17%
District of Columbia	2.09%	2.27%	6.51%	--	--	2.04%
Florida	2.32%	2.71%	5.03%	3.50%	5.30%	2.51%
Georgia	2.21%	2.44%	6.43%	6.22%	2.58%	1.94%
Maryland	3.40%	3.74%	5.81%	6.39%	6.09%	3.46%
North Carolina	1.78%	2.05%	3.19%	6.88%	5.16%	1.98%
South Carolina	2.12%	2.28%	5.11%	6.40%	7.44%	1.79%
Virginia	2.76%	3.13%	6.02%	4.71%	5.14%	3.04%
West Virginia	1.67%	1.85%	4.85%	6.53%	3.62%	1.73%
East South Central:						
Alabama	3.10%	3.40%	6.65%	5.61%	5.06%	3.72%
Kentucky	1.64%	1.81%	5.01%	4.06%	4.27%	1.77%
Mississippi	3.34%	3.54%	6.08%	7.24%	5.12%	3.62%
Tennessee	1.82%	1.94%	4.46%	6.47%	5.23%	1.82%
West South Central:						
Arkansas	2.53%	2.76%	6.43%	8.40%	6.40%	2.51%
Louisiana	2.02%	2.26%	4.85%	7.73%	4.46%	2.29%
Oklahoma	2.15%	2.44%	5.46%	7.80%	2.53%	2.77%
Texas	2.44%	2.64%	7.13%	7.06%	6.80%	2.06%
Mountain:						
Arizona	2.30%	2.48%	4.94%	6.68%	6.55%	2.53%
Colorado	3.27%	3.75%	4.88%	5.47%	8.19%	3.45%
Idaho	2.11%	2.60%	3.69%	4.95%	4.38%	2.42%
Montana	1.86%	2.04%	5.23%	5.79%	8.02%	1.93%
Nevada	4.09%	4.58%	7.74%	6.85%	8.97%	4.07%
New Mexico	3.51%	4.08%	5.82%	7.19%	6.43%	4.04%
Utah	1.75%	1.83%	3.69%	9.77%	4.28%	1.67%
Wyoming	1.91%	2.16%	3.23%	6.23%	4.12%	2.02%
Pacific:						
Alaska	2.24%	2.27%	11.00%	9.56%	11.36%	2.18%
California	4.15%	4.38%	3.32%	3.76%	5.33%	4.14%
Hawaii	2.09%	2.41%	3.50%	6.35%	9.17%	1.73%
Oregon	1.80%	1.79%	7.50%	8.54%	6.79%	1.81%
Washington	2.89%	2.58%	12.70%	6.90%	6.09%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.B.3.b.(2) 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, 2024

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	65.3%	66.6%	60.2%	51.5%	47.3%	68.0%
New England:						
Connecticut	63.2%	64.1%	61.7%	46.3%	55.3%	64.3%
Maine	68.3%	67.2%	68.1%	84.2%	59.4%	69.2%
Massachusetts	64.0%	66.0%	60.4%	46.0%	34.7%	65.9%
New Hampshire	65.5%	65.5%	67.5%	58.8%	53.2%	66.5%
Rhode Island	63.9%	62.9%	67.0%	73.6%	41.8%	66.1%
Vermont	63.8%	66.0%	59.4%	39.6%	42.4%	65.3%
Middle Atlantic:						
New Jersey	66.3%	67.7%	65.0%	45.0%	31.4%	69.1%
New York	57.1%	60.2%	49.5%	36.4%	40.4%	58.8%
Pennsylvania	67.4%	66.4%	72.5%	63.5%	51.6%	71.9%
East North Central:						
Illinois	60.8%	60.8%	59.8%	61.8%	42.5%	64.4%
Indiana	68.4%	70.2%	63.1%	44.6%	45.7%	71.4%
Michigan	71.1%	73.5%	64.9%	49.4%	52.6%	73.7%
Ohio	69.3%	71.0%	67.3%	47.1%	43.0%	72.5%
Wisconsin	66.0%	68.0%	58.1%	50.9%	52.3%	68.0%
West North Central:						
Iowa	66.4%	67.8%	60.6%	56.9%	56.5%	68.2%
Kansas	68.3%	70.2%	58.3%	46.8%	48.2%	70.3%
Minnesota	63.3%	65.4%	54.2%	57.1%	59.1%	64.3%
Missouri	66.9%	68.0%	59.8%	50.7%	51.0%	69.3%
Nebraska	66.7%	67.6%	62.6%	55.8%	46.2%	69.1%
North Dakota	69.8%	71.6%	61.6%	58.5%	58.4%	71.5%
South Dakota	68.6%	69.6%	66.9%	62.6%	60.2%	69.4%
South Atlantic:						
Delaware	67.7%	69.4%	75.8%	45.5%	42.0%	71.9%
District of Columbia	65.7%	66.8%	61.5%	--	--	66.6%
Florida	60.6%	60.0%	64.5%	61.5%	58.4%	60.9%
Georgia	65.5%	68.2%	--	49.4%	41.6%	72.7%
Maryland	63.1%	66.4%	45.9%	55.4%	42.9%	65.1%
North Carolina	67.3%	68.2%	64.9%	52.5%	55.7%	69.6%
South Carolina	68.1%	69.8%	51.8%	51.9%	41.4%	73.8%
Virginia	63.7%	66.2%	45.2%	53.2%	47.8%	66.0%
West Virginia	67.1%	69.8%	57.8%	45.6%	42.3%	71.8%
East South Central:						
Alabama	62.9%	64.1%	49.2%	55.3%	44.6%	68.4%
Kentucky	64.1%	65.5%	60.3%	38.0%	46.4%	67.3%
Mississippi	68.5%	72.8%	--	51.5%	44.1%	75.1%
Tennessee	63.7%	65.3%	56.0%	53.7%	37.2%	68.2%
West South Central:						
Arkansas	70.6%	72.7%	52.2%	51.3%	61.3%	73.9%
Louisiana	65.4%	66.4%	63.3%	38.4%	55.7%	68.3%
Oklahoma	67.1%	68.8%	56.4%	50.7%	51.5%	71.1%
Texas	63.2%	64.3%	55.4%	49.5%	39.1%	69.1%
Mountain:						
Arizona	66.4%	67.6%	62.5%	46.3%	51.9%	69.6%
Colorado	58.5%	59.5%	51.7%	49.0%	59.2%	58.4%
Idaho	62.5%	62.9%	66.0%	49.6%	45.7%	65.6%
Montana	68.4%	68.3%	71.2%	61.5%	46.5%	70.7%
Nevada	60.8%	61.3%	54.9%	64.7%	59.5%	61.4%
New Mexico	52.7%	52.8%	56.1%	39.9%	45.5%	54.1%
Utah	64.0%	65.0%	63.5%	45.4%	37.8%	67.0%
Wyoming	65.9%	67.4%	64.8%	32.5%	41.9%	69.3%
Pacific:						
Alaska	64.3%	64.9%	60.8%	56.5%	50.4%	65.7%
California	71.8%	73.7%	62.2%	49.6%	45.8%	73.3%
Hawaii	70.6%	70.4%	76.7%	65.9%	61.5%	71.9%
Oregon	71.2%	73.1%	57.9%	61.7%	43.5%	72.4%
Washington	64.6%	63.5%	68.8%	68.3%	37.1%	65.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.b.(2) Standard errors 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, 2024

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	0.81%	0.91%	1.21%	1.63%	1.58%	0.84%
New England:						
Connecticut	2.13%	2.41%	4.62%	6.83%	4.16%	2.32%
Maine	1.92%	2.33%	3.73%	5.42%	8.10%	2.02%
Massachusetts	2.48%	2.62%	6.93%	9.18%	7.54%	2.53%
New Hampshire	1.69%	1.99%	3.70%	6.34%	7.72%	1.71%
Rhode Island	2.18%	2.51%	4.58%	5.52%	8.00%	2.08%
Vermont	2.13%	2.29%	5.33%	6.56%	5.62%	2.16%
Middle Atlantic:						
New Jersey	2.96%	3.32%	8.26%	6.64%	5.51%	3.01%
New York	2.03%	2.17%	4.83%	8.04%	6.57%	2.16%
Pennsylvania	2.89%	3.30%	5.30%	5.34%	9.66%	1.82%
East North Central:						
Illinois	2.72%	2.88%	6.11%	12.93%	9.59%	2.48%
Indiana	2.08%	2.44%	3.37%	6.73%	4.92%	2.18%
Michigan	2.33%	2.64%	5.91%	5.26%	5.69%	2.43%
Ohio	1.64%	1.91%	2.99%	4.26%	5.28%	1.50%
Wisconsin	1.62%	1.71%	6.69%	4.49%	4.28%	1.70%
West North Central:						
Iowa	1.75%	2.00%	3.93%	8.26%	6.23%	1.75%
Kansas	1.55%	1.61%	5.29%	5.79%	7.13%	1.48%
Minnesota	2.68%	2.82%	8.18%	5.17%	7.31%	2.86%
Missouri	2.52%	2.76%	5.43%	4.45%	7.42%	2.55%
Nebraska	1.94%	2.24%	2.36%	5.01%	4.77%	2.05%
North Dakota	1.94%	2.22%	3.61%	5.63%	6.19%	1.98%
South Dakota	1.80%	2.24%	3.55%	6.18%	4.62%	1.90%
South Atlantic:						
Delaware	2.24%	2.36%	3.66%	4.89%	5.12%	2.21%
District of Columbia	2.30%	2.52%	7.11%	--	--	2.31%
Florida	2.80%	3.32%	4.50%	3.29%	4.88%	3.10%
Georgia	2.34%	2.44%	--	5.87%	3.53%	2.12%
Maryland	3.67%	4.05%	4.60%	6.48%	5.29%	3.81%
North Carolina	1.80%	2.06%	3.23%	6.49%	6.38%	1.87%
South Carolina	2.21%	2.36%	5.88%	6.11%	6.56%	1.78%
Virginia	2.85%	3.23%	5.53%	4.77%	5.22%	3.15%
West Virginia	1.82%	2.03%	5.23%	6.44%	3.41%	1.94%
East South Central:						
Alabama	2.93%	3.21%	6.30%	6.14%	4.92%	3.47%
Kentucky	1.85%	2.05%	5.72%	3.86%	4.25%	1.96%
Mississippi	4.20%	3.64%	--	6.34%	7.01%	3.67%
Tennessee	2.57%	2.97%	3.78%	5.89%	7.23%	2.13%
West South Central:						
Arkansas	2.41%	2.56%	7.56%	9.19%	6.39%	2.42%
Louisiana	2.06%	2.32%	4.99%	6.20%	4.49%	2.37%
Oklahoma	2.02%	2.28%	5.34%	8.49%	2.57%	2.58%
Texas	2.46%	2.70%	6.50%	6.54%	6.41%	1.97%
Mountain:						
Arizona	2.81%	3.07%	5.49%	6.73%	10.22%	2.62%
Colorado	2.85%	3.25%	5.51%	5.37%	8.21%	2.97%
Idaho	2.93%	3.61%	3.49%	4.81%	3.31%	3.51%
Montana	2.34%	2.60%	5.56%	7.18%	7.48%	2.48%
Nevada	3.76%	4.26%	6.56%	7.04%	8.44%	3.72%
New Mexico	3.32%	3.90%	5.36%	6.86%	6.11%	3.81%
Utah	2.64%	2.92%	3.69%	10.25%	4.39%	2.65%
Wyoming	2.11%	2.32%	5.19%	5.19%	5.52%	2.05%
Pacific:						
Alaska	2.69%	2.86%	10.04%	9.53%	10.64%	2.75%
California	4.62%	4.94%	3.47%	3.73%	4.91%	4.64%
Hawaii	3.42%	3.82%	3.54%	6.40%	8.16%	3.73%
Oregon	2.51%	2.72%	7.17%	7.95%	7.23%	2.57%
Washington	4.14%	4.28%	12.65%	8.11%	5.28%	4.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	29,645,105	4,400,236	7,372,004	17,872,864	13,141,126	16,503,979
New England:						
Connecticut	346,597	68,734	89,453	188,410	101,446	245,151
Maine	150,710	19,853	40,961	89,896	42,224	108,486
Massachusetts	849,189	97,114	326,137	425,939	191,847	657,342
New Hampshire	158,208	23,263	45,205	89,739	54,467	103,741
Rhode Island	104,678	14,207	14,967	75,504	33,502	71,176
Vermont	65,721	7,876	12,054	45,792	22,124 *	43,596
Middle Atlantic:						
New Jersey	999,531	171,168 *	190,554	637,808	309,758	689,773
New York	2,187,535	276,213	625,552	1,285,771	766,053	1,421,482
Pennsylvania	1,255,837	243,219	478,132	534,486	572,185	683,652
East North Central:						
Illinois	1,005,392	251,595	149,123	604,674	365,558	639,834
Indiana	697,346	76,615	218,280	402,451	365,037	332,309
Michigan	946,787	124,594	287,408	534,785	489,272	457,514
Ohio	1,183,322	145,719	279,224	758,378	619,683	563,639
Wisconsin	675,370	91,707	147,276	436,387	305,121	370,249
West North Central:						
Iowa	298,864	55,503	78,021	165,340	152,567	146,297
Kansas	229,138	34,636	47,729	146,773	139,324	89,814
Minnesota	669,138	63,208	186,139	419,790	252,581	416,556
Missouri	472,580	69,194	107,201	296,185	262,753	209,827
Nebraska	222,158	39,038	50,468 *	132,651	118,150	104,008
North Dakota	93,567	12,892	19,366	61,309	51,091	42,476
South Dakota	103,056	11,035	35,202	56,818	44,683	58,373
South Atlantic:						
Delaware	121,866	22,807	15,491	83,567	54,019	67,847
District of Columbia	68,082	19,901	25,779	22,403	--	57,435
Florida	2,110,154	301,302	496,731	1,312,120	1,057,292	1,052,861
Georgia	854,090	112,002	194,917	547,171	476,399	377,691
Maryland	544,663	66,049	178,284	300,330	263,669	280,994
North Carolina	919,449	102,588	219,451 *	597,409	465,050	454,398
South Carolina	378,231	44,435	66,356	267,440	263,374	114,857
Virginia	803,195	118,501	191,279	493,415	484,311	318,884
West Virginia	145,802	16,650	26,685	102,467	106,384	39,419
East South Central:						
Alabama	339,793	48,698	59,700 *	231,395	254,246	85,547
Kentucky	325,905	50,815	105,458	169,632	188,832	137,072
Mississippi	184,966	34,005 *	43,097	107,864	115,623	69,343
Tennessee	642,794	110,498	105,701	426,594	343,012	299,782
West South Central:						
Arkansas	191,023	26,703	37,550	126,770	118,337	72,686
Louisiana	339,871	54,838	107,595	177,438	210,290	129,581
Oklahoma	239,155	46,431	56,527	136,197	152,593	86,562
Texas	1,931,331	367,456	407,451	1,156,424	1,194,491	736,840
Mountain:						
Arizona	529,888	109,458	110,815	309,616	250,049	279,839
Colorado	465,929	85,992	110,477	269,461	108,890	357,039
Idaho	165,555	17,051	49,336 *	99,169	88,657	76,898
Montana	105,718	14,226	28,439	63,053	47,100	58,618
Nevada	233,317	56,934	61,586	114,796	114,365	118,952
New Mexico	151,100	27,407	37,538	86,155	101,252	49,848
Utah	324,631	46,735	67,457	210,438	166,859	157,772
Wyoming	59,454	7,624	16,177	35,653	26,477	32,977
Pacific:						
Alaska	62,753	15,181	15,219	32,353	23,214	39,540
California	3,402,577	402,109	786,979	2,213,489	911,480	2,491,096
Hawaii	138,684	25,629	18,138	94,917	40,000	98,685
Oregon	351,499	57,727	88,222	205,551	94,761	256,738
Washington	798,910	93,101	215,118 *	490,690	150,025	648,884

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.4 Standard errors for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	552,050	144,281	279,192	492,930	419,237	398,803
New England:						
Connecticut	39,585	16,750	16,197	35,295	30,265	28,091
Maine	13,621	2,732	7,008	12,864	7,874	12,138
Massachusetts	102,055	16,540	76,067	74,095	54,016	90,482
New Hampshire	16,245	2,827	6,882	15,796	13,834	9,912
Rhode Island	10,134	2,206	3,871	9,937	5,995	9,156
Vermont	9,976	973	1,647	10,077	7,822 *	6,550
Middle Atlantic:						
New Jersey	134,447	54,504 *	46,629	121,731	61,465	127,108
New York	192,632	27,231	75,482	185,884	145,412	136,250
Pennsylvania	99,686	37,248	80,572	61,684	85,084	63,790
East North Central:						
Illinois	92,655	29,408	21,999	91,361	50,009	82,755
Indiana	77,640	15,351	31,368	74,976	64,269	49,404
Michigan	82,620	21,465	57,303	64,997	68,470	58,442
Ohio	99,668	18,384	40,583	95,615	80,646	72,170
Wisconsin	53,465	11,803	28,219	50,017	39,429	42,989
West North Central:						
Iowa	25,358	7,252	12,750	23,683	23,012	14,763
Kansas	27,867	6,060	9,654	27,027	26,851	11,451
Minnesota	60,139	9,407	36,467	56,093	46,358	48,311
Missouri	46,892	8,797	25,138	42,899	41,074	29,613
Nebraska	22,407	6,221	15,382 *	17,370	16,564	16,729
North Dakota	10,404	2,121	4,671	9,864	9,473	5,494
South Dakota	8,298	1,553	6,449	6,163	5,440	7,165
South Atlantic:						
Delaware	16,036	6,573	3,445	14,806	11,613	11,978
District of Columbia	7,467	2,710	5,727	5,392	--	6,630
Florida	233,940	66,434	132,238	191,443	183,314	156,559
Georgia	96,301	17,389	50,194	86,520	75,911	67,512
Maryland	55,619	12,967	31,500	49,818	47,645	36,236
North Carolina	107,133	13,058	73,687 *	84,202	86,142	71,865
South Carolina	41,288	6,105	11,239	41,526	40,740	15,118
Virginia	67,225	14,202	34,087	64,161	60,362	39,499
West Virginia	11,772	3,251	4,470	11,596	10,596	6,739
East South Central:						
Alabama	45,607	8,168	18,149 *	44,056	45,144	12,583
Kentucky	29,255	8,780	18,414	24,156	24,755	18,846
Mississippi	23,182	11,249 *	12,103	18,659	18,962	16,117
Tennessee	69,389	22,517	22,362	66,369	52,380	51,174
West South Central:						
Arkansas	20,074	4,772	8,214	19,342	16,164	13,258
Louisiana	40,311	7,531	28,803	30,710	34,839	23,281
Oklahoma	22,428	7,007	11,828	20,156	19,008	14,824
Texas	178,363	55,269	62,973	168,877	165,867	86,681
Mountain:						
Arizona	60,116	17,776	27,476	56,186	52,636	37,882
Colorado	40,058	14,991	18,936	36,855	23,336	35,403
Idaho	19,635	2,491	15,686 *	13,086	11,718	16,786
Montana	8,735	1,878	5,885	7,385	6,321	7,194
Nevada	20,896	11,704	12,002	15,974	16,674	15,700
New Mexico	15,689	4,242	7,362	14,501	14,987	6,625
Utah	32,644	8,946	11,368	32,021	24,748	23,713
Wyoming	5,469	1,183	2,823	5,040	4,280	4,013
Pacific:						
Alaska	5,443	1,612	3,285	4,572	4,794	3,264
California	187,893	49,096	79,679	179,301	135,995	144,650
Hawaii	23,914	4,970	3,013	23,997	7,732	23,071
Oregon	33,746	11,056	15,371	31,009	19,819	29,377
Washington	111,701	11,859	72,639 *	92,115	35,123	107,672

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Totals may not sum exactly because of rounding.

Table VII.B.4.a Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2024

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	29,645,105	14.8%	24.9%	60.3%	44.3%	55.7%
New England:						
Connecticut	346,597	19.8%	25.8%	54.4%	29.3%	70.7%
Maine	150,710	13.2%	27.2%	59.6%	28.0%	72.0%
Massachusetts	849,189	11.4%	38.4%	50.2%	22.6%	77.4%
New Hampshire	158,208	14.7%	28.6%	56.7%	34.4%	65.6%
Rhode Island	104,678	13.6%	14.3%	72.1%	32.0%	68.0%
Vermont	65,721	12.0%	18.3%	69.7%	33.7%	66.3%
Middle Atlantic:						
New Jersey	999,531	17.1% *	19.1%	63.8%	31.0%	69.0%
New York	2,187,535	12.6%	28.6%	58.8%	35.0%	65.0%
Pennsylvania	1,255,837	19.4%	38.1%	42.6%	45.6%	54.4%
East North Central:						
Illinois	1,005,392	25.0%	14.8%	60.1%	36.4%	63.6%
Indiana	697,346	11.0%	31.3%	57.7%	52.3%	47.7%
Michigan	946,787	13.2%	30.4%	56.5%	51.7%	48.3%
Ohio	1,183,322	12.3%	23.6%	64.1%	52.4%	47.6%
Wisconsin	675,370	13.6%	21.8%	64.6%	45.2%	54.8%
West North Central:						
Iowa	298,864	18.6%	26.1%	55.3%	51.0%	49.0%
Kansas	229,138	15.1%	20.8%	64.1%	60.8%	39.2%
Minnesota	669,138	9.4%	27.8%	62.7%	37.7%	62.3%
Missouri	472,580	14.6%	22.7%	62.7%	55.6%	44.4%
Nebraska	222,158	17.6%	22.7%	59.7%	53.2%	46.8%
North Dakota	93,567	13.8%	20.7%	65.5%	54.6%	45.4%
South Dakota	103,056	10.7%	34.2%	55.1%	43.4%	56.6%
South Atlantic:						
Delaware	121,866	18.7%	12.7%	68.6%	44.3%	55.7%
District of Columbia	68,082	29.2%	37.9%	32.9%	--	84.4%
Florida	2,110,154	14.3%	23.5%	62.2%	50.1%	49.9%
Georgia	854,090	13.1%	22.8%	64.1%	55.8%	44.2%
Maryland	544,663	12.1%	32.7%	55.1%	48.4%	51.6%
North Carolina	919,449	11.2%	23.9%	65.0%	50.6%	49.4%
South Carolina	378,231	11.7%	17.5%	70.7%	69.6%	30.4%
Virginia	803,195	14.8%	23.8%	61.4%	60.3%	39.7%
West Virginia	145,802	11.4%	18.3%	70.3%	73.0%	27.0%
East South Central:						
Alabama	339,793	14.3%	17.6%	68.1%	74.8%	25.2%
Kentucky	325,905	15.6%	32.4%	52.0%	57.9%	42.1%
Mississippi	184,966	18.4% *	23.3%	58.3%	62.5%	37.5%
Tennessee	642,794	17.2%	16.4%	66.4%	53.4%	46.6%
West South Central:						
Arkansas	191,023	14.0%	19.7%	66.4%	61.9%	38.1%
Louisiana	339,871	16.1%	31.7%	52.2%	61.9%	38.1%
Oklahoma	239,155	19.4%	23.6%	56.9%	63.8%	36.2%
Texas	1,931,331	19.0%	21.1%	59.9%	61.8%	38.2%
Mountain:						
Arizona	529,888	20.7%	20.9%	58.4%	47.2%	52.8%
Colorado	465,929	18.5%	23.7%	57.8%	23.4%	76.6%
Idaho	165,555	10.3%	29.8%	59.9%	53.6%	46.4%
Montana	105,718	13.5%	26.9%	59.6%	44.6%	55.4%
Nevada	233,317	24.4%	26.4%	49.2%	49.0%	51.0%
New Mexico	151,100	18.1%	24.8%	57.0%	67.0%	33.0%
Utah	324,631	14.4%	20.8%	64.8%	51.4%	48.6%
Wyoming	59,454	12.8%	27.2%	60.0%	44.5%	55.5%
Pacific:						
Alaska	62,753	24.2%	24.3%	51.6%	37.0%	63.0%
California	3,402,577	11.8%	23.1%	65.1%	26.8%	73.2%
Hawaii	138,684	18.5%	13.1%	68.4%	28.8%	71.2%
Oregon	351,499	16.4%	25.1%	58.5%	27.0%	73.0%
Washington	798,910	11.7%	26.9%	61.4%	18.8%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.

Percents may not add to 100% because of rounding.

Table VII.B.4.a Standard errors 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, 2024

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	552,050	0.52%	0.86%	0.95%	1.03%	1.03%
New England:						
Connecticut	39,585	4.65%	4.67%	6.13%	6.79%	6.79%
Maine	13,621	2.21%	4.30%	4.88%	4.62%	4.62%
Massachusetts	102,055	2.40%	6.67%	6.47%	5.63%	5.63%
New Hampshire	16,245	2.40%	4.49%	5.26%	6.31%	6.31%
Rhode Island	10,134	2.49%	3.56%	4.27%	5.14%	5.14%
Vermont	9,976	2.38%	3.64%	5.27%	8.71%	8.71%
Middle Atlantic:						
New Jersey	134,447	5.17% *	4.74%	6.46%	6.13%	6.13%
New York	192,632	1.68%	3.62%	4.26%	4.97%	4.97%
Pennsylvania	99,686	2.98%	4.69%	4.31%	4.60%	4.60%
East North Central:						
Illinois	92,655	3.38%	2.45%	4.44%	4.55%	4.55%
Indiana	77,640	2.44%	4.88%	5.61%	5.99%	5.99%
Michigan	82,620	2.44%	4.93%	4.85%	5.09%	5.09%
Ohio	99,668	1.83%	3.40%	3.93%	4.89%	4.89%
Wisconsin	53,465	2.07%	3.83%	4.10%	4.63%	4.63%
West North Central:						
Iowa	25,358	2.78%	4.04%	4.63%	4.85%	4.85%
Kansas	27,867	3.07%	4.35%	5.52%	5.81%	5.81%
Minnesota	60,139	1.72%	4.92%	5.05%	5.53%	5.53%
Missouri	46,892	2.39%	4.77%	5.14%	5.57%	5.57%
Nebraska	22,407	3.16%	5.82%	5.51%	5.55%	5.55%
North Dakota	10,404	2.79%	4.70%	5.15%	5.89%	5.89%
South Dakota	8,298	1.74%	4.81%	4.69%	4.56%	4.56%
South Atlantic:						
Delaware	16,036	5.02%	3.11%	5.82%	7.12%	7.12%
District of Columbia	7,467	4.82%	6.59%	6.21%	--	5.28%
Florida	233,940	3.21%	5.38%	5.60%	5.87%	5.87%
Georgia	96,301	2.46%	5.26%	5.58%	6.20%	6.20%
Maryland	55,619	2.64%	5.26%	5.48%	5.90%	5.90%
North Carolina	107,133	1.97%	6.62%	6.35%	6.35%	6.35%
South Carolina	41,288	2.04%	3.33%	4.24%	4.60%	4.60%
Virginia	67,225	2.16%	4.00%	4.43%	4.50%	4.50%
West Virginia	11,772	2.31%	3.10%	3.81%	4.12%	4.12%
East South Central:						
Alabama	45,607	3.01%	5.17%	6.05%	4.56%	4.56%
Kentucky	29,255	2.85%	4.78%	4.96%	4.90%	4.90%
Mississippi	23,182	5.64% *	6.01%	6.61%	7.07%	7.07%
Tennessee	69,389	3.57%	3.56%	5.01%	5.98%	5.98%
West South Central:						
Arkansas	20,074	2.81%	4.19%	4.97%	5.57%	5.57%
Louisiana	40,311	2.85%	6.70%	6.50%	5.99%	5.99%
Oklahoma	22,428	3.26%	4.53%	4.94%	5.20%	5.20%
Texas	178,363	3.04%	3.34%	4.54%	4.52%	4.52%
Mountain:						
Arizona	60,116	3.77%	4.99%	5.86%	6.64%	6.64%
Colorado	40,058	3.21%	3.93%	4.75%	4.41%	4.41%
Idaho	19,635	1.99%	7.19%	6.71%	6.58%	6.58%
Montana	8,735	2.14%	4.67%	4.72%	4.86%	4.86%
Nevada	20,896	4.49%	4.65%	5.15%	5.31%	5.31%
New Mexico	15,689	3.14%	4.61%	5.48%	4.64%	4.64%
Utah	32,644	2.90%	3.72%	4.81%	5.51%	5.51%
Wyoming	5,469	2.22%	4.39%	4.87%	5.30%	5.30%
Pacific:						
Alaska	5,443	3.02%	4.54%	4.84%	5.41%	5.41%
California	187,893	1.50%	2.32%	2.70%	3.25%	3.25%
Hawaii	23,914	4.59%	3.05%	6.44%	6.40%	6.40%
Oregon	33,746	3.23%	4.19%	5.06%	4.89%	4.89%
Washington	111,701	2.28%	7.54%	7.47%	4.47%	4.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few 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.

Percents may not add to 100% because of rounding.

Table VII.B.4.b 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, 2024

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	72.0%	88.6%	82.7%	63.5%	68.3%	74.9%
New England:						
Connecticut	74.4%	94.5%	85.4%	61.9%	76.0%	73.8%
Maine	64.9%	84.5%	82.5%	52.5%	58.5%	67.4%
Massachusetts	77.2%	97.9%	91.9%	61.2%	56.2%	83.3%
New Hampshire	77.6%	93.9%	88.0%	68.2%	75.4%	78.8%
Rhode Island	69.5%	94.4%	85.9%	61.5%	59.7%	74.1%
Vermont	60.2%	78.1%	62.4%	56.5%	56.4%	62.1%
Middle Atlantic:						
New Jersey	70.2%	94.0%	82.0%	60.3%	59.6%	75.0%
New York	74.3%	88.8%	84.7%	66.2%	72.3%	75.4%
Pennsylvania	71.5%	95.0%	86.7%	47.3%	66.4%	75.8%
East North Central:						
Illinois	72.7%	94.8%	71.1%	63.8%	60.6%	79.5%
Indiana	68.8%	88.0%	83.8%	57.0%	60.2%	78.2%
Michigan	65.6%	88.1%	87.4%	48.6%	53.5%	78.6%
Ohio	74.8%	89.2%	87.9%	67.2%	68.2%	82.0%
Wisconsin	68.9%	88.8%	77.7%	61.7%	55.1%	80.3%
West North Central:						
Iowa	73.6%	93.1%	84.8%	61.8%	65.4%	82.2%
Kansas	74.8%	86.2%	91.8%	66.6%	69.9%	82.4%
Minnesota	68.8%	87.4%	88.4%	57.3%	61.5%	73.2%
Missouri	67.4%	90.1%	83.4%	56.3%	61.5%	74.8%
Nebraska	61.6%	92.2%	77.1%	46.7%	57.2%	66.6%
North Dakota	70.7%	93.7%	74.7%	64.6%	69.4%	72.2%
South Dakota	64.2%	88.7%	85.6%	46.2%	51.7%	73.7%
South Atlantic:						
Delaware	71.3%	88.1%	75.2%	66.0%	72.6%	70.2%
District of Columbia	85.5%	99.1%	95.5%	61.9%	92.7%	84.1%
Florida	77.1%	81.2%	86.8%	72.5%	77.2%	77.0%
Georgia	71.4%	80.8%	76.7%	67.6%	76.4%	65.1%
Maryland	73.8%	87.8%	84.6%	64.3%	68.5%	78.7%
North Carolina	66.5%	82.7%	86.7%	56.3%	72.2%	60.7%
South Carolina	66.0%	83.9%	62.3%	64.0%	68.4%	60.6%
Virginia	74.6%	87.2%	82.7%	68.4%	73.4%	76.3%
West Virginia	67.6%	84.5%	83.4%	60.8%	68.4%	65.5%
East South Central:						
Alabama	71.2%	86.6%	77.0%	66.5%	74.9%	60.3%
Kentucky	73.7%	89.6%	77.5%	66.5%	73.1%	74.4%
Mississippi	70.7%	87.2%	71.9%	65.1%	70.1%	71.7%
Tennessee	72.9%	86.6%	79.8%	67.6%	66.6%	80.1%
West South Central:						
Arkansas	67.6%	82.2%	71.1%	63.4%	59.6%	80.6%
Louisiana	63.5%	87.7%	79.6%	46.2%	59.2%	70.4%
Oklahoma	72.5%	91.7%	85.7%	60.5%	64.8%	86.2%
Texas	76.5%	86.9%	80.0%	71.9%	75.1%	78.7%
Mountain:						
Arizona	81.6%	93.4%	80.6%	77.8%	93.8%	70.7%
Colorado	73.0%	91.8%	75.7%	65.9%	74.2%	72.6%
Idaho	65.8%	86.4%	73.5%	58.4%	59.2%	73.4%
Montana	50.3%	80.9%	65.2%	36.7%	34.0%	63.5%
Nevada	76.8%	89.3%	86.2%	65.7%	71.8%	81.6%
New Mexico	72.7%	75.1%	83.9%	67.0%	72.8%	72.5%
Utah	60.9%	84.7%	78.5%	50.0%	61.0%	60.8%
Wyoming	44.4%	89.6%	57.7%	28.7%	31.9%	54.5%
Pacific:						
Alaska	49.3%	86.2%	59.2%	27.2%	42.0%	53.5%
California	70.1%	85.7%	76.7%	64.9%	68.3%	70.8%
Hawaii	95.7%	100.0%	100.0%	93.8%	96.3%	95.5%
Oregon	67.8%	93.3%	77.2%	56.6%	51.6%	73.8%
Washington	74.6%	84.3%	91.1%	65.6%	61.6%	77.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors 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, 2024

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	0.73%	0.86%	0.94%	1.20%	1.28%	0.89%
New England:						
Connecticut	4.23%	2.62%	4.42%	8.14%	8.66%	4.90%
Maine	4.13%	3.85%	5.20%	7.16%	8.62%	4.94%
Massachusetts	4.61%	1.28%	2.71%	8.54%	14.30%	3.49%
New Hampshire	3.59%	2.67%	4.48%	6.76%	7.87%	3.93%
Rhode Island	4.60%	2.81%	6.11%	6.41%	8.49%	5.59%
Vermont	6.51%	5.10%	6.70%	9.92%	15.83%	6.41%
Middle Atlantic:						
New Jersey	5.26%	3.05%	7.62%	8.51%	9.57%	6.26%
New York	3.12%	2.92%	2.94%	5.69%	6.84%	3.31%
Pennsylvania	3.39%	1.64%	3.48%	6.08%	5.95%	4.40%
East North Central:						
Illinois	3.50%	1.78%	6.44%	6.26%	6.45%	3.81%
Indiana	4.28%	4.03%	3.80%	8.56%	7.63%	4.82%
Michigan	4.46%	3.81%	4.07%	6.60%	7.25%	4.40%
Ohio	3.99%	3.35%	2.95%	6.06%	6.67%	3.78%
Wisconsin	3.65%	4.36%	5.93%	5.46%	6.50%	3.77%
West North Central:						
Iowa	3.79%	3.21%	5.23%	6.71%	6.77%	3.86%
Kansas	4.17%	4.62%	3.28%	7.13%	6.91%	4.22%
Minnesota	4.38%	4.82%	3.57%	6.70%	8.24%	5.72%
Missouri	4.48%	3.55%	5.81%	7.03%	7.16%	5.47%
Nebraska	4.77%	2.31%	8.38%	7.15%	6.96%	6.76%
North Dakota	4.41%	2.59%	7.85%	6.81%	7.00%	5.71%
South Dakota	4.09%	4.23%	5.61%	5.82%	6.56%	4.92%
South Atlantic:						
Delaware	5.31%	4.76%	8.89%	7.64%	8.53%	6.92%
District of Columbia	3.47%	0.64%	2.86%	10.60%	5.87%	3.93%
Florida	3.51%	8.67%	4.48%	5.13%	5.53%	4.55%
Georgia	4.37%	5.02%	7.93%	6.47%	5.14%	7.80%
Maryland	4.32%	4.36%	4.50%	7.53%	7.57%	5.11%
North Carolina	5.36%	4.65%	5.60%	7.22%	6.52%	8.18%
South Carolina	5.19%	4.57%	8.04%	7.27%	7.05%	6.74%
Virginia	3.61%	3.59%	6.21%	5.67%	5.07%	5.53%
West Virginia	4.07%	4.98%	4.80%	5.65%	4.64%	9.00%
East South Central:						
Alabama	5.01%	5.11%	8.75%	7.50%	5.89%	7.81%
Kentucky	3.38%	3.51%	5.56%	5.97%	4.84%	5.24%
Mississippi	5.43%	5.75%	9.44%	8.29%	6.42%	10.42%
Tennessee	4.64%	4.02%	6.30%	6.92%	7.25%	5.62%
West South Central:						
Arkansas	4.80%	5.41%	8.19%	7.00%	6.73%	5.38%
Louisiana	5.97%	3.78%	6.76%	8.86%	8.28%	8.67%
Oklahoma	4.14%	2.90%	4.69%	7.03%	5.82%	5.40%
Texas	3.00%	3.41%	5.57%	4.94%	4.40%	3.99%
Mountain:						
Arizona	4.04%	2.26%	6.50%	6.79%	2.49%	6.55%
Colorado	3.69%	3.18%	6.47%	6.08%	8.56%	4.23%
Idaho	5.07%	4.36%	9.29%	6.61%	6.55%	7.26%
Montana	4.74%	5.64%	8.48%	6.35%	7.04%	5.99%
Nevada	3.78%	3.94%	4.47%	6.85%	6.03%	5.01%
New Mexico	4.30%	5.78%	5.02%	7.26%	5.96%	5.51%
Utah	5.02%	4.57%	5.79%	7.76%	6.91%	7.60%
Wyoming	5.07%	3.59%	9.36%	7.62%	8.57%	6.66%
Pacific:						
Alaska	4.76%	3.02%	9.96%	6.68%	10.74%	4.66%
California	2.33%	2.99%	3.44%	3.53%	6.09%	2.41%
Hawaii	1.71%	0.00%	0.00%	2.70%	2.19%	2.27%
Oregon	4.43%	2.12%	5.67%	7.43%	10.68%	4.36%
Washington	4.32%	4.30%	3.94%	7.21%	9.89%	4.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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) 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, 2024

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%	40.9%	27.4%	16.9%	16.9%	29.6%
New England:						
Connecticut	26.4%	27.0%	35.1%	20.4% *	--	34.9%
Maine	25.6%	29.5%	27.4%	23.0% *	33.4% *	23.0%
Massachusetts	29.8%	34.2%	40.4%	16.0% *	--	33.4%
New Hampshire	16.0%	25.0%	27.8%	5.2% *	6.9% *	20.6%
Rhode Island	19.9%	38.8%	--	11.4% *	7.9% *	24.5%
Vermont	21.1%	43.7%	28.6%	13.6% *	19.0% *	22.1%
Middle Atlantic:						
New Jersey	34.4%	76.5%	46.8%	11.7% *	21.5% *	39.0%
New York	17.0%	34.3%	20.2%	10.0% *	12.5% *	19.3%
Pennsylvania	35.4%	42.1%	36.7%	27.1%	42.0%	30.5%
East North Central:						
Illinois	21.1%	39.5%	18.1%	10.5% *	6.5% *	27.4%
Indiana	30.9%	32.8%	23.1%	36.7%	20.0%	40.2%
Michigan	13.5%	25.7%	16.6% *	5.2% *	10.4% *	15.7%
Ohio	24.9%	39.4%	34.0%	16.9%	19.5%	30.0%
Wisconsin	19.2%	21.2%	39.6%	9.9% *	12.5% *	22.9%
West North Central:						
Iowa	23.9%	29.4%	24.5%	20.7% *	19.1% *	27.9%
Kansas	14.9%	20.6% *	15.3% *	13.0% *	15.5% *	14.1%
Minnesota	11.6%	28.4%	6.0% *	11.5% *	3.4% *	15.8%
Missouri	13.1%	23.7%	16.5% *	7.2% *	7.0% *	19.3%
Nebraska	20.0%	37.1%	30.8%	3.4% *	5.1% *	34.6%
North Dakota	10.2%	26.5%	13.8%	3.9% *	2.6% *	19.0%
South Dakota	25.7%	24.8%	29.4%	21.9% *	16.3% *	30.8%
South Atlantic:						
Delaware	24.6%	64.1%	31.9% *	8.6% *	11.3% *	35.5% *
District of Columbia	34.2%	39.6%	33.1%	--	--	39.6%
Florida	27.1%	66.9%	20.6% *	19.8%	22.8%	31.4%
Georgia	23.5%	35.9%	--	26.5% *	15.5% *	35.3%
Maryland	31.8%	31.5%	20.8% *	40.4%	39.0% *	25.9%
North Carolina	27.0% *	36.7%	43.8% *	15.0% *	27.9% *	25.9%
South Carolina	18.0%	34.6%	16.7% *	14.6%	14.4%	27.1%
Virginia	21.1%	53.5%	28.6%	7.7% *	11.8% *	34.7%
West Virginia	34.2%	47.8%	18.8%	36.6%	32.7%	38.3%
East South Central:						
Alabama	17.1%	39.5%	13.5% *	12.0% *	11.4% *	38.1%
Kentucky	24.7%	24.2%	21.3%	27.5% *	24.7%	24.8%
Mississippi	24.7%	59.0%	--	16.4% *	12.7% *	44.2%
Tennessee	16.0%	34.8%	8.8% *	11.8% *	9.6% *	22.0%
West South Central:						
Arkansas	18.2%	54.0%	--	12.8% *	12.8% *	24.7%
Louisiana	27.0% *	31.8%	43.6% *	6.9% *	27.6% *	26.3%
Oklahoma	27.4%	31.6%	31.9% *	22.5% *	19.8% *	37.5%
Texas	23.6%	40.9%	37.5%	11.6%	13.4%	39.5%
Mountain:						
Arizona	20.8%	40.7%	24.0% *	11.1% *	16.3% *	26.0%
Colorado	21.4%	38.4%	21.0% *	14.1% *	20.2% *	21.8%
Idaho	25.9% *	19.9%	60.0%	6.0% *	--	45.3% *
Montana	35.2%	59.6%	51.8%	9.9% *	16.8% *	43.2%
Nevada	34.7%	49.6%	31.4%	27.0%	32.6%	36.5%
New Mexico	25.6%	58.9%	27.9% *	12.4% *	17.5% *	42.2%
Utah	12.4%	21.8% *	22.3% *	3.9% *	3.9% *	21.5%
Wyoming	32.5%	37.0%	57.7%	--	16.3% *	40.1%
Pacific:						
Alaska	40.8%	44.6%	61.0%	--	--	40.5%
California	22.3%	39.9%	20.1%	19.0%	9.8% *	26.7%
Hawaii	47.8%	65.6%	38.0%	44.6% *	18.1%	59.9%
Oregon	31.2%	47.5%	36.5%	20.6% *	4.6% *	38.1%
Washington	45.2%	37.3%	49.0% *	44.9% *	--	50.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.4.b.(1) Standard errors 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, 2024

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	0.93%	1.77%	1.91%	1.18%	1.38%	1.25%
New England:						
Connecticut	5.97%	7.17%	8.82%	10.83% *	--	7.13%
Maine	3.80%	5.52%	4.30%	6.92% *	10.85% *	3.38%
Massachusetts	4.33%	6.69%	6.19%	5.20% *	--	4.55%
New Hampshire	3.13%	4.59%	4.86%	4.05% *	3.49% *	3.80%
Rhode Island	3.89%	8.20%	--	4.38% *	4.27% *	4.91%
Vermont	5.01%	6.77%	5.62%	5.11% *	8.67% *	5.87%
Middle Atlantic:						
New Jersey	8.14%	9.08%	13.40%	5.27% *	7.33% *	10.47%
New York	2.61%	4.69%	3.96%	3.24% *	4.59% *	3.06%
Pennsylvania	5.88%	8.36%	10.48%	7.67%	11.66%	4.52%
East North Central:						
Illinois	3.43%	4.61%	4.96%	4.38% *	2.52% *	5.14%
Indiana	5.10%	7.98%	4.36%	9.33%	4.22%	7.80%
Michigan	2.72%	5.92%	5.09% *	2.81% *	3.42% *	4.02%
Ohio	3.46%	4.86%	6.00%	4.85%	5.15%	5.12%
Wisconsin	4.18%	3.53%	11.50%	3.65% *	4.98% *	5.71%
West North Central:						
Iowa	4.89%	5.81%	5.45%	9.56% *	9.39% *	4.42%
Kansas	3.52%	7.46% *	4.63% *	5.22% *	5.51% *	4.08%
Minnesota	2.31%	6.72%	2.30% *	3.64% *	1.50% *	3.31%
Missouri	2.72%	5.26%	5.81% *	3.13% *	2.97% *	3.94%
Nebraska	3.98%	4.75%	7.90%	1.89% *	1.76% *	4.50%
North Dakota	2.12%	5.10%	2.95%	1.85% *	1.10% *	3.07%
South Dakota	3.91%	6.47%	4.20%	8.16% *	7.33% *	4.26%
South Atlantic:						
Delaware	6.63%	12.33%	9.73% *	3.64% *	5.00% *	10.74% *
District of Columbia	5.06%	6.68%	6.89%	--	--	5.56%
Florida	4.49%	7.94%	7.48% *	4.95%	5.52%	7.54%
Georgia	5.51%	7.20%	--	8.19% *	5.19% *	9.50%
Maryland	6.71%	8.10%	7.36% *	11.69%	12.45% *	5.68%
North Carolina	8.93% *	7.09%	20.89% *	6.08% *	15.08% *	6.81%
South Carolina	3.33%	7.75%	8.90% *	3.69%	3.50%	7.01%
Virginia	3.47%	6.47%	7.44%	3.54% *	3.71% *	6.14%
West Virginia	5.39%	6.19%	4.42%	8.12%	7.17%	5.14%
East South Central:						
Alabama	4.63%	8.21%	6.48% *	6.09% *	5.09% *	6.74%
Kentucky	4.66%	6.18%	5.17%	8.80% *	7.39%	4.68%
Mississippi	7.31%	10.45%	--	8.07% *	7.05% *	11.51%
Tennessee	3.17%	6.49%	4.20% *	3.80% *	3.53% *	5.47%
West South Central:						
Arkansas	4.97%	8.23%	--	6.47% *	7.08% *	7.35%
Louisiana	8.85% *	7.12%	16.85% *	3.39% *	14.51% *	6.35%
Oklahoma	4.89%	3.85%	10.29% *	7.77% *	6.02% *	7.65%
Texas	3.67%	6.62%	7.70%	3.39%	3.52%	5.58%
Mountain:						
Arizona	4.14%	8.44%	9.36% *	4.76% *	5.35% *	6.05%
Colorado	3.95%	9.37%	7.28% *	4.64% *	9.90% *	4.14%
Idaho	10.44% *	5.09%	17.58%	2.80% *	--	15.17% *
Montana	6.66%	6.37%	13.46%	4.09% *	6.01% *	8.47%
Nevada	5.57%	12.15%	8.90%	6.75%	9.11%	7.02%
New Mexico	5.42%	8.17%	10.12% *	6.50% *	6.58% *	8.11%
Utah	2.96%	6.80% *	7.68% *	2.02% *	2.00% *	6.13%
Wyoming	6.13%	9.40%	8.44%	--	12.49% *	6.57%
Pacific:						
Alaska	7.20%	6.19%	13.49%	--	--	5.42%
California	2.69%	7.65%	4.04%	3.46%	3.20% *	3.21%
Hawaii	9.63%	6.73%	7.23%	14.50% *	4.24%	10.69%
Oregon	5.08%	10.34%	9.35%	7.05% *	2.17% *	5.86%
Washington	9.37%	6.81%	16.55% *	13.74% *	--	9.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.4.b.(1).(a) 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, 2024

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	41.3%	44.3%	46.4%	34.5%	27.9%	46.9%
New England:						
Connecticut	41.3%	49.5%	32.6%	45.1%	--	42.7%
Maine	51.4%	51.5%	56.7%	--	--	60.1%
Massachusetts	41.1%	48.3%	41.2%	--	0.0%	43.9%
New Hampshire	34.1%	37.4%	39.5%	--	--	38.1%
Rhode Island	41.1%	39.9%	--	38.7%	--	42.9%
Vermont	40.8%	45.9%	--	--	--	36.3%
Middle Atlantic:						
New Jersey	39.8%	58.7%	28.6%	--	0.9% *	47.5%
New York	26.5%	41.0%	20.8%	19.3% *	14.7% *	30.5%
Pennsylvania	48.1%	48.7%	55.5%	31.0%	55.6%	40.6%
East North Central:						
Illinois	51.4%	51.6%	--	--	--	53.0%
Indiana	44.5%	53.5%	46.5%	--	--	55.1%
Michigan	45.2%	59.3%	--	--	--	59.0%
Ohio	31.7%	43.3%	43.4%	13.5% *	11.1% *	44.0%
Wisconsin	25.7% *	33.9%	--	--	--	31.0% *
West North Central:						
Iowa	29.2%	45.5%	36.2%	--	--	33.3%
Kansas	29.9%	47.5%	--	--	--	46.3%
Minnesota	44.1%	38.7% *	--	46.4%	--	46.5%
Missouri	35.7%	36.7%	--	--	--	41.7%
Nebraska	35.4%	37.2%	--	--	--	37.7%
North Dakota	34.2%	37.4%	--	--	--	33.5%
South Dakota	35.9%	34.1% *	46.0%	--	--	41.2%
South Atlantic:						
Delaware	47.9%	52.3%	--	--	--	56.6%
District of Columbia	40.9%	32.7%	--	--	--	41.9%
Florida	29.9%	25.7% *	37.9% *	29.9% *	33.5% *	27.3% *
Georgia	39.0%	23.7% *	--	48.2%	13.1% *	55.8%
Maryland	20.1%	30.5%	--	--	--	37.0%
North Carolina	58.6%	46.0%	--	--	--	38.7%
South Carolina	26.3%	36.5% *	--	--	18.5% *	37.1%
Virginia	30.2%	32.5%	--	--	--	30.4%
West Virginia	25.0%	46.1%	43.5%	15.3% *	15.8% *	47.0%
East South Central:						
Alabama	21.5% *	33.3%	--	--	3.3% *	41.5%
Kentucky	23.9%	47.2%	--	--	--	44.7%
Mississippi	18.3%	16.8% *	--	--	--	22.8% *
Tennessee	24.4%	33.0%	--	--	--	29.3%
West South Central:						
Arkansas	41.0%	51.5%	--	--	--	55.7%
Louisiana	57.0%	32.9%	--	--	77.0%	28.5%
Oklahoma	39.0%	20.0% *	--	--	--	54.7%
Texas	39.1%	51.6%	44.2% *	15.8% *	19.9%	49.2%
Mountain:						
Arizona	33.5%	44.4%	--	--	--	36.1%
Colorado	42.0%	67.2%	--	--	1.4% *	53.7%
Idaho	78.1%	53.0%	91.6%	--	--	84.2%
Montana	44.9%	41.3%	--	--	--	50.9%
Nevada	25.7%	11.7% *	--	--	3.9% *	42.2%
New Mexico	39.3%	36.0%	--	--	--	42.6%
Utah	31.5%	39.5%	--	--	--	34.3%
Wyoming	66.7%	50.3%	70.2%	--	--	63.7%
Pacific:						
Alaska	62.4%	39.1%	79.3%	95.6%	86.8%	50.8%
California	50.1%	54.1%	55.4%	45.7%	24.9% *	53.3%
Hawaii	58.9%	72.5%	77.5%	49.8%	40.0%	61.2%
Oregon	47.4%	49.0%	--	--	--	48.6%
Washington	79.8%	61.3%	--	88.6%	--	81.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.4.b.(1).(a) Standard errors 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, 2024

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	1.88%	2.23%	3.76%	3.40%	4.53%	1.99%
New England:						
Connecticut	4.63%	5.63%	5.73%	8.36%	--	4.69%
Maine	7.54%	10.30%	7.54%	--	--	6.08%
Massachusetts	6.73%	6.02%	10.23%	--	0.00%	6.99%
New Hampshire	5.26%	7.12%	6.91%	--	--	5.86%
Rhode Island	7.15%	10.93%	--	7.64%	--	7.94%
Vermont	6.81%	6.00%	--	--	--	5.01%
Middle Atlantic:						
New Jersey	7.33%	7.21%	5.51%	--	0.85% *	7.05%
New York	3.43%	5.43%	4.86%	7.32% *	7.34% *	3.66%
Pennsylvania	9.16%	5.47%	15.56%	9.00%	15.52%	3.57%
East North Central:						
Illinois	4.74%	5.31%	--	--	--	4.95%
Indiana	11.80%	10.87%	7.63%	--	--	14.29%
Michigan	7.99%	7.14%	--	--	--	8.16%
Ohio	4.77%	4.81%	6.32%	6.85% *	4.59% *	4.50%
Wisconsin	9.07% *	8.60%	--	--	--	11.61% *
West North Central:						
Iowa	6.50%	10.86%	5.33%	--	--	6.14%
Kansas	7.40%	6.09%	--	--	--	8.28%
Minnesota	6.39%	14.48% *	--	8.29%	--	6.65%
Missouri	6.94%	7.75%	--	--	--	8.39%
Nebraska	5.21%	8.61%	--	--	--	5.53%
North Dakota	5.77%	8.62%	--	--	--	5.68%
South Dakota	5.18%	12.42% *	6.95%	--	--	5.64%
South Atlantic:						
Delaware	5.70%	4.52%	--	--	--	3.95%
District of Columbia	7.02%	6.95%	--	--	--	7.15%
Florida	7.03%	12.12% *	12.03% *	10.68% *	11.33% *	8.32% *
Georgia	11.13%	8.96% *	--	14.01%	7.54% *	11.15%
Maryland	5.97%	7.54%	--	--	--	9.41%
North Carolina	15.23%	12.13%	--	--	--	9.34%
South Carolina	5.52%	11.31% *	--	--	5.63% *	10.05%
Virginia	5.08%	5.39%	--	--	--	6.45%
West Virginia	5.95%	4.40%	6.51%	7.03% *	6.80% *	3.12%
East South Central:						
Alabama	6.57% *	9.71%	--	--	1.93% *	9.05%
Kentucky	5.20%	6.95%	--	--	--	5.17%
Mississippi	5.20%	5.30% *	--	--	--	7.61% *
Tennessee	5.44%	7.68%	--	--	--	6.27%
West South Central:						
Arkansas	8.27%	7.92%	--	--	--	6.65%
Louisiana	16.07%	8.15%	--	--	13.96%	6.82%
Oklahoma	8.98%	6.43% *	--	--	--	11.20%
Texas	6.25%	6.13%	13.92% *	6.23% *	5.47%	8.10%
Mountain:						
Arizona	8.26%	11.99%	--	--	--	9.77%
Colorado	9.71%	11.92%	--	--	1.22% *	9.12%
Idaho	9.34%	9.20%	1.83%	--	--	6.44%
Montana	7.19%	10.26%	--	--	--	7.11%
Nevada	6.67%	3.53% *	--	--	1.59% *	9.66%
New Mexico	10.33%	4.80%	--	--	--	7.07%
Utah	8.58%	5.40%	--	--	--	10.19%
Wyoming	6.66%	8.27%	8.97%	--	--	5.63%
Pacific:						
Alaska	7.58%	7.42%	6.86%	4.98%	6.58%	7.37%
California	4.36%	5.17%	9.31%	7.00%	10.97% *	4.68%
Hawaii	3.07%	3.60%	7.99%	4.32%	8.66%	3.72%
Oregon	9.39%	9.61%	--	--	--	9.63%
Washington	6.78%	6.10%	--	6.06%	--	6.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.4.b.(2) 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, 2024

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	10.0%	18.1%	12.7%	5.8%	4.7%	13.9%
New England:						
Connecticut	10.9%	13.4%	11.4%	9.2% *	1.6% *	14.9%
Maine	13.2%	15.2% *	15.5%	10.8% *	11.3% *	13.8%
Massachusetts	12.2%	16.5%	16.6% *	5.6% *	0.0%	14.7%
New Hampshire	5.5%	9.3%	11.0%	0.5% *	0.7% *	7.9%
Rhode Island	8.2%	15.5% *	--	4.4% *	2.1% *	10.5%
Vermont	8.6% *	20.0%	10.8% *	5.3% *	9.9% *	8.0% *
Middle Atlantic:						
New Jersey	13.7% *	44.9%	13.4% *	0.8% *	0.2% *	18.5% *
New York	4.5%	14.1%	4.2%	1.9% *	1.8% *	5.9%
Pennsylvania	17.0% *	20.5%	20.3% *	8.4% *	23.4% *	12.4%
East North Central:						
Illinois	10.8%	20.4%	10.3% *	5.1% *	2.3% *	14.6%
Indiana	13.8% *	17.6% *	10.7%	15.1% *	3.9% *	22.2% *
Michigan	6.1%	15.3%	6.9% *	1.4% *	1.7% *	9.3% *
Ohio	7.9%	17.1%	14.8%	2.3% *	2.2% *	13.2%
Wisconsin	4.9% *	7.2% *	11.6% *	1.4% *	1.1% *	7.1% *
West North Central:						
Iowa	7.0%	13.4%	8.9%	2.5% *	4.2% *	9.3%
Kansas	4.5% *	9.8% *	7.4% *	1.5% *	2.9% *	6.5% *
Minnesota	5.1%	11.0% *	2.8% *	5.3% *	0.7% *	7.3%
Missouri	4.7%	8.7%	9.1% *	0.8% *	1.4% *	8.0%
Nebraska	7.1%	13.8%	10.8% *	0.9% *	1.0% *	13.1%
North Dakota	3.5%	9.9%	4.1%	1.3% *	1.0% *	6.4%
South Dakota	9.2%	8.4% *	13.5%	4.6% *	2.8% *	12.7%
South Atlantic:						
Delaware	11.8% *	33.6%	12.5% *	3.7% *	1.6% *	20.1% *
District of Columbia	14.0%	13.0%	11.7%	--	1.2% *	16.6%
Florida	8.1%	17.2% *	7.8% *	5.9% *	7.6% *	8.6% *
Georgia	9.2% *	8.5% *	0.6% *	12.8% *	2.0% *	19.7% *
Maryland	6.4%	9.6% *	6.0% *	5.7% *	2.5% *	9.6% *
North Carolina	15.8% *	16.9% *	33.9% *	5.3% *	20.6% *	10.0% *
South Carolina	4.7%	12.6% *	0.6% *	4.0% *	2.7% *	10.0% *
Virginia	6.4%	17.4%	11.3% *	0.7% *	3.5% *	10.6%
West Virginia	8.5%	22.1%	8.2% *	5.6% *	5.2% *	18.0%
East South Central:						
Alabama	3.7% *	13.2% *	5.3% *	0.6% *	0.4% *	15.8%
Kentucky	5.9%	11.4%	7.2% *	2.7% *	2.1% *	11.1%
Mississippi	4.5%	9.9%	--	1.9% *	1.1% *	10.1% *
Tennessee	3.9% *	11.5% *	2.6% *	1.8% *	1.2% *	6.4% *
West South Central:						
Arkansas	7.5%	27.8%	3.4% *	3.3% *	2.3% *	13.7% *
Louisiana	15.4% *	10.5% *	29.7% *	3.4% *	21.2% *	7.5% *
Oklahoma	10.7% *	6.3% *	20.5% *	7.1% *	3.2% *	20.5% *
Texas	9.2%	21.1%	16.6% *	1.8% *	2.7% *	19.4%
Mountain:						
Arizona	7.0%	18.1% *	11.4% *	0.6% *	--	9.4%
Colorado	9.0% *	25.8% *	7.4% *	2.3% *	0.3% *	11.7% *
Idaho	20.2% *	10.6% *	55.0% *	0.9% *	0.9% *	38.1% *
Montana	15.8%	24.6%	24.3% *	--	1.5% *	22.0%
Nevada	8.9%	5.8%	15.5% *	6.4% *	1.3% *	15.4%
New Mexico	10.1% *	21.2%	5.6% *	8.5% *	6.2% *	18.0%
Utah	3.9% *	8.6% *	6.2% *	1.0% *	0.7% *	7.4% *
Wyoming	21.7%	18.6% *	40.5%	--	13.4% *	25.6%
Pacific:						
Alaska	25.5%	17.5%	48.4%	--	--	20.6%
California	11.2%	21.6%	11.1%	8.7%	2.4% *	14.2%
Hawaii	28.1%	47.6%	29.5%	22.2% *	7.3% *	36.6%
Oregon	14.8%	23.3% *	14.9% *	10.8% *	0.4% *	18.5%
Washington	36.1%	22.8%	35.4% *	39.8% *	--	41.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.B.4.b.(2) Standard errors 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, 2024

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	0.69%	1.19%	1.69%	0.81%	1.02%	0.94%
New England:						
Connecticut	2.99%	4.01%	3.37%	5.90% *	0.92% *	3.79%
Maine	2.14%	4.78% *	3.42%	3.53% *	3.97% *	2.56%
Massachusetts	2.92%	4.42%	5.57% *	2.27% *	0.00%	3.38%
New Hampshire	1.22%	2.34%	2.76%	0.50% *	0.42% *	1.62%
Rhode Island	2.23%	5.48% *	--	1.50% *	1.39% *	2.95%
Vermont	3.00% *	4.84%	3.54% *	3.34% *	7.91% *	2.46% *
Middle Atlantic:						
New Jersey	4.83% *	9.13%	5.86% *	0.48% *	0.17% *	6.42% *
New York	0.80%	2.17%	1.20%	0.90% *	1.08% *	1.06%
Pennsylvania	5.40% *	4.69%	10.73% *	2.92% *	11.64% *	1.92%
East North Central:						
Illinois	2.06%	3.27%	4.15% *	2.44% *	0.99% *	3.09%
Indiana	5.13% *	6.45% *	2.85%	10.27% *	1.49% *	8.42% *
Michigan	1.82%	4.16%	3.82% *	0.78% *	0.92% *	3.04% *
Ohio	1.45%	2.96%	3.41%	1.26% *	0.85% *	2.67%
Wisconsin	1.90% *	2.18% *	6.76% *	1.04% *	0.68% *	2.91% *
West North Central:						
Iowa	1.37%	3.48%	2.62%	1.01% *	1.63% *	1.96%
Kansas	1.38% *	4.11% *	3.19% *	0.73% *	1.31% *	2.50% *
Minnesota	1.41%	5.14% *	1.19% *	2.23% *	0.39% *	2.05%
Missouri	1.34%	2.50%	3.81% *	0.44% *	0.85% *	2.33%
Nebraska	1.94%	3.89%	4.41% *	0.32% *	0.33% *	2.82%
North Dakota	0.92%	2.91%	1.20%	0.82% *	0.84% *	1.38%
South Dakota	1.83%	3.12% *	2.95%	2.45% *	1.73% *	2.43%
South Atlantic:						
Delaware	3.92% *	8.69%	5.41% *	1.80% *	0.71% *	6.63% *
District of Columbia	3.28%	2.73%	3.03%	--	0.69% *	3.76%
Florida	2.16%	7.70% *	3.87% *	2.74% *	3.27% *	2.92% *
Georgia	4.02% *	3.71% *	0.47% *	6.35% *	1.20% *	8.37% *
Maryland	1.82%	3.51% *	3.75% *	2.19% *	0.87% *	3.19% *
North Carolina	8.82% *	6.37% *	21.77% *	2.94% *	14.84% *	4.03% *
South Carolina	1.23%	4.02% *	0.50% *	1.51% *	0.95% *	3.36% *
Virginia	1.48%	3.44%	4.49% *	0.41% *	1.37% *	2.94%
West Virginia	1.92%	3.36%	2.54% *	2.60% *	2.25% *	2.82%
East South Central:						
Alabama	1.15% *	4.34% *	3.24% *	0.28% *	0.20% *	4.20%
Kentucky	1.24%	3.32%	2.48% *	1.00% *	0.72% *	2.43%
Mississippi	1.29%	2.30%	--	0.78% *	0.54% *	3.06% *
Tennessee	1.28% *	4.01% *	2.26% *	0.81% *	0.67% *	2.39% *
West South Central:						
Arkansas	2.19%	7.19%	2.07% *	1.53% *	1.24% *	4.80% *
Louisiana	8.94% *	3.33% *	18.55% *	2.32% *	14.39% *	2.38% *
Oklahoma	3.57% *	2.19% *	9.58% *	4.40% *	1.84% *	7.45% *
Texas	2.20%	4.32%	6.77% *	0.87% *	1.04% *	4.46%
Mountain:						
Arizona	2.05%	6.19% *	5.28% *	0.46% *	--	2.56%
Colorado	2.92% *	9.96% *	3.87% *	1.19% *	0.21% *	3.76% *
Idaho	10.18% *	3.54% *	16.92% *	0.55% *	0.58% *	15.22% *
Montana	4.64%	6.84%	10.09% *	--	0.73% *	6.03%
Nevada	2.47%	1.72%	7.05% *	2.63% *	0.60% *	4.29%
New Mexico	3.79% *	4.61%	5.17% *	6.31% *	4.90% *	5.23%
Utah	1.31% *	2.97% *	4.07% *	0.54% *	0.43% *	2.77% *
Wyoming	5.17%	7.06% *	9.04%	--	12.25% *	4.97%
Pacific:						
Alaska	6.67%	4.20%	13.29%	--	--	4.41%
California	1.71%	4.41%	3.33%	2.16%	1.52% *	2.11%
Hawaii	5.22%	4.75%	6.38%	8.47% *	2.20% *	5.42%
Oregon	4.11%	8.62% *	6.14% *	6.41% *	0.38% *	5.04%
Washington	10.01%	5.27%	18.31% *	14.39% *	--	10.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	8,486	8,506	8,388	8,378	7,879	8,564
New England:						
Connecticut	8,953	8,806	9,624	9,545	7,847	9,100
Maine	8,769	8,276	10,113	9,459	9,050	8,740
Massachusetts	9,412	9,640	8,791	8,817	7,995	9,471
New Hampshire	8,352	8,353	8,286	8,585	8,302	8,355
Rhode Island	9,304	9,545	8,213	8,601	8,211	9,401
Vermont	8,734	8,698	9,021	8,763	7,429	8,827
Middle Atlantic:						
New Jersey	9,119	9,172	8,694	9,701	7,721	9,181
New York	9,589	9,583	9,432	10,082	8,531	9,675
Pennsylvania	8,594	8,628	8,378	9,064	8,015	8,743
East North Central:						
Illinois	8,783	8,649	8,960	10,253	7,509	8,955
Indiana	8,483	8,320	9,420	8,032	8,406	8,492
Michigan	8,885	8,792	9,444	8,463	7,883	9,013
Ohio	8,315	8,267	8,497	8,520	8,333	8,314
Wisconsin	8,224	8,141	8,153	9,344	8,546	8,182
West North Central:						
Iowa	7,641	7,687	7,553	7,007	8,138	7,544
Kansas	7,874	7,896	7,954	6,972	7,911	7,870
Minnesota	8,095	8,159	7,661	8,215	7,353	8,289
Missouri	8,552	8,640	8,395	6,324	8,297	8,588
Nebraska	7,797	7,907	7,122	7,659	7,775	7,799
North Dakota	8,369	8,401	8,656	7,492	7,492	8,502
South Dakota	8,340	8,082	9,153	8,046	7,873	8,391
South Atlantic:						
Delaware	9,140	9,309	8,986	7,663	8,777	9,178
District of Columbia	8,902	8,839	9,334	9,359	8,510	8,920
Florida	9,016	9,184	8,514	8,162	7,526	9,273
Georgia	7,819	7,899	6,900	7,795	7,997	7,780
Maryland	7,960	8,019	7,964	6,896	9,328	7,847
North Carolina	8,045	8,097	7,980	7,297	7,072	8,272
South Carolina	8,181	8,189	7,956	8,244	7,824	8,231
Virginia	8,182	8,352	7,269	7,159	8,175	8,183
West Virginia	8,935	9,343	7,840	5,837	7,703	9,167
East South Central:						
Alabama	7,856	7,858	7,795	7,887	7,947	7,833
Kentucky	8,067	8,015	8,514	7,302	7,464	8,156
Mississippi	7,564	7,640	6,761	7,050	6,833	7,714
Tennessee	7,510	7,600	6,174	8,224	7,413	7,522
West South Central:						
Arkansas	7,533	7,587	6,496	7,687	7,188	7,648
Louisiana	8,158	8,275	7,538	8,538	7,887	8,244
Oklahoma	7,759	7,760	7,995	7,212	7,590	7,799
Texas	7,833	7,788	8,243	8,109	7,645	7,865
Mountain:						
Arizona	8,311	8,351	8,286	7,441	10,187	7,926
Colorado	8,375	8,473	7,641	7,710	7,382	8,439
Idaho	7,524	7,777	6,859	6,912	6,819	7,617
Montana	7,943	7,849	8,361	8,283	6,936	8,037
Nevada	7,449	7,468	7,318	7,381	7,372	7,480
New Mexico	8,586	8,660	8,717	7,287	7,403	8,886
Utah	7,761	7,941	6,927	6,046	7,391	7,796
Wyoming	8,963	8,853	9,733	7,419	7,954	9,076
Pacific:						
Alaska	9,326	9,493	8,599	8,715	7,424	9,593
California	8,965	9,047	8,381	8,367	8,318	8,987
Hawaii	7,504	7,636	9,229	5,575	7,384	7,521
Oregon	8,382	8,440	8,205	7,853	7,601	8,405
Washington	8,350	8,105	8,764	9,232	7,887	8,360

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Standard errors 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, 2024

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	87.28	102.40	122.01	161.88	124.21	94.72
New England:						
Connecticut	263.16	305.30	588.30	520.63	606.72	279.57
Maine	227.26	215.67	449.46	944.62	1,228.24	214.02
Massachusetts	340.08	220.26	1,248.37	655.13	349.26	355.27
New Hampshire	199.39	211.58	625.30	516.42	405.39	210.76
Rhode Island	291.17	349.10	377.57	537.73	1,088.06	297.39
Vermont	186.75	212.61	397.14	505.43	496.07	197.45
Middle Atlantic:						
New Jersey	284.40	335.27	547.95	1,037.45	731.66	296.56
New York	290.22	344.29	513.95	656.22	642.44	309.71
Pennsylvania	203.90	210.04	613.50	455.21	635.95	196.96
East North Central:						
Illinois	199.19	175.62	537.82	934.47	295.49	198.30
Indiana	218.98	242.87	462.65	1,165.55	617.95	231.95
Michigan	559.95	680.62	732.32	849.87	342.14	625.51
Ohio	151.57	163.30	454.31	402.86	327.97	161.88
Wisconsin	181.95	210.66	359.44	401.70	561.77	190.54
West North Central:						
Iowa	187.36	218.00	312.15	618.52	569.30	187.67
Kansas	182.62	202.92	348.62	275.72	273.21	199.24
Minnesota	185.66	217.03	505.44	399.91	228.62	191.11
Missouri	338.30	374.43	428.36	268.19	735.13	371.60
Nebraska	262.17	251.71	846.52	532.25	522.73	285.11
North Dakota	191.02	223.22	314.11	510.17	266.17	211.02
South Dakota	193.45	226.55	288.57	712.25	612.11	202.81
South Atlantic:						
Delaware	269.01	296.89	1,021.40	392.80	840.78	285.47
District of Columbia	181.10	201.61	533.81	652.16	326.07	189.01
Florida	478.52	591.75	387.75	440.63	396.21	538.62
Georgia	195.08	213.92	573.89	520.14	266.47	229.09
Maryland	312.49	367.76	740.32	534.51	974.80	312.82
North Carolina	208.45	223.21	595.49	507.69	157.42	217.33
South Carolina	306.81	338.24	375.57	449.43	348.24	347.81
Virginia	317.22	367.28	334.14	472.38	578.92	353.77
West Virginia	286.10	286.54	759.22	921.19	826.75	286.88
East South Central:						
Alabama	215.48	234.48	477.35	721.42	516.23	232.97
Kentucky	183.62	211.97	273.51	519.39	311.03	205.55
Mississippi	317.18	342.77	243.07	487.76	396.52	353.18
Tennessee	208.20	191.64	1,092.48	449.71	265.93	232.65
West South Central:						
Arkansas	253.58	275.08	544.92	330.47	312.71	314.86
Louisiana	227.35	230.22	544.82	597.21	568.99	218.45
Oklahoma	178.27	197.61	383.38	752.58	251.31	209.98
Texas	223.96	244.24	516.66	682.28	369.10	254.44
Mountain:						
Arizona	420.64	473.27	642.71	334.38	1,299.79	258.25
Colorado	252.85	283.55	421.99	500.14	411.09	268.23
Idaho	209.33	232.50	460.65	516.71	438.15	233.00
Montana	209.24	251.67	345.59	414.22	600.45	222.64
Nevada	192.39	210.09	759.40	527.72	373.73	228.05
New Mexico	234.35	275.37	495.66	489.51	288.23	270.39
Utah	207.04	198.00	491.37	590.20	672.32	216.14
Wyoming	297.29	354.15	429.08	644.00	538.54	324.51
Pacific:						
Alaska	280.16	310.25	625.55	922.75	474.81	288.72
California	385.71	417.63	256.17	397.83	348.84	393.50
Hawaii	379.73	246.86	545.83	1,526.25	370.59	429.77
Oregon	219.88	243.26	525.94	1,146.69	587.93	225.56
Washington	221.07	291.91	237.90	302.42	395.59	225.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

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	8,646	8,736	8,386	8,059	7,870	8,729
New England:						
Connecticut	9,627	9,379	10,760	--	--	9,637
Maine	9,515	8,773	10,906	--	--	9,560
Massachusetts	9,450	9,575	9,064	9,649	--	9,467
New Hampshire	8,620	8,599	8,886	8,141	7,608	8,718
Rhode Island	8,408	8,785	7,770	--	--	7,848
Vermont	8,909	8,651	9,587	9,877	7,132	9,074
Middle Atlantic:						
New Jersey	8,893	8,900	8,739	9,274	--	8,949
New York	9,379	9,218	9,438	11,253	9,516	9,366
Pennsylvania	9,310	9,065	9,897	8,813	9,460	9,264
East North Central:						
Illinois	8,197	8,117	8,646	8,686	--	8,245
Indiana	7,857	7,845	8,487	--	7,553	7,904
Michigan	7,635	7,610	7,785	--	6,550	7,802
Ohio	8,252	8,646	6,915	--	9,312	8,154
Wisconsin	8,143	8,034	8,417	--	--	8,251
West North Central:						
Iowa	7,651	7,467	8,223	--	6,739	7,831
Kansas	8,020	7,962	8,403	6,574	8,187	7,973
Minnesota	7,171	7,112	7,243	--	--	7,123
Missouri	7,255	7,268	--	--	7,197	7,273
Nebraska	6,320	6,666	5,789	7,504	--	6,176
North Dakota	7,597	7,770	7,798	--	5,400	7,756
South Dakota	7,532	7,997	7,551	4,217	4,562	8,089
South Atlantic:						
Delaware	8,652	8,417	--	7,396	--	7,939
District of Columbia	8,905	8,816	10,094	--	8,051	8,955
Florida	8,213	7,982	8,880	8,307	7,213	8,518
Georgia	8,041	8,163	7,459	--	7,316	8,232
Maryland	8,032	8,430	7,405	--	12,185	7,482
North Carolina	7,703	7,307	8,539	--	7,758	7,694
South Carolina	8,532	8,523	7,160	10,623	8,909	8,386
Virginia	7,631	7,783	7,541	3,960	--	7,447
West Virginia	8,438	9,084	7,664	3,987	7,224	8,791
East South Central:						
Alabama	6,755	6,525	10,487	6,172	5,581	7,046
Kentucky	7,222	6,871	8,577	7,133	6,853	7,325
Mississippi	7,152	6,942	7,081	11,758	6,937	7,236
Tennessee	6,468	6,988	--	--	7,163	6,415
West South Central:						
Arkansas	7,303	7,309	--	--	--	7,446
Louisiana	8,456	8,283	8,858	--	11,046	8,253
Oklahoma	7,793	7,720	8,589	--	6,528	8,248
Texas	7,813	7,860	7,843	--	6,579	7,999
Mountain:						
Arizona	7,760	7,409	--	--	8,114	7,673
Colorado	7,739	7,744	8,241	7,171	7,424	7,782
Idaho	7,964	8,041	--	7,587	7,436	8,067
Montana	6,676	6,472	--	8,960	--	6,903
Nevada	7,300	7,277	7,682	6,180	7,308	7,295
New Mexico	9,144	9,587	8,496	--	7,461	9,805
Utah	7,331	7,590	6,726	--	6,431	7,633
Wyoming	9,546	9,816	7,454	5,775	--	9,728
Pacific:						
Alaska	9,510	10,997	8,120	3,650	7,368	10,910
California	9,557	9,738	8,240	7,977	7,661	9,599
Hawaii	6,418	7,325	8,420	3,533 *	7,493	6,281
Oregon	7,278	7,376	7,391	--	7,160	7,286
Washington	8,941	8,589	8,962	9,637	7,938	8,958

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	289.78	350.30	163.08	340.97	280.55	307.05
New England:						
Connecticut	368.28	432.05	681.35	--	--	387.31
Maine	390.91	372.28	614.62	--	--	391.58
Massachusetts	238.30	331.51	281.29	548.84	--	244.08
New Hampshire	279.75	345.42	591.34	624.58	439.65	300.07
Rhode Island	594.11	790.39	887.27	--	--	450.53
Vermont	484.01	606.82	790.72	863.64	762.22	525.14
Middle Atlantic:						
New Jersey	420.71	505.12	571.96	490.18	--	433.75
New York	428.61	487.81	778.06	1,408.94	492.59	465.92
Pennsylvania	344.03	450.30	626.40	650.09	852.33	345.29
East North Central:						
Illinois	329.55	360.18	1,053.21	344.55	--	334.99
Indiana	428.45	590.36	539.01	--	1,385.31	453.99
Michigan	669.00	901.54	761.81	--	540.50	750.94
Ohio	342.79	367.99	692.59	--	944.76	363.61
Wisconsin	280.16	389.52	235.18	--	--	290.78
West North Central:						
Iowa	353.64	546.67	300.57	--	681.34	388.14
Kansas	312.21	390.23	177.68	451.52	352.20	376.66
Minnesota	424.53	482.49	942.60	--	--	437.55
Missouri	439.78	457.16	--	--	442.22	564.99
Nebraska	526.69	672.79	481.56	652.74	--	519.38
North Dakota	457.57	547.30	115.92	--	270.09	469.70
South Dakota	418.50	572.68	355.21	686.15	618.87	393.19
South Atlantic:						
Delaware	747.92	563.79	--	209.63	--	366.42
District of Columbia	397.45	436.91	941.82	--	564.61	419.89
Florida	330.79	422.14	436.46	590.40	684.83	352.21
Georgia	487.27	585.62	205.84	--	356.52	606.09
Maryland	667.66	744.91	1,394.66	--	1,346.53	536.24
North Carolina	392.13	494.51	503.95	--	144.88	452.96
South Carolina	295.00	317.11	560.86	677.34	530.50	338.31
Virginia	449.55	517.09	315.82	322.75	--	417.63
West Virginia	546.07	681.82	483.56	1,119.16	1,831.91	454.23
East South Central:						
Alabama	444.34	464.15	997.87	53.90	384.23	542.42
Kentucky	392.64	436.32	557.05	413.27	713.74	467.99
Mississippi	482.52	576.74	341.03	660.23	793.99	579.90
Tennessee	583.27	459.05	--	--	595.61	627.39
West South Central:						
Arkansas	569.00	605.62	--	--	--	602.50
Louisiana	457.28	487.63	1,251.21	--	1,146.68	452.57
Oklahoma	375.00	416.62	533.32	--	279.50	459.12
Texas	436.57	506.78	457.96	--	574.92	480.11
Mountain:						
Arizona	496.46	383.64	--	--	420.74	609.47
Colorado	347.88	433.87	387.22	449.66	186.08	392.79
Idaho	621.33	884.20	--	811.72	697.67	724.15
Montana	484.49	492.74	--	853.00	--	493.16
Nevada	331.58	412.59	579.64	816.78	234.11	507.78
New Mexico	529.39	664.71	408.88	--	603.44	636.97
Utah	369.09	430.33	705.79	--	441.31	450.08
Wyoming	600.76	651.07	659.54	110.99	--	659.76
Pacific:						
Alaska	807.80	1,085.32	558.93	264.38	593.70	895.63
California	507.41	479.89	472.84	583.91	691.34	499.16
Hawaii	955.14	324.44	515.01	1,123.42 *	503.53	1,043.80
Oregon	281.34	301.93	502.31	--	1,114.49	292.04
Washington	319.41	788.34	128.92	491.23	576.62	323.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	8,426	8,442	8,324	8,363	7,856	8,505
New England:						
Connecticut	8,719	8,572	9,251	9,794	7,085	8,935
Maine	8,671	8,130	10,122	9,369	10,540	8,485
Massachusetts	9,375	9,615	8,669	8,531	7,750	9,458
New Hampshire	8,237	8,349	7,679	8,740	7,812	8,251
Rhode Island	9,544	9,720	8,322	8,817	6,680	9,849
Vermont	8,733	8,780	8,531	8,126	7,468	8,804
Middle Atlantic:						
New Jersey	9,000	9,033	8,643	9,981	7,443	9,078
New York	9,762	9,858	9,303	9,575	8,149	9,902
Pennsylvania	8,287	8,481	7,321	8,807	7,477	8,504
East North Central:						
Illinois	8,981	8,823	9,004	10,770	7,661	9,210
Indiana	8,473	8,252	9,800	7,672	8,474	8,473
Michigan	9,432	9,403	9,757	8,779	7,931	9,625
Ohio	8,290	8,101	9,267	8,556	7,952	8,321
Wisconsin	8,281	8,259	8,866	7,926	8,008	8,309
West North Central:						
Iowa	7,543	7,672	6,486	6,735	8,180	7,404
Kansas	7,978	8,030	7,737	7,097	7,529	8,005
Minnesota	8,057	8,166	7,409	7,929	7,127	8,391
Missouri	8,903	9,081	8,087	6,117	8,734	8,926
Nebraska	7,979	7,950	8,731	6,732	7,096	8,076
North Dakota	8,342	8,337	8,759	7,796	7,540	8,490
South Dakota	8,460	7,974	9,452	9,126	9,070	8,396
South Atlantic:						
Delaware	9,456	9,614	8,164	8,646	8,080	9,557
District of Columbia	8,882	8,824	9,177	9,728	8,748	8,887
Florida	9,359	9,661	8,244	8,179	7,627	9,593
Georgia	7,737	7,817	6,167	8,042	8,036	7,674
Maryland	7,913	7,945	7,827	7,379	7,909	7,913
North Carolina	8,171	8,287	7,876	7,357	7,008	8,488
South Carolina	8,077	8,079	8,122	7,997	7,468	8,146
Virginia	8,278	8,416	7,400	7,635	8,169	8,296
West Virginia	9,057	9,503	6,859	6,159	7,481	9,319
East South Central:						
Alabama	8,022	8,065	7,587	7,444	8,376	7,950
Kentucky	8,108	8,088	8,480	7,255	7,790	8,158
Mississippi	7,651	7,746	6,717	6,546	6,921	7,758
Tennessee	7,796	7,786	8,242	7,416	7,300	7,861
West South Central:						
Arkansas	7,708	7,787	6,555	7,407	7,173	7,926
Louisiana	7,918	8,080	7,157	8,163	7,681	8,018
Oklahoma	7,753	7,778	7,790	7,184	7,901	7,724
Texas	7,839	7,754	8,655	8,495	8,031	7,807
Mountain:						
Arizona	8,489	8,591	7,882	7,388	10,892	8,006
Colorado	8,445	8,547	7,456	7,999	7,487	8,491
Idaho	7,448	7,847	6,620	5,513	6,191	7,599
Montana	8,262	8,247	8,436	7,913	7,860	8,300
Nevada	7,510	7,550	6,792	7,764	7,378	7,566
New Mexico	8,272	8,389	7,682	7,701	7,223	8,508
Utah	7,873	8,035	7,091	5,877	8,566	7,840
Wyoming	8,656	8,730	8,125	8,023	7,766	8,763
Pacific:						
Alaska	9,191	9,176	9,710	8,748	7,548	9,282
California	8,128	8,108	8,316	8,138	8,659	8,102
Hawaii	8,047	7,831	10,010	8,073	6,915	8,188
Oregon	8,788	8,768	9,121	8,721	8,066	8,802
Washington	7,905	7,820	8,188	8,899	7,824	7,908

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.b Standard errors 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, 2024

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	77.84	88.58	177.16	211.94	146.51	85.82
New England:						
Connecticut	328.83	374.98	737.02	614.64	533.32	350.48
Maine	267.54	258.18	465.81	1,042.23	948.90	246.66
Massachusetts	514.98	257.88	1,973.27	717.30	327.21	544.71
New Hampshire	317.70	307.07	1,078.26	1,112.35	614.40	327.60
Rhode Island	385.90	435.72	411.32	904.16	269.73	390.48
Vermont	201.85	226.43	311.70	497.25	463.74	213.15
Middle Atlantic:						
New Jersey	399.78	494.41	688.62	1,401.81	936.41	418.37
New York	393.93	470.67	657.20	711.59	936.24	417.84
Pennsylvania	248.44	247.25	592.69	533.73	347.93	264.14
East North Central:						
Illinois	251.37	215.86	577.40	874.97	366.67	236.43
Indiana	240.77	257.15	560.51	537.60	729.32	253.64
Michigan	736.99	904.00	875.81	975.67	369.81	818.43
Ohio	189.58	202.94	485.12	342.99	333.03	205.33
Wisconsin	230.23	244.85	708.95	619.75	900.72	237.51
West North Central:						
Iowa	233.60	257.16	403.04	566.38	701.32	223.35
Kansas	219.20	233.69	483.94	357.42	290.12	227.75
Minnesota	220.55	260.81	641.68	291.94	200.54	222.68
Missouri	416.15	456.99	484.91	288.32	946.75	454.36
Nebraska	270.85	288.89	646.92	690.74	439.65	295.99
North Dakota	227.02	265.96	360.71	416.72	269.59	253.68
South Dakota	231.71	258.10	316.53	563.66	642.94	247.45
South Atlantic:						
Delaware	275.94	300.04	628.87	503.09	641.51	287.01
District of Columbia	198.50	220.45	614.59	323.22	349.99	205.50
Florida	637.79	765.63	522.83	522.18	301.40	698.23
Georgia	227.58	247.44	499.13	536.58	327.88	263.07
Maryland	384.40	430.80	636.13	558.00	524.23	406.58
North Carolina	259.70	277.58	662.32	537.81	147.80	268.37
South Carolina	365.93	399.46	462.14	359.73	365.03	405.33
Virginia	394.49	455.98	443.29	497.02	638.63	447.04
West Virginia	363.46	345.78	1,418.32	1,166.93	1,039.18	357.64
East South Central:						
Alabama	268.10	290.92	552.68	398.92	691.87	283.37
Kentucky	242.77	268.45	419.96	605.33	367.88	273.21
Mississippi	378.29	400.43	315.59	384.44	409.26	414.88
Tennessee	187.62	212.31	300.23	449.99	270.96	207.87
West South Central:						
Arkansas	270.86	288.58	636.73	435.45	343.07	331.38
Louisiana	258.80	270.43	438.29	693.66	569.36	253.58
Oklahoma	215.53	237.42	473.67	858.68	333.04	251.07
Texas	279.37	298.54	789.60	681.10	366.76	318.29
Mountain:						
Arizona	499.73	552.96	579.92	381.38	1,241.36	293.32
Colorado	333.32	368.56	577.67	830.78	738.02	348.76
Idaho	240.81	261.03	479.93	335.44	488.58	269.49
Montana	248.85	310.80	157.27	461.03	262.06	272.96
Nevada	250.36	255.54	1,439.33	542.17	550.91	277.65
New Mexico	233.91	268.51	527.16	533.32	332.10	265.81
Utah	235.36	218.12	697.85	592.88	1,267.53	244.74
Wyoming	413.64	463.01	816.34	663.22	695.05	453.81
Pacific:						
Alaska	292.56	311.65	1,212.28	1,031.38	811.17	303.14
California	222.91	254.46	240.93	333.62	494.81	231.17
Hawaii	261.42	261.26	933.97	944.07	276.92	286.76
Oregon	271.12	296.54	669.29	1,344.89	173.41	275.92
Washington	264.43	300.94	534.55	591.22	489.71	270.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.c 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, 2024

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	8,503	8,433	8,906	8,954	8,074	8,549
New England:						
Connecticut	9,543	9,652	8,471	--	--	9,401
Maine	8,482	8,409	7,943	--	--	8,973
Massachusetts	9,582	10,096	--	--	--	9,600
New Hampshire	8,187	7,883	9,145	9,510	10,113	7,966
Rhode Island	9,400	9,539	9,461	8,892	--	9,510
Vermont	8,340	8,153	8,516	--	--	8,410
Middle Atlantic:						
New Jersey	9,813	9,827	10,359	--	--	9,824
New York	9,105	8,965	11,332	9,272	7,656	9,146
Pennsylvania	8,754	8,612	9,969	--	--	8,954
East North Central:						
Illinois	8,531	8,397	--	8,832	6,310	8,774
Indiana	9,462	9,517	--	--	10,074	9,421
Michigan	7,388	7,029	--	--	--	7,175
Ohio	8,523	8,497	--	--	8,969	8,504
Wisconsin	8,077	7,345	6,477	10,092	9,911	7,262
West North Central:						
Iowa	8,020	7,870	8,631	--	9,635	7,830
Kansas	7,209	7,166	8,082	6,686	8,385	7,046
Minnesota	9,131	9,005	9,371	9,927	9,964	9,045
Missouri	7,931	7,658	9,457	7,350	8,269	7,920
Nebraska	9,240	9,274	9,151	9,094	10,433	9,007
North Dakota	9,065	9,100	9,399	8,258	8,357	9,142
South Dakota	8,576	8,431	--	8,579	8,125	8,607
South Atlantic:						
Delaware	8,531	8,721	--	--	7,708	8,638
District of Columbia	9,032	8,968	--	--	8,440	9,078
Florida	8,234	8,175	--	7,807	--	8,330
Georgia	8,127	8,131	--	--	9,643	7,862
Maryland	8,219	7,735	9,253	7,707	--	8,155
North Carolina	7,335	7,286	8,425	--	8,235	7,299
South Carolina	9,106	9,454	8,478	--	--	9,404
Virginia	8,303	8,689	5,727	--	--	8,446
West Virginia	8,686	8,281	10,993	--	9,863	8,410
East South Central:						
Alabama	7,795	7,683	--	--	7,859	7,762
Kentucky	8,538	8,584	8,523	--	6,638	8,632
Mississippi	7,359	7,530	--	--	6,483	7,923
Tennessee	8,497	7,928	--	10,357	8,302	8,569
West South Central:						
Arkansas	6,582	6,461	7,404	7,384	8,111	6,204
Louisiana	9,495	9,525	--	--	8,132	9,713
Oklahoma	7,729	7,704	--	--	9,012	7,438
Texas	7,828	7,912	6,974	7,527	6,812	8,051
Mountain:						
Arizona	7,465	7,368	8,915	8,059	7,081	7,538
Colorado	8,857	8,938	7,571	--	6,806	8,980
Idaho	7,340	7,128	--	9,691	9,345	7,084
Montana	9,066	8,853	--	--	7,756	9,110
Nevada	7,466	7,401	--	10,045	9,928	7,419
New Mexico	9,188	8,615	11,130	7,000	8,315	9,345
Utah	7,681	7,539	6,348	9,881	9,651	7,518
Wyoming	9,569	8,334	11,465	--	8,911	9,622
Pacific:						
Alaska	10,500	10,546	--	--	--	10,500
California	9,194	9,089	9,751	10,277	8,618	9,214
Hawaii	7,730	7,571	--	8,498	7,785	7,721
Oregon	7,691	7,693	--	--	--	7,693
Washington	9,162	9,211	--	--	--	9,169

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 Standard errors 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, 2024

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	116.13	131.15	248.47	275.69	421.45	119.74
New England:						
Connecticut	635.20	722.88	136.23	--	--	653.52
Maine	545.23	624.48	1,009.62	--	--	453.85
Massachusetts	905.07	981.06	--	--	--	912.27
New Hampshire	416.82	477.03	775.69	880.55	402.00	442.23
Rhode Island	656.72	875.52	290.77	899.70	--	687.09
Vermont	490.96	564.47	696.49	--	--	478.24
Middle Atlantic:						
New Jersey	771.88	791.02	76.89	--	--	801.03
New York	596.23	649.95	1,387.98	776.11	520.74	612.67
Pennsylvania	413.07	438.99	318.00	--	--	393.49
East North Central:						
Illinois	396.67	404.57	--	1,507.55	838.04	415.85
Indiana	788.24	1,016.01	--	--	825.16	841.52
Michigan	571.43	487.84	--	--	--	591.84
Ohio	352.83	370.93	--	--	985.28	364.67
Wisconsin	592.00	901.38	588.65	349.87	563.24	684.91
West North Central:						
Iowa	432.23	495.51	587.73	--	1,197.48	452.42
Kansas	289.81	317.62	582.88	561.56	568.14	295.46
Minnesota	195.14	208.22	675.84	534.37	469.61	205.27
Missouri	501.69	549.23	114.55	194.88	371.29	517.13
Nebraska	306.31	388.58	196.85	581.45	924.98	327.82
North Dakota	440.56	524.36	847.24	585.27	561.72	483.01
South Dakota	500.63	540.21	--	669.82	353.19	533.91
South Atlantic:						
Delaware	681.75	721.56	--	--	317.54	761.82
District of Columbia	523.81	547.84	--	--	489.64	562.13
Florida	543.78	602.84	--	675.07	--	476.48
Georgia	412.82	399.30	--	--	924.79	421.38
Maryland	699.78	764.03	1,479.96	641.98	--	790.87
North Carolina	219.41	228.17	506.65	--	539.99	224.05
South Carolina	499.31	466.10	795.68	--	--	430.89
Virginia	340.01	313.79	533.63	--	--	338.55
West Virginia	575.24	647.93	515.37	--	1,040.13	662.31
East South Central:						
Alabama	399.59	411.79	--	--	819.10	430.15
Kentucky	275.43	339.87	371.70	--	853.67	281.50
Mississippi	806.66	886.48	--	--	1,166.90	838.96
Tennessee	537.75	341.93	--	325.12	1,292.40	552.08
West South Central:						
Arkansas	937.12	1,065.38	683.73	455.64	485.65	1,099.47
Louisiana	482.21	485.09	--	--	407.34	526.03
Oklahoma	572.99	602.68	--	--	757.10	670.66
Texas	504.22	557.93	414.29	562.15	1,647.55	432.36
Mountain:						
Arizona	599.15	638.55	38.10	566.91	756.33	703.46
Colorado	559.63	606.96	266.32	--	518.60	589.12
Idaho	636.21	673.86	--	965.44	734.10	691.70
Montana	691.91	801.70	--	--	56.37	712.08
Nevada	589.13	597.88	--	861.05	967.55	597.95
New Mexico	629.57	864.31	349.90	329.89	653.63	693.00
Utah	506.35	529.77	469.54	653.76	691.04	523.86
Wyoming	374.93	548.14	373.40	--	511.05	408.86
Pacific:						
Alaska	1,080.90	1,206.45	--	--	--	1,080.90
California	550.11	610.54	535.91	1,211.34	1,245.38	567.93
Hawaii	512.46	545.55	--	1,132.34	802.83	582.08
Oregon	646.37	657.63	--	--	--	657.63
Washington	598.74	879.46	--	--	--	604.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 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, 2024

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	1,789	1,783	1,817	1,837	1,802	1,788
New England:						
Connecticut	1,853	1,935	1,725	865 *	1,441	1,907
Maine	1,657	1,574	1,848	1,841 *	2,093	1,613
Massachusetts	2,077	2,176	1,593	2,858	1,948	2,082
New Hampshire	1,908	1,881	1,907	2,349	2,283	1,884
Rhode Island	1,973	2,016	1,774	1,854	1,566	2,009
Vermont	1,871	1,902	1,811	1,509	1,572	1,892
Middle Atlantic:						
New Jersey	1,862	1,783	2,093	2,561	2,284	1,843
New York	1,953	2,000	1,564	2,204	1,724	1,971
Pennsylvania	1,970	1,886	2,322	1,882	1,827	2,007
East North Central:						
Illinois	1,899	1,958	2,032	1,116 *	2,004	1,885
Indiana	1,676	1,598	2,256	1,018 *	1,714	1,671
Michigan	1,825	1,669	2,536	2,084	2,214	1,775
Ohio	1,797	1,727	1,993	2,327	2,026	1,778
Wisconsin	1,946	1,913	1,901	2,422	2,074	1,929
West North Central:						
Iowa	1,784	1,770	1,964	1,520	1,711	1,799
Kansas	1,699	1,700	1,690	1,705	1,696	1,699
Minnesota	1,942	1,911	1,817	2,508	1,433	2,076
Missouri	1,792	1,744	2,049	2,521	1,711	1,803
Nebraska	1,695	1,676	1,787	1,860	1,558	1,710
North Dakota	1,669	1,659	1,827	1,529	2,393	1,559
South Dakota	1,947	1,916	2,093	1,733	1,906	1,952
South Atlantic:						
Delaware	1,806	1,809	1,585	1,989	2,041	1,781
District of Columbia	2,047	2,100	1,693	--	4,228 *	1,950
Florida	1,779	1,827	1,530	1,735	1,433	1,839
Georgia	1,571	1,609	1,233	1,442	1,546	1,576
Maryland	1,911	1,896	2,153	1,604	1,910	1,911
North Carolina	1,810	1,820	1,801	1,644	2,306	1,694
South Carolina	1,828	1,804	1,833	2,259	1,777	1,835
Virginia	1,862	1,860	1,968	1,715	2,120	1,823
West Virginia	1,662	1,712	1,307	1,624 *	1,881	1,621
East South Central:						
Alabama	1,925	1,929	1,804	2,019	2,101	1,882
Kentucky	1,686	1,738	1,241	2,409	1,344	1,736
Mississippi	1,852	1,821	2,374	1,747	1,537	1,916
Tennessee	1,577	1,526	1,720	1,994	1,827	1,545
West South Central:						
Arkansas	1,744	1,754	1,146	2,355	2,285	1,564
Louisiana	2,026	2,037	1,966	2,070	2,105	2,001
Oklahoma	1,974	1,990	1,909	1,758	2,093	1,946
Texas	1,515	1,450	2,016	2,095	1,563	1,506
Mountain:						
Arizona	1,539	1,393	2,925	1,697	1,666	1,513
Colorado	1,913	1,887	2,192	1,915	1,693	1,927
Idaho	1,509	1,542	1,423	1,434	1,668	1,488
Montana	1,316	1,340	1,269	1,027 *	1,498	1,299
Nevada	1,414	1,373	1,387	2,143	1,359	1,436
New Mexico	1,691	1,689	1,240	2,866	1,829	1,655
Utah	1,513	1,512	1,230	2,155	1,974	1,470
Wyoming	1,697	1,811	1,143	1,344	1,680	1,699
Pacific:						
Alaska	1,910	2,070	1,065	--	1,303	1,995
California	1,947	1,968	1,668	2,077	2,080	1,943
Hawaii	799	874	546 *	579 *	1,155	750
Oregon	1,233	1,268	1,049	1,036	1,034	1,239
Washington	1,446	1,603	1,048 *	1,076	1,663	1,441

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	42.88	50.52	69.11	82.37	63.48	47.74
New England:						
Connecticut	109.53	124.57	227.97	316.98 *	188.88	120.99
Maine	121.94	130.76	133.37	699.28 *	139.59	130.01
Massachusetts	257.10	342.40	229.85	311.90	192.08	267.86
New Hampshire	145.29	179.72	210.05	286.77	299.88	153.05
Rhode Island	154.85	174.41	497.80	350.57	395.02	163.99
Vermont	190.96	223.26	230.19	314.59	360.68	202.72
Middle Atlantic:						
New Jersey	233.84	276.00	346.64	443.28	332.69	243.19
New York	124.39	149.59	154.20	273.31	277.98	132.74
Pennsylvania	122.28	127.05	288.72	284.49	364.65	122.83
East North Central:						
Illinois	135.76	130.89	380.61	588.97 *	151.77	152.53
Indiana	119.43	110.66	444.15	464.58 *	218.58	131.25
Michigan	153.48	148.95	491.22	360.85	500.35	162.43
Ohio	109.64	114.39	384.43	301.36	266.65	116.83
Wisconsin	90.58	100.13	287.26	173.55	234.00	98.19
West North Central:						
Iowa	110.22	128.75	213.72	176.10	427.34	101.00
Kansas	111.01	124.09	222.71	235.94	226.40	119.87
Minnesota	153.83	186.22	227.07	296.06	273.67	141.42
Missouri	136.58	152.96	149.96	219.49	218.88	152.79
Nebraska	125.61	145.71	216.83	200.97	420.66	131.86
North Dakota	119.60	140.51	208.39	250.25	258.85	125.75
South Dakota	130.53	138.39	329.18	228.07	309.94	140.37
South Atlantic:						
Delaware	131.43	152.01	311.63	360.42	255.89	142.48
District of Columbia	176.80	198.03	326.16	--	1,280.12 *	158.64
Florida	99.92	113.71	209.96	250.79	182.66	108.95
Georgia	107.38	119.71	302.08	300.58	192.31	123.32
Maryland	182.83	216.69	295.57	219.88	215.19	197.47
North Carolina	136.17	164.18	215.99	249.35	435.72	116.30
South Carolina	131.48	143.15	373.36	270.57	195.75	146.94
Virginia	131.36	153.42	188.20	262.29	436.16	136.83
West Virginia	170.03	199.11	226.48	525.57 *	324.40	192.55
East South Central:						
Alabama	110.47	119.68	322.28	308.23	278.05	119.57
Kentucky	124.05	145.03	124.68	435.37	198.20	137.89
Mississippi	185.80	204.61	389.57	410.77	281.64	209.05
Tennessee	98.43	112.57	187.60	245.73	140.28	109.01
West South Central:						
Arkansas	173.65	188.24	313.96	439.75	276.66	201.35
Louisiana	141.13	165.14	270.94	527.96	279.85	162.02
Oklahoma	319.10	364.17	310.22	353.07	195.69	391.89
Texas	106.46	113.49	221.21	415.25	190.01	119.80
Mountain:						
Arizona	139.60	129.87	670.32	308.24	285.49	159.82
Colorado	124.06	136.77	379.63	145.58	213.17	130.67
Idaho	105.05	121.52	287.74	207.83	146.82	118.54
Montana	108.56	124.25	239.23	455.57 *	288.31	115.18
Nevada	100.26	114.48	244.22	264.26	194.24	122.65
New Mexico	140.13	139.79	282.37	710.94	363.94	150.56
Utah	115.72	129.92	227.20	554.77	259.29	118.58
Wyoming	135.67	164.83	228.47	204.31	120.23	150.35
Pacific:						
Alaska	136.01	150.86	175.43	--	279.25	140.09
California	220.83	244.85	239.47	178.69	253.03	229.19
Hawaii	97.30	110.08	181.65 *	264.09 *	279.31	104.34
Oregon	87.59	97.48	272.46	236.13	274.67	89.48
Washington	191.56	213.17	323.03 *	138.00	128.01	195.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	1,913	1,982	1,557	2,020	1,690	1,937
New England:						
Connecticut	1,977	2,052	1,888	--	1,734	2,016
Maine	2,058	1,692 *	2,496	--	--	2,069
Massachusetts	1,738	1,780	1,369	2,638	--	1,747
New Hampshire	1,956	1,933	1,796	2,568	--	1,886
Rhode Island	1,462	1,483	1,473	1,223	--	1,443
Vermont	2,035	2,018	1,920	2,737	--	2,110
Middle Atlantic:						
New Jersey	2,646	2,663	--	--	--	2,660
New York	1,954	1,998	1,703	1,936	2,046	1,945
Pennsylvania	1,940	1,749	2,429	--	1,278	2,142
East North Central:						
Illinois	1,926	2,030	--	--	--	1,917
Indiana	1,988	2,189	1,768	--	2,090	1,972
Michigan	1,867	2,016	--	--	2,264	1,805
Ohio	1,332	1,389	1,034	--	--	1,354
Wisconsin	1,986	2,296	--	--	--	1,964
West North Central:						
Iowa	1,875	1,775	2,019	1,914	1,314	1,985
Kansas	1,630	1,859	--	--	1,254	1,736
Minnesota	1,965	1,831	1,909	--	--	1,954
Missouri	1,523	1,464	--	--	--	1,548
Nebraska	1,457	1,515	1,392	--	--	1,475
North Dakota	1,372	1,459	1,246	--	--	1,294
South Dakota	2,141	1,823	--	1,540	1,324	2,295
South Atlantic:						
Delaware	1,907	2,590	--	--	--	2,059
District of Columbia	2,447	2,503	--	2,934	2,263	2,457
Florida	1,614	1,711	1,475	--	1,722	1,582
Georgia	1,615	1,695	985	--	928	1,796
Maryland	1,771	1,832	--	1,662	2,275	1,704
North Carolina	1,751	1,563	--	--	--	1,874
South Carolina	2,333	2,307	--	--	2,028	2,451
Virginia	1,886	1,906	2,132	--	--	1,587
West Virginia	1,416	1,590	1,063	852	2,104 *	1,216
East South Central:						
Alabama	1,940	1,815	--	3,242	2,369	1,834
Kentucky	1,601	1,682	--	--	778	1,831
Mississippi	2,662	2,796 *	--	--	1,728	3,027 *
Tennessee	1,359	1,355	1,277	--	2,052	1,306
West South Central:						
Arkansas	1,758	1,807	--	--	--	1,812
Louisiana	1,698	1,959	--	--	--	1,740
Oklahoma	1,652	1,698	--	--	1,721	1,627
Texas	1,724	1,547	2,499	--	1,650 *	1,736
Mountain:						
Arizona	2,686	2,384	--	--	--	2,600
Colorado	1,880	2,014	--	1,764	1,586	1,920
Idaho	1,518	1,872	550	1,550	1,452	1,531
Montana	1,246	1,367	--	--	--	1,298
Nevada	1,137	1,127	957	--	643	1,423
New Mexico	1,772	2,034	947	--	1,310	1,954
Utah	1,988	2,339	740 *	--	1,475	2,160
Wyoming	1,950	2,092	--	--	--	2,001
Pacific:						
Alaska	1,392	1,812	--	1,409	--	1,644
California	2,183	2,231	1,515	2,581	2,435	2,177
Hawaii	485	707	197 *	270 *	669 *	462
Oregon	1,177	1,292	1,180	531	--	1,196
Washington	1,849 *	3,330	--	1,402	1,373	1,858 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	143.05	167.47	119.05	147.19	105.79	154.41
New England:						
Connecticut	269.58	341.78	353.48	--	160.91	310.42
Maine	391.97	530.37 *	261.69	--	--	396.81
Massachusetts	273.87	367.41	345.76	213.44	--	281.89
New Hampshire	214.09	267.69	405.17	484.75	--	221.98
Rhode Island	181.78	261.34	210.55	14.28	--	185.47
Vermont	222.74	282.59	328.45	409.26	--	239.00
Middle Atlantic:						
New Jersey	401.67	473.85	--	--	--	415.27
New York	350.62	434.38	261.44	530.85	426.85	381.64
Pennsylvania	281.78	349.12	409.06	--	108.73	346.37
East North Central:						
Illinois	246.33	280.14	--	--	--	252.54
Indiana	191.58	276.33	231.53	--	390.32	212.18
Michigan	420.96	519.17	--	--	275.62	484.59
Ohio	155.81	195.52	234.76	--	--	165.90
Wisconsin	208.48	212.82	--	--	--	221.68
West North Central:						
Iowa	196.15	271.35	324.65	179.00	253.86	217.39
Kansas	217.69	240.00	--	--	200.08	250.36
Minnesota	194.72	195.15	182.63	--	--	201.50
Missouri	341.86	351.33	--	--	--	434.87
Nebraska	207.88	366.84	51.79	--	--	220.70
North Dakota	276.88	347.31	95.14	--	--	291.93
South Dakota	443.74	306.16	--	90.86	263.14	517.55
South Atlantic:						
Delaware	323.72	527.07	--	--	--	395.24
District of Columbia	494.17	563.97	--	273.63	218.27	522.52
Florida	195.65	237.22	391.82	--	211.73	246.72
Georgia	171.85	194.93	96.11	--	138.47	195.72
Maryland	220.44	256.96	--	153.39	285.68	237.58
North Carolina	272.65	134.07	--	--	--	286.37
South Carolina	427.11	487.29	--	--	324.04	579.42
Virginia	319.36	373.48	315.18	--	--	175.48
West Virginia	204.48	294.24	148.28	131.46	665.63 *	130.23
East South Central:						
Alabama	187.06	211.56	--	195.43	368.94	215.00
Kentucky	210.67	260.16	--	--	149.98	264.61
Mississippi	732.65	903.31 *	--	--	271.76	971.72 *
Tennessee	225.66	272.82	189.13	--	379.15	235.90
West South Central:						
Arkansas	147.36	144.81	--	--	--	141.89
Louisiana	222.07	244.98	--	--	--	230.33
Oklahoma	272.89	300.36	--	--	476.51	328.67
Texas	219.96	215.19	375.20	--	595.95 *	237.60
Mountain:						
Arizona	613.46	516.76	--	--	--	655.70
Colorado	326.42	403.70	--	198.15	285.42	369.15
Idaho	295.93	360.17	32.65	216.95	252.10	351.19
Montana	200.41	211.03	--	--	--	214.22
Nevada	194.68	255.77	189.39	--	187.64	249.84
New Mexico	205.32	222.50	145.73	--	312.50	223.02
Utah	233.21	227.04	266.89 *	--	246.97	289.77
Wyoming	369.29	402.07	--	--	--	406.33
Pacific:						
Alaska	253.00	397.52	--	51.49	--	331.74
California	318.93	333.86	365.49	264.24	456.48	328.31
Hawaii	114.76	154.54	67.77 *	122.53 *	319.74 *	119.20
Oregon	203.75	284.18	272.40	46.48	--	215.54
Washington	703.78 *	968.42	--	103.56	14.31	717.86 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	1,748	1,717	1,954	1,837	1,837	1,736
New England:						
Connecticut	1,788	1,877	1,669	641 *	1,329	1,849
Maine	1,571	1,526	1,629	1,714 *	2,295	1,499
Massachusetts	2,261	2,395	1,678	3,116	2,062	2,271
New Hampshire	1,865	1,851	1,867	2,355	1,836	1,866
Rhode Island	2,135	2,097	--	2,514	1,509 *	2,202
Vermont	1,816	1,854	1,555	--	--	1,815
Middle Atlantic:						
New Jersey	1,917	1,862	1,997	2,440	2,181	1,904
New York	1,976	2,042	1,467	2,415	1,523	2,015
Pennsylvania	1,927	1,841	2,286	2,023	2,104	1,880
East North Central:						
Illinois	1,857	1,922	2,814	697 *	2,036	1,826
Indiana	1,624	1,462	2,458	2,257	1,607	1,627
Michigan	1,829	1,613	2,882	1,923	2,030 *	1,803
Ohio	1,820	1,663	2,486	2,380	2,325	1,774
Wisconsin	1,917	1,847	2,798	2,734	1,837	1,925
West North Central:						
Iowa	1,750	1,775	1,600	1,476	1,853 *	1,728
Kansas	1,767	1,746	1,964	1,864	1,870	1,761
Minnesota	1,829	1,776	1,809	2,435	1,389	1,986
Missouri	1,825	1,799	1,879	2,421	1,811	1,827
Nebraska	1,708	1,643	2,612	2,025	1,548 *	1,726
North Dakota	1,602	1,558	1,812	1,878	2,600	1,418
South Dakota	1,832	1,809	1,902	1,768	2,179	1,796
South Atlantic:						
Delaware	1,911	1,919	1,440	2,423	2,237	1,887
District of Columbia	1,962	2,016	1,799	--	6,001	1,817
Florida	1,786	1,829	1,506	1,782	1,505	1,824
Georgia	1,540	1,573	--	1,410	1,619	1,524
Maryland	1,961	1,921	2,635	1,863	1,830	1,969
North Carolina	1,786	1,794	1,778	1,667	2,338	1,635
South Carolina	1,762	1,738	1,779	2,210	1,699	1,769
Virginia	1,830	1,802	2,011	1,956	1,882	1,822
West Virginia	1,710	1,738	1,435	1,653 *	1,735	1,706
East South Central:						
Alabama	1,880	1,875	1,969	1,893	2,036	1,849
Kentucky	1,895	1,936	1,469	2,199	1,453	1,963
Mississippi	1,795	1,755	2,599	1,718	1,778	1,798
Tennessee	1,660	1,591	1,926	2,317	1,858	1,634
West South Central:						
Arkansas	1,727	1,751	1,086 *	2,148	2,208	1,531
Louisiana	2,072	2,015	2,357	--	2,187	2,023
Oklahoma	2,007	2,030	1,979	1,603	2,097	1,989
Texas	1,410	1,364	1,810	1,856	1,530	1,391
Mountain:						
Arizona	1,366	1,242	2,692	1,578	1,425	1,354
Colorado	1,934	1,888	2,386	2,127	--	1,947
Idaho	1,506	1,469	1,617	1,443	1,797	1,471
Montana	1,419	1,437	1,524	--	1,828	1,380
Nevada	1,486	1,407	1,935	2,184	1,719	1,386
New Mexico	1,621	1,466	1,732	3,400	1,989	1,538
Utah	1,396	1,360	1,598	1,792	2,316	1,354
Wyoming	1,744	1,708	2,118	--	1,614	1,760
Pacific:						
Alaska	2,027	2,095	1,256	--	1,952	2,031
California	1,742	1,717	1,895	1,918	1,977	1,730
Hawaii	1,127	1,130	1,051 *	1,160	1,226	1,115
Oregon	1,252	1,272	894 *	1,364	--	1,254
Washington	1,395	1,371	1,993	785	1,794	1,384

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	31.30	34.59	89.81	110.67	81.24	33.84
New England:						
Connecticut	128.06	145.49	273.97	298.04 *	233.25	140.92
Maine	154.19	160.48	166.37	776.18 *	104.11	164.40
Massachusetts	348.22	443.25	309.06	568.62	232.40	366.04
New Hampshire	216.87	267.87	208.12	403.40	253.33	223.66
Rhode Island	210.07	223.21	--	230.79	479.78 *	224.02
Vermont	267.35	298.92	333.79	--	--	280.65
Middle Atlantic:						
New Jersey	214.49	259.56	418.47	554.12	338.28	224.84
New York	111.01	130.57	190.05	330.80	331.13	115.50
Pennsylvania	150.43	140.19	420.00	362.98	473.68	133.48
East North Central:						
Illinois	172.28	160.49	433.96	478.79 *	174.00	199.01
Indiana	140.27	121.12	611.85	242.95	251.56	154.19
Michigan	181.78	164.03	556.77	407.31	649.75 *	188.92
Ohio	127.02	114.30	645.31	358.64	308.24	135.35
Wisconsin	111.03	113.94	354.52	244.12	397.42	116.13
West North Central:						
Iowa	130.59	145.54	275.01	237.12	567.11 *	105.06
Kansas	134.32	151.41	266.54	233.04	268.61	141.87
Minnesota	171.56	197.02	315.35	304.37	278.65	150.65
Missouri	144.41	162.59	122.37	235.81	267.51	159.86
Nebraska	155.24	164.83	237.88	174.17	543.19 *	161.88
North Dakota	129.29	149.06	207.49	223.07	301.11	122.84
South Dakota	141.19	151.33	310.04	329.64	416.79	149.69
South Atlantic:						
Delaware	178.12	199.00	376.44	426.03	318.01	189.56
District of Columbia	200.23	222.97	471.96	--	1,064.79	153.95
Florida	123.96	136.74	347.53	284.85	215.39	134.73
Georgia	128.96	141.93	--	343.20	244.78	147.17
Maryland	232.62	267.54	393.60	272.09	216.07	245.23
North Carolina	153.63	188.61	229.45	261.93	460.48	121.62
South Carolina	137.79	148.10	480.62	313.95	247.03	150.35
Virginia	158.43	183.87	235.50	262.53	336.50	176.99
West Virginia	220.18	249.23	402.43	625.77 *	400.66	247.15
East South Central:						
Alabama	131.47	140.76	374.63	364.11	412.82	135.65
Kentucky	149.35	167.34	174.90	574.86	276.23	164.01
Mississippi	207.98	227.39	569.92	494.56	295.48	233.13
Tennessee	115.02	127.38	237.52	307.99	181.28	127.41
West South Central:						
Arkansas	216.11	232.39	342.32 *	559.13	307.41	267.38
Louisiana	178.17	212.08	341.30	--	311.33	216.09
Oklahoma	434.78	500.04	262.89	340.61	196.66	521.20
Texas	125.16	133.43	358.92	318.95	211.31	140.68
Mountain:						
Arizona	138.00	132.84	302.39	338.76	81.06	164.90
Colorado	145.14	159.36	373.45	141.52	--	149.85
Idaho	126.33	145.84	228.37	329.41	177.65	143.03
Montana	131.45	156.54	302.50	--	218.61	140.99
Nevada	121.91	132.21	388.87	326.34	221.73	145.41
New Mexico	156.08	138.00	253.05	749.96	544.56	141.13
Utah	109.21	114.80	270.02	410.75	349.18	105.73
Wyoming	167.33	187.87	319.47	--	152.02	187.21
Pacific:						
Alaska	152.29	169.16	247.84	--	434.06	159.11
California	155.32	176.21	333.52	285.07	340.68	162.52
Hawaii	163.55	197.57	424.82 *	324.39	340.26	181.91
Oregon	105.78	113.47	426.07 *	266.41	--	107.56
Washington	130.75	144.63	416.19	192.70	129.91	134.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	21.1%	21.0%	21.7%	21.9%	22.9%	20.9%
New England:						
Connecticut	20.7%	22.0%	17.9%	9.1% *	18.4%	21.0%
Maine	18.9%	19.0%	18.3%	19.5% *	23.1%	18.4%
Massachusetts	22.1%	22.6%	18.1%	32.4%	24.4%	22.0%
New Hampshire	22.8%	22.5%	23.0%	27.4%	27.5%	22.6%
Rhode Island	21.2%	21.1%	21.6%	21.6%	19.1%	21.4%
Vermont	21.4%	21.9%	20.1%	17.2%	21.2%	21.4%
Middle Atlantic:						
New Jersey	20.4%	19.4%	24.1%	26.4%	29.6%	20.1%
New York	20.4%	20.9%	16.6%	21.9%	20.2%	20.4%
Pennsylvania	22.9%	21.9%	27.7%	20.8%	22.8%	23.0%
East North Central:						
Illinois	21.6%	22.6%	22.7%	10.9% *	26.7%	21.0%
Indiana	19.8%	19.2%	23.9%	12.7% *	20.4%	19.7%
Michigan	20.5%	19.0%	26.9%	24.6%	28.1%	19.7%
Ohio	21.6%	20.9%	23.5%	27.3%	24.3%	21.4%
Wisconsin	23.7%	23.5%	23.3%	25.9%	24.3%	23.6%
West North Central:						
Iowa	23.4%	23.0%	26.0%	21.7%	21.0%	23.8%
Kansas	21.6%	21.5%	21.2%	24.5%	21.4%	21.6%
Minnesota	24.0%	23.4%	23.7%	30.5%	19.5%	25.0%
Missouri	21.0%	20.2%	24.4%	39.9%	20.6%	21.0%
Nebraska	21.7%	21.2%	25.1%	24.3%	20.0%	21.9%
North Dakota	19.9%	19.8%	21.1%	20.4%	31.9%	18.3%
South Dakota	23.3%	23.7%	22.9%	21.5%	24.2%	23.3%
South Atlantic:						
Delaware	19.8%	19.4%	17.6%	26.0%	23.3%	19.4%
District of Columbia	23.0%	23.8%	18.1%	--	49.7%	21.9%
Florida	19.7%	19.9%	18.0%	21.3%	19.0%	19.8%
Georgia	20.1%	20.4%	17.9%	18.5%	19.3%	20.3%
Maryland	24.0%	23.6%	27.0%	23.3%	20.5%	24.3%
North Carolina	22.5%	22.5%	22.6%	22.5%	32.6%	20.5%
South Carolina	22.3%	22.0%	23.0%	27.4%	22.7%	22.3%
Virginia	22.8%	22.3%	27.1%	24.0%	25.9%	22.3%
West Virginia	18.6%	18.3%	16.7%	27.8%	24.4%	17.7%
East South Central:						
Alabama	24.5%	24.5%	23.1%	25.6%	26.4%	24.0%
Kentucky	20.9%	21.7%	14.6%	33.0%	18.0%	21.3%
Mississippi	24.5%	23.8%	35.1%	24.8%	22.5%	24.8%
Tennessee	21.0%	20.1%	27.9%	24.2%	24.6%	20.5%
West South Central:						
Arkansas	23.1%	23.1%	17.6%	30.6%	31.8%	20.4%
Louisiana	24.8%	24.6%	26.1%	24.2%	26.7%	24.3%
Oklahoma	25.4%	25.7%	23.9%	24.4%	27.6%	25.0%
Texas	19.3%	18.6%	24.5%	25.8%	20.4%	19.2%
Mountain:						
Arizona	18.5%	16.7%	35.3%	22.8%	16.4%	19.1%
Colorado	22.8%	22.3%	28.7%	24.8%	22.9%	22.8%
Idaho	20.1%	19.8%	20.7%	20.7%	24.5%	19.5%
Montana	16.6%	17.1%	15.2%	12.4% *	21.6%	16.2%
Nevada	19.0%	18.4%	19.0%	29.0%	18.4%	19.2%
New Mexico	19.7%	19.5%	14.2%	39.3%	24.7%	18.6%
Utah	19.5%	19.0%	17.8%	35.6%	26.7%	18.9%
Wyoming	18.9%	20.5%	11.7%	--	21.1%	18.7%
Pacific:						
Alaska	20.5%	21.8%	12.4%	21.9%	17.5%	20.8%
California	21.7%	21.8%	19.9%	24.8%	25.0%	21.6%
Hawaii	10.6%	11.4%	5.9% *	10.4%	15.6%	10.0%
Oregon	14.7%	15.0%	12.8% *	13.2%	13.6%	14.7%
Washington	17.3%	19.8%	12.0% *	11.7%	21.1%	17.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	0.38%	0.44%	0.84%	1.19%	0.92%	0.42%
New England:						
Connecticut	1.12%	1.22%	2.37%	3.17% *	2.46%	1.21%
Maine	1.30%	1.57%	1.01%	6.81% *	2.34%	1.40%
Massachusetts	2.50%	3.28%	2.08%	3.79%	2.33%	2.59%
New Hampshire	1.73%	2.06%	3.29%	3.96%	3.72%	1.82%
Rhode Island	1.75%	1.93%	5.73%	4.27%	5.44%	1.83%
Vermont	2.16%	2.54%	2.32%	3.33%	4.35%	2.27%
Middle Atlantic:						
New Jersey	2.31%	2.73%	2.97%	2.59%	3.92%	2.39%
New York	1.25%	1.50%	1.57%	2.58%	3.09%	1.32%
Pennsylvania	1.52%	1.44%	4.39%	3.42%	5.73%	1.30%
East North Central:						
Illinois	1.74%	1.55%	4.83%	6.60% *	1.93%	1.88%
Indiana	1.44%	1.41%	4.46%	7.37% *	2.97%	1.58%
Michigan	1.88%	2.01%	3.59%	6.19%	6.37%	1.92%
Ohio	1.27%	1.37%	4.14%	3.70%	3.24%	1.35%
Wisconsin	1.15%	1.28%	3.76%	2.42%	2.12%	1.28%
West North Central:						
Iowa	1.48%	1.72%	2.79%	3.06%	5.69%	1.29%
Kansas	1.18%	1.30%	3.16%	3.50%	3.17%	1.26%
Minnesota	1.71%	2.04%	2.82%	3.59%	3.69%	1.66%
Missouri	1.86%	2.03%	1.98%	3.51%	3.55%	2.06%
Nebraska	1.53%	1.74%	1.91%	3.03%	4.39%	1.63%
North Dakota	1.47%	1.73%	2.31%	2.74%	3.48%	1.48%
South Dakota	1.43%	1.53%	3.63%	3.22%	3.22%	1.54%
South Atlantic:						
Delaware	1.44%	1.60%	4.59%	4.05%	4.24%	1.52%
District of Columbia	1.97%	2.22%	2.85%	--	13.58%	1.76%
Florida	0.99%	1.14%	2.64%	2.47%	2.73%	1.06%
Georgia	1.29%	1.42%	3.54%	4.24%	2.24%	1.49%
Maryland	2.92%	3.44%	5.29%	3.35%	1.65%	3.15%
North Carolina	1.89%	2.18%	4.00%	4.05%	6.52%	1.46%
South Carolina	1.69%	1.84%	5.10%	3.23%	2.45%	1.89%
Virginia	1.30%	1.47%	3.33%	3.18%	5.75%	1.26%
West Virginia	1.79%	2.04%	2.33%	5.36%	2.33%	2.02%
East South Central:						
Alabama	1.67%	1.81%	5.13%	5.36%	3.75%	1.87%
Kentucky	1.47%	1.72%	1.29%	6.18%	2.58%	1.63%
Mississippi	2.07%	2.24%	6.01%	5.20%	3.59%	2.32%
Tennessee	1.24%	1.34%	4.84%	3.36%	2.14%	1.36%
West South Central:						
Arkansas	2.23%	2.41%	4.07%	5.56%	4.47%	2.37%
Louisiana	1.68%	1.92%	3.70%	6.30%	3.11%	1.95%
Oklahoma	3.79%	4.31%	4.19%	3.03%	2.52%	4.64%
Texas	1.16%	1.24%	2.61%	5.73%	2.34%	1.29%
Mountain:						
Arizona	1.86%	1.70%	5.96%	3.49%	4.14%	1.96%
Colorado	1.68%	1.85%	4.60%	2.47%	2.90%	1.77%
Idaho	1.41%	1.43%	4.31%	3.65%	2.49%	1.58%
Montana	1.41%	1.66%	2.91%	5.61% *	2.88%	1.49%
Nevada	1.40%	1.57%	4.11%	3.53%	2.87%	1.64%
New Mexico	1.59%	1.38%	3.75%	10.67%	5.22%	1.58%
Utah	1.69%	1.80%	2.99%	6.17%	4.54%	1.71%
Wyoming	1.41%	1.71%	2.50%	--	2.26%	1.52%
Pacific:						
Alaska	1.42%	1.66%	1.61%	3.08%	3.23%	1.52%
California	1.68%	1.87%	2.63%	2.03%	2.98%	1.76%
Hawaii	1.26%	1.57%	2.04% *	2.41%	3.90%	1.35%
Oregon	1.10%	1.20%	4.00% *	2.97%	3.71%	1.12%
Washington	2.31%	2.49%	3.92% *	1.39%	1.97%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	22.1%	22.7%	18.6%	25.1%	21.5%	22.2%
New England:						
Connecticut	20.5%	21.9%	17.5%	--	--	20.9%
Maine	21.6%	19.3% *	22.9%	--	--	21.6%
Massachusetts	18.4%	18.6%	15.1%	27.3%	--	18.4%
New Hampshire	22.7%	22.5%	20.2%	31.5%	--	21.6%
Rhode Island	17.4%	16.9%	19.0%	--	--	18.4%
Vermont	22.8%	23.3%	20.0%	27.7%	--	23.3%
Middle Atlantic:						
New Jersey	29.7%	29.9%	--	--	--	29.7%
New York	20.8%	21.7%	18.0%	17.2%	21.5%	20.8%
Pennsylvania	20.8%	19.3%	24.5%	--	13.5%	23.1%
East North Central:						
Illinois	23.5%	25.0%	--	24.7%	--	23.3%
Indiana	25.3%	27.9%	20.8%	26.6%	27.7%	25.0%
Michigan	24.4%	26.5%	--	--	34.6%	23.1%
Ohio	16.1%	16.1%	15.0%	--	--	16.6%
Wisconsin	24.4%	28.6%	--	--	--	23.8%
West North Central:						
Iowa	24.5%	23.8%	24.6%	34.2%	19.5%	25.3%
Kansas	20.3%	23.3%	--	--	15.3%	21.8%
Minnesota	27.4%	25.7%	26.3%	--	--	27.4%
Missouri	21.0%	20.1%	--	--	--	21.3%
Nebraska	23.1%	22.7% *	24.0%	16.5%	--	23.9%
North Dakota	18.1%	18.8%	16.0%	--	--	16.7%
South Dakota	28.4%	22.8%	--	36.5%	--	28.4%
South Atlantic:						
Delaware	22.0%	30.8%	--	--	--	25.9%
District of Columbia	27.5%	28.4%	--	--	28.1%	27.4%
Florida	19.7%	21.4%	16.6%	--	23.9%	18.6%
Georgia	20.1%	20.8%	13.2%	--	12.7%	21.8%
Maryland	22.1%	21.7%	--	--	18.7%	22.8%
North Carolina	22.7%	21.4%	--	--	--	24.4%
South Carolina	27.3%	27.1%	--	--	22.8%	29.2%
Virginia	24.7%	24.5%	28.3%	--	--	21.3%
West Virginia	16.8%	17.5%	13.9%	21.4%	29.1%	13.8%
East South Central:						
Alabama	28.7%	27.8%	--	52.5%	42.5%	26.0%
Kentucky	22.2%	24.5%	15.0%	--	11.4%	25.0%
Mississippi	37.2%	40.3%	--	--	24.9%	41.8%
Tennessee	21.0%	19.4%	--	--	28.6%	20.4%
West South Central:						
Arkansas	24.1%	24.7%	--	--	--	24.3%
Louisiana	20.1%	23.7%	--	--	--	21.1%
Oklahoma	21.2%	22.0%	--	--	26.4%	19.7%
Texas	22.1%	19.7%	31.9%	--	25.1% *	21.7%
Mountain:						
Arizona	34.6%	32.2%	--	--	--	33.9%
Colorado	24.3%	26.0%	--	24.6%	21.4%	24.7%
Idaho	19.1%	23.3%	--	20.4%	19.5%	19.0%
Montana	18.7%	21.1%	5.5%	--	--	18.8%
Nevada	15.6%	15.5%	12.5%	31.3%	8.8% *	19.5%
New Mexico	19.4%	21.2%	11.1%	--	17.6%	19.9%
Utah	27.1%	30.8%	11.0% *	--	22.9%	28.3%
Wyoming	20.4%	21.3%	2.8% *	--	--	20.6%
Pacific:						
Alaska	14.6%	16.5%	12.0%	--	--	15.1%
California	22.8%	22.9%	18.4%	32.4%	31.8%	22.7%
Hawaii	7.6%	9.7%	2.3% *	7.6%	8.9% *	7.3%
Oregon	16.2%	17.5%	16.0%	--	--	16.4%
Washington	20.7% *	38.8%	--	14.5%	17.3%	20.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	1.00%	1.11%	1.40%	1.73%	1.50%	1.08%
New England:						
Connecticut	2.63%	3.49%	2.45%	--	--	2.99%
Maine	4.04%	6.29% *	2.08%	--	--	4.06%
Massachusetts	2.81%	3.73%	3.77%	3.14%	--	2.89%
New Hampshire	2.57%	3.21%	4.65%	7.02%	--	2.61%
Rhode Island	2.00%	2.82%	1.28%	--	--	2.04%
Vermont	2.13%	2.81%	2.87%	3.08%	--	2.25%
Middle Atlantic:						
New Jersey	4.24%	5.01%	--	--	--	4.37%
New York	3.70%	4.66%	2.48%	4.56%	4.59%	4.04%
Pennsylvania	3.02%	4.05%	2.97%	--	0.43%	3.50%
East North Central:						
Illinois	2.72%	2.98%	--	4.76%	--	2.78%
Indiana	2.61%	3.40%	2.97%	3.31%	2.13%	2.98%
Michigan	4.62%	5.11%	--	--	4.88%	5.16%
Ohio	1.68%	2.00%	2.99%	--	--	1.79%
Wisconsin	2.60%	2.26%	--	--	--	2.71%
West North Central:						
Iowa	2.20%	2.86%	3.67%	6.30%	3.82%	2.40%
Kansas	2.81%	2.95%	--	--	2.87%	3.12%
Minnesota	2.65%	2.80%	3.46%	--	--	2.76%
Missouri	3.99%	4.13%	--	--	--	5.05%
Nebraska	4.28%	7.06% *	1.92%	1.61%	--	4.63%
North Dakota	3.22%	3.99%	1.44%	--	--	3.26%
South Dakota	5.86%	3.97%	--	5.86%	--	6.45%
South Atlantic:						
Delaware	4.35%	6.33%	--	--	--	4.81%
District of Columbia	5.46%	6.20%	--	--	2.13%	5.75%
Florida	2.53%	3.31%	4.06%	--	3.72%	3.00%
Georgia	2.25%	2.56%	1.63%	--	1.98%	2.63%
Maryland	3.15%	2.77%	--	--	0.70%	3.82%
North Carolina	3.19%	2.15%	--	--	--	3.23%
South Carolina	5.18%	5.93%	--	--	3.86%	7.11%
Virginia	3.51%	4.06%	3.85%	--	--	2.33%
West Virginia	2.04%	2.70%	2.12%	6.13%	3.21%	1.41%
East South Central:						
Alabama	3.37%	3.86%	--	2.91%	4.22%	3.79%
Kentucky	2.80%	3.61%	2.53%	--	2.55%	3.35%
Mississippi	8.77%	10.80%	--	--	3.63%	11.33%
Tennessee	3.78%	3.69%	--	--	5.30%	3.99%
West South Central:						
Arkansas	2.63%	2.81%	--	--	--	2.72%
Louisiana	2.57%	2.68%	--	--	--	2.56%
Oklahoma	3.46%	3.75%	--	--	7.06%	3.93%
Texas	2.88%	2.78%	3.53%	--	7.90% *	3.05%
Mountain:						
Arizona	6.38%	6.22%	--	--	--	6.50%
Colorado	3.73%	4.56%	--	3.21%	4.11%	4.18%
Idaho	3.46%	3.50%	--	2.45%	2.31%	4.06%
Montana	3.27%	3.33%	0.32%	--	--	3.45%
Nevada	3.00%	3.90%	3.21%	6.02%	2.70% *	4.07%
New Mexico	1.98%	2.14%	1.95%	--	4.92%	2.03%
Utah	2.80%	2.77%	3.54% *	--	4.92%	3.26%
Wyoming	3.65%	3.88%	2.43% *	--	--	3.95%
Pacific:						
Alaska	2.47%	4.08%	2.22%	--	--	3.32%
California	2.18%	2.36%	3.94%	2.61%	4.47%	2.29%
Hawaii	1.34%	2.10%	0.79% *	1.61%	4.26% *	1.41%
Oregon	2.82%	3.90%	4.34%	--	--	2.98%
Washington	7.59% *	8.33%	--	1.39%	1.37%	7.72% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	20.7%	20.3%	23.5%	22.0%	23.4%	20.4%
New England:						
Connecticut	20.5%	21.9%	18.0%	6.5% *	18.8%	20.7%
Maine	18.1%	18.8%	16.1%	18.3% *	21.8%	17.7%
Massachusetts	24.1%	24.9%	19.4%	36.5%	26.6%	24.0%
New Hampshire	22.6%	22.2%	24.3%	--	23.5%	22.6%
Rhode Island	22.4%	21.6%	--	28.5%	22.6% *	22.4%
Vermont	20.8%	21.1%	18.2%	--	--	20.6%
Middle Atlantic:						
New Jersey	21.3%	20.6%	23.1%	24.4%	29.3%	21.0%
New York	20.2%	20.7%	15.8%	25.2%	18.7%	20.3%
Pennsylvania	23.3%	21.7%	31.2%	23.0%	28.1%	22.1%
East North Central:						
Illinois	20.7%	21.8%	31.3%	6.5% *	26.6%	19.8%
Indiana	19.2%	17.7%	25.1%	29.4%	19.0%	19.2%
Michigan	19.4%	17.2%	29.5%	21.9%	25.6% *	18.7%
Ohio	22.0%	20.5%	26.8%	27.8%	29.2%	21.3%
Wisconsin	23.1%	22.4%	31.6%	34.5%	22.9%	23.2%
West North Central:						
Iowa	23.2%	23.1%	24.7%	21.9%	22.7% *	23.3%
Kansas	22.2%	21.7%	25.4%	26.3%	24.8%	22.0%
Minnesota	22.7%	21.7%	24.4%	30.7%	19.5%	23.7%
Missouri	20.5%	19.8%	23.2%	39.6%	20.7%	20.5%
Nebraska	21.4%	20.7%	29.9%	30.1%	21.8%	21.4%
North Dakota	19.2%	18.7%	20.7%	24.1%	34.5%	16.7%
South Dakota	21.7%	22.7%	20.1%	19.4%	24.0%	21.4%
South Atlantic:						
Delaware	20.2%	20.0%	17.6%	28.0%	27.7%	19.7%
District of Columbia	22.1%	22.8%	19.6%	--	68.6%	20.4%
Florida	19.1%	18.9%	18.3%	21.8%	19.7%	19.0%
Georgia	19.9%	20.1%	--	17.5%	20.1%	19.9%
Maryland	24.8%	24.2%	33.7%	25.3%	23.1%	24.9%
North Carolina	21.9%	21.7%	22.6%	22.7%	33.4%	19.3%
South Carolina	21.8%	21.5%	21.9% *	27.6%	22.7%	21.7%
Virginia	22.1%	21.4%	27.2%	25.6%	23.0%	22.0%
West Virginia	18.9%	18.3%	20.9%	26.8%	23.2%	18.3%
East South Central:						
Alabama	23.4%	23.2%	--	25.4%	24.3%	23.3%
Kentucky	23.4%	23.9%	17.3%	30.3%	18.7%	24.1%
Mississippi	23.5%	22.7%	38.7%	26.2%	25.7%	23.2%
Tennessee	21.3%	20.4%	23.4%	31.2%	25.4%	20.8%
West South Central:						
Arkansas	22.4%	22.5%	16.6%	29.0%	30.8%	19.3%
Louisiana	26.2%	24.9%	32.9%	--	28.5%	25.2%
Oklahoma	25.9%	26.1%	25.4%	22.3%	26.5%	25.7%
Texas	18.0%	17.6%	20.9%	21.9%	19.1%	17.8%
Mountain:						
Arizona	16.1%	14.5%	34.2%	21.4%	13.1%	16.9%
Colorado	22.9%	22.1%	32.0%	26.6%	--	22.9%
Idaho	20.2%	18.7%	24.4%	26.2%	29.0%	19.4%
Montana	17.2%	17.4%	18.1%	--	23.3%	16.6%
Nevada	19.8%	18.6%	28.5%	28.1%	23.3%	18.3%
New Mexico	19.6%	17.5%	22.6%	44.2%	27.5%	18.1%
Utah	17.7%	16.9%	22.5%	30.5%	27.0%	17.3%
Wyoming	20.2%	19.6%	26.1%	--	20.8%	20.1%
Pacific:						
Alaska	22.1%	22.8%	12.9%	20.0%	25.9%	21.9%
California	21.4%	21.2%	22.8%	23.6%	22.8%	21.4%
Hawaii	14.0%	14.4%	10.5% *	14.4%	17.7%	13.6%
Oregon	14.2%	14.5%	9.8% *	15.6%	--	14.3%
Washington	17.6%	17.5%	24.3%	8.8%	22.9%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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%	0.40%	1.09%	1.69%	1.19%	0.38%
New England:						
Connecticut	1.36%	1.44%	3.41%	2.92% *	3.61%	1.46%
Maine	1.67%	1.91%	1.34%	7.44% *	2.05%	1.86%
Massachusetts	3.28%	4.19%	2.19%	6.32%	2.65%	3.41%
New Hampshire	2.54%	2.96%	4.97%	--	2.56%	2.62%
Rhode Island	2.42%	2.50%	--	2.35%	7.41% *	2.53%
Vermont	3.05%	3.40%	3.73%	--	--	3.18%
Middle Atlantic:						
New Jersey	1.78%	2.16%	3.36%	2.81%	5.08%	1.85%
New York	1.13%	1.34%	2.05%	2.96%	3.90%	1.18%
Pennsylvania	1.95%	1.44%	6.95%	4.61%	7.22%	1.43%
East North Central:						
Illinois	2.19%	1.90%	5.78%	4.95% *	2.12%	2.41%
Indiana	1.63%	1.51%	5.90%	4.62%	3.51%	1.78%
Michigan	2.13%	2.10%	3.49%	6.53%	8.28% *	2.16%
Ohio	1.53%	1.48%	6.48%	4.30%	3.74%	1.62%
Wisconsin	1.37%	1.43%	3.55%	3.88%	3.15%	1.49%
West North Central:						
Iowa	1.84%	2.00%	5.07%	4.23%	7.56% *	1.39%
Kansas	1.41%	1.57%	3.74%	3.45%	4.14%	1.48%
Minnesota	1.89%	2.09%	3.82%	3.65%	4.11%	1.77%
Missouri	2.10%	2.28%	2.12%	4.36%	4.69%	2.30%
Nebraska	1.81%	1.93%	2.86%	2.81%	6.52%	1.89%
North Dakota	1.77%	2.05%	2.75%	2.78%	3.88%	1.64%
South Dakota	1.52%	1.81%	3.34%	3.39%	3.97%	1.62%
South Atlantic:						
Delaware	1.84%	2.01%	5.15%	3.97%	2.80%	1.93%
District of Columbia	2.24%	2.53%	3.91%	--	9.54%	1.71%
Florida	0.93%	0.95%	4.42%	2.68%	2.62%	0.99%
Georgia	1.56%	1.70%	--	4.52%	2.84%	1.80%
Maryland	3.79%	4.32%	4.20%	3.32%	2.81%	4.01%
North Carolina	2.16%	2.48%	4.62%	4.22%	6.94%	1.49%
South Carolina	1.81%	1.94%	6.65% *	3.81%	3.18%	1.96%
Virginia	1.53%	1.71%	4.37%	3.14%	5.52%	1.56%
West Virginia	2.31%	2.53%	4.31%	5.73%	3.05%	2.56%
East South Central:						
Alabama	1.99%	2.12%	--	4.64%	5.01%	2.16%
Kentucky	1.62%	1.79%	1.92%	8.32%	3.25%	1.77%
Mississippi	2.12%	2.26%	8.99%	6.40%	4.32%	2.31%
Tennessee	1.34%	1.48%	2.74%	3.03%	2.41%	1.46%
West South Central:						
Arkansas	2.79%	3.00%	4.52%	6.70%	5.06%	3.10%
Louisiana	2.18%	2.55%	3.24%	--	3.15%	2.73%
Oklahoma	5.12%	5.87%	3.31%	2.79%	2.35%	6.15%
Texas	1.32%	1.42%	3.82%	4.80%	2.30%	1.49%
Mountain:						
Arizona	1.77%	1.56%	2.02%	3.88%	1.75%	2.03%
Colorado	2.10%	2.29%	3.95%	2.50%	--	2.17%
Idaho	1.66%	1.64%	2.47%	6.32%	2.87%	1.88%
Montana	1.64%	1.97%	3.51%	--	2.52%	1.75%
Nevada	1.65%	1.75%	6.05%	4.56%	3.61%	1.82%
New Mexico	1.87%	1.50%	3.59%	12.52%	7.84%	1.52%
Utah	1.57%	1.54%	3.37%	4.30%	7.31%	1.53%
Wyoming	1.75%	1.91%	4.06%	--	3.25%	1.91%
Pacific:						
Alaska	1.65%	1.84%	2.31%	3.20%	4.06%	1.71%
California	2.05%	2.34%	3.89%	3.36%	3.67%	2.15%
Hawaii	2.07%	2.58%	4.76% *	2.59%	4.82%	2.27%
Oregon	1.27%	1.35%	5.27% *	4.46%	--	1.29%
Washington	1.71%	1.90%	5.64%	2.55%	1.84%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.4 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, 2024

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	58.7%	57.6%	64.2%	68.3%	66.6%	57.9%
New England:						
Connecticut	56.1%	54.6%	61.0%	70.7%	64.6%	55.1%
Maine	60.3%	59.5%	56.7%	76.0%	67.9%	59.6%
Massachusetts	58.9%	57.6%	60.9%	72.1%	73.5%	58.4%
New Hampshire	59.6%	58.4%	62.9%	68.8%	62.3%	59.5%
Rhode Island	58.8%	57.1%	69.8%	62.3%	79.4%	57.5%
Vermont	60.2%	59.3%	62.0%	72.2%	73.3%	59.4%
Middle Atlantic:						
New Jersey	57.0%	53.1%	86.4%	66.2%	71.2%	56.5%
New York	60.4%	59.3%	65.0%	68.7%	67.0%	60.0%
Pennsylvania	59.3%	59.9%	55.8%	70.8%	63.0%	58.4%
East North Central:						
Illinois	55.6%	53.9%	60.1%	81.3%	58.4%	55.2%
Indiana	56.0%	55.3%	55.5%	72.3%	73.9%	54.5%
Michigan	51.6%	50.3%	56.5%	65.1%	64.3%	50.4%
Ohio	56.7%	55.3%	60.1%	73.8%	65.2%	56.1%
Wisconsin	57.7%	54.7%	76.1%	76.1%	67.8%	56.5%
West North Central:						
Iowa	56.7%	56.4%	57.9%	59.7%	70.2%	54.6%
Kansas	57.4%	56.2%	66.3%	72.3%	74.8%	56.2%
Minnesota	58.8%	57.1%	66.9%	64.1%	67.0%	57.0%
Missouri	53.7%	52.8%	59.1%	71.7%	65.5%	52.3%
Nebraska	56.0%	55.4%	60.3%	54.8%	75.6%	54.5%
North Dakota	53.7%	52.2%	55.1%	78.2%	63.8%	52.5%
South Dakota	56.3%	55.6%	54.8%	74.5%	73.4%	54.9%
South Atlantic:						
Delaware	57.1%	54.5%	70.5%	78.7%	63.1%	56.5%
District of Columbia	58.6%	58.3%	57.2%	87.1%	67.4%	58.3%
Florida	57.7%	56.1%	66.1%	62.5%	66.2%	56.5%
Georgia	55.8%	54.5%	68.0%	62.8%	68.4%	53.6%
Maryland	60.0%	59.4%	62.7%	65.2%	70.8%	59.3%
North Carolina	61.2%	58.5%	74.3%	71.4%	69.6%	59.5%
South Carolina	62.2%	61.0%	73.6%	77.9%	69.4%	61.2%
Virginia	58.2%	55.9%	74.1%	77.6%	75.2%	56.2%
West Virginia	54.9%	53.2%	57.4%	79.3%	77.0%	52.1%
East South Central:						
Alabama	56.1%	54.9%	69.9%	73.8%	67.8%	53.8%
Kentucky	55.8%	54.8%	60.7%	69.8%	63.7%	54.8%
Mississippi	59.5%	58.4%	71.7%	75.8%	73.3%	57.3%
Tennessee	57.2%	55.6%	70.0%	64.4%	74.8%	55.5%
West South Central:						
Arkansas	59.9%	59.2%	68.7%	67.1%	65.3%	58.3%
Louisiana	58.6%	56.6%	67.4%	82.6%	63.6%	57.2%
Oklahoma	62.2%	61.5%	64.2%	76.2%	73.3%	60.1%
Texas	58.2%	57.1%	66.2%	74.6%	67.9%	56.9%
Mountain:						
Arizona	58.2%	56.5%	70.8%	77.7%	68.2%	56.5%
Colorado	60.4%	59.5%	68.4%	65.9%	68.9%	59.9%
Idaho	55.6%	53.3%	61.3%	67.3%	60.7%	55.0%
Montana	62.0%	61.1%	64.4%	73.6%	83.1%	60.6%
Nevada	60.5%	59.5%	64.5%	71.6%	54.7%	63.2%
New Mexico	58.0%	56.2%	65.8%	65.1%	74.1%	54.9%
Utah	50.6%	49.9%	52.7%	63.2%	69.3%	49.4%
Wyoming	55.2%	55.7%	53.5%	--	64.3%	54.3%
Pacific:						
Alaska	57.7%	54.8%	76.6%	66.0%	73.1%	56.0%
California	63.3%	63.1%	66.1%	61.3%	60.6%	63.4%
Hawaii	67.5%	64.9%	76.3%	77.9%	78.2%	66.3%
Oregon	62.2%	60.6%	72.8%	72.1%	71.7%	62.0%
Washington	64.4%	66.4%	60.5%	58.8%	61.2%	64.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.4 Standard errors 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, 2024

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	0.50%	0.60%	0.87%	1.48%	1.04%	0.57%
New England:						
Connecticut	2.15%	2.46%	5.11%	4.82%	4.38%	2.31%
Maine	1.87%	2.41%	2.11%	4.08%	6.56%	1.99%
Massachusetts	2.15%	2.45%	5.13%	5.14%	2.71%	2.22%
New Hampshire	1.57%	1.90%	2.54%	5.58%	5.61%	1.64%
Rhode Island	1.98%	2.21%	4.27%	4.25%	5.04%	1.94%
Vermont	1.83%	2.09%	3.55%	4.90%	4.31%	1.92%
Middle Atlantic:						
New Jersey	2.67%	1.95%	5.48%	4.90%	2.51%	2.73%
New York	0.98%	1.08%	2.72%	3.44%	5.03%	0.99%
Pennsylvania	1.27%	1.42%	2.71%	3.47%	4.37%	1.28%
East North Central:						
Illinois	1.93%	1.87%	5.42%	5.04%	4.77%	2.07%
Indiana	1.99%	2.33%	3.55%	5.60%	5.09%	2.00%
Michigan	2.13%	2.47%	2.89%	4.15%	4.53%	2.26%
Ohio	1.99%	2.38%	2.21%	3.70%	3.89%	2.11%
Wisconsin	1.54%	1.51%	4.88%	2.66%	3.01%	1.64%
West North Central:						
Iowa	1.47%	1.65%	4.35%	6.70%	3.44%	1.56%
Kansas	1.50%	1.53%	3.25%	3.59%	3.43%	1.46%
Minnesota	1.90%	2.30%	4.11%	3.27%	4.09%	1.70%
Missouri	2.08%	2.25%	4.03%	7.19%	7.46%	2.13%
Nebraska	1.95%	2.24%	1.74%	10.12%	4.28%	1.95%
North Dakota	2.11%	2.37%	3.83%	3.43%	5.03%	2.17%
South Dakota	1.79%	2.39%	1.93%	3.79%	2.80%	1.84%
South Atlantic:						
Delaware	2.56%	2.74%	4.48%	2.17%	6.44%	2.70%
District of Columbia	1.49%	1.60%	4.24%	4.08%	8.03%	1.50%
Florida	1.56%	1.59%	2.68%	9.36%	5.71%	1.50%
Georgia	1.60%	1.64%	4.82%	8.15%	5.10%	1.64%
Maryland	2.65%	3.13%	5.07%	4.10%	3.85%	2.91%
North Carolina	1.79%	1.78%	1.94%	4.37%	2.24%	1.80%
South Carolina	1.82%	1.94%	5.34%	4.81%	3.74%	2.01%
Virginia	1.80%	1.91%	3.33%	4.57%	4.00%	1.85%
West Virginia	1.62%	1.69%	5.47%	2.45%	2.43%	1.64%
East South Central:						
Alabama	2.37%	2.47%	7.18%	3.65%	5.01%	2.54%
Kentucky	1.59%	1.67%	5.95%	6.03%	4.11%	1.70%
Mississippi	2.13%	2.17%	5.02%	4.18%	3.57%	2.14%
Tennessee	2.12%	2.37%	2.57%	4.21%	2.72%	2.27%
West South Central:						
Arkansas	1.40%	1.48%	4.14%	6.02%	3.30%	1.63%
Louisiana	2.26%	2.30%	4.01%	6.27%	7.26%	1.87%
Oklahoma	1.88%	2.11%	2.66%	4.08%	2.65%	2.17%
Texas	1.77%	1.93%	3.69%	3.86%	4.71%	1.98%
Mountain:						
Arizona	2.73%	2.88%	6.28%	4.88%	2.06%	2.90%
Colorado	1.91%	2.08%	5.26%	8.30%	7.06%	1.97%
Idaho	1.91%	2.06%	3.94%	4.34%	6.03%	2.06%
Montana	1.84%	2.05%	6.96%	7.22%	4.15%	1.85%
Nevada	2.33%	2.66%	3.87%	4.34%	5.87%	1.98%
New Mexico	2.29%	2.36%	8.73%	5.59%	4.03%	2.40%
Utah	1.64%	1.73%	7.03%	3.30%	2.98%	1.78%
Wyoming	2.12%	2.48%	3.43%	--	6.39%	2.19%
Pacific:						
Alaska	2.01%	1.95%	3.90%	7.49%	5.20%	1.89%
California	2.11%	2.42%	2.49%	3.46%	3.96%	2.16%
Hawaii	1.82%	1.90%	4.33%	3.02%	3.67%	1.96%
Oregon	2.16%	2.30%	4.67%	6.26%	8.58%	2.20%
Washington	1.73%	1.77%	3.08%	5.54%	9.65%	1.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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.4.a 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, 2024

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	13.6%	14.0%	10.4%	14.8%	8.2%	14.3%
New England:						
Connecticut	9.7%	7.4%	9.3% *	47.6% *	0.6% *	10.9%
Maine	17.3%	18.3%	7.9% *	28.3% *	--	18.7%
Massachusetts	11.7% *	15.7% *	0.7% *	1.4% *	--	12.0% *
New Hampshire	14.8%	16.6%	8.6% *	11.1% *	6.5% *	15.4%
Rhode Island	16.1%	15.1%	15.8% *	25.9% *	5.6% *	17.0%
Vermont	13.8%	13.1%	14.3% *	22.9% *	13.0% *	13.8%
Middle Atlantic:						
New Jersey	20.2% *	24.4% *	0.5% *	11.3% *	8.3% *	20.7% *
New York	16.6%	16.7%	16.7%	14.9% *	17.9% *	16.5%
Pennsylvania	7.7%	8.1%	--	19.2% *	3.3% *	8.9%
East North Central:						
Illinois	15.0%	11.0%	23.2% *	57.0% *	1.1% *	16.9%
Indiana	13.3%	12.9% *	6.0% *	43.3% *	2.5% *	14.5%
Michigan	13.8%	15.4%	2.3% *	29.1% *	7.0% *	14.7%
Ohio	13.5%	15.2%	6.6% *	6.7% *	12.1% *	13.6%
Wisconsin	5.2% *	5.8% *	--	0.0%	0.0%	5.8% *
West North Central:						
Iowa	7.2%	7.8%	2.6% *	8.5% *	11.8% *	6.3%
Kansas	10.4%	11.0%	--	10.4% *	5.8% *	10.8%
Minnesota	7.9%	7.0% *	15.2% *	--	2.5% *	9.3%
Missouri	15.7%	17.7%	0.0%	0.0%	0.3% *	17.9%
Nebraska	12.5%	14.7%	0.9% *	0.0%	33.5% *	10.3%
North Dakota	17.9%	17.9%	14.6% *	22.2% *	--	19.8%
South Dakota	11.2%	10.0%	15.9% *	6.6% *	10.7% *	11.2%
South Atlantic:						
Delaware	14.9%	15.5%	10.9% *	13.4% *	6.2% *	15.8%
District of Columbia	14.5%	14.3%	9.2% *	--	0.0%	15.1%
Florida	11.2%	9.1%	22.4% *	12.2% *	15.2% *	10.5%
Georgia	8.3%	8.4% *	0.0%	16.2% *	6.3% *	8.7% *
Maryland	7.6% *	8.0% *	--	9.8% *	5.7% *	7.8% *
North Carolina	9.2%	9.7%	7.5% *	7.6% *	--	10.3%
South Carolina	6.1%	5.7% *	16.5% *	--	7.9% *	5.9% *
Virginia	12.9%	12.5%	12.9% *	17.7% *	20.4% *	11.7%
West Virginia	10.4%	8.2% *	14.0% *	31.0% *	20.8% *	8.5% *
East South Central:						
Alabama	13.4%	13.4%	10.9% *	15.8% *	14.8% *	13.0%
Kentucky	12.6%	13.0%	10.5% *	10.6% *	20.8% *	11.4% *
Mississippi	11.9%	12.3% *	0.0%	21.0% *	22.3% *	9.8% *
Tennessee	11.9%	14.1%	0.0%	2.0% *	3.5% *	13.0%
West South Central:						
Arkansas	14.7%	13.7%	31.6% *	15.4% *	6.1% *	17.5%
Louisiana	18.8%	19.3%	16.0% *	20.9% *	17.9% *	19.0%
Oklahoma	15.9%	18.0%	0.8% *	--	1.1% *	19.3%
Texas	17.8%	18.8%	11.7% *	--	9.8% *	19.1%
Mountain:						
Arizona	14.3%	16.1%	0.0%	5.1% *	1.3% *	17.0%
Colorado	8.2%	8.5%	7.1% *	--	1.6% *	8.7%
Idaho	17.7%	22.3%	--	14.8% *	7.1% *	19.1%
Montana	21.8%	24.0%	7.8% *	30.2% *	11.8% *	22.8%
Nevada	17.8%	19.3%	6.2% *	15.9% *	5.2% *	22.9%
New Mexico	10.5% *	8.8% *	20.6% *	6.4% *	2.4% *	12.6% *
Utah	12.8%	12.4% *	22.4% *	0.0%	--	13.6% *
Wyoming	22.6%	18.0%	49.5%	0.0%	7.8% *	24.2%
Pacific:						
Alaska	10.3%	11.4%	5.8% *	--	0.8% *	11.6%
California	14.7%	14.4%	18.5%	12.6%	5.7% *	15.0%
Hawaii	40.7%	43.0%	53.0% *	19.4% *	38.5%	41.0%
Oregon	23.1%	23.7%	26.6% *	8.8% *	27.8% *	22.9%
Washington	18.5%	22.5%	8.8% *	8.8% *	0.0%	18.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.4.a Standard errors 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, 2024

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	0.76%	0.89%	1.27%	2.92%	1.15%	0.86%
New England:						
Connecticut	2.57%	2.13%	6.86% *	19.69% *	0.58% *	2.88%
Maine	3.95%	4.21%	4.56% *	17.15% *	--	4.23%
Massachusetts	4.59% *	5.80% *	0.78% *	1.44% *	--	4.76% *
New Hampshire	2.70%	3.38%	3.33% *	5.26% *	4.52% *	2.86%
Rhode Island	3.86%	4.52%	8.63% *	11.59% *	3.86% *	4.18%
Vermont	2.29%	2.51%	7.69% *	10.36% *	8.76% *	2.40%
Middle Atlantic:						
New Jersey	8.24% *	9.85% *	0.58% *	6.35% *	4.79% *	8.57% *
New York	2.29%	2.69%	4.72%	6.27% *	9.43% *	2.38%
Pennsylvania	1.50%	1.77%	--	8.77% *	1.94% *	1.72%
East North Central:						
Illinois	3.92%	2.50%	11.14% *	22.21% *	1.03% *	4.34%
Indiana	3.80%	4.23% *	3.37% *	25.01% *	1.56% *	4.23%
Michigan	2.64%	3.21%	1.85% *	11.83% *	5.57% *	2.91%
Ohio	2.59%	3.19%	3.26% *	3.78% *	5.71% *	2.78%
Wisconsin	1.62% *	1.95% *	--	0.00%	0.00%	1.83% *
West North Central:						
Iowa	1.63%	1.94%	1.87% *	4.82% *	6.39% *	1.49%
Kansas	2.43%	2.83%	--	4.50% *	2.95% *	2.69%
Minnesota	1.99%	2.16% *	7.07% *	--	1.85% *	2.26%
Missouri	3.25%	3.61%	0.00%	0.00%	0.32% *	3.65%
Nebraska	3.34%	3.86%	0.75% *	0.00%	17.20% *	2.91%
North Dakota	3.05%	3.53%	6.84% *	9.18% *	--	3.48%
South Dakota	2.03%	2.42%	4.99% *	4.57% *	4.85% *	2.20%
South Atlantic:						
Delaware	3.90%	4.56%	9.29% *	8.09% *	3.52% *	4.31%
District of Columbia	2.71%	2.92%	4.92% *	--	0.00%	2.82%
Florida	2.46%	2.35%	8.65% *	5.24% *	7.02% *	2.61%
Georgia	2.46%	2.65% *	0.00%	13.23% *	3.33% *	2.92% *
Maryland	2.44% *	2.93% *	--	5.30% *	3.36% *	2.66% *
North Carolina	2.08%	2.29%	5.66% *	7.33% *	--	2.28%
South Carolina	1.77%	1.88% *	10.56% *	--	4.40% *	1.94% *
Virginia	2.57%	2.93%	7.53% *	8.18% *	10.97% *	2.42%
West Virginia	2.92%	2.60% *	6.58% *	20.60% *	11.15% *	2.55% *
East South Central:						
Alabama	2.40%	2.61%	8.69% *	9.23% *	5.79% *	2.65%
Kentucky	3.27%	3.82%	5.30% *	5.66% *	8.63% *	3.53% *
Mississippi	3.38%	3.72% *	0.00%	10.87% *	11.78% *	3.03% *
Tennessee	3.03%	3.62%	0.00%	1.48% *	2.46% *	3.41%
West South Central:						
Arkansas	3.37%	3.49%	17.57% *	9.32% *	3.42% *	4.22%
Louisiana	3.49%	3.68%	10.33% *	16.54% *	9.39% *	3.55%
Oklahoma	2.90%	3.37%	0.80% *	--	0.69% *	3.59%
Texas	3.69%	4.10%	6.66% *	--	4.69% *	4.21%
Mountain:						
Arizona	4.17%	4.75%	0.00%	3.85% *	1.11% *	4.79%
Colorado	1.90%	2.13%	3.89% *	--	1.25% *	2.03%
Idaho	3.83%	4.40%	--	8.03% *	4.13% *	4.37%
Montana	3.41%	3.88%	5.60% *	11.96% *	7.95% *	3.63%
Nevada	3.57%	4.16%	3.78% *	8.12% *	3.61% *	4.38%
New Mexico	3.68% *	3.38% *	15.20% *	5.46% *	1.69% *	4.51% *
Utah	3.77%	4.16% *	11.24% *	0.00%	--	4.21% *
Wyoming	3.84%	4.59%	7.68%	0.00%	3.87% *	4.25%
Pacific:						
Alaska	2.79%	3.33%	3.41% *	--	0.88% *	3.10%
California	3.82%	4.27%	5.01%	3.70%	2.72% *	4.02%
Hawaii	4.01%	4.27%	9.30%	7.95% *	9.89%	4.45%
Oregon	3.33%	3.59%	14.35% *	5.24% *	13.60% *	3.41%
Washington	3.42%	3.87%	6.93% *	4.96% *	0.00%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	24,540	24,499	24,750	25,067	23,403	24,629
New England:						
Connecticut	27,058	27,358	25,142	25,782	22,084	27,474
Maine	25,568	24,724	27,729	26,131	26,291	25,549
Massachusetts	28,151	28,004	28,940	25,618	23,396	28,223
New Hampshire	26,119	26,020	27,075	23,868	24,517	26,271
Rhode Island	25,960	26,577	22,987	21,580	22,878	26,041
Vermont	25,901	25,885	26,373	24,656	22,636	25,985
Middle Atlantic:						
New Jersey	27,491	27,523	28,053	25,668	22,173	27,599
New York	27,188	27,125	27,251	28,942	29,572	27,072
Pennsylvania	25,241	24,944	26,136	26,342	24,657	25,373
East North Central:						
Illinois	24,993	25,126	22,106	25,966	25,738	24,928
Indiana	24,725	24,548	24,063	35,081	20,145	24,964
Michigan	24,252	23,954	26,505	21,933	23,995	24,274
Ohio	22,618	22,738	21,375	25,716	23,360	22,575
Wisconsin	25,781	25,769	26,802	24,706	24,778	25,864
West North Central:						
Iowa	22,954	23,151	22,115	21,478	22,016	23,034
Kansas	24,220	24,302	24,205	18,773	22,717	24,267
Minnesota	23,565	23,517	24,108	23,413	21,773	23,819
Missouri	23,831	23,826	25,547	16,364	23,250	23,878
Nebraska	23,696	24,116	21,730	19,214	21,222	23,765
North Dakota	23,090	22,876	24,869	19,364	20,129	23,337
South Dakota	24,941	23,845	28,751	23,399	24,147	24,975
South Atlantic:						
Delaware	27,869	28,251	21,259	24,375	24,406	28,178
District of Columbia	27,457	27,253	29,735	21,619	--	27,093
Florida	24,807	24,680	23,201	29,001	25,467	24,726
Georgia	23,363	23,395	20,961	24,807	22,094	23,493
Maryland	24,738	24,582	26,836	24,037	24,098	24,771
North Carolina	23,120	23,367	23,095	--	18,096	23,856
South Carolina	24,280	24,384	19,155	26,298	23,458	24,335
Virginia	25,523	25,732	21,327	23,617	23,406	25,631
West Virginia	25,483	26,508	18,417	19,337	20,962	25,779
East South Central:						
Alabama	23,986	24,121	22,157	19,501	23,431	24,071
Kentucky	23,584	23,242	26,963	17,873	20,402	23,855
Mississippi	22,271	22,525	18,081	18,254	20,659	22,447
Tennessee	22,085	22,249	18,402	22,553	21,260	22,116
West South Central:						
Arkansas	22,069	22,122	18,059	26,553	21,796	22,106
Louisiana	23,190	23,476	20,163	27,485	21,324	23,676
Oklahoma	23,050	23,169	22,882	--	22,041	23,154
Texas	24,106	24,047	24,955	24,695	21,649	24,287
Mountain:						
Arizona	23,132	23,244	21,672	21,715	27,486	22,702
Colorado	24,974	25,337	19,614	24,330	18,652	25,101
Idaho	24,531	25,050	22,370	21,271	20,883	24,818
Montana	22,294	22,022	24,869	19,360	20,477	22,339
Nevada	21,988	21,892	22,831	22,354	22,964	21,539
New Mexico	23,828	23,916	24,147	19,378	20,887	23,984
Utah	23,583	23,832	22,657	17,148	19,896	23,669
Wyoming	23,676	24,598	19,221	22,582	22,524	23,735
Pacific:						
Alaska	25,493	25,710	24,377	21,298	19,536	25,842
California	24,143	24,044	25,182	24,600	24,453	24,133
Hawaii	22,709	22,583	25,699	21,248	17,006	23,073
Oregon	24,688	24,485	25,396	29,290	23,551	24,706
Washington	25,355	24,469	26,681	27,729	23,740	25,401

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 Standard errors 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, 2024

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	162.60	177.54	412.18	792.12	571.28	170.80
New England:						
Connecticut	700.17	718.07	3,135.97	983.65	1,396.89	661.28
Maine	646.89	809.87	579.20	1,719.07	3,096.92	658.72
Massachusetts	694.10	811.50	1,259.04	3,598.91	1,978.27	701.37
New Hampshire	738.84	913.94	1,112.81	1,300.85	979.82	802.95
Rhode Island	792.85	867.18	1,198.90	1,808.58	2,137.64	806.57
Vermont	577.26	651.16	1,145.03	2,049.49	1,344.58	589.80
Middle Atlantic:						
New Jersey	892.58	944.42	1,559.06	795.56	2,167.92	916.49
New York	714.71	804.26	1,416.13	2,563.76	2,406.30	736.08
Pennsylvania	652.34	660.86	2,161.42	921.49	2,236.46	605.29
East North Central:						
Illinois	954.54	1,021.87	1,611.61	2,302.02	2,394.84	1,017.25
Indiana	1,019.75	1,096.70	2,615.35	1,922.75	5,818.57	1,001.31
Michigan	689.92	640.10	2,839.24	1,912.44	2,198.17	727.92
Ohio	1,077.24	1,241.35	1,592.46	2,068.19	1,746.93	1,133.85
Wisconsin	604.67	652.57	823.30	1,021.30	1,199.45	644.43
West North Central:						
Iowa	756.42	867.74	1,581.27	1,247.33	1,308.82	810.85
Kansas	585.07	613.31	1,908.52	2,726.27	1,854.78	598.84
Minnesota	683.96	793.92	1,329.18	1,050.07	1,360.40	719.97
Missouri	1,185.40	1,284.92	1,683.94	1,842.06	1,590.97	1,278.32
Nebraska	770.05	817.23	1,416.95	1,334.76	1,946.61	791.11
North Dakota	739.84	856.01	709.38	3,350.05	2,871.30	740.06
South Dakota	663.01	835.12	639.07	1,899.11	1,702.06	686.68
South Atlantic:						
Delaware	885.43	916.85	2,055.18	1,413.47	1,509.94	932.13
District of Columbia	881.23	827.53	4,578.79	1,827.63	--	789.11
Florida	771.87	827.86	1,594.29	1,740.11	2,481.01	794.94
Georgia	698.53	750.46	702.37	2,486.51	654.97	769.02
Maryland	996.77	1,117.19	1,149.48	1,192.84	979.55	1,045.16
North Carolina	729.09	768.83	1,917.53	--	1,611.01	685.68
South Carolina	689.59	710.44	2,613.27	3,262.91	2,275.64	719.75
Virginia	655.93	673.03	1,543.58	3,922.39	2,164.84	672.13
West Virginia	952.30	992.71	2,357.83	5,454.58	3,088.30	984.67
East South Central:						
Alabama	770.87	800.24	2,163.05	1,316.62	2,507.59	795.55
Kentucky	859.87	951.07	1,036.73	3,375.59	1,477.00	928.43
Mississippi	1,230.58	1,269.59	1,112.85	904.06	2,729.61	1,303.72
Tennessee	857.07	921.69	2,866.82	1,575.92	1,470.98	887.51
West South Central:						
Arkansas	1,537.52	1,635.03	1,867.68	1,816.45	1,324.13	1,734.57
Louisiana	823.91	802.39	3,634.27	2,129.83	2,748.30	738.11
Oklahoma	596.88	632.67	1,671.86	--	789.34	651.04
Texas	618.94	656.94	1,235.90	1,097.54	1,466.39	648.33
Mountain:						
Arizona	660.80	701.55	2,119.14	2,067.78	2,728.83	635.50
Colorado	817.70	874.33	1,553.63	1,900.32	875.85	829.93
Idaho	730.53	823.33	1,986.07	1,982.16	1,207.35	784.78
Montana	999.55	1,178.92	1,035.99	2,883.30	1,050.00	1,024.37
Nevada	665.10	696.91	2,936.93	2,887.41	784.87	885.34
New Mexico	814.11	863.19	2,786.33	726.17	618.87	851.09
Utah	775.71	774.35	3,977.83	1,445.48	1,397.58	787.78
Wyoming	1,198.87	1,428.14	1,141.63	1,365.40	1,197.06	1,258.32
Pacific:						
Alaska	988.81	1,068.31	2,228.65	2,035.14	1,872.46	1,030.77
California	635.08	680.53	1,095.21	2,520.53	3,137.74	645.91
Hawaii	806.46	868.93	860.62	3,963.90	1,980.57	815.35
Oregon	645.34	690.74	1,628.16	3,742.28	1,019.78	655.12
Washington	857.85	1,179.64	648.34	1,295.66	1,876.12	875.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few 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 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, 2024

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	23,870	23,530	25,238	24,645	23,211	23,925
New England:						
Connecticut	25,801	26,119	24,432	--	--	25,539
Maine	26,807	24,694	28,417	31,159	--	26,881
Massachusetts	27,416	27,057	27,977	29,054	--	27,374
New Hampshire	28,112	28,318	28,196	--	--	28,256
Rhode Island	20,465	20,997	19,461	19,433	--	20,446
Vermont	25,604	24,178	28,319	30,037	--	25,578
Middle Atlantic:						
New Jersey	27,098	26,794	--	30,729	--	27,080
New York	26,622	26,634	25,528	--	--	26,489
Pennsylvania	27,719	26,082	30,285	24,613	29,956	27,218
East North Central:						
Illinois	23,531	23,483	23,060	29,452	--	23,522
Indiana	19,652	21,196	18,137	--	--	22,420
Michigan	20,352	20,088	21,438	17,233	--	20,806
Ohio	21,811	23,666	17,090	--	--	21,637
Wisconsin	24,328	23,626	26,943	--	--	24,765
West North Central:						
Iowa	20,096	18,696	21,424	23,556	21,494	19,927
Kansas	24,486	24,947	--	--	--	24,640
Minnesota	20,955	20,785	23,926	--	28,185	20,600
Missouri	17,964	17,665	--	--	--	17,508
Nebraska	20,715	22,341	18,913	--	--	20,833
North Dakota	20,858	18,960	24,358	--	17,758	21,059
South Dakota	22,100	21,298	24,104	--	--	22,237
South Atlantic:						
Delaware	24,674	25,311	24,666	21,715	23,151	24,828
District of Columbia	28,959	26,289	--	--	50,898	26,107
Florida	24,674	24,176	25,955	21,729	23,347	25,035
Georgia	23,387	23,546	--	23,169	21,068	23,743
Maryland	24,873	24,344	27,498	--	24,287	24,919
North Carolina	24,135	24,272	22,951	--	--	24,215
South Carolina	24,720	24,495	--	--	--	24,198
Virginia	24,350	24,412	--	--	--	23,726
West Virginia	24,636	26,057	21,293	--	--	25,113
East South Central:						
Alabama	23,190	23,111	33,298	17,613	18,671	24,051
Kentucky	22,129	21,090	29,397	--	--	22,298
Mississippi	21,477	21,444	21,650	--	--	23,344
Tennessee	18,247	18,915	--	--	--	18,368
West South Central:						
Arkansas	23,786	23,045	--	--	--	23,740
Louisiana	23,950	23,578	26,607	--	--	23,888
Oklahoma	22,863	22,119	26,778	--	21,203	23,316
Texas	24,367	24,149	25,323	--	23,862	24,380
Mountain:						
Arizona	21,138	21,075	21,971	--	21,780	20,984
Colorado	21,427	21,202	--	23,124	--	21,392
Idaho	24,588	25,656	--	24,094	20,672	24,886
Montana	21,413	20,027	--	24,405	--	21,413
Nevada	21,806	21,234	24,847	--	22,986	19,589
New Mexico	19,446	18,994	--	--	21,631	19,293
Utah	24,901	25,414	22,907	--	18,078	25,463
Wyoming	30,080	30,507	--	--	--	30,326
Pacific:						
Alaska	21,735	21,461	--	--	--	23,070
California	23,298	23,118	26,081	22,147	19,178	23,468
Hawaii	22,033	21,878	26,530	--	15,581	22,501
Oregon	23,835	22,839	26,407	21,465	22,804	23,913
Washington	26,664	24,820	27,169	28,268	--	26,667

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.D.1.a Standard errors 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, 2024

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	336.96	375.64	662.52	1,219.25	1,340.44	351.79
New England:						
Connecticut	1,308.46	1,489.31	3,409.43	--	--	1,414.39
Maine	1,072.83	1,721.15	760.73	412.81	--	1,087.85
Massachusetts	1,180.56	1,762.68	963.60	1,647.42	--	1,192.31
New Hampshire	2,120.44	2,727.62	2,084.65	--	--	2,171.67
Rhode Island	2,392.47	3,627.31	1,121.56	516.11	--	2,517.48
Vermont	1,690.78	2,247.36	2,269.66	818.37	--	1,712.65
Middle Atlantic:						
New Jersey	1,299.13	1,393.54	--	2,146.74	--	1,349.84
New York	1,487.63	1,625.68	4,469.71	--	--	1,507.07
Pennsylvania	1,338.34	1,677.14	2,576.24	997.92	1,589.90	1,462.45
East North Central:						
Illinois	694.13	782.70	1,036.40	1,211.45	--	699.29
Indiana	2,713.90	1,711.74	4,881.96	--	--	1,411.42
Michigan	1,283.39	1,476.94	2,950.39	1,384.28	--	1,345.81
Ohio	1,226.74	868.31	2,961.30	--	--	1,305.26
Wisconsin	1,080.53	1,255.15	527.90	--	--	952.02
West North Central:						
Iowa	1,261.85	1,820.56	1,811.20	588.28	1,480.41	1,396.55
Kansas	1,082.26	1,191.90	--	--	--	1,148.78
Minnesota	1,391.88	1,615.99	1,560.44	--	684.95	1,418.63
Missouri	3,216.48	3,227.81	--	--	--	3,277.38
Nebraska	1,326.65	1,897.40	169.86	--	--	1,364.71
North Dakota	1,226.61	984.59	135.73	--	938.41	1,267.87
South Dakota	1,744.09	2,374.57	434.28	--	--	1,775.48
South Atlantic:						
Delaware	1,496.84	2,267.47	1,232.49	1,441.54	665.66	1,640.49
District of Columbia	2,970.55	1,614.01	--	--	2,336.73	1,510.69
Florida	946.36	1,254.95	1,476.09	2,054.73	1,212.18	1,138.33
Georgia	1,343.51	1,485.47	--	1,600.80	952.24	1,528.02
Maryland	1,866.48	2,305.62	1,363.61	--	728.61	2,008.49
North Carolina	1,759.54	1,959.61	937.77	--	--	1,900.47
South Carolina	1,288.16	1,287.67	--	--	--	1,341.13
Virginia	1,287.39	1,081.00	--	--	--	1,135.40
West Virginia	2,220.78	3,229.79	1,703.18	--	--	2,276.46
East South Central:						
Alabama	1,424.26	1,547.09	2,691.58	1,307.11	1,436.21	1,607.00
Kentucky	3,689.69	4,008.88	1,846.68	--	--	4,035.23
Mississippi	2,419.34	2,902.58	422.16	--	--	2,165.21
Tennessee	1,412.03	1,429.08	--	--	--	1,456.23
West South Central:						
Arkansas	1,358.36	1,532.63	--	--	--	1,383.70
Louisiana	876.23	947.08	1,351.70	--	--	882.79
Oklahoma	1,261.92	1,390.13	1,069.01	--	1,230.50	1,509.23
Texas	1,899.95	2,318.88	1,234.33	--	2,355.03	1,942.80
Mountain:						
Arizona	1,772.73	2,118.71	437.51	--	607.76	2,189.77
Colorado	1,061.98	1,154.44	--	705.51	--	1,099.21
Idaho	2,260.89	2,835.38	--	1,453.34	521.91	2,411.92
Montana	2,389.97	2,930.97	--	643.77	--	2,389.97
Nevada	975.87	1,103.62	2,538.58	--	904.12	1,867.85
New Mexico	2,073.67	2,126.49	--	--	1,524.98	2,186.72
Utah	2,354.34	2,552.13	2,174.45	--	2,010.79	2,475.31
Wyoming	2,637.85	2,701.70	--	--	--	2,627.86
Pacific:						
Alaska	2,007.17	2,619.28	--	--	--	2,350.94
California	525.38	531.94	1,597.82	1,644.70	2,630.94	574.34
Hawaii	1,599.76	1,380.11	337.62	--	1,140.47	1,697.87
Oregon	1,314.29	1,651.37	1,919.24	1,798.52	730.14	1,408.23
Washington	1,022.95	3,046.69	182.21	1,070.55	--	1,035.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 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, 2024

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	24,717	24,761	24,244	24,470	23,135	24,841
New England:						
Connecticut	27,165	27,419	25,391	26,701	20,338	27,717
Maine	25,496	24,835	27,959	25,415	30,193	25,388
Massachusetts	28,432	28,155	30,390	--	20,896	28,553
New Hampshire	26,069	26,086	26,214	23,133	23,321	26,299
Rhode Island	27,601	27,787	26,366	24,905	24,293	27,650
Vermont	26,369	26,579	25,618	20,469	21,817	26,503
Middle Atlantic:						
New Jersey	26,574	26,616	27,468	24,537	20,050	26,721
New York	27,607	27,663	26,861	29,485	28,207	27,581
Pennsylvania	24,175	24,604	21,848	26,745	22,458	24,635
East North Central:						
Illinois	25,270	25,503	19,452	24,322	25,274	25,269
Indiana	25,216	24,948	26,730	--	27,885	25,142
Michigan	25,659	25,163	30,471	22,845	26,136	25,622
Ohio	22,391	22,050	25,151	28,010	22,925	22,357
Wisconsin	25,793	25,818	27,234	21,207	25,480	25,814
West North Central:						
Iowa	22,862	22,968	22,817	20,818	22,026	22,940
Kansas	24,451	24,372	26,846	--	--	24,497
Minnesota	23,858	23,889	23,429	23,867	20,878	24,354
Missouri	25,118	25,366	23,160	16,653	23,505	25,259
Nebraska	24,087	24,183	26,140	18,939	21,713	24,154
North Dakota	24,250	24,057	25,892	26,566	26,014	24,136
South Dakota	25,708	23,988	29,858	23,288	25,080	25,744
South Atlantic:						
Delaware	27,252	27,592	19,293	27,499	22,142	27,442
District of Columbia	27,619	27,924	24,758	--	22,134	27,686
Florida	24,657	24,573	20,801	29,679	26,086	24,492
Georgia	23,093	23,255	20,417	21,422	22,463	23,153
Maryland	24,622	24,493	28,959	23,514	22,675	24,686
North Carolina	23,107	23,388	23,095	--	17,972	23,971
South Carolina	23,966	24,117	17,942	23,135	22,086	24,076
Virginia	25,738	25,944	22,498	20,292	21,429	25,923
West Virginia	26,054	27,065	--	15,942	21,610	26,325
East South Central:						
Alabama	24,471	24,553	22,999	--	24,693	24,435
Kentucky	23,455	23,405	27,668	--	20,370	23,766
Mississippi	22,351	22,627	16,722	18,095	18,514	22,647
Tennessee	22,731	22,826	21,707	21,048	20,837	22,789
West South Central:						
Arkansas	23,050	23,317	17,329	21,728	21,462	23,334
Louisiana	22,793	23,259	--	27,485	21,053	23,444
Oklahoma	23,010	23,283	20,688	--	22,199	23,073
Texas	24,153	24,123	24,712	24,726	23,160	24,231
Mountain:						
Arizona	23,837	23,966	20,394	23,614	29,063	23,329
Colorado	26,087	26,658	19,037	25,348	17,807	26,270
Idaho	24,479	24,969	22,747	16,916	18,928	24,873
Montana	22,673	22,675	23,792	13,233	21,542	22,699
Nevada	21,973	22,237	--	21,593	22,674	21,890
New Mexico	24,949	25,038	25,095	20,427	20,917	25,110
Utah	23,358	23,556	--	17,683	22,385	23,369
Wyoming	24,058	24,671	19,933	22,531	22,599	24,159
Pacific:						
Alaska	25,960	26,083	28,501	20,767	21,785	26,107
California	25,084	25,273	23,364	22,328	23,071	25,120
Hawaii	23,426	23,235	26,221	25,199	--	23,839
Oregon	24,982	24,816	23,577	31,774	24,546	24,986
Washington	24,008	23,821	24,991	25,332	21,311	24,099

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 Standard errors 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, 2024

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	184.86	197.60	566.73	1,102.92	629.62	193.35
New England:						
Connecticut	815.55	828.35	3,639.49	1,009.77	729.19	748.79
Maine	722.57	907.69	715.83	1,837.44	3,011.03	732.48
Massachusetts	854.13	921.19	2,027.62	--	1,194.46	863.02
New Hampshire	782.83	890.72	1,827.18	2,099.27	1,972.26	835.75
Rhode Island	797.76	849.65	1,194.95	1,926.13	1,387.31	804.73
Vermont	581.73	632.17	1,362.61	1,521.89	1,495.16	594.81
Middle Atlantic:						
New Jersey	1,062.60	1,146.48	1,131.19	1,056.52	2,749.54	1,098.13
New York	811.90	924.57	1,132.48	1,437.18	2,495.96	840.81
Pennsylvania	661.28	665.25	763.87	1,037.82	895.77	667.93
East North Central:						
Illinois	1,204.36	1,264.42	1,344.97	2,164.13	2,226.98	1,306.50
Indiana	1,159.69	1,306.89	2,047.76	--	2,424.85	1,191.27
Michigan	795.74	686.26	3,366.03	2,024.65	2,605.28	833.15
Ohio	1,514.21	1,622.94	949.10	2,040.77	2,017.08	1,604.48
Wisconsin	714.59	737.17	1,825.10	2,090.94	973.87	759.61
West North Central:						
Iowa	798.51	876.98	2,340.98	1,782.08	1,680.74	858.94
Kansas	712.89	751.42	2,309.36	--	--	712.83
Minnesota	832.05	936.58	2,302.69	1,024.46	1,245.86	860.79
Missouri	679.15	697.71	1,897.05	1,852.41	1,762.83	722.95
Nebraska	869.34	930.07	920.25	1,516.84	2,324.97	892.64
North Dakota	811.38	898.43	1,659.05	1,235.81	2,519.54	847.77
South Dakota	701.34	792.34	547.16	2,311.17	1,896.84	731.59
South Atlantic:						
Delaware	774.98	800.42	2,449.16	1,716.67	1,774.12	803.30
District of Columbia	812.10	861.74	2,098.27	--	958.61	819.26
Florida	897.81	940.23	2,102.80	1,420.44	2,931.84	899.43
Georgia	827.91	890.94	1,189.50	1,968.55	822.31	903.95
Maryland	1,168.77	1,256.89	1,462.90	1,034.09	1,103.67	1,207.78
North Carolina	810.44	858.25	2,168.18	--	1,673.61	754.66
South Carolina	727.44	744.31	2,987.26	2,167.69	2,527.73	754.18
Virginia	745.11	760.06	2,098.81	1,561.34	1,702.39	754.58
West Virginia	1,197.86	1,184.38	--	3,992.24	3,728.38	1,235.18
East South Central:						
Alabama	981.97	1,012.47	1,539.65	--	3,173.01	1,014.09
Kentucky	639.74	653.01	2,295.82	--	1,823.54	663.80
Mississippi	1,400.21	1,430.25	513.76	1,026.81	937.04	1,456.27
Tennessee	1,057.72	1,134.69	797.48	1,295.80	672.23	1,091.63
West South Central:						
Arkansas	1,003.85	1,032.57	1,930.07	1,187.34	1,367.60	1,129.83
Louisiana	1,023.51	986.51	--	2,129.83	2,847.57	922.98
Oklahoma	715.42	752.38	1,156.42	--	839.20	769.06
Texas	584.24	608.59	1,712.09	1,113.18	1,110.55	623.08
Mountain:						
Arizona	704.75	729.64	3,587.53	2,493.85	3,216.38	649.83
Colorado	872.84	940.29	1,960.90	2,097.60	874.28	881.12
Idaho	786.49	880.04	2,333.69	1,530.03	809.81	847.24
Montana	1,180.00	1,348.93	492.75	1,260.58	935.86	1,207.76
Nevada	969.02	987.83	--	3,390.05	1,387.10	1,074.15
New Mexico	660.02	653.73	2,821.18	890.33	566.47	673.42
Utah	814.23	774.06	--	1,693.09	1,176.08	822.61
Wyoming	1,552.81	1,730.19	2,354.03	1,659.09	1,295.18	1,656.40
Pacific:						
Alaska	1,120.14	1,178.55	590.32	1,981.26	2,422.92	1,150.22
California	866.82	941.92	1,580.56	2,761.75	1,113.19	882.99
Hawaii	1,241.38	1,375.69	1,646.90	2,072.29	--	1,210.29
Oregon	754.05	779.04	2,234.42	3,488.81	1,772.21	760.09
Washington	1,192.48	1,362.07	2,485.86	2,502.73	327.31	1,226.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few 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 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, 2024

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	24,629	24,369	25,623	28,190	25,801	24,552
New England:						
Connecticut	27,532	28,126	22,649	--	--	27,301
Maine	24,410	24,344	24,321	--	--	24,604
Massachusetts	28,083	29,225	--	--	--	28,083
New Hampshire	23,514	22,580	28,571	24,681	26,277	22,848
Rhode Island	22,534	23,291	23,948	17,953	--	22,523
Vermont	23,248	23,564	--	--	--	23,222
Middle Atlantic:						
New Jersey	29,732	29,738	--	--	--	29,771
New York	25,568	24,531	--	--	40,295	24,829
Pennsylvania	24,897	24,730	28,528	--	--	24,733
East North Central:						
Illinois	24,895	24,232	--	--	31,933	24,444
Indiana	25,734	23,775	--	35,697	28,375	25,542
Michigan	21,913	21,801	--	--	24,355	21,651
Ohio	25,209	25,634	23,531	--	--	25,188
Wisconsin	28,208	29,201	--	26,048	26,431	28,651
West North Central:						
Iowa	25,769	25,988	--	22,680	23,873	25,815
Kansas	22,177	22,748	--	--	24,620	21,596
Minnesota	24,212	23,695	25,321	26,566	27,207	23,928
Missouri	24,325	23,757	28,729	--	--	24,418
Nebraska	26,587	26,615	27,443	23,813	24,230	26,718
North Dakota	22,105	22,199	23,764	--	--	23,206
South Dakota	24,920	24,726	--	24,358	23,772	24,952
South Atlantic:						
Delaware	29,800	29,923	--	19,097	25,499	30,705
District of Columbia	23,930	23,930	--	--	24,937	23,864
Florida	26,586	26,216	--	20,466	--	26,697
Georgia	26,431	25,375	--	28,374	--	26,908
Maryland	25,291	25,727	--	--	26,507	25,132
North Carolina	22,461	22,558	--	--	--	22,699
South Carolina	29,305	29,375	--	--	--	29,346
Virginia	24,602	24,820	--	--	--	24,567
West Virginia	22,041	21,893	22,964	--	19,263	22,214
East South Central:						
Alabama	22,535	22,888	--	18,325	20,249	22,796
Kentucky	25,699	25,627	25,875	--	21,523	25,808
Mississippi	22,159	22,319	--	--	--	17,380
Tennessee	26,158	25,408	--	29,546	28,114	25,884
West South Central:						
Arkansas	15,839 *	15,410 *	--	--	--	15,463
Louisiana	25,221	25,221	--	--	30,081	24,912
Oklahoma	23,697	23,793	--	--	--	23,562
Texas	23,399	23,424	23,584	18,937	14,339	24,512
Mountain:						
Arizona	20,029	19,738	24,038	--	--	19,948
Colorado	24,109	24,414	18,156	--	--	24,173
Idaho	24,960	24,647	--	--	--	23,963
Montana	19,681	--	--	--	--	--
Nevada	22,929	22,445	--	35,269	30,042	22,804
New Mexico	22,516	25,363	--	17,056	19,895	22,978
Utah	22,136	22,285	17,659	--	22,718	22,125
Wyoming	19,612	20,375	18,100	--	--	19,592
Pacific:						
Alaska	26,742	26,739	--	--	--	26,742
California	23,691	22,395	27,416	33,540	38,873	22,523
Hawaii	21,567	21,481	--	--	19,993	21,704
Oregon	21,970	21,970	--	--	--	21,970
Washington	28,514	28,307	--	--	--	28,424

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	450.27	489.60	878.03	2,043.40	2,320.47	455.94
New England:						
Connecticut	1,939.09	2,169.37	574.72	--	--	2,029.31
Maine	1,501.57	1,808.06	1,640.15	--	--	1,567.11
Massachusetts	2,496.17	2,687.75	--	--	--	2,496.17
New Hampshire	1,190.06	1,418.56	2,508.21	1,539.74	417.47	1,414.14
Rhode Island	1,351.16	1,708.27	756.94	2,480.06	--	1,417.96
Vermont	1,873.37	1,955.35	--	--	--	1,915.60
Middle Atlantic:						
New Jersey	2,420.47	2,428.97	--	--	--	2,441.60
New York	2,328.98	2,492.17	--	--	1,921.22	2,314.49
Pennsylvania	1,631.37	1,705.21	1,268.39	--	--	1,673.82
East North Central:						
Illinois	1,598.50	1,732.03	--	--	1,208.80	1,644.45
Indiana	2,188.21	1,748.61	--	1,555.25	1,814.07	2,341.20
Michigan	1,000.98	1,080.70	--	--	1,581.09	1,052.79
Ohio	932.34	955.75	2,301.33	--	--	939.82
Wisconsin	1,443.84	1,539.27	--	423.21	382.10	1,618.61
West North Central:						
Iowa	2,015.05	2,090.62	--	1,275.08	1,130.62	2,052.46
Kansas	1,110.42	1,163.82	--	--	2,174.97	1,187.96
Minnesota	1,130.79	1,517.37	1,241.10	901.94	256.58	1,214.43
Missouri	1,979.90	2,258.47	557.77	--	--	2,054.06
Nebraska	1,150.50	1,573.93	145.62	907.90	1,531.62	1,210.33
North Dakota	1,911.71	2,071.14	1,169.31	--	--	1,929.59
South Dakota	1,603.36	1,713.84	--	991.94	1,082.91	1,642.08
South Atlantic:						
Delaware	1,764.96	1,749.41	--	0.00	1,856.32	1,744.28
District of Columbia	3,498.04	3,498.04	--	--	1,210.71	3,715.87
Florida	2,194.50	2,297.42	--	1,714.34	--	2,272.61
Georgia	1,286.74	540.07	--	2,090.46	--	1,243.84
Maryland	2,677.96	3,470.03	--	--	1,991.18	3,022.35
North Carolina	1,038.76	1,046.23	--	--	--	1,027.23
South Carolina	3,250.63	3,419.35	--	--	--	3,256.83
Virginia	953.99	943.85	--	--	--	969.79
West Virginia	2,032.66	2,371.01	2,147.68	--	1,635.72	2,152.09
East South Central:						
Alabama	1,115.95	1,117.75	--	1,051.04	2,257.77	1,164.46
Kentucky	938.71	1,314.07	1,279.80	--	1,665.33	963.08
Mississippi	3,644.48	3,730.46	--	--	--	1,791.78
Tennessee	671.81	605.86	--	481.34	1,641.86	656.64
West South Central:						
Arkansas	6,497.96 *	6,713.75 *	--	--	--	6,558.86 *
Louisiana	2,942.34	2,942.34	--	--	1,234.64	3,118.10
Oklahoma	1,675.54	1,683.24	--	--	--	1,755.40
Texas	2,451.13	2,540.89	955.63	1,892.56	511.63	2,462.93
Mountain:						
Arizona	1,700.61	1,836.27	52.74	--	--	1,756.57
Colorado	2,518.17	2,624.23	1,682.33	--	--	2,528.81
Idaho	2,021.12	2,263.54	--	--	--	2,356.17
Montana	1,707.58	--	--	--	--	--
Nevada	1,598.67	1,674.17	--	2,670.06	2,057.03	1,636.87
New Mexico	3,003.51	2,891.36	--	0.00	1,837.45	3,433.49
Utah	3,097.74	3,283.59	1,647.16	--	1,979.14	3,156.63
Wyoming	803.55	990.73	89.38	--	--	814.14
Pacific:						
Alaska	3,516.21	3,743.98	--	--	--	3,516.21
California	1,889.34	1,781.21	1,965.28	5,528.51	3,775.03	1,629.55
Hawaii	1,287.26	1,376.27	--	--	1,622.45	1,396.51
Oregon	1,554.78	1,554.78	--	--	--	1,554.78
Washington	2,417.87	2,631.08	--	--	--	2,579.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	7,216	7,112	7,328	9,807	7,527	7,192
New England:						
Connecticut	6,747	6,857	5,690	8,175 *	--	6,614
Maine	6,955	7,172	6,174	8,116 *	13,995	6,773
Massachusetts	7,811	8,343	5,738	8,127	--	7,797
New Hampshire	6,220	6,280	6,067	--	5,383	6,300
Rhode Island	6,821	6,917	--	7,167	--	6,877
Vermont	6,577	6,234	9,206	--	--	6,549
Middle Atlantic:						
New Jersey	7,305	7,057	12,837	10,200	11,518	7,219
New York	6,278	6,126	6,459	10,337	4,803	6,350
Pennsylvania	6,633	6,434	7,261	7,080	5,892	6,801
East North Central:						
Illinois	6,888	6,765	7,008	11,333	7,264	6,855
Indiana	6,422	6,158	8,070 *	--	5,074	6,492
Michigan	6,577	6,072	9,437 *	8,861	9,418 *	6,330
Ohio	5,695	5,578	5,961	9,568	6,555	5,645
Wisconsin	6,886	6,866	6,021 *	8,649	6,382	6,928
West North Central:						
Iowa	6,230	5,977	7,315	--	6,298	6,224
Kansas	7,207	7,240	6,929	--	5,897 *	7,249
Minnesota	7,010	6,759	8,292	8,549	7,586	6,928
Missouri	6,109	5,900	8,064	10,059	8,605	5,908
Nebraska	6,475	5,587	5,650	6,362	6,244	6,482
North Dakota	5,695	5,442	7,198	--	6,236	5,650
South Dakota	7,077	6,647	8,449	7,784	7,785	7,046
South Atlantic:						
Delaware	7,726	7,723	6,455	9,838	6,240	7,858
District of Columbia	7,987	8,314	4,704	9,517	--	8,109
Florida	8,831	7,994	10,584	17,108	12,900	8,330
Georgia	6,453	6,418	5,998	7,455	7,167	6,381
Maryland	6,364	5,999	9,758	7,635	9,372	6,212
North Carolina	7,968	7,981	7,856	--	8,430	7,900
South Carolina	7,832	7,766	--	12,200	7,186	7,875
Virginia	6,847	6,787	9,542	--	7,425	6,817
West Virginia	8,290	8,915	3,912	4,851 *	6,757	8,390
East South Central:						
Alabama	7,808	7,759	--	7,114	6,529	8,004
Kentucky	6,389	6,511	5,349	--	5,382	6,475
Mississippi	6,692	6,786	--	5,934	3,868	6,999
Tennessee	7,247	7,232	6,075	8,921	7,819	7,226
West South Central:						
Arkansas	6,456	6,364	7,723	--	7,607	6,299
Louisiana	8,600	8,760	7,582	--	6,835	9,059
Oklahoma	7,085	7,198	5,782	--	8,388	6,951
Texas	6,851	6,523	11,456	10,502	5,791	6,929
Mountain:						
Arizona	6,746	6,547	8,120	--	8,922	6,531
Colorado	7,441	7,419	7,838	7,366	4,601	7,498
Idaho	6,600	6,823	5,130	--	8,479	6,452
Montana	7,390	7,031	--	9,734	--	7,416
Nevada	5,690	5,537	5,294	10,794	2,811 *	7,015
New Mexico	5,786	5,862	4,271	--	6,759	5,735
Utah	5,862	5,818	6,266	--	7,459	5,825
Wyoming	6,818	6,952	6,216	--	6,327	6,843
Pacific:						
Alaska	8,409	8,643	5,878	--	5,637	8,572
California	9,148	9,311	6,217	10,574	9,165	9,147
Hawaii	6,484	6,723	4,012	5,787	11,437	6,168
Oregon	5,584	5,332	7,428	--	--	5,494
Washington	7,365	8,740	3,419	6,900	--	7,388

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	233.99	261.59	386.89	1,129.92	640.00	247.88
New England:						
Connecticut	642.12	727.47	839.86	2,738.16 *	--	653.00
Maine	517.45	729.91	320.46	2,666.90 *	2,358.91	517.17
Massachusetts	1,113.64	1,393.51	656.03	1,583.91	--	1,130.44
New Hampshire	393.88	487.51	455.35	--	712.09	426.41
Rhode Island	419.16	470.94	--	889.45	--	428.65
Vermont	486.03	530.88	1,309.84	--	--	497.43
Middle Atlantic:						
New Jersey	1,223.40	1,257.44	2,470.40	2,008.12	2,157.52	1,237.19
New York	366.97	396.18	1,034.69	2,216.06	935.99	383.11
Pennsylvania	362.25	396.58	808.56	1,591.66	975.91	391.73
East North Central:						
Illinois	428.32	444.56	1,661.98	2,078.51	436.39	463.47
Indiana	560.22	442.98	2,424.09 *	--	886.99	585.13
Michigan	813.35	783.80	3,000.38 *	1,384.89	3,516.45 *	806.51
Ohio	644.46	728.83	905.20	1,339.64	1,251.14	675.13
Wisconsin	567.32	604.34	1,837.75 *	1,028.63	970.71	609.54
West North Central:						
Iowa	443.80	485.36	842.22	--	1,852.86	454.49
Kansas	582.12	621.64	1,635.47	--	2,440.37 *	597.74
Minnesota	475.27	534.83	848.72	992.14	1,038.55	513.82
Missouri	609.14	649.13	1,028.50	1,828.51	995.53	642.79
Nebraska	379.15	424.74	891.82	953.83	1,098.71	390.81
North Dakota	372.36	411.70	856.17	--	1,825.19	371.41
South Dakota	419.19	424.67	841.93	1,992.89	1,608.31	432.17
South Atlantic:						
Delaware	996.65	1,062.16	1,283.13	1,715.89	1,855.77	1,080.03
District of Columbia	583.88	634.09	961.71	542.45	--	589.72
Florida	726.26	415.58	1,754.02	3,572.38	3,726.83	483.71
Georgia	381.24	411.65	519.47	903.45	858.01	408.50
Maryland	490.90	528.16	2,035.29	2,239.88	1,701.11	504.27
North Carolina	462.08	478.18	1,991.94	--	1,432.55	477.92
South Carolina	593.49	616.58	--	1,228.05	1,285.44	627.68
Virginia	277.74	289.26	1,081.76	--	1,041.96	287.91
West Virginia	1,297.42	1,476.18	685.72	1,951.42 *	1,252.87	1,381.47
East South Central:						
Alabama	665.33	695.93	--	1,359.18	1,566.11	720.92
Kentucky	442.60	473.36	936.19	--	1,096.63	466.06
Mississippi	447.17	474.70	--	966.11	1,115.23	487.63
Tennessee	552.54	595.30	773.43	1,624.69	1,234.10	570.89
West South Central:						
Arkansas	535.46	563.54	842.09	--	633.41	593.39
Louisiana	475.88	495.00	1,373.95	--	479.90	534.12
Oklahoma	467.14	500.16	1,278.98	--	1,265.28	497.18
Texas	508.82	487.62	1,264.86	1,649.23	1,407.92	535.68
Mountain:						
Arizona	549.64	584.91	1,097.59	--	1,116.26	590.43
Colorado	493.87	541.13	690.93	1,307.76	330.74	504.17
Idaho	424.01	466.63	1,147.84	--	1,052.61	442.31
Montana	646.00	672.43	--	1,493.70	--	658.42
Nevada	667.47	744.51	1,226.09	1,323.03	990.55 *	614.93
New Mexico	751.38	863.72	340.51	--	1,211.11	784.79
Utah	464.63	498.50	1,284.17	--	1,035.61	470.94
Wyoming	650.00	791.19	775.87	--	923.13	681.67
Pacific:						
Alaska	770.41	841.41	1,319.45	--	499.80	811.27
California	1,280.50	1,390.64	781.51	1,597.70	2,510.64	1,321.47
Hawaii	621.74	682.96	1,133.42	1,316.33	1,927.44	651.06
Oregon	598.26	627.28	1,646.45	--	--	597.00
Washington	1,329.93	1,465.49	929.15	640.77	--	1,368.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	8,290	8,693	6,395	8,601	5,492	8,524
New England:						
Connecticut	7,563	8,272	5,379	--	--	7,696
Maine	5,961	5,126	6,634	--	--	5,844
Massachusetts	7,283	8,000	--	--	--	7,260
New Hampshire	5,025	4,625	6,045	--	--	4,914
Rhode Island	5,867	6,283	5,044	5,270	--	6,118
Vermont	7,621	7,449	--	10,623	--	7,488
Middle Atlantic:						
New Jersey	12,288	12,253	--	--	--	12,222
New York	5,676	5,558	5,572	--	--	5,867
Pennsylvania	6,389	5,615	7,614	--	3,762	6,977
East North Central:						
Illinois	7,636	7,810	5,267	--	--	7,628
Indiana	5,958	7,200	4,751	--	--	6,327
Michigan	5,099	5,598	--	--	--	5,058
Ohio	4,611	4,707	4,202	--	7,346	4,428
Wisconsin	7,923	8,416	--	--	--	8,058
West North Central:						
Iowa	6,473	6,301	6,665	6,660	--	6,635
Kansas	5,534	5,718	--	--	--	5,539
Minnesota	7,774	8,323	6,639	--	--	7,967
Missouri	4,187 *	4,251 *	--	--	--	3,794 *
Nebraska	6,477	8,364	4,241	--	--	6,506
North Dakota	6,143	6,781	5,016	--	--	5,782
South Dakota	7,785	7,565	--	--	--	7,778
South Atlantic:						
Delaware	8,314	8,214	--	--	--	7,626
District of Columbia	7,998	9,191	--	--	--	8,946
Florida	12,033	12,326	--	--	7,841	13,172
Georgia	7,037	7,230	--	--	--	7,071
Maryland	5,909	5,904	--	--	--	5,380
North Carolina	6,673	6,515	--	--	--	6,683
South Carolina	11,939	12,111	9,322	11,709	--	12,515
Virginia	7,187	7,761	--	--	--	7,613
West Virginia	4,289	4,744	3,325	--	--	4,160
East South Central:						
Alabama	8,657	7,972	--	8,125	8,886	8,613
Kentucky	6,023	5,937	--	--	4,917	6,120
Mississippi	10,140	--	--	--	--	11,463
Tennessee	7,063	7,482	--	--	--	7,089
West South Central:						
Arkansas	8,570	8,676	--	--	--	8,385
Louisiana	6,761	6,827	--	--	--	6,756
Oklahoma	7,892	8,639	--	11,004	--	7,360
Texas	9,063	8,100	--	--	--	9,022
Mountain:						
Arizona	9,191	9,601	--	--	--	9,736
Colorado	8,056	8,032	--	--	--	8,122
Idaho	6,448	7,873	2,272	--	--	6,460
Montana	6,858	7,564	--	--	--	6,858
Nevada	3,139	2,416	--	--	1,672 *	5,894
New Mexico	7,837	7,955	--	--	--	7,726
Utah	6,440	6,444	--	--	7,458	6,356
Wyoming	11,173	11,085	--	--	--	11,349
Pacific:						
Alaska	6,598	6,857	--	--	--	7,279
California	11,234	11,720	5,811	10,600	5,276 *	11,480
Hawaii	5,123	6,255	--	--	--	4,774
Oregon	7,116	7,780	--	--	--	7,150
Washington	7,527 *	14,578 *	2,134	7,202	--	7,546

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.a Standard errors 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, 2024

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	964.61	1,149.34	674.42	661.79	519.44	1,012.70
New England:						
Connecticut	866.18	980.13	939.87	--	--	948.15
Maine	796.54	1,426.43	632.41	--	--	800.87
Massachusetts	799.20	789.83	--	--	--	809.09
New Hampshire	899.64	1,115.97	915.13	--	--	909.64
Rhode Island	745.60	1,128.99	364.92	24.49	--	748.24
Vermont	867.11	1,096.96	--	755.62	--	864.61
Middle Atlantic:						
New Jersey	1,710.74	1,851.70	--	--	--	1,774.08
New York	950.80	1,071.53	1,359.83	--	--	1,009.09
Pennsylvania	857.98	957.74	1,540.29	--	337.07	930.70
East North Central:						
Illinois	861.28	980.85	666.64	--	--	867.86
Indiana	770.47	1,070.46	883.17	--	--	770.08
Michigan	920.66	1,169.36	--	--	--	1,013.73
Ohio	523.76	668.11	875.08	--	571.15	534.90
Wisconsin	1,259.17	1,226.70	--	--	--	1,355.50
West North Central:						
Iowa	542.67	836.36	804.39	403.79	--	596.47
Kansas	1,029.59	1,112.11	--	--	--	1,071.77
Minnesota	1,006.19	1,211.12	698.05	--	--	1,038.48
Missouri	2,263.67 *	2,394.43 *	--	--	--	2,283.54 *
Nebraska	1,086.11	1,195.73	67.41	--	--	1,110.66
North Dakota	631.74	966.13	75.41	--	--	589.66
South Dakota	1,411.08	1,711.69	--	--	--	1,435.06
South Atlantic:						
Delaware	1,396.82	1,749.23	--	--	--	1,369.99
District of Columbia	1,444.23	1,418.66	--	--	--	1,326.96
Florida	1,227.85	1,382.71	--	--	509.84	1,247.14
Georgia	681.92	746.17	--	--	--	715.95
Maryland	925.57	1,011.21	--	--	--	876.14
North Carolina	618.05	660.96	--	--	--	668.81
South Carolina	2,577.84	2,903.09	529.16	824.48	--	2,953.57
Virginia	852.80	927.91	--	--	--	892.29
West Virginia	709.64	1,059.41	415.14	--	--	746.77
East South Central:						
Alabama	1,121.24	1,005.80	--	301.51	1,188.29	1,310.83
Kentucky	1,538.71	1,774.00	--	--	470.21	1,662.40
Mississippi	1,837.22	--	--	--	--	1,421.15
Tennessee	1,351.99	1,506.48	--	--	--	1,394.51
West South Central:						
Arkansas	1,280.46	1,483.29	--	--	--	1,271.02
Louisiana	576.03	641.20	--	--	--	581.26
Oklahoma	1,109.68	1,005.25	--	614.70	--	1,172.47
Texas	1,644.20	1,453.12	--	--	--	1,676.88
Mountain:						
Arizona	1,019.68	1,115.34	--	--	--	1,154.81
Colorado	628.85	668.11	--	--	--	649.92
Idaho	1,277.61	1,499.82	221.93	--	--	1,359.63
Montana	1,532.45	1,642.67	--	--	--	1,532.45
Nevada	764.46	702.80	--	--	656.68 *	901.89
New Mexico	392.78	410.41	--	--	--	397.47
Utah	1,082.96	1,193.42	--	--	1,234.46	1,156.56
Wyoming	1,044.37	1,106.80	--	--	--	1,068.30
Pacific:						
Alaska	990.34	1,056.98	--	--	--	1,233.83
California	2,021.96	2,031.79	1,139.74	1,503.68	2,000.88 *	1,985.37
Hawaii	820.49	979.27	--	--	--	808.92
Oregon	1,171.87	1,510.35	--	--	--	1,238.04
Washington	3,335.09 *	5,059.25 *	180.56	407.01	--	3,383.44 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

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	6,930	6,732	8,045	10,606	8,094	6,838
New England:						
Connecticut	6,414	6,444	5,576	--	--	6,211
Maine	7,573	7,844	6,388	--	--	7,385
Massachusetts	8,164	8,609	5,876	--	--	8,153
New Hampshire	7,113	7,269	6,040	11,855	6,258	7,184
Rhode Island	7,139	7,014	--	9,004	--	7,128
Vermont	6,540	6,260	10,580	--	--	6,530
Middle Atlantic:						
New Jersey	8,389	8,155	14,476	8,268	10,786	8,335
New York	6,622	6,408	7,151	12,775	6,439	6,630
Pennsylvania	6,607	6,468	7,074	7,658	6,798	6,556
East North Central:						
Illinois	6,764	6,730	5,929 *	9,237	7,305	6,707
Indiana	6,512	5,961	9,632 *	--	6,754	6,506
Michigan	7,291	6,438	14,106	8,507	10,432 *	7,046
Ohio	5,139	4,970	5,916	10,507	6,312	5,063
Wisconsin	6,841	6,792	--	9,073	--	6,880
West North Central:						
Iowa	6,096	5,744	8,093	--	--	6,043
Kansas	7,548	7,477	--	--	--	7,548
Minnesota	6,575	6,233	8,350	9,501	8,038	6,332
Missouri	6,544	6,283	9,850	11,403	8,647	6,359
Nebraska	6,414	6,317	--	6,426	6,605	6,408
North Dakota	5,952	5,599	9,141	8,840	8,987	5,756
South Dakota	7,176	6,559	8,485	--	7,665	7,148
South Atlantic:						
Delaware	8,773	8,867	--	--	5,823	8,883
District of Columbia	8,099	8,324	5,755	9,164	12,711	8,043
Florida	8,375	7,408	10,146	18,126	14,490	7,669
Georgia	6,162	6,140	6,241	6,749	7,217	6,061
Maryland	6,451	5,987	13,904	9,626	10,817	6,308
North Carolina	8,054	8,097	--	--	8,544	7,971
South Carolina	7,388	7,353	--	12,453	6,653	7,431
Virginia	6,768	6,632	10,749	7,322	8,503	6,694
West Virginia	9,345	9,758	--	4,474 *	7,044	9,485
East South Central:						
Alabama	6,862	6,845	--	--	5,223 *	7,125
Kentucky	6,372	6,228	12,397	--	5,357	6,475
Mississippi	6,482	6,619	--	6,415	4,898	6,604
Tennessee	6,848	6,678	7,175	11,404	8,457	6,799
West South Central:						
Arkansas	6,499	6,492	7,586	--	6,912	6,425
Louisiana	8,823	8,985	--	--	6,744	9,601
Oklahoma	7,096	7,143	7,061	--	7,619	7,055
Texas	6,188	6,006	9,081	10,714	5,958 *	6,206
Mountain:						
Arizona	6,531	6,336	8,081	--	9,078	6,283
Colorado	7,301	7,271	7,535	--	--	7,366
Idaho	6,711	6,828	6,176	--	8,306	6,598
Montana	7,409	6,849	11,674	--	--	7,372
Nevada	7,267	7,213	--	10,479	--	7,183
New Mexico	5,183	5,113	4,153	13,875	--	5,139
Utah	5,746	5,695	--	--	--	5,728
Wyoming	6,670	6,880	--	4,470	6,283	6,697
Pacific:						
Alaska	8,545	8,692	5,399	--	6,940	8,601
California	7,441	7,466	6,680	8,300	8,139	7,428
Hawaii	7,013	6,961	--	7,724	--	6,885
Oregon	5,282	4,991	10,651	--	--	5,183
Washington	6,882	6,988	--	4,515	4,773	6,953

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	134.38	126.79	474.23	1,674.66	845.40	126.79
New England:						
Connecticut	730.74	824.15	912.54	--	--	729.15
Maine	543.23	664.93	513.72	--	--	540.39
Massachusetts	1,580.95	1,888.71	489.03	--	--	1,606.59
New Hampshire	500.02	594.39	626.31	445.80	638.95	539.24
Rhode Island	493.41	512.60	--	1,232.69	--	500.55
Vermont	472.73	496.26	1,474.09	--	--	484.67
Middle Atlantic:						
New Jersey	625.41	631.65	2,637.60	1,514.58	1,773.23	635.27
New York	396.12	416.02	1,341.34	2,255.96	486.25	412.55
Pennsylvania	373.50	420.41	572.00	1,662.35	646.14	428.37
East North Central:						
Illinois	511.85	533.71	2,203.59 *	1,019.30	487.45	562.07
Indiana	706.52	525.91	3,319.87 *	--	650.98	725.87
Michigan	957.64	859.45	3,528.76	1,598.04	5,239.01 *	926.03
Ohio	769.59	817.19	1,492.71	1,673.54	1,615.19	805.75
Wisconsin	646.72	667.31	--	880.02	--	685.21
West North Central:						
Iowa	462.03	446.09	1,640.19	--	--	449.95
Kansas	732.77	767.82	--	--	--	737.10
Minnesota	540.43	586.08	902.50	1,019.33	1,095.77	564.61
Missouri	559.34	584.07	1,285.77	875.41	952.96	594.78
Nebraska	428.24	453.46	--	1,117.02	1,395.81	441.48
North Dakota	559.30	573.01	751.68	1,239.82	984.67	566.57
South Dakota	578.28	598.32	898.02	--	2,075.86	601.27
South Atlantic:						
Delaware	1,252.93	1,337.78	--	--	750.01	1,306.36
District of Columbia	642.74	708.27	574.32	664.57	1,230.03	647.09
Florida	822.09	387.10	1,895.89	3,179.23	4,040.77	423.37
Georgia	470.49	500.64	530.00	1,135.24	951.63	502.38
Maryland	602.96	639.42	2,770.86	1,910.69	1,552.02	612.98
North Carolina	531.29	556.32	--	--	1,500.65	557.44
South Carolina	560.43	576.72	--	1,655.19	1,368.52	587.95
Virginia	306.48	314.44	1,277.94	1,319.85	1,022.71	315.18
West Virginia	1,631.84	1,768.30	--	2,181.89 *	1,637.84	1,729.69
East South Central:						
Alabama	608.36	626.85	--	--	1,744.83 *	634.42
Kentucky	376.08	374.50	1,629.34	--	1,447.55	381.66
Mississippi	417.85	442.16	--	1,036.25	1,409.76	446.35
Tennessee	479.56	499.00	962.60	1,235.26	1,577.57	491.22
West South Central:						
Arkansas	410.78	430.47	852.73	--	344.62	478.09
Louisiana	600.20	623.53	--	--	507.80	694.75
Oklahoma	537.15	573.30	1,203.99	--	1,207.34	572.18
Texas	498.63	506.54	1,867.96	1,790.19	1,814.32 *	520.65
Mountain:						
Arizona	652.89	685.18	1,825.67	--	1,372.41	702.25
Colorado	472.13	522.69	740.47	--	--	481.46
Idaho	468.48	521.78	1,157.95	--	910.15	488.03
Montana	758.89	761.89	291.26	--	--	774.09
Nevada	812.45	868.22	--	1,517.44	--	860.92
New Mexico	865.71	982.99	376.70	1,187.83	--	892.14
Utah	520.89	555.96	--	--	--	524.22
Wyoming	682.51	770.06	--	236.11	986.00	726.26
Pacific:						
Alaska	888.47	943.68	535.18	--	1,347.71	918.54
California	566.56	610.07	1,299.82	1,739.36	1,156.32	576.71
Hawaii	922.66	1,009.28	--	1,358.31	--	977.26
Oregon	676.98	684.97	1,016.45	--	--	672.61
Washington	685.37	786.94	--	416.19	339.94	707.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	29.4%	29.0%	29.6%	39.1%	32.2%	29.2%
New England:						
Connecticut	24.9%	25.1%	22.6%	31.7% *	--	24.1%
Maine	27.2%	29.0%	22.3%	31.1%	53.2%	26.5%
Massachusetts	27.7%	29.8%	19.8%	31.7%	--	27.6%
New Hampshire	23.8%	24.1%	22.4%	--	22.0%	24.0%
Rhode Island	26.3%	26.0%	--	33.2%	--	26.4%
Vermont	25.4%	24.1%	34.9%	29.2%	--	25.2%
Middle Atlantic:						
New Jersey	26.6%	25.6%	--	39.7%	51.9%	26.2%
New York	23.1%	22.6%	23.7%	35.7%	16.2%	23.5%
Pennsylvania	26.3%	25.8%	27.8%	26.9%	23.9%	26.8%
East North Central:						
Illinois	27.6%	26.9%	31.7%	43.6%	28.2%	27.5%
Indiana	26.0%	25.1%	33.5%	--	25.2%	26.0%
Michigan	27.1%	25.3%	35.6%	40.4%	39.2% *	26.1%
Ohio	25.2%	24.5%	27.9%	37.2%	28.1%	25.0%
Wisconsin	26.7%	26.6%	22.5% *	35.0%	25.8%	26.8%
West North Central:						
Iowa	27.1%	25.8%	33.1%	--	28.6%	27.0%
Kansas	29.8%	29.8%	28.6%	--	26.0% *	29.9%
Minnesota	29.7%	28.7%	34.4%	36.5%	34.8%	29.1%
Missouri	25.6%	24.8%	31.6%	61.5%	37.0%	24.7%
Nebraska	27.3%	27.3%	26.0%	33.1%	29.4%	27.3%
North Dakota	24.7%	23.8%	28.9%	34.6%	31.0%	24.2%
South Dakota	28.4%	27.9%	29.4%	33.3%	32.2%	28.2%
South Atlantic:						
Delaware	27.7%	27.3%	30.4%	40.4%	25.6% *	27.9%
District of Columbia	29.1%	30.5%	15.8% *	44.0%	--	29.9%
Florida	35.6%	32.4%	45.6%	59.0%	50.7%	33.7%
Georgia	27.6%	27.4%	28.6%	30.1%	32.4%	27.2%
Maryland	25.7%	24.4%	36.4%	31.8% *	38.9%	25.1%
North Carolina	34.5%	34.2%	34.0%	54.5%	46.6%	33.1%
South Carolina	32.3%	31.9%	36.9%	46.4%	30.6%	32.4%
Virginia	26.8%	26.4%	44.7%	--	31.7%	26.6%
West Virginia	32.5%	33.6%	21.2%	25.1%	32.2%	32.5%
East South Central:						
Alabama	32.6%	32.2%	43.9%	36.5%	27.9%	33.3%
Kentucky	27.1%	28.0%	19.8%	--	26.4%	27.1%
Mississippi	30.0%	30.1%	--	32.5%	18.7% *	31.2%
Tennessee	32.8%	32.5%	33.0%	39.6%	36.8%	32.7%
West South Central:						
Arkansas	29.3%	28.8%	42.8%	--	34.9%	28.5%
Louisiana	37.1%	37.3%	37.6%	--	32.1%	38.3%
Oklahoma	30.7%	31.1%	25.3%	--	38.1%	30.0%
Texas	28.4%	27.1%	45.9%	42.5%	26.7%	28.5%
Mountain:						
Arizona	29.2%	28.2%	37.5%	55.4%	32.5%	28.8%
Colorado	29.8%	29.3%	40.0%	30.3%	24.7%	29.9%
Idaho	26.9%	27.2%	22.9%	--	40.6%	26.0%
Montana	33.1%	31.9%	--	50.3%	--	33.2%
Nevada	25.9%	25.3%	23.2%	48.3%	12.2% *	32.6%
New Mexico	24.3%	24.5%	17.7%	--	32.4%	23.9%
Utah	24.9%	24.4%	27.7%	36.3%	37.5%	24.6%
Wyoming	28.8%	28.3%	32.3%	--	28.1%	28.8%
Pacific:						
Alaska	33.0%	33.6%	24.1%	--	28.9%	33.2%
California	37.9%	38.7%	24.7%	43.0%	37.5%	37.9%
Hawaii	28.6%	29.8%	15.6%	27.2%	67.3%	26.7%
Oregon	22.6%	21.8%	29.2%	--	--	22.2%
Washington	29.0%	35.7%	12.8%	24.9%	--	29.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	1.01%	1.14%	1.50%	3.67%	2.48%	1.07%
New England:						
Connecticut	2.50%	2.80%	3.72%	10.87% *	--	2.38%
Maine	1.80%	2.57%	0.90%	8.82%	5.44%	1.80%
Massachusetts	3.74%	4.64%	2.28%	4.23%	--	3.79%
New Hampshire	1.79%	2.27%	1.74%	--	2.89%	1.94%
Rhode Island	1.57%	1.71%	--	4.41%	--	1.61%
Vermont	1.90%	2.07%	5.35%	5.70%	--	1.93%
Middle Atlantic:						
New Jersey	4.29%	4.41%	--	7.84%	7.71%	4.31%
New York	1.23%	1.32%	3.74%	6.29%	3.80%	1.28%
Pennsylvania	1.61%	1.81%	3.38%	5.84%	6.04%	1.45%
East North Central:						
Illinois	1.69%	1.73%	5.86%	7.07%	2.52%	1.82%
Indiana	2.16%	1.65%	9.65%	--	4.95%	2.24%
Michigan	2.97%	3.08%	7.79%	5.80%	13.88% *	2.89%
Ohio	2.02%	2.26%	3.77%	3.64%	3.91%	2.13%
Wisconsin	2.28%	2.43%	6.90% *	4.30%	3.30%	2.45%
West North Central:						
Iowa	2.23%	2.40%	4.95%	--	8.58%	2.30%
Kansas	2.41%	2.57%	6.50%	--	11.22% *	2.47%
Minnesota	2.24%	2.53%	3.94%	3.63%	5.12%	2.32%
Missouri	1.88%	2.00%	4.66%	9.49%	4.67%	1.98%
Nebraska	1.88%	2.14%	3.13%	3.85%	3.90%	1.92%
North Dakota	1.78%	2.00%	3.30%	5.12%	5.88%	1.82%
South Dakota	1.73%	2.03%	3.08%	7.29%	7.78%	1.77%
South Atlantic:						
Delaware	3.88%	4.05%	6.24%	7.85%	9.07% *	4.13%
District of Columbia	2.16%	2.21%	5.31% *	4.34%	--	2.06%
Florida	2.72%	2.07%	5.82%	8.85%	9.95%	2.17%
Georgia	1.71%	1.86%	1.99%	2.47%	3.65%	1.83%
Maryland	2.51%	2.73%	8.05%	10.27% *	8.07%	2.57%
North Carolina	2.33%	2.49%	6.29%	5.79%	11.56%	2.04%
South Carolina	2.37%	2.46%	5.63%	5.80%	3.93%	2.51%
Virginia	1.12%	1.11%	5.24%	--	6.52%	1.12%
West Virginia	4.34%	4.74%	4.17%	5.41%	3.47%	4.57%
East South Central:						
Alabama	3.03%	3.15%	8.47%	5.52%	7.13%	3.30%
Kentucky	2.42%	2.66%	3.42%	--	4.30%	2.57%
Mississippi	2.54%	2.67%	--	5.44%	6.53% *	2.82%
Tennessee	2.87%	3.08%	6.71%	8.47%	6.81%	2.96%
West South Central:						
Arkansas	1.55%	1.59%	4.76%	--	3.37%	1.63%
Louisiana	2.03%	2.15%	5.64%	--	2.96%	2.24%
Oklahoma	2.06%	2.17%	6.98%	--	5.40%	2.17%
Texas	1.90%	1.83%	3.48%	6.43%	6.16%	1.99%
Mountain:						
Arizona	2.24%	2.38%	3.12%	7.97%	4.51%	2.45%
Colorado	2.34%	2.50%	5.01%	3.62%	1.43%	2.38%
Idaho	1.86%	1.94%	5.90%	--	5.72%	1.89%
Montana	2.84%	2.78%	--	8.17%	--	2.90%
Nevada	3.15%	3.54%	5.42%	5.26%	4.26% *	2.95%
New Mexico	3.48%	3.94%	1.36%	--	5.87%	3.59%
Utah	2.20%	2.33%	6.08%	5.94%	4.31%	2.21%
Wyoming	2.72%	3.08%	4.52%	--	3.57%	2.84%
Pacific:						
Alaska	2.90%	3.14%	5.50%	--	2.84%	3.03%
California	5.94%	6.48%	3.49%	2.90%	7.20%	6.13%
Hawaii	2.39%	2.59%	4.27%	5.08%	6.08%	2.43%
Oregon	2.20%	2.32%	7.49%	--	--	2.18%
Washington	5.21%	5.35%	3.62%	1.48%	--	5.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.3.a 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, 2024

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	34.7%	36.9%	25.3%	34.9%	23.7%	35.6%
New England:						
Connecticut	29.3%	31.7%	22.0%	--	--	30.1%
Maine	22.2%	20.8%	23.3%	--	--	21.7%
Massachusetts	26.6%	29.6%	--	--	--	26.5%
New Hampshire	17.9%	16.3% *	21.4%	--	--	17.4%
Rhode Island	28.7%	29.9%	25.9%	27.1%	--	29.9%
Vermont	29.8%	30.8%	--	35.4%	--	29.3%
Middle Atlantic:						
New Jersey	45.3%	45.7%	--	61.3%	--	45.1%
New York	21.3%	20.9%	21.8%	--	--	22.1%
Pennsylvania	23.0%	21.5%	25.1%	--	12.6%	25.6%
East North Central:						
Illinois	32.5%	33.3%	22.8%	--	--	32.4%
Indiana	30.3%	34.0%	26.2%	--	--	28.2%
Michigan	25.1%	27.9%	--	--	--	24.3%
Ohio	21.1%	19.9%	24.6%	--	--	20.5%
Wisconsin	32.6%	35.6%	--	--	--	32.5%
West North Central:						
Iowa	32.2%	33.7%	31.1%	28.3%	23.9%	33.3%
Kansas	22.6%	22.9%	--	54.4%	--	22.5%
Minnesota	37.1%	40.0%	27.7%	--	--	38.7%
Missouri	23.3% *	24.1% *	--	--	--	21.7% *
Nebraska	31.3%	37.4%	22.4%	--	--	31.2%
North Dakota	29.5%	35.8%	20.6%	--	--	27.5%
South Dakota	35.2%	35.5%	--	--	57.2%	35.0%
South Atlantic:						
Delaware	33.7%	32.5%	--	69.5%	--	30.7%
District of Columbia	27.6%	35.0%	--	--	1.4% *	34.3%
Florida	48.8%	51.0%	46.8%	--	33.6%	52.6%
Georgia	30.1%	30.7%	--	--	--	29.8%
Maryland	23.8%	24.3%	--	--	52.0%	21.6%
North Carolina	27.6%	26.8%	--	--	--	27.6%
South Carolina	48.3%	49.4%	--	36.1%	--	51.7%
Virginia	29.5%	31.8%	--	--	--	32.1%
West Virginia	17.4%	18.2%	15.6%	--	--	16.6%
East South Central:						
Alabama	37.3%	34.5%	--	--	47.6%	35.8%
Kentucky	27.2% *	28.2% *	--	--	--	27.4% *
Mississippi	47.2%	--	--	--	--	49.1%
Tennessee	38.7%	39.6%	--	--	--	38.6%
West South Central:						
Arkansas	36.0%	37.6%	--	--	--	35.3%
Louisiana	28.2%	29.0%	--	--	--	28.3%
Oklahoma	34.5%	39.1%	--	--	--	31.6%
Texas	37.2%	33.5%	54.5%	--	--	37.0%
Mountain:						
Arizona	43.5%	45.6%	--	--	--	46.4%
Colorado	37.6%	37.9%	--	--	--	38.0%
Idaho	26.2%	30.7%	--	--	--	26.0%
Montana	32.0%	37.8%	--	--	--	32.0%
Nevada	14.4%	11.4% *	--	61.6%	7.3% *	30.1%
New Mexico	40.3%	41.9%	--	--	--	40.0%
Utah	25.9%	25.4%	--	50.0%	41.3%	25.0%
Wyoming	37.1%	36.3%	--	--	--	37.4%
Pacific:						
Alaska	30.4%	32.0%	--	--	--	31.6%
California	48.2%	50.7%	22.3%	47.9%	27.5% *	48.9%
Hawaii	23.3%	28.6%	--	--	--	21.2%
Oregon	29.9%	34.1%	--	--	--	29.9%
Washington	28.2% *	58.7%	7.9%	25.5%	--	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	4.24%	5.07%	2.63%	3.03%	2.94%	4.45%
New England:						
Connecticut	3.70%	4.41%	1.80%	--	--	4.11%
Maine	2.26%	4.78%	1.72%	--	--	2.25%
Massachusetts	2.65%	2.13%	--	--	--	2.69%
New Hampshire	4.20%	5.14% *	3.20%	--	--	4.20%
Rhode Island	2.86%	4.28%	1.34%	0.59%	--	2.91%
Vermont	3.06%	4.20%	--	2.89%	--	3.06%
Middle Atlantic:						
New Jersey	5.82%	6.38%	--	6.12%	--	6.06%
New York	3.02%	3.41%	5.67%	--	--	3.12%
Pennsylvania	3.10%	4.53%	3.61%	--	1.15%	3.04%
East North Central:						
Illinois	3.35%	3.82%	2.44%	--	--	3.37%
Indiana	3.81%	3.90%	5.99%	--	--	3.70%
Michigan	4.76%	6.16%	--	--	--	5.02%
Ohio	2.37%	2.77%	2.17%	--	--	2.40%
Wisconsin	5.36%	4.86%	--	--	--	5.72%
West North Central:						
Iowa	2.88%	4.60%	3.89%	1.53%	4.61%	3.23%
Kansas	4.09%	4.38%	--	4.26%	--	4.22%
Minnesota	5.41%	6.54%	3.43%	--	--	5.66%
Missouri	8.84% *	9.48% *	--	--	--	9.43% *
Nebraska	4.37%	5.67%	0.56%	--	--	4.41%
North Dakota	3.73%	4.78%	0.41%	--	--	3.34%
South Dakota	6.69%	8.61%	--	--	0.42%	6.73%
South Atlantic:						
Delaware	6.40%	7.87%	--	6.38%	--	6.22%
District of Columbia	6.58%	4.88%	--	--	1.81% *	4.63%
Florida	4.88%	6.34%	7.54%	--	3.05%	5.13%
Georgia	3.17%	3.50%	--	--	--	3.35%
Maryland	4.14%	4.67%	--	--	4.45%	3.87%
North Carolina	3.27%	3.49%	--	--	--	3.52%
South Carolina	10.16%	11.47%	--	1.78%	--	11.73%
Virginia	3.84%	3.60%	--	--	--	3.50%
West Virginia	2.85%	4.17%	2.33%	--	--	2.91%
East South Central:						
Alabama	5.78%	5.72%	--	--	4.58%	6.42%
Kentucky	11.33% *	13.66% *	--	--	--	12.23% *
Mississippi	8.72%	--	--	--	--	9.08%
Tennessee	7.05%	7.55%	--	--	--	7.24%
West South Central:						
Arkansas	5.14%	6.10%	--	--	--	5.09%
Louisiana	2.55%	2.84%	--	--	--	2.58%
Oklahoma	5.49%	4.69%	--	--	--	5.79%
Texas	7.45%	6.91%	10.51%	--	--	7.58%
Mountain:						
Arizona	4.33%	4.48%	--	--	--	4.69%
Colorado	3.72%	4.04%	--	--	--	3.88%
Idaho	4.47%	4.53%	--	--	--	4.65%
Montana	7.19%	7.31%	--	--	--	7.19%
Nevada	3.70%	3.64% *	--	2.10%	2.77% *	5.39%
New Mexico	4.91%	5.21%	--	--	--	5.27%
Utah	4.80%	5.08%	--	0.00%	4.09%	4.88%
Wyoming	4.79%	4.81%	--	--	--	4.95%
Pacific:						
Alaska	3.97%	3.54%	--	--	--	4.70%
California	9.15%	9.13%	5.15%	4.89%	11.47% *	9.12%
Hawaii	3.86%	5.35%	--	--	--	3.58%
Oregon	5.09%	5.94%	--	--	--	5.34%
Washington	12.16% *	14.67%	0.61%	0.48%	--	12.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 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, 2024

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	28.0%	27.2%	33.2%	43.3%	35.0%	27.5%
New England:						
Connecticut	23.6%	23.5%	22.0%	--	--	22.4%
Maine	29.7%	31.6%	22.8%	--	52.3%	29.1%
Massachusetts	28.7%	30.6%	19.3%	--	--	28.6%
New Hampshire	27.3%	27.9%	23.0%	51.2%	26.8%	27.3%
Rhode Island	25.9%	25.2%	--	36.2%	--	25.8%
Vermont	24.8%	23.6%	41.3%	--	--	24.6%
Middle Atlantic:						
New Jersey	31.6%	30.6%	52.7%	--	53.8%	31.2%
New York	24.0%	23.2%	26.6%	43.3%	22.8%	24.0%
Pennsylvania	27.3%	26.3%	32.4%	28.6%	30.3%	26.6%
East North Central:						
Illinois	26.8%	26.4%	30.5% *	38.0%	28.9%	26.5%
Indiana	25.8%	23.9%	36.0% *	--	24.2%	25.9%
Michigan	28.4%	25.6%	46.3%	37.2%	39.9% *	27.5%
Ohio	23.0%	22.5%	23.5%	37.5%	27.5%	22.6%
Wisconsin	26.5%	26.3%	--	--	24.6%	26.7%
West North Central:						
Iowa	26.7%	25.0%	35.5%	--	--	26.3%
Kansas	30.9%	30.7%	--	--	--	30.8%
Minnesota	27.6%	26.1%	35.6%	39.8%	38.5%	26.0%
Missouri	26.1%	24.8%	42.5%	68.5%	36.8%	25.2%
Nebraska	26.6%	26.1%	--	33.9%	30.4%	26.5%
North Dakota	24.5%	23.3%	35.3%	33.3%	34.5%	23.8%
South Dakota	27.9%	27.3%	28.4%	--	30.6% *	27.8%
South Atlantic:						
Delaware	32.2%	32.1%	39.1%	--	26.3%	32.4%
District of Columbia	29.3%	29.8%	23.2%	--	57.4%	29.1%
Florida	34.0%	30.1%	48.8%	61.1%	55.5%	31.3%
Georgia	26.7%	26.4%	30.6%	31.5%	32.1%	26.2%
Maryland	26.2%	24.4%	--	--	47.7%	25.6%
North Carolina	34.9%	34.6%	--	54.4%	47.5%	33.3%
South Carolina	30.8%	30.5%	--	53.8%	30.1%	30.9%
Virginia	26.3%	25.6%	47.8%	36.1%	39.7%	25.8%
West Virginia	35.9%	36.1%	33.7%	28.1%	32.6%	36.0%
East South Central:						
Alabama	28.0%	27.9%	--	--	21.2% *	29.2%
Kentucky	27.2%	26.6%	44.8%	--	26.3%	27.2%
Mississippi	29.0%	29.3%	--	35.5%	26.5%	29.2%
Tennessee	30.1%	29.3%	33.1%	54.2%	40.6%	29.8%
West South Central:						
Arkansas	28.2%	27.8%	43.8%	--	32.2%	27.5%
Louisiana	38.7%	38.6%	44.5%	--	32.0%	41.0%
Oklahoma	30.8%	30.7%	34.1%	--	34.3%	30.6%
Texas	25.6%	24.9%	36.7%	43.3%	25.7%	25.6%
Mountain:						
Arizona	27.4%	26.4%	39.6%	54.7%	31.2%	26.9%
Colorado	28.0%	27.3%	39.6%	--	--	28.0%
Idaho	27.4%	27.3%	--	--	43.9%	26.5%
Montana	32.7%	30.2%	49.1%	--	--	32.5%
Nevada	33.1%	32.4%	--	48.5%	--	32.8%
New Mexico	20.8%	20.4%	16.6%	--	--	20.5%
Utah	24.6%	24.2%	--	--	--	24.5%
Wyoming	27.7%	27.9%	--	19.8%	27.8%	27.7%
Pacific:						
Alaska	32.9%	33.3%	18.9%	--	31.9%	32.9%
California	29.7%	29.5%	28.6%	37.2%	35.3%	29.6%
Hawaii	29.9%	30.0%	--	30.7%	62.2%	28.9%
Oregon	21.1%	20.1%	45.2%	--	--	20.7%
Washington	28.7%	29.3%	--	--	22.4%	28.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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 Standard errors 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, 2024

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	0.52%	0.50%	1.72%	5.10%	3.11%	0.49%
New England:						
Connecticut	2.81%	3.13%	4.13%	--	--	2.58%
Maine	2.21%	2.75%	1.65%	--	6.93%	2.23%
Massachusetts	5.27%	6.26%	2.52%	--	--	5.34%
New Hampshire	1.80%	2.08%	2.61%	3.02%	1.49%	1.93%
Rhode Island	1.78%	1.82%	--	5.03%	--	1.80%
Vermont	1.77%	1.82%	6.63%	--	--	1.80%
Middle Atlantic:						
New Jersey	2.17%	2.21%	10.51%	--	7.09%	2.20%
New York	1.43%	1.49%	4.67%	6.96%	2.11%	1.49%
Pennsylvania	1.79%	1.74%	3.42%	6.16%	3.93%	1.76%
East North Central:						
Illinois	1.95%	2.00%	10.45% *	6.63%	2.41%	2.12%
Indiana	2.64%	1.90%	12.31% *	--	2.81%	2.72%
Michigan	3.34%	3.34%	6.59%	5.93%	20.02% *	3.15%
Ohio	2.21%	2.37%	5.80%	4.50%	4.94%	2.32%
Wisconsin	2.56%	2.64%	--	--	4.58%	2.72%
West North Central:						
Iowa	2.25%	2.16%	9.97%	--	--	2.21%
Kansas	3.05%	3.20%	--	--	--	3.05%
Minnesota	2.45%	2.64%	4.29%	3.28%	4.83%	2.34%
Missouri	2.16%	2.19%	5.23%	9.18%	5.69%	2.26%
Nebraska	2.22%	2.33%	--	4.65%	4.75%	2.27%
North Dakota	2.64%	2.76%	2.99%	5.19%	2.92%	2.71%
South Dakota	2.01%	2.45%	3.39%	--	9.34% *	2.07%
South Atlantic:						
Delaware	4.32%	4.53%	6.78%	--	4.03%	4.46%
District of Columbia	2.23%	2.43%	1.86%	--	3.76%	2.23%
Florida	3.14%	2.23%	5.31%	7.88%	9.48%	2.24%
Georgia	2.06%	2.16%	1.15%	5.92%	3.75%	2.21%
Maryland	3.11%	3.32%	--	--	7.21%	3.15%
North Carolina	2.64%	2.85%	--	5.86%	12.24%	2.28%
South Carolina	2.27%	2.33%	--	5.97%	4.26%	2.38%
Virginia	1.19%	1.16%	6.24%	6.42%	5.05%	1.18%
West Virginia	5.11%	5.34%	6.51%	7.22%	4.01%	5.37%
East South Central:						
Alabama	2.69%	2.76%	--	--	7.00% *	2.89%
Kentucky	1.50%	1.50%	2.45%	--	5.58%	1.55%
Mississippi	2.32%	2.46%	--	5.98%	6.70%	2.47%
Tennessee	2.83%	2.96%	4.73%	4.14%	7.48%	2.89%
West South Central:						
Arkansas	1.67%	1.69%	5.88%	--	2.63%	1.80%
Louisiana	2.63%	2.80%	6.50%	--	3.06%	2.96%
Oklahoma	2.24%	2.35%	6.43%	--	4.77%	2.38%
Texas	1.94%	1.98%	8.20%	6.99%	6.97%	2.03%
Mountain:						
Arizona	2.65%	2.78%	4.85%	9.10%	5.04%	2.90%
Colorado	2.04%	2.19%	4.96%	--	--	2.08%
Idaho	2.13%	2.27%	--	--	4.29%	2.16%
Montana	3.18%	3.15%	1.93%	--	--	3.24%
Nevada	3.82%	4.06%	--	8.54%	--	4.07%
New Mexico	3.55%	3.98%	0.60%	--	--	3.62%
Utah	2.50%	2.65%	--	--	--	2.52%
Wyoming	3.16%	3.46%	--	1.82%	3.74%	3.35%
Pacific:						
Alaska	3.31%	3.49%	2.03%	--	4.78%	3.41%
California	2.25%	2.41%	5.48%	4.26%	4.96%	2.29%
Hawaii	2.96%	3.20%	--	7.12%	4.36%	3.13%
Oregon	2.41%	2.46%	3.40%	--	--	2.38%
Washington	2.81%	3.24%	--	--	1.30%	2.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.4 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, 2024

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%	24.5%	20.2%	17.3%	17.3%	24.4%
New England:						
Connecticut	25.7%	26.3%	24.9%	14.3%	19.5%	26.4%
Maine	21.2%	21.0%	26.0%	11.1%	6.5% *	22.5%
Massachusetts	24.4%	25.5%	22.8%	11.5%	11.3% *	24.8%
New Hampshire	22.3%	22.2%	22.5%	21.6%	33.6%	21.6%
Rhode Island	25.7%	26.8%	19.4%	22.2%	10.9% *	26.6%
Vermont	22.0%	22.2%	24.2%	13.4%	10.1%	22.7%
Middle Atlantic:						
New Jersey	22.4%	24.5%	6.3% *	16.8%	13.2%	22.7%
New York	23.1%	24.0%	20.3%	13.9%	15.8%	23.6%
Pennsylvania	24.0%	23.6%	26.1%	17.9%	23.0%	24.2%
East North Central:						
Illinois	27.3%	27.9%	30.9%	13.0%	19.3%	28.4%
Indiana	24.4%	24.7%	24.8%	15.6% *	15.3% *	25.2%
Michigan	28.6%	29.4%	25.8%	19.7%	25.0%	28.9%
Ohio	24.4%	25.7%	21.1%	11.0%	19.5%	24.8%
Wisconsin	23.6%	25.2%	12.3%	15.1%	18.1%	24.2%
West North Central:						
Iowa	25.4%	25.4%	25.0%	26.4%	15.1%	26.9%
Kansas	21.0%	21.6%	16.8%	12.0%	9.9%	21.8%
Minnesota	25.8%	26.9%	19.6%	23.1%	17.6% *	27.6%
Missouri	26.7%	27.2%	24.1%	18.1% *	19.5%	27.6%
Nebraska	27.3%	27.5%	24.7%	35.7%	10.2%	28.6%
North Dakota	30.4%	30.4%	38.8%	10.0%	21.1%	31.6%
South Dakota	27.1%	29.1%	24.5%	12.0%	14.7%	28.1%
South Atlantic:						
Delaware	23.5%	25.3%	14.1%	9.6%	22.5%	23.6%
District of Columbia	24.2%	24.9%	20.8%	--	21.3% *	24.3%
Florida	24.2%	25.0%	19.9%	22.5% *	20.7% *	24.8%
Georgia	24.6%	25.3%	17.5%	21.4%	15.5%	26.1%
Maryland	21.6%	22.4%	16.0%	20.6%	16.0%	22.0%
North Carolina	21.6%	23.6%	11.4%	16.1% *	16.6%	22.6%
South Carolina	19.9%	20.6%	13.2% *	9.6%	11.4%	21.0%
Virginia	23.8%	25.3%	11.8%	13.1%	11.5%	25.2%
West Virginia	26.8%	27.5%	27.5%	12.7%	14.5%	28.3%
East South Central:						
Alabama	27.3%	28.2%	17.2%	15.7%	22.3%	28.3%
Kentucky	24.9%	26.0%	20.1%	9.8% *	17.4%	25.8%
Mississippi	20.7%	21.2%	16.8%	12.0%	14.7%	21.6%
Tennessee	25.8%	27.4%	15.4%	16.8%	10.6%	27.3%
West South Central:						
Arkansas	22.9%	23.4%	19.4%	16.4% *	12.0%	26.2%
Louisiana	23.8%	25.6%	15.5% *	9.3% *	22.1% *	24.3%
Oklahoma	19.4%	20.1%	15.2%	12.7%	11.4%	21.0%
Texas	23.9%	24.5%	19.6%	12.7%	13.3% *	25.4%
Mountain:						
Arizona	20.5%	21.2%	14.4% *	15.8%	12.7% *	21.9%
Colorado	22.4%	22.7%	17.5%	24.1% *	8.3%	23.2%
Idaho	26.4%	28.6%	20.5%	15.0%	18.0% *	27.4%
Montana	20.8%	21.5%	17.7%	16.5% *	7.9% *	21.7%
Nevada	20.6%	20.9%	19.2%	15.8%	20.4%	20.7%
New Mexico	23.1%	24.6%	18.8% *	10.8% *	7.3%	26.0%
Utah	30.3%	31.2%	25.9%	20.4%	11.0%	31.6%
Wyoming	25.0%	24.7%	24.6%	--	14.0% *	26.0%
Pacific:						
Alaska	25.0%	26.7%	13.4%	23.0%	14.3%	26.2%
California	22.2%	22.5%	18.9%	21.4%	21.5%	22.2%
Hawaii	19.1%	21.1%	14.2%	9.5%	11.0% *	20.0%
Oregon	18.9%	19.9%	13.7%	11.3% *	12.0% *	19.1%
Washington	19.6%	18.7%	22.6%	19.6% *	24.1% *	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.4 Standard errors 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, 2024

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%	0.34%	0.72%	1.45%	1.05%	0.31%
New England:						
Connecticut	1.70%	1.89%	4.99%	2.52%	4.70%	1.81%
Maine	1.60%	1.77%	4.29%	1.45%	2.42% *	1.62%
Massachusetts	1.71%	1.80%	4.53%	2.81%	3.43% *	1.76%
New Hampshire	1.17%	1.36%	2.31%	6.14%	6.36%	1.14%
Rhode Island	1.46%	1.64%	3.30%	3.33%	4.38% *	1.45%
Vermont	1.52%	1.72%	2.98%	3.16%	2.44%	1.60%
Middle Atlantic:						
New Jersey	1.82%	1.65%	3.17% *	2.28%	2.53%	1.86%
New York	0.81%	0.90%	2.33%	1.97%	3.21%	0.84%
Pennsylvania	1.04%	1.15%	2.32%	2.81%	3.04%	1.11%
East North Central:						
Illinois	1.83%	1.93%	5.75%	2.72%	2.06%	2.00%
Indiana	1.37%	1.56%	3.42%	5.53% *	4.76% *	1.39%
Michigan	1.60%	1.83%	2.89%	3.70%	5.04%	1.69%
Ohio	1.97%	2.37%	1.76%	2.39%	3.55%	2.10%
Wisconsin	1.21%	1.27%	3.61%	2.11%	2.43%	1.32%
West North Central:						
Iowa	1.57%	1.81%	2.84%	6.37%	2.80%	1.74%
Kansas	1.89%	2.15%	3.00%	3.24%	2.71%	2.08%
Minnesota	2.18%	2.68%	3.05%	2.70%	6.44% *	1.71%
Missouri	1.78%	1.93%	4.61%	5.77% *	3.71%	1.92%
Nebraska	1.48%	1.68%	2.77%	10.70%	2.65%	1.49%
North Dakota	1.85%	1.88%	5.45%	2.97%	5.46%	1.87%
South Dakota	1.92%	2.60%	1.32%	2.30%	2.47%	2.02%
South Atlantic:						
Delaware	2.51%	2.79%	3.43%	2.15%	6.56%	2.64%
District of Columbia	1.37%	1.47%	4.31%	--	9.52% *	1.37%
Florida	1.59%	1.61%	2.28%	11.31% *	6.51% *	1.51%
Georgia	1.24%	1.30%	3.72%	5.96%	2.76%	1.30%
Maryland	1.64%	2.00%	2.25%	4.34%	3.53%	1.78%
North Carolina	1.74%	1.74%	1.97%	5.86% *	4.34%	1.75%
South Carolina	1.26%	1.35%	4.69% *	2.42%	2.72%	1.34%
Virginia	1.94%	2.11%	2.75%	3.88%	2.67%	2.07%
West Virginia	1.35%	1.47%	4.18%	2.10%	2.15%	1.45%
East South Central:						
Alabama	2.42%	2.57%	4.90%	3.53%	4.10%	2.72%
Kentucky	1.61%	1.83%	3.71%	3.44% *	2.60%	1.76%
Mississippi	1.19%	1.24%	4.88%	2.51%	2.88%	1.25%
Tennessee	2.40%	2.70%	2.47%	2.96%	1.21%	2.57%
West South Central:						
Arkansas	1.61%	1.72%	3.48%	5.49% *	1.72%	1.63%
Louisiana	2.32%	2.34%	5.16% *	6.41% *	8.66% *	1.63%
Oklahoma	1.42%	1.60%	2.31%	3.01%	1.65%	1.66%
Texas	1.83%	2.00%	4.20%	2.54%	4.64% *	1.94%
Mountain:						
Arizona	1.87%	2.07%	4.63% *	4.50%	4.44% *	1.77%
Colorado	1.64%	1.78%	4.48%	9.19% *	1.85%	1.71%
Idaho	1.97%	1.90%	4.46%	2.79%	5.52% *	2.17%
Montana	1.51%	1.77%	3.83%	5.73% *	2.98% *	1.55%
Nevada	1.90%	2.18%	3.02%	2.89%	4.70%	1.73%
New Mexico	2.12%	2.28%	6.60% *	4.75% *	1.83%	2.21%
Utah	2.16%	2.53%	5.68%	2.63%	2.03%	2.46%
Wyoming	1.95%	2.24%	3.86%	--	5.60% *	2.01%
Pacific:						
Alaska	1.57%	1.63%	2.25%	6.85%	3.18%	1.56%
California	0.67%	0.71%	1.86%	2.99%	4.25%	0.67%
Hawaii	1.71%	1.80%	3.09%	2.60%	3.31% *	1.84%
Oregon	1.33%	1.43%	3.17%	4.78% *	6.08% *	1.34%
Washington	1.61%	1.67%	2.28%	6.80% *	10.35% *	1.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.E.1 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 State: United States, 2024

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	16,931	16,925	17,345	15,935	16,113	17,013
New England:						
Connecticut	18,917	19,028	18,836	16,200	16,118	19,186
Maine	17,239	16,423	20,125	17,843	20,379	16,834
Massachusetts	17,391	17,671	16,512	16,673	17,621	17,384
New Hampshire	17,392	17,355	17,929	15,407	14,764	17,427
Rhode Island	19,363	19,908	16,769	15,784	--	19,297
Vermont	17,916	17,886	18,944	16,614	15,292	18,056
Middle Atlantic:						
New Jersey	17,623	17,710	16,261	16,481	13,304	17,737
New York	19,431	19,219	20,606	20,431	22,539	19,192
Pennsylvania	18,838	18,526	19,703	21,209	16,750	19,239
East North Central:						
Illinois	17,976	17,921	18,676	20,185	17,712	18,022
Indiana	17,320	17,303	17,706	--	15,219	17,416
Michigan	18,707	18,264	21,888	16,700	17,071	18,793
Ohio	16,190	16,275	15,551	16,927	16,290	16,184
Wisconsin	17,023	16,937	18,356	17,326	16,367	17,077
West North Central:						
Iowa	14,841	14,829	15,661	12,055	15,257	14,791
Kansas	17,210	17,429	14,926	14,218	15,204	17,307
Minnesota	17,334	17,271	18,689	15,733	15,824	17,670
Missouri	16,809	16,920	16,146	11,614	13,616	17,082
Nebraska	15,715	15,714	15,697	15,917	15,914	15,702
North Dakota	15,802	15,749	16,515	16,424	14,721	15,929
South Dakota	17,020	15,876	19,280	17,956	17,462	16,994
South Atlantic:						
Delaware	18,899	19,179	15,839	16,502	16,710	19,047
District of Columbia	18,189	18,099	18,633	--	15,973	18,244
Florida	17,406	17,874	14,211	15,660	14,784	17,677
Georgia	15,650	15,521	16,431	17,422	14,931	15,748
Maryland	15,972	15,842	17,034	15,355	17,711	15,887
North Carolina	16,080	16,051	15,968	17,664	15,395	16,186
South Carolina	17,455	17,454	16,667	18,363	18,540	17,309
Virginia	16,261	16,416	15,960	10,705	15,081	16,356
West Virginia	18,334	18,866	13,635	14,964	14,480	18,546
East South Central:						
Alabama	17,253	17,503	13,526	12,017	18,026	17,171
Kentucky	16,434	16,160	18,893	12,631	14,629	16,655
Mississippi	14,405	14,491	14,073	10,483	15,507	14,305
Tennessee	14,826	15,192	12,127	12,797	13,949	14,897
West South Central:						
Arkansas	14,906	14,922	13,047	16,292	14,783	14,960
Louisiana	16,184	16,078	17,032	--	16,763	16,057
Oklahoma	14,887	14,810	16,002	--	15,092	14,855
Texas	15,734	15,670	16,466	16,850	14,252	15,952
Mountain:						
Arizona	16,249	16,380	14,455	12,359	23,695	15,132
Colorado	16,909	17,108	14,461	15,115	17,791	16,842
Idaho	15,900	16,041	15,985	13,135	13,667	16,225
Montana	16,618	16,157	19,177	16,695	14,771	16,682
Nevada	14,547	14,530	16,106	10,732	13,416	15,365
New Mexico	16,730	17,175	15,815	12,835	13,981	17,231
Utah	15,325	15,412	15,141	13,441	13,986	15,417
Wyoming	16,779	16,737	17,057	15,860	15,673	16,894
Pacific:						
Alaska	18,115	18,480	14,401	14,029	13,260	18,486
California	16,982	17,122	17,268	13,873	15,423	17,050
Hawaii	14,631	14,794	18,729	11,225 *	14,124	14,678
Oregon	17,100	17,261	16,384	--	14,555	17,156
Washington	16,774	16,063	18,725	17,200	17,028	16,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.E.1 Standard errors 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 State: United States, 2024

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	116.68	129.61	291.86	374.69	384.37	121.76
New England:						
Connecticut	673.82	761.75	1,054.49	688.25	795.60	714.93
Maine	661.66	458.51	1,166.71	1,394.95	2,058.82	430.96
Massachusetts	561.01	670.02	1,174.89	1,875.13	1,602.76	574.72
New Hampshire	473.12	531.23	1,130.22	1,393.20	1,151.57	477.64
Rhode Island	693.93	739.40	1,781.81	1,625.03	--	700.20
Vermont	428.09	468.10	1,219.55	666.80	1,038.42	443.30
Middle Atlantic:						
New Jersey	813.66	867.65	1,397.53	2,162.67	1,974.67	837.69
New York	566.66	640.88	1,500.43	1,587.96	2,421.14	551.26
Pennsylvania	581.87	681.89	1,417.72	2,733.64	743.63	631.96
East North Central:						
Illinois	378.11	391.78	990.63	2,108.27	906.01	411.15
Indiana	563.69	648.34	1,048.41	--	1,522.49	579.90
Michigan	722.68	750.00	1,816.61	1,173.32	1,428.32	754.62
Ohio	354.02	394.06	947.97	764.55	1,037.46	370.54
Wisconsin	491.95	527.71	1,180.35	862.07	1,387.50	520.25
West North Central:						
Iowa	418.15	462.36	558.13	1,839.13	1,465.67	433.63
Kansas	1,114.39	1,161.65	892.64	1,384.91	997.83	1,147.03
Minnesota	527.33	599.28	1,150.03	1,361.16	976.44	522.46
Missouri	410.65	434.53	1,239.01	1,692.93	1,176.19	432.49
Nebraska	531.87	571.63	1,583.04	1,101.22	851.92	564.70
North Dakota	405.18	437.13	769.91	765.43	628.80	440.30
South Dakota	533.34	665.39	967.80	1,465.42	1,185.00	559.38
South Atlantic:						
Delaware	710.37	789.07	981.78	626.17	1,215.13	761.89
District of Columbia	428.78	478.33	1,203.94	--	700.63	438.80
Florida	465.52	507.84	986.12	1,125.88	806.33	498.10
Georgia	454.00	460.96	1,641.74	2,204.27	512.62	512.16
Maryland	588.40	680.79	863.85	1,139.27	1,261.38	610.51
North Carolina	422.31	470.86	777.92	1,953.60	818.90	474.53
South Carolina	595.11	626.01	1,795.68	1,529.35	2,204.07	588.22
Virginia	584.49	624.63	1,217.07	939.08	1,064.37	623.86
West Virginia	721.11	784.06	1,195.38	1,293.21	863.47	759.26
East South Central:						
Alabama	710.24	742.63	1,316.60	841.23	2,644.92	723.00
Kentucky	412.30	450.34	684.19	1,447.34	938.53	439.42
Mississippi	473.34	482.85	1,043.14	1,547.15	2,161.38	478.39
Tennessee	473.19	512.40	1,628.56	868.03	686.91	508.20
West South Central:						
Arkansas	423.75	448.99	577.43	1,438.35	533.83	559.65
Louisiana	430.81	482.59	873.38	--	930.73	478.06
Oklahoma	353.16	379.28	842.77	--	619.93	397.01
Texas	464.93	491.42	1,396.19	1,180.08	642.84	515.56
Mountain:						
Arizona	1,040.85	1,106.07	1,031.41	1,043.18	2,229.80	402.88
Colorado	691.97	745.55	1,217.98	1,380.17	2,134.01	721.01
Idaho	671.69	865.87	697.56	1,876.07	3,244.32	610.12
Montana	561.46	664.64	742.63	1,592.95	672.24	578.19
Nevada	490.22	521.33	1,602.57	2,458.49	743.42	586.06
New Mexico	582.61	615.36	1,249.55	503.15	577.64	615.75
Utah	419.68	439.00	1,713.70	1,510.70	653.44	452.09
Wyoming	633.78	780.35	649.13	712.51	661.25	695.90
Pacific:						
Alaska	775.30	803.38	2,560.30	1,181.97	2,024.93	791.49
California	571.24	640.75	643.58	1,219.94	968.32	591.03
Hawaii	675.91	477.79	514.21	3,465.95 *	852.41	734.91
Oregon	578.82	614.07	1,161.41	--	959.29	589.42
Washington	492.49	523.49	739.93	508.49	1,445.46	502.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.2 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, 2024

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	4,707	4,636	5,211	5,100	5,154	4,662
New England:						
Connecticut	4,264	4,214	4,928	3,652 *	3,490	4,338
Maine	5,216	4,931	6,729	3,767 *	9,221	4,700
Massachusetts	4,157	4,192	3,908	4,883	5,849	4,107
New Hampshire	4,046	3,878	4,985	--	5,871	4,022
Rhode Island	4,628	4,612	--	5,204	--	4,653
Vermont	5,075	5,040	5,702	--	--	5,147
Middle Atlantic:						
New Jersey	4,534	4,528	4,593	4,643	4,595	4,532
New York	5,016	4,644	5,872	9,518	6,792	4,880
Pennsylvania	4,665	4,126	6,517	4,476	5,506	4,504
East North Central:						
Illinois	4,992	4,926	4,654	9,230	4,494	5,079
Indiana	4,269	4,315	4,199	--	3,939	4,284
Michigan	4,758	4,062	9,099	5,383	5,063	4,742
Ohio	4,088	4,067	3,850	5,773	5,443	4,008
Wisconsin	4,482	4,398	--	4,386	4,775	4,458
West North Central:						
Iowa	4,265	4,157	5,341	--	3,674	4,337
Kansas	4,601	4,614	4,272	5,148	5,086	4,578
Minnesota	4,653	4,468	5,506	5,782	4,758	4,629
Missouri	4,972	4,908	5,890	4,948	4,565	5,007
Nebraska	4,245	4,280	3,928	4,511	4,844	4,205
North Dakota	3,833	3,751	5,020	4,674	5,038	3,691
South Dakota	5,193	4,897	5,667	6,299	7,014	5,088
South Atlantic:						
Delaware	4,695	4,540	5,660	7,060	4,501	4,708
District of Columbia	5,441	5,743	3,649	--	8,597	5,362
Florida	5,366	5,484	4,503	5,022	4,928	5,411
Georgia	4,035	4,060	3,876	3,693 *	4,982	3,906
Maryland	4,423	4,423	4,218	5,170	6,442	4,324
North Carolina	5,491	5,378	6,379	--	5,832	5,438
South Carolina	5,390	5,254	6,965	8,374	5,913	5,320
Virginia	4,751	4,546	8,521	3,507	6,915	4,576
West Virginia	3,990	3,992	2,989	7,926	5,665	3,898
East South Central:						
Alabama	4,367	4,290	6,794	--	4,496	4,353
Kentucky	4,553	4,561	4,258	6,016	4,262	4,588
Mississippi	4,823	4,846	4,949	--	3,262	4,964
Tennessee	4,341	4,409	3,711	4,090	4,046	4,365
West South Central:						
Arkansas	5,331	5,306	5,210	--	5,949	5,061
Louisiana	6,291	6,039	7,837	--	7,428	6,041
Oklahoma	4,988	5,051	4,369	--	5,521	4,906
Texas	4,747	4,667	5,830	5,651	5,246	4,674
Mountain:						
Arizona	4,520	4,402	6,792	4,204	5,079	4,436
Colorado	4,951	5,085	3,129	4,238	4,179	5,010
Idaho	4,919	4,766	5,249	5,975	6,996	4,616
Montana	5,230	4,869	7,022	6,849	7,573	5,149
Nevada	3,650	3,619	3,316	5,524	3,115 *	4,036
New Mexico	4,847	4,917	3,005	6,998	5,339	4,757
Utah	3,718	3,652	3,988	4,702	4,987	3,631
Wyoming	5,465	5,500	5,420	--	5,678	5,443
Pacific:						
Alaska	5,457	5,671	3,050	--	--	5,560
California	4,859	4,912	4,530	4,455	5,027	4,851
Hawaii	3,808	3,791	5,627	2,924 *	5,569	3,647
Oregon	3,970	3,932	4,720	3,742	--	3,987
Washington	4,103	4,532	2,896 *	3,882	--	4,108

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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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-- Data suppressed due to high standard errors or few 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.E.2 Standard errors 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, 2024

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	69.44	73.49	257.87	297.76	193.50	73.60
New England:						
Connecticut	320.97	349.91	817.10	1,218.72 *	416.74	351.32
Maine	442.49	279.16	1,425.57	1,531.57 *	848.65	258.87
Massachusetts	312.66	395.84	456.56	632.52	1,112.94	317.58
New Hampshire	220.16	220.01	744.95	--	1,015.10	221.56
Rhode Island	297.71	317.54	--	917.18	--	302.54
Vermont	427.49	477.02	697.16	--	--	443.79
Middle Atlantic:						
New Jersey	738.87	788.45	1,075.17	838.41	833.97	758.16
New York	307.92	291.41	902.89	2,751.77	1,025.11	316.89
Pennsylvania	346.42	281.99	665.31	1,201.96	1,301.39	274.86
East North Central:						
Illinois	390.78	401.29	932.67	2,721.64	1,016.63	418.81
Indiana	279.62	288.63	872.59	--	644.43	289.71
Michigan	619.15	470.03	2,229.51	525.56	855.93	649.49
Ohio	212.72	237.66	581.66	751.71	591.02	221.85
Wisconsin	302.93	310.99	--	792.05	415.45	324.95
West North Central:						
Iowa	197.91	211.48	806.46	--	540.32	208.04
Kansas	302.12	324.17	577.21	969.14	1,035.43	319.20
Minnesota	240.87	257.55	721.24	606.24	249.12	287.31
Missouri	341.93	371.12	676.69	739.93	697.90	365.44
Nebraska	341.14	385.92	422.04	814.74	444.97	360.51
North Dakota	355.28	374.74	1,133.50	394.62	1,118.60	357.28
South Dakota	312.30	378.52	390.27	1,497.41	902.12	326.30
South Atlantic:						
Delaware	429.90	457.61	1,096.72	818.43	504.11	457.20
District of Columbia	491.76	557.82	717.49	--	1,507.24	499.11
Florida	320.51	373.11	476.89	777.55	543.48	351.34
Georgia	327.19	353.78	463.30	1,177.43 *	528.39	350.84
Maryland	558.82	651.40	735.79	1,380.74	1,320.94	581.91
North Carolina	376.01	424.72	504.80	--	666.19	417.43
South Carolina	432.66	454.44	1,285.25	930.12	502.29	483.56
Virginia	479.01	510.97	1,149.77	482.81	1,247.21	501.07
West Virginia	266.79	283.89	614.67	1,554.28	991.86	270.61
East South Central:						
Alabama	257.49	265.77	1,075.24	--	738.31	273.34
Kentucky	278.76	295.65	894.56	850.30	674.89	300.53
Mississippi	357.28	371.63	524.15	--	903.93	357.98
Tennessee	260.60	296.17	391.02	480.30	500.72	278.54
West South Central:						
Arkansas	456.99	485.72	431.58	--	554.71	595.97
Louisiana	356.85	394.33	715.56	--	718.64	403.50
Oklahoma	351.87	386.93	910.72	--	723.39	397.69
Texas	288.71	302.34	1,140.68	1,118.61	531.00	321.69
Mountain:						
Arizona	437.24	442.43	1,266.67	518.49	356.27	476.12
Colorado	291.11	311.52	251.56	814.58	447.34	308.49
Idaho	440.62	498.36	996.49	679.78	2,036.24	399.27
Montana	481.41	466.09	1,385.94	1,062.74	606.14	499.55
Nevada	440.98	493.73	592.75	749.55	991.11 *	298.15
New Mexico	420.14	467.47	391.59	789.40	968.17	452.62
Utah	502.40	555.17	722.03	928.35	718.84	514.05
Wyoming	681.14	838.64	457.20	--	451.62	752.74
Pacific:						
Alaska	682.46	742.64	554.25	--	--	729.44
California	222.96	247.90	610.26	574.87	965.03	229.00
Hawaii	307.06	324.47	1,250.14	936.57 *	850.99	317.41
Oregon	412.08	453.17	830.08	627.02	--	423.19
Washington	411.30	322.62	1,069.77 *	602.33	--	419.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.E.3 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, 2024

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	27.8%	27.4%	30.0%	32.0%	32.0%	27.4%
New England:						
Connecticut	22.5%	22.1%	26.2%	22.5% *	21.7%	22.6%
Maine	30.3%	30.0%	33.4%	21.1% *	45.2%	27.9%
Massachusetts	23.9%	23.7%	23.7%	29.3%	33.2%	23.6%
New Hampshire	23.3%	22.3%	27.8%	--	--	23.1%
Rhode Island	23.9%	23.2%	--	33.0%	--	24.1%
Vermont	28.3%	28.2%	30.1%	--	--	28.5%
Middle Atlantic:						
New Jersey	25.7%	25.6%	28.2%	28.2%	34.5%	25.6%
New York	25.8%	24.2%	28.5%	46.6%	30.1%	25.4%
Pennsylvania	24.8%	22.3%	33.1%	21.1% *	32.9%	23.4%
East North Central:						
Illinois	27.8%	27.5%	24.9%	45.7%	25.4%	28.2%
Indiana	24.6%	24.9%	23.7%	--	25.9%	24.6%
Michigan	25.4%	22.2%	41.6%	32.2%	29.7%	25.2%
Ohio	25.3%	25.0%	24.8%	34.1%	33.4%	24.8%
Wisconsin	26.3%	26.0%	--	25.3%	29.2%	26.1%
West North Central:						
Iowa	28.7%	28.0%	34.1%	26.1%	24.1%	29.3%
Kansas	26.7%	26.5%	28.6%	36.2%	33.4%	26.5%
Minnesota	26.8%	25.9%	29.5%	36.8%	30.1%	26.2%
Missouri	29.6%	29.0%	36.5%	42.6%	33.5%	29.3%
Nebraska	27.0%	27.2%	25.0%	28.3%	30.4%	26.8%
North Dakota	24.3%	23.8%	30.4%	28.5%	34.2%	23.2%
South Dakota	30.5%	30.8%	29.4%	35.1%	40.2%	29.9%
South Atlantic:						
Delaware	24.8%	23.7%	35.7%	42.8%	26.9%	24.7%
District of Columbia	29.9%	31.7%	19.6%	--	53.8%	29.4%
Florida	30.8%	30.7%	31.7%	32.1%	33.3%	30.6%
Georgia	25.8%	26.2%	23.6%	21.2% *	33.4%	24.8%
Maryland	27.7%	27.9%	24.8%	33.7%	36.4%	27.2%
North Carolina	34.1%	33.5%	40.0%	--	37.9%	33.6%
South Carolina	30.9%	30.1%	41.8%	45.6%	31.9%	30.7%
Virginia	29.2%	27.7%	53.4%	32.8%	45.9%	28.0%
West Virginia	21.8%	21.2%	21.9%	53.0%	39.1%	21.0%
East South Central:						
Alabama	25.3%	24.5%	50.2%	--	24.9%	25.3%
Kentucky	27.7%	28.2%	22.5%	47.6%	29.1%	27.5%
Mississippi	33.5%	33.4%	35.2%	32.5%	21.0% *	34.7%
Tennessee	29.3%	29.0%	30.6%	32.0%	29.0%	29.3%
West South Central:						
Arkansas	35.8%	35.6%	39.9%	--	40.2%	33.8%
Louisiana	38.9%	37.6%	46.0%	44.8%	44.3%	37.6%
Oklahoma	33.5%	34.1%	27.3%	42.0%	36.6%	33.0%
Texas	30.2%	29.8%	35.4%	33.5%	36.8%	29.3%
Mountain:						
Arizona	27.8%	26.9%	47.0%	34.0%	21.4%	29.3%
Colorado	29.3%	29.7%	21.6%	--	23.5%	29.7%
Idaho	30.9%	29.7%	32.8%	45.5%	51.2%	28.5%
Montana	31.5%	30.1%	36.6%	--	51.3%	30.9%
Nevada	25.1%	24.9%	20.6%	51.5%	23.2% *	26.3%
New Mexico	29.0%	28.6%	19.0%	54.5%	38.2%	27.6%
Utah	24.3%	23.7%	26.3%	35.0%	35.7%	23.6%
Wyoming	32.6%	32.9%	31.8%	--	36.2%	32.2%
Pacific:						
Alaska	30.1%	30.7%	21.2%	--	30.9%	30.1%
California	28.6%	28.7%	26.2%	32.1%	32.6%	28.5%
Hawaii	26.0%	25.6%	30.0%	26.1%	39.4%	24.8%
Oregon	23.2%	22.8%	28.8%	25.2%	--	23.2%
Washington	24.5%	28.2%	15.5% *	22.6%	--	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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.3 Standard errors 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, 2024

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%	0.44%	1.41%	1.76%	1.33%	0.43%
New England:						
Connecticut	1.93%	2.11%	3.84%	7.80% *	2.79%	2.08%
Maine	1.85%	1.71%	5.23%	7.25% *	1.08%	1.62%
Massachusetts	1.55%	1.75%	3.85%	2.84%	4.10%	1.58%
New Hampshire	1.20%	1.16%	4.37%	--	--	1.20%
Rhode Island	1.25%	1.25%	--	5.79%	--	1.29%
Vermont	2.15%	2.39%	4.58%	--	--	2.22%
Middle Atlantic:						
New Jersey	4.07%	4.31%	8.40%	4.45%	5.38%	4.14%
New York	1.49%	1.45%	3.61%	11.35%	4.08%	1.60%
Pennsylvania	2.18%	1.89%	4.99%	8.08% *	8.55%	1.67%
East North Central:						
Illinois	2.20%	2.27%	5.50%	10.01%	5.88%	2.35%
Indiana	1.55%	1.58%	4.84%	--	4.07%	1.60%
Michigan	3.13%	2.77%	7.02%	4.18%	5.68%	3.27%
Ohio	1.30%	1.47%	3.20%	5.40%	3.55%	1.36%
Wisconsin	1.88%	1.95%	--	4.11%	3.07%	2.01%
West North Central:						
Iowa	1.50%	1.63%	5.73%	4.77%	4.21%	1.59%
Kansas	0.99%	0.98%	5.00%	6.01%	6.74%	0.94%
Minnesota	1.54%	1.74%	3.45%	3.88%	1.81%	1.71%
Missouri	1.91%	2.06%	4.13%	3.85%	4.54%	2.02%
Nebraska	2.16%	2.45%	2.87%	3.82%	2.47%	2.29%
North Dakota	2.37%	2.51%	5.97%	3.12%	6.66%	2.37%
South Dakota	1.70%	2.09%	3.11%	6.76%	3.90%	1.78%
South Atlantic:						
Delaware	2.30%	2.40%	6.41%	4.33%	3.49%	2.42%
District of Columbia	2.82%	3.15%	4.08%	--	8.36%	2.84%
Florida	1.66%	1.87%	3.02%	4.52%	3.85%	1.78%
Georgia	1.76%	1.88%	1.08%	8.37% *	2.97%	1.84%
Maryland	3.93%	4.61%	4.77%	9.00%	5.95%	4.12%
North Carolina	2.33%	2.63%	2.61%	--	3.78%	2.58%
South Carolina	2.61%	2.73%	4.38%	6.09%	3.50%	2.96%
Virginia	2.79%	2.94%	5.95%	3.89%	6.27%	2.91%
West Virginia	1.49%	1.54%	3.65%	7.30%	5.94%	1.48%
East South Central:						
Alabama	2.06%	2.08%	7.09%	--	6.56%	2.15%
Kentucky	1.80%	1.91%	4.88%	5.59%	4.40%	1.92%
Mississippi	2.36%	2.46%	4.06%	5.63%	8.46% *	2.20%
Tennessee	1.85%	2.04%	5.53%	4.52%	3.86%	1.97%
West South Central:						
Arkansas	2.80%	2.97%	3.53%	--	4.71%	3.31%
Louisiana	2.03%	2.30%	3.17%	3.02%	4.49%	2.28%
Oklahoma	2.41%	2.66%	5.64%	5.26%	4.03%	2.74%
Texas	1.98%	2.12%	5.39%	5.50%	4.39%	2.14%
Mountain:						
Arizona	2.25%	2.17%	6.88%	4.88%	1.58%	2.66%
Colorado	2.03%	2.17%	2.51%	--	3.94%	2.14%
Idaho	2.46%	2.55%	6.84%	4.28%	4.79%	2.48%
Montana	2.58%	2.58%	6.64%	--	4.54%	2.66%
Nevada	3.37%	3.77%	3.84%	9.71%	8.17% *	2.10%
New Mexico	2.64%	2.68%	1.86%	6.15%	7.98%	2.56%
Utah	3.04%	3.29%	5.01%	4.17%	4.86%	3.05%
Wyoming	3.60%	4.40%	3.26%	--	3.00%	3.96%
Pacific:						
Alaska	3.55%	3.81%	3.51%	--	3.08%	3.74%
California	1.44%	1.60%	3.78%	3.86%	5.60%	1.48%
Hawaii	1.91%	2.15%	6.69%	4.19%	7.48%	1.92%
Oregon	2.23%	2.42%	6.04%	4.86%	--	2.28%
Washington	2.87%	2.05%	6.12% *	3.63%	--	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few 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.E.4 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, 2024

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	17.6%	18.0%	15.7%	14.4%	16.1%	17.7%
New England:						
Connecticut	18.3%	19.0%	14.1%	15.0%	15.8%	18.5%
Maine	18.5%	19.6%	17.3%	12.9%	25.6% *	17.9%
Massachusetts	16.7%	16.9%	16.2%	16.3%	15.2%	16.8%
New Hampshire	18.1%	19.4%	14.6%	9.6%	4.1% *	19.0%
Rhode Island	15.5%	16.1%	10.8%	15.5%	9.7% *	15.9%
Vermont	17.9%	18.5%	13.8%	14.5%	16.6%	17.9%
Middle Atlantic:						
New Jersey	20.6%	22.4%	7.3% *	16.9%	15.7%	20.8%
New York	16.5%	16.7%	14.7%	17.4%	17.3%	16.4%
Pennsylvania	16.7%	16.5%	18.1%	11.3%	14.0%	17.4%
East North Central:						
Illinois	17.1%	18.2%	8.9%	5.6% *	22.4%	16.4%
Indiana	19.6%	20.0%	19.7%	12.0%	10.8%	20.4%
Michigan	19.8%	20.3%	17.8%	15.2%	10.7%	20.7%
Ohio	18.8%	19.0%	18.8%	15.2%	15.4%	19.1%
Wisconsin	18.8%	20.1%	11.6%	8.8%	14.2%	19.3%
West North Central:						
Iowa	18.0%	18.3%	17.1%	13.9% *	14.7%	18.5%
Kansas	21.6%	22.2%	16.9%	15.7%	15.3%	22.0%
Minnesota	15.5%	16.0%	13.5%	12.8%	15.4%	15.5%
Missouri	19.6%	20.1%	16.8%	10.2%	15.0%	20.1%
Nebraska	16.7%	17.1%	15.0%	9.5% *	14.2%	16.9%
North Dakota	15.9%	17.3%	6.1% *	11.8%	15.1%	16.0%
South Dakota	16.6%	15.3%	20.7%	13.5%	11.9%	16.9%
South Atlantic:						
Delaware	19.4%	20.2%	15.4%	11.7%	14.3%	19.8%
District of Columbia	17.2%	16.8%	22.0%	--	11.3%	17.4%
Florida	18.1%	18.9%	13.9%	15.0%	13.1%	18.8%
Georgia	19.7%	20.3%	14.5%	15.8%	16.1%	20.3%
Maryland	18.4%	18.2%	21.2%	14.2%	13.2%	18.7%
North Carolina	17.2%	17.9%	14.3%	12.5% *	13.8%	17.8%
South Carolina	18.0%	18.4%	13.2%	12.5%	19.3%	17.8%
Virginia	18.1%	18.8%	14.2%	9.4%	13.3%	18.6%
West Virginia	18.3%	19.3%	15.2%	8.0% *	8.4%	19.5%
East South Central:						
Alabama	16.5%	16.9%	12.9%	10.5%	9.8%	17.8%
Kentucky	19.3%	19.3%	19.2%	20.5%	18.8%	19.4%
Mississippi	19.8%	20.5%	11.5%	12.3%	11.9%	21.0%
Tennessee	16.9%	17.0%	14.6%	18.9%	14.6%	17.2%
West South Central:						
Arkansas	17.1%	17.4%	11.9% *	16.6%	22.7%	15.5%
Louisiana	17.6%	17.9%	17.1%	8.1% *	14.3%	18.5%
Oklahoma	18.3%	18.4%	20.6%	11.1%	15.3%	18.9%
Texas	17.9%	18.3%	14.2%	12.6%	18.7% *	17.8%
Mountain:						
Arizona	21.3%	22.3%	14.9%	6.5%	19.1%	21.7%
Colorado	17.2%	17.7%	14.1%	10.0%	22.8% *	16.9%
Idaho	18.0%	18.0%	18.2%	17.7%	21.4%	17.6%
Montana	17.2%	17.4%	17.9%	9.9%	9.1%	17.7%
Nevada	18.9%	19.5%	16.4%	12.6%	25.0%	16.1%
New Mexico	19.0%	19.2%	15.4%	24.1% *	18.5%	19.1%
Utah	19.1%	18.9%	21.4%	16.4%	19.7%	19.0%
Wyoming	19.9%	19.6%	21.9%	--	21.7%	19.7%
Pacific:						
Alaska	17.3%	18.5%	10.0%	11.0%	12.6%	17.8%
California	14.6%	14.4%	15.1%	17.3%	17.9%	14.4%
Hawaii	13.4%	14.0%	9.6%	12.6%	10.8%	13.7%
Oregon	18.8%	19.5%	13.5%	16.6%	16.3% *	18.9%
Washington	16.1%	14.8%	16.9%	21.5%	14.7%	16.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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 Standard errors 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, 2024

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%	0.49%	0.40%	0.68%	0.89%	0.45%
New England:						
Connecticut	0.99%	1.13%	1.50%	2.83%	3.12%	1.03%
Maine	1.60%	2.11%	4.36%	3.07%	8.64% *	1.81%
Massachusetts	1.31%	1.72%	1.14%	3.22%	2.89%	1.35%
New Hampshire	1.51%	1.85%	1.52%	2.87%	1.82% *	1.55%
Rhode Island	1.06%	1.20%	2.51%	3.22%	3.18% *	1.09%
Vermont	1.00%	1.15%	1.65%	2.49%	2.45%	1.05%
Middle Atlantic:						
New Jersey	1.40%	1.15%	3.24% *	4.92%	3.55%	1.44%
New York	0.67%	0.74%	2.07%	2.82%	3.50%	0.68%
Pennsylvania	0.89%	1.08%	1.55%	1.94%	2.55%	0.87%
East North Central:						
Illinois	1.00%	1.00%	1.86%	2.85% *	4.35%	0.97%
Indiana	1.41%	1.68%	2.18%	1.87%	2.05%	1.48%
Michigan	1.06%	1.21%	2.15%	3.00%	2.12%	1.09%
Ohio	1.06%	1.26%	1.56%	2.52%	2.46%	1.12%
Wisconsin	0.85%	0.91%	1.80%	1.96%	2.69%	0.86%
West North Central:						
Iowa	1.10%	1.23%	3.07%	5.27% *	2.47%	1.22%
Kansas	2.30%	2.49%	2.53%	2.58%	2.34%	2.40%
Minnesota	0.92%	1.04%	2.55%	1.86%	2.75%	0.94%
Missouri	1.21%	1.30%	2.83%	2.61%	4.34%	1.25%
Nebraska	1.08%	1.20%	1.91%	3.33% *	2.38%	1.13%
North Dakota	1.38%	1.35%	2.69% *	2.75%	3.04%	1.51%
South Dakota	1.03%	1.19%	1.90%	2.49%	2.20%	1.09%
South Atlantic:						
Delaware	1.64%	1.83%	2.21%	1.99%	3.10%	1.77%
District of Columbia	0.80%	0.85%	3.14%	--	2.42%	0.82%
Florida	0.89%	1.04%	1.39%	2.17%	1.53%	0.97%
Georgia	0.83%	0.89%	2.02%	2.54%	2.65%	0.88%
Maryland	1.42%	1.53%	4.91%	2.29%	3.53%	1.53%
North Carolina	0.96%	1.13%	1.80%	4.23% *	3.22%	0.90%
South Carolina	1.25%	1.34%	3.22%	3.54%	4.75%	1.29%
Virginia	1.62%	1.83%	3.06%	2.45%	2.91%	1.78%
West Virginia	1.13%	1.26%	2.24%	2.75% *	1.71%	1.21%
East South Central:						
Alabama	1.29%	1.39%	3.39%	2.90%	2.25%	1.49%
Kentucky	1.16%	1.28%	3.24%	4.74%	2.96%	1.26%
Mississippi	1.61%	1.63%	3.45%	3.00%	1.94%	1.66%
Tennessee	0.99%	1.12%	2.14%	2.72%	2.14%	1.08%
West South Central:						
Arkansas	1.42%	1.53%	3.87% *	2.28%	2.09%	1.43%
Louisiana	1.05%	1.20%	2.06%	3.35% *	2.36%	1.16%
Oklahoma	1.06%	1.18%	2.52%	2.51%	2.00%	1.21%
Texas	1.10%	1.20%	1.51%	2.27%	6.12% *	0.91%
Mountain:						
Arizona	2.89%	3.13%	2.30%	1.48%	3.44%	3.35%
Colorado	1.07%	1.16%	2.96%	2.47%	7.93% *	1.04%
Idaho	1.06%	1.31%	1.89%	3.36%	6.02%	0.96%
Montana	1.11%	1.28%	3.30%	2.90%	2.32%	1.16%
Nevada	1.23%	1.38%	2.83%	2.97%	2.79%	1.05%
New Mexico	1.21%	1.20%	3.01%	9.03% *	4.09%	1.22%
Utah	1.69%	1.93%	2.48%	2.84%	2.57%	1.81%
Wyoming	1.40%	1.53%	3.85%	--	6.25%	1.42%
Pacific:						
Alaska	1.33%	1.45%	2.57%	2.75%	3.56%	1.37%
California	2.13%	2.38%	1.12%	2.38%	2.10%	2.18%
Hawaii	0.93%	1.16%	1.88%	1.25%	2.08%	1.02%
Oregon	1.20%	1.29%	2.46%	2.99%	5.97% *	1.22%
Washington	0.97%	1.10%	1.25%	2.17%	3.96%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 few 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.