

Table VII.A.1(2002) Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	6,138,063	3,975,147	963,635	1,199,281	1,844,827	3,408,181	885,056
New England:							
Connecticut	77,210	47,348	9,968	19,895	15,383	49,932	11,895
Maine	34,486	21,894	5,092	7,500	10,292	20,231	3,963
Massachusetts	147,808	95,112	21,566	31,129	29,268	101,626	16,914
New Hampshire	32,438	19,192	6,608	6,638	7,732	21,441	3,265
Middle Atlantic:							
New Jersey	196,516	132,109	30,099	34,308	42,704	119,032	34,781
New York	423,726	266,989	71,511	85,227	114,739	255,225	53,763
Pennsylvania	262,364	157,080	47,223	58,061	90,020	137,518	34,825
East North Central:							
Illinois	260,161	168,558	40,987	50,616	64,383	151,347	44,431
Indiana	130,269	77,345	25,867	27,056	40,718	64,568	24,984
Michigan	201,838	119,923	36,245	45,670	59,103	113,618	29,117
Ohio	247,378	159,870	41,400	46,108	72,685	136,432	38,261
Wisconsin	128,214	74,208	22,746	31,260	39,102	70,998	18,115
West North Central:							
Iowa	80,278	45,451	12,160	22,667	29,773	39,454	11,051
Kansas	68,913	41,330	10,983	16,600	27,519	31,548	9,846
Minnesota	127,758	72,088	18,505	37,165	36,446	73,329	17,983
Missouri	128,978	79,051	22,761	27,165	45,459	62,862	20,657
Nebraska	49,520	28,055	7,676	13,789	19,857	24,543	5,120
South Atlantic:							
Delaware	21,462	14,029	2,842	4,590	7,449	9,843	4,170
Florida	362,704	270,152	46,345	46,208	110,570	191,608	60,527
Georgia	172,661	126,084	23,242	23,335	53,906	88,495	30,260
Maryland	110,152	74,820	14,036	21,296	24,077	67,879	18,197
North Carolina	173,550	119,277	22,997	31,276	57,321	95,319	20,910
South Carolina	88,508	55,109	16,279	17,120	32,192	41,822	14,495
Virginia	149,915	94,906	24,709	30,300	46,215	82,163	21,538
West Virginia	33,581	20,051	7,278	6,252	15,696	12,393	5,492
East South Central:							
Alabama	83,871	57,866	8,669	17,335	29,157	43,677	11,037
Kentucky	78,307	51,548	12,528	14,231	28,979	33,215	16,113
Mississippi	49,272	32,157	8,277	8,838	20,506	19,241	9,525
Tennessee	114,005	78,456	16,265	19,284	36,292	56,400	21,313
West South Central:							
Louisiana	83,244	57,251	14,472	11,521	28,723	39,785	14,736
Oklahoma	71,430	47,252	10,441	13,737	27,510	35,105	8,815
Texas	409,206	291,548	58,251	59,407	131,219	204,828	73,159
Mountain:							
Arizona	101,318	67,131	16,512	17,674	31,864	55,649	13,804
Colorado	119,519	79,323	20,052	20,145	34,094	72,826	12,599
Montana	31,242	18,542	4,942	7,758	13,740	14,715	2,787
Nevada	38,748	25,955	4,747	8,047	11,581	21,379	5,788
New Mexico	36,520	22,027	5,757	8,737	16,164	14,655	5,702
Utah	48,822	31,216	6,950	10,656	14,659	29,256	4,907
Wyoming	16,858	10,156	2,785	3,917	7,033	8,147	1,678
Pacific:							
California	679,137	431,374	115,459	132,305	189,018	414,566	75,553
Hawaii	27,509	18,899	3,888	4,722	7,695	15,898	3,916
Oregon	88,472	55,827	14,511	18,134	22,610	52,792	13,070
Washington	138,080	87,399	19,972	30,709	31,108	92,384	14,588
States not shown separately	212,114	131,193	30,032	50,890	70,269	120,438	21,407

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

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

** 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(2002) Standard error for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		Unknown
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	
United States	22,695	32,560	18,000	18,233	17,770	26,279	12,878
New England:							
Connecticut	3,010	2,188	803	2,164	2,190	3,023	2,153
Maine	1,969	1,657	421	613	498	1,856	607
Massachusetts	4,245	4,472	3,549	2,260	2,590	4,538	2,811
New Hampshire	2,035	1,914	621	598	522	1,891	747
Middle Atlantic:							
New Jersey	4,817	5,436	2,960	2,701	4,228	4,647	2,545
New York	8,178	9,422	4,307	6,031	5,444	9,475	4,225
Pennsylvania	7,676	8,124	5,358	6,418	4,435	4,150	3,328
East North Central:							
Illinois	5,915	9,553	5,261	4,240	4,512	6,977	5,729
Indiana	5,300	4,270	3,898	2,245	2,857	2,474	4,582
Michigan	7,883	5,328	5,021	4,685	5,031	7,498	3,639
Ohio	6,818	9,634	4,809	3,875	3,800	8,147	3,855
Wisconsin	4,307	3,520	1,608	2,511	3,238	3,876	2,217
West North Central:							
Iowa	3,164	2,973	1,128	1,895	1,861	2,363	1,235
Kansas	2,335	2,204	1,302	829	2,072	1,625	1,056
Minnesota	5,578	5,733	1,830	4,380	3,738	5,512	2,203
Missouri	3,510	3,458	2,374	2,858	2,616	3,285	4,195
Nebraska	1,283	1,612	688	1,004	1,564	1,459	904
South Atlantic:							
Delaware	1,967	2,098	275	281	2,117	531	354
Florida	11,593	10,207	4,550	7,004	8,561	11,457	3,567
Georgia	7,532	6,059	3,422	3,421	3,933	2,860	5,047
Maryland	3,453	2,956	1,699	1,380	2,323	2,063	1,343
North Carolina	3,723	5,135	2,746	4,409	5,209	4,808	1,342
South Carolina	4,720	3,391	1,485	3,480	2,392	2,994	3,572
Virginia	3,793	3,314	2,395	2,935	2,259	4,413	1,872
West Virginia	1,484	606	1,533	274	648	1,648	913
East South Central:							
Alabama	2,606	2,140	1,292	1,646	1,889	2,947	844
Kentucky	2,682	3,023	1,524	1,159	1,021	2,052	2,718
Mississippi	1,074	1,773	492	757	1,148	1,388	1,167
Tennessee	4,706	4,495	2,189	2,609	2,651	2,828	3,959
West South Central:							
Louisiana	2,059	2,595	2,102	1,312	1,592	1,848	1,481
Oklahoma	2,436	3,005	1,101	625	1,601	2,959	1,106
Texas	7,045	6,904	5,036	5,820	6,383	6,593	7,405
Mountain:							
Arizona	2,939	3,320	1,663	2,229	1,729	2,460	2,278
Colorado	4,362	4,483	2,136	2,788	2,977	3,031	2,313
Montana	1,700	1,687	547	522	789	1,347	635
Nevada	1,588	1,470	402	625	844	1,117	780
New Mexico	2,367	1,142	946	2,056	2,384	641	811
Utah	2,459	2,530	1,098	978	860	2,398	535
Wyoming	411	452	384	254	365	365	199
Pacific:							
California	11,009	12,495	4,321	7,314	7,376	8,462	4,341
Hawaii	1,630	1,848	415	590	547	1,840	555
Oregon	2,629	2,976	1,978	1,686	1,683	3,341	2,853
Washington	2,760	3,688	1,504	2,336	2,544	2,846	1,589
States not shown separately	7,000	7,462	3,318	4,084	5,403	5,008	2,985

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

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

** 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(2002) Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	6,138,063	64.8%	15.7%	19.5%	30.1%	55.5%	14.4%
New England:							
Connecticut	77,210	61.3%	12.9%	25.8%	19.9%	64.7%	15.4%
Maine	34,486	63.5%	14.8%	21.7%	29.8%	58.7%	11.5%
Massachusetts	147,808	64.3%	14.6%	21.1%	19.8%	68.8%	11.4%
New Hampshire	32,438	59.2%	20.4%	20.5%	23.8%	66.1%	10.1%
Middle Atlantic:							
New Jersey	196,516	67.2%	15.3%	17.5%	21.7%	60.6%	17.7%
New York	423,726	63.0%	16.9%	20.1%	27.1%	60.2%	12.7%
Pennsylvania	262,364	59.9%	18.0%	22.1%	34.3%	52.4%	13.3%
East North Central:							
Illinois	260,161	64.8%	15.8%	19.5%	24.7%	58.2%	17.1%
Indiana	130,269	59.4%	19.9%	20.8%	31.3%	49.6%	19.2%
Michigan	201,838	59.4%	18.0%	22.6%	29.3%	56.3%	14.4%
Ohio	247,378	64.6%	16.7%	18.6%	29.4%	55.2%	15.5%
Wisconsin	128,214	57.9%	17.7%	24.4%	30.5%	55.4%	14.1%
West North Central:							
Iowa	80,278	56.6%	15.1%	28.2%	37.1%	49.1%	13.8%
Kansas	68,913	60.0%	15.9%	24.1%	39.9%	45.8%	14.3%
Minnesota	127,758	56.4%	14.5%	29.1%	28.5%	57.4%	14.1%
Missouri	128,978	61.3%	17.6%	21.1%	35.2%	48.7%	16.0%
Nebraska	49,520	56.7%	15.5%	27.8%	40.1%	49.6%	10.3%
South Atlantic:							
Delaware	21,462	65.4%	13.2%	21.4%	34.7%	45.9%	19.4%
Florida	362,704	74.5%	12.8%	12.7%	30.5%	52.8%	16.7%
Georgia	172,661	73.0%	13.5%	13.5%	31.2%	51.3%	17.5%
Maryland	110,152	67.9%	12.7%	19.3%	21.9%	61.6%	16.5%
North Carolina	173,550	68.7%	13.3%	18.0%	33.0%	54.9%	12.0%
South Carolina	88,508	62.3%	18.4%	19.3%	36.4%	47.3%	16.4%
Virginia	149,915	63.3%	16.5%	20.2%	30.8%	54.8%	14.4%
West Virginia	33,581	59.7%	21.7%	18.6%	46.7%	36.9%	16.4%
East South Central:							
Alabama	83,871	69.0%	10.3%	20.7%	34.8%	52.1%	13.2%
Kentucky	78,307	65.8%	16.0%	18.2%	37.0%	42.4%	20.6%
Mississippi	49,272	65.3%	16.8%	17.9%	41.6%	39.1%	19.3%
Tennessee	114,005	68.8%	14.3%	16.9%	31.8%	49.5%	18.7%
West South Central:							
Louisiana	83,244	68.8%	17.4%	13.8%	34.5%	47.8%	17.7%
Oklahoma	71,430	66.2%	14.6%	19.2%	38.5%	49.1%	12.3%
Texas	409,206	71.2%	14.2%	14.5%	32.1%	50.1%	17.9%
Mountain:							
Arizona	101,318	66.3%	16.3%	17.4%	31.4%	54.9%	13.6%
Colorado	119,519	66.4%	16.8%	16.9%	28.5%	60.9%	10.5%
Montana	31,242	59.3%	15.8%	24.8%	44.0%	47.1%	8.9%
Nevada	38,748	67.0%	12.3%	20.8%	29.9%	55.2%	14.9%
New Mexico	36,520	60.3%	15.8%	23.9%	44.3%	40.1%	15.6%
Utah	48,822	63.9%	14.2%	21.8%	30.0%	59.9%	10.1%
Wyoming	16,858	60.2%	16.5%	23.2%	41.7%	48.3%	10.0%
Pacific:							
California	679,137	63.5%	17.0%	19.5%	27.8%	61.0%	11.1%
Hawaii	27,509	68.7%	14.1%	17.2%	28.0%	57.8%	14.2%
Oregon	88,472	63.1%	16.4%	20.5%	25.6%	59.7%	14.8%
Washington	138,080	63.3%	14.5%	22.2%	22.5%	66.9%	10.6%
States not shown separately	212,114	61.8%	14.2%	24.0%	33.1%	56.8%	10.1%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.A.1.a(2002) Standard error for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more than 50%	Less than 50%	Unknown
United States	22,695	0.49%	0.29%	0.28%	0.27%	0.32%	0.22%
New England:							
Connecticut	3,010	2.11%	1.09%	2.09%	2.37%	2.65%	2.69%
Maine	1,969	1.55%	1.40%	1.64%	1.89%	2.65%	1.52%
Massachusetts	4,245	2.48%	2.28%	1.67%	1.71%	2.55%	1.87%
New Hampshire	2,035	2.59%	2.08%	1.92%	1.34%	2.25%	2.38%
Middle Atlantic:							
New Jersey	4,817	1.96%	1.28%	1.70%	1.90%	2.10%	1.35%
New York	8,178	1.67%	1.10%	1.38%	1.30%	1.50%	0.99%
Pennsylvania	7,676	2.42%	2.02%	2.35%	1.32%	1.33%	1.01%
East North Central:							
Illinois	5,915	2.65%	2.23%	1.76%	1.94%	2.17%	1.95%
Indiana	5,300	2.32%	2.09%	2.03%	2.14%	2.59%	2.67%
Michigan	7,883	2.42%	2.15%	2.03%	2.46%	2.78%	1.58%
Ohio	6,818	2.72%	1.95%	1.69%	1.93%	2.27%	1.31%
Wisconsin	4,307	1.81%	1.40%	1.62%	2.61%	2.57%	1.44%
West North Central:							
Iowa	3,164	2.25%	1.30%	2.55%	1.76%	2.21%	1.26%
Kansas	2,335	2.05%	1.69%	1.39%	2.30%	2.49%	1.17%
Minnesota	5,578	2.80%	1.56%	2.87%	3.22%	2.85%	1.53%
Missouri	3,510	1.89%	1.60%	2.45%	2.62%	2.26%	2.79%
Nebraska	1,283	2.52%	1.42%	2.06%	2.74%	3.07%	1.87%
South Atlantic:							
Delaware	1,967	3.33%	1.68%	1.93%	4.60%	3.85%	1.95%
Florida	11,593	1.13%	1.40%	1.81%	2.12%	2.34%	1.10%
Georgia	7,532	2.01%	1.82%	1.62%	1.58%	1.65%	2.32%
Maryland	3,453	1.52%	1.41%	1.27%	1.73%	1.70%	1.19%
North Carolina	3,723	2.18%	1.65%	2.50%	2.65%	2.70%	0.67%
South Carolina	4,720	2.16%	1.98%	2.63%	2.61%	3.17%	2.81%
Virginia	3,793	1.64%	1.50%	1.85%	1.58%	2.22%	1.35%
West Virginia	1,484	2.36%	3.11%	0.94%	2.36%	3.08%	2.91%
East South Central:							
Alabama	2,606	2.55%	1.43%	1.86%	2.16%	2.51%	1.08%
Kentucky	2,682	2.86%	2.25%	1.42%	2.17%	2.54%	2.62%
Mississippi	1,074	2.44%	1.20%	1.77%	2.22%	2.63%	2.27%
Tennessee	4,706	1.96%	1.70%	2.46%	2.17%	3.24%	2.93%
West South Central:							
Louisiana	2,059	2.64%	2.39%	1.87%	1.91%	1.64%	1.78%
Oklahoma	2,436	2.34%	1.48%	1.25%	2.38%	3.46%	1.58%
Texas	7,045	1.37%	1.29%	1.31%	1.26%	1.56%	1.85%
Mountain:							
Arizona	2,939	2.28%	1.61%	2.22%	1.41%	2.05%	2.09%
Colorado	4,362	2.76%	1.89%	1.98%	1.94%	2.63%	1.76%
Montana	1,700	2.85%	1.63%	1.67%	2.80%	2.49%	1.50%
Nevada	1,588	1.82%	1.23%	1.30%	2.05%	1.82%	1.89%
New Mexico	2,367	3.70%	2.46%	3.02%	3.78%	2.14%	2.26%
Utah	2,459	2.00%	2.19%	2.23%	2.07%	2.14%	1.14%
Wyoming	411	2.05%	2.11%	1.52%	1.88%	2.20%	1.09%
Pacific:							
California	11,009	1.28%	0.70%	1.06%	0.96%	1.04%	0.56%
Hawaii	1,630	3.05%	1.61%	2.19%	2.66%	3.15%	2.06%
Oregon	2,629	2.22%	2.27%	1.78%	1.63%	3.51%	3.07%
Washington	2,760	2.28%	1.10%	1.69%	1.58%	2.33%	1.15%
States not shown separately	7,000	2.94%	1.55%	1.96%	1.87%	1.78%	1.57%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.A.2(2002) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		Unknown
	Total	75% or more	50-74%	Less than 50%	50% or more than 50%	Less than 50%	
United States	57.2%	64.5%	54.3%	35.0%	38.6%	62.4%	75.6%
New England:							
Connecticut	62.4%	72.3%	59.1%	40.7%	29.6%	72.1%	64.3%
Maine	55.7%	60.3%	66.8%	34.7%	39.9%	58.1%	84.6%
Massachusetts	62.8%	70.9%	59.4%	40.6%	48.9%	64.6%	76.5%
New Hampshire	67.0%	72.5%	64.2%	53.7%	47.1%	70.3%	92.4%
Middle Atlantic:							
New Jersey	62.4%	67.9%	62.4%	40.9%	42.6%	67.1%	70.4%
New York	57.1%	64.6%	54.6%	35.5%	40.8%	61.4%	71.2%
Pennsylvania	65.6%	75.7%	64.3%	39.4%	44.9%	74.9%	82.5%
East North Central:							
Illinois	59.0%	67.4%	59.3%	31.1%	36.3%	63.0%	78.6%
Indiana	59.4%	68.7%	56.7%	35.4%	35.4%	66.6%	79.8%
Michigan	63.3%	68.5%	62.9%	50.0%	52.6%	66.7%	71.9%
Ohio	67.4%	75.6%	64.3%	41.8%	49.4%	71.8%	85.7%
Wisconsin	60.0%	72.7%	55.3%	33.1%	43.4%	65.4%	74.7%
West North Central:							
Iowa	46.9%	56.3%	46.0%	28.5%	32.2%	57.3%	49.5%
Kansas	53.6%	60.1%	48.8%	40.5%	38.4%	62.4%	67.8%
Minnesota	56.5%	70.9%	51.0%	31.2%	38.3%	62.9%	67.4%
Missouri	56.4%	63.6%	53.4%	38.1%	39.0%	63.1%	74.4%
Nebraska	43.6%	48.4%	53.0%	28.8%	33.0%	45.6%	75.6%
South Atlantic:							
Delaware	56.5%	64.8%	54.1%	32.8%	32.0%	66.0%	77.9%
Florida	55.0%	59.8%	48.8%	32.6%	33.6%	59.6%	79.3%
Georgia	53.9%	58.0%	51.6%	33.8%	39.4%	55.3%	75.5%
Maryland	61.0%	66.1%	56.5%	46.0%	43.2%	63.1%	76.5%
North Carolina	50.7%	56.3%	43.8%	34.3%	33.5%	56.7%	70.7%
South Carolina	48.3%	52.7%	47.6%	34.5%	36.8%	50.6%	67.1%
Virginia	58.9%	63.7%	65.7%	38.4%	40.7%	63.4%	80.9%
West Virginia	55.2%	58.8%	59.1%	39.2%	37.7%	69.4%	73.1%
East South Central:							
Alabama	60.9%	67.8%	45.9%	45.4%	51.4%	63.5%	75.9%
Kentucky	59.3%	68.2%	51.6%	33.9%	41.4%	64.0%	81.9%
Mississippi	48.5%	55.0%	37.7%	34.8%	31.6%	58.7%	64.1%
Tennessee	53.6%	58.9%	55.0%	30.8%	35.0%	62.2%	62.3%
West South Central:							
Louisiana	53.9%	60.6%	48.2%	27.4%	29.7%	65.3%	70.1%
Oklahoma	52.5%	62.0%	49.8%	22.0%	32.9%	61.7%	77.0%
Texas	51.9%	59.6%	39.4%	26.6%	31.0%	55.4%	79.6%
Mountain:							
Arizona	52.4%	57.2%	44.6%	41.2%	38.8%	52.2%	84.6%
Colorado	58.1%	63.4%	53.1%	41.8%	36.0%	63.4%	86.6%
Montana	46.9%	56.2%	41.6%	28.0%	29.6%	61.4%	55.3%
Nevada	61.7%	69.5%	46.9%	45.3%	46.5%	66.1%	75.8%
New Mexico	47.1%	54.0%	47.5%	29.5%	30.3%	55.7%	72.5%
Utah	55.3%	66.1%	44.9%	30.3%	36.4%	60.4%	81.0%
Wyoming	47.4%	59.6%	44.1%	18.3%	30.8%	58.1%	65.0%
Pacific:							
California	56.6%	65.3%	55.4%	29.2%	37.8%	61.6%	76.0%
Hawaii	89.6%	94.8%	86.8%	71.1%	82.9%	92.3%	91.8%
Oregon	59.1%	67.2%	57.2%	35.7%	46.6%	61.8%	70.0%
Washington	57.0%	68.2%	59.3%	23.4%	32.5%	62.3%	75.7%
States not shown separately	50.3%	57.5%	48.9%	32.6%	33.0%	55.9%	75.9%

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

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

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more than 50%	Less than 50%	Unknown
United States	0.33%	0.50%	0.84%	0.66%	0.69%	0.52%	0.81%
New England:							
Connecticut	1.66%	2.43%	7.05%	6.11%	7.07%	2.40%	5.18%
Maine	3.12%	4.36%	5.09%	3.80%	4.01%	4.58%	6.38%
Massachusetts	2.01%	3.99%	8.95%	6.66%	6.71%	3.59%	8.39%
New Hampshire	2.00%	2.90%	3.63%	7.08%	4.50%	2.82%	10.46%
Middle Atlantic:							
New Jersey	2.91%	4.43%	5.86%	4.64%	4.47%	3.54%	5.82%
New York	1.80%	2.36%	3.75%	3.63%	3.10%	1.95%	4.58%
Pennsylvania	1.77%	2.28%	5.78%	3.87%	3.40%	2.63%	4.12%
East North Central:							
Illinois	2.40%	2.66%	6.98%	5.56%	3.35%	2.33%	4.36%
Indiana	1.42%	2.60%	4.53%	7.28%	5.22%	3.21%	6.58%
Michigan	1.58%	2.40%	4.73%	5.56%	5.27%	2.92%	6.40%
Ohio	1.01%	1.03%	2.20%	2.16%	3.81%	1.70%	5.16%
Wisconsin	2.29%	3.34%	6.13%	4.58%	4.81%	2.56%	5.75%
West North Central:							
Iowa	2.70%	3.39%	6.70%	3.90%	3.67%	3.52%	6.97%
Kansas	2.44%	4.04%	4.19%	3.36%	2.62%	3.23%	6.94%
Minnesota	2.48%	2.88%	6.23%	4.92%	4.81%	2.98%	8.35%
Missouri	2.24%	3.56%	5.42%	5.73%	4.09%	3.45%	3.95%
Nebraska	3.07%	3.89%	6.48%	5.12%	4.42%	3.54%	7.34%
South Atlantic:							
Delaware	3.41%	5.47%	7.30%	3.44%	6.31%	3.18%	3.63%
Florida	1.68%	1.69%	5.11%	5.11%	2.73%	2.15%	3.93%
Georgia	3.17%	4.65%	8.80%	6.63%	5.31%	4.48%	8.06%
Maryland	1.86%	2.34%	4.58%	5.44%	3.61%	2.61%	4.01%
North Carolina	2.49%	3.11%	4.45%	7.06%	3.48%	3.28%	4.95%
South Carolina	1.59%	2.65%	7.20%	4.87%	3.37%	2.75%	9.96%
Virginia	1.50%	1.94%	5.91%	5.76%	4.55%	2.83%	5.65%
West Virginia	1.73%	2.91%	6.56%	3.96%	2.28%	2.97%	5.07%
East South Central:							
Alabama	1.82%	1.82%	5.72%	4.73%	5.18%	3.99%	6.74%
Kentucky	2.15%	3.51%	3.46%	5.60%	4.84%	3.27%	3.34%
Mississippi	1.61%	1.66%	4.69%	5.42%	2.26%	1.92%	5.80%
Tennessee	2.31%	3.25%	8.04%	4.90%	4.58%	3.45%	8.75%
West South Central:							
Louisiana	2.36%	3.09%	7.51%	4.75%	3.34%	4.33%	3.97%
Oklahoma	2.68%	4.00%	4.22%	5.12%	3.29%	3.64%	4.85%
Texas	1.30%	1.28%	4.86%	4.24%	2.82%	2.79%	2.99%
Mountain:							
Arizona	1.98%	2.17%	7.31%	4.90%	5.90%	4.21%	4.83%
Colorado	3.86%	3.64%	8.72%	5.58%	4.20%	3.62%	5.37%
Montana	3.49%	5.28%	4.42%	4.43%	3.50%	4.80%	10.07%
Nevada	2.18%	2.18%	5.69%	3.76%	3.86%	3.48%	5.27%
New Mexico	3.40%	2.95%	6.82%	7.08%	4.09%	2.03%	6.24%
Utah	2.10%	3.10%	5.28%	4.40%	4.44%	3.57%	5.12%
Wyoming	2.30%	2.89%	5.59%	3.24%	2.69%	2.78%	8.63%
Pacific:							
California	1.44%	1.38%	4.49%	1.99%	3.05%	1.66%	4.72%
Hawaii	1.53%	1.71%	3.46%	5.34%	2.74%	1.76%	3.18%
Oregon	2.21%	3.02%	6.50%	5.63%	4.26%	3.94%	10.54%
Washington	2.42%	2.07%	7.78%	3.34%	3.54%	2.85%	7.69%
States not shown separately	2.39%	2.87%	7.71%	3.78%	2.91%	3.47%	4.60%

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

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

** 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(2002) 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, 2002: (43 States are shown separately)

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%	Unknown
United States	32.1%	31.7%	31.1%	36.3%	24.4%	21.9%	72.8%
New England:							
Connecticut	29.1%	25.2%	26.9%	47.4%	51.1%	17.4%	71.0%
Maine	30.2%	29.2%	26.9%	39.9%	24.6%	19.1%	76.1%
Massachusetts	27.3%	28.0%	30.5%	20.3%	21.2%*	22.6%	57.9%
New Hampshire	28.4%	26.6%	36.2%	25.8%*	26.9%	18.8%	77.8%
Middle Atlantic:							
New Jersey	31.7%	33.8%	16.1%*	38.7%	31.3%	21.5%	65.2%
New York	27.7%	24.8%	33.8%	36.1%	26.5%	21.9%	52.7%
Pennsylvania	27.6%	26.3%	34.1%	26.0%	17.2%	18.7%	74.4%
East North Central:							
Illinois	33.7%	32.0%	35.3%	43.4%	30.6%	20.8%	70.9%
Indiana	38.0%	37.7%	39.3%	37.9%	21.2%	28.1%	71.7%
Michigan	27.7%	27.4%	28.7%	28.1%*	16.4%*	18.2%	79.0%
Ohio	35.2%	39.0%	21.1%	31.4%	22.1%	22.7%	87.1%
Wisconsin	30.9%	29.7%	40.6%	25.6%	12.6%*	22.8%	81.9%
West North Central:							
Iowa	33.4%	32.9%	38.3%	30.9%*	34.8%	22.3%	76.7%
Kansas	34.7%	33.4%	11.5%*	58.4%	27.5%	22.3%	83.1%
Minnesota	32.8%	33.3%	22.6%*	38.5%	28.5%*	21.4%	81.1%
Missouri	36.3%	36.2%	27.0%	47.4%	28.3%	23.8%	77.4%
Nebraska	28.3%	25.5%	34.0%	32.2%*	23.8%	17.9%	66.3%
South Atlantic:							
Delaware	35.8%	38.2%	31.2%	26.2%*	27.1%	23.3%	67.2%
Florida	34.2%	33.3%	25.7%*	56.7%	25.9%	19.1%	76.5%
Georgia	34.0%	30.4%	53.1%	37.9%*	21.8%*	17.0%	81.6%
Maryland	33.4%	33.6%	32.0%	33.4%	32.7%	19.5%	76.5%
North Carolina	38.6%	33.9%	42.0%	65.0%	37.3%	28.3%	78.2%
South Carolina	37.3%	33.9%	43.2%	46.2%	29.0%	25.2%	73.6%
Virginia	30.5%	29.2%	30.4%	37.0%	24.9%	17.7%	74.6%
West Virginia	33.5%	35.7%	22.9%*	41.4%	34.1%	15.3%	71.4%
East South Central:							
Alabama	31.9%	29.3%	42.9%	39.3%	30.2%	19.4%	76.4%
Kentucky	40.6%	44.6%	17.3%*	42.1%	27.1%	20.5%	85.2%
Mississippi	35.7%	36.9%	14.3%*	50.5%	24.0%	24.0%	69.8%
Tennessee	39.5%	37.8%	37.5%	55.4%	24.0%	32.9%	71.5%
West South Central:							
Louisiana	30.5%	29.4%	34.3%	33.0%*	14.7%	22.5%	63.4%
Oklahoma	32.9%	31.7%	30.5%*	48.5%	29.2%	23.2%	68.8%
Texas	37.7%	36.5%	41.3%	45.0%	23.8%	21.5%	78.8%
Mountain:							
Arizona	33.8%	30.3%	45.9%	40.5%	27.6%	20.3%	74.1%
Colorado	36.9%	41.1%	28.8%	21.9%*	28.3%	27.7%	85.3%
Montana	25.4%	26.2%	22.5%	24.2%	17.5%	23.7%	55.8%
Nevada	31.2%	28.5%	31.3%	44.4%	36.1%	17.5%	69.3%
New Mexico	34.2%	32.3%	39.9%*	37.1%	15.5%	21.2%	82.1%
Utah	26.2%	26.4%	22.9%*	28.0%	23.3%	18.6%	63.8%
Wyoming	35.8%	34.2%	43.7%	35.6%	26.1%	32.8%	68.4%
Pacific:							
California	28.8%	28.4%	29.5%	30.5%	27.6%	21.3%	63.4%
Hawaii	22.1%	21.6%	25.5%	21.1%	15.6%	25.0%	21.5%*
Oregon	25.4%	26.3%	22.5%	24.1%	10.1%*	18.6%	67.1%
Washington	33.5%	35.3%	30.7%*	23.0%	17.0%*	29.3%	70.2%
States not shown separately	30.9%	32.2%	23.9%	31.1%	9.1%	27.9%	74.0%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	0.43%	0.57%	1.06%	0.88%	1.19%	0.55%	1.89%
New England:							
Connecticut	3.06%	2.89%	7.56%	9.89%	12.19%	2.60%	8.61%
Maine	2.24%	4.26%	5.77%	11.82%	6.36%	1.23%	9.77%
Massachusetts	2.78%	3.82%	6.88%	5.16%	7.40%*	2.50%	8.15%
New Hampshire	3.57%	3.63%	9.94%	8.48%*	6.65%	3.50%	10.24%
Middle Atlantic:							
New Jersey	3.51%	3.12%	7.81%*	10.44%	7.95%	2.83%	8.39%
New York	3.30%	3.10%	4.43%	6.28%	5.08%	3.02%	7.15%
Pennsylvania	1.28%	2.02%	5.83%	3.92%	2.80%	2.58%	3.70%
East North Central:							
Illinois	2.46%	3.79%	5.36%	9.71%	5.08%	2.23%	7.00%
Indiana	2.53%	2.55%	7.17%	11.19%	5.04%	3.39%	8.99%
Michigan	1.65%	2.92%	7.48%	8.48%*	5.42%*	2.80%	8.01%
Ohio	2.04%	2.18%	5.52%	8.82%	3.84%	2.63%	3.66%
Wisconsin	2.94%	3.64%	6.71%	6.36%	5.23%*	3.01%	7.58%
West North Central:							
Iowa	3.27%	3.81%	8.42%	10.06%*	5.36%	4.70%	5.06%
Kansas	1.94%	4.50%	3.98%*	9.74%	5.76%	3.50%	6.27%
Minnesota	1.71%	4.14%	9.89%*	9.33%	9.34%*	3.97%	7.27%
Missouri	2.25%	3.12%	7.75%	8.72%	5.23%	4.34%	5.69%
Nebraska	3.66%	3.89%	5.78%	11.49%*	6.09%	3.40%	7.11%
South Atlantic:							
Delaware	2.99%	2.67%	7.69%	10.51%*	6.84%	2.91%	7.52%
Florida	1.85%	2.48%	8.15%*	10.02%	5.08%	3.09%	3.88%
Georgia	3.41%	2.43%	10.66%	12.76%*	7.56%*	2.21%	3.93%
Maryland	3.32%	3.11%	6.80%	6.73%	7.11%	2.45%	3.28%
North Carolina	2.71%	2.91%	10.46%	11.27%	8.75%	4.21%	6.84%
South Carolina	2.20%	2.47%	7.39%	9.59%	6.75%	2.51%	6.07%
Virginia	2.31%	3.18%	7.54%	10.88%	6.40%	4.00%	3.46%
West Virginia	3.42%	3.18%	8.77%*	4.77%	6.17%	3.93%	5.20%
East South Central:							
Alabama	2.45%	2.27%	10.91%	8.59%	5.48%	2.86%	5.17%
Kentucky	3.14%	4.10%	6.43%*	9.21%	6.94%	2.42%	4.96%
Mississippi	4.16%	4.45%	9.45%*	10.61%	5.18%	4.72%	6.24%
Tennessee	4.65%	5.55%	7.30%	13.87%	6.53%	5.86%	8.79%
West South Central:							
Louisiana	3.92%	4.28%	9.39%	10.00%*	3.34%	4.54%	8.20%
Oklahoma	3.93%	3.44%	11.35%*	14.47%	6.23%	3.23%	7.18%
Texas	3.14%	3.03%	7.92%	9.69%	5.14%	2.18%	7.33%
Mountain:							
Arizona	2.55%	1.99%	11.30%	11.88%	6.22%	2.94%	6.04%
Colorado	2.80%	3.88%	5.65%	9.04%*	7.11%	4.09%	6.87%
Montana	3.35%	4.24%	6.25%	6.68%	4.06%	6.05%	7.61%
Nevada	2.28%	2.83%	8.30%	8.47%	7.47%	2.44%	8.98%
New Mexico	2.60%	3.50%	12.23%*	7.62%	4.08%	3.24%	6.89%
Utah	3.80%	5.04%	8.53%*	5.79%	4.87%	4.60%	8.91%
Wyoming	3.12%	3.58%	8.70%	9.86%	4.85%	4.39%	7.57%
Pacific:							
California	1.73%	2.32%	3.68%	4.56%	5.59%	2.23%	5.28%
Hawaii	2.23%	2.17%	5.28%	5.70%	2.38%	3.07%	7.09%*
Oregon	3.69%	3.83%	6.71%	5.05%	4.11%*	4.04%	8.44%
Washington	3.00%	3.91%	9.86%*	6.10%	5.64%*	3.52%	10.99%
States not shown separately	2.91%	4.29%	6.64%	7.08%	2.71%	4.36%	8.27%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) 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, 2002: (43 States are shown separately)

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%	Unknown
United States	45.0%	46.0%	47.0%	36.9%	41.5%	54.8%	17.7%
New England:							
Connecticut	43.9%	49.2%	46.9%	19.6%	22.9%	52.5%	16.3%*
Maine	46.1%	48.2%	52.5%	27.1%	36.1%	57.4%	18.7%*
Massachusetts	42.1%	45.5%	34.5%	32.0%	23.2%	49.8%	24.3%*
New Hampshire	35.9%	36.6%	37.1%	31.9%	27.2%*	42.1%	15.4%
Middle Atlantic:							
New Jersey	46.6%	45.4%	59.5%	36.9%	44.8%	52.8%	27.5%*
New York	49.6%	50.9%	49.3%	42.6%	42.8%	59.1%	18.9%*
Pennsylvania	53.4%	55.4%	50.6%	46.8%	58.8%	63.2%	10.9%*
East North Central:							
Illinois	46.2%	44.8%	55.6%	41.9%	35.9%	56.2%	25.9%
Indiana	40.0%	44.5%	34.2%	23.9%	28.1%*	51.9%	22.9%*
Michigan	54.1%	52.8%	60.3%	52.2%	53.1%	66.5%	10.6%*
Ohio	38.4%	39.1%	39.5%	32.7%	29.1%	50.0%	14.1%*
Wisconsin	40.1%	42.7%	35.6%	32.5%	40.8%	48.1%	12.1%*
West North Central:							
Iowa	35.4%	33.6%	46.1%	33.6%	44.1%	37.6%	11.5%*
Kansas	44.8%	48.1%	57.0%	22.6%*	45.7%	54.3%	15.0%*
Minnesota	41.6%	41.2%	59.8%	28.6%	39.2%	51.7%	5.9%*
Missouri	45.4%	47.0%	43.8%	39.6%	48.4%	53.5%	21.0%*
Nebraska	43.7%	45.6%	39.0%	42.1%	52.6%	44.6%	25.9%*
South Atlantic:							
Delaware	42.0%	41.5%	49.0%	37.8%	46.4%	53.7%	15.3%*
Florida	44.9%	47.8%	43.1%	17.2%*	42.2%	56.9%	18.5%
Georgia	40.9%	44.8%	23.4%	32.0%*	29.5%	56.7%	17.8%
Maryland	40.0%	39.4%	46.6%	37.2%	39.8%	48.9%	12.4%
North Carolina	40.3%	43.7%	46.5%	13.1%*	29.4%	52.7%	9.3%*
South Carolina	36.6%	41.3%	33.9%	17.0%*	34.0%	42.1%	27.9%*
Virginia	36.9%	37.3%	40.1%	30.3%	34.5%	45.2%	14.5%*
West Virginia	30.8%	34.7%	18.7%*	33.1%	38.8%	32.5%	15.5%*
East South Central:							
Alabama	40.2%	41.1%	40.6%*	35.0%	35.9%	50.2%	14.6%*
Kentucky	38.7%	36.7%	47.3%	41.3%	37.3%	49.9%	21.9%*
Mississippi	44.3%	45.8%	40.8%	39.3%	37.7%	59.7%	22.7%
Tennessee	36.7%	34.7%	60.0%	16.7%*	35.1%	41.6%	25.1%*
West South Central:							
Louisiana	36.6%	37.2%	38.6%	25.4%	48.6%	40.7%	16.5%*
Oklahoma	42.8%	44.5%	53.6%	8.4%*	32.3%	54.0%	21.2%*
Texas	35.8%	36.3%	37.3%	27.5%*	36.5%	48.5%	10.4%
Mountain:							
Arizona	37.4%	38.0%	37.2%	34.7%*	31.4%	51.7%	8.4%*
Colorado	45.5%	45.8%	42.8%	47.1%	45.8%	48.4%	32.8%*
Montana	54.9%	56.7%	47.6%	53.3%	53.2%	60.5%	26.8%*
Nevada	44.6%	47.2%	33.4%	38.2%	33.0%	56.0%	21.8%*
New Mexico	38.5%	40.6%	35.5%	32.3%*	40.4%	47.9%	17.8%*
Utah	45.5%	42.6%	58.6%	51.3%	49.1%	49.2%	24.1%
Wyoming	56.1%	54.7%	63.5%	55.4%	59.6%	59.8%	33.0%
Pacific:							
California	52.6%	52.5%	53.7%	51.2%	45.8%	61.9%	19.6%
Hawaii	70.0%	75.2%	72.0%	40.5%	60.3%	81.3%	41.0%
Oregon	55.8%	56.4%	54.3%	54.3%	48.5%	66.5%	26.0%
Washington	58.1%	60.5%	45.9%	58.1%	54.2%	66.4%	18.6%
States not shown separately	46.3%	46.5%	54.8%	38.2%	56.1%	51.8%	9.8%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	0.48%	0.67%	1.62%	1.50%	1.21%	0.55%	1.34%
New England:							
Connecticut	2.67%	4.27%	5.14%	4.90%	6.48%	3.29%	4.91%*
Maine	2.22%	2.07%	9.94%	6.07%	4.74%	3.57%	6.16%*
Massachusetts	3.00%	3.23%	7.67%	9.32%	6.19%	3.22%	8.92%*
New Hampshire	2.80%	4.48%	8.55%	5.15%	8.88%*	3.84%	4.30%
Middle Atlantic:							
New Jersey	3.70%	3.74%	8.27%	9.77%	10.16%	4.85%	8.31%*
New York	2.55%	3.19%	7.75%	4.79%	5.58%	1.94%	6.48%*
Pennsylvania	2.32%	2.94%	5.84%	7.17%	6.80%	2.39%	3.79%*
East North Central:							
Illinois	2.47%	2.94%	6.12%	8.60%	5.61%	1.92%	5.56%
Indiana	3.08%	4.08%	7.67%	6.66%	9.18%*	4.52%	8.91%*
Michigan	2.07%	2.94%	8.41%	5.59%	5.28%	3.32%	3.93%*
Ohio	2.90%	3.06%	5.06%	6.96%	4.52%	3.89%	4.56%*
Wisconsin	3.66%	4.43%	7.36%	9.52%	5.26%	6.01%	3.97%*
West North Central:							
Iowa	2.92%	3.23%	8.63%	8.77%	7.28%	4.54%	5.98%*
Kansas	1.50%	3.59%	6.15%	9.00%*	5.76%	4.43%	6.04%*
Minnesota	2.47%	3.28%	10.04%	7.95%	7.01%	3.28%	5.14%*
Missouri	3.79%	4.95%	6.79%	9.38%	6.30%	4.66%	8.16%*
Nebraska	4.59%	5.28%	7.49%	11.22%	6.22%	5.08%	7.85%*
South Atlantic:							
Delaware	2.49%	2.61%	10.37%	9.79%	7.64%	3.90%	4.96%*
Florida	2.35%	3.03%	8.25%	5.39%*	6.97%	2.69%	3.48%
Georgia	2.93%	3.95%	6.44%	12.08%*	8.06%	4.48%	4.26%
Maryland	2.18%	2.29%	9.14%	6.54%	6.96%	1.97%	3.41%
North Carolina	3.17%	3.95%	13.18%	10.43%*	6.73%	4.72%	5.21%*
South Carolina	3.16%	4.03%	9.29%	7.90%*	5.39%	4.00%	9.05%*
Virginia	2.48%	3.96%	9.13%	9.04%	5.74%	4.55%	4.55%*
West Virginia	3.25%	3.73%	5.81%*	8.65%	7.24%	3.39%	6.18%*
East South Central:							
Alabama	3.17%	3.63%	13.64%*	5.31%	3.24%	4.91%	9.03%*
Kentucky	4.86%	5.31%	7.55%	7.02%	6.29%	5.83%	8.75%*
Mississippi	3.67%	4.17%	11.34%	10.11%	6.06%	6.29%	5.54%
Tennessee	1.95%	2.42%	7.17%	11.20%*	7.87%	2.77%	8.56%*
West South Central:							
Louisiana	3.83%	3.79%	10.68%	7.56%	8.39%	4.96%	8.20%*
Oklahoma	3.19%	4.25%	10.21%	3.50%*	6.26%	3.61%	8.42%*
Texas	1.21%	1.79%	4.60%	9.53%*	5.97%	2.15%	2.99%
Mountain:							
Arizona	3.36%	4.54%	8.46%	10.62%*	5.95%	4.79%	2.70%*
Colorado	3.97%	4.64%	10.14%	11.42%	6.67%	4.30%	10.38%*
Montana	4.62%	5.04%	10.24%	9.13%	6.12%	6.84%	9.95%*
Nevada	2.86%	4.12%	8.38%	8.02%	7.24%	4.24%	8.08%*
New Mexico	3.22%	2.83%	10.63%	10.95%*	9.35%	3.20%	5.58%*
Utah	3.13%	4.44%	9.11%	7.77%	5.45%	4.75%	6.18%
Wyoming	3.25%	3.56%	9.78%	10.02%	6.16%	4.40%	6.99%
Pacific:							
California	1.22%	1.69%	5.28%	4.88%	4.81%	2.02%	3.05%
Hawaii	3.08%	4.24%	7.61%	9.68%	5.98%	2.88%	8.86%
Oregon	2.57%	3.53%	7.90%	8.99%	6.22%	3.39%	6.91%
Washington	3.34%	3.00%	9.51%	11.98%	8.73%	3.77%	5.15%
States not shown separately	3.22%	3.53%	6.17%	10.21%	5.15%	3.50%	2.94%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) 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, 2002: (43 States are shown separately)

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%	Unknown
United States	24.8%	25.0%	26.4%	21.6%	23.4%	30.1%	9.7%
New England:							
Connecticut	28.8%	31.8%	23.4%*	19.9%	19.5%*	34.3%	8.5%*
Maine	22.1%	24.2%	24.7%*	8.2%*	17.1%	27.3%	10.1%*
Massachusetts	27.5%	30.0%	27.5%	14.1%*	17.4%*	33.3%	8.9%*
New Hampshire	20.4%	20.6%	22.5%*	16.8%	17.5%*	22.9%	11.1%*
Middle Atlantic:							
New Jersey	32.3%	29.8%	50.1%	24.9%*	24.0%	38.1%	19.7%*
New York	34.8%	34.2%	38.7%	32.6%	37.4%	38.5%	16.2%*
Pennsylvania	33.2%	31.7%	37.4%	35.2%	36.2%	39.5%	6.5%*
East North Central:							
Illinois	31.4%	33.3%	20.9%	34.1%	25.0%	39.4%	13.9%*
Indiana	22.7%	24.7%	20.0%*	16.1%*	20.0%	24.7%	20.6%*
Michigan	32.2%	32.3%	36.1%	28.0%	29.0%	40.7%	6.3%*
Ohio	25.9%	26.0%	29.8%	19.4%	25.9%	31.9%	7.9%*
Wisconsin	26.8%	29.7%	17.5%*	22.5%*	32.0%	30.6%	7.1%*
West North Central:							
Iowa	20.3%	18.8%	29.6%*	18.6%*	22.4%	23.2%	4.9%*
Kansas	26.2%	29.1%	32.4%	10.6%*	23.8%	32.4%	11.6%*
Minnesota	21.6%	20.3%	26.7%	22.9%	20.1%*	27.1%	2.1%*
Missouri	23.0%	22.4%	24.0%	24.5%	28.9%	24.7%	11.5%*
Nebraska	28.0%	28.0%	28.2%	27.8%*	33.0%	30.2%	13.2%*
South Atlantic:							
Delaware	21.4%	21.6%	21.1%*	20.6%*	19.0%*	31.0%	4.0%*
Florida	20.3%	21.8%	17.0%*	9.6%*	13.9%*	27.6%	7.7%*
Georgia	18.8%	18.6%	13.4%*	29.5%*	22.1%	21.6%	9.8%*
Maryland	23.4%	21.5%	35.8%	22.5%	18.8%	30.1%	5.9%*
North Carolina	17.1%	19.0%	17.1%*	5.3%*	9.5%*	22.6%	7.0%*
South Carolina	22.0%	24.0%	17.6%*	18.0%*	24.5%	24.7%	13.1%*
Virginia	18.0%	20.0%	18.1%	7.8%*	13.2%*	24.1%	5.2%*
West Virginia	27.3%	21.5%	49.2%	16.8%*	21.5%	39.7%	9.3%*
East South Central:							
Alabama	24.6%	24.8%	23.8%*	24.5%	28.9%	28.2%	5.3%*
Kentucky	21.9%	21.8%	18.1%*	27.5%	23.4%*	23.8%	17.5%*
Mississippi	23.1%	21.6%	36.5%	18.5%*	23.7%*	33.4%	3.6%*
Tennessee	19.9%	20.1%	25.2%	9.9%*	19.9%*	18.8%	22.8%*
West South Central:							
Louisiana	22.4%	23.7%	20.8%*	11.8%*	31.5%	24.6%	9.5%*
Oklahoma	18.7%	19.2%	22.8%*	6.6%*	19.1%*	21.3%	9.8%*
Texas	16.4%	16.3%	19.9%	11.8%*	16.2%	22.8%	4.0%*
Mountain:							
Arizona	17.4%	17.1%	22.0%	14.4%*	14.0%*	24.5%	3.5%*
Colorado	18.4%	15.6%	15.9%*	38.1%	26.7%*	18.5%	8.3%*
Montana	22.5%	19.0%	23.8%*	38.1%	32.5%	20.9%	5.5%*
Nevada	22.7%	23.0%	22.9%*	21.2%*	18.7%	26.2%	16.4%*
New Mexico	21.0%	23.2%	13.8%*	18.5%*	20.7%	28.0%	7.7%*
Utah	36.5%	38.0%	32.8%	31.2%*	26.9%	44.3%	15.0%*
Wyoming	27.2%	28.7%	21.3%*	24.3%*	34.4%	25.8%	18.7%*
Pacific:							
California	22.8%	23.4%	23.8%	17.4%	19.3%	27.1%	8.1%
Hawaii	30.9%	33.1%	37.5%	12.2%*	27.7%	33.3%	26.3%
Oregon	24.1%	24.2%	22.6%	25.4%*	17.7%	30.5%	8.8%*
Washington	31.5%	34.0%	18.2%*	32.7%*	29.3%	36.5%	7.6%*
States not shown separately	21.2%	21.7%	22.6%	18.0%*	17.2%	25.9%	7.4%*

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	0.41%	0.61%	1.21%	0.98%	0.90%	0.62%	1.32%
New England:							
Connecticut	2.40%	2.73%	8.30%*	5.09%	6.92%*	2.58%	2.94%*
Maine	2.72%	2.36%	7.69%*	3.44%*	4.74%	3.06%	6.64%*
Massachusetts	3.00%	3.47%	7.90%	7.54%*	6.94%*	3.69%	2.85%*
New Hampshire	2.21%	4.08%	9.39%*	4.06%	7.26%*	3.09%	3.45%*
Middle Atlantic:							
New Jersey	3.84%	3.04%	9.40%	8.70%*	6.31%	4.90%	7.21%*
New York	2.22%	2.39%	7.94%	4.64%	4.90%	1.96%	6.17%*
Pennsylvania	2.36%	3.60%	8.44%	4.84%	2.84%	3.58%	2.91%*
East North Central:							
Illinois	4.14%	5.11%	4.62%	7.55%	4.16%	4.69%	5.01%*
Indiana	3.75%	5.09%	7.39%*	9.45%*	5.79%	3.35%	8.55%*
Michigan	2.41%	2.83%	10.17%	5.20%	3.38%	3.67%	2.81%*
Ohio	2.07%	2.81%	5.43%	4.00%	3.02%	3.36%	3.26%*
Wisconsin	2.35%	4.17%	6.32%*	8.47%*	4.73%	3.64%	3.32%*
West North Central:							
Iowa	3.18%	2.82%	8.88%*	12.20%*	5.36%	4.02%	3.49%*
Kansas	2.44%	4.08%	5.02%	5.06%*	4.23%	3.12%	6.01%*
Minnesota	3.23%	4.03%	6.89%	6.36%	6.22%*	4.12%	3.27%*
Missouri	2.36%	3.40%	5.44%	7.18%	3.08%	3.63%	3.73%*
Nebraska	3.46%	5.45%	6.60%	8.51%*	6.26%	3.18%	6.12%*
South Atlantic:							
Delaware	1.74%	1.06%	8.25%*	8.48%*	6.98%*	1.81%	1.75%*
Florida	1.91%	2.07%	6.67%*	4.48%*	5.08%*	2.78%	2.73%*
Georgia	3.46%	4.22%	6.28%*	11.89%*	5.81%	3.96%	3.28%*
Maryland	2.36%	2.45%	5.26%	3.88%	4.65%	3.01%	2.41%*
North Carolina	3.53%	3.70%	11.01%*	10.10%*	5.44%*	4.15%	4.17%*
South Carolina	1.65%	3.60%	9.38%*	6.14%*	5.44%	4.99%	8.40%*
Virginia	2.60%	3.56%	4.79%	6.60%*	4.17%*	3.93%	2.34%*
West Virginia	3.96%	2.47%	9.58%	8.56%*	5.93%	6.71%	5.45%*
East South Central:							
Alabama	2.23%	2.47%	12.47%*	6.24%	6.11%	2.81%	3.49%*
Kentucky	4.50%	5.12%	5.81%*	6.75%	7.31%*	5.10%	7.74%*
Mississippi	2.68%	3.27%	9.77%	9.93%*	7.35%*	3.61%	2.27%*
Tennessee	3.02%	3.97%	5.78%	4.65%*	7.22%*	3.40%	8.56%*
West South Central:							
Louisiana	3.82%	3.67%	9.73%*	5.13%*	8.28%	5.56%	4.25%*
Oklahoma	1.98%	2.86%	6.92%*	3.28%*	6.12%*	3.06%	5.02%*
Texas	1.43%	1.45%	3.11%	6.68%*	4.07%	2.79%	2.09%*
Mountain:							
Arizona	1.81%	2.81%	6.22%	9.31%*	4.66%*	3.04%	2.24%*
Colorado	1.66%	2.21%	9.73%*	10.59%	8.92%*	2.24%	4.73%*
Montana	3.05%	3.72%	8.56%*	10.08%	6.55%	3.91%	3.90%*
Nevada	1.99%	2.74%	9.26%*	7.85%*	5.01%	2.87%	8.30%*
New Mexico	2.78%	3.51%	6.04%*	8.21%*	5.79%	3.88%	5.19%*
Utah	4.47%	5.84%	8.66%	11.56%*	6.31%	5.60%	5.08%*
Wyoming	1.95%	2.57%	7.65%*	10.87%*	4.58%	1.93%	7.17%*
Pacific:							
California	0.65%	1.30%	2.61%	4.36%	3.93%	1.39%	2.30%
Hawaii	1.82%	3.13%	6.37%	3.68%*	4.20%	2.28%	7.20%
Oregon	2.06%	3.16%	6.39%	9.52%*	4.59%	3.27%	4.07%*
Washington	2.68%	2.68%	6.43%*	10.37%*	7.66%	3.08%	3.96%*
States not shown separately	1.66%	2.36%	5.81%	6.04%*	4.23%	3.48%	2.55%*

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) 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, 2002: (43 States are shown separately)

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%	Unknown
United States	30.3%	30.7%	26.6%	32.8%	20.5%	22.6%	65.5%
New England:							
Connecticut	34.3%	31.3%	39.9%	43.0%	27.2%*	26.9%	73.6%
Maine	27.5%	28.0%	19.7%	35.1%	28.4%	17.1%	62.8%
Massachusetts	27.2%	31.6%	18.9%*	12.5%	17.5%*	20.2%	73.5%
New Hampshire	26.6%	29.2%	22.5%*	21.4%	19.2%	21.8%	59.8%
Middle Atlantic:							
New Jersey	33.5%	35.2%	21.7%*	37.9%	16.7%	25.2%	73.0%
New York	28.2%	28.8%	29.3%	23.5%	20.3%	22.8%	60.1%
Pennsylvania	32.0%	30.8%	34.2%	35.2%	20.3%	24.5%	75.2%
East North Central:							
Illinois	31.6%	34.8%	16.2%	31.8%	20.2%	19.3%	72.8%
Indiana	28.3%	26.0%	32.5%	34.5%	8.8%*	16.7%	67.4%
Michigan	26.6%	27.7%	19.8%	29.7%	19.5%	19.5%	63.2%
Ohio	28.2%	31.6%	12.7%*	28.4%*	18.8%	18.4%	67.8%
Wisconsin	22.3%	19.9%	36.5%	17.6%*	6.8%*	17.3%	59.2%
West North Central:							
Iowa	26.0%	26.4%	22.7%*	27.4%*	22.7%	19.1%	60.4%
Kansas	23.6%	23.0%	13.3%*	34.5%	18.3%*	16.3%	53.8%
Minnesota	27.6%	27.9%	28.2%*	25.9%*	17.1%*	18.9%	72.6%
Missouri	25.3%	28.6%	13.0%*	23.9%*	19.7%	20.2%	45.1%
Nebraska	18.5%	17.9%	18.0%	21.4%*	9.9%	10.2%*	57.4%
South Atlantic:							
Delaware	39.8%	41.3%	38.9%	32.0%*	28.1%*	28.0%	72.0%
Florida	32.3%	29.3%	35.9%	58.9%	23.3%	21.8%	64.2%
Georgia	35.0%	34.5%	29.3%	48.8%	35.1%*	20.2%	66.8%
Maryland	35.0%	35.6%	26.6%	38.7%	30.9%	23.9%	72.1%
North Carolina	29.2%	28.6%	5.3%*	55.0%	23.6%	22.5%	60.7%
South Carolina	33.2%	31.0%	38.2%	37.7%	24.1%*	22.3%	68.0%
Virginia	27.7%	22.5%	36.9%	42.2%	26.2%	16.9%	61.9%
West Virginia	24.2%	27.9%	13.1%*	25.8%*	15.3%	8.3%*	71.1%
East South Central:							
Alabama	16.7%	14.3%	35.5%*	19.0%*	19.9%	8.2%	39.2%
Kentucky	30.6%	35.0%	7.2%*	30.5%	19.5%*	19.0%	59.5%
Mississippi	20.8%	20.9%	15.7%*	25.3%*	20.2%*	7.2%	46.7%
Tennessee	36.2%	35.0%	29.8%	55.4%	25.8%	27.7%	68.6%
West South Central:							
Louisiana	27.7%	24.7%	40.3%	32.9%*	18.8%	16.4%	63.6%
Oklahoma	28.0%	28.2%	25.7%*	30.4%*	22.3%	19.6%	62.3%
Texas	33.4%	33.1%	32.3%	39.4%	20.4%	21.3%	66.2%
Mountain:							
Arizona	28.1%	29.2%	17.5%	33.2%	14.1%	17.4%	69.7%
Colorado	28.8%	33.2%	17.5%	16.5%*	10.7%*	22.6%	75.0%
Montana	15.8%	15.9%	13.4%*	17.5%*	6.4%*	13.0%	57.2%
Nevada	26.7%	26.7%	25.4%*	27.9%	24.4%	15.6%	65.5%
New Mexico	25.2%	24.9%	21.4%*	31.0%	16.8%*	14.4%	56.5%
Utah	29.1%	31.1%	21.6%*	22.9%*	15.9%*	24.2%	68.6%
Wyoming	21.9%	21.8%	26.7%	14.2%*	12.0%*	19.6%	51.6%
Pacific:							
California	38.6%	39.0%	35.5%	41.0%	28.3%	35.2%	66.6%
Hawaii	40.2%	40.5%	34.7%	44.1%	31.6%	36.1%	72.3%
Oregon	25.3%	26.2%	21.5%*	24.7%	12.5%*	14.9%	77.1%
Washington	30.8%	32.4%	28.3%	21.0%*	19.1%*	26.2%	65.0%
States not shown separately	25.1%	24.8%	23.7%	27.9%	8.2%*	23.4%	56.6%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	0.51%	0.72%	1.85%	1.69%	1.43%	0.69%	1.29%
New England:							
Connecticut	3.11%	2.99%	6.33%	8.60%	8.17%*	2.32%	7.66%
Maine	2.64%	4.43%	5.07%	9.17%	6.78%	2.62%	8.96%
Massachusetts	3.41%	4.74%	9.33%*	3.10%	5.72%*	3.90%	7.47%
New Hampshire	3.57%	5.03%	9.85%*	5.36%	5.35%	3.99%	9.75%
Middle Atlantic:							
New Jersey	3.31%	3.45%	7.80%*	8.93%	4.55%	4.87%	4.81%
New York	1.91%	2.19%	4.38%	4.43%	2.77%	1.59%	6.62%
Pennsylvania	1.28%	2.65%	6.49%	6.63%	4.55%	2.58%	3.67%
East North Central:							
Illinois	3.15%	4.75%	4.23%	8.28%	5.58%	3.09%	3.06%
Indiana	3.33%	4.23%	6.23%	9.51%	5.35%*	3.01%	6.86%
Michigan	1.89%	2.32%	5.71%	8.74%	4.20%	2.53%	8.04%
Ohio	1.88%	2.22%	5.00%*	11.03%*	5.06%	3.03%	5.68%
Wisconsin	3.22%	4.35%	7.17%	6.72%*	4.18%*	3.88%	8.32%
West North Central:							
Iowa	2.50%	3.36%	8.05%*	8.98%*	3.77%	3.24%	9.93%
Kansas	2.77%	2.96%	7.20%*	6.61%	5.93%*	3.52%	9.14%
Minnesota	1.76%	2.89%	8.65%*	7.96%*	6.04%*	4.23%	7.83%
Missouri	4.39%	4.53%	7.05%*	11.44%*	4.62%	4.16%	12.23%
Nebraska	2.38%	3.32%	4.20%	8.46%*	2.82%	3.45%*	8.00%
South Atlantic:							
Delaware	2.62%	2.65%	8.77%	10.42%*	9.41%*	3.55%	5.60%
Florida	2.10%	2.68%	6.70%	8.37%	4.15%	2.58%	5.74%
Georgia	3.74%	3.56%	7.13%	14.63%	11.60%*	2.02%	5.78%
Maryland	1.93%	2.03%	7.11%	7.12%	4.31%	2.12%	4.96%
North Carolina	3.05%	4.77%	3.81%*	12.86%	6.01%	5.67%	6.01%
South Carolina	3.22%	2.91%	8.83%	9.89%	8.10%*	4.17%	8.34%
Virginia	1.64%	2.60%	6.66%	9.07%	5.70%	2.91%	3.79%
West Virginia	2.74%	3.08%	8.53%*	8.75%*	4.32%	3.12%*	3.79%
East South Central:							
Alabama	1.79%	2.37%	11.31%*	6.64%*	4.17%	1.80%	7.77%
Kentucky	3.73%	4.18%	2.94%*	8.52%	6.25%*	3.33%	8.56%
Mississippi	4.38%	4.46%	9.63%*	7.91%*	7.93%*	2.13%	8.22%
Tennessee	4.98%	6.56%	6.93%	12.67%	5.66%	5.23%	9.21%
West South Central:							
Louisiana	2.56%	2.00%	10.28%	10.51%*	5.54%	3.44%	6.51%
Oklahoma	3.54%	3.69%	8.12%*	14.95%*	4.68%	3.71%	6.64%
Texas	2.26%	2.62%	5.99%	9.49%	4.10%	2.46%	4.21%
Mountain:							
Arizona	3.53%	3.47%	4.31%	9.67%	3.96%	3.71%	4.89%
Colorado	3.39%	4.66%	5.08%	5.88%*	3.68%*	3.74%	10.03%
Montana	2.65%	2.35%	4.97%*	9.66%*	3.97%*	3.87%	12.72%
Nevada	2.74%	4.54%	11.10%*	7.18%	4.81%	2.49%	9.33%
New Mexico	3.25%	3.49%	12.86%*	7.96%	6.56%*	3.21%	9.41%
Utah	3.64%	3.66%	8.64%*	7.75%*	4.91%*	4.95%	5.95%
Wyoming	2.50%	3.23%	7.33%	7.55%*	4.03%*	3.74%	11.04%
Pacific:							
California	1.00%	1.42%	4.70%	5.44%	4.93%	1.72%	4.25%
Hawaii	3.63%	4.16%	4.17%	7.55%	5.11%	2.94%	9.98%
Oregon	2.88%	2.96%	7.44%*	6.19%	4.21%*	2.47%	7.42%
Washington	2.95%	3.15%	6.71%	7.60%*	7.60%*	3.96%	8.53%
States not shown separately	3.09%	3.20%	6.87%	6.87%	2.65%*	3.80%	6.40%

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

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

* Figure does not meet standard of reliability or precision.

** 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(2002) 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, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	73.9%	74.2%	73.5%	72.7%	73.0%	72.6%	78.9%
New England:							
Connecticut	69.2%	69.3%	76.6%	63.0%	75.8%	70.4%	59.6%
Maine	76.6%	77.8%	77.9%	68.3%	76.3%	71.7%	93.8%
Massachusetts	56.9%	58.2%	49.4%	57.7%	64.8%	53.9%	63.6%
New Hampshire	76.9%	75.6%	82.1%	75.8%	82.2%	75.5%	77.4%
Middle Atlantic:							
New Jersey	75.5%	76.6%	67.2%	80.1%	74.9%	79.3%	63.6%
New York	66.9%	67.6%	68.0%	61.1%	60.4%	65.5%	80.4%
Pennsylvania	62.0%	61.5%	64.4%	61.3%	57.5%	59.7%	76.8%
East North Central:							
Illinois	69.0%	68.2%	71.3%	71.4%	80.5%	65.2%	71.7%
Indiana	73.9%	71.6%	80.6%	76.5%	75.2%	72.3%	76.6%
Michigan	68.3%	68.6%	63.5%	72.1%	64.5%	69.6%	69.4%
Ohio	73.0%	72.9%	76.4%	68.7%	72.2%	72.2%	76.2%
Wisconsin	78.2%	78.5%	80.7%	73.8%	73.0%	78.1%	85.3%
West North Central:							
Iowa	70.7%	72.7%	68.9%	64.6%	63.4%	72.3%	77.2%
Kansas	70.8%	72.3%	68.1%	67.1%	59.5%	72.4%	83.7%
Minnesota	70.9%	71.7%	64.6%	72.0%	76.0%	67.9%	76.1%
Missouri	73.9%	76.1%	69.3%	68.1%	73.3%	73.3%	76.0%
Nebraska	71.2%	71.9%	79.7%	60.2%	59.8%	75.9%	76.9%
South Atlantic:							
Delaware	68.2%	67.4%	74.3%	66.8%	73.0%	65.7%	69.6%
Florida	77.1%	77.5%	67.9%	86.8%	71.8%	76.4%	83.1%
Georgia	72.7%	70.1%	86.7%	75.3%	80.9%	66.2%	79.1%
Maryland	73.7%	73.0%	68.3%	82.2%	82.0%	69.7%	80.1%
North Carolina	82.7%	83.2%	82.3%	79.7%	82.8%	80.5%	90.3%
South Carolina	75.1%	79.4%	60.3%	73.2%	66.7%	77.5%	80.0%
Virginia	71.1%	68.5%	71.9%	83.3%	78.7%	68.2%	71.6%
West Virginia	66.7%	69.9%	52.4%	76.1%	71.6%	62.0%	69.4%
East South Central:							
Alabama	62.8%	61.5%	78.6%	60.9%	69.1%	55.7%	74.7%
Kentucky	74.6%	74.8%	71.9%	76.6%	63.9%	77.9%	79.0%
Mississippi	74.5%	73.0%	84.1%	73.3%	78.3%	67.3%	83.9%
Tennessee	84.5%	87.9%	80.1%	65.1%	71.8%	87.5%	88.8%
West South Central:							
Louisiana	78.9%	78.3%	80.4%	81.5%	72.9%	75.8%	91.5%
Oklahoma	78.1%	79.2%	68.6%	84.1%	79.5%	72.0%	96.1%
Texas	81.2%	81.0%	76.1%	90.6%	83.5%	79.9%	82.2%
Mountain:							
Arizona	81.6%	81.7%	79.7%	83.3%	80.1%	79.0%	89.7%
Colorado	75.8%	75.2%	82.2%	71.1%	69.7%	81.0%	60.2%
Montana	69.8%	68.9%	80.0%	64.4%	65.6%	71.3%	71.7%
Nevada	85.5%	85.3%	84.5%	86.9%	91.5%	84.2%	82.1%
New Mexico	79.7%	79.7%	84.2%	75.0%	86.0%	79.2%	73.3%
Utah	73.2%	72.7%	71.6%	77.6%	69.3%	72.7%	80.2%
Wyoming	71.8%	70.5%	80.2%	68.7%	61.8%	75.2%	77.2%
Pacific:							
California	79.3%	80.0%	77.5%	77.5%	82.5%	76.8%	86.5%
Hawaii	65.0%	59.7%	71.1%	87.0%	78.7%	54.8%	82.6%
Oregon	82.1%	82.5%	87.5%	72.8%	82.6%	82.4%	80.4%
Washington	82.5%	83.3%	83.8%	74.1%	74.7%	83.5%	84.7%
States not shown separately	76.3%	75.1%	92.3%	67.7%	67.8%	78.4%	79.9%

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

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

** 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(2002) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

Division and State	Percent Full-Time Employees				Percent Low-Wage Employees **		
	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%	Unknown
United States	0.56%	0.77%	0.91%	0.79%	0.71%	0.72%	1.48%
New England:							
Connecticut	3.14%	3.60%	6.53%	9.16%	10.13%	3.03%	7.99%
Maine	1.68%	2.48%	7.36%	6.28%	5.57%	2.71%	7.98%
Massachusetts	2.82%	3.01%	7.77%	9.14%	6.36%	3.48%	8.21%
New Hampshire	3.17%	4.20%	5.00%	9.40%	5.16%	3.59%	11.74%
Middle Atlantic:							
New Jersey	3.92%	3.72%	10.23%	7.77%	7.21%	3.80%	9.34%
New York	1.52%	1.81%	5.65%	5.59%	5.82%	1.02%	4.23%
Pennsylvania	3.04%	4.77%	4.02%	6.64%	4.90%	3.81%	8.24%
East North Central:							
Illinois	3.20%	3.81%	6.81%	5.27%	6.17%	2.46%	8.16%
Indiana	2.66%	3.62%	5.82%	9.64%	5.86%	4.94%	6.06%
Michigan	3.64%	4.69%	5.78%	7.30%	4.34%	3.72%	6.13%
Ohio	2.56%	3.31%	4.54%	6.84%	3.83%	3.27%	6.41%
Wisconsin	2.82%	3.27%	6.92%	9.38%	3.87%	3.65%	7.76%
West North Central:							
Iowa	3.48%	4.91%	9.35%	7.62%	8.09%	3.78%	6.83%
Kansas	4.01%	4.28%	7.89%	8.01%	6.31%	5.27%	7.28%
Minnesota	2.31%	4.13%	8.55%	6.04%	6.52%	3.82%	8.68%
Missouri	4.31%	5.06%	7.44%	10.34%	5.04%	4.68%	7.21%
Nebraska	1.99%	3.39%	7.57%	9.83%	8.36%	4.05%	6.74%
South Atlantic:							
Delaware	2.67%	2.69%	5.59%	7.78%	4.17%	3.26%	6.17%
Florida	2.06%	2.45%	9.65%	5.55%	6.65%	2.48%	3.93%
Georgia	3.19%	3.53%	11.92%	10.70%	4.58%	5.40%	7.99%
Maryland	2.57%	2.47%	5.99%	4.30%	5.17%	2.60%	5.64%
North Carolina	2.57%	3.09%	5.77%	10.28%	7.07%	3.33%	4.69%
South Carolina	3.11%	2.13%	11.61%	11.14%	7.27%	4.09%	4.89%
Virginia	3.66%	4.39%	8.04%	5.10%	5.39%	4.17%	6.88%
West Virginia	3.87%	3.39%	11.54%	4.90%	3.35%	7.57%	6.34%
East South Central:							
Alabama	3.41%	4.33%	9.19%	6.92%	4.26%	5.35%	7.74%
Kentucky	2.82%	3.08%	8.21%	7.48%	6.75%	3.19%	8.43%
Mississippi	2.34%	2.83%	5.45%	9.00%	4.32%	2.96%	5.79%
Tennessee	2.96%	2.06%	6.48%	12.26%	7.50%	1.76%	2.82%
West South Central:							
Louisiana	2.31%	3.51%	8.50%	10.25%	4.91%	4.60%	2.08%
Oklahoma	2.26%	3.21%	9.33%	7.07%	7.66%	3.51%	1.53%
Texas	2.45%	2.35%	6.63%	4.64%	3.49%	2.59%	4.47%
Mountain:							
Arizona	3.02%	2.82%	8.34%	7.46%	5.81%	3.99%	3.15%
Colorado	2.54%	3.22%	4.29%	11.12%	9.18%	1.77%	11.16%
Montana	2.58%	3.73%	7.67%	6.47%	7.34%	4.51%	7.61%
Nevada	2.18%	1.94%	6.65%	5.21%	4.32%	2.42%	6.78%
New Mexico	2.92%	2.91%	6.55%	8.06%	4.99%	3.39%	9.60%
Utah	4.92%	5.60%	8.26%	8.33%	6.70%	6.23%	5.59%
Wyoming	2.82%	4.01%	5.99%	9.41%	5.43%	3.90%	8.44%
Pacific:							
California	1.61%	2.35%	2.88%	3.44%	4.01%	1.87%	3.00%
Hawaii	3.22%	3.69%	6.11%	3.22%	3.70%	4.23%	7.32%
Oregon	3.25%	3.77%	6.32%	6.01%	4.36%	2.11%	8.34%
Washington	2.11%	2.52%	5.43%	6.97%	8.85%	2.16%	5.49%
States not shown separately	2.68%	2.58%	3.69%	7.29%	7.67%	3.04%	6.57%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.g(2002) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	7.9	7.6	8.5	9.1	8.8	7.5	8.2
New England:							
Connecticut	7.0	6.7	8.3	7.4	9.0	6.9	6.3
Maine	8.5	8.3	8.4	9.5	10.5	6.8	12.0
Massachusetts	5.7	5.6	5.6	6.9	8.9	5.2	4.9
New Hampshire	7.7	7.3	8.1	9.0	10.1	7.1	7.8
Middle Atlantic:							
New Jersey	8.9	8.5	8.4	12.0	10.0	9.2	6.9
New York	7.6	7.1	8.9	8.7	8.0	7.4	7.7
Pennsylvania	6.8	6.0	9.1	8.2	7.1	5.9	9.8
East North Central:							
Illinois	6.5	6.4	6.6	7.4	9.2	6.1	5.9
Indiana	7.6	6.8	7.2	12.5	8.2	7.2	8.2
Michigan	7.1	6.7	7.4	8.1	7.0	6.6	9.0
Ohio	7.5	7.4	8.2	6.7	7.1	7.6	7.4
Wisconsin	7.6	7.5	7.3	8.9	7.5	7.3	8.9
West North Central:							
Iowa	7.0	7.5	6.1	5.9	6.2	7.0	8.7
Kansas	6.4	6.2	7.4	6.5	6.3	6.6	6.0
Minnesota	7.0	6.5	7.5	8.9	8.0	6.8	7.1
Missouri	7.2	7.2	8.1	6.2	7.1	7.4	6.5
Nebraska	7.8	7.6	9.4	6.8	7.0	7.7	9.5
South Atlantic:							
Delaware	8.4	7.5	10.9	11.2	11.3	7.7	7.7
Florida	8.6	8.2	8.9	13.3	8.4	8.1	10.0
Georgia	7.4	6.7	9.7	10.3*	8.8	6.3	8.4
Maryland	7.7	7.3	8.2	9.0	10.0	7.0	7.8
North Carolina	8.1	7.8	8.2	9.8	9.9	7.5	7.7
South Carolina	9.0	9.3	8.0	8.9	8.2	9.8	8.3
Virginia	7.6	6.8	9.4	9.1	10.5	6.8	7.0
West Virginia	7.5	7.4	6.6	9.9	9.8	6.5	6.5
East South Central:							
Alabama	6.9	6.3	9.9	8.4	8.6	5.2	9.2
Kentucky	8.1	7.9	9.6	7.4	7.6	8.2	8.3
Mississippi	9.2	8.9	10.0	9.9	10.8	8.4	9.0
Tennessee	8.6	8.6	10.5	5.8	9.0	8.3	8.9
West South Central:							
Louisiana	9.4	8.9	11.9	10.4	8.5	8.9	11.5
Oklahoma	9.4	9.0	7.8	15.7	12.5	7.6	10.9
Texas	8.7	8.3	8.4	13.5	9.6	8.2	9.1
Mountain:							
Arizona	9.8	9.3	10.7	11.4	10.0	9.8	9.5
Colorado	8.9	8.2	9.2	12.4	10.9	8.7	7.3
Montana	8.2	7.5	9.2	10.6	9.9	7.5	7.7
Nevada	10.3	9.8	11.2	12.1	12.3	9.9	9.0
New Mexico	9.6	10.1	7.6	9.4	12.6	9.5	6.3
Utah	7.4	7.5	6.1*	7.9	6.7	7.6	7.1
Wyoming	8.3	7.9	9.0	10.1	8.8	7.9	8.5
Pacific:							
California	8.7	8.7	9.1	8.5	10.5	8.2	8.8
Hawaii	4.6	4.0	4.6	8.0	5.9	3.5	6.9
Oregon	8.3	7.7	8.5	11.1	12.3	7.3	7.1
Washington	8.9	8.8	9.9	8.3	10.2	9.2	6.2
States not shown separately	8.2	7.9	10.1	8.0	7.8	8.1	9.3

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

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

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.g(2002) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2002: (43 States are shown separately)

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%	Unknown
United States	0.06	0.07	0.20	0.24	0.14	0.08	0.20
New England:							
Connecticut	0.64	0.53	1.67	1.58	1.59	0.59	1.69
Maine	0.48	0.57	1.11	1.58	1.55	0.62	2.63
Massachusetts	0.37	0.42	0.86	1.97	1.12	0.46	0.81
New Hampshire	0.29	0.56	0.86	1.52	0.92	0.43	1.28
Middle Atlantic:							
New Jersey	0.58	0.68	2.44	1.80	1.34	0.58	1.11
New York	0.30	0.39	0.96	1.39	0.78	0.24	0.80
Pennsylvania	0.63	0.62	0.92	1.33	0.90	0.51	1.59
East North Central:							
Illinois	0.30	0.37	0.79	1.10	1.14	0.42	0.71
Indiana	0.46	0.28	0.98	1.60	0.73	0.61	1.48
Michigan	0.45	0.50	1.36	1.24	0.81	0.35	1.46
Ohio	0.47	0.64	0.60	0.87	0.43	0.69	0.80
Wisconsin	0.46	0.78	0.66	1.75	1.03	0.61	1.44
West North Central:							
Iowa	0.62	0.79	1.25	0.99	0.90	0.73	1.96
Kansas	0.57	0.66	1.44	1.02	1.01	0.76	0.93
Minnesota	0.47	0.53	1.20	1.81	2.07	0.62	1.09
Missouri	0.49	0.60	1.11	1.22	0.80	0.67	1.01
Nebraska	0.52	0.69	1.33	1.22	1.47	0.98	1.64
South Atlantic:							
Delaware	0.69	0.61	1.68	1.77	1.38	0.75	1.09
Florida	0.31	0.31	1.48	1.79	1.14	0.47	1.21
Georgia	0.59	0.46	1.53	3.17*	1.08	0.65	1.43
Maryland	0.33	0.29	1.03	1.14	1.42	0.40	0.74
North Carolina	0.60	0.68	1.11	1.94	1.22	0.92	1.16
South Carolina	0.62	0.61	1.76	1.65	1.45	0.77	1.19
Virginia	0.62	0.63	1.71	0.92	1.26	0.76	1.04
West Virginia	0.50	0.42	1.66	1.71	0.87	1.02	1.32
East South Central:							
Alabama	0.44	0.41	1.99	1.40	1.20	0.62	1.56
Kentucky	0.42	0.35	1.32	1.23	1.30	0.77	1.29
Mississippi	0.52	0.57	1.30	2.15	1.10	0.78	0.95
Tennessee	0.47	0.60	1.56	1.13	1.16	0.75	1.20
West South Central:							
Louisiana	0.71	0.93	2.22	1.92	0.61	0.71	1.40
Oklahoma	0.46	0.69	1.38	2.51	1.62	0.66	1.35
Texas	0.57	0.51	1.06	2.16	0.88	0.61	1.20
Mountain:							
Arizona	0.36	0.39	1.84	1.64	1.19	0.51	1.23
Colorado	0.41	0.49	1.56	2.22	2.11	0.56	2.07
Montana	0.76	0.65	1.11	1.63	1.00	0.80	1.74
Nevada	0.41	0.50	2.53	1.60	1.17	0.52	1.61
New Mexico	0.64	0.75	0.93	1.69	1.31	0.73	1.15
Utah	0.60	0.70	1.89*	1.10	0.96	0.85	0.67
Wyoming	0.48	0.54	1.50	1.26	0.78	0.56	1.49
Pacific:							
California	0.32	0.32	0.74	0.61	0.87	0.30	0.56
Hawaii	0.37	0.33	0.40	1.31	0.63	0.40	0.97
Oregon	0.40	0.54	0.70	1.70	0.94	0.47	1.11
Washington	0.67	0.71	1.85	1.97	1.75	0.86	0.42
States not shown separately	0.51	0.65	0.97	1.41	1.28	0.46	1.18

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

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

* Figure does not meet standard of reliability or precision.

** 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.