

**Table VII.B.1(2002) Number of private-sector employees 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	111,437,203	79,041,054	14,733,971	17,662,178	22,856,932	52,856,329	35,723,942
New England:							
Connecticut	1,622,812	1,071,813	188,362	362,637	225,756	906,649	490,407
Maine	493,859	320,296	80,765	92,798	122,269	248,151	123,439
Massachusetts	2,974,929	2,013,820	233,759	727,350*	401,674	1,718,723	854,532
New Hampshire	532,603	307,077	76,387	149,139	92,547	302,380	137,675
Middle Atlantic:							
New Jersey	3,640,936	2,790,730	497,408	352,798	454,785	1,804,884	1,381,266
New York	7,382,688	4,746,467	1,443,186	1,193,035	1,628,800	3,655,847	2,098,041
Pennsylvania	5,081,368	3,570,894	783,114	727,360	994,823	2,459,592	1,626,953
East North Central:							
Illinois	5,210,599	3,601,970	893,068	715,560	902,724	2,361,793	1,946,081
Indiana	2,610,243	1,855,643	307,682	446,919	432,496	1,138,312	1,039,435
Michigan	3,842,963	2,288,673	665,237	889,053	724,321	1,787,975	1,330,667
Ohio	4,667,503	3,516,777	456,902	693,825	971,370	2,226,240	1,469,893
Wisconsin	2,407,943	1,587,733	347,973	472,237	483,556	1,115,032	809,356
West North Central:							
Iowa	1,222,710	775,441	178,062	269,207	320,569	626,032	276,110
Kansas	1,087,200	718,570	137,118	231,512	243,873	558,037	285,290
Minnesota	2,354,185	1,337,868	536,717*	479,599	476,371	1,398,195	479,618
Missouri	2,276,688	1,615,257	273,167	388,264	527,995	1,069,683	679,010
Nebraska	732,189	483,530	124,476	124,183	183,105	382,128	166,956
South Atlantic:							
Delaware	373,541	268,779	54,489	50,273	64,638	124,909	183,993
Florida	6,055,255	4,314,017	674,597	1,066,641	1,186,266	2,292,564	2,576,425
Georgia	3,365,040	2,658,127	343,540	363,373	619,269	1,649,876	1,095,895
Maryland	2,143,773	1,567,579	195,349	380,845	320,925	1,030,796	792,052
North Carolina	3,243,410	2,541,007	270,133	432,271	740,300	1,521,234	981,877
South Carolina	1,478,822	991,496	225,070	262,256	362,891	593,739	522,192
Virginia	2,873,245	2,121,373	305,071	446,801	562,451	1,130,832	1,179,961
West Virginia	541,030	372,349	84,904	83,777	157,017	220,395	163,618
East South Central:							
Alabama	1,531,930	1,047,334	169,983*	314,613	440,959	586,279	504,692
Kentucky	1,442,898	1,073,576	167,828	201,494	340,341	526,092	576,465
Mississippi	878,980	643,131	95,094	140,755*	241,957	359,315	277,708
Tennessee	2,221,945	1,608,205	214,822	398,917	519,675	1,059,145	643,125
West South Central:							
Louisiana	1,448,512	1,066,906	181,814	199,792	360,712	485,128	602,672
Oklahoma	1,114,906	862,762	117,634	134,511	313,664	434,935	366,308*
Texas	7,933,595	6,280,180	793,264	860,151	1,740,086	3,517,668	2,675,841
Mountain:							
Arizona	1,848,147	1,277,120	264,420	306,607	413,991	820,285	613,871
Colorado	1,997,649	1,490,300	195,824	311,526	341,550	1,108,351	547,748
Montana	302,882	184,141	46,630	72,110	110,464	136,714	55,704*
Nevada	964,997	733,215	93,873	137,910	198,466	428,211	338,320
New Mexico	520,982	323,138	94,702	103,142	167,144	202,168	151,670
Utah	844,796	641,348	83,283	120,165	166,509	365,129	313,158
Wyoming	174,938	114,204	26,399	34,335	55,302	73,984	45,652
Pacific:							
California	12,745,136	9,238,992	1,806,735	1,699,408	2,687,068	6,479,656	3,578,412
Hawaii	451,749	299,655	72,913	79,180	104,854	213,392	133,503
Oregon	1,360,008	860,199	198,686	301,123*	318,246	793,600	248,161
Washington	2,259,188	1,589,836	315,308	354,044	490,250	1,267,151	501,787
States not shown separately	3,178,432	2,269,528	418,224	490,680	644,904	1,675,125	858,404

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.

Totals may not sum exactly because of rounding.

**Table VII.B.1(2002) Standard error for number of private-sector employees 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	1,110,022	1,124,644	394,095	580,189	570,664	1,028,925	1,012,090
New England:							
Connecticut	153,255	139,477	18,165	64,319	30,277	98,369	139,568
Maine	33,646	25,606	17,522	14,840	20,735	20,991	26,067
Massachusetts	317,302	167,141	29,396	227,799*	68,202	187,476	193,435
New Hampshire	71,833	35,403	9,175	44,596	16,606	42,799	34,069
Middle Atlantic:							
New Jersey	294,039	305,624	93,164	38,549	71,857	139,093	263,185
New York	487,857	293,955	155,946	226,087	196,393	200,290	413,957
Pennsylvania	298,575	305,547	72,057	105,175	121,745	118,170	161,821
East North Central:							
Illinois	320,812	255,111	196,033	96,057	127,637	215,024	249,102
Indiana	212,409	205,245	56,185	84,449	45,194	80,018	218,657
Michigan	250,709	218,080	117,486	254,959	86,144	160,312	220,880
Ohio	245,249	157,964	79,093	117,730	99,714	151,089	163,704
Wisconsin	148,998	150,909	51,623	101,198	70,058	64,514	100,609
West North Central:							
Iowa	74,424	71,847	34,670	37,958	24,075	62,501	34,713
Kansas	93,245	92,432	19,191	59,419	27,383	75,454	56,635
Minnesota	256,274	100,159	238,276*	69,814	86,652	227,024	107,181
Missouri	167,018	122,110	42,951	76,230	45,878	109,619	164,172
Nebraska	51,341	44,600	28,855	15,864	13,887	49,362	30,539
South Atlantic:							
Delaware	41,192	40,219	8,503	8,122	11,628	10,446	32,773
Florida	383,435	388,436	137,947	267,134	93,974	90,907	440,705
Georgia	328,178	314,253	65,411	74,926	89,120	309,246	157,599
Maryland	176,328	155,049	23,894	67,653	39,966	76,538	152,137
North Carolina	317,639	310,707	42,760	74,169	76,699	152,293	255,940
South Carolina	117,662	66,942	48,445	65,362	38,100	86,759	71,019
Virginia	315,396	334,575	31,658	78,453	64,671	101,473	272,671
West Virginia	22,408	25,561	10,417	7,816	17,627	25,753	23,659
East South Central:							
Alabama	143,851	86,127	72,140*	67,910	36,600	40,868	114,966
Kentucky	88,039	102,142	33,080	30,693	24,379	39,211	92,416
Mississippi	55,033	54,254	17,580	43,939*	24,685	56,409	58,945
Tennessee	159,009	107,312	30,293	105,382	100,055	108,666	68,568
West South Central:							
Louisiana	139,548	116,165	33,155	48,028	37,448	52,157	134,340
Oklahoma	149,714	140,343	18,173	22,141	35,041	71,105	148,923*
Texas	357,933	337,668	173,154	68,483	82,467	228,219	267,326
Mountain:							
Arizona	122,399	101,326	63,275	85,277	58,625	115,230	113,436
Colorado	218,546	208,356	32,367	64,483	52,639	239,060	140,090
Montana	32,262	31,153	5,446	8,645	7,441	8,193	24,668*
Nevada	57,028	55,909	23,236	26,358	21,681	42,498	57,926
New Mexico	25,695	12,052	18,278	21,966	19,363	17,086	22,373
Utah	80,297	84,592	12,155	17,162	15,024	30,713	78,631
Wyoming	9,327	10,314	5,548	3,332	2,901	9,948	6,538
Pacific:							
California	469,983	494,623	218,156	163,145	230,576	489,092	482,840
Hawaii	31,943	40,614	10,273	15,056	14,850	18,688	38,087
Oregon	92,933	57,193	30,142	96,036*	28,886	100,511	38,938
Washington	124,433	124,348	76,791	50,369	116,053	181,101	94,466
States not shown separately	261,753	268,524	46,269	64,437	60,312	140,017	151,197

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.

Totals may not sum exactly because of rounding.

**Table VII.B.1.a(2002) Percent of number of private-sector employees 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	111,437,203	70.9%	13.2%	15.8%	20.5%	47.4%	32.1%
New England:							
Connecticut	1,622,812	66.0%	11.6%	22.3%	13.9%	55.9%	30.2%
Maine	493,859	64.9%	16.4%	18.8%	24.8%	50.2%	25.0%
Massachusetts	2,974,929	67.7%	7.9%	24.4%*	13.5%	57.8%	28.7%
New Hampshire	532,603	57.7%	14.3%	28.0%	17.4%	56.8%	25.8%
Middle Atlantic:							
New Jersey	3,640,936	76.6%	13.7%	9.7%	12.5%	49.6%	37.9%
New York	7,382,688	64.3%	19.5%	16.2%	22.1%	49.5%	28.4%
Pennsylvania	5,081,368	70.3%	15.4%	14.3%	19.6%	48.4%	32.0%
East North Central:							
Illinois	5,210,599	69.1%	17.1%	13.7%	17.3%	45.3%	37.3%
Indiana	2,610,243	71.1%	11.8%	17.1%	16.6%	43.6%	39.8%
Michigan	3,842,963	59.6%	17.3%	23.1%	18.8%	46.5%	34.6%
Ohio	4,667,503	75.3%	9.8%	14.9%	20.8%	47.7%	31.5%
Wisconsin	2,407,943	65.9%	14.5%	19.6%	20.1%	46.3%	33.6%
West North Central:							
Iowa	1,222,710	63.4%	14.6%	22.0%	26.2%	51.2%	22.6%
Kansas	1,087,200	66.1%	12.6%	21.3%	22.4%	51.3%	26.2%
Minnesota	2,354,185	56.8%	22.8%*	20.4%	20.2%	59.4%	20.4%
Missouri	2,276,688	70.9%	12.0%	17.1%	23.2%	47.0%	29.8%
Nebraska	732,189	66.0%	17.0%	17.0%	25.0%	52.2%	22.8%
South Atlantic:							
Delaware	373,541	72.0%	14.6%	13.5%	17.3%	33.4%	49.3%
Florida	6,055,255	71.2%	11.1%	17.6%	19.6%	37.9%	42.5%
Georgia	3,365,040	79.0%	10.2%	10.8%	18.4%	49.0%	32.6%
Maryland	2,143,773	73.1%	9.1%	17.8%	15.0%	48.1%	36.9%
North Carolina	3,243,410	78.3%	8.3%	13.3%	22.8%	46.9%	30.3%
South Carolina	1,478,822	67.0%	15.2%	17.7%	24.5%	40.1%	35.3%
Virginia	2,873,245	73.8%	10.6%	15.6%	19.6%	39.4%	41.1%
West Virginia	541,030	68.8%	15.7%	15.5%	29.0%	40.7%	30.2%
East South Central:							
Alabama	1,531,930	68.4%	11.1%*	20.5%	28.8%	38.3%	32.9%
Kentucky	1,442,898	74.4%	11.6%	14.0%	23.6%	36.5%	40.0%
Mississippi	878,980	73.2%	10.8%	16.0%*	27.5%	40.9%	31.6%
Tennessee	2,221,945	72.4%	9.7%	18.0%	23.4%	47.7%	28.9%
West South Central:							
Louisiana	1,448,512	73.7%	12.6%	13.8%	24.9%	33.5%	41.6%
Oklahoma	1,114,906	77.4%	10.6%	12.1%	28.1%	39.0%	32.9%*
Texas	7,933,595	79.2%	10.0%	10.8%	21.9%	44.3%	33.7%
Mountain:							
Arizona	1,848,147	69.1%	14.3%	16.6%	22.4%	44.4%	33.2%
Colorado	1,997,649	74.6%	9.8%	15.6%	17.1%	55.5%	27.4%
Montana	302,882	60.8%	15.4%	23.8%	36.5%	45.1%	18.4%*
Nevada	964,997	76.0%	9.7%	14.3%	20.6%	44.4%	35.1%
New Mexico	520,982	62.0%	18.2%	19.8%	32.1%	38.8%	29.1%
Utah	844,796	75.9%	9.9%	14.2%	19.7%	43.2%	37.1%
Wyoming	174,938	65.3%	15.1%	19.6%	31.6%	42.3%	26.1%
Pacific:							
California	12,745,136	72.5%	14.2%	13.3%	21.1%	50.8%	28.1%
Hawaii	451,749	66.3%	16.1%	17.5%	23.2%	47.2%	29.6%
Oregon	1,360,008	63.2%	14.6%	22.1%*	23.4%	58.4%	18.2%
Washington	2,259,188	70.4%	14.0%	15.7%	21.7%	56.1%	22.2%
States not shown separately	3,178,432	71.4%	13.2%	15.4%	20.3%	52.7%	27.0%

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.

Percents may not add to 100% because of rounding.

**Table VII.B.1.a(2002) Standard error for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 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	1,110,022	0.66%	0.39%	0.46%	0.47%	0.82%	0.83%
New England:							
Connecticut	153,255	3.08%	1.78%	2.68%	2.42%	4.71%	5.59%
Maine	33,646	2.40%	3.22%	2.87%	3.52%	4.17%	3.98%
Massachusetts	317,302	4.19%	2.05%	4.61%*	2.24%	3.77%	3.97%
New Hampshire	71,833	3.66%	1.94%	3.72%	3.21%	2.91%	3.91%
Middle Atlantic:							
New Jersey	294,039	3.06%	2.48%	1.28%	2.52%	4.07%	4.36%
New York	487,857	2.22%	1.84%	2.12%	2.75%	2.92%	3.43%
Pennsylvania	298,575	2.63%	1.56%	2.09%	2.01%	2.62%	1.57%
East North Central:							
Illinois	320,812	2.94%	2.72%	2.11%	2.91%	3.04%	3.43%
Indiana	212,409	3.79%	1.83%	3.22%	1.73%	4.47%	5.01%
Michigan	250,709	4.51%	2.79%	5.83%	2.25%	4.03%	3.62%
Ohio	245,249	1.97%	1.45%	2.12%	1.58%	3.09%	2.44%
Wisconsin	148,998	3.97%	2.41%	3.60%	2.54%	2.15%	2.81%
West North Central:							
Iowa	74,424	3.65%	2.27%	3.20%	2.57%	2.89%	2.40%
Kansas	93,245	4.56%	1.93%	4.76%	2.01%	4.64%	4.32%
Minnesota	256,274	4.89%	5.99%*	2.36%	3.12%	4.20%	3.61%
Missouri	167,018	2.24%	1.93%	2.32%	2.11%	3.90%	4.39%
Nebraska	51,341	3.05%	2.77%	3.12%	3.17%	3.95%	3.58%
South Atlantic:							
Delaware	41,192	3.48%	2.77%	1.66%	2.44%	3.38%	3.36%
Florida	383,435	3.90%	2.27%	3.42%	2.34%	3.19%	5.11%
Georgia	328,178	2.37%	1.85%	2.24%	2.72%	4.47%	3.14%
Maryland	176,328	2.44%	0.98%	2.41%	1.38%	3.68%	3.66%
North Carolina	317,639	3.10%	1.27%	2.83%	3.64%	3.84%	5.04%
South Carolina	117,662	3.71%	2.75%	2.91%	2.68%	4.05%	3.10%
Virginia	315,396	3.77%	1.97%	2.86%	2.42%	4.01%	4.66%
West Virginia	22,408	2.64%	2.08%	1.58%	3.48%	4.14%	3.60%
East South Central:							
Alabama	143,851	3.78%	3.13%*	3.31%	2.85%	2.85%	4.21%
Kentucky	88,039	3.00%	2.76%	2.31%	1.85%	3.41%	4.06%
Mississippi	55,033	4.02%	1.93%	4.16%*	3.96%	5.22%	6.39%
Tennessee	159,009	3.45%	0.90%	3.68%	2.84%	3.61%	3.20%
West South Central:							
Louisiana	139,548	3.00%	2.46%	2.84%	2.45%	4.37%	5.16%
Oklahoma	149,714	2.95%	1.72%	2.37%	3.93%	6.79%	6.71%*
Texas	357,933	1.90%	1.72%	1.23%	1.35%	2.06%	2.54%
Mountain:							
Arizona	122,399	4.05%	3.39%	3.51%	3.36%	5.28%	4.44%
Colorado	218,546	4.52%	1.93%	3.67%	3.91%	6.24%	5.15%
Montana	32,262	3.30%	2.00%	2.83%	2.76%	2.64%	4.01%*
Nevada	57,028	2.84%	2.25%	2.49%	2.38%	4.11%	4.69%
New Mexico	25,695	3.56%	3.05%	3.07%	3.69%	3.12%	2.99%
Utah	80,297	2.91%	1.55%	2.76%	2.53%	4.39%	6.31%
Wyoming	9,327	3.75%	3.10%	1.99%	1.82%	3.54%	3.59%
Pacific:							
California	469,983	1.99%	1.68%	1.37%	1.89%	3.29%	3.15%
Hawaii	31,943	4.59%	3.16%	3.06%	3.47%	4.34%	5.85%
Oregon	92,933	4.40%	2.02%	4.78%*	2.49%	3.58%	2.89%
Washington	124,433	3.39%	2.86%	2.48%	4.10%	6.30%	4.16%
States not shown separately	261,753	3.37%	2.04%	2.10%	2.61%	1.61%	2.91%

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.

Percents may not add to 100% because of rounding.

**Table VII.B.2(2002) 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, 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	88.3%	92.5%	84.4%	72.9%	70.2%	90.7%	96.3%
New England:							
Connecticut	91.9%	97.0%	92.0%	77.0%	65.4%	95.4%	97.8%
Maine	82.9%	90.2%	81.7%	58.7%	67.7%	83.1%	97.6%
Massachusetts	92.5%	95.3%	88.6%	86.0%	83.2%	92.3%	97.1%
New Hampshire	90.9%	93.8%	87.7%	86.3%	72.6%	92.6%	99.4%
Middle Atlantic:							
New Jersey	90.9%	93.9%	88.8%	69.8%	70.6%	91.7%	96.5%
New York	90.7%	93.4%	90.9%	79.7%	81.3%	91.6%	96.4%
Pennsylvania	91.0%	96.7%	81.1%	73.4%	67.7%	95.3%	98.7%
East North Central:							
Illinois	89.9%	93.9%	91.5%	67.8%	73.6%	93.0%	93.6%
Indiana	89.0%	94.2%	76.0%	76.4%	65.1%	90.8%	97.0%
Michigan	91.4%	93.6%	91.8%	85.3%	76.6%	92.7%	97.7%
Ohio	91.1%	94.8%	86.0%	75.2%	77.8%	94.1%	95.2%
Wisconsin	89.9%	95.0%	88.7%	73.8%	75.7%	90.5%	97.5%
West North Central:							
Iowa	85.2%	91.9%	83.8%	67.2%	65.3%	90.8%	95.7%
Kansas	88.1%	92.9%	84.0%	75.5%	66.7%	93.1%	96.6%
Minnesota	88.8%	94.5%	89.3%	72.0%	68.6%	93.0%	96.4%
Missouri	89.5%	94.2%	83.5%	74.3%	74.8%	91.9%	97.1%
Nebraska	84.5%	89.9%	88.6%	59.2%	65.4%	87.6%	98.2%
South Atlantic:							
Delaware	89.3%	92.6%	87.3%	73.8%	61.8%	90.8%	97.9%
Florida	87.7%	89.6%	85.3%	81.3%	67.3%	87.8%	96.9%
Georgia	90.0%	92.8%	84.0%	75.8%	75.5%	90.6%	97.5%
Maryland	89.5%	92.8%	81.8%	79.6%	74.3%	87.5%	98.2%
North Carolina	88.0%	92.3%	70.7%	73.7%	76.1%	87.7%	97.3%
South Carolina	80.3%	86.1%	81.5%	57.5%	65.0%	83.9%	87.0%
Virginia	90.2%	93.8%	83.5%	77.9%	71.0%	91.1%	98.5%
West Virginia	83.2%	88.4%	78.9%	64.7%	62.9%	89.6%	94.3%
East South Central:							
Alabama	90.6%	93.5%	81.9%	85.7%	83.1%	90.3%	97.6%
Kentucky	89.8%	94.2%	84.8%	70.5%	71.1%	92.2%	98.6%
Mississippi	84.3%	88.8%	66.0%	76.3%	65.2%	89.6%	94.2%
Tennessee	81.9%	88.5%	81.4%	55.8%	55.1%	87.1%	95.0%
West South Central:							
Louisiana	86.2%	91.1%	71.5%	74.0%	66.2%	88.6%	96.4%
Oklahoma	84.8%	91.2%	69.6%	56.9%	65.9%	89.1%	95.8%
Texas	86.3%	90.4%	72.3%	69.9%	65.3%	89.0%	96.6%
Mountain:							
Arizona	87.0%	89.1%	85.2%	79.8%	68.6%	87.6%	98.6%
Colorado	88.4%	94.0%	81.6%	65.6%	59.9%	91.9%	99.1%
Montana	72.7%	82.6%	62.2%	54.0%	49.0%	83.8%	92.3%
Nevada	91.1%	95.1%	88.3%	71.7%	75.9%	93.8%	96.7%
New Mexico	77.9%	82.4%	65.9%	74.7%	57.9%	82.1%	94.2%
Utah	87.7%	94.5%	74.4%	60.3%	68.8%	87.9%	97.4%
Wyoming	74.2%	85.9%	67.9%	39.8%	52.3%	79.8%	91.4%
Pacific:							
California	86.0%	91.1%	82.7%	61.8%	67.0%	89.8%	93.6%
Hawaii	98.2%	99.4%	97.4%	94.3%	96.0%	98.7%	99.1%
Oregon	87.9%	92.0%	86.7%	77.0%	75.9%	90.9%	93.8%
Washington	87.2%	93.0%	88.6%	60.2%	71.6%	90.3%	94.7%
States not shown separately	84.6%	90.1%	85.2%	58.6%	54.3%	89.6%	97.7%

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.B.2(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.20%	0.21%	0.54%	1.19%	0.73%	0.28%	0.40%
New England:							
Connecticut	1.46%	0.33%	2.02%	7.42%	8.35%	0.65%	1.12%
Maine	2.05%	1.87%	5.04%	4.67%	5.46%	3.68%	1.23%
Massachusetts	1.14%	0.75%	2.83%	6.50%	4.14%	1.60%	2.03%
New Hampshire	1.17%	1.27%	1.68%	9.25%	4.20%	1.53%	10.48%
Middle Atlantic:							
New Jersey	1.11%	1.67%	7.02%	5.07%	4.61%	2.43%	1.20%
New York	1.05%	0.89%	2.38%	4.85%	2.69%	0.94%	1.57%
Pennsylvania	1.33%	0.55%	6.14%	2.81%	3.65%	0.86%	0.64%
East North Central:							
Illinois	1.50%	1.35%	4.31%	6.64%	5.41%	0.96%	2.25%
Indiana	1.06%	1.11%	4.06%	7.02%	7.64%	1.50%	1.84%
Michigan	0.86%	1.05%	2.73%	5.74%	2.89%	1.23%	1.09%
Ohio	1.01%	1.25%	2.74%	5.29%	3.54%	0.82%	2.68%
Wisconsin	1.14%	1.54%	4.44%	4.17%	3.19%	1.56%	0.62%
West North Central:							
Iowa	1.60%	1.79%	4.01%	7.32%	4.38%	1.63%	2.10%
Kansas	1.09%	0.98%	3.38%	5.34%	2.80%	1.21%	2.32%
Minnesota	1.48%	0.87%	7.24%	4.26%	4.42%	1.15%	1.80%
Missouri	1.40%	1.31%	4.30%	6.01%	4.12%	1.40%	0.64%
Nebraska	1.75%	1.36%	5.46%	5.93%	4.45%	1.87%	1.79%
South Atlantic:							
Delaware	1.81%	1.95%	3.81%	5.87%	6.78%	1.72%	0.99%
Florida	1.38%	2.01%	9.26%	5.33%	3.28%	1.51%	1.11%
Georgia	1.92%	1.43%	10.00%	8.42%	5.26%	2.45%	1.01%
Maryland	2.03%	2.32%	2.64%	3.32%	2.44%	3.58%	0.41%
North Carolina	1.55%	1.67%	9.01%	9.57%	4.21%	2.57%	1.04%
South Carolina	2.41%	2.10%	9.15%	8.25%	3.50%	4.28%	6.28%
Virginia	0.98%	1.25%	5.06%	8.21%	5.73%	1.42%	0.85%
West Virginia	1.22%	1.71%	5.59%	3.87%	2.94%	1.36%	1.56%
East South Central:							
Alabama	1.45%	1.15%	8.86%	3.47%	2.64%	2.49%	2.77%
Kentucky	0.98%	1.02%	2.21%	8.37%	4.31%	1.00%	0.64%
Mississippi	2.25%	1.62%	10.12%	8.83%	3.41%	2.39%	4.03%
Tennessee	2.86%	1.64%	8.33%	7.95%	6.31%	2.39%	3.71%
West South Central:							
Louisiana	1.57%	1.99%	7.28%	10.42%	3.79%	2.44%	1.43%
Oklahoma	2.15%	1.32%	7.21%	7.57%	4.28%	1.80%	2.23%
Texas	1.17%	0.89%	7.10%	4.82%	3.70%	0.80%	0.99%
Mountain:							
Arizona	1.14%	1.77%	7.88%	8.21%	5.34%	2.20%	0.69%
Colorado	3.13%	1.36%	8.41%	9.69%	6.32%	2.74%	0.31%
Montana	2.11%	3.52%	6.39%	3.48%	2.54%	1.94%	5.50%
Nevada	1.42%	0.75%	6.58%	6.56%	5.30%	1.46%	2.37%
New Mexico	2.37%	1.91%	7.07%	6.85%	6.03%	3.36%	2.35%
Utah	1.07%	0.62%	4.87%	4.71%	5.93%	2.12%	1.85%
Wyoming	1.60%	1.88%	6.65%	5.09%	4.40%	1.99%	5.68%
Pacific:							
California	1.42%	1.79%	4.38%	4.55%	3.08%	0.96%	3.84%
Hawaii	0.42%	0.20%	0.76%	3.88%	1.02%	0.46%	0.79%
Oregon	1.12%	1.27%	3.86%	6.24%	4.82%	1.02%	1.98%
Washington	1.75%	1.25%	6.64%	5.71%	6.90%	1.90%	1.86%
States not shown separately	2.19%	1.70%	3.99%	6.11%	7.07%	0.78%	0.74%

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.B.2.a(2002) 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, 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	77.1%	85.6%	65.9%	39.6%	58.1%	84.8%	75.2%
New England:							
Connecticut	72.5%	80.7%	71.2%	42.5%	56.3%	81.6%	61.0%
Maine	75.7%	84.1%	62.8%	46.6%	56.8%	84.9%	72.9%
Massachusetts	74.6%	87.5%	72.9%	35.5%	51.6%	81.2%	71.2%
New Hampshire	70.2%	85.4%	68.0%	37.2%	48.1%	81.1%	58.8%
Middle Atlantic:							
New Jersey	77.2%	82.8%	65.8%	38.5%	58.5%	79.9%	78.4%
New York	76.9%	86.7%	69.7%	40.7%	65.5%	84.4%	71.8%
Pennsylvania	80.8%	89.3%	61.6%	48.5%	54.0%	86.3%	84.0%
East North Central:							
Illinois	77.7%	87.6%	60.1%	38.6%	45.6%	86.4%	78.9%
Indiana	76.0%	85.5%	63.6%	35.6%	52.9%	85.2%	72.9%
Michigan	73.5%	87.3%	72.5%	35.5%	51.6%	82.9%	71.0%
Ohio	78.6%	85.0%	66.5%	47.0%	61.8%	87.0%	75.2%
Wisconsin	75.7%	88.9%	61.5%	30.9%	48.3%	84.4%	77.3%
West North Central:							
Iowa	79.8%	89.8%	72.5%	46.3%	62.1%	86.1%	80.2%
Kansas	74.3%	84.5%	67.6%	39.9%	62.3%	83.8%	63.5%
Minnesota	73.7%	86.4%	58.1%	48.5%	46.6%	79.9%	75.2%
Missouri	73.0%	79.4%	56.5%	52.4%	56.1%	85.8%	64.2%
Nebraska	80.1%	90.8%	68.0%	35.0%	57.8%	87.4%	81.5%
South Atlantic:							
Delaware	78.3%	85.1%	73.2%	39.1%	55.7%	81.6%	81.2%
Florida	75.5%	85.8%	65.0%	36.6%	59.0%	86.8%	71.8%
Georgia	79.3%	85.5%	58.4%	45.9%	59.7%	90.0%	73.1%
Maryland	76.6%	86.2%	63.6%	37.6%	53.6%	84.0%	75.1%
North Carolina	84.0%	89.7%	65.4%	53.2%	68.6%	89.2%	85.8%
South Carolina	78.0%	86.2%	70.5%	40.9%	58.6%	85.0%	80.5%
Virginia	73.8%	78.6%	68.5%	50.4%	56.6%	85.4%	69.5%
West Virginia	77.7%	86.7%	65.7%	37.8%	58.0%	87.0%	78.2%
East South Central:							
Alabama	77.7%	91.0%	60.4%	38.4%	68.8%	88.5%	72.7%
Kentucky	80.6%	89.5%	70.1%	27.7%	58.0%	92.4%	80.2%
Mississippi	76.0%	85.0%	60.8%	37.5%	61.8%	89.0%	68.7%
Tennessee	80.1%	86.7%	74.3%	42.6%	68.7%	90.3%	70.1%
West South Central:							
Louisiana	73.6%	82.6%	54.9%	31.1%	53.7%	85.3%	73.2%
Oklahoma	76.7%	82.3%	55.1%	42.0%	60.3%	87.6%	74.4%
Texas	79.1%	85.8%	70.2%	24.3%	55.4%	87.3%	79.5%
Mountain:							
Arizona	74.2%	84.6%	71.9%	27.9%	54.4%	82.6%	73.5%
Colorado	79.4%	87.4%	68.1%	33.0%	55.9%	83.8%	80.0%
Montana	75.3%	86.9%	61.6%	40.2%	54.4%	83.3%	79.5%
Nevada	74.3%	80.8%	62.0%	38.0%	54.5%	77.7%	79.1%
New Mexico	69.6%	80.4%	69.9%	32.0%	55.6%	78.5%	68.7%
Utah	79.5%	87.6%	51.5%	35.5%	49.0%	83.0%	87.2%
Wyoming	71.7%	78.6%	68.0%	27.0%	52.8%	83.4%	68.2%
Pacific:							
California	76.4%	83.0%	65.8%	37.8%	64.5%	81.4%	74.0%
Hawaii	84.2%	91.3%	76.9%	62.8%	69.3%	87.0%	91.2%
Oregon	75.6%	83.8%	67.9%	53.5%	47.9%	84.9%	75.6%
Washington	77.0%	84.0%	70.7%	36.4%	54.5%	84.3%	76.0%
States not shown separately	78.1%	85.9%	63.9%	39.9%	54.6%	85.2%	75.2%

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.B.2.a(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.59%	0.56%	1.34%	1.54%	1.13%	0.47%	1.78%
New England:							
Connecticut	2.54%	3.66%	4.11%	5.32%	6.36%	1.33%	8.05%
Maine	2.44%	3.45%	4.68%	3.91%	4.55%	1.55%	5.64%
Massachusetts	3.67%	1.43%	3.46%	4.83%	2.60%	2.12%	7.72%
New Hampshire	1.67%	1.66%	3.00%	2.67%	4.99%	1.21%	8.67%
Middle Atlantic:							
New Jersey	3.21%	2.98%	6.46%	6.98%	6.05%	3.22%	4.26%
New York	1.68%	1.48%	1.34%	5.98%	4.06%	1.47%	4.43%
Pennsylvania	1.64%	1.71%	3.26%	4.68%	3.89%	1.73%	2.80%
East North Central:							
Illinois	2.66%	2.24%	4.26%	3.36%	6.28%	1.46%	3.26%
Indiana	2.69%	1.96%	2.17%	6.28%	6.45%	2.33%	4.85%
Michigan	3.16%	2.41%	2.68%	5.20%	7.36%	1.72%	6.24%
Ohio	1.23%	2.14%	2.85%	5.53%	3.96%	1.32%	3.37%
Wisconsin	2.89%	1.00%	3.67%	4.74%	6.28%	1.80%	5.69%
West North Central:							
Iowa	1.75%	1.29%	3.93%	3.31%	3.73%	2.67%	4.18%
Kansas	3.75%	2.68%	3.98%	7.63%	5.79%	2.47%	7.50%
Minnesota	2.34%	2.33%	4.06%	6.63%	5.53%	4.01%	2.88%
Missouri	3.26%	3.51%	4.60%	7.97%	4.52%	1.62%	6.29%
Nebraska	1.94%	1.53%	3.44%	5.59%	1.77%	1.20%	5.02%
South Atlantic:							
Delaware	2.09%	2.29%	4.19%	1.99%	4.05%	1.42%	3.21%
Florida	3.06%	1.59%	4.69%	7.04%	4.02%	1.67%	4.68%
Georgia	3.00%	2.21%	8.76%	10.06%	6.33%	1.16%	3.77%
Maryland	2.17%	1.65%	4.08%	5.32%	4.31%	1.76%	5.54%
North Carolina	1.95%	2.16%	5.60%	8.62%	7.19%	2.41%	4.10%
South Carolina	1.89%	1.84%	6.52%	6.14%	4.28%	2.13%	3.20%
Virginia	1.50%	1.98%	4.70%	5.25%	3.72%	2.02%	3.55%
West Virginia	2.14%	1.84%	4.08%	5.60%	5.71%	2.23%	3.16%
East South Central:							
Alabama	1.80%	1.04%	4.15%	5.69%	5.13%	1.58%	4.60%
Kentucky	1.87%	1.66%	3.86%	5.26%	3.42%	1.42%	3.11%
Mississippi	3.41%	2.17%	4.60%	7.82%	5.75%	2.22%	5.48%
Tennessee	3.09%	1.98%	2.43%	6.53%	3.88%	1.14%	6.69%
West South Central:							
Louisiana	2.05%	2.56%	7.38%	6.20%	4.82%	2.59%	5.26%
Oklahoma	3.60%	4.08%	5.66%	7.89%	5.03%	1.71%	8.96%
Texas	1.27%	0.89%	6.60%	2.31%	4.36%	1.54%	3.55%
Mountain:							
Arizona	2.21%	1.46%	6.52%	4.30%	4.47%	1.97%	3.68%
Colorado	2.41%	1.83%	3.69%	4.01%	7.34%	1.90%	3.40%
Montana	2.55%	2.74%	2.51%	4.98%	4.03%	1.86%	6.99%
Nevada	1.68%	2.08%	4.76%	4.42%	5.95%	2.46%	3.24%
New Mexico	2.93%	1.10%	6.03%	5.84%	3.38%	3.02%	7.35%
Utah	2.78%	2.33%	5.83%	5.04%	5.11%	3.10%	3.48%
Wyoming	3.51%	3.46%	4.56%	4.19%	5.77%	1.55%	8.15%
Pacific:							
California	1.95%	2.07%	4.11%	3.65%	1.28%	2.50%	3.62%
Hawaii	1.74%	1.60%	2.76%	5.15%	3.37%	1.76%	3.43%
Oregon	2.54%	2.63%	3.29%	7.68%	5.23%	1.95%	4.94%
Washington	1.80%	2.09%	3.52%	6.02%	6.08%	0.86%	5.74%
States not shown separately	2.91%	3.20%	3.12%	3.62%	5.19%	1.79%	6.70%

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.B.2.a.(1)(2002) 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, 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	81.0%	83.6%	72.0%	63.4%	63.5%	83.0%	84.3%
New England:							
Connecticut	82.4%	86.3%	73.1%	64.3%	54.5%	83.6%	87.4%
Maine	77.8%	79.6%	72.7%	68.8%	57.9%	80.2%	83.7%
Massachusetts	79.8%	84.0%	66.7%	57.0%	62.9%	80.2%	84.0%
New Hampshire	79.6%	80.8%	78.9%	74.2%	67.8%	79.5%	84.5%
Middle Atlantic:							
New Jersey	82.8%	84.6%	75.5%	65.5%	70.2%	81.8%	86.4%
New York	77.7%	81.5%	67.2%	64.3%	63.6%	80.0%	81.6%
Pennsylvania	82.6%	85.3%	73.8%	64.1%	65.3%	84.7%	84.3%
East North Central:							
Illinois	82.5%	85.6%	68.2%	69.8%	61.7%	83.5%	85.5%
Indiana	83.3%	85.4%	78.4%	63.4%	59.9%	84.2%	87.1%
Michigan	81.7%	84.6%	76.3%	70.3%	77.5%	81.8%	82.7%
Ohio	78.1%	81.1%	72.4%	49.1%	53.6%	80.4%	84.8%
Wisconsin	81.1%	83.6%	75.6%	60.0%	64.3%	78.6%	89.4%
West North Central:							
Iowa	78.5%	82.5%	70.5%	58.4%	57.9%	81.4%	84.3%
Kansas	78.9%	81.9%	81.3%	51.6%	53.7%	85.3%	77.3%
Minnesota	79.9%	84.6%	67.6%	70.0%	72.4%	79.4%	84.8%
Missouri	81.6%	85.6%	69.5%	60.3%	59.6%	83.8%	88.8%
Nebraska	78.4%	81.2%	67.1%	67.8%	59.2%	82.8%	78.5%
South Atlantic:							
Delaware	83.2%	86.9%	71.1%	56.9%	64.1%	83.2%	86.0%
Florida	82.4%	85.4%	67.5%	68.8%	67.6%	81.4%	87.4%
Georgia	79.8%	82.5%	69.5%	49.0%	55.9%	83.9%	81.4%
Maryland	76.1%	77.7%	71.5%	63.2%	56.2%	75.0%	81.8%
North Carolina	83.6%	87.8%	66.3%	43.7%	56.0%	89.2%	88.4%
South Carolina	80.5%	83.3%	78.1%	52.0%	67.0%	82.8%	83.0%
Virginia	77.1%	79.2%	68.7%	67.0%	66.5%	79.1%	78.0%
West Virginia	76.6%	79.5%	72.1%	45.8%	66.6%	80.5%	75.7%
East South Central:							
Alabama	73.7%	76.4%	75.2%	49.2%	57.0%	77.2%	81.0%
Kentucky	84.7%	86.6%	73.9%	69.5%	67.8%	84.8%	89.8%
Mississippi	79.9%	81.5%	71.5%	68.3%	62.6%	83.9%	82.9%
Tennessee	79.4%	82.3%	73.4%	49.3%	57.9%	84.3%	79.6%
West South Central:							
Louisiana	80.9%	83.7%	62.7%	61.4%	68.8%	83.8%	82.1%
Oklahoma	77.4%	78.7%	69.1%	62.6%	67.4%	83.9%	73.8%
Texas	85.0%	85.5%	85.6%	65.3%	74.1%	85.0%	88.3%
Mountain:							
Arizona	81.5%	83.5%	76.9%	63.8%	60.9%	83.4%	86.0%
Colorado	81.0%	81.8%	74.5%	77.8%	54.1%	83.4%	83.4%
Montana	83.5%	86.4%	78.3%	65.1%	72.3%	85.7%	86.5%
Nevada	80.3%	81.0%	82.8%	66.1%	65.7%	87.2%	76.5%
New Mexico	74.1%	78.2%	59.1%	65.0%	51.7%	80.1%	78.5%
Utah	80.5%	82.8%	66.7%	49.5%	49.2%	79.2%	88.3%
Wyoming	82.1%	84.4%	68.9%	76.4%	77.3%	84.6%	80.3%
Pacific:							
California	81.1%	83.4%	70.2%	68.6%	63.2%	84.7%	82.7%
Hawaii	82.9%	83.7%	84.3%	76.7%	77.1%	88.5%	77.9%
Oregon	85.6%	86.9%	81.1%	83.0%	68.3%	88.3%	87.9%
Washington	80.9%	83.3%	68.2%	74.6%	61.7%	86.4%	76.3%
States not shown separately	83.7%	86.3%	70.5%	70.2%	65.1%	85.4%	86.0%

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.

\*\* 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)(2002) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.22%	0.28%	1.01%	1.05%	1.01%	0.37%	0.39%
New England:							
Connecticut	1.63%	1.43%	4.35%	6.29%	5.50%	1.69%	2.94%
Maine	1.47%	1.43%	3.56%	6.37%	5.74%	1.36%	1.87%
Massachusetts	1.16%	1.34%	2.79%	7.62%	3.79%	2.12%	4.89%
New Hampshire	1.56%	1.48%	3.66%	5.83%	5.41%	1.68%	9.35%
Middle Atlantic:							
New Jersey	1.56%	1.48%	4.35%	6.39%	3.92%	2.27%	2.20%
New York	1.26%	1.15%	3.73%	4.91%	4.54%	1.47%	1.48%
Pennsylvania	1.42%	1.38%	4.77%	6.36%	3.55%	1.66%	1.71%
East North Central:							
Illinois	0.77%	1.03%	4.02%	6.46%	3.93%	1.17%	1.69%
Indiana	1.09%	0.96%	4.49%	8.54%	6.53%	1.59%	1.56%
Michigan	1.86%	1.19%	3.94%	4.74%	4.29%	2.40%	2.56%
Ohio	1.80%	1.49%	3.18%	5.68%	6.45%	0.83%	1.56%
Wisconsin	1.53%	1.50%	3.87%	4.19%	4.98%	1.11%	1.63%
West North Central:							
Iowa	1.87%	1.40%	4.72%	3.46%	5.76%	1.34%	1.72%
Kansas	1.60%	1.39%	4.37%	7.65%	4.53%	0.80%	4.52%
Minnesota	1.88%	1.29%	4.79%	4.12%	4.68%	3.68%	4.44%
Missouri	1.65%	1.64%	4.84%	9.14%	5.01%	1.59%	2.17%
Nebraska	1.20%	1.44%	3.88%	7.25%	5.70%	1.65%	2.95%
South Atlantic:							
Delaware	1.59%	1.50%	5.05%	2.87%	5.02%	1.20%	2.60%
Florida	1.81%	1.38%	5.55%	4.53%	1.91%	0.73%	3.44%
Georgia	1.65%	2.08%	8.08%	9.14%	6.56%	1.73%	2.31%
Maryland	1.07%	1.50%	2.06%	4.30%	3.48%	1.70%	1.76%
North Carolina	2.17%	0.98%	6.42%	4.98%	5.44%	0.87%	3.54%
South Carolina	1.68%	2.03%	5.76%	7.40%	3.14%	2.13%	3.41%
Virginia	2.72%	3.19%	2.97%	8.34%	3.72%	1.78%	4.89%
West Virginia	1.77%	2.05%	3.86%	6.64%	3.56%	1.70%	4.38%
East South Central:							
Alabama	1.72%	1.32%	8.56%	8.69%	4.96%	1.00%	2.16%
Kentucky	1.72%	1.60%	4.98%	6.70%	4.63%	1.70%	2.04%
Mississippi	2.60%	2.65%	6.26%	7.38%	5.70%	2.84%	3.07%
Tennessee	1.16%	1.35%	6.14%	5.33%	5.81%	1.15%	3.73%
West South Central:							
Louisiana	1.60%	1.69%	7.22%	9.62%	6.08%	1.47%	5.18%
Oklahoma	2.23%	2.35%	4.49%	9.71%	6.48%	2.33%	2.59%
Texas	1.12%	0.97%	5.97%	4.39%	2.53%	1.29%	1.91%
Mountain:							
Arizona	2.46%	2.51%	4.56%	5.97%	3.92%	1.76%	4.03%
Colorado	1.01%	1.08%	5.31%	3.59%	10.05%	1.28%	2.97%
Montana	1.21%	1.49%	2.60%	5.65%	2.69%	1.68%	3.43%
Nevada	2.62%	2.76%	4.88%	4.05%	2.04%	1.57%	4.47%
New Mexico	1.73%	1.51%	4.08%	6.59%	4.96%	2.85%	4.93%
Utah	2.21%	2.07%	2.99%	6.23%	3.24%	1.78%	1.88%
Wyoming	1.68%	1.87%	3.95%	5.47%	3.40%	1.90%	3.63%
Pacific:							
California	1.29%	1.06%	3.17%	4.72%	3.89%	1.33%	2.84%
Hawaii	1.95%	2.12%	2.66%	5.91%	4.39%	1.28%	4.70%
Oregon	1.11%	1.78%	2.99%	7.22%	6.83%	1.12%	2.01%
Washington	2.28%	2.27%	5.41%	5.53%	4.74%	1.95%	3.91%
States not shown separately	2.16%	2.56%	4.02%	4.58%	4.80%	1.50%	4.56%

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.B.2.b(2002) 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, 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	62.4%	71.6%	47.4%	25.1%	36.9%	70.3%	63.4%
New England:							
Connecticut	59.7%	69.7%	52.0%	27.3%	30.7%	68.2%	53.3%
Maine	58.9%	67.0%	45.7%	32.0%	32.9%	68.1%	61.0%
Massachusetts	59.5%	73.5%	48.6%	20.2%	32.4%	65.1%	59.8%
New Hampshire	55.9%	69.0%	53.7%	27.6%	32.6%	64.5%	49.7%
Middle Atlantic:							
New Jersey	64.0%	70.0%	49.7%	25.2%	41.0%	65.4%	67.8%
New York	59.7%	70.7%	46.8%	26.1%	41.6%	67.5%	58.5%
Pennsylvania	66.8%	76.2%	45.4%	31.1%	35.2%	73.1%	70.8%
East North Central:							
Illinois	64.1%	75.0%	41.0%	27.0%	28.1%	72.1%	67.5%
Indiana	63.3%	73.0%	49.9%	22.6%	31.7%	71.7%	63.5%
Michigan	60.0%	73.8%	55.3%	25.0%	40.0%	67.8%	58.7%
Ohio	61.4%	68.9%	48.1%	23.1%	33.2%	69.9%	63.8%
Wisconsin	61.4%	74.3%	46.5%	18.5%	31.0%	66.3%	69.1%
West North Central:							
Iowa	62.6%	74.1%	51.1%	27.0%	36.0%	70.1%	67.7%
Kansas	58.6%	69.2%	55.0%	20.6%	33.5%	71.6%	49.1%
Minnesota	58.9%	73.1%	39.3%	34.0%	33.7%	63.5%	63.8%
Missouri	59.6%	68.0%	39.3%	31.6%	33.4%	71.9%	57.0%
Nebraska	62.8%	73.7%	45.6%	23.7%	34.2%	72.4%	64.0%
South Atlantic:							
Delaware	65.1%	74.0%	52.0%	22.3%	35.7%	67.9%	69.9%
Florida	62.3%	73.3%	43.8%	25.2%	39.9%	70.6%	62.7%
Georgia	63.3%	70.6%	40.6%	22.5%*	33.4%	75.5%	59.5%
Maryland	58.3%	66.9%	45.5%	23.8%	30.1%	63.1%	61.5%
North Carolina	70.2%	78.7%	43.4%	23.3%	38.4%	79.6%	75.8%
South Carolina	62.8%	71.8%	55.1%	21.2%	39.3%	70.4%	66.8%
Virginia	56.9%	62.3%	47.1%	33.8%	37.6%	67.5%	54.2%
West Virginia	59.5%	68.9%	47.4%	17.3%	38.6%	70.1%	59.2%
East South Central:							
Alabama	57.3%	69.6%	45.4%	18.9%	39.2%	68.3%	58.9%
Kentucky	68.3%	77.5%	51.8%	19.3%	39.3%	78.4%	72.0%
Mississippi	60.8%	69.3%	43.5%	25.6%	38.7%	74.6%	57.0%
Tennessee	63.6%	71.4%	54.6%	21.0%	39.8%	76.1%	55.8%
West South Central:							
Louisiana	59.6%	69.1%	34.4%	19.1%	36.9%	71.5%	60.1%
Oklahoma	59.4%	64.8%	38.1%	26.3%	40.7%	73.5%	54.9%
Texas	67.2%	73.4%	60.1%	15.9%	41.1%	74.2%	70.3%
Mountain:							
Arizona	60.5%	70.6%	55.3%	17.8%	33.1%	68.9%	63.3%
Colorado	64.3%	71.5%	50.7%	25.7%	30.3%	69.9%	66.8%
Montana	62.9%	75.0%	48.2%	26.2%	39.4%	71.3%	68.7%
Nevada	59.6%	65.5%	51.3%	25.1%	35.8%	67.8%	60.5%
New Mexico	51.6%	62.9%	41.3%	20.8%	28.7%	62.8%	53.9%
Utah	64.0%	72.5%	34.3%	17.6%	24.1%	65.8%	77.0%
Wyoming	58.8%	66.3%	46.8%	20.6%	40.8%	70.6%	54.8%
Pacific:							
California	61.9%	69.2%	46.2%	25.9%	40.8%	68.9%	61.2%
Hawaii	69.8%	76.4%	64.8%	48.2%	53.4%	77.0%	71.0%
Oregon	64.8%	72.8%	55.1%	44.4%	32.7%	75.0%	66.5%
Washington	62.3%	70.0%	48.2%	27.1%	33.6%	72.8%	58.0%
States not shown separately	65.4%	74.2%	45.0%	28.1%	35.5%	72.8%	64.6%

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.B.2.b(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.49%	0.46%	1.48%	1.13%	0.69%	0.55%	1.44%
New England:							
Connecticut	2.55%	2.89%	4.15%	4.20%	4.94%	1.82%	7.48%
Maine	2.38%	3.39%	3.80%	2.76%	2.70%	1.79%	4.89%
Massachusetts	3.26%	1.46%	2.84%	4.68%	1.97%	2.50%	8.17%
New Hampshire	0.75%	2.06%	4.25%	2.19%	2.42%	1.37%	7.24%
Middle Atlantic:							
New Jersey	3.52%	3.43%	7.44%	2.88%	3.84%	3.91%	4.10%
New York	1.93%	1.74%	2.43%	4.55%	3.80%	1.99%	3.86%
Pennsylvania	2.05%	1.71%	3.13%	4.35%	2.72%	2.47%	2.78%
East North Central:							
Illinois	2.49%	2.21%	3.45%	4.15%	4.43%	1.72%	3.27%
Indiana	2.52%	2.00%	3.29%	2.97%	7.90%	3.00%	4.54%
Michigan	2.96%	2.27%	3.53%	2.53%	6.65%	2.57%	5.57%
Ohio	1.77%	2.06%	3.89%	1.23%	2.87%	1.47%	3.29%
Wisconsin	3.06%	1.75%	4.27%	2.32%	5.30%	1.38%	5.49%
West North Central:							
Iowa	2.33%	1.26%	3.15%	2.07%	4.04%	2.41%	3.43%
Kansas	3.18%	2.24%	5.59%	2.49%	3.91%	2.13%	6.20%
Minnesota	2.83%	2.38%	4.63%	5.16%	5.35%	5.29%	3.74%
Missouri	2.84%	2.86%	3.50%	4.60%	3.83%	1.71%	5.81%
Nebraska	1.77%	1.97%	2.11%	2.65%	2.77%	2.16%	5.20%
South Atlantic:							
Delaware	2.29%	2.17%	6.49%	1.66%	3.62%	1.31%	3.42%
Florida	2.94%	1.61%	4.16%	3.98%	3.04%	1.68%	4.58%
Georgia	2.48%	2.08%	6.29%	10.11%*	6.45%	2.08%	2.48%
Maryland	1.79%	1.46%	3.08%	3.57%	3.60%	1.40%	4.69%
North Carolina	2.58%	2.20%	6.97%	3.48%	5.62%	2.46%	5.68%
South Carolina	1.79%	2.56%	5.51%	2.67%	3.21%	2.76%	2.93%
Virginia	2.27%	3.05%	3.80%	5.85%	2.64%	1.81%	4.29%
West Virginia	1.38%	2.08%	2.10%	2.59%	4.51%	2.37%	3.29%
East South Central:							
Alabama	1.67%	1.43%	5.89%	2.10%	4.45%	1.41%	4.61%
Kentucky	2.47%	2.15%	4.83%	3.37%	3.21%	2.05%	2.50%
Mississippi	3.20%	3.25%	5.28%	3.78%	3.41%	3.36%	5.58%
Tennessee	2.40%	1.96%	4.93%	2.60%	4.68%	1.15%	5.21%
West South Central:							
Louisiana	2.29%	2.82%	4.64%	3.90%	4.84%	2.79%	5.42%
Oklahoma	3.17%	3.70%	5.09%	4.07%	3.98%	2.74%	6.67%
Texas	1.69%	1.18%	8.17%	1.49%	2.99%	1.87%	3.83%
Mountain:							
Arizona	2.47%	2.75%	6.64%	2.95%	2.10%	2.23%	4.82%
Colorado	2.32%	2.13%	4.91%	3.66%	5.02%	2.22%	4.20%
Montana	2.80%	2.83%	2.93%	4.92%	3.90%	2.27%	7.12%
Nevada	1.69%	2.42%	5.02%	2.62%	4.66%	1.69%	2.97%
New Mexico	2.49%	1.52%	4.56%	4.27%	2.77%	3.31%	7.97%
Utah	3.44%	2.86%	3.31%	1.82%	2.44%	2.71%	3.72%
Wyoming	3.34%	3.60%	4.41%	2.89%	5.39%	1.91%	7.21%
Pacific:							
California	2.23%	2.03%	3.22%	2.65%	2.59%	2.52%	3.91%
Hawaii	2.19%	2.33%	2.63%	4.32%	3.20%	1.83%	5.50%
Oregon	2.21%	2.98%	4.02%	7.32%	3.08%	2.30%	5.42%
Washington	2.44%	1.85%	4.06%	5.22%	3.15%	2.04%	5.21%
States not shown separately	3.61%	4.14%	4.27%	4.25%	3.44%	2.63%	6.92%

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.B.2.b.(1)(2002) 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, 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	55.9%	56.6%	50.5%	54.2%	38.6%	43.3%	80.0%
New England:							
Connecticut	52.8%	52.0%	41.3%	73.4%	57.3%	41.7%	77.5%
Maine	50.3%	49.0%	50.4%	64.1%	28.5%	40.1%	77.8%
Massachusetts	37.8%	38.4%	32.1%	35.3%	37.3%	30.9%	52.3%
New Hampshire	51.8%	46.8%	59.3%	72.1%	44.4%	42.4%	79.1%
Middle Atlantic:							
New Jersey	61.4%	63.4%	51.1%	40.5%	38.7%	44.3%	85.2%
New York	46.0%	46.4%	45.7%	41.1%	43.4%	33.1%	71.9%
Pennsylvania	49.1%	51.3%	39.9%	30.1%	24.4%	31.0%	81.4%
East North Central:							
Illinois	60.2%	62.4%	44.5%	57.1%	38.7%	42.7%	86.1%
Indiana	74.2%	75.9%	68.3%	54.3%	39.4%	60.7%	94.6%
Michigan	58.9%	55.2%	72.2%	66.5%	50.5%	48.1%	77.3%
Ohio	58.6%	62.4%	30.6%	29.9%*	28.8%	45.0%	89.3%
Wisconsin	61.9%	64.6%	45.4%	51.2%	51.0%	45.8%	83.9%
West North Central:							
Iowa	52.8%	50.9%	64.8%	54.8%	55.4%	41.9%	76.2%
Kansas	62.6%	64.3%	51.4%	61.4%	33.8%	59.1%	83.9%
Minnesota	56.7%	52.6%	74.5%	60.5%	41.2%	57.8%	59.2%
Missouri	59.6%	60.1%	57.8%	55.3%	27.8%	52.3%	84.3%
Nebraska	57.1%	55.4%	68.4%	55.3%	50.2%	51.4%	72.8%
South Atlantic:							
Delaware	62.2%	64.3%	54.5%	38.5%	43.6%	37.7%	79.4%
Florida	64.3%	63.9%	58.4%	76.2%	22.8%	41.0%	93.9%
Georgia	50.7%	49.6%	61.2%	59.8%	42.2%	34.3%	81.7%
Maryland	62.3%	63.8%	41.4%	64.1%	32.5%	43.4%	89.4%
North Carolina	66.5%	67.1%	47.5%	70.8%	65.8%	54.0%	84.9%
South Carolina	68.6%	69.2%	68.8%	56.0%	34.5%	59.3%	89.7%
Virginia	54.8%	54.7%	42.6%	68.1%	39.6%	30.2%	85.5%
West Virginia	60.8%	62.3%	53.2%	51.4%	35.7%	55.0%	80.2%
East South Central:							
Alabama	52.7%	55.6%	17.0%*	59.4%	31.1%	40.8%	78.3%
Kentucky	56.1%	58.3%	38.3%	41.9%	42.7%	40.4%	73.8%
Mississippi	66.8%	69.4%	28.9%*	66.2%	28.9%	63.7%	87.3%
Tennessee	64.0%	63.0%	68.3%	77.2%	45.8%	57.8%	83.0%
West South Central:							
Louisiana	61.8%	61.6%	59.8%	69.2%	34.8%	47.0%	81.6%
Oklahoma	61.1%	61.6%	48.5%	69.8%	38.7%	49.3%	88.4%
Texas	63.0%	62.9%	70.7%	39.2%	44.2%	51.9%	82.0%
Mountain:							
Arizona	54.7%	51.3%	77.5%	51.8%	33.2%	44.2%	73.4%
Colorado	69.4%	73.4%	36.8%	44.0%	39.6%	58.1%	96.7%
Montana	43.8%	44.8%	33.1%	47.7%	17.8%	44.1%	58.9%
Nevada	62.0%	62.2%	61.7%	59.0%	55.9%	46.4%	85.0%
New Mexico	62.1%	60.7%	71.3%	62.5%	48.9%	46.4%	88.2%
Utah	44.8%	46.3%	25.6%*	25.6%	17.8%	36.4%	55.5%
Wyoming	60.8%	62.2%	62.7%	24.0%*	40.2%	50.3%	90.7%
Pacific:							
California	42.3%	41.7%	41.6%	56.3%	34.1%	33.0%	63.4%
Hawaii	28.5%	31.4%	21.4%	19.3%*	15.1%	26.4%	39.8%
Oregon	46.6%	40.6%	53.3%	73.7%	25.8%	43.3%	68.6%
Washington	56.0%	59.7%	37.3%	33.1%	55.9%	49.4%	75.8%
States not shown separately	56.3%	60.3%	25.2%	42.7%	35.2%	49.8%	74.2%

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.B.2.b.(1)(2002) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.91%	0.97%	2.13%	1.99%	2.82%	1.19%	1.29%
New England:							
Connecticut	5.81%	6.94%	11.94%	11.04%	12.61%	6.59%	6.87%
Maine	3.94%	5.15%	12.21%	13.77%	7.70%	4.41%	11.84%
Massachusetts	3.59%	3.61%	8.83%	7.96%	10.33%	4.64%	10.42%
New Hampshire	3.69%	3.06%	7.35%	11.80%	9.82%	5.86%	12.12%
Middle Atlantic:							
New Jersey	3.63%	3.87%	9.87%	11.31%	10.44%	3.40%	3.40%
New York	3.71%	3.51%	9.25%	7.09%	8.15%	3.23%	4.80%
Pennsylvania	3.11%	3.73%	6.24%	4.79%	4.99%	3.09%	4.56%
East North Central:							
Illinois	3.37%	3.23%	10.21%	10.70%	8.08%	3.36%	4.15%
Indiana	2.66%	2.28%	8.02%	13.21%	9.96%	3.98%	2.59%
Michigan	4.03%	5.31%	11.33%	12.46%	9.90%	7.11%	6.17%
Ohio	2.44%	2.83%	6.59%	9.49%*	5.42%	4.63%	3.47%
Wisconsin	2.17%	2.57%	6.61%	9.67%	11.16%	2.53%	4.16%
West North Central:							
Iowa	2.85%	3.72%	10.12%	9.90%	7.42%	4.87%	5.91%
Kansas	4.76%	5.17%	11.04%	10.49%	6.95%	5.65%	6.62%
Minnesota	4.84%	6.56%	17.04%	6.09%	11.82%	4.31%	10.68%
Missouri	4.70%	5.09%	12.00%	10.86%	8.24%	8.27%	5.14%
Nebraska	5.05%	5.33%	7.05%	12.06%	9.84%	7.12%	6.90%
South Atlantic:							
Delaware	6.94%	7.65%	9.32%	9.77%	8.74%	6.33%	8.90%
Florida	4.31%	5.31%	13.13%	10.34%	4.66%	5.13%	1.63%
Georgia	5.14%	5.58%	12.05%	15.75%	8.83%	6.99%	4.81%
Maryland	4.40%	5.05%	7.93%	9.15%	9.54%	4.50%	3.60%
North Carolina	4.85%	4.95%	12.02%	14.72%	11.21%	5.23%	6.19%
South Carolina	2.61%	2.55%	14.79%	11.18%	9.77%	6.49%	2.86%
Virginia	3.30%	3.89%	9.35%	13.67%	7.00%	4.18%	3.93%
West Virginia	3.24%	2.42%	13.01%	9.54%	7.64%	7.61%	4.94%
East South Central:							
Alabama	4.11%	3.61%	12.82%*	10.63%	6.49%	4.93%	6.14%
Kentucky	3.38%	2.90%	11.29%	10.37%	8.27%	6.14%	7.54%
Mississippi	2.16%	2.93%	10.07%*	12.52%	8.31%	7.46%	7.22%
Tennessee	3.65%	4.64%	9.49%	16.79%	8.88%	3.35%	6.22%
West South Central:							
Louisiana	4.25%	4.57%	12.63%	15.85%	7.19%	5.07%	5.81%
Oklahoma	6.35%	6.66%	11.15%	14.66%	9.32%	6.88%	7.10%
Texas	3.46%	3.29%	13.24%	8.51%	6.53%	3.29%	5.55%
Mountain:							
Arizona	6.25%	6.69%	15.22%	13.68%	8.58%	6.85%	8.52%
Colorado	3.24%	4.11%	8.79%	11.80%	9.48%	6.05%	1.93%
Montana	3.73%	4.89%	8.61%	10.05%	3.89%	6.39%	7.67%
Nevada	3.54%	3.74%	14.27%	11.56%	8.87%	5.47%	5.20%
New Mexico	3.50%	3.90%	14.35%	14.62%	9.04%	5.63%	4.13%
Utah	5.03%	5.34%	9.28%*	5.62%	3.80%	7.26%	8.81%
Wyoming	3.44%	4.63%	11.62%	8.76%*	8.35%	5.96%	3.64%
Pacific:							
California	2.83%	3.30%	7.49%	8.10%	5.91%	3.93%	6.60%
Hawaii	3.46%	4.60%	5.73%	7.50%*	4.03%	4.04%	9.43%
Oregon	5.19%	4.82%	8.90%	18.34%	7.53%	6.53%	8.61%
Washington	5.37%	4.44%	11.07%	9.87%	14.61%	6.88%	7.31%
States not shown separately	6.10%	6.05%	7.25%	7.85%	8.24%	6.49%	6.49%

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.B.2.c(2002) 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, 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	57.2%	58.2%	54.7%	53.7%	36.7%	49.8%	77.0%
New England:							
Connecticut	56.3%	48.9%	71.1%	75.0%	49.2%	52.4%	65.6%
Maine	50.9%	55.6%	41.5%	37.7%*	36.1%	41.3%	77.7%
Massachusetts	54.0%	65.6%	53.2%	18.8%*	41.9%	51.0%	64.6%
New Hampshire	51.4%	52.9%	40.9%	53.3%	24.5%	47.8%	71.9%
Middle Atlantic:							
New Jersey	61.4%	63.1%	57.7%	50.1%	29.8%	52.7%	79.9%
New York	62.7%	64.8%	66.1%	48.1%	45.1%	58.1%	82.0%
Pennsylvania	64.9%	68.7%	57.1%	49.5%	32.3%	57.0%	90.1%
East North Central:							
Illinois	58.1%	64.7%	31.4%	57.4%	23.2%	48.4%	82.5%
Indiana	50.3%	48.7%	52.7%	57.0%	24.6%*	32.1%	76.2%
Michigan	54.3%	51.4%	53.1%	63.3%	39.9%	46.0%	70.9%
Ohio	49.6%	51.2%	30.5%	53.4%	33.6%	40.3%	72.1%
Wisconsin	47.6%	47.9%	52.4%	41.6%	23.1%*	38.1%	71.0%
West North Central:							
Iowa	49.4%	49.9%	46.7%	49.5%	39.2%	46.0%	64.8%
Kansas	57.5%	57.9%	48.2%	61.9%	33.5%	57.5%	71.5%
Minnesota	56.0%	56.1%	68.4%	38.0%	26.9%	52.6%	86.0%
Missouri	57.6%	58.9%	46.9%	59.3%	39.9%	50.5%	78.8%
Nebraska	42.3%	42.7%	44.7%	36.3%	22.1%*	34.6%	72.7%
South Atlantic:							
Delaware	60.6%	61.9%	69.0%	41.1%	57.1%	40.4%	74.2%
Florida	64.8%	59.7%	70.9%	83.8%	43.5%	53.5%	80.8%
Georgia	64.6%	65.7%	67.8%	51.3%	36.9%*	60.7%	82.0%
Maryland	64.9%	65.9%	51.5%	67.1%	41.1%	52.3%	86.8%
North Carolina	57.8%	58.9%	23.9%*	70.3%	36.3%	54.5%	75.0%
South Carolina	53.8%	53.6%	71.5%	33.6%*	18.7%*	49.7%	76.6%
Virginia	57.5%	55.5%	62.8%	65.2%	45.2%	45.8%	72.1%
West Virginia	38.8%	41.7%	32.5%*	29.2%*	18.3%	23.5%	71.5%
East South Central:							
Alabama	39.0%	31.3%	76.6%	47.7%	32.7%	16.9%	67.5%
Kentucky	48.8%	53.6%	18.3%*	45.9%	27.0%	36.9%	68.3%
Mississippi	37.1%	37.0%	8.4%*	54.8%	22.9%*	24.5%	61.2%
Tennessee	53.2%	49.5%	51.1%	78.3%	53.8%	35.7%	79.4%
West South Central:							
Louisiana	47.0%	43.4%	65.7%	54.0%	34.3%	27.0%	67.0%
Oklahoma	56.2%	59.3%	40.8%	40.6%*	37.5%	48.5%	75.7%
Texas	55.8%	56.7%	68.3%	35.8%	25.3%	46.5%	80.6%
Mountain:							
Arizona	56.1%	58.9%	47.6%	51.0%	25.2%	45.8%	83.0%
Colorado	51.0%	51.7%	39.9%	54.4%	36.4%	40.2%	76.7%
Montana	30.6%	33.3%	19.2%*	28.3%*	11.6%*	25.3%	62.4%
Nevada	38.7%	40.3%	37.2%*	28.3%*	40.1%	30.3%	48.3%
New Mexico	47.0%	41.3%	50.7%	63.4%	28.0%	32.6%	76.5%
Utah	55.0%	59.9%	46.1%	21.1%*	25.5%	39.0%	82.8%
Wyoming	37.5%	39.9%	41.3%	15.1%*	13.0%*	25.0%	72.0%
Pacific:							
California	66.4%	68.0%	61.3%	60.2%	54.3%	63.8%	77.3%
Hawaii	76.1%	77.2%	78.2%	69.6%	56.2%	75.3%	92.5%
Oregon	51.7%	50.8%	31.4%	70.0%	26.5%*	50.1%	82.8%
Washington	55.8%	56.8%	64.0%	38.2%	44.0%	50.1%	78.5%
States not shown separately	49.6%	52.7%	38.9%	41.0%	24.1%*	47.2%	64.5%

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.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 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	0.75%	0.91%	2.77%	1.67%	1.94%	1.10%	1.23%
New England:							
Connecticut	5.85%	6.91%	10.19%	9.77%	11.66%	5.88%	9.35%
Maine	4.68%	6.86%	8.81%	11.38%*	9.68%	3.86%	12.50%
Massachusetts	3.48%	5.98%	10.46%	8.10%*	7.85%	6.56%	9.58%
New Hampshire	4.21%	3.04%	10.07%	10.87%	6.61%	4.82%	9.34%
Middle Atlantic:							
New Jersey	3.06%	2.64%	10.70%	11.97%	7.86%	5.19%	8.41%
New York	2.87%	2.56%	8.19%	8.22%	6.76%	2.15%	6.44%
Pennsylvania	2.52%	3.24%	8.25%	7.50%	6.34%	2.28%	3.28%
East North Central:							
Illinois	3.03%	3.68%	8.75%	8.71%	6.49%	3.09%	4.64%
Indiana	5.59%	5.52%	9.31%	13.29%	9.45%*	5.30%	5.80%
Michigan	4.00%	4.87%	6.55%	13.96%	5.92%	5.73%	8.02%
Ohio	2.50%	3.37%	8.02%	12.42%	8.01%	2.68%	7.19%
Wisconsin	3.35%	3.86%	6.02%	9.81%	7.72%*	4.37%	5.69%
West North Central:							
Iowa	4.23%	5.42%	10.25%	12.01%	7.79%	5.66%	8.32%
Kansas	4.66%	6.22%	7.51%	10.00%	5.40%	7.86%	7.79%
Minnesota	4.06%	5.10%	9.95%	6.91%	6.53%	6.17%	3.20%
Missouri	5.15%	6.00%	11.63%	13.63%	8.60%	7.01%	8.42%
Nebraska	3.10%	4.36%	8.67%	10.50%	7.74%*	5.36%	6.10%
South Atlantic:							
Delaware	4.68%	5.17%	11.68%	9.18%	11.74%	5.85%	6.52%
Florida	3.27%	2.63%	11.39%	4.73%	6.02%	3.78%	5.34%
Georgia	4.11%	4.53%	11.63%	14.63%	11.31%*	5.82%	5.94%
Maryland	2.86%	3.20%	6.04%	7.16%	4.65%	3.43%	5.32%
North Carolina	3.91%	5.09%	10.43%*	14.31%	7.07%	7.98%	7.54%
South Carolina	3.44%	2.62%	12.40%	10.54%*	6.86%*	5.00%	6.17%
Virginia	4.84%	5.79%	7.62%	8.78%	6.39%	5.26%	7.27%
West Virginia	4.29%	4.93%	11.81%*	8.79%*	3.51%	5.74%	5.57%
East South Central:							
Alabama	4.81%	5.27%	16.51%	11.98%	8.56%	3.27%	11.15%
Kentucky	5.21%	4.75%	8.88%*	11.09%	5.32%	5.19%	8.47%
Mississippi	6.17%	5.88%	9.01%*	13.18%	7.34%*	5.14%	12.01%
Tennessee	3.09%	4.71%	9.16%	17.25%	10.13%	4.81%	5.69%
West South Central:							
Louisiana	3.47%	4.58%	13.74%	12.70%	7.47%	4.08%	7.46%
Oklahoma	6.46%	7.35%	10.56%	15.25%*	6.10%	6.95%	8.74%
Texas	3.19%	3.20%	12.92%	8.02%	4.92%	4.18%	4.32%
Mountain:							
Arizona	3.56%	3.98%	11.32%	11.45%	5.43%	6.49%	5.52%
Colorado	4.62%	5.93%	9.22%	12.96%	10.24%	5.65%	8.97%
Montana	3.21%	3.40%	6.67%*	10.57%*	4.98%*	5.38%	7.44%
Nevada	6.56%	7.25%	14.35%*	10.22%*	11.79%	6.98%	9.10%
New Mexico	4.77%	3.57%	11.66%	12.16%	5.24%	4.81%	9.02%
Utah	4.91%	5.90%	9.43%	7.21%*	7.58%	4.65%	7.12%
Wyoming	3.81%	5.89%	9.38%	8.94%*	6.54%*	6.39%	12.79%
Pacific:							
California	3.70%	3.99%	7.38%	6.94%	6.33%	2.96%	6.46%
Hawaii	2.77%	3.88%	6.58%	9.24%	6.16%	3.15%	8.13%
Oregon	4.13%	3.71%	9.01%	15.67%	8.44%*	5.68%	5.61%
Washington	4.96%	6.13%	13.04%	11.14%	11.34%	7.51%	6.37%
States not shown separately	5.35%	6.94%	8.89%	9.70%	7.49%*	5.40%	7.64%

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.B.3(2002) Number of full-time private-sector employees 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	89,099,457	75,524,074	9,132,073	4,443,310	13,403,800	45,404,041	30,291,616
New England:							
Connecticut	1,234,063	1,018,264	117,881	97,918	110,457	733,578	390,028
Maine	374,760	301,288	50,484	22,988	58,371	206,171	110,218
Massachusetts	2,222,789	1,899,251	142,177	181,361*	192,800	1,403,251	626,738
New Hampshire	369,394	284,589	48,065	36,740	47,359	234,068	87,968
Middle Atlantic:							
New Jersey	3,069,227	2,661,484	310,286	97,457	310,921	1,500,790	1,257,515
New York	5,711,255	4,519,633	895,701	295,921	987,734	3,057,986	1,665,535
Pennsylvania	4,059,147	3,398,220	466,741	194,186	497,370	2,127,624	1,434,153
East North Central:							
Illinois	4,172,062	3,458,445	542,771	170,846	498,632	2,014,001	1,659,429
Indiana	2,077,603	1,777,086	194,781	105,736	222,258	971,551	883,795
Michigan	2,813,377	2,167,644	406,772	238,960*	360,396	1,460,092	992,889
Ohio	3,797,964	3,336,841	280,803	180,320	549,191	1,918,130	1,330,642
Wisconsin	1,855,400	1,511,209	214,046	130,146*	221,531	928,410	705,458
West North Central:							
Iowa	921,067	737,818	111,038	72,211	157,927	535,071	228,070
Kansas	824,394	687,693	85,219	51,482	127,255	486,915	210,224
Minnesota	1,716,115	1,261,768	333,991*	120,355	204,454	1,122,153	389,508
Missouri	1,809,233	1,539,259	166,377	103,598	299,648	926,387	583,198
Nebraska	564,131	460,147	76,984	26,999	91,012	331,980	141,138
South Atlantic:							
Delaware	297,932	251,845	33,749	12,339	40,686	106,454	150,792
Florida	4,865,578	4,116,340	434,014	315,224	748,885	2,009,774	2,106,918
Georgia	2,893,405	2,592,334	213,614	87,457	406,984	1,544,135	942,285
Maryland	1,728,475	1,507,268	122,084	99,123	175,266	884,202	669,007
North Carolina	2,747,623	2,466,963	165,182	115,478	449,588	1,369,938	928,096
South Carolina	1,142,416	946,853	140,938	54,625	228,103	500,410	413,902
Virginia	2,367,354	2,042,223	187,343	137,788	351,075	993,368	1,022,911
West Virginia	428,598	357,738	52,521	18,340	93,044	190,611	144,943
East South Central:							
Alabama	1,185,477	1,000,246	103,989*	81,242	292,908	511,859	380,710
Kentucky	1,184,675	1,033,298	102,400	48,978	210,702	483,561	490,412
Mississippi	703,873	617,750	55,870	30,253	167,176	322,690	214,006
Tennessee	1,784,990	1,554,089	131,263	99,638	298,594	973,259	513,137
West South Central:							
Louisiana	1,180,439	1,025,537	110,224	44,677	228,869	444,246	507,324
Oklahoma	919,736	812,567	73,802	33,367	205,589	392,510	321,638*
Texas	6,706,562	6,025,400	500,903	180,259	1,140,074	3,204,270	2,362,218
Mountain:							
Arizona	1,454,565	1,215,628	169,890	69,047	260,099	715,785	478,682
Colorado	1,588,873	1,400,120	121,848	66,906	159,610	927,544	501,720
Montana	218,786	172,927	28,625	17,234	58,890	115,264	44,633*
Nevada	785,066	688,380	59,499	37,187	128,716	358,385	297,965
New Mexico	386,026	304,037	58,951	23,039	102,293	174,915	108,819
Utah	696,505	618,323	49,167	29,015	89,929	315,662	290,913
Wyoming	133,762	109,755	16,364	7,643	28,496	65,187	40,078
Pacific:							
California	10,405,189	8,865,607	1,139,004	400,578	1,702,321	5,517,927	3,184,941
Hawaii	353,564	287,934	45,330	20,300	60,559	175,820	117,184*
Oregon	1,030,717	817,295	120,959	92,463*	206,361	626,928	197,428
Washington	1,772,475	1,506,511	195,908	70,055	295,219*	1,068,196	409,060
States not shown separately	2,544,815	2,166,471	254,515	123,829	336,446	1,452,982	755,387

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.

Totals may not sum exactly because of rounding.

**Table VII.B.3(2002) Standard error for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 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	1,025,765	1,114,985	253,876	158,278	351,788	843,423	921,968
New England:							
Connecticut	127,781	130,437	13,486	13,512	17,151	88,681	93,093
Maine	27,065	23,838	11,161	5,589	12,739	15,227	23,676
Massachusetts	179,147	157,656	18,475	60,409*	28,052	143,526	107,868
New Hampshire	36,394	32,416	5,991	8,325	11,988	26,559	15,222
Middle Atlantic:							
New Jersey	286,502	300,616	56,935	13,195	45,760	108,863	254,191
New York	325,269	282,002	97,129	53,944	110,772	170,215	315,450
Pennsylvania	289,353	292,811	40,978	36,264	73,470	134,034	154,701
East North Central:							
Illinois	281,609	243,682	109,678	30,187	75,927	173,252	199,291
Indiana	202,180	196,329	37,403	24,576	24,325	62,996	191,087
Michigan	191,753	193,512	74,400	79,229*	65,445	127,446	116,936
Ohio	186,642	148,503	50,295	34,291	61,283	136,705	154,106
Wisconsin	133,773	150,098	31,710	45,066*	38,350	61,907	96,217
West North Central:							
Iowa	73,908	69,909	21,956	12,171	18,476	64,474	33,559
Kansas	90,260	89,604	11,340	9,453	14,091	71,530	43,863
Minnesota	176,364	90,050	151,685*	18,420	29,206	150,472	91,177
Missouri	128,231	115,101	27,375	27,285	49,946	98,046	139,507
Nebraska	47,314	42,884	18,290	4,162	7,705	44,665	27,044
South Atlantic:							
Delaware	33,724	35,084	4,796	1,732	10,180	10,656	23,621
Florida	341,985	380,695	95,888	85,924	62,735	89,101	391,300
Georgia	325,477	310,802	43,390	16,103	52,294	305,607	150,821
Maryland	162,660	152,769	16,523	15,470	28,351	65,031	154,630
North Carolina	309,362	303,096	25,926	22,468	40,561	141,560	249,722
South Carolina	64,819	60,546	32,299	8,641	29,754	76,575	41,781
Virginia	320,627	335,159	19,807	31,734	53,348	95,716	285,797
West Virginia	22,697	24,752	7,391	2,099	11,888	21,286	22,066
East South Central:							
Alabama	102,697	81,612	42,733*	15,436	34,871	37,179	70,774
Kentucky	90,247	96,784	21,950	7,770	23,337	37,382	90,495
Mississippi	48,881	50,013	9,834	8,695	22,626	54,072	47,920
Tennessee	116,965	103,862	19,205	24,094	37,437	101,189	55,595
West South Central:							
Louisiana	122,518	115,946	20,653	9,821	23,616	45,857	124,647
Oklahoma	135,735	132,186	11,532	7,808	20,004	63,824	139,976*
Texas	349,098	322,112	116,706	22,127	81,927	199,334	226,756
Mountain:							
Arizona	94,296	97,578	42,298	18,027	45,225	111,060	63,983
Colorado	178,308	172,742	21,790	18,714	21,572	178,626	120,967
Montana	29,805	29,178	3,487	2,408	5,966	7,840	22,219*
Nevada	52,906	53,548	14,867	9,554	15,466	27,861	55,084
New Mexico	14,133	11,609	11,085	3,176	11,766	15,302	13,233
Utah	85,470	84,670	7,217	4,693	10,182	29,432	77,320
Wyoming	8,651	10,099	3,689	840	2,371	8,912	6,283
Pacific:							
California	488,687	500,378	144,152	35,378	152,243	436,904	476,144
Hawaii	34,464	40,401	6,306	4,483	10,283	15,768	37,744*
Oregon	54,416	52,361	19,891	39,186*	30,918	60,877	25,191
Washington	116,637	120,953	44,723	14,086	95,502*	165,745	74,541
States not shown separately	249,480	257,895	29,433	19,632	46,593	141,349	132,118

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.

Totals may not sum exactly because of rounding.

**Table VII.B.3.a(2002) Percent of number of full-time private-sector employees 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	89,099,457	84.8%	10.2%	5.0%	15.0%	51.0%	34.0%
New England:							
Connecticut	1,234,063	82.5%	9.6%	7.9%	9.0%	59.4%	31.6%
Maine	374,760	80.4%	13.5%	6.1%	15.6%	55.0%	29.4%
Massachusetts	2,222,789	85.4%	6.4%	8.2%*	8.7%	63.1%	28.2%
New Hampshire	369,394	77.0%	13.0%	9.9%	12.8%	63.4%	23.8%
Middle Atlantic:							
New Jersey	3,069,227	86.7%	10.1%	3.2%	10.1%	48.9%	41.0%
New York	5,711,255	79.1%	15.7%	5.2%	17.3%	53.5%	29.2%
Pennsylvania	4,059,147	83.7%	11.5%	4.8%	12.3%	52.4%	35.3%
East North Central:							
Illinois	4,172,062	82.9%	13.0%	4.1%	12.0%	48.3%	39.8%
Indiana	2,077,603	85.5%	9.4%	5.1%	10.7%	46.8%	42.5%
Michigan	2,813,377	77.0%	14.5%	8.5%*	12.8%	51.9%	35.3%
Ohio	3,797,964	87.9%	7.4%	4.7%	14.5%	50.5%	35.0%
Wisconsin	1,855,400	81.4%	11.5%	7.0%*	11.9%	50.0%	38.0%
West North Central:							
Iowa	921,067	80.1%	12.1%	7.8%	17.1%	58.1%	24.8%
Kansas	824,394	83.4%	10.3%	6.2%	15.4%	59.1%	25.5%
Minnesota	1,716,115	73.5%	19.5%*	7.0%	11.9%	65.4%	22.7%
Missouri	1,809,233	85.1%	9.2%	5.7%	16.6%	51.2%	32.2%
Nebraska	564,131	81.6%	13.6%	4.8%	16.1%	58.8%	25.0%
South Atlantic:							
Delaware	297,932	84.5%	11.3%	4.1%	13.7%	35.7%	50.6%
Florida	4,865,578	84.6%	8.9%	6.5%	15.4%	41.3%	43.3%
Georgia	2,893,405	89.6%	7.4%	3.0%	14.1%	53.4%	32.6%
Maryland	1,728,475	87.2%	7.1%	5.7%	10.1%	51.2%	38.7%
North Carolina	2,747,623	89.8%	6.0%	4.2%	16.4%	49.9%	33.8%
South Carolina	1,142,416	82.9%	12.3%	4.8%	20.0%	43.8%	36.2%
Virginia	2,367,354	86.3%	7.9%	5.8%	14.8%	42.0%	43.2%
West Virginia	428,598	83.5%	12.3%	4.3%	21.7%	44.5%	33.8%
East South Central:							
Alabama	1,185,477	84.4%	8.8%*	6.9%	24.7%	43.2%	32.1%
Kentucky	1,184,675	87.2%	8.6%	4.1%	17.8%	40.8%	41.4%
Mississippi	703,873	87.8%	7.9%	4.3%*	23.8%	45.8%	30.4%
Tennessee	1,784,990	87.1%	7.4%	5.6%	16.7%	54.5%	28.7%
West South Central:							
Louisiana	1,180,439	86.9%	9.3%	3.8%	19.4%	37.6%	43.0%
Oklahoma	919,736	88.3%	8.0%	3.6%*	22.4%	42.7%	35.0%*
Texas	6,706,562	89.8%	7.5%	2.7%	17.0%	47.8%	35.2%
Mountain:							
Arizona	1,454,565	83.6%	11.7%	4.7%	17.9%	49.2%	32.9%
Colorado	1,588,873	88.1%	7.7%	4.2%	10.0%	58.4%	31.6%
Montana	218,786	79.0%	13.1%	7.9%	26.9%	52.7%	20.4%*
Nevada	785,066	87.7%	7.6%	4.7%	16.4%	45.7%	38.0%
New Mexico	386,026	78.8%	15.3%	6.0%	26.5%	45.3%	28.2%
Utah	696,505	88.8%	7.1%	4.2%	12.9%	45.3%	41.8%
Wyoming	133,762	82.1%	12.2%	5.7%	21.3%	48.7%	30.0%
Pacific:							
California	10,405,189	85.2%	10.9%	3.8%	16.4%	53.0%	30.6%
Hawaii	353,564	81.4%	12.8%	5.7%	17.1%	49.7%	33.1%*
Oregon	1,030,717	79.3%	11.7%	9.0%*	20.0%	60.8%	19.2%
Washington	1,772,475	85.0%	11.1%	4.0%	16.7%*	60.3%	23.1%
States not shown separately	2,544,815	85.1%	10.0%	4.9%	13.2%	57.1%	29.7%

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.

Percents may not add to 100% because of rounding.

**Table VII.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 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	1,025,765	0.43%	0.36%	0.17%	0.42%	0.83%	0.85%
New England:							
Connecticut	127,781	2.16%	1.65%	1.11%	1.84%	4.37%	4.60%
Maine	27,065	2.33%	2.80%	1.47%	2.92%	4.77%	4.67%
Massachusetts	179,147	2.15%	1.78%	2.08%*	1.24%	3.83%	3.80%
New Hampshire	36,394	2.65%	1.83%	1.57%	2.81%	2.99%	3.74%
Middle Atlantic:							
New Jersey	286,502	2.33%	2.01%	0.54%	2.06%	4.19%	4.50%
New York	325,269	1.71%	1.57%	0.83%	2.32%	2.83%	3.57%
Pennsylvania	289,353	1.76%	1.29%	0.98%	1.63%	2.52%	1.72%
East North Central:							
Illinois	281,609	2.00%	1.99%	0.70%	2.06%	3.08%	3.36%
Indiana	202,180	2.36%	1.60%	1.42%	1.06%	4.38%	4.46%
Michigan	191,753	3.27%	2.19%	3.63%*	1.93%	3.73%	2.62%
Ohio	186,642	1.15%	1.12%	0.84%	1.49%	3.43%	2.91%
Wisconsin	133,773	3.31%	2.00%	2.80%*	2.01%	3.27%	3.25%
West North Central:							
Iowa	73,908	2.50%	1.86%	1.55%	2.63%	3.42%	3.22%
Kansas	90,260	2.45%	1.42%	1.75%	1.70%	3.84%	4.16%
Minnesota	176,364	4.95%	5.37%*	0.90%	1.93%	4.10%	4.11%
Missouri	128,231	1.60%	1.52%	1.26%	2.71%	4.35%	4.95%
Nebraska	47,314	2.27%	2.33%	1.17%	2.17%	3.96%	4.18%
South Atlantic:							
Delaware	33,724	2.45%	2.21%	0.60%	2.55%	3.55%	2.83%
Florida	341,985	2.81%	1.99%	1.75%	1.93%	3.75%	5.42%
Georgia	325,477	1.22%	1.33%	0.49%	2.37%	4.36%	3.36%
Maryland	162,660	1.11%	0.83%	0.84%	0.90%	4.57%	4.49%
North Carolina	309,362	1.62%	0.94%	1.13%	2.42%	4.44%	5.54%
South Carolina	64,819	2.38%	2.46%	0.90%	2.29%	4.88%	3.69%
Virginia	320,627	2.66%	1.59%	1.71%	2.51%	5.01%	5.29%
West Virginia	22,697	2.02%	2.04%	0.54%	2.84%	4.18%	4.10%
East South Central:							
Alabama	102,697	2.37%	2.47%*	1.25%	2.74%	2.79%	3.47%
Kentucky	90,247	2.14%	2.30%	0.75%	1.76%	3.99%	4.29%
Mississippi	48,881	1.93%	1.49%	1.47%*	3.56%	6.09%	7.06%
Tennessee	116,965	1.42%	0.69%	1.33%	1.67%	3.75%	3.22%
West South Central:							
Louisiana	122,518	1.85%	1.87%	0.76%	2.00%	4.77%	5.62%
Oklahoma	135,735	2.07%	1.52%	1.10%*	3.59%	7.20%	7.46%*
Texas	349,098	1.54%	1.42%	0.40%	1.09%	2.16%	2.47%
Mountain:							
Arizona	94,296	2.92%	2.91%	1.19%	3.29%	5.38%	4.04%
Colorado	178,308	2.48%	1.95%	1.26%	2.05%	6.04%	5.38%
Montana	29,805	2.47%	1.91%	1.27%	2.83%	3.41%	4.49%*
Nevada	52,906	2.29%	1.76%	1.21%	2.12%	4.11%	5.30%
New Mexico	14,133	2.46%	2.55%	0.89%	2.86%	4.03%	2.96%
Utah	85,470	1.44%	1.12%	1.08%	2.45%	5.52%	6.82%
Wyoming	8,651	3.42%	3.04%	0.93%	2.02%	4.08%	4.16%
Pacific:							
California	488,687	1.58%	1.45%	0.41%	1.53%	3.57%	3.54%
Hawaii	34,464	3.52%	2.82%	1.35%	3.63%	5.30%	6.38%*
Oregon	54,416	3.43%	1.69%	3.25%*	3.04%	3.31%	2.61%
Washington	116,637	2.61%	2.32%	0.99%	4.37%*	6.69%	4.63%
States not shown separately	249,480	2.33%	1.80%	0.88%	2.32%	2.00%	3.17%

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.

Percents may not add to 100% because of rounding.

**Table VII.B.3.b(2002) 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, 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	91.3%	92.5%	85.3%	83.0%	75.3%	92.1%	97.1%
New England:							
Connecticut	95.3%	97.0%	92.7%	81.3%	77.5%	96.6%	98.1%
Maine	88.3%	90.0%	83.7%	76.4%	80.2%	85.7%	97.7%
Massachusetts	94.6%	95.2%	88.8%	92.6%	86.0%	93.9%	98.8%
New Hampshire	92.6%	93.5%	88.7%	90.4%	75.0%	93.6%	99.3%
Middle Atlantic:							
New Jersey	92.8%	93.8%	88.9%	76.8%	74.6%	92.6%	97.5%
New York	92.7%	93.4%	91.8%	85.1%	84.1%	93.1%	97.1%
Pennsylvania	94.8%	96.8%	82.5%	90.7%	76.2%	96.0%	99.6%
East North Central:							
Illinois	93.0%	93.9%	91.6%	81.4%	77.5%	94.1%	96.5%
Indiana	92.2%	94.2%	76.7%	85.8%	68.8%	92.4%	97.7%
Michigan	93.1%	93.5%	92.1%	91.5%	77.5%	93.5%	98.3%
Ohio	93.9%	95.0%	87.2%	84.7%	83.1%	95.2%	96.6%
Wisconsin	93.6%	95.1%	89.3%	83.8%	82.2%	93.2%	97.7%
West North Central:							
Iowa	90.4%	91.9%	84.6%	84.5%	75.3%	92.6%	95.8%
Kansas	91.6%	93.1%	84.7%	83.4%	71.8%	94.3%	97.3%
Minnesota	93.1%	94.4%	90.3%	86.1%	77.1%	94.6%	96.9%
Missouri	92.8%	94.1%	84.7%	85.3%	81.5%	93.5%	97.4%
Nebraska	88.6%	89.9%	89.3%	64.6%	71.6%	89.0%	98.6%
South Atlantic:							
Delaware	92.2%	93.1%	88.0%	83.4%	64.0%	93.0%	99.2%
Florida	89.2%	89.5%	87.1%	88.5%	69.6%	88.8%	96.7%
Georgia	91.6%	92.7%	84.8%	75.6%	77.0%	91.6%	98.0%
Maryland	91.9%	92.9%	82.5%	88.3%	79.0%	89.3%	98.6%
North Carolina	90.6%	92.3%	72.3%	80.9%	79.5%	89.5%	97.7%
South Carolina	86.0%	86.4%	82.4%	88.2%	65.5%	85.7%	97.8%
Virginia	92.9%	93.9%	84.7%	90.5%	76.1%	92.8%	98.9%
West Virginia	86.9%	88.5%	79.1%	77.7%	63.5%	91.7%	95.4%
East South Central:							
Alabama	92.2%	93.5%	81.9%	89.3%	86.3%	91.2%	98.1%
Kentucky	92.6%	94.1%	84.9%	77.6%	77.6%	92.6%	99.1%
Mississippi	86.8%	88.9%	65.5%	83.6%	69.7%	90.0%	95.3%
Tennessee	86.2%	88.4%	82.1%	56.9%	67.9%	87.4%	94.4%
West South Central:							
Louisiana	89.2%	91.0%	72.9%	87.0%	71.9%	89.1%	97.0%
Oklahoma	88.6%	91.2%	70.2%	67.8%	71.6%	89.8%	98.1%
Texas	88.7%	90.4%	74.1%	73.1%	67.4%	90.4%	96.7%
Mountain:							
Arizona	88.7%	89.1%	87.0%	86.5%	68.8%	89.1%	99.0%
Colorado	92.6%	93.8%	83.6%	84.2%	69.5%	93.1%	99.1%
Montana	78.8%	82.5%	64.4%	65.3%	52.7%	86.4%	93.4%
Nevada	93.7%	95.1%	89.0%	75.5%	81.0%	94.5%	98.4%
New Mexico	80.3%	82.8%	66.1%	84.5%	59.7%	83.8%	94.2%
Utah	92.2%	94.5%	73.8%	72.8%	74.8%	91.1%	98.7%
Wyoming	81.7%	86.0%	69.6%	45.9%	59.3%	82.9%	95.5%
Pacific:							
California	89.8%	91.1%	84.1%	76.9%	74.9%	92.1%	93.9%
Hawaii	99.1%	99.4%	97.9%	98.4%	98.5%	99.0%	99.6%
Oregon	90.8%	92.0%	87.4%	84.9%	83.6%	91.9%	94.9%
Washington	92.1%	92.9%	89.3%	80.9%	83.9%	93.2%	94.8%
States not shown separately	88.8%	89.9%	86.3%	74.3%	61.9%	90.4%	97.7%

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.B.3.b(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.16%	0.21%	0.55%	0.80%	0.73%	0.26%	0.46%
New England:							
Connecticut	0.46%	0.34%	1.80%	7.99%	8.02%	0.52%	0.82%
Maine	1.89%	1.95%	4.86%	7.73%	6.02%	3.18%	1.52%
Massachusetts	0.77%	0.71%	2.94%	5.18%	3.84%	1.24%	0.97%
New Hampshire	1.11%	1.36%	1.64%	9.04%	3.32%	1.53%	10.48%
Middle Atlantic:							
New Jersey	1.22%	1.67%	7.71%	5.17%	5.63%	2.72%	0.96%
New York	0.83%	0.88%	2.33%	5.52%	2.37%	0.96%	1.37%
Pennsylvania	0.92%	0.51%	6.06%	2.68%	3.20%	0.80%	0.16%
East North Central:							
Illinois	1.04%	1.40%	4.24%	6.65%	6.50%	0.85%	1.30%
Indiana	0.87%	1.09%	4.34%	7.06%	7.10%	1.54%	1.54%
Michigan	0.88%	1.09%	2.84%	4.86%	6.83%	1.11%	0.53%
Ohio	1.11%	1.24%	2.55%	5.15%	3.82%	0.71%	2.71%
Wisconsin	1.03%	1.58%	4.21%	5.81%	3.95%	1.28%	0.74%
West North Central:							
Iowa	1.53%	1.81%	3.60%	8.08%	4.94%	1.43%	1.66%
Kansas	0.77%	1.03%	3.78%	5.60%	4.91%	1.15%	1.54%
Minnesota	0.69%	0.87%	7.12%	3.60%	3.56%	0.77%	1.82%
Missouri	1.22%	1.26%	4.28%	5.22%	5.29%	1.52%	0.76%
Nebraska	1.48%	1.40%	5.12%	6.58%	3.76%	1.85%	1.61%
South Atlantic:							
Delaware	1.64%	1.75%	3.31%	5.00%	7.06%	1.34%	0.33%
Florida	1.30%	2.12%	9.64%	5.10%	3.66%	1.36%	1.66%
Georgia	1.70%	1.42%	10.21%	7.43%	4.38%	2.08%	1.04%
Maryland	2.13%	2.35%	2.39%	2.67%	4.20%	3.76%	0.33%
North Carolina	1.61%	1.71%	8.69%	10.32%	5.42%	2.41%	1.18%
South Carolina	1.57%	1.93%	9.12%	4.11%	4.91%	4.10%	0.87%
Virginia	0.98%	1.23%	4.69%	6.26%	5.15%	1.44%	0.61%
West Virginia	1.14%	1.72%	5.83%	4.07%	3.28%	1.41%	1.10%
East South Central:							
Alabama	1.42%	1.15%	8.73%	2.69%	2.70%	2.01%	2.23%
Kentucky	1.03%	1.04%	2.30%	7.77%	4.06%	1.07%	0.41%
Mississippi	1.83%	1.59%	10.00%	8.92%	3.54%	2.62%	2.42%
Tennessee	1.69%	1.72%	8.32%	8.40%	4.79%	2.65%	5.11%
West South Central:							
Louisiana	1.73%	1.93%	7.11%	11.10%	5.01%	2.32%	1.21%
Oklahoma	1.42%	1.24%	7.12%	7.78%	4.17%	1.78%	2.23%
Texas	0.98%	0.88%	6.95%	4.73%	4.52%	0.77%	1.17%
Mountain:							
Arizona	1.24%	1.85%	7.82%	8.89%	4.52%	2.00%	0.59%
Colorado	1.36%	1.37%	8.16%	8.50%	4.75%	2.06%	0.37%
Montana	2.36%	3.45%	6.64%	2.09%	3.77%	2.23%	4.53%
Nevada	0.81%	0.72%	6.85%	6.56%	5.93%	1.17%	0.78%
New Mexico	1.95%	1.85%	6.79%	5.19%	4.71%	3.41%	2.04%
Utah	0.66%	0.61%	5.08%	4.63%	5.53%	1.58%	0.53%
Wyoming	1.28%	1.88%	7.11%	5.90%	3.64%	2.22%	3.08%
Pacific:							
California	1.61%	1.81%	4.40%	5.19%	3.43%	0.96%	4.24%
Hawaii	0.24%	0.21%	0.63%	2.25%	0.42%	0.49%	0.70%
Oregon	1.13%	1.26%	3.70%	9.33%	5.14%	0.92%	1.77%
Washington	1.10%	1.22%	6.40%	4.42%	6.27%	1.10%	1.48%
States not shown separately	1.65%	1.75%	3.77%	7.23%	7.07%	1.03%	0.75%

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.B.3.b.(1)(2002) 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, 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	87.3%	87.7%	86.1%	82.7%	78.4%	92.0%	83.8%
New England:							
Connecticut	84.6%	83.3%	87.2%	96.9%	70.2%	92.1%	73.8%
Maine	86.3%	87.1%	86.7%	72.9%	76.9%	93.7%	78.2%
Massachusetts	89.5%	89.9%	96.8%	79.9%	77.2%	90.2%	91.3%
New Hampshire	89.5%	89.7%	93.0%	84.1%	79.2%	92.8%	85.5%
Middle Atlantic:							
New Jersey	84.9%	84.8%	85.8%	85.5%	75.3%	88.5%	82.7%
New York	87.9%	88.7%	86.1%	80.0%	82.7%	91.7%	83.7%
Pennsylvania	90.4%	91.7%	79.5%	91.2%	77.3%	93.8%	89.1%
East North Central:							
Illinois	88.7%	90.1%	81.0%	83.9%	71.6%	93.9%	86.6%
Indiana	88.4%	88.3%	89.1%	89.2%	84.4%	94.5%	82.8%
Michigan	89.3%	89.6%	92.8%	80.9%	85.1%	92.7%	85.9%
Ohio	87.3%	86.5%	92.9%	95.1%	84.3%	94.6%	78.0%
Wisconsin	89.2%	91.4%	85.1%	68.0%	80.3%	93.6%	86.1%
West North Central:							
Iowa	91.8%	92.9%	89.1%	84.0%	86.4%	94.5%	88.6%
Kansas	87.1%	86.8%	90.1%	87.2%	80.8%	90.8%	81.7%
Minnesota	89.1%	89.6%	88.0%	87.3%	75.3%	93.6%	82.4%
Missouri	82.0%	81.2%	84.6%	91.5%	70.8%	92.4%	71.1%
Nebraska	92.3%	93.5%	86.0%	87.0%	86.7%	95.0%	89.1%
South Atlantic:							
Delaware	86.8%	86.7%	85.5%	94.6%	74.9%	88.6%	87.7%
Florida	86.8%	88.6%	80.7%	70.8%	78.6%	92.4%	83.9%
Georgia	85.9%	87.0%	71.3%	87.4%	77.8%	93.4%	77.3%
Maryland	87.1%	88.0%	82.7%	77.5%	76.0%	90.2%	85.6%
North Carolina	90.9%	91.5%	84.5%	84.3%	85.0%	94.6%	88.1%
South Carolina	87.6%	88.5%	84.9%	78.8%	78.9%	89.7%	88.5%
Virginia	81.6%	80.4%	91.5%	88.0%	69.7%	92.1%	75.1%
West Virginia	88.4%	88.5%	93.1%	73.0%	81.1%	94.8%	83.5%
East South Central:							
Alabama	92.8%	93.6%	88.0%	87.6%	84.7%	96.2%	94.1%
Kentucky	91.0%	91.6%	91.7%	75.3%	79.0%	96.9%	89.7%
Mississippi	87.7%	87.8%	87.4%	86.6%	74.1%	95.0%	85.1%
Tennessee	88.2%	88.5%	85.0%	86.4%	84.1%	94.0%	79.6%
West South Central:							
Louisiana	84.1%	85.2%	70.2%	86.7%	71.1%	91.6%	82.4%
Oklahoma	85.1%	85.6%	77.9%	84.8%	74.7%	92.5%	81.8%
Texas	88.1%	88.1%	86.3%	91.7%	79.0%	91.9%	86.2%
Mountain:							
Arizona	87.3%	87.4%	89.2%	81.0%	74.2%	89.7%	88.9%
Colorado	88.4%	88.6%	89.6%	80.0%	84.3%	90.3%	86.0%
Montana	89.7%	90.9%	83.0%	86.1%	85.2%	91.2%	89.5%
Nevada	84.5%	84.2%	88.3%	83.6%	66.5%	90.0%	84.6%
New Mexico	84.0%	83.1%	89.6%	83.9%	73.4%	85.2%	88.5%
Utah	88.6%	89.7%	79.8%	74.8%	71.5%	90.7%	90.6%
Wyoming	82.1%	80.9%	91.4%	87.1%	83.9%	89.2%	71.4%
Pacific:							
California	84.5%	84.7%	85.4%	75.1%	78.0%	88.6%	80.4%
Hawaii	91.1%	92.8%	86.0%	77.7%	84.5%	90.6%	95.0%
Oregon	84.8%	85.4%	90.8%	70.8%	63.9%	89.5%	89.6%
Washington	87.7%	86.6%	94.5%	93.4%	70.9%	92.1%	87.0%
States not shown separately	88.6%	88.5%	89.5%	87.4%	84.7%	92.2%	83.2%

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.B.3.b.(1)(2002) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.46%	0.56%	1.31%	2.29%	0.82%	0.41%	1.29%
New England:							
Connecticut	3.23%	3.73%	2.72%	1.47%	9.87%	1.75%	6.40%
Maine	2.92%	3.68%	4.90%	9.23%	6.91%	1.12%	6.55%
Massachusetts	1.37%	1.54%	1.24%	5.07%	3.12%	1.81%	1.66%
New Hampshire	1.25%	1.46%	2.27%	3.48%	5.56%	0.68%	9.49%
Middle Atlantic:							
New Jersey	2.92%	3.00%	5.97%	4.40%	6.62%	2.40%	4.67%
New York	1.51%	1.54%	3.16%	6.53%	2.66%	1.27%	5.71%
Pennsylvania	1.76%	1.73%	4.81%	2.21%	5.06%	1.53%	3.00%
East North Central:							
Illinois	1.87%	2.27%	4.35%	5.52%	7.00%	1.02%	3.48%
Indiana	1.68%	1.93%	3.44%	5.19%	4.43%	1.03%	2.96%
Michigan	1.86%	2.39%	2.43%	4.98%	3.57%	1.40%	3.75%
Ohio	1.97%	2.32%	1.77%	3.83%	2.45%	0.65%	4.16%
Wisconsin	1.55%	1.17%	4.29%	6.65%	6.36%	1.35%	3.70%
West North Central:							
Iowa	1.32%	1.29%	2.42%	4.12%	3.18%	1.24%	2.22%
Kansas	2.61%	2.75%	2.63%	5.30%	4.08%	2.23%	5.24%
Minnesota	2.73%	2.63%	4.62%	2.56%	6.83%	3.15%	3.69%
Missouri	3.30%	3.61%	5.39%	3.55%	5.11%	1.49%	5.44%
Nebraska	1.09%	1.27%	4.09%	10.25%	3.96%	1.12%	3.24%
South Atlantic:							
Delaware	1.96%	2.38%	4.71%	2.16%	4.36%	1.29%	3.19%
Florida	1.65%	1.74%	4.47%	7.38%	3.29%	0.97%	3.54%
Georgia	1.91%	2.26%	9.79%	4.36%	4.07%	1.21%	3.80%
Maryland	1.86%	1.72%	5.16%	6.85%	3.73%	1.76%	3.83%
North Carolina	1.97%	2.15%	4.64%	5.97%	7.18%	1.77%	3.95%
South Carolina	1.60%	1.72%	5.11%	8.15%	4.19%	2.19%	2.30%
Virginia	2.21%	2.16%	3.50%	5.51%	4.16%	1.56%	4.64%
West Virginia	1.73%	1.82%	2.72%	8.56%	4.50%	1.09%	3.18%
East South Central:							
Alabama	1.37%	1.02%	6.73%	4.85%	4.71%	1.57%	2.07%
Kentucky	1.40%	1.59%	4.31%	7.25%	4.28%	0.82%	2.34%
Mississippi	1.94%	2.00%	6.32%	7.54%	5.30%	1.76%	3.06%
Tennessee	1.82%	1.96%	5.40%	5.59%	4.73%	0.98%	4.17%
West South Central:							
Louisiana	2.07%	2.31%	8.60%	9.76%	5.30%	1.92%	4.17%
Oklahoma	3.51%	3.83%	6.58%	7.21%	5.39%	1.39%	8.18%
Texas	0.97%	0.94%	6.12%	2.06%	2.73%	1.71%	2.49%
Mountain:							
Arizona	1.07%	1.24%	6.21%	3.97%	4.53%	1.50%	1.96%
Colorado	1.90%	2.04%	4.03%	7.45%	6.56%	1.94%	2.86%
Montana	1.80%	2.26%	3.82%	4.60%	3.74%	1.46%	6.01%
Nevada	2.16%	2.15%	5.56%	8.92%	7.49%	1.39%	2.85%
New Mexico	1.39%	1.44%	4.44%	6.82%	5.83%	3.06%	1.90%
Utah	2.34%	2.42%	7.43%	6.52%	6.02%	2.91%	2.68%
Wyoming	3.47%	3.79%	4.02%	6.66%	4.10%	1.24%	8.35%
Pacific:							
California	2.01%	2.17%	4.84%	6.79%	2.58%	2.25%	3.31%
Hawaii	1.51%	1.59%	2.72%	5.65%	3.83%	1.72%	3.75%
Oregon	2.62%	2.71%	2.12%	7.23%	7.38%	2.14%	3.23%
Washington	2.12%	2.31%	2.53%	3.13%	7.12%	1.58%	3.19%
States not shown separately	2.89%	3.46%	2.89%	5.11%	4.59%	1.74%	6.73%

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.B.3.b.(1).a(2002) 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, 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	83.1%	84.3%	76.1%	74.8%	68.1%	84.3%	86.0%
New England:							
Connecticut	85.2%	86.7%	79.3%	77.3%	67.0%	85.3%	88.9%
Maine	80.1%	80.2%	76.6%	87.7%	62.5%	81.5%	85.0%
Massachusetts	81.9%	84.9%	70.0%	56.7%	66.8%	81.9%	85.5%
New Hampshire	82.0%	82.0%	84.4%	78.8%	74.2%	81.0%	87.6%
Middle Atlantic:							
New Jersey	83.8%	85.0%	76.9%	66.9%	70.6%	83.0%	86.9%
New York	80.9%	82.3%	74.9%	76.4%	69.3%	82.6%	83.6%
Pennsylvania	85.0%	86.3%	79.4%	72.7%	72.3%	86.0%	86.6%
East North Central:							
Illinois	84.1%	86.1%	72.3%	75.3%	62.6%	85.3%	86.9%
Indiana	84.8%	85.7%	83.0%	73.0%	66.3%	85.0%	88.0%
Michigan	86.1%	86.1%	84.5%	89.2%	81.3%	85.6%	88.2%
Ohio	81.1%	82.1%	75.9%	69.4%	60.7%	82.4%	86.7%
Wisconsin	82.9%	84.3%	77.1%	70.1%	70.2%	79.8%	90.2%
West North Central:							
Iowa	81.8%	83.2%	77.8%	72.1%	67.3%	82.8%	87.4%
Kansas	82.2%	82.3%	82.3%	80.5%	68.0%	86.0%	79.2%
Minnesota	81.4%	85.2%	67.5%	76.9%	76.1%	80.1%	87.7%
Missouri	84.1%	86.3%	70.8%	71.3%	66.3%	85.1%	89.7%
Nebraska	81.0%	82.1%	73.7%	80.4%	64.5%	84.1%	81.5%
South Atlantic:							
Delaware	86.2%	87.8%	80.3%	69.2%	68.9%	85.3%	89.4%
Florida	84.5%	85.9%	71.0%	82.2%	70.5%	83.1%	89.2%
Georgia	82.0%	82.8%	76.7%	63.9%	60.6%	84.4%	84.8%
Maryland	78.1%	78.4%	77.2%	75.1%	60.1%	77.1%	82.8%
North Carolina	86.8%	88.2%	71.6%	71.5%	65.4%	90.0%	90.4%
South Carolina	83.1%	83.8%	82.8%	70.7%	75.1%	84.7%	83.9%
Virginia	79.2%	79.5%	75.9%	79.0%	75.0%	80.3%	79.0%
West Virginia	79.3%	79.9%	77.2%	70.0%	75.0%	81.4%	77.9%
East South Central:							
Alabama	76.5%	77.1%	78.1%	66.4%	63.7%	78.4%	81.8%
Kentucky	86.8%	87.3%	81.5%	85.4%	71.6%	86.3%	91.7%
Mississippi	81.6%	81.7%	77.7%	86.0%	68.0%	84.1%	84.5%
Tennessee	82.5%	82.8%	79.9%	79.2%	63.8%	85.5%	84.6%
West South Central:							
Louisiana	82.1%	84.1%	62.8%	65.8%	69.0%	84.2%	83.9%
Oklahoma	78.4%	79.0%	74.3%	68.4%	70.0%	84.8%	74.0%
Texas	85.5%	85.9%	85.3%	72.4%	74.8%	85.6%	88.7%
Mountain:							
Arizona	83.2%	84.1%	78.6%	79.0%	64.9%	84.4%	87.4%
Colorado	82.1%	83.0%	74.9%	73.2%	49.3%	84.9%	84.2%
Montana	85.4%	87.0%	80.1%	72.6%	73.6%	86.2%	91.8%
Nevada	81.8%	81.8%	84.6%	74.8%	69.6%	87.6%	78.1%
New Mexico	75.5%	78.6%	59.6%	70.2%	52.6%	80.3%	80.4%
Utah	82.1%	83.2%	69.2%	69.8%	55.2%	79.6%	89.5%
Wyoming	83.1%	84.8%	70.9%	82.2%	80.0%	85.3%	81.0%
Pacific:							
California	82.5%	83.8%	73.7%	74.5%	66.6%	85.5%	83.5%
Hawaii	84.9%	84.2%	89.7%	85.2%	80.0%	88.9%	81.5%
Oregon	86.3%	87.4%	82.5%	79.7%	69.6%	88.5%	90.4%
Washington	82.3%	83.8%	71.1%	81.8%	65.3%	87.0%	78.1%
States not shown separately	85.1%	87.0%	73.2%	75.1%	67.6%	86.9%	86.7%

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.B.3.b.(1).a(2002) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.24%	0.31%	0.88%	1.31%	0.94%	0.36%	0.44%
New England:							
Connecticut	1.25%	1.38%	3.47%	7.08%	5.75%	1.48%	2.54%
Maine	1.17%	1.45%	3.51%	5.10%	5.28%	1.36%	1.56%
Massachusetts	1.45%	1.39%	3.00%	9.01%	4.42%	2.11%	5.18%
New Hampshire	1.14%	1.35%	3.11%	3.39%	3.50%	1.16%	9.52%
Middle Atlantic:							
New Jersey	1.71%	1.44%	4.80%	4.47%	4.12%	2.37%	2.26%
New York	1.17%	1.20%	3.50%	4.54%	5.20%	1.32%	1.42%
Pennsylvania	1.44%	1.51%	4.52%	5.82%	3.25%	1.61%	1.81%
East North Central:							
Illinois	0.88%	1.11%	4.80%	4.64%	4.34%	0.98%	2.09%
Indiana	0.97%	0.95%	5.18%	6.40%	5.25%	1.74%	1.31%
Michigan	1.34%	1.13%	2.65%	3.16%	3.51%	2.21%	1.45%
Ohio	1.57%	1.61%	2.99%	5.12%	6.11%	0.90%	1.51%
Wisconsin	1.36%	1.56%	3.73%	4.17%	4.27%	1.03%	1.75%
West North Central:							
Iowa	1.74%	1.35%	5.57%	3.82%	4.75%	1.43%	1.95%
Kansas	1.06%	1.35%	4.05%	5.02%	3.91%	0.81%	4.38%
Minnesota	2.14%	1.40%	5.62%	3.72%	3.87%	3.94%	2.17%
Missouri	1.56%	1.64%	4.57%	6.71%	3.91%	1.37%	2.26%
Nebraska	1.37%	1.66%	3.46%	9.55%	5.68%	1.72%	3.15%
South Atlantic:							
Delaware	1.30%	1.47%	5.50%	4.45%	4.58%	1.17%	1.99%
Florida	1.58%	1.40%	4.96%	3.34%	1.90%	1.03%	2.75%
Georgia	1.93%	2.15%	8.97%	11.43%	6.39%	1.78%	2.96%
Maryland	1.21%	1.54%	2.49%	4.55%	4.82%	1.91%	1.97%
North Carolina	1.29%	0.99%	5.95%	7.73%	4.77%	0.69%	3.22%
South Carolina	1.85%	2.07%	5.36%	6.18%	3.52%	2.12%	3.47%
Virginia	3.00%	3.25%	3.40%	9.40%	2.29%	1.95%	5.17%
West Virginia	1.58%	2.02%	3.16%	4.22%	3.31%	1.83%	4.05%
East South Central:							
Alabama	1.06%	1.26%	9.23%	6.83%	4.65%	0.78%	1.95%
Kentucky	1.35%	1.42%	4.36%	7.89%	4.17%	1.66%	1.32%
Mississippi	2.28%	2.66%	5.68%	4.14%	5.22%	2.93%	3.16%
Tennessee	1.18%	1.42%	5.43%	3.45%	6.12%	1.05%	2.98%
West South Central:							
Louisiana	1.55%	1.70%	7.99%	9.39%	5.98%	1.51%	5.70%
Oklahoma	2.23%	2.33%	3.60%	6.93%	6.42%	2.10%	2.89%
Texas	1.01%	0.93%	5.03%	5.33%	2.63%	1.31%	1.85%
Mountain:							
Arizona	2.60%	2.57%	4.70%	4.59%	4.16%	1.55%	4.34%
Colorado	1.03%	0.99%	5.37%	5.13%	10.39%	1.19%	2.90%
Montana	1.25%	1.55%	2.81%	5.73%	2.60%	1.62%	3.43%
Nevada	2.39%	2.53%	5.01%	4.42%	3.24%	1.48%	4.08%
New Mexico	1.53%	1.45%	5.87%	4.16%	4.38%	2.87%	4.93%
Utah	1.89%	2.07%	3.02%	5.26%	3.34%	1.77%	1.36%
Wyoming	1.56%	1.85%	4.12%	4.76%	3.44%	1.87%	3.76%
Pacific:							
California	1.11%	1.06%	2.60%	4.31%	4.04%	1.28%	2.88%
Hawaii	1.94%	2.21%	1.89%	4.38%	3.92%	1.24%	3.62%
Oregon	1.50%	1.71%	2.86%	5.37%	6.84%	1.40%	2.13%
Washington	2.15%	2.34%	5.67%	4.07%	5.07%	1.97%	4.01%
States not shown separately	2.20%	2.51%	3.54%	4.30%	4.48%	1.47%	4.41%

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.B.3.b.(2)(2002) 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, 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	72.6%	73.9%	65.5%	61.9%	53.4%	77.5%	72.1%
New England:							
Connecticut	72.1%	72.2%	69.1%	75.0%	47.0%	78.6%	65.6%
Maine	69.1%	69.9%	66.3%	63.9%	48.1%	76.3%	66.5%
Massachusetts	73.3%	76.3%	67.7%	45.3%	51.6%	73.8%	78.0%
New Hampshire	73.4%	73.5%	78.4%	66.3%	58.8%	75.2%	74.9%
Middle Atlantic:							
New Jersey	71.1%	72.1%	66.0%	57.2%	53.2%	73.5%	71.9%
New York	71.1%	73.0%	64.5%	61.1%	57.3%	75.8%	70.0%
Pennsylvania	76.9%	79.1%	63.1%	66.3%	55.9%	80.7%	77.1%
East North Central:							
Illinois	74.6%	77.5%	58.6%	63.2%	44.8%	80.1%	75.3%
Indiana	75.0%	75.7%	74.0%	65.1%	55.9%	80.4%	72.8%
Michigan	76.9%	77.2%	78.5%	72.1%	69.2%	79.4%	75.7%
Ohio	70.8%	71.0%	70.5%	66.0%	51.2%	77.9%	67.7%
Wisconsin	73.9%	77.0%	65.6%	47.6%	56.4%	74.6%	77.7%
West North Central:							
Iowa	75.1%	77.3%	69.4%	60.6%	58.2%	78.2%	77.4%
Kansas	71.6%	71.4%	74.2%	70.1%	55.0%	78.0%	64.7%
Minnesota	72.6%	76.4%	59.4%	67.2%	57.3%	74.9%	72.3%
Missouri	69.0%	70.1%	59.9%	65.3%	47.0%	78.6%	63.8%
Nebraska	74.7%	76.8%	63.4%	69.9%	56.0%	79.9%	72.5%
South Atlantic:							
Delaware	74.9%	76.1%	68.7%	65.5%	51.7%	75.6%	78.4%
Florida	73.3%	76.1%	57.3%	58.2%	55.4%	76.8%	74.8%
Georgia	70.4%	72.0%	54.7%	55.9%	47.2%	78.8%	65.5%
Maryland	68.0%	68.9%	63.8%	58.2%	45.6%	69.5%	70.9%
North Carolina	78.9%	80.7%	60.5%	60.2%	55.6%	85.2%	79.6%
South Carolina	72.7%	74.1%	70.3%	55.7%	59.2%	76.0%	74.3%
Virginia	64.6%	63.9%	69.5%	69.5%	52.3%	74.0%	59.4%
West Virginia	70.1%	70.7%	71.9%	51.1%	60.8%	77.2%	65.0%
East South Central:							
Alabama	71.0%	72.2%	68.7%	58.1%	53.9%	75.4%	77.0%
Kentucky	79.0%	80.0%	74.7%	64.3%	56.5%	83.6%	82.3%
Mississippi	71.6%	71.7%	67.9%	74.5%	50.4%	79.8%	71.9%
Tennessee	72.8%	73.3%	67.9%	68.4%	53.7%	80.4%	67.3%
West South Central:							
Louisiana	69.0%	71.7%	44.1%	57.1%	49.1%	77.1%	69.2%
Oklahoma	66.7%	67.6%	57.9%	58.0%	52.2%	78.4%	60.5%
Texas	75.3%	75.7%	73.6%	66.4%	59.1%	78.7%	76.5%
Mountain:							
Arizona	72.6%	73.5%	70.1%	64.0%	48.1%	75.8%	77.7%
Colorado	72.6%	73.6%	67.1%	58.6%	41.5%	76.6%	72.4%
Montana	76.6%	79.0%	66.4%	62.5%	62.7%	78.6%	82.2%
Nevada	69.1%	69.0%	74.7%	62.6%	46.3%	78.8%	66.1%
New Mexico	63.4%	65.3%	53.4%	58.9%	38.6%	68.4%	71.2%
Utah	72.8%	74.6%	55.3%	52.2%	39.5%	72.3%	81.1%
Wyoming	68.3%	68.6%	64.8%	71.6%	67.2%	76.0%	57.9%
Pacific:							
California	69.7%	71.1%	63.0%	56.0%	52.0%	75.7%	67.1%
Hawaii	77.3%	78.1%	77.2%	66.2%	67.6%	80.6%	77.4%
Oregon	73.2%	74.7%	74.9%	56.4%	44.5%	79.3%	81.0%
Washington	72.1%	72.6%	67.1%	76.5%	46.3%	80.2%	67.9%
States not shown separately	75.4%	77.0%	65.4%	65.6%	57.3%	80.1%	72.2%

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.B.3.b.(2)(2002) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.34%	0.47%	1.66%	2.34%	0.64%	0.46%	1.04%
New England:							
Connecticut	2.47%	2.88%	4.24%	6.57%	8.95%	1.69%	6.11%
Maine	2.75%	3.71%	5.62%	7.05%	7.00%	1.78%	5.60%
Massachusetts	1.92%	1.55%	2.87%	8.14%	3.01%	2.48%	4.85%
New Hampshire	1.26%	1.81%	3.47%	5.30%	3.95%	1.04%	8.20%
Middle Atlantic:							
New Jersey	3.48%	3.36%	7.46%	3.73%	3.43%	3.51%	4.62%
New York	1.86%	1.81%	3.50%	7.24%	5.27%	1.74%	4.68%
Pennsylvania	1.67%	1.78%	4.92%	5.21%	3.64%	1.83%	2.72%
East North Central:							
Illinois	1.77%	2.33%	4.51%	4.99%	6.39%	1.33%	3.50%
Indiana	1.57%	2.04%	5.12%	7.00%	5.98%	1.81%	3.16%
Michigan	1.97%	2.24%	2.60%	4.82%	5.20%	2.52%	3.29%
Ohio	2.05%	2.15%	2.58%	4.71%	5.26%	1.08%	3.98%
Wisconsin	1.98%	1.84%	4.41%	6.21%	5.73%	0.88%	3.92%
West North Central:							
Iowa	1.80%	1.24%	5.46%	3.50%	4.96%	1.53%	1.81%
Kansas	2.18%	2.33%	3.87%	6.00%	5.34%	2.00%	6.03%
Minnesota	3.38%	2.52%	6.51%	3.76%	6.40%	5.23%	3.95%
Missouri	2.81%	3.01%	4.78%	6.44%	5.82%	1.45%	4.83%
Nebraska	1.75%	2.19%	4.39%	9.71%	5.12%	2.02%	4.40%
South Atlantic:							
Delaware	1.76%	2.20%	7.50%	4.42%	5.18%	1.05%	3.09%
Florida	2.00%	1.54%	4.71%	7.96%	2.68%	1.24%	3.46%
Georgia	1.71%	2.01%	8.01%	11.38%	6.69%	2.03%	2.50%
Maryland	1.37%	1.42%	5.10%	5.67%	5.31%	1.67%	3.42%
North Carolina	1.86%	2.13%	6.94%	8.28%	5.41%	1.86%	5.08%
South Carolina	2.08%	2.59%	6.92%	5.55%	4.67%	2.90%	3.09%
Virginia	3.11%	3.19%	4.35%	9.70%	3.14%	1.73%	5.91%
West Virginia	1.55%	2.04%	3.48%	7.20%	4.98%	2.21%	4.26%
East South Central:							
Alabama	1.27%	1.52%	9.08%	7.27%	5.64%	0.87%	2.64%
Kentucky	1.82%	2.16%	5.79%	7.76%	4.22%	1.81%	2.37%
Mississippi	2.99%	3.22%	7.84%	7.29%	5.44%	3.39%	4.30%
Tennessee	1.65%	2.07%	6.13%	5.40%	6.11%	0.86%	3.90%
West South Central:							
Louisiana	2.61%	2.80%	8.29%	9.31%	5.46%	2.39%	6.25%
Oklahoma	3.25%	3.53%	6.34%	6.86%	5.45%	2.52%	6.39%
Texas	1.46%	1.29%	7.20%	4.97%	2.26%	1.95%	2.82%
Mountain:							
Arizona	2.49%	2.64%	7.44%	6.58%	4.84%	1.87%	4.89%
Colorado	1.84%	2.12%	7.48%	7.46%	7.60%	2.09%	3.66%
Montana	2.22%	2.59%	4.09%	6.85%	3.83%	2.07%	6.67%
Nevada	2.22%	2.44%	7.16%	6.93%	6.91%	1.46%	2.96%
New Mexico	1.02%	1.57%	6.46%	4.98%	4.08%	3.18%	4.55%
Utah	2.64%	2.73%	5.25%	6.28%	4.55%	2.87%	2.40%
Wyoming	3.11%	3.78%	4.62%	7.55%	4.83%	1.91%	7.38%
Pacific:							
California	2.23%	2.15%	4.08%	6.67%	2.78%	2.37%	3.95%
Hawaii	1.94%	2.42%	2.88%	6.63%	4.23%	1.54%	4.51%
Oregon	2.89%	2.99%	3.11%	8.72%	7.05%	2.88%	3.94%
Washington	2.04%	2.18%	5.74%	4.58%	4.16%	1.66%	4.16%
States not shown separately	3.56%	4.33%	4.56%	4.95%	4.58%	2.57%	6.99%

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.B.4(2002) Number of part-time private-sector employees 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	22,337,746	3,516,979	5,601,898	13,218,868	9,453,132	7,452,288	5,432,326
New England:							
Connecticut	388,749	53,549	70,481	264,719	115,299	173,071	100,379*
Maine	119,099	19,008	30,281	69,811	63,898	41,980	13,221
Massachusetts	752,140	114,569	91,582	545,989*	208,874	315,472	227,794*
New Hampshire	163,208	22,488	28,322	112,398*	45,189	68,313	49,707*
Middle Atlantic:							
New Jersey	571,709	129,246	187,122	255,341	143,864	304,094	123,751
New York	1,671,433	226,834	547,486	897,113	641,066	597,861	432,506*
Pennsylvania	1,022,221	172,674	316,374	533,173	497,453	331,967	192,800
East North Central:							
Illinois	1,038,537	143,526	350,298	544,714	404,092	347,793	286,653
Indiana	532,640	78,557	112,900	341,183	210,238	166,761	155,641*
Michigan	1,029,586	121,028	258,464	650,093	363,925	327,883	337,777*
Ohio	869,540	179,936	176,099	513,505	422,178	308,110	139,251
Wisconsin	552,544	76,524	133,928	342,091	262,024	186,621	103,898*
West North Central:							
Iowa	301,643	37,623	67,024	196,996	162,642	90,961	48,040
Kansas	262,806	30,877	51,899	180,030	116,618	71,122	75,066*
Minnesota	638,070	76,100	202,726*	359,244	271,917	276,043	90,110
Missouri	467,455	75,998	106,790	284,667	228,347	143,297	95,811*
Nebraska	168,058	23,383	47,492	97,184	92,093	50,148	25,817
South Atlantic:							
Delaware	75,608	16,934*	20,740	37,935	23,952	18,455	33,201*
Florida	1,189,677	197,677	240,583	751,418	437,381	282,790	469,507*
Georgia	471,635	65,793	129,926	275,916	212,285*	105,741	153,610
Maryland	415,297	60,311	73,264	281,722	145,658	146,594	123,045*
North Carolina	495,788	74,044	104,951	316,793	290,711	151,296	53,781
South Carolina	336,406	44,643	84,132	207,631	134,787	93,328	108,290*
Virginia	505,890	79,150	117,728	309,013	211,376	137,464	157,050
West Virginia	112,431	14,611	32,383	65,437	63,973	29,784	18,674
East South Central:							
Alabama	346,452	47,088	65,993*	233,371	148,050	74,420	123,982*
Kentucky	258,223	40,278	65,428	152,517	129,638	42,531	86,053
Mississippi	175,107	25,381	39,224	110,502*	74,781	36,625	63,701*
Tennessee	436,955	54,116	83,559	299,280	221,081*	85,886	129,988*
West South Central:							
Louisiana	268,073	41,368	71,590	155,115	131,843	40,882	95,348*
Oklahoma	195,170	50,194	43,832	101,144	108,075	42,425	44,671
Texas	1,227,033	254,780	292,361	679,892	600,012	313,398	313,624
Mountain:							
Arizona	393,582	61,492	94,530	237,560	153,893	104,501	135,189*
Colorado	408,776	90,181*	73,976	244,620	181,940	180,807*	46,028*
Montana	84,095	11,214	18,005	54,876	51,574	21,450	11,071
Nevada	179,931	44,836	34,373	100,722	69,750	69,826	40,355
New Mexico	134,956	19,101	35,752	80,104	64,852	27,254	42,851*
Utah	148,292	23,026	34,116	91,150	76,581	49,467	22,244
Wyoming	41,176	4,449	10,035	26,693	26,805	8,797	5,574
Pacific:							
California	2,339,947	373,385	667,732	1,298,830	984,747	961,729	393,471*
Hawaii	98,185	11,722	27,583	58,880	44,295	37,572	16,319
Oregon	329,291	42,904	77,727	208,660	111,885	166,672*	50,734*
Washington	486,713	83,324	119,400	283,988	195,031	198,955	92,727*
States not shown separately	633,617	103,057	163,709	366,851	308,458	222,142	103,017*

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.

Totals may not sum exactly because of rounding.

**Table VII.B.4(2002) Standard error for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 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	478,824	66,428	143,218	437,495	266,698	274,944	461,919
New England:							
Connecticut	56,511	10,766	4,915	54,157	20,611	26,866	67,712*
Maine	10,995	2,644	6,802	10,066	9,345	7,420	3,797
Massachusetts	177,430	13,669	11,778	180,618*	48,750	69,999	165,138*
New Hampshire	38,160	3,940	3,252	36,854*	7,708	17,296	20,798*
Middle Atlantic:							
New Jersey	50,946	23,754	36,717	27,732	31,991	41,688	28,139
New York	197,963	14,948	60,230	177,292	102,393	45,918	141,377*
Pennsylvania	71,374	18,163	32,559	70,294	60,591	47,174	29,303
East North Central:							
Illinois	115,586	20,701	88,011	81,487	60,575	68,621	77,483
Indiana	65,393	13,180	18,994	62,725	29,655	37,423	63,514*
Michigan	153,182	29,132	44,249	178,423	39,275	63,813	142,992*
Ohio	91,902	14,283	29,460	85,355	40,331	49,781	24,639
Wisconsin	64,292	6,372	20,196	60,498	34,702	19,624	39,000*
West North Central:							
Iowa	25,978	5,769	13,358	26,084	17,668	7,388	8,684
Kansas	49,014	6,035	8,166	51,554	20,077	12,696	39,223*
Minnesota	93,300	16,262	86,695*	53,436	63,849	82,523	24,962
Missouri	45,964	14,694	16,070	49,734	21,738	16,027	30,925*
Nebraska	14,532	3,134	10,599	12,068	10,088	6,540	6,447
South Atlantic:							
Delaware	9,510	5,628*	3,819	6,515	3,807	2,170	10,154*
Florida	194,551	25,800	43,270	195,229	43,808	56,465	152,074*
Georgia	62,136	10,800	23,469	63,993	67,242*	18,677	34,421
Maryland	55,390	4,976	7,947	53,733	21,992	14,188	52,362*
North Carolina	47,993	9,961	17,017	53,849	45,232	30,007	14,817
South Carolina	71,107	6,957	16,490	61,976	17,411	20,632	54,460*
Virginia	46,248	10,900	13,134	48,202	23,045	17,672	40,400
West Virginia	6,568	2,084	3,440	6,799	8,761	5,878	2,630
East South Central:							
Alabama	57,418	9,264	29,487*	53,425	13,794	9,699	49,297*
Kentucky	20,736	7,325	11,467	25,373	6,697	7,190	23,038
Mississippi	32,732	6,683	7,813	35,509*	7,134	8,830	35,403*
Tennessee	87,594	7,259	11,374	83,070	68,637*	12,334	58,141*
West South Central:							
Louisiana	37,137	6,532	12,975	38,972	23,673	10,930	29,190*
Oklahoma	22,358	10,708	6,948	15,520	16,774	9,113	11,332
Texas	77,664	31,976	56,962	56,751	62,929	38,494	81,112
Mountain:							
Arizona	72,141	7,267	21,209	68,516	33,801	12,651	63,300*
Colorado	69,598	46,879*	10,748	50,881	45,385	64,469*	20,164*
Montana	6,159	2,175	2,032	6,550	3,959	2,748	2,913
Nevada	20,443	5,455	8,437	20,330	15,502	19,353	6,400
New Mexico	19,593	1,392	7,897	19,184	10,310	4,249	20,586*
Utah	12,343	2,112	5,250	12,875	12,037	6,011	5,534
Wyoming	3,602	497	1,880	2,922	2,929	1,391	1,190
Pacific:							
California	140,286	36,147	75,099	136,319	149,544	87,877	120,177*
Hawaii	11,010	1,663	4,125	11,048	7,495	7,129	3,872
Oregon	57,653	6,793	10,645	57,603	11,182	51,963*	18,005*
Washington	47,360	15,643	32,404	39,231	31,920	23,907	30,068*
States not shown separately	59,893	15,257	17,590	47,012	30,626	31,068	39,414*

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.

Totals may not sum exactly because of rounding.

**Table VII.B.4.a(2002) Percent of number of part-time private-sector employees 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	22,337,746	15.7%	25.1%	59.2%	42.3%	33.4%	24.3%
New England:							
Connecticut	388,749	13.8%	18.1%	68.1%	29.7%	44.5%	25.8%*
Maine	119,099	16.0%	25.4%	58.6%	53.7%	35.2%	11.1%
Massachusetts	752,140	15.2%	12.2%*	72.6%*	27.8%	41.9%	30.3%*
New Hampshire	163,208	13.8%	17.4%	68.9%*	27.7%	41.9%	30.5%*
Middle Atlantic:							
New Jersey	571,709	22.6%	32.7%	44.7%	25.2%	53.2%	21.6%
New York	1,671,433	13.6%	32.8%	53.7%	38.4%	35.8%	25.9%*
Pennsylvania	1,022,221	16.9%	30.9%	52.2%	48.7%	32.5%	18.9%
East North Central:							
Illinois	1,038,537	13.8%	33.7%	52.5%	38.9%	33.5%	27.6%
Indiana	532,640	14.7%	21.2%	64.1%	39.5%	31.3%	29.2%*
Michigan	1,029,586	11.8%	25.1%	63.1%	35.3%	31.8%	32.8%*
Ohio	869,540	20.7%	20.3%	59.1%	48.6%	35.4%	16.0%
Wisconsin	552,544	13.8%	24.2%	61.9%	47.4%	33.8%	18.8%*
West North Central:							
Iowa	301,643	12.5%	22.2%	65.3%	53.9%	30.2%	15.9%
Kansas	262,806	11.7%	19.7%	68.5%	44.4%	27.1%	28.6%*
Minnesota	638,070	11.9%	31.8%*	56.3%	42.6%	43.3%	14.1%
Missouri	467,455	16.3%	22.8%	60.9%	48.8%	30.7%	20.5%*
Nebraska	168,058	13.9%	28.3%	57.8%	54.8%	29.8%	15.4%
South Atlantic:							
Delaware	75,608	22.4%*	27.4%	50.2%	31.7%	24.4%	43.9%*
Florida	1,189,677	16.6%	20.2%	63.2%	36.8%	23.8%	39.5%*
Georgia	471,635	13.9%	27.5%	58.5%	45.0%*	22.4%	32.6%
Maryland	415,297	14.5%	17.6%	67.8%	35.1%	35.3%	29.6%*
North Carolina	495,788	14.9%	21.2%	63.9%	58.6%	30.5%	10.8%
South Carolina	336,406	13.3%	25.0%	61.7%	40.1%	27.7%	32.2%*
Virginia	505,890	15.6%	23.3%	61.1%	41.8%	27.2%	31.0%
West Virginia	112,431	13.0%	28.8%	58.2%	56.9%	26.5%	16.6%
East South Central:							
Alabama	346,452	13.6%*	19.0%*	67.4%	42.7%	21.5%	35.8%*
Kentucky	258,223	15.6%	25.3%	59.1%	50.2%	16.5%	33.3%
Mississippi	175,107	14.5%	22.4%	63.1%*	42.7%	20.9%	36.4%*
Tennessee	436,955	12.4%	19.1%	68.5%	50.6%*	19.7%	29.7%*
West South Central:							
Louisiana	268,073	15.4%	26.7%	57.9%	49.2%	15.3%	35.6%*
Oklahoma	195,170	25.7%	22.5%	51.8%	55.4%	21.7%	22.9%
Texas	1,227,033	20.8%	23.8%	55.4%	48.9%	25.5%	25.6%
Mountain:							
Arizona	393,582	15.6%	24.0%	60.4%	39.1%	26.6%	34.3%*
Colorado	408,776	22.1%*	18.1%	59.8%	44.5%	44.2%*	11.3%*
Montana	84,095	13.3%	21.4%	65.3%	61.3%	25.5%	13.2%
Nevada	179,931	24.9%	19.1%	56.0%	38.8%	38.8%	22.4%
New Mexico	134,956	14.2%	26.5%	59.4%	48.1%	20.2%	31.8%*
Utah	148,292	15.5%	23.0%	61.5%	51.6%	33.4%	15.0%
Wyoming	41,176	10.8%	24.4%	64.8%	65.1%	21.4%	13.5%
Pacific:							
California	2,339,947	16.0%	28.5%	55.5%	42.1%	41.1%	16.8%*
Hawaii	98,185	11.9%	28.1%	60.0%	45.1%	38.3%	16.6%
Oregon	329,291	13.0%	23.6%	63.4%	34.0%	50.6%*	15.4%*
Washington	486,713	17.1%	24.5%	58.3%	40.1%	40.9%	19.1%*
States not shown separately	633,617	16.3%	25.8%	57.9%	48.7%	35.1%	16.3%*

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.

Percents may not add to 100% because of rounding.

**Table VII.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 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	478,824	0.43%	0.58%	0.90%	1.11%	1.28%	1.74%
New England:							
Connecticut	56,511	2.35%	2.39%	3.30%	6.27%	7.43%	8.21%*
Maine	10,995	1.42%	5.13%	5.41%	5.79%	4.96%	2.79%
Massachusetts	177,430	4.39%	3.74%*	7.29%*	5.55%	6.96%	8.00%*
New Hampshire	38,160	3.44%	3.12%	5.73%*	5.33%	2.67%	5.71%*
Middle Atlantic:							
New Jersey	50,946	3.43%	4.12%	4.02%	5.23%	4.50%	4.71%
New York	197,963	1.56%	3.53%	4.23%	4.62%	4.06%	4.22%*
Pennsylvania	71,374	1.96%	2.95%	3.81%	4.08%	4.87%	3.36%
East North Central:							
Illinois	115,586	2.13%	5.58%	5.75%	5.84%	5.12%	4.41%
Indiana	65,393	4.30%	3.84%	5.52%	5.55%	6.28%	7.08%*
Michigan	153,182	2.70%	5.36%	7.04%	4.84%	5.19%	6.99%*
Ohio	91,902	2.39%	3.45%	4.65%	1.90%	3.00%	2.16%
Wisconsin	64,292	1.99%	3.87%	3.56%	3.76%	2.62%	4.09%*
West North Central:							
Iowa	25,978	3.08%	3.81%	4.19%	2.37%	2.77%	2.46%
Kansas	49,014	2.50%	4.22%	5.52%	5.44%	5.05%	6.36%*
Minnesota	93,300	2.85%	7.49%*	6.11%	5.85%	5.87%	4.15%
Missouri	45,964	3.13%	3.83%	4.52%	3.75%	2.82%	4.53%*
Nebraska	14,532	1.33%	4.92%	5.28%	3.77%	3.75%	2.90%
South Atlantic:							
Delaware	9,510	5.07%*	4.59%	4.21%	4.62%	5.01%	7.67%*
Florida	194,551	4.04%	3.70%	5.60%	4.31%	4.80%	6.39%*
Georgia	62,136	2.44%	5.45%	7.17%	7.58%*	5.10%	6.81%
Maryland	55,390	1.73%	2.52%	3.37%	4.93%	2.79%	5.90%*
North Carolina	47,993	3.03%	4.51%	6.04%	6.69%	5.41%	2.15%
South Carolina	71,107	3.42%	5.16%	6.08%	7.33%	3.58%	6.06%*
Virginia	46,248	2.80%	3.25%	4.72%	3.87%	2.83%	4.74%
West Virginia	6,568	1.85%	2.97%	3.60%	6.22%	5.10%	2.70%
East South Central:							
Alabama	57,418	4.13%*	5.32%*	5.51%	5.89%	2.75%	7.53%*
Kentucky	20,736	3.09%	4.84%	5.09%	4.16%	3.20%	5.53%
Mississippi	32,732	3.92%	4.23%	7.38%*	7.09%	4.60%	8.50%*
Tennessee	87,594	2.83%	4.23%	6.40%	7.09%*	3.45%	8.26%*
West South Central:							
Louisiana	37,137	4.20%	6.25%	7.13%	6.27%	4.02%	6.89%*
Oklahoma	22,358	3.60%	2.79%	5.09%	4.26%	4.13%	4.31%
Texas	77,664	2.28%	3.29%	3.57%	4.54%	3.56%	5.15%
Mountain:							
Arizona	72,141	3.24%	6.43%	6.99%	6.09%	5.34%	6.28%*
Colorado	69,598	6.01%*	4.26%	7.95%	7.34%	7.50%*	4.56%*
Montana	6,159	2.29%	2.52%	3.73%	2.19%	2.16%	2.96%
Nevada	20,443	3.35%	4.69%	5.75%	6.16%	5.98%	4.60%
New Mexico	19,593	2.12%	5.04%	5.19%	7.50%	4.14%	7.26%*
Utah	12,343	1.66%	3.71%	4.53%	3.75%	3.88%	3.69%
Wyoming	3,602	1.04%	3.18%	2.97%	3.86%	2.94%	2.88%
Pacific:							
California	140,286	1.55%	2.96%	3.63%	4.93%	4.00%	3.61%*
Hawaii	11,010	2.60%	4.60%	5.69%	5.67%	4.09%	4.62%
Oregon	57,653	2.85%	4.81%	6.65%	4.48%	5.90%*	4.80%*
Washington	47,360	2.95%	4.35%	4.25%	5.12%	5.71%	4.26%*
States not shown separately	59,893	2.54%	2.76%	3.50%	3.56%	4.35%	3.94%*

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.

Percents may not add to 100% because of rounding.

**Table VII.B.4.b(2002) 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, 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	76.5%	92.8%	82.8%	69.4%	62.9%	82.2%	92.1%
New England:							
Connecticut	81.1%	96.7%	90.7%	75.4%	53.9%	90.3%	96.6%
Maine	65.9%	93.5%	78.3%	52.9%	56.2%	70.6%	97.3%
Massachusetts	86.3%	96.8%	88.2%	83.8%	80.6%	85.6%	92.6%
New Hampshire	87.0%	98.2%	86.1%	85.0%	70.0%	89.2%	99.5%
Middle Atlantic:							
New Jersey	80.6%	95.6%	88.6%	67.2%	62.1%	87.1%	86.2%
New York	83.7%	92.9%	89.3%	77.9%	77.0%	83.6%	93.8%
Pennsylvania	75.8%	96.3%	79.1%	67.1%	59.3%	91.1%	91.9%
East North Central:							
Illinois	77.1%	93.9%	91.2%	63.5%	68.8%	86.8%	76.9%
Indiana	76.7%	93.6%	74.7%	73.5%	61.1%	81.6%	92.6%
Michigan	86.5%	95.2%	91.2%	83.1%	75.9%	88.8%	95.9%
Ohio	78.6%	92.3%	84.1%	71.9%	70.9%	87.7%	81.9%
Wisconsin	77.5%	93.3%	87.8%	70.0%	70.2%	77.2%	96.4%
West North Central:							
Iowa	69.5%	91.9%	82.4%	60.8%	55.6%	80.5%	95.6%
Kansas	77.0%	89.5%	82.7%	73.2%	61.2%	84.2%	94.8%
Minnesota	77.2%	96.0%	87.7%	67.3%	62.1%	86.5%	94.1%
Missouri	76.9%	95.2%	81.6%	70.3%	66.0%	82.0%	95.3%
Nebraska	70.6%	90.4%	87.4%	57.6%	59.4%	78.2%	95.9%
South Atlantic:							
Delaware	78.0%	84.7%	86.0%	70.7%	58.0%	78.3%	92.3%
Florida	81.3%	91.7%	82.0%	78.3%	63.4%	81.2%	98.0%
Georgia	80.3%	93.9%	82.7%	75.9%	72.5%	75.1%	94.5%
Maryland	79.6%	92.4%	80.5%	76.6%	68.8%	76.7%	95.8%
North Carolina	73.4%	90.9%	68.3%	71.0%	70.9%	72.2%	90.6%
South Carolina	61.0%	79.6%	79.9%	49.4%	64.2%	74.0%	45.8%*
Virginia	77.4%	91.2%	81.7%	72.3%	62.5%	79.0%	96.2%
West Virginia	69.5%	87.2%	78.5%	61.1%	62.1%	75.6%	85.0%
East South Central:							
Alabama	85.3%	94.2%	81.8%	84.5%	76.8%	84.1%	96.2%
Kentucky	76.8%	96.6%	84.6%	68.3%	60.5%	88.4%	95.7%
Mississippi	74.4%	87.1%	66.8%	74.3%	55.3%	85.7%	90.5%
Tennessee	64.5%	90.4%	80.3%	55.4%	37.7%	83.4%	97.6%
West South Central:							
Louisiana	73.3%	91.4%	69.3%	70.2%	56.1%	82.8%	92.8%
Oklahoma	66.5%	91.2%	68.5%	53.3%	54.9%	82.2%	79.4%
Texas	73.4%	89.9%	69.2%	69.1%	61.3%	74.0%	96.1%
Mountain:							
Arizona	80.7%	89.8%	82.1%	77.8%	68.2%	78.0%	97.1%
Colorado	72.0%	97.7%	78.4%	60.6%	51.5%	85.7%	98.8%
Montana	56.8%	84.6%	58.8%	50.5%	44.9%	69.7%	87.6%
Nevada	79.7%	95.3%	87.1%	70.3%	66.5%	90.3%	84.2%
New Mexico	70.8%	75.8%	65.6%	71.9%	54.9%	71.4%	94.3%
Utah	66.4%	93.4%	75.4%	56.3%	61.8%	67.5%	80.3%
Wyoming	49.8%	85.2%	65.1%	38.1%	45.0%	56.2%	62.6%
Pacific:							
California	69.2%	91.5%	80.4%	57.1%	53.3%	76.4%	91.6%
Hawaii	94.8%	100.0%	96.8%	92.9%	92.7%	96.9%	96.0%
Oregon	78.7%	91.6%	85.6%	73.5%	61.5%	87.0%	89.6%
Washington	69.7%	93.8%	87.5%	55.1%	53.1%	74.6%	94.1%
States not shown separately	67.7%	93.7%	83.6%	53.3%	45.9%	84.2%	97.3%

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.B.4.b(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.79%	0.43%	0.55%	1.35%	0.93%	0.69%	1.76%
New England:							
Connecticut	5.47%	1.00%	2.69%	7.26%	11.02%	1.88%	10.38%
Maine	3.12%	3.03%	5.37%	4.39%	5.49%	6.52%	10.87%
Massachusetts	2.82%	1.83%	2.81%	6.96%	5.43%	3.23%	11.30%
New Hampshire	3.22%	1.44%	1.81%	9.40%	6.43%	3.55%	10.49%
Middle Atlantic:							
New Jersey	3.90%	3.71%	5.79%	5.17%	9.42%	5.00%	7.41%
New York	2.68%	2.38%	2.46%	4.79%	4.30%	3.30%	3.41%
Pennsylvania	2.82%	1.46%	6.30%	3.10%	5.98%	1.84%	4.29%
East North Central:							
Illinois	4.47%	2.06%	4.46%	6.96%	6.78%	3.16%	8.44%
Indiana	3.30%	1.70%	3.74%	7.43%	9.68%	4.08%	4.25%
Michigan	2.33%	1.65%	2.64%	6.47%	5.05%	3.60%	7.96%
Ohio	2.73%	4.29%	3.13%	5.47%	4.52%	2.46%	9.26%
Wisconsin	2.28%	2.56%	4.82%	4.05%	3.45%	4.14%	9.58%
West North Central:							
Iowa	3.85%	2.33%	4.76%	7.05%	5.53%	4.60%	3.50%
Kansas	3.78%	2.45%	2.81%	5.91%	5.59%	4.36%	7.97%
Minnesota	3.55%	1.38%	7.46%	4.81%	7.26%	4.27%	3.67%
Missouri	3.77%	3.40%	4.44%	6.63%	4.25%	4.56%	10.34%
Nebraska	3.50%	2.20%	5.93%	5.87%	5.48%	5.01%	10.40%
South Atlantic:							
Delaware	3.07%	4.19%	4.91%	6.15%	9.45%	4.49%	5.16%
Florida	2.88%	1.67%	8.63%	5.46%	4.89%	4.56%	2.21%
Georgia	4.83%	4.79%	9.65%	9.05%	12.99%	8.78%	1.85%
Maryland	2.12%	2.23%	3.24%	3.56%	3.55%	3.70%	3.69%
North Carolina	3.29%	2.56%	9.58%	9.51%	5.62%	7.92%	5.79%
South Carolina	5.79%	5.71%	9.34%	9.13%	4.67%	5.50%	16.37%*
Virginia	2.98%	3.70%	5.68%	8.17%	7.72%	3.73%	2.95%
West Virginia	3.36%	4.43%	5.20%	4.25%	5.85%	6.01%	6.26%
East South Central:							
Alabama	2.82%	2.53%	9.15%	4.03%	3.99%	5.46%	8.75%
Kentucky	3.21%	1.93%	2.22%	8.76%	7.08%	3.76%	3.43%
Mississippi	6.96%	4.76%	10.32%	9.19%	6.72%	6.43%	13.47%
Tennessee	6.44%	2.66%	8.46%	7.84%	9.18%	3.58%	10.54%
West South Central:							
Louisiana	3.67%	5.12%	7.54%	10.54%	5.04%	7.76%	6.49%
Oklahoma	5.90%	4.29%	7.43%	7.56%	7.88%	3.84%	9.51%
Texas	2.54%	1.37%	7.40%	5.14%	5.64%	4.21%	3.61%
Mountain:							
Arizona	3.49%	2.07%	8.04%	8.09%	8.90%	4.01%	3.64%
Colorado	6.75%	2.09%	8.75%	9.61%	8.75%	6.79%	10.45%
Montana	2.35%	8.29%	6.12%	4.00%	3.30%	5.13%	12.65%
Nevada	4.18%	1.62%	6.10%	6.64%	6.68%	4.57%	7.80%
New Mexico	4.88%	3.22%	7.66%	7.72%	8.72%	6.03%	10.55%
Utah	3.17%	1.64%	4.67%	4.75%	7.16%	6.50%	15.01%
Wyoming	4.78%	3.22%	6.21%	5.63%	6.88%	4.26%	13.78%
Pacific:							
California	3.30%	1.76%	4.41%	4.41%	3.98%	2.04%	3.97%
Hawaii	1.42%	0.00%	1.00%	4.24%	2.14%	0.82%	10.33%
Oregon	1.99%	2.01%	4.13%	6.04%	3.79%	3.46%	11.47%
Washington	3.62%	3.53%	7.19%	6.14%	7.76%	4.56%	9.26%
States not shown separately	4.43%	1.40%	4.42%	5.92%	7.03%	2.56%	1.89%

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.B.4.b.(1)(2002) 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, 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	28.1%	39.0%	32.0%	22.2%	23.7%	35.4%	24.2%
New England:							
Connecticut	27.3%	32.0%	43.8%	20.8%	37.2%	33.8%	10.5%*
Maine	31.0%	39.2%	20.2%*	34.1%	30.6%	32.8%	28.1%*
Massachusetts	26.3%	48.6%	35.6%	19.2%*	26.3%	37.2%	12.3%*
New Hampshire	23.6%	34.3%	24.4%	20.9%	13.2%*	38.8%	11.6%*
Middle Atlantic:							
New Jersey	29.7%	42.0%	32.6%	18.0%*	14.8%*	34.8%	29.5%*
New York	35.2%	48.1%	42.0%	26.5%*	36.4%	42.9%	24.2%*
Pennsylvania	32.9%	42.8%	34.0%	27.4%	23.9%	35.5%	43.3%
East North Central:							
Illinois	24.4%	27.1%	27.6%	20.4%	9.5%*	39.0%	23.4%
Indiana	17.6%	21.1%	18.6%	16.2%*	15.4%*	23.7%	13.7%*
Michigan	27.0%	46.6%	40.1%	17.1%*	17.7%*	36.8%	26.1%*
Ohio	33.3%	56.6%	22.8%	27.1%	27.6%	35.4%	43.3%
Wisconsin	20.8%	39.7%	23.0%	14.0%*	16.6%*	28.9%	16.7%*
West North Central:							
Iowa	31.9%	29.4%	44.2%	27.0%	30.1%	28.8%	40.7%
Kansas	26.7%	32.5%	29.7%*	24.5%*	38.7%	30.7%	11.3%*
Minnesota	23.5%	34.9%	7.5%*	31.9%	19.7%*	19.2%*	43.2%
Missouri	31.1%	44.3%	11.1%*	35.1%	32.3%	37.5%	21.0%*
Nebraska	28.9%	37.1%	38.1%	18.9%*	23.3%*	30.3%	38.8%
South Atlantic:							
Delaware	38.5%	59.7%	52.6%	17.9%	19.6%*	33.3%	49.6%
Florida	25.1%	29.8%	34.8%	20.4%*	22.2%	42.8%	18.1%*
Georgia	33.4%	29.6%	36.6%	32.8%*	22.8%*	29.4%	46.7%
Maryland	26.6%	41.9%	31.1%	21.4%	22.6%	40.9%	16.4%*
North Carolina	37.0%	29.7%	33.6%*	40.3%	40.0%	28.7%	42.8%*
South Carolina	32.4%	34.1%	45.8%	23.0%	23.7%*	55.6%	15.4%*
Virginia	30.3%	32.6%	30.6%	29.4%	30.1%	28.6%	31.7%
West Virginia	26.4%	40.7%	21.0%*	25.2%	23.8%	26.4%*	32.6%*
East South Central:							
Alabama	22.0%*	35.8%	16.9%*	20.2%*	33.6%*	31.2%	6.0%*
Kentucky	22.9%	37.9%	36.1%	10.3%*	14.3%	39.1%	23.8%
Mississippi	21.4%*	15.3%*	23.6%	22.4%*	27.2%*	33.7%	10.6%*
Tennessee	36.2%	36.2%	57.1%	27.7%*	31.2%	46.4%	33.6%*
West South Central:							
Louisiana	17.4%	18.4%*	30.2%*	11.2%*	14.9%*	12.2%*	21.5%*
Oklahoma	23.9%	29.1%	15.7%*	24.0%*	24.8%*	38.0%	8.5%*
Texas	19.8%	31.1%	40.5%	5.4%*	6.2%*	29.7%	28.8%*
Mountain:							
Arizona	21.1%	30.5%	39.0%*	10.7%*	20.6%*	26.6%*	18.0%*
Colorado	34.5%	69.9%	30.3%	15.2%*	22.3%	47.8%	14.5%*
Montana	23.2%	26.9%	24.3%	21.6%	13.1%*	30.6%	36.1%
Nevada	21.6%	28.7%	15.6%*	19.9%	27.6%*	12.1%*	31.2%*
New Mexico	22.8%	32.5%	37.2%	14.5%*	25.0%	27.9%	18.4%*
Utah	19.9%	31.1%	11.6%*	19.3%	17.1%	16.7%	33.3%*
Wyoming	15.8%	21.8%	27.2%	6.3%*	9.1%*	20.7%	32.1%*
Pacific:							
California	29.4%	42.9%	30.7%	22.3%	31.8%	31.9%	20.9%
Hawaii	58.4%	55.4%	61.8%	57.4%	47.1%	69.4%	62.4%
Oregon	42.5%	52.1%	31.7%	44.7%	7.7%*	66.6%	18.0%*
Washington	25.5%	37.8%	30.9%	15.7%*	15.4%*	31.5%	27.2%*
States not shown separately	22.9%	33.7%	22.8%	17.6%	10.2%*	36.1%	16.1%*

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.

\* Figure does not meet standard of reliability or precision.

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

**Table VII.B.4.b.(1)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.90%	1.18%	1.93%	1.42%	1.63%	1.52%	1.76%
New England:							
Connecticut	4.25%	6.81%	8.52%	5.83%	11.03%	3.10%	15.03%*
Maine	3.04%	4.13%	6.58%*	5.51%	6.07%	4.85%	10.51%*
Massachusetts	4.89%	5.81%	5.73%	6.49%*	6.13%	5.08%	13.62%*
New Hampshire	2.56%	5.66%	5.94%	4.41%	6.53%*	4.46%	10.67%*
Middle Atlantic:							
New Jersey	6.35%	7.72%	9.10%	9.31%*	9.64%*	7.51%	12.83%*
New York	5.70%	4.51%	7.26%	9.05%*	7.55%	5.50%	9.40%*
Pennsylvania	2.80%	5.97%	6.34%	5.48%	5.58%	4.80%	9.94%
East North Central:							
Illinois	4.53%	4.02%	6.14%	6.10%	5.24%*	7.68%	5.11%
Indiana	4.42%	3.50%	4.50%	6.68%*	5.23%*	4.70%	7.41%*
Michigan	5.40%	8.87%	6.44%	5.45%*	6.67%*	6.13%	9.37%*
Ohio	3.24%	4.91%	5.96%	7.24%	7.70%	4.33%	8.11%
Wisconsin	3.31%	5.53%	5.36%	5.74%*	5.35%*	3.92%	12.81%*
West North Central:							
Iowa	3.27%	4.65%	9.49%	5.78%	5.47%	6.62%	11.49%
Kansas	5.44%	5.26%	9.23%*	10.04%*	10.12%	6.15%	9.73%*
Minnesota	3.88%	6.13%	6.03%*	9.01%	11.14%*	6.78%*	9.44%
Missouri	5.64%	6.08%	4.44%*	9.69%	8.52%	6.98%	7.24%*
Nebraska	4.30%	7.81%	7.45%	8.22%*	8.16%*	3.38%	8.66%
South Atlantic:							
Delaware	4.43%	7.69%	9.38%	2.89%	7.09%*	4.31%	8.25%
Florida	5.15%	3.50%	10.24%	8.16%*	5.42%	5.88%	6.86%*
Georgia	7.80%	4.91%	10.89%	13.36%*	12.22%*	6.15%	9.93%
Maryland	3.79%	4.07%	7.13%	5.82%	4.74%	4.39%	6.95%*
North Carolina	6.25%	5.56%	10.25%*	10.91%	10.10%	6.58%	12.97%*
South Carolina	4.81%	4.32%	11.55%	6.83%	7.90%*	8.13%	5.75%*
Virginia	4.69%	7.50%	8.23%	7.07%	5.68%	6.18%	7.80%
West Virginia	5.49%	9.27%	7.32%*	7.37%	6.25%	10.10%*	10.03%*
East South Central:							
Alabama	7.11%*	6.86%	6.99%*	7.47%*	10.11%*	6.81%	12.90%*
Kentucky	3.45%	8.10%	6.23%	5.28%*	3.34%	8.09%	6.94%
Mississippi	7.67%*	6.34%*	6.28%	11.04%*	12.33%*	7.20%	5.87%*
Tennessee	6.36%	6.55%	11.23%	8.49%*	7.27%	7.65%	15.32%*
West South Central:							
Louisiana	3.70%	5.54%*	10.76%*	5.72%*	4.91%*	8.48%*	9.59%*
Oklahoma	4.91%	7.94%	7.33%*	9.67%*	8.39%*	6.74%	4.58%*
Texas	4.02%	5.14%	9.99%	1.72%*	2.94%*	6.20%	9.11%*
Mountain:							
Arizona	3.53%	7.01%	11.72%*	5.04%*	6.40%*	9.57%*	9.71%*
Colorado	6.44%	13.07%	7.63%	4.87%*	5.91%	9.04%	9.41%*
Montana	3.40%	6.78%	5.21%	5.28%	3.97%*	6.88%	9.66%
Nevada	4.17%	6.39%	8.03%*	4.36%	9.70%*	5.08%*	9.95%*
New Mexico	4.23%	6.98%	10.26%	6.12%*	4.37%	5.34%	14.65%*
Utah	2.48%	6.60%	4.73%*	5.62%	3.77%	2.81%	10.02%*
Wyoming	4.69%	5.09%	6.83%	3.97%*	4.45%*	5.64%	14.34%*
Pacific:							
California	2.07%	2.85%	4.76%	4.55%	5.23%	5.08%	5.48%
Hawaii	4.04%	4.51%	5.73%	7.88%	7.24%	6.48%	10.14%
Oregon	6.13%	5.85%	7.83%	9.90%	2.65%*	6.04%	10.04%*
Washington	2.78%	8.16%	6.78%	5.47%*	6.50%*	8.66%	10.14%*
States not shown separately	3.39%	5.69%	5.34%	5.13%	7.11%*	3.83%	10.08%*

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.B.4.b.(1).(a)(2002) 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, 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	50.7%	54.2%	53.5%	46.4%	37.4%	59.3%	50.7%
New England:							
Connecticut	49.8%	70.8%	52.0%	40.0%	21.9%*	63.0%	44.9%
Maine	51.0%	58.7%	43.6%	49.6%	42.8%	58.9%	54.8%
Massachusetts	56.9%	58.3%	52.5%	57.4%	51.4%	60.3%	52.7%
New Hampshire	57.7%	43.1%	42.8%	67.7%	24.4%*	67.0%	43.6%
Middle Atlantic:							
New Jersey	66.3%	65.1%	69.5%	62.7%	64.6%	65.7%	68.7%
New York	46.7%	50.9%	40.7%	51.1%	41.6%	47.7%	54.0%
Pennsylvania	50.0%	45.2%	53.8%	50.1%	36.1%	61.8%	46.2%
East North Central:							
Illinois	53.6%	50.8%	49.2%	60.7%	52.9%	57.0%	46.4%
Indiana	47.3%	62.9%	39.6%*	44.4%	18.1%*	61.1%	54.2%
Michigan	38.5%	32.6%	45.9%	34.3%	59.2%	36.6%	28.8%*
Ohio	36.7%	50.6%	48.6%	19.5%*	20.5%*	45.6%	46.5%
Wisconsin	50.4%	49.9%	66.4%	37.8%	36.1%*	56.5%	61.1%
West North Central:							
Iowa	40.2%	40.0%	45.2%	36.6%	22.3%	52.0%	53.0%
Kansas	37.8%	54.5%	76.2%	18.1%*	15.3%*	71.6%	38.0%*
Minnesota	62.0%	58.7%	69.5%	61.9%	59.2%	65.3%	60.6%
Missouri	51.0%	57.7%	54.0%	47.6%	35.8%	59.7%	70.0%
Nebraska	43.0%	34.9%	42.6%	49.7%	35.4%	53.0%	40.9%*
South Atlantic:							
Delaware	51.0%	67.2%	46.1%	31.8%*	29.3%*	45.7%	56.7%
Florida	51.1%	60.0%	51.6%	46.7%	48.1%	53.1%	50.9%
Georgia	40.6%	44.4%	45.9%	36.5%	23.6%*	52.8%	45.2%
Maryland	44.3%	40.4%	45.5%	45.7%	38.4%	43.9%	52.1%
North Carolina	28.3%	48.1%	44.5%	19.6%*	21.2%*	58.1%	11.6%*
South Carolina	47.5%	58.1%	63.0%	21.8%*	20.7%*	63.7%	37.9%*
Virginia	45.5%	56.9%	33.0%*	46.9%	26.6%*	44.7%	61.6%
West Virginia	33.8%	57.5%	34.9%	21.0%*	24.2%*	54.5%	27.5%*
East South Central:							
Alabama	30.9%	41.6%	51.2%	21.9%*	19.3%*	50.3%	40.0%*
Kentucky	39.6%	42.7%	43.9%*	27.4%*	24.7%*	41.2%	46.9%
Mississippi	47.5%	64.5%	39.3%*	47.1%	21.6%*	79.4%	39.8%
Tennessee	37.5%	45.4%	57.8%	17.4%	19.7%	55.4%	34.4%*
West South Central:							
Louisiana	51.8%	34.3%	62.3%	49.1%*	66.1%	49.6%	44.1%
Oklahoma	55.5%	67.8%	25.0%*	54.0%	48.7%	63.0%	55.9%
Texas	69.4%	62.8%	87.0%	31.3%*	54.5%	61.8%	79.4%
Mountain:							
Arizona	52.1%	50.6%	69.5%	26.8%*	36.8%	56.8%	61.8%
Colorado	67.2%	58.5%	72.3%	87.0%	75.7%	67.7%	34.5%*
Montana	57.1%	56.1%	67.7%	52.9%	61.2%	75.0%	30.1%*
Nevada	49.8%	42.1%	64.4%	51.6%	44.8%	72.9%	39.2%*
New Mexico	57.0%	61.2%	56.8%	54.8%	47.4%	75.1%	55.3%
Utah	33.2%	53.2%	41.8%	17.0%*	13.4%*	60.2%	34.7%*
Wyoming	53.0%	47.5%	57.2%	48.5%*	41.8%	52.9%	64.1%
Pacific:							
California	57.7%	60.2%	52.8%	60.3%	42.9%	68.6%	56.5%
Hawaii	71.4%	64.8%	71.7%	72.6%	69.5%	86.1%	37.2%
Oregon	80.9%	71.3%	74.5%	85.7%	40.9%	86.8%	36.8%*
Washington	58.0%	62.4%	53.2%	58.9%	21.8%*	73.8%	51.3%
States not shown separately	55.2%	52.4%	53.9%	59.0%	34.9%*	59.2%	56.9%

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.

\* Figure does not meet standard of reliability or precision.

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

**Table VII.B.4.b.(1).(a)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.93%	2.07%	2.65%	2.07%	2.59%	1.30%	3.26%
New England:							
Connecticut	6.49%	8.52%	9.37%	7.74%	10.61%*	7.00%	10.92%
Maine	5.96%	6.61%	10.85%	10.39%	11.13%	6.95%	13.84%
Massachusetts	5.36%	5.19%	8.35%	12.74%	10.06%	4.82%	10.46%
New Hampshire	10.37%	8.76%	9.44%	15.26%	13.52%*	12.41%	11.14%
Middle Atlantic:							
New Jersey	7.79%	9.30%	11.94%	13.75%	17.00%	8.40%	12.37%
New York	4.29%	3.84%	5.17%	6.44%	8.94%	3.41%	9.33%
Pennsylvania	3.70%	7.60%	7.92%	10.30%	8.10%	4.29%	9.98%
East North Central:							
Illinois	6.53%	5.79%	11.09%	12.03%	14.84%	10.27%	9.27%
Indiana	6.11%	10.26%	13.47%*	12.76%	10.30%*	6.67%	11.76%
Michigan	5.54%	8.88%	11.07%	9.63%	14.89%	9.00%	9.55%*
Ohio	3.85%	4.99%	9.84%	10.34%*	11.28%*	5.36%	11.38%
Wisconsin	6.76%	10.14%	10.42%	9.56%	13.25%*	7.74%	13.09%
West North Central:							
Iowa	3.80%	9.74%	7.32%	7.90%	5.00%	6.60%	11.15%
Kansas	10.07%	9.33%	17.39%	11.95%*	10.63%*	11.56%	12.17%*
Minnesota	4.94%	6.35%	8.93%	8.88%	14.44%	5.40%	9.89%
Missouri	6.81%	7.82%	14.97%	12.42%	10.61%	7.21%	17.00%
Nebraska	6.33%	10.00%	7.76%	11.87%	10.25%	6.87%	13.14%*
South Atlantic:							
Delaware	5.03%	8.28%	9.80%	9.63%*	9.93%*	10.07%	11.69%
Florida	6.78%	7.33%	12.34%	8.24%	9.87%	9.38%	12.34%
Georgia	6.97%	11.47%	9.15%	10.85%	12.77%*	9.41%	8.09%
Maryland	3.46%	4.50%	8.63%	6.60%	7.87%	5.59%	11.44%
North Carolina	7.91%	12.85%	12.71%	6.29%*	12.15%*	12.70%	9.90%*
South Carolina	5.44%	8.17%	13.27%	9.69%*	7.57%*	7.52%	12.12%*
Virginia	6.41%	7.02%	11.61%*	10.70%	9.73%*	9.47%	11.46%
West Virginia	6.92%	12.00%	9.54%	10.43%*	10.26%*	8.80%	12.84%*
East South Central:							
Alabama	5.79%	9.89%	12.18%	10.53%*	10.23%*	9.18%	12.76%*
Kentucky	9.37%	8.67%	14.07%*	11.39%*	10.17%*	11.00%	12.02%
Mississippi	12.26%	12.47%	13.19%*	12.44%	12.86%*	13.82%	11.76%
Tennessee	3.47%	10.69%	12.13%	4.62%	4.82%	9.66%	10.32%*
West South Central:							
Louisiana	6.43%	9.29%	15.41%	15.32%*	15.81%	9.80%	11.81%
Oklahoma	9.01%	12.20%	9.29%*	12.32%	11.75%	10.61%	15.30%
Texas	7.20%	7.06%	16.72%	10.40%*	13.03%	5.57%	18.51%
Mountain:							
Arizona	5.12%	8.04%	15.15%	14.30%*	6.72%	8.03%	13.03%
Colorado	5.47%	8.80%	13.55%	11.10%	15.70%	6.86%	13.25%*
Montana	6.67%	9.30%	10.84%	13.09%	11.59%	5.25%	10.43%*
Nevada	9.57%	12.06%	14.64%	10.24%	11.91%	6.80%	14.30%*
New Mexico	6.61%	9.86%	11.28%	12.11%	12.35%	13.36%	12.66%
Utah	7.51%	8.86%	10.88%	10.36%*	10.66%*	8.86%	12.44%*
Wyoming	9.72%	13.36%	12.12%	14.91%*	11.74%	13.59%	17.49%
Pacific:							
California	4.59%	3.50%	7.96%	8.22%	7.93%	5.00%	6.35%
Hawaii	4.36%	4.47%	5.96%	8.81%	7.22%	4.13%	10.52%
Oregon	7.20%	7.24%	9.60%	13.64%	11.53%	6.99%	13.25%*
Washington	5.40%	6.20%	9.88%	15.34%	9.52%*	5.07%	10.97%
States not shown separately	6.00%	7.06%	10.73%	10.66%	10.87%*	7.06%	13.99%

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.B.4.b.(2)(2002) 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, 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	14.2%	21.1%	17.1%	10.3%	8.9%	21.0%	12.3%
New England:							
Connecticut	13.6%	22.6%	22.8%	8.3%*	8.1%*	21.3%	4.7%*
Maine	15.8%	23.0%	8.8%	16.9%	13.1%	19.3%	15.4%*
Massachusetts	14.9%	28.3%	18.7%	11.0%*	13.5%	22.5%	6.5%*
New Hampshire	13.6%	14.8%*	10.4%*	14.2%	3.2%	26.0%	5.0%*
Middle Atlantic:							
New Jersey	19.7%	27.3%	22.6%*	11.3%*	9.6%*	22.8%	20.3%*
New York	16.4%	24.5%	17.1%	13.5%*	15.1%*	20.5%	13.0%*
Pennsylvania	16.4%	19.4%	18.3%	13.7%*	8.6%	22.0%	20.0%
East North Central:							
Illinois	13.1%	13.8%	13.6%*	12.4%*	5.0%*	22.2%	10.8%*
Indiana	8.3%	13.3%	7.4%	7.2%*	2.8%*	14.5%	7.4%*
Michigan	10.4%	15.2%	18.4%	5.9%	10.5%*	13.5%	7.5%*
Ohio	12.2%	28.6%	11.1%*	5.3%	5.7%	16.2%	20.1%
Wisconsin	10.5%	19.8%	15.3%*	5.3%*	6.0%*	16.3%	10.2%*
West North Central:							
Iowa	12.9%	11.8%	19.9%	9.9%*	6.7%	15.0%*	21.6%*
Kansas	10.1%	17.7%	22.6%*	4.4%*	5.9%	21.9%	4.3%*
Minnesota	14.6%	20.5%	5.2%*	19.7%*	11.7%*	12.5%*	26.2%
Missouri	15.9%	25.6%	6.0%*	16.7%	11.6%*	22.4%	14.7%*
Nebraska	12.4%	13.0%*	16.2%	9.4%*	8.2%*	16.1%	15.9%*
South Atlantic:							
Delaware	19.7%	40.1%	24.2%*	5.7%*	5.8%*	15.2%	28.1%
Florida	12.8%	17.9%	18.0%*	9.6%*	10.7%*	22.7%	9.2%*
Georgia	13.5%*	13.1%	16.8%*	12.0%*	5.4%*	15.5%	21.1%*
Maryland	11.8%	16.9%	14.1%	9.8%*	8.7%	18.0%	8.5%*
North Carolina	10.5%	14.3%	15.0%*	7.9%*	8.5%*	16.7%	5.0%*
South Carolina	15.4%	19.8%	28.9%	5.0%*	4.9%*	35.4%	5.8%*
Virginia	13.8%	18.6%	10.1%*	13.8%	8.0%*	12.8%*	19.5%
West Virginia	8.9%	23.4%	7.3%*	5.3%*	5.8%*	14.4%*	9.0%*
East South Central:							
Alabama	6.8%*	14.9%	8.7%*	4.4%*	6.5%*	15.7%*	2.4%*
Kentucky	9.1%	16.2%	15.8%*	2.8%*	3.5%*	16.1%	11.2%*
Mississippi	10.2%*	9.9%*	9.3%*	10.5%*	5.9%*	26.8%*	4.2%*
Tennessee	13.5%	16.4%	33.0%	4.8%*	6.1%*	25.7%	11.6%*
West South Central:							
Louisiana	9.0%	6.3%*	18.8%*	5.5%*	9.8%*	6.0%*	9.5%*
Oklahoma	13.3%	19.7%*	3.9%*	13.0%*	12.0%	24.0%	4.7%*
Texas	13.8%*	19.5%	35.3%	1.7%*	3.4%*	18.4%	22.9%*
Mountain:							
Arizona	11.0%	15.5%	27.1%*	2.9%*	7.6%*	15.1%*	11.1%*
Colorado	23.2%	40.9%	21.9%*	13.2%*	16.9%	32.3%	5.0%*
Montana	13.3%	15.1%*	16.4%	11.4%*	8.0%*	22.9%	10.9%*
Nevada	10.8%	12.1%	10.0%*	10.3%	12.3%*	8.8%*	12.3%*
New Mexico	13.0%	19.9%*	21.1%	8.0%*	11.9%	21.0%	10.2%*
Utah	6.6%	16.6%	4.8%*	3.3%	2.3%*	10.0%	11.6%*
Wyoming	8.4%*	10.3%*	15.5%*	3.0%*	3.8%*	11.0%	20.6%*
Pacific:							
California	17.0%	25.9%	16.2%	13.4%	13.6%	21.9%	11.8%
Hawaii	41.7%	35.9%	44.3%	41.6%	32.8%	59.7%	23.3%
Oregon	34.4%	37.2%	23.6%*	38.3%	3.2%*	57.9%	6.6%*
Washington	14.8%	23.6%	16.4%*	9.3%*	3.4%*	23.2%*	13.9%*
States not shown separately	12.6%	17.7%	12.3%*	10.4%*	3.6%*	21.3%	9.2%*

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.B.4.b.(2)(2002) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 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	0.61%	1.02%	1.72%	0.95%	1.09%	1.23%	1.06%
New England:							
Connecticut	3.17%	6.57%	6.33%	3.40%*	9.91%*	3.93%	9.10%*
Maine	2.62%	3.52%	1.98%	3.92%	3.55%	3.73%	6.57%*
Massachusetts	2.95%	4.11%	4.74%	5.19%*	2.88%	3.18%	9.15%*
New Hampshire	2.85%	5.80%*	5.82%*	3.84%	0.78%	6.26%	2.19%*
Middle Atlantic:							
New Jersey	2.97%	6.09%	9.43%*	3.51%*	7.40%*	4.70%	9.58%*
New York	3.54%	3.08%	3.33%	6.36%*	5.59%*	3.51%	7.99%*
Pennsylvania	1.95%	3.51%	3.79%	4.54%*	2.58%	3.41%	5.13%
East North Central:							
Illinois	3.29%	2.82%	4.23%*	5.49%*	3.72%*	5.72%	5.10%*
Indiana	2.03%	3.12%	2.16%	2.56%*	1.00%*	3.01%	3.49%*
Michigan	2.40%	4.07%	5.02%	1.65%	5.37%*	3.50%	4.67%*
Ohio	1.22%	2.45%	5.83%*	1.49%	1.60%	2.77%	4.96%
Wisconsin	2.55%	5.31%	4.82%*	2.67%*	3.12%*	3.12%	10.06%*
West North Central:							
Iowa	2.27%	2.50%	4.24%	3.22%*	1.76%	4.62%*	6.94%*
Kansas	2.51%	3.74%	9.19%*	1.65%*	1.77%	6.13%	3.70%*
Minnesota	2.64%	3.85%	3.93%*	6.39%*	4.61%*	4.96%*	6.04%
Missouri	3.60%	5.01%	2.59%*	4.58%	3.69%*	5.31%	4.84%*
Nebraska	2.40%	4.10%*	4.07%	2.99%*	2.68%*	3.08%	6.32%*
South Atlantic:							
Delaware	4.15%	7.69%	8.82%*	1.74%*	2.22%*	3.69%	6.82%
Florida	2.15%	3.08%	5.99%*	3.55%*	3.29%*	3.95%	3.65%*
Georgia	7.62%*	3.51%	6.45%*	10.77%*	8.16%*	3.72%	8.19%*
Maryland	2.28%	1.92%	3.79%	4.23%*	2.43%	3.32%	6.14%*
North Carolina	2.49%	3.23%	8.28%*	3.14%*	4.31%*	4.38%	2.13%*
South Carolina	3.31%	4.31%	7.73%	1.92%*	5.45%*	6.41%	2.92%*
Virginia	2.92%	3.52%	5.74%*	4.03%	2.44%*	4.25%*	4.84%
West Virginia	2.53%	6.51%	3.29%*	2.31%*	2.45%*	5.75%*	3.56%*
East South Central:							
Alabama	2.55%*	3.08%	4.20%*	2.10%*	2.32%*	6.40%*	10.41%*
Kentucky	2.51%	3.38%	6.86%*	1.53%*	1.15%*	4.12%	4.95%*
Mississippi	3.24%*	4.33%*	4.03%*	5.07%*	2.34%*	8.27%*	3.35%*
Tennessee	2.46%	4.51%	7.22%	1.79%*	1.93%*	5.76%	5.29%*
West South Central:							
Louisiana	2.55%	2.94%*	6.39%*	3.27%*	3.72%*	3.51%*	4.74%*
Oklahoma	3.97%	7.58%*	4.00%*	4.00%*	3.48%	6.30%	2.28%*
Texas	4.33%*	3.86%	10.55%	0.63%*	1.52%*	3.70%	8.19%*
Mountain:							
Arizona	2.00%	2.88%	8.96%*	3.16%*	2.66%*	9.02%*	5.25%*
Colorado	4.86%	8.96%	6.97%*	4.13%*	4.69%	7.01%	6.64%*
Montana	3.10%	5.89%*	4.10%	4.99%*	3.50%*	5.09%	4.35%*
Nevada	1.80%	3.43%	4.35%*	2.53%	3.87%*	3.68%*	4.88%*
New Mexico	3.16%	6.18%*	6.12%	4.82%*	3.45%	5.47%	13.46%*
Utah	0.91%	3.44%	2.31%*	0.88%	0.76%*	1.59%	3.63%*
Wyoming	3.33%*	4.05%*	4.77%*	2.31%*	2.54%*	3.27%	11.63%*
Pacific:							
California	1.31%	1.55%	2.02%	2.88%	3.35%	4.23%	3.40%
Hawaii	3.88%	3.79%	5.41%	7.08%	5.73%	6.67%	6.00%
Oregon	6.63%	5.31%	7.99%*	9.74%	1.71%*	7.44%	5.69%*
Washington	3.11%	5.69%	5.06%*	4.52%*	2.44%*	7.54%*	7.06%*
States not shown separately	2.67%	4.30%	3.88%*	4.73%*	2.28%*	4.02%	5.29%*

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.