

Premiums versus Paychecks, by State, 2000 to 2009

State	Average Family Premium 2000	Average Family Premium 2009	Change in Average Family Premium, 2000 to 2009	Change in Median Worker Earnings, 2000 to 2009	Premium Increase As a Multiple of Earnings Growth
Alabama	\$6,262	\$11,819	88.7%	22.4%	4.0
Alaska	\$7,456	\$14,226	90.8%	17.3%	5.3
Arizona	\$6,767	\$13,066	93.1%	30.8%	3.0
Arkansas	\$6,355	\$11,927	87.7%	15.2%	5.8
California	\$6,227	\$13,026	109.2%	25.5%	4.3
Colorado	\$6,797	\$12,705	86.9%	20.5%	4.2
Connecticut	\$7,292	\$14,282	95.9%	13.0%	7.4
Delaware	\$7,553	\$14,229	88.4%	19.5%	4.5
District of Columbia	\$8,335	\$14,273	71.2%	36.3%	2.0
Florida	\$6,812	\$13,497	98.1%	26.7%	3.7
Georgia	\$6,637	\$12,394	86.7%	13.6%	6.4
Hawaii	\$6,047	\$11,740	94.2%	25.7%	3.7
Idaho	\$5,160	\$11,520	123.3%	40.9%	3.0
Illinois	\$7,220	\$13,397	85.6%	17.2%	5.0
Indiana	\$6,628	\$14,355	116.6%	14.9%	7.8
Iowa	\$6,487	\$11,637	79.4%	24.5%	3.2
Kansas	\$6,237	\$12,397	98.8%	23.3%	4.2
Kentucky	\$7,096	\$12,231	72.4%	22.2%	3.3
Louisiana	\$6,536	\$11,913	82.3%	30.4%	2.7
Maine	\$6,915	\$13,927	101.4%	22.1%	4.6
Maryland	\$7,287	\$13,331	82.9%	28.3%	2.9
Massachusetts	*	*	*	*	*
Michigan	\$6,817	\$12,034	76.5%	5.9%	12.9
Minnesota	\$6,957	\$14,498	108.4%	22.6%	4.8
Mississippi	\$5,983	\$12,079	101.9%	13.6%	7.5
Missouri	\$6,731	\$12,285	82.5%	22.8%	3.6
Montana	\$6,220	\$12,159	95.5%	21.7%	4.4
Nebraska	\$6,760	\$12,382	83.2%	28.3%	2.9
Nevada	\$6,688	\$12,211	82.6%	28.4%	2.9
New Hampshire	\$7,525	\$14,448	92.0%	21.2%	4.3
New Jersey	\$7,592	\$13,595	79.1%	19.7%	4.0
New Mexico	\$6,222	\$12,831	106.2%	26.6%	4.0
New York	\$7,090	\$13,632	92.3%	14.4%	6.4
North Carolina	\$6,649	\$13,083	96.8%	18.4%	5.3
North Dakota	\$6,124	\$11,882	94.0%	35.2%	2.7
Ohio	\$6,596	\$12,145	84.1%	11.7%	7.2
Oklahoma	\$6,937	\$11,749	69.4%	25.0%	2.8
Oregon	\$6,654	\$13,378	101.0%	23.8%	4.2
Pennsylvania	\$6,721	\$13,116	95.2%	17.5%	5.4
Rhode Island	\$6,904	\$14,205	105.8%	22.4%	4.7
South Carolina	\$6,600	\$12,828	94.4%	17.6%	5.4
South Dakota	\$6,760	\$12,099	79.0%	22.1%	3.6
Tennessee	\$6,550	\$13,077	99.6%	15.9%	6.3
Texas	\$6,638	\$12,721	91.6%	19.7%	4.6
Utah	\$6,305	\$12,525	98.7%	22.8%	4.3
Vermont	\$7,054	\$13,916	97.3%	26.6%	3.7
Virginia	\$6,684	\$12,687	89.8%	26.7%	3.4
Washington	\$6,496	\$13,857	113.3%	21.6%	5.3
West Virginia	\$6,844	\$13,699	100.2%	24.8%	4.0
Wisconsin	\$7,112	\$13,772	93.6%	20.4%	4.6
Wyoming	\$5,605	\$13,536	141.5%	37.4%	3.8
U.S. Average	\$6,772	\$13,073	93.0%	19.0%	4.9

* Massachusetts data are not reportable because implementation of the state's health reform law began in 2006 during the study period and continued into the report period.

Source: Estimates prepared by Families USA based on Medical Expenditure Panel Survey (MEPS) data on premiums for employment-based family coverage and U.S. Census Bureau American Community Survey (ACS) data on median worker earnings by state. A full methodology and more detailed data are available upon request.