

Table I.B.1(2002) Number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,437,203	13,649,176	9,496,559	15,701,257	20,726,284	51,863,927	30,830,688	80,606,515
Industry group **								
Agric., fish., forest.	1,555,157	555,016	151,580	322,634	288,283	237,644 *	852,766	702,391
Mining and manufacturing	15,119,401	583,229	806,621	2,327,067	3,281,197	8,121,286	2,373,242	12,746,159
Construction	5,860,839	1,613,236	1,157,367	1,660,832	926,265	503,138	3,657,298	2,203,541
Utilities and transp.	4,569,174	306,481	250,852	439,144	629,907	2,942,790	747,316	3,821,858
Wholesale trade	5,825,237	750,799	692,067	864,251	1,530,325	1,987,796	1,867,866	3,957,371
Fin. svcs. and real estate	12,014,544	1,071,964	546,290	818,385	1,616,614	7,961,291	1,988,415	10,026,129
Retail trade	14,792,311	1,873,288	1,295,752	1,780,406	2,083,099	7,759,765	4,037,825	10,754,485
Professional services	25,485,974	3,192,216	1,708,116	2,777,523	5,199,561	12,608,558	6,245,135	19,240,840
Other services	26,214,567	3,702,948	2,887,914	4,711,014	5,171,031	9,741,660	9,060,826	17,153,741
Ownership								
For profit, incorporated	79,875,268	8,146,421	7,147,058	11,671,100	13,519,893	39,390,795	21,084,426	58,790,842
For profit, unincorporated	10,895,116	4,064,690	1,365,054	1,632,664	2,273,700	1,559,008	6,203,505	4,691,610
Nonprofit	15,212,804	1,417,453	975,926	2,356,420	4,413,275	6,049,730	3,484,944	11,727,861
Unknown	5,454,015	20,611 *	8,520 *	41,073 *	519,416	4,864,394	57,813 *	5,396,202
Age of firm								
Less than 5 years	5,499,436	2,254,281	919,633	1,206,360	751,113	368,051	3,757,362	1,742,074
5-9 years	8,841,889	2,703,522	1,585,870	1,900,514	1,280,147	1,371,836	5,225,627	3,616,262
10-19 years	15,533,383	3,533,510	2,532,750	3,802,852	3,776,190	1,888,081	8,161,495	7,371,888
20 or more years	57,089,201	5,143,415	4,450,460	8,726,905	13,302,589	25,465,832	13,644,758	43,444,443
Unknown	24,473,294	14,449	7,846 *	64,626	1,616,246	22,770,127	41,446	24,431,847
Multi/single status								
2 or more locations	67,941,547	193,892	580,597	3,524,890	13,178,231	50,463,936	2,196,494	65,745,052
1 location only	43,495,656	13,455,284	8,915,961	12,176,367	7,548,053	1,399,991	28,634,194	14,861,462
Percent full-time employees								
Less than 25%	8,290,888	1,883,647	980,782	1,513,555	1,184,210	2,728,695	3,668,095	4,622,793
25-49 %	9,371,290	1,180,056	1,027,633	1,433,227	1,619,141	4,111,233	2,897,528	6,473,763
50-74 %	14,733,971	2,446,182	1,286,536	2,389,599	2,839,873	5,771,782	4,918,430	9,815,541
75% or more	79,041,054	8,139,291	6,201,607	10,364,877	15,083,060	39,252,218	19,346,636	59,694,417
Union presence								
No union employees	84,550,547	13,005,775	8,902,458	14,011,984	17,018,861	31,611,470	28,743,746	55,806,801
Has union employees	16,989,028	305,424	367,400	1,377,852	2,535,784	12,402,568	1,346,816	15,642,212
Unknown	9,897,628	337,977	226,701	311,421	1,171,639	7,849,889	740,126	9,157,501
Percent low-wage employees								
50% or more low wage	22,856,932	4,458,963	3,008,630	5,134,380	5,504,818	4,750,141	9,914,373	12,942,559
Less than 50% low wage	52,856,329	8,427,148	6,108,130	9,984,024	12,482,728	15,854,300	19,488,608	33,367,721
Unknown	35,723,942	763,065	379,799	582,853	2,738,739	31,259,486	1,427,707	34,296,235

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1(2002) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,110,022	251,029	235,063	289,262	494,856	1,335,958	359,211	1,145,182
Industry group **								
Agric., fish., forest.	171,052	33,357	23,817	79,639	81,267	150,781 *	52,274	189,070
Mining and manufacturing	440,899	41,418	66,382	135,506	266,928	576,668	117,726	473,730
Construction	207,487	71,927	57,242	93,578	103,820	111,541	114,585	227,132
Utilities and transp.	392,261	33,851	36,034	36,351	103,687	334,883	54,548	375,662
Wholesale trade	309,712	76,553	68,284	62,492	238,312	187,938	129,791	280,559
Fin. svcs. and real estate	500,277	43,356	57,137	47,336	122,930	533,535	72,488	516,953
Retail trade	453,514	53,318	43,350	109,343	175,712	430,410	59,250	438,397
Professional services	541,640	103,584	78,998	244,375	364,429	545,697	249,291	505,816
Other services	630,176	65,303	166,008	129,607	185,875	532,719	138,512	598,476
Ownership								
For profit, incorporated	1,182,519	145,979	168,621	225,818	454,231	1,133,484	245,325	1,243,860
For profit, unincorporated	186,114	114,005	113,218	172,089	219,105	153,585	128,392	235,986
Nonprofit	551,199	48,509	58,216	215,857	219,880	470,445	219,719	551,465
Unknown	402,369	10,314 *	3,801 *	20,393 *	119,548	352,439	25,606 *	418,714
Age of firm								
Less than 5 years	204,546	47,910	66,848	110,930	75,260	41,097	80,913	183,108
5-9 years	387,762	132,364	148,495	78,081	158,550	238,743	184,382	242,956
10-19 years	483,877	51,360	98,460	255,910	290,560	167,062	234,112	346,165
20 or more years	844,342	177,677	139,072	165,718	400,111	892,963	275,118	927,552
Unknown	867,325	3,351	4,337 *	12,655	252,895	772,154	8,415	867,992
Multi/single status								
2 or more locations	1,063,650	19,537	54,898	284,294	365,002	1,278,262	262,533	1,185,675
1 location only	509,604	257,172	217,217	170,805	265,599	222,063	269,937	412,555
Percent full-time employees								
Less than 25%	441,097	69,663	84,105	157,414	136,886	362,199	106,276	410,120
25-49 %	276,045	47,639	82,774	77,458	174,505	227,690	98,418	236,968
50-74 %	394,095	96,594	74,355	309,357	190,392	283,925	259,608	222,206
75% or more	1,124,644	178,464	207,739	174,309	564,701	1,128,873	297,376	1,078,515
Union presence								
No union employees	1,140,141	244,085	237,186	228,943	538,877	1,040,820	278,607	961,721
Has union employees	912,646	38,159	39,060	249,062	185,932	1,056,328	247,488	1,015,326
Unknown	545,014	16,868	44,702	52,299	272,290	529,970	50,840	576,814
Percent low-wage employees								
50% or more low wage	570,664	156,321	174,410	140,122	383,636	422,763	185,353	523,472
Less than 50% low wage	1,028,925	218,756	125,602	262,237	560,759	722,328	333,271	1,026,148
Unknown	1,012,090	79,623	33,861	51,359	358,659	931,140	91,208	1,017,858

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.1.a(2002) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,437,203	12.2%	8.5%	14.1%	18.6%	46.5%	27.7%	72.3%
Industry group **								
Agric., fish., forest.	1,555,157	35.7%	9.7%	20.7%	18.5%	15.3% *	54.8%	45.2%
Mining and manufacturing	15,119,401	3.9%	5.3%	15.4%	21.7%	53.7%	15.7%	84.3%
Construction	5,860,839	27.5%	19.7%	28.3%	15.8%	8.6%	62.4%	37.6%
Utilities and transp.	4,569,174	6.7%	5.5%	9.6%	13.8%	64.4%	16.4%	83.6%
Wholesale trade	5,825,237	12.9%	11.9%	14.8%	26.3%	34.1%	32.1%	67.9%
Fin. svcs. and real estate	12,014,544	8.9%	4.5%	6.8%	13.5%	66.3%	16.6%	83.4%
Retail trade	14,792,311	12.7%	8.8%	12.0%	14.1%	52.5%	27.3%	72.7%
Professional services	25,485,974	12.5%	6.7%	10.9%	20.4%	49.5%	24.5%	75.5%
Other services	26,214,567	14.1%	11.0%	18.0%	19.7%	37.2%	34.6%	65.4%
Ownership								
For profit, incorporated	79,875,268	10.2%	8.9%	14.6%	16.9%	49.3%	26.4%	73.6%
For profit, unincorporated	10,895,116	37.3%	12.5%	15.0%	20.9%	14.3%	56.9%	43.1%
Nonprofit	15,212,804	9.3%	6.4%	15.5%	29.0%	39.8%	22.9%	77.1%
Unknown	5,454,015	0.4% *	0.2% *	0.8% *	9.5%	89.2%	1.1% *	98.9%
Age of firm								
Less than 5 years	5,499,436	41.0%	16.7%	21.9%	13.7%	6.7%	68.3%	31.7%
5-9 years	8,841,889	30.6%	17.9%	21.5%	14.5%	15.5%	59.1%	40.9%
10-19 years	15,533,383	22.7%	16.3%	24.5%	24.3%	12.2%	52.5%	47.5%
20 or more years	57,089,201	9.0%	7.8%	15.3%	23.3%	44.6%	23.9%	76.1%
Unknown	24,473,294	0.1%	0.0% *	0.3%	6.6%	93.0%	0.2%	99.8%
Multi/single status								
2 or more locations	67,941,547	0.3%	0.9%	5.2%	19.4%	74.3%	3.2%	96.8%
1 location only	43,495,656	30.9%	20.5%	28.0%	17.4%	3.2%	65.8%	34.2%
Percent full-time employees								
Less than 25%	8,290,888	22.7%	11.8%	18.3%	14.3%	32.9%	44.2%	55.8%
25-49 %	9,371,290	12.6%	11.0%	15.3%	17.3%	43.9%	30.9%	69.1%
50-74 %	14,733,971	16.6%	8.7%	16.2%	19.3%	39.2%	33.4%	66.6%
75% or more	79,041,054	10.3%	7.8%	13.1%	19.1%	49.7%	24.5%	75.5%
Union presence								
No union employees	84,550,547	15.4%	10.5%	16.6%	20.1%	37.4%	34.0%	66.0%
Has union employees	16,989,028	1.8%	2.2%	8.1%	14.9%	73.0%	7.9%	92.1%
Unknown	9,897,628	3.4%	2.3%	3.1%	11.8%	79.3%	7.5%	92.5%
Percent low-wage employees								
50% or more low wage	22,856,932	19.5%	13.2%	22.5%	24.1%	20.8%	43.4%	56.6%
Less than 50% low wage	52,856,329	15.9%	11.6%	18.9%	23.6%	30.0%	36.9%	63.1%
Unknown	35,723,942	2.1%	1.1%	1.6%	7.7%	87.5%	4.0%	96.0%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.1.a(2002) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,110,022	0.25%	0.19%	0.34%	0.52%	0.80%	0.41%	0.41%
Industry group **								
Agric., fish., forest.	171,052	3.80%	2.27%	4.12%	4.51%	5.34% *	6.05%	6.05%
Mining and manufacturing	440,899	0.30%	0.48%	0.94%	1.97%	2.48%	0.92%	0.92%
Construction	207,487	1.64%	1.06%	1.28%	1.59%	1.68%	2.69%	2.69%
Utilities and transp.	392,261	0.94%	0.74%	0.59%	2.24%	3.05%	1.60%	1.60%
Wholesale trade	309,712	1.36%	0.90%	1.16%	3.23%	2.17%	2.13%	2.13%
Fin. svcs. and real estate	500,277	0.42%	0.55%	0.43%	1.22%	1.97%	0.89%	0.89%
Retail trade	453,514	0.47%	0.46%	0.57%	1.22%	1.65%	0.80%	0.80%
Professional services	541,640	0.38%	0.35%	0.96%	1.24%	1.75%	0.88%	0.88%
Other services	630,176	0.42%	0.54%	0.69%	0.73%	1.28%	0.83%	0.83%
Ownership								
For profit, incorporated	1,182,519	0.26%	0.26%	0.34%	0.56%	0.78%	0.53%	0.53%
For profit, unincorporated	186,114	1.19%	1.13%	1.56%	1.74%	1.32%	1.61%	1.61%
Nonprofit	551,199	0.38%	0.49%	1.42%	1.10%	2.16%	1.46%	1.46%
Unknown	402,369	0.21% *	0.09% *	0.55% *	1.47%	1.62%	0.70% *	0.70%
Age of firm								
Less than 5 years	204,546	1.96%	0.93%	1.42%	1.07%	0.65%	2.39%	2.39%
5-9 years	387,762	1.24%	1.23%	1.05%	1.84%	2.02%	1.31%	1.31%
10-19 years	483,877	0.83%	0.71%	1.10%	1.53%	0.93%	1.11%	1.11%
20 or more years	844,342	0.38%	0.26%	0.40%	0.66%	0.97%	0.62%	0.62%
Unknown	867,325	0.01%	0.02% *	0.05%	0.94%	0.93%	0.04%	0.04%
Multi/single status								
2 or more locations	1,063,650	0.03%	0.08%	0.46%	0.66%	0.84%	0.42%	0.42%
1 location only	509,604	0.62%	0.47%	0.28%	0.57%	0.48%	0.66%	0.66%
Percent full-time employees								
Less than 25%	441,097	1.80%	0.81%	2.18%	1.25%	2.93%	2.17%	2.17%
25-49 %	276,045	0.53%	0.95%	0.66%	1.61%	1.92%	0.94%	0.94%
50-74 %	394,095	0.74%	0.56%	1.68%	1.08%	1.85%	1.00%	1.00%
75% or more	1,124,644	0.22%	0.29%	0.28%	0.76%	0.86%	0.44%	0.44%
Union presence								
No union employees	1,140,141	0.21%	0.24%	0.39%	0.69%	0.86%	0.33%	0.33%
Has union employees	912,646	0.28%	0.29%	1.64%	1.26%	2.48%	1.61%	1.61%
Unknown	545,014	0.30%	0.47%	0.87%	2.45%	2.62%	1.12%	1.12%
Percent low-wage employees								
50% or more low wage	570,664	0.83%	0.77%	0.92%	1.28%	1.52%	1.12%	1.12%
Less than 50% low wage	1,028,925	0.55%	0.20%	0.64%	0.79%	0.97%	0.88%	0.88%
Unknown	1,012,090	0.21%	0.11%	0.16%	0.92%	0.85%	0.27%	0.27%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.2(2002) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.3%	47.3%	71.5%	86.5%	96.6%	99.4%	63.5%	97.8%
Industry group **								
Agric., fish., forest.	63.9%	34.2%	51.3%	66.0%	95.5%	100.0%	43.7%	88.4%
Mining and manufacturing	96.8%	66.7%	85.3%	93.6%	99.2%	100.0%	83.0%	99.3%
Construction	78.9%	48.8%	80.1%	93.8%	91.8%	100.0%	69.2%	95.1%
Utilities and transp.	94.0%	47.6%	83.3%	94.5%	97.7%	98.8%	69.7%	98.7%
Wholesale trade	93.2%	65.4%	86.2%	98.9%	98.4%	99.6%	80.6%	99.1%
Fin. svcs. and real estate	95.6%	59.2%	86.7%	98.9%	99.8%	100.0%	74.0%	99.9%
Retail trade	89.2%	44.5%	73.8%	90.5%	97.5%	100.0%	63.6%	98.8%
Professional services	92.1%	57.7%	82.0%	94.4%	96.9%	99.6%	72.1%	98.5%
Other services	77.5%	30.8%	50.6%	70.7%	93.3%	98.0%	45.8%	94.2%
Ownership								
For profit, incorporated	90.6%	54.9%	75.0%	87.3%	97.0%	99.6%	69.6%	98.2%
For profit, unincorporated	62.2%	32.1%	47.8%	72.7%	91.9%	99.1%	40.1%	91.5%
Nonprofit	91.8%	46.6%	79.5%	92.1%	97.9%	99.9%	68.3%	98.8%
Unknown	96.8%	51.1%	13.3% *	93.0%	93.9%	97.5%	69.8%	97.1%
Age of firm								
Less than 5 years	55.5%	32.1%	49.1%	69.5%	89.5%	99.4%	40.9%	87.0%
5-9 years	68.7%	41.4%	60.0%	76.1%	95.6%	97.4%	53.2%	91.1%
10-19 years	78.7%	49.3%	70.2%	84.3%	96.1%	98.7%	63.5%	95.4%
20 or more years	92.8%	55.7%	81.1%	92.3%	98.1%	99.7%	73.8%	98.8%
Unknown	98.5%	22.5% *	2.9% *	65.1%	88.9%	99.4%	51.5%	98.6%
Multi/single status								
2 or more locations	98.3%	72.7%	75.5%	92.9%	96.6%	99.4%	85.0%	98.7%
1 location only	72.8%	46.9%	71.3%	84.7%	96.6%	100.0%	61.9%	93.8%
Percent full-time employees								
Less than 25%	62.4%	13.2%	30.5%	60.0%	93.0%	96.0%	26.4%	91.0%
25-49 %	82.1%	38.9%	48.2%	76.8%	94.6%	99.8%	48.7%	97.0%
50-74 %	84.4%	44.8%	65.3%	82.1%	97.5%	99.9%	58.4%	97.4%
75% or more	92.5%	57.1%	83.2%	92.8%	96.9%	99.6%	74.1%	98.5%
Union presence								
No union employees	85.7%	47.4%	71.7%	85.9%	97.0%	99.3%	63.0%	97.4%
Has union employees	98.6%	69.1%	83.8%	96.8%	99.3%	99.8%	86.9%	99.6%
Unknown	92.9%	24.1%	44.8%	69.8%	83.6%	99.6%	40.0%	97.2%
Percent low wage employees								
50% or more low wage	70.2%	28.0%	43.7%	70.2%	94.4%	98.3%	41.1%	92.4%
Less than 50% low wage	90.7%	59.4%	86.3%	95.7%	99.1%	99.4%	76.6%	99.0%
Unknown	96.3%	25.8%	53.2%	73.4%	89.3%	99.6%	40.6%	98.7%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	1.05%	1.26%	0.80%	0.67%	0.16%	0.58%	0.22%
Industry group **								
Agric., fish., forest.	2.64%	3.28%	7.30%	11.37%	3.47%	0.00%	4.55%	3.74%
Mining and manufacturing	0.30%	3.19%	2.49%	0.96%	0.36%	0.00%	1.22%	0.21%
Construction	1.44%	2.29%	2.61%	1.68%	4.26%	0.00%	1.29%	1.89%
Utilities and transp.	0.97%	4.92%	4.83%	2.00%	1.38%	0.95%	2.31%	0.72%
Wholesale trade	0.52%	2.73%	3.53%	0.51%	0.60%	0.55%	2.33%	0.43%
Fin. svcs. and real estate	0.34%	2.82%	3.94%	0.61%	0.23%	0.03%	1.64%	0.04%
Retail trade	0.59%	2.29%	2.52%	2.52%	0.61%	0.00%	1.25%	0.32%
Professional services	0.33%	1.06%	1.70%	1.15%	1.01%	0.22%	1.19%	0.33%
Other services	0.95%	1.70%	2.71%	1.62%	2.27%	0.68%	0.95%	0.95%
Ownership								
For profit, incorporated	0.24%	1.16%	1.19%	1.08%	0.41%	0.11%	0.75%	0.12%
For profit, unincorporated	1.49%	1.16%	2.59%	4.74%	3.91%	0.84%	1.24%	2.49%
Nonprofit	0.65%	3.11%	2.43%	0.80%	1.14%	0.03%	1.86%	0.38%
Unknown	2.06%	15.24%	10.06% *	19.69%	3.98%	1.88%	16.15%	2.02%
Age of firm								
Less than 5 years	1.74%	2.17%	5.68%	4.84%	2.77%	0.61%	1.70%	2.69%
5-9 years	1.39%	2.18%	3.70%	3.66%	2.13%	2.69%	1.68%	2.23%
10-19 years	1.01%	1.54%	1.48%	2.16%	1.07%	1.07%	1.50%	0.63%
20 or more years	0.22%	1.44%	1.12%	0.50%	0.59%	0.10%	0.64%	0.17%
Unknown	0.72%	9.19% *	10.28% *	9.94%	6.16%	0.31%	12.07%	0.72%
Multi/single status								
2 or more locations	0.31%	3.00%	3.80%	0.58%	1.05%	0.16%	1.95%	0.31%
1 location only	0.49%	1.07%	1.34%	0.92%	0.95%	0.00%	0.59%	0.86%
Percent full-time employees								
Less than 25%	2.52%	1.38%	3.26%	2.50%	2.33%	3.09%	1.49%	2.66%
25-49 %	0.99%	3.51%	5.46%	3.03%	1.92%	0.15%	2.30%	0.39%
50-74 %	0.54%	1.71%	2.47%	2.35%	0.63%	0.08%	1.56%	0.48%
75% or more	0.21%	1.18%	0.93%	0.40%	0.83%	0.13%	0.56%	0.30%
Union presence								
No union employees	0.36%	1.07%	1.32%	0.88%	0.46%	0.29%	0.57%	0.27%
Has union employees	0.44%	5.26%	4.48%	1.18%	0.55%	0.28%	1.73%	0.34%
Unknown	1.09%	2.45%	6.73%	7.18%	6.12%	0.19%	4.92%	1.20%
Percent low wage employees								
50% or more low wage	0.73%	1.44%	2.54%	1.60%	0.95%	0.65%	0.85%	0.77%
Less than 50% low wage	0.28%	0.98%	0.73%	0.44%	0.17%	0.32%	0.46%	0.18%
Unknown	0.40%	2.42%	6.11%	7.65%	3.79%	0.19%	4.59%	0.41%

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.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2002) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.1%	81.2%	78.6%	74.2%	74.7%	78.0%	78.0%	76.8%
Industry group **								
Agric., fish., forest.	62.8%	67.3%	75.7%	51.8%	41.6%	89.3%	65.8%	61.0%
Mining and manufacturing	91.9%	88.3%	91.2%	90.5%	92.5%	92.2%	90.6%	92.1%
Construction	76.9%	84.6%	80.5%	73.3%	72.9%	75.6%	80.4%	72.5%
Utilities and transp.	78.9%	86.6%	87.5%	89.1%	90.3%	74.0%	88.1%	77.6%
Wholesale trade	87.8%	88.9%	88.9%	88.0%	88.7%	86.4%	87.5%	87.9%
Fin. svcs. and real estate	88.3%	84.9%	85.9%	90.4%	87.0%	88.8%	86.2%	88.6%
Retail trade	62.0%	78.1%	75.5%	70.7%	67.6%	55.3%	76.1%	58.6%
Professional services	81.6%	84.0%	84.7%	78.5%	77.0%	83.3%	82.9%	81.2%
Other services	62.1%	70.2%	60.0%	54.5%	55.2%	67.6%	59.9%	62.7%
Ownership								
For profit, incorporated	77.8%	82.3%	80.6%	76.1%	77.0%	77.5%	79.6%	77.3%
For profit, unincorporated	73.7%	80.8%	72.6%	67.0%	70.4%	77.7%	75.6%	72.5%
Nonprofit	75.9%	74.0%	70.0%	69.1%	72.2%	82.0%	70.1%	77.1%
Unknown	74.9%	98.4%	100.0% *	94.1%	54.7%	76.8%	94.6%	74.8%
Age of firm								
Less than 5 years	72.3%	82.6%	79.4%	63.5%	69.9%	68.2%	80.0%	64.6%
5-9 years	76.9%	82.6%	74.4%	70.7%	69.5%	87.4%	76.1%	77.6%
10-19 years	75.7%	80.7%	80.3%	71.6%	72.8%	79.0%	77.9%	74.0%
20 or more years	77.4%	80.6%	78.7%	77.0%	77.9%	76.8%	78.2%	77.2%
Unknown	77.6%	84.9%	100.0% *	82.5%	57.7%	78.8%	83.4%	77.6%
Multi/single status								
2 or more locations	77.5%	89.4%	81.1%	76.9%	76.3%	77.8%	78.2%	77.5%
1 location only	76.0%	81.0%	78.4%	73.4%	71.9%	83.7%	78.0%	73.6%
Percent full-time employees								
Less than 25%	29.3%	41.4%	24.2%	21.3%	27.2%	32.4%	27.3%	29.8%
25-49 %	46.4%	42.4%	40.9%	41.6%	44.8%	49.4%	42.3%	47.4%
50-74 %	65.9%	68.3%	65.0%	60.4%	65.3%	67.7%	64.9%	66.2%
75% or more	85.6%	90.2%	87.6%	85.8%	83.2%	85.6%	87.6%	85.1%
Union presence								
No union employees	77.5%	80.9%	78.5%	73.7%	74.9%	79.4%	78.1%	77.2%
Has union employees	81.8%	87.4%	81.8%	80.3%	82.3%	81.7%	79.0%	82.0%
Unknown	65.3%	84.4%	73.8%	67.7%	52.7%	66.6%	68.3%	65.2%
Percent low wage employees								
50% or more low wage	58.1%	62.6%	56.1%	53.1%	56.2%	63.4%	56.7%	58.6%
Less than 50% low wage	84.8%	85.8%	84.0%	82.2%	85.1%	86.0%	83.9%	85.1%
Unknown	75.2%	81.8%	84.3%	74.6%	61.8%	76.1%	76.5%	75.1%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.a(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.38%	0.66%	0.71%	0.80%	1.20%	0.44%	0.76%
Industry group **								
Agric., fish., forest.	4.80%	5.45%	5.14%	9.32%	10.18%	5.26%	5.05%	7.25%
Mining and manufacturing	0.85%	0.84%	1.79%	1.05%	0.63%	1.53%	0.90%	1.05%
Construction	1.64%	1.38%	3.03%	4.02%	5.61%	5.26%	2.43%	2.52%
Utilities and transp.	4.28%	3.65%	1.49%	2.12%	3.19%	5.39%	1.40%	4.80%
Wholesale trade	1.64%	2.13%	1.71%	1.99%	1.40%	3.83%	1.40%	2.11%
Fin. svcs. and real estate	0.79%	1.03%	3.46%	0.74%	1.35%	1.11%	0.94%	0.84%
Retail trade	1.31%	1.14%	1.68%	2.62%	1.97%	1.88%	1.00%	1.61%
Professional services	1.15%	0.78%	1.26%	1.50%	2.10%	1.85%	0.75%	1.32%
Other services	0.67%	1.95%	1.77%	1.83%	1.65%	1.33%	1.23%	0.88%
Ownership								
For profit, incorporated	0.70%	0.68%	0.73%	1.00%	0.76%	1.37%	0.58%	0.91%
For profit, unincorporated	1.51%	1.43%	3.60%	4.05%	2.43%	3.58%	2.22%	2.20%
Nonprofit	0.87%	2.27%	2.06%	1.25%	2.31%	1.32%	1.62%	1.07%
Unknown	2.32%	27.56%	31.62% *	22.56%	7.91%	2.61%	20.40%	2.28%
Age of firm								
Less than 5 years	3.08%	1.61%	2.73%	6.12%	5.31%	6.18%	1.15%	4.61%
5-9 years	0.89%	1.17%	3.02%	2.17%	3.45%	3.30%	1.68%	1.53%
10-19 years	0.71%	1.01%	1.15%	1.36%	1.82%	2.38%	0.71%	1.13%
20 or more years	0.64%	1.12%	1.18%	0.83%	0.98%	1.51%	1.03%	0.90%
Unknown	1.59%	25.39%	31.62% *	6.95%	5.78%	1.68%	14.12%	1.59%
Multi/single status								
2 or more locations	1.01%	2.28%	2.53%	2.36%	0.83%	1.24%	2.37%	1.03%
1 location only	0.52%	0.38%	0.78%	0.67%	1.89%	2.58%	0.43%	1.03%
Percent full-time employees								
Less than 25%	2.12%	4.24%	4.02%	2.06%	2.98%	3.04%	3.10%	2.21%
25-49 %	1.56%	1.97%	2.44%	1.70%	2.62%	2.47%	1.46%	1.95%
50-74 %	1.34%	1.36%	1.15%	2.40%	1.44%	1.89%	0.87%	1.61%
75% or more	0.56%	0.40%	0.74%	0.46%	0.86%	0.98%	0.49%	0.70%
Union presence								
No union employees	0.57%	0.44%	0.59%	0.90%	0.76%	1.18%	0.36%	0.78%
Has union employees	0.89%	4.88%	6.27%	2.71%	2.37%	1.03%	3.88%	0.88%
Unknown	2.89%	2.91%	5.50%	9.53%	7.19%	3.08%	8.00%	2.90%
Percent low wage employees								
50% or more low wage	1.13%	1.37%	1.62%	1.81%	1.89%	1.32%	1.30%	1.48%
Less than 50% low wage	0.47%	0.47%	0.89%	0.78%	1.09%	1.07%	0.45%	0.66%
Unknown	1.78%	3.56%	3.01%	5.54%	4.06%	2.02%	5.05%	1.79%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.0%	80.8%	77.7%	77.7%	79.6%	82.9%	78.5%	81.7%
Industry group **								
Agric., fish., forest.	82.4%	86.2%	77.6%	83.8%	85.2%	79.3%	83.1%	82.0%
Mining and manufacturing	88.1%	79.1%	80.5%	81.8%	86.8%	91.3%	79.2%	89.4%
Construction	79.5%	80.9%	76.7%	79.8%	79.6%	81.9%	79.2%	80.0%
Utilities and transp.	86.6%	75.9%	75.6%	76.4%	77.2%	92.3%	75.3%	88.3%
Wholesale trade	85.6%	84.3%	79.9%	85.1%	85.1%	88.4%	82.5%	86.8%
Fin. svcs. and real estate	87.5%	85.2%	85.4%	82.1%	86.3%	88.7%	83.8%	88.1%
Retail trade	74.5%	79.0%	76.2%	73.6%	73.2%	74.2%	76.1%	74.0%
Professional services	81.9%	80.9%	80.4%	78.1%	80.0%	83.8%	79.9%	82.4%
Other services	68.3%	78.1%	69.9%	68.9%	68.0%	66.7%	72.7%	67.2%
Ownership								
For profit, incorporated	81.1%	81.0%	77.6%	77.4%	80.4%	82.9%	78.5%	81.8%
For profit, unincorporated	77.1%	78.2%	74.8%	74.5%	75.4%	80.6%	76.4%	77.5%
Nonprofit	81.6%	85.0%	81.9%	80.5%	79.3%	83.0%	80.7%	81.8%
Unknown	82.8%	100.0%	33.3% *	85.2%	74.7%	83.4%	94.4%	82.7%
Age of firm								
Less than 5 years	77.6%	80.7%	79.0%	73.5%	77.9%	75.9%	77.7%	77.3%
5-9 years	77.8%	81.9%	73.5%	69.6%	78.9%	83.4%	77.3%	78.1%
10-19 years	77.4%	80.3%	78.3%	77.4%	76.7%	75.3%	78.5%	76.6%
20 or more years	80.6%	80.8%	78.4%	79.4%	80.9%	81.2%	79.0%	81.0%
Unknown	84.9%	37.4% *	60.0% *	79.6%	73.9%	85.4%	64.7%	84.9%
Multi/single status								
2 or more locations	82.1%	84.7%	79.0%	79.2%	80.1%	82.8%	78.4%	82.2%
1 location only	78.6%	80.7%	77.7%	77.1%	78.5%	83.9%	78.5%	78.8%
Percent full-time employees								
Less than 25%	60.1%	80.1%	64.7%	61.2%	46.6%	61.9%	73.9%	57.2%
25-49 %	64.8%	73.8%	64.5%	61.2%	66.7%	64.2%	66.0%	64.6%
50-74 %	72.0%	76.9%	71.6%	69.6%	67.6%	73.9%	72.4%	71.9%
75% or more	83.6%	81.9%	79.3%	80.1%	82.9%	85.6%	80.1%	84.5%
Union presence								
No union employees	79.8%	80.3%	77.5%	76.8%	79.5%	81.3%	78.1%	80.3%
Has union employees	85.6%	94.9%	83.6%	84.5%	83.6%	86.0%	84.7%	85.7%
Unknown	82.4%	79.0%	74.8%	82.1%	65.1%	84.2%	79.3%	82.5%
Percent low wage employees								
50% or more low wage	63.5%	76.4%	69.0%	64.5%	65.5%	56.0%	69.7%	61.4%
Less than 50% low wage	83.0%	81.6%	79.3%	80.8%	83.9%	85.1%	80.2%	84.2%
Unknown	84.3%	81.5%	75.0%	80.0%	76.8%	84.9%	78.3%	84.4%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	0.41%	0.72%	0.65%	1.00%	0.34%	0.59%	0.21%
Industry group **								
Agric., fish., forest.	1.88%	2.58%	4.74%	10.18%	5.32%	5.00%	2.54%	4.11%
Mining and manufacturing	0.53%	1.98%	1.80%	1.35%	0.89%	0.71%	1.40%	0.60%
Construction	1.26%	1.89%	2.21%	1.20%	4.17%	3.79%	1.09%	2.89%
Utilities and transp.	1.07%	2.98%	3.39%	4.03%	3.55%	0.91%	1.68%	1.28%
Wholesale trade	1.25%	2.06%	1.74%	1.54%	1.41%	2.85%	1.36%	1.47%
Fin. svcs. and real estate	1.00%	1.85%	1.81%	1.98%	1.04%	1.31%	0.96%	1.14%
Retail trade	0.58%	1.56%	1.51%	1.88%	1.99%	0.85%	1.00%	0.63%
Professional services	0.41%	1.15%	0.77%	1.85%	1.40%	0.82%	0.97%	0.53%
Other services	0.85%	1.07%	2.69%	2.05%	1.94%	1.48%	1.30%	1.05%
Ownership								
For profit, incorporated	0.24%	0.56%	0.99%	0.65%	1.33%	0.42%	0.68%	0.26%
For profit, unincorporated	0.80%	1.08%	2.24%	2.14%	2.26%	2.42%	0.73%	1.30%
Nonprofit	0.45%	1.37%	2.28%	1.55%	1.28%	0.87%	0.93%	0.44%
Unknown	1.51%	27.89%	10.54% *	21.51%	3.58%	1.51%	22.18%	1.56%
Age of firm								
Less than 5 years	0.72%	1.73%	2.65%	3.00%	4.01%	6.10%	1.53%	1.10%
5-9 years	1.21%	1.19%	2.70%	2.90%	3.18%	3.50%	0.97%	2.16%
10-19 years	0.65%	0.76%	1.23%	0.97%	1.79%	1.66%	0.74%	1.03%
20 or more years	0.22%	0.76%	0.98%	0.55%	1.14%	0.45%	0.63%	0.27%
Unknown	0.54%	11.52% *	18.97% *	4.15%	4.40%	0.61%	13.02%	0.55%
Multi/single status								
2 or more locations	0.18%	3.36%	1.97%	1.20%	0.92%	0.33%	1.30%	0.17%
1 location only	0.39%	0.41%	0.71%	0.69%	1.49%	2.11%	0.60%	1.02%
Percent full-time employees								
Less than 25%	2.04%	3.58%	5.53%	4.06%	4.65%	3.24%	2.74%	2.12%
25-49 %	1.01%	4.32%	3.07%	1.46%	3.10%	1.99%	1.93%	1.38%
50-74 %	1.01%	1.60%	2.85%	2.55%	2.19%	1.96%	1.06%	1.42%
75% or more	0.28%	0.65%	0.72%	0.57%	1.01%	0.35%	0.61%	0.31%
Union presence								
No union employees	0.25%	0.47%	0.71%	0.56%	0.95%	0.55%	0.52%	0.26%
Has union employees	0.79%	1.64%	4.09%	2.25%	1.78%	0.72%	2.62%	0.67%
Unknown	1.24%	3.67%	5.39%	3.38%	5.77%	0.93%	2.59%	1.30%
Percent low wage employees								
50% or more low wage	1.01%	1.50%	1.44%	2.44%	1.99%	1.82%	1.25%	1.21%
Less than 50% low wage	0.37%	0.46%	0.89%	0.62%	0.89%	0.55%	0.56%	0.42%
Unknown	0.39%	2.79%	3.19%	3.02%	2.70%	0.41%	1.43%	0.40%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b(2002) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.4%	65.6%	61.1%	57.7%	59.5%	64.6%	61.3%	62.7%
Industry group **								
Agric., fish., forest.	51.8%	58.1%	58.7%	43.4%	35.4%	70.8%	54.7%	50.0%
Mining and manufacturing	80.9%	69.8%	73.4%	74.0%	80.3%	84.1%	71.7%	82.3%
Construction	61.1%	68.5%	61.8%	58.5%	58.0%	61.9%	63.7%	58.0%
Utilities and transp.	68.3%	65.7%	66.1%	68.0%	69.6%	68.3%	66.4%	68.5%
Wholesale trade	75.2%	75.0%	71.0%	74.9%	75.5%	76.3%	72.1%	76.3%
Fin. svcs. and real estate	77.3%	72.3%	73.3%	74.2%	75.0%	78.7%	72.3%	78.0%
Retail trade	46.2%	61.7%	57.5%	52.0%	49.5%	41.0%	57.9%	43.3%
Professional services	66.8%	67.9%	68.1%	61.3%	61.6%	69.8%	66.2%	67.0%
Other services	42.4%	54.8%	41.9%	37.5%	37.5%	45.1%	43.6%	42.1%
Ownership								
For profit, incorporated	63.1%	66.7%	62.5%	58.9%	61.9%	64.2%	62.5%	63.2%
For profit, unincorporated	56.8%	63.1%	54.3%	49.9%	53.1%	62.6%	57.8%	56.2%
Nonprofit	61.9%	62.9%	57.4%	55.7%	57.2%	68.0%	56.5%	63.1%
Unknown	62.1%	98.4%	33.3% *	80.2%	40.8%	64.0%	89.3%	61.9%
Age of firm								
Less than 5 years	56.1%	66.6%	62.7%	46.7%	54.5%	51.8%	62.2%	49.9%
5-9 years	59.8%	67.6%	54.7%	49.2%	54.9%	72.9%	58.8%	60.6%
10-19 years	58.6%	64.8%	62.9%	55.4%	55.9%	59.4%	61.2%	56.7%
20 or more years	62.4%	65.1%	61.7%	61.2%	63.0%	62.3%	61.8%	62.6%
Unknown	65.9%	31.8% *	60.0% *	65.7%	42.6%	67.3%	53.9%	65.9%
Multi/single status								
2 or more locations	63.7%	75.7%	64.0%	60.9%	61.2%	64.5%	61.3%	63.8%
1 location only	59.8%	65.4%	60.9%	56.6%	56.5%	70.2%	61.2%	57.9%
Percent full-time employees								
Less than 25%	17.6%	33.1%	15.7%	13.1%	12.7%	20.1%	20.2%	17.1%
25-49 %	30.1%	31.3%	26.4%	25.5%	29.9%	31.7%	27.9%	30.6%
50-74 %	47.4%	52.5%	46.5%	42.0%	44.2%	50.0%	47.0%	47.6%
75% or more	71.6%	73.8%	69.5%	68.7%	69.0%	73.2%	70.2%	71.9%
Union presence								
No union employees	61.8%	65.0%	60.8%	56.6%	59.5%	64.5%	61.0%	62.0%
Has union employees	70.0%	82.9%	68.4%	67.9%	68.9%	70.3%	66.9%	70.2%
Unknown	53.8%	66.7%	55.2%	55.6%	34.3%	56.1%	54.2%	53.8%
Percent low wage employees								
50% or more low wage	36.9%	47.8%	38.7%	34.3%	36.8%	35.5%	39.5%	36.0%
Less than 50% low wage	70.3%	70.0%	66.6%	66.4%	71.4%	73.2%	67.2%	71.7%
Unknown	63.4%	66.7%	63.3%	59.7%	47.5%	64.7%	59.9%	63.4%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	0.49%	0.84%	0.82%	0.62%	0.96%	0.61%	0.59%
Industry group **								
Agric., fish., forest.	3.61%	5.38%	5.85%	6.30%	8.38%	6.65%	4.75%	5.60%
Mining and manufacturing	1.01%	1.75%	2.50%	0.84%	0.91%	1.87%	1.73%	1.32%
Construction	1.61%	1.53%	3.22%	3.76%	5.11%	5.99%	2.25%	2.69%
Utilities and transp.	3.91%	3.93%	3.25%	3.11%	3.16%	5.33%	1.66%	4.45%
Wholesale trade	1.80%	3.04%	2.55%	2.70%	1.96%	4.40%	2.18%	2.33%
Fin. svcs. and real estate	0.77%	2.19%	3.27%	2.01%	1.70%	1.15%	1.06%	0.95%
Retail trade	0.99%	1.04%	1.63%	2.62%	1.97%	1.32%	1.01%	1.15%
Professional services	1.16%	1.17%	1.31%	1.86%	2.13%	1.78%	1.11%	1.32%
Other services	0.87%	1.96%	2.07%	0.88%	1.31%	1.69%	0.87%	1.07%
Ownership								
For profit, incorporated	0.58%	0.57%	0.90%	0.95%	1.21%	1.19%	0.76%	0.70%
For profit, unincorporated	1.53%	1.43%	2.36%	3.67%	2.76%	3.76%	1.92%	2.24%
Nonprofit	0.97%	2.35%	2.27%	1.77%	2.04%	1.47%	1.72%	1.15%
Unknown	2.08%	27.56%	10.54% *	20.52%	5.81%	1.98%	21.34%	2.05%
Age of firm								
Less than 5 years	2.34%	2.31%	3.27%	4.53%	4.67%	6.12%	1.82%	3.68%
5-9 years	1.06%	1.44%	2.73%	1.73%	3.65%	4.29%	0.84%	1.88%
10-19 years	0.64%	0.81%	0.94%	1.38%	1.75%	2.42%	0.67%	1.10%
20 or more years	0.59%	1.23%	1.31%	0.89%	1.01%	1.27%	1.07%	0.75%
Unknown	1.20%	9.66% *	18.97% *	5.69%	5.50%	1.28%	12.40%	1.20%
Multi/single status								
2 or more locations	0.86%	3.83%	2.67%	2.44%	0.97%	1.03%	2.34%	0.87%
1 location only	0.57%	0.50%	0.89%	0.49%	1.35%	3.23%	0.51%	0.96%
Percent full-time employees								
Less than 25%	1.50%	4.19%	2.96%	1.58%	1.07%	1.80%	2.76%	1.46%
25-49 %	1.23%	1.50%	1.35%	0.81%	1.85%	1.96%	0.52%	1.58%
50-74 %	1.48%	1.11%	2.40%	2.20%	1.43%	2.16%	0.73%	1.82%
75% or more	0.46%	0.73%	0.89%	0.79%	0.98%	0.78%	0.76%	0.54%
Union presence								
No union employees	0.46%	0.63%	0.85%	0.73%	0.66%	0.94%	0.50%	0.62%
Has union employees	1.09%	5.40%	5.15%	3.42%	2.35%	1.10%	3.98%	0.87%
Unknown	2.52%	3.89%	5.75%	8.34%	5.99%	2.69%	5.98%	2.61%
Percent low wage employees								
50% or more low wage	0.69%	0.93%	1.40%	1.42%	1.01%	1.47%	0.76%	0.96%
Less than 50% low wage	0.55%	0.64%	1.00%	1.07%	1.03%	1.31%	0.65%	0.65%
Unknown	1.44%	3.93%	4.25%	3.86%	3.85%	1.63%	4.15%	1.45%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.(1)(2002) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.9%	12.3%	10.7%	18.3%	40.2%	81.4%	13.4%	66.2%
Industry group **								
Agric., fish., forest.	46.1%	8.3% *	9.6% *	30.9% *	30.9% *	97.8%	10.0% *	69.7%
Mining and manufacturing	65.4%	12.1% *	10.3%	17.1%	53.6%	87.5%	14.0%	72.4%
Construction	25.8%	15.4%	8.8% *	18.9%	37.1%	77.2%	13.8%	41.7%
Utilities and transp.	73.5%	8.5%	9.0% *	27.1% *	59.4%	90.8%	15.4% *	81.3%
Wholesale trade	48.2%	12.8%	8.5% *	16.7%	36.2%	90.4%	11.5%	61.5%
Fin. svcs. and real estate	64.5%	13.7%	10.9%	13.9%	33.8%	82.0%	12.7%	71.6%
Retail trade	51.7%	9.0%	8.3%	16.5%	35.6%	80.4%	9.4%	65.3%
Professional services	53.1%	9.8%	10.7%	20.4%	38.1%	75.2%	12.8%	62.5%
Other services	50.0%	17.7%	17.1%	17.9%	30.7%	76.7%	18.3%	58.4%
Ownership								
For profit, incorporated	57.0%	10.2%	9.6%	15.6%	42.6%	83.3%	11.0%	68.5%
For profit, unincorporated	35.3%	12.7%	8.4%	20.4%	30.5%	78.9%	12.8%	48.6%
Nonprofit	49.6%	27.4%	20.9%	28.7%	35.9%	69.3%	28.6%	53.5%
Unknown	81.3%	.	.	82.5%	51.2%	83.6%	70.2%	81.4%
Age of firm								
Less than 5 years	20.7%	9.6%	10.9% *	14.1% *	23.0%	72.6%	9.6%	34.6%
5-9 years	29.6%	11.9%	12.9%	15.9%	37.4%	56.8%	13.1%	43.0%
10-19 years	29.7%	10.9%	11.8%	22.2%	34.0%	70.9%	15.5%	40.9%
20 or more years	52.7%	14.1%	9.6%	17.4%	41.7%	79.9%	12.9%	61.9%
Unknown	84.2%	.	.	39.8% *	54.6%	85.5%	35.1% *	84.3%
Multi/single status								
2 or more locations	71.9%	21.5% *	12.8%	26.8%	45.3%	81.7%	27.4%	73.1%
1 location only	20.0%	12.1%	10.6%	15.4%	30.7%	72.0%	11.9%	30.8%
Percent full-time employees								
Less than 25%	52.9%	11.3%	8.8% *	11.9% *	14.5% *	82.8%	9.2%	64.8%
25-49 %	54.7%	13.8%	8.0%	17.5%	31.3%	80.2%	12.6%	63.4%
50-74 %	50.5%	12.3%	12.5%	35.7%	29.0%	76.7%	19.9%	59.6%
75% or more	56.6%	12.3%	10.7%	16.2%	42.4%	82.0%	12.6%	67.0%
Union presence								
No union employees	49.3%	10.8%	9.5%	15.0%	38.2%	81.5%	11.2%	61.8%
Has union employees	72.3%	47.2%	35.5%	45.2%	52.0%	80.6%	45.2%	74.3%
Unknown	76.4%	16.2% *	5.2% *	3.3% *	38.9%	82.9%	7.4% *	78.7%
Percent low wage employees								
50% or more low wage	38.6%	10.5%	13.5%	20.5%	32.7%	76.9%	13.1%	48.2%
Less than 50% low wage	43.3%	12.6%	10.4%	17.7%	40.9%	78.6%	13.5%	56.0%
Unknown	80.0%	12.8%	9.3% *	22.1%	47.5%	83.5%	11.8%	81.1%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.91%	0.69%	1.11%	1.99%	1.93%	0.93%	1.02%	1.01%
Industry group **								
Agric., fish., forest.	8.09%	2.57% *	10.34% *	10.90% *	9.39% *	14.65%	3.77% *	9.87%
Mining and manufacturing	1.71%	4.89% *	2.44%	0.88%	3.41%	1.81%	1.77%	1.70%
Construction	2.18%	2.94%	2.73% *	3.42%	6.36%	8.06%	2.02%	4.51%
Utilities and transp.	2.64%	2.45%	6.56% *	9.39% *	9.54%	2.51%	4.72% *	2.81%
Wholesale trade	3.43%	2.17%	2.92% *	3.31%	5.11%	4.54%	2.03%	4.36%
Fin. svcs. and real estate	1.38%	2.93%	3.09%	2.99%	5.28%	2.79%	2.22%	1.51%
Retail trade	1.80%	1.74%	1.86%	3.14%	4.85%	3.56%	1.50%	2.63%
Professional services	2.36%	0.87%	1.55%	5.52%	3.56%	2.84%	2.62%	2.64%
Other services	2.48%	1.65%	3.10%	2.55%	3.73%	3.13%	1.38%	2.81%
Ownership								
For profit, incorporated	0.80%	0.52%	1.14%	1.50%	2.03%	0.87%	0.65%	0.91%
For profit, unincorporated	2.02%	1.72%	2.11%	4.37%	4.58%	3.55%	1.55%	3.18%
Nonprofit	2.69%	4.72%	4.02%	6.10%	2.19%	3.90%	4.70%	3.04%
Unknown	3.66%	.	.	23.21%	9.00%	3.33%	20.19%	3.79%
Age of firm								
Less than 5 years	1.89%	1.95%	3.29% *	5.21% *	5.19%	9.89%	1.36%	4.47%
5-9 years	3.33%	1.08%	3.32%	4.21%	5.05%	9.42%	1.29%	5.19%
10-19 years	1.60%	0.98%	1.87%	3.99%	4.96%	4.47%	2.52%	2.90%
20 or more years	1.04%	1.40%	0.93%	1.94%	1.82%	0.90%	1.02%	1.11%
Unknown	1.46%	.	.	13.06% *	6.91%	1.43%	13.36% *	1.46%
Multi/single status								
2 or more locations	0.98%	7.71% *	3.19%	4.59%	2.20%	0.97%	4.80%	0.98%
1 location only	1.04%	0.54%	1.15%	1.62%	1.73%	8.29%	0.75%	2.00%
Percent full-time employees								
Less than 25%	3.43%	3.01%	4.77% *	3.93% *	5.24% *	5.13%	1.15%	3.95%
25-49 %	1.91%	2.73%	2.12%	3.43%	5.84%	2.21%	1.76%	2.45%
50-74 %	2.13%	1.49%	2.17%	7.62%	4.88%	3.11%	4.52%	2.87%
75% or more	0.97%	0.64%	1.25%	1.33%	1.97%	1.08%	0.74%	1.04%
Union presence								
No union employees	1.42%	0.56%	1.08%	1.16%	2.34%	1.57%	0.50%	1.61%
Has union employees	2.52%	8.99%	7.92%	7.28%	3.73%	3.23%	7.21%	2.95%
Unknown	3.69%	7.03% *	5.20% *	1.46% *	10.48%	3.45%	4.39% *	3.78%
Percent low wage employees								
50% or more low wage	2.82%	1.58%	2.81%	4.71%	3.69%	3.43%	1.39%	3.33%
Less than 50% low wage	1.19%	0.86%	1.07%	1.92%	1.94%	2.21%	1.17%	1.59%
Unknown	1.29%	3.24%	3.37% *	6.37%	4.45%	1.35%	3.07%	1.33%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2002) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	14.6%	16.9%	28.9%	47.4%	79.1%	19.7%	66.5%
Industry group **								
Agric., fish., forest.	25.7%	10.9% *	21.2% *	13.8% *	30.8% *	43.6% *	14.3%	32.5%
Mining and manufacturing	57.4%	15.2% *	19.9%	31.1%	46.2%	74.2%	22.9%	62.8%
Construction	29.8%	14.3%	18.1%	24.1%	42.0%	72.4%	19.3%	42.5%
Utilities and transp.	66.1%	21.3%	16.7%	24.8%	41.9%	82.8%	18.1%	72.7%
Wholesale trade	48.4%	10.4% *	15.5%	29.6%	55.6%	70.3%	17.4%	60.3%
Fin. svcs. and real estate	75.5%	11.8%	16.5%	31.0%	58.7%	92.1%	16.9%	84.1%
Retail trade	57.9%	15.3%	13.5%	21.8%	39.9%	80.1%	15.6%	68.1%
Professional services	61.1%	17.0%	19.2%	36.7%	55.0%	79.8%	23.9%	70.0%
Other services	50.0%	13.3%	15.2%	27.7%	39.9%	72.6%	18.7%	58.0%
Ownership								
For profit, incorporated	57.9%	14.2%	16.8%	26.6%	46.3%	80.4%	18.3%	67.9%
For profit, unincorporated	39.2%	12.8%	13.5%	24.6%	50.3%	68.8%	15.4%	53.0%
Nonprofit	57.0%	21.4%	20.7%	41.4%	51.9%	74.7%	32.0%	62.1%
Unknown	72.0%	4.7% *	.	62.4% *	27.7% *	76.8%	57.7% *	72.1%
Age of firm								
Less than 5 years	30.4%	15.7%	16.2%	22.0%	45.5%	68.6%	16.3%	44.7%
5-9 years	38.1%	16.7%	16.0%	30.1%	51.2%	68.3%	18.4%	54.7%
10-19 years	37.2%	12.7%	17.6%	32.7%	46.8%	67.5%	21.5%	48.7%
20 or more years	57.7%	14.7%	16.8%	27.8%	48.3%	82.7%	19.5%	66.6%
Unknown	74.5%	.	.	45.5%	39.3%	76.8%	27.7% *	74.6%
Multi/single status								
2 or more locations	70.6%	29.3%	11.1%	31.4%	48.5%	79.4%	29.4%	71.8%
1 location only	29.0%	14.3%	17.3%	28.1%	45.6%	68.8%	18.6%	42.2%
Percent full-time employees								
Less than 25%	49.7%	17.1%	16.3% *	15.1%	32.1%	76.1%	15.9%	57.5%
25-49 %	56.4%	8.5%	11.3% *	27.4%	39.5%	81.2%	12.4%	66.2%
50-74 %	54.7%	13.6%	13.1%	33.4%	51.9%	77.2%	23.0%	64.2%
75% or more	58.2%	15.3%	18.1%	29.4%	48.6%	79.3%	19.9%	67.6%
Union presence								
No union employees	50.0%	13.8%	16.5%	26.5%	47.2%	74.3%	18.0%	60.6%
Has union employees	78.7%	40.5%	28.8%	53.7%	54.5%	88.2%	48.4%	80.9%
Unknown	75.2%	4.4% *	8.4% *	9.1% *	33.5% *	83.8%	6.4% *	77.5%
Percent low wage employees								
50% or more low wage	36.7%	7.3%	12.3%	21.9%	38.3%	60.9%	13.7%	44.5%
Less than 50% low wage	49.8%	16.4%	18.3%	31.9%	53.0%	79.4%	21.6%	62.6%
Unknown	77.0%	14.3%	8.7% *	20.1% *	38.9%	81.7%	10.5%	78.2%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.24%	1.21%	1.46%	1.61%	0.95%	0.95%	0.85%
Industry group **								
Agric., fish., forest.	4.42%	4.83% *	8.64% *	4.60% *	11.56% *	14.57% *	3.68%	6.56%
Mining and manufacturing	1.30%	5.83% *	3.31%	1.75%	4.25%	2.04%	2.02%	1.38%
Construction	2.35%	2.99%	3.67%	3.81%	4.58%	7.76%	1.82%	3.52%
Utilities and transp.	2.59%	5.58%	4.75%	5.62%	5.11%	3.60%	3.40%	2.93%
Wholesale trade	3.95%	3.30% *	3.48%	4.76%	4.46%	7.04%	1.65%	4.60%
Fin. svcs. and real estate	1.84%	2.05%	2.92%	4.95%	4.81%	1.29%	2.12%	2.08%
Retail trade	2.04%	3.13%	2.25%	2.81%	4.19%	1.97%	2.00%	2.25%
Professional services	1.56%	1.98%	3.26%	4.48%	2.70%	1.46%	3.26%	1.71%
Other services	1.78%	2.03%	2.29%	2.31%	1.92%	3.13%	1.86%	2.36%
Ownership								
For profit, incorporated	0.56%	1.38%	1.23%	1.21%	1.35%	0.71%	0.83%	0.70%
For profit, unincorporated	2.53%	2.36%	2.41%	3.63%	4.61%	7.42%	1.53%	3.76%
Nonprofit	2.06%	3.32%	2.76%	5.10%	3.05%	2.65%	4.20%	2.13%
Unknown	2.81%	15.39% *	.	21.13% *	9.59% *	3.18%	20.23% *	2.69%
Age of firm								
Less than 5 years	3.11%	3.86%	2.44%	5.02%	7.49%	10.24%	2.68%	5.77%
5-9 years	2.68%	2.53%	2.97%	3.70%	5.52%	8.91%	2.44%	4.13%
10-19 years	2.24%	1.42%	2.43%	3.52%	3.79%	6.32%	3.15%	2.37%
20 or more years	1.08%	1.61%	1.15%	0.90%	1.99%	1.19%	0.87%	1.24%
Unknown	1.08%	.	.	12.69%	7.73%	0.77%	22.92% *	1.07%
Multi/single status								
2 or more locations	0.88%	6.75%	2.52%	3.67%	1.97%	0.86%	5.49%	0.88%
1 location only	0.84%	1.28%	1.30%	1.22%	2.09%	4.77%	0.67%	1.52%
Percent full-time employees								
Less than 25%	3.66%	4.86%	4.99% *	4.15%	6.12%	6.34%	3.74%	3.89%
25-49 %	1.40%	2.26%	3.73% *	2.75%	4.70%	2.14%	2.00%	1.78%
50-74 %	2.77%	1.64%	3.47%	6.06%	4.76%	3.44%	4.20%	2.81%
75% or more	0.91%	1.30%	1.19%	1.25%	2.04%	1.08%	0.60%	0.99%
Union presence								
No union employees	0.79%	1.16%	1.24%	0.86%	1.21%	1.28%	0.74%	0.90%
Has union employees	2.20%	7.85%	7.92%	7.81%	3.86%	1.88%	7.31%	2.07%
Unknown	2.79%	1.76% *	3.76% *	3.65% *	10.49% *	1.73%	2.61% *	2.66%
Percent low wage employees								
50% or more low wage	1.94%	2.08%	2.09%	1.55%	3.02%	3.27%	2.00%	2.14%
Less than 50% low wage	1.10%	1.21%	1.34%	2.03%	1.78%	2.05%	1.09%	1.34%
Unknown	1.23%	4.28%	5.09% *	6.62% *	5.06%	0.99%	2.75%	1.26%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3(2002) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89,099,457	9,730,655	7,122,511	12,011,350	16,920,212	43,314,729	22,680,953	66,418,504
Industry group **								
Agric., fish., forest.	1,078,223	346,921	107,709	203,280	183,674	236,638 *	582,701	495,522
Mining and manufacturing	14,720,266	494,161	752,747	2,226,692	3,211,256	8,035,410	2,178,596	12,541,670
Construction	5,398,756	1,371,096	1,082,034	1,560,584	895,561	489,481	3,304,334	2,094,422
Utilities and transp.	3,864,368	243,366	223,513	382,164	559,922	2,455,403	622,946	3,241,421
Wholesale trade	5,438,315	646,414	636,465	791,361	1,443,341	1,920,733	1,655,799	3,782,515
Fin. svcs. and real estate	10,951,512	868,161	486,001	731,016	1,436,298	7,430,037	1,679,181	9,272,331
Retail trade	9,954,940	1,293,587	943,806	1,321,819	1,634,880	4,760,847	2,919,008	7,035,932
Professional services	20,772,791	2,363,356	1,358,798	2,155,422	4,198,446	10,696,768	4,786,605	15,986,186
Other services	16,920,287	2,103,593	1,531,437	2,639,011	3,356,834	7,289,411	4,951,783	11,968,504
Ownership								
For profit, incorporated	65,359,306	6,316,024	5,614,556	9,286,092	11,370,162	32,772,472	16,475,874	48,883,432
For profit, unincorporated	7,678,923	2,592,767	861,590	1,090,201	1,775,072	1,359,292	4,006,180	3,672,743
Nonprofit	11,211,733	805,776	639,284	1,598,868	3,356,780	4,811,025	2,149,062	9,062,671
Unknown	4,849,495	16,088 *	7,080 *	36,189 *	418,198 *	4,371,940	49,837 *	4,799,658
Age of firm								
Less than 5 years	3,860,197	1,571,889	620,534	831,298	563,814	272,662	2,580,619	1,279,577
5-9 years	6,491,785	1,843,352	1,123,786	1,315,537	973,306	1,235,804	3,643,560	2,848,225
10-19 years	11,949,140	2,580,834	1,909,544	2,816,785	3,081,075	1,560,902	6,004,581	5,944,559
20 or more years	45,094,870	3,722,509	3,461,841	7,000,822	10,908,594	20,001,104	10,416,917	34,677,953
Unknown	21,703,466	12,071	6,806 *	46,908	1,393,424	20,244,257	35,276	21,668,190
Multi/single status								
2 or more locations	56,373,434	153,339	428,181	2,744,886	10,902,612	42,144,416	1,677,784	54,695,650
1 location only	32,726,023	9,577,317	6,694,330	9,266,464	6,017,601	1,170,313	21,003,170	11,722,854
Percent full-time employees								
Less than 25%	904,923	90,202	95,229	169,611	151,138	398,743	275,318	629,604
25-49 %	3,538,387	400,875	357,432	527,533	625,809	1,626,738	1,012,755	2,525,632
50-74 %	9,132,073	1,435,643	793,002	1,466,592	1,791,374	3,645,462	2,952,213	6,179,860
75% or more	75,524,074	7,803,936	5,876,848	9,847,613	14,351,891	37,643,786	18,440,667	57,083,408
Union presence								
No union employees	67,079,067	9,257,943	6,618,056	10,596,622	13,741,256	26,865,191	21,015,069	46,063,998
Has union employees	14,456,063	216,380	330,984	1,150,369	2,161,471	10,596,859	1,087,752	13,368,311
Unknown	7,564,327	256,333	173,471	264,358	1,017,486	5,852,679	578,132	6,986,195
Percent low-wage employees								
50% or more low wage	13,403,800	2,393,291	1,584,708	2,960,435	3,645,698	2,819,668	5,378,548	8,025,252
Less than 50% low wage	45,404,041	6,831,324	5,239,752	8,576,700	10,957,004	13,799,261	16,266,763	29,137,278
Unknown	30,291,616	506,041	298,051	474,214	2,317,510	26,695,800	1,035,642	29,255,974

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3(2002) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,025,765	201,702	210,821	186,712	471,047	1,155,594	336,545	1,057,809
Industry group **								
Agric., fish., forest.	121,327	18,322	19,390	51,305	35,827	150,287 *	45,630	134,201
Mining and manufacturing	426,275	36,582	66,634	129,795	266,715	563,366	111,537	455,127
Construction	193,883	61,429	54,263	70,652	103,291	110,160	109,354	207,333
Utilities and transp.	357,329	28,100	33,875	35,184	81,782	298,808	48,304	335,951
Wholesale trade	302,983	63,582	65,255	63,135	218,619	193,069	118,566	273,179
Fin. svcs. and real estate	508,146	45,079	54,408	40,980	115,996	528,071	68,985	523,371
Retail trade	284,365	36,246	44,036	73,796	170,480	252,982	52,966	272,047
Professional services	501,326	81,272	66,313	156,702	357,271	529,872	170,260	482,221
Other services	512,653	52,599	96,116	77,530	182,514	424,164	73,793	468,289
Ownership								
For profit, incorporated	1,095,571	147,567	161,818	133,208	425,710	992,823	269,205	1,171,145
For profit, unincorporated	179,667	68,597	60,362	110,302	205,272	163,458	72,066	206,244
Nonprofit	435,325	34,816	54,080	140,827	160,562	422,287	150,089	471,371
Unknown	417,059	9,825 *	3,369 *	20,576 *	129,242 *	362,656	24,022 *	430,478
Age of firm								
Less than 5 years	147,033	40,241	64,050	74,032	64,402	37,220	65,936	132,946
5-9 years	297,716	84,580	88,834	53,176	147,633	234,508	109,467	229,982
10-19 years	420,631	64,431	83,381	171,932	224,416	173,772	172,359	314,823
20 or more years	803,543	128,279	133,852	168,626	375,976	802,022	222,444	873,501
Unknown	850,976	3,134	3,866 *	7,546	254,907	748,408	8,821	852,055
Multi/single status								
2 or more locations	912,300	17,252	40,949	189,558	382,205	1,078,370	172,147	1,033,219
1 location only	472,610	207,866	199,905	151,131	213,450	197,183	304,528	303,671
Percent full-time employees								
Less than 25%	68,104	9,293	9,202	14,475	16,942	57,929	15,609	67,836
25-49 %	119,004	16,370	22,025	27,179	77,227	106,528	28,780	106,201
50-74 %	253,876	60,381	43,921	196,152	129,861	167,451	160,129	141,894
75% or more	1,114,985	171,509	193,522	164,215	554,175	1,105,060	292,748	1,070,977
Union presence								
No union employees	1,068,288	186,967	197,694	149,867	432,422	967,228	290,139	893,053
Has union employees	885,488	28,060	35,474	162,085	155,917	996,731	166,025	956,954
Unknown	475,280	18,467	42,581	54,255	284,763	401,174	63,018	506,530
Percent low-wage employees								
50% or more low wage	351,788	91,754	95,241	100,817	266,377	247,204	108,724	348,580
Less than 50% low wage	843,423	191,672	136,497	148,222	480,235	618,031	275,287	835,536
Unknown	921,968	30,276	35,379	58,429	346,137	817,448	81,725	922,752

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.3.a(2002) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89,099,457	10.9%	8.0%	13.5%	19.0%	48.6%	25.5%	74.5%
Industry group **								
Agric., fish., forest.	1,078,223	32.2%	10.0%	18.9%	17.0%	21.9% *	54.0%	46.0%
Mining and manufacturing	14,720,266	3.4%	5.1%	15.1%	21.8%	54.6%	14.8%	85.2%
Construction	5,398,756	25.4%	20.0%	28.9%	16.6%	9.1%	61.2%	38.8%
Utilities and transp.	3,864,368	6.3%	5.8%	9.9%	14.5%	63.5%	16.1%	83.9%
Wholesale trade	5,438,315	11.9%	11.7%	14.6%	26.5%	35.3%	30.4%	69.6%
Fin. svcs. and real estate	10,951,512	7.9%	4.4%	6.7%	13.1%	67.8%	15.3%	84.7%
Retail trade	9,954,940	13.0%	9.5%	13.3%	16.4%	47.8%	29.3%	70.7%
Professional services	20,772,791	11.4%	6.5%	10.4%	20.2%	51.5%	23.0%	77.0%
Other services	16,920,287	12.4%	9.1%	15.6%	19.8%	43.1%	29.3%	70.7%
Ownership								
For profit, incorporated	65,359,306	9.7%	8.6%	14.2%	17.4%	50.1%	25.2%	74.8%
For profit, unincorporated	7,678,923	33.8%	11.2%	14.2%	23.1%	17.7%	52.2%	47.8%
Nonprofit	11,211,733	7.2%	5.7%	14.3%	29.9%	42.9%	19.2%	80.8%
Unknown	4,849,495	0.3% *	0.1% *	0.7% *	8.6% *	90.2%	1.0% *	99.0%
Age of firm								
Less than 5 years	3,860,197	40.7%	16.1%	21.5%	14.6%	7.1%	66.9%	33.1%
5-9 years	6,491,785	28.4%	17.3%	20.3%	15.0%	19.0%	56.1%	43.9%
10-19 years	11,949,140	21.6%	16.0%	23.6%	25.8%	13.1%	50.3%	49.7%
20 or more years	45,094,870	8.3%	7.7%	15.5%	24.2%	44.4%	23.1%	76.9%
Unknown	21,703,466	0.1%	0.0% *	0.2%	6.4%	93.3%	0.2%	99.8%
Multi/single status								
2 or more locations	56,373,434	0.3%	0.8%	4.9%	19.3%	74.8%	3.0%	97.0%
1 location only	32,726,023	29.3%	20.5%	28.3%	18.4%	3.6%	64.2%	35.8%
Percent full-time employees								
Less than 25%	904,923	10.0%	10.5%	18.7%	16.7%	44.1%	30.4%	69.6%
25-49 %	3,538,387	11.3%	10.1%	14.9%	17.7%	46.0%	28.6%	71.4%
50-74 %	9,132,073	15.7%	8.7%	16.1%	19.6%	39.9%	32.3%	67.7%
75% or more	75,524,074	10.3%	7.8%	13.0%	19.0%	49.8%	24.4%	75.6%
Union presence								
No union employees	67,079,067	13.8%	9.9%	15.8%	20.5%	40.1%	31.3%	68.7%
Has union employees	14,456,063	1.5%	2.3%	8.0%	15.0%	73.3%	7.5%	92.5%
Unknown	7,564,327	3.4%	2.3%	3.5% *	13.5%	77.4%	7.6%	92.4%
Percent low-wage employees								
50% or more low wage	13,403,800	17.9%	11.8%	22.1%	27.2%	21.0%	40.1%	59.9%
Less than 50% low wage	45,404,041	15.0%	11.5%	18.9%	24.1%	30.4%	35.8%	64.2%
Unknown	30,291,616	1.7%	1.0%	1.6%	7.7%	88.1%	3.4%	96.6%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,025,765	0.22%	0.24%	0.31%	0.61%	0.82%	0.47%	0.47%
Industry group **								
Agric., fish., forest.	121,327	3.44%	2.41%	4.74%	3.95%	7.42% *	5.65%	5.65%
Mining and manufacturing	426,275	0.26%	0.50%	0.91%	2.03%	2.49%	0.88%	0.88%
Construction	193,883	1.66%	1.08%	1.11%	1.76%	1.78%	2.72%	2.72%
Utilities and transp.	357,329	0.87%	0.70%	0.73%	2.40%	3.01%	1.43%	1.43%
Wholesale trade	302,983	1.18%	0.93%	1.23%	3.15%	2.42%	2.07%	2.07%
Fin. svcs. and real estate	508,146	0.41%	0.58%	0.44%	1.23%	1.98%	0.89%	0.89%
Retail trade	284,365	0.41%	0.58%	0.62%	1.53%	1.75%	0.86%	0.86%
Professional services	501,326	0.35%	0.34%	0.81%	1.57%	1.89%	0.82%	0.82%
Other services	512,653	0.31%	0.51%	0.65%	1.12%	1.43%	0.72%	0.72%
Ownership								
For profit, incorporated	1,095,571	0.30%	0.29%	0.31%	0.59%	0.79%	0.64%	0.64%
For profit, unincorporated	179,667	1.11%	0.99%	1.43%	2.16%	1.97%	1.63%	1.63%
Nonprofit	435,325	0.44%	0.55%	1.35%	1.47%	2.45%	1.58%	1.58%
Unknown	417,059	0.21% *	0.09% *	0.63% *	1.75% *	1.93%	0.72% *	0.72%
Age of firm								
Less than 5 years	147,033	2.20%	1.27%	1.41%	1.45%	0.86%	2.46%	2.46%
5-9 years	297,716	1.20%	1.24%	0.88%	2.22%	2.65%	1.71%	1.71%
10-19 years	420,631	0.87%	0.72%	0.97%	1.57%	1.14%	1.19%	1.19%
20 or more years	803,543	0.38%	0.33%	0.47%	0.79%	1.04%	0.68%	0.68%
Unknown	850,976	0.01%	0.02% *	0.03%	1.06%	1.04%	0.04%	0.04%
Multi/single status								
2 or more locations	912,300	0.04%	0.07%	0.40%	0.77%	0.85%	0.36%	0.36%
1 location only	472,610	0.54%	0.52%	0.39%	0.64%	0.57%	0.63%	0.63%
Percent full-time employees								
Less than 25%	68,104	1.98%	0.94%	1.78%	1.40%	3.44%	2.84%	2.84%
25-49 %	119,004	0.55%	0.82%	0.56%	1.88%	2.20%	0.89%	0.89%
50-74 %	253,876	0.75%	0.54%	1.69%	1.19%	1.80%	0.97%	0.97%
75% or more	1,114,985	0.22%	0.28%	0.29%	0.77%	0.88%	0.45%	0.45%
Union presence								
No union employees	1,068,288	0.16%	0.25%	0.32%	0.76%	0.93%	0.37%	0.37%
Has union employees	885,488	0.23%	0.31%	1.36%	1.35%	2.35%	1.36%	1.36%
Unknown	475,280	0.34%	0.62%	1.09% *	3.10%	3.08%	1.43%	1.43%
Percent low-wage employees								
50% or more low wage	351,788	0.89%	0.79%	0.89%	1.48%	1.55%	1.28%	1.28%
Less than 50% low wage	843,423	0.53%	0.23%	0.53%	0.86%	0.96%	0.82%	0.82%
Unknown	921,968	0.12%	0.11%	0.20%	1.04%	0.93%	0.27%	0.27%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.b(2002) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.3%	54.2%	79.2%	90.8%	96.8%	99.6%	70.7%	98.3%
Industry group **								
Agric., fish., forest.	71.8%	38.1%	60.8%	80.1%	96.4%	100.0%	50.8%	96.5%
Mining and manufacturing	97.2%	69.7%	86.1%	94.2%	99.2%	100.0%	84.6%	99.4%
Construction	80.5%	50.9%	80.9%	93.7%	91.7%	100.0%	71.4%	94.9%
Utilities and transp.	94.8%	52.7%	84.4%	97.4%	98.7%	98.6%	74.4%	98.7%
Wholesale trade	94.0%	67.1%	87.3%	99.1%	98.6%	99.6%	81.9%	99.2%
Fin. svcs. and real estate	96.5%	63.6%	88.6%	99.1%	99.8%	100.0%	77.6%	99.9%
Retail trade	90.6%	51.3%	80.1%	93.0%	98.7%	100.0%	70.3%	99.1%
Professional services	93.8%	64.4%	86.8%	96.0%	97.1%	99.6%	77.5%	98.8%
Other services	83.0%	38.0%	61.6%	75.8%	92.3%	98.9%	53.8%	95.1%
Ownership								
For profit, incorporated	92.7%	59.8%	81.2%	91.3%	97.6%	99.7%	75.1%	98.6%
For profit, unincorporated	70.1%	39.8%	60.4%	80.9%	90.3%	99.0%	49.3%	92.8%
Nonprofit	94.7%	56.7%	87.7%	94.4%	97.7%	99.9%	77.0%	98.9%
Unknown	98.2%	64.5%	16.1% *	100.0%	96.6%	98.7%	76.6%	98.5%
Age of firm								
Less than 5 years	61.8%	38.2%	60.6%	76.7%	88.8%	99.3%	48.9%	87.8%
5-9 years	76.7%	50.7%	69.8%	84.4%	97.3%	97.3%	62.5%	94.9%
10-19 years	83.4%	55.3%	79.3%	88.6%	96.2%	100.0%	70.3%	96.5%
20 or more years	94.4%	62.1%	85.7%	94.6%	98.5%	99.7%	79.3%	99.0%
Unknown	98.7%	25.2% *	3.3% *	75.5%	87.9%	99.6%	54.2%	98.8%
Multi/single status								
2 or more locations	98.6%	79.6%	82.6%	95.0%	96.8%	99.6%	89.1%	98.9%
1 location only	78.6%	53.8%	79.0%	89.5%	96.8%	100.0%	69.3%	95.4%
Percent full-time employees								
Less than 25%	80.4%	26.1%	47.3%	74.3%	94.0%	97.9%	48.0%	94.5%
25-49 %	83.7%	39.7%	49.0%	77.9%	94.9%	99.8%	50.0%	97.2%
50-74 %	85.3%	45.9%	66.4%	83.1%	97.6%	99.9%	59.7%	97.6%
75% or more	92.5%	56.8%	83.3%	92.9%	96.8%	99.6%	74.0%	98.5%
Union presence								
No union employees	89.5%	54.4%	79.4%	90.4%	97.5%	99.6%	70.3%	98.2%
Has union employees	98.9%	79.8%	88.5%	97.3%	99.3%	99.7%	91.2%	99.5%
Unknown	92.9%	27.5%	53.5%	77.1%	81.8%	99.6%	47.7%	96.6%
Percent low wage employees								
50% or more low wage	75.3%	32.8%	51.9%	75.9%	95.3%	98.0%	47.7%	93.8%
Less than 50% low wage	92.1%	63.4%	88.5%	96.6%	99.1%	99.4%	79.7%	99.1%
Unknown	97.1%	31.9%	60.9%	78.7%	88.0%	99.9%	49.1%	98.8%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	1.04%	0.79%	0.60%	0.78%	0.11%	0.54%	0.26%
Industry group **								
Agric., fish., forest.	3.26%	3.57%	6.01%	9.34%	2.38%	0.00%	4.37%	2.36%
Mining and manufacturing	0.27%	3.23%	2.56%	0.97%	0.36%	0.00%	1.07%	0.21%
Construction	1.47%	1.94%	2.78%	1.71%	4.38%	0.00%	1.21%	1.94%
Utilities and transp.	0.96%	5.32%	4.49%	1.56%	1.38%	1.00%	2.29%	0.80%
Wholesale trade	0.54%	2.80%	3.55%	0.43%	0.59%	0.61%	2.33%	0.39%
Fin. svcs. and real estate	0.34%	3.07%	3.71%	0.55%	0.21%	0.02%	1.86%	0.03%
Retail trade	0.52%	2.70%	2.25%	2.29%	0.37%	0.00%	1.46%	0.28%
Professional services	0.30%	1.39%	1.49%	1.00%	1.18%	0.25%	1.07%	0.33%
Other services	0.80%	1.88%	2.34%	1.82%	3.00%	0.24%	1.07%	1.12%
Ownership								
For profit, incorporated	0.17%	1.18%	0.88%	0.63%	0.44%	0.11%	0.56%	0.09%
For profit, unincorporated	1.24%	1.03%	2.30%	3.47%	4.18%	0.92%	0.98%	2.82%
Nonprofit	0.66%	3.37%	2.23%	0.76%	1.26%	0.04%	1.99%	0.44%
Unknown	1.18%	18.58%	10.20% *	21.08%	2.52%	1.27%	16.71%	1.16%
Age of firm								
Less than 5 years	1.48%	2.34%	6.25%	4.33%	3.23%	1.31%	1.59%	2.53%
5-9 years	1.02%	1.75%	3.71%	2.64%	1.67%	2.74%	1.29%	1.39%
10-19 years	0.85%	1.44%	1.08%	1.75%	1.43%	0.01%	1.29%	0.78%
20 or more years	0.21%	1.27%	1.13%	0.42%	0.51%	0.09%	0.66%	0.15%
Unknown	0.77%	9.58% *	10.25% *	9.93%	6.57%	0.17%	11.81%	0.77%
Multi/single status								
2 or more locations	0.30%	2.59%	4.11%	0.45%	1.17%	0.11%	1.56%	0.30%
1 location only	0.37%	1.07%	0.76%	0.70%	0.96%	0.00%	0.53%	0.71%
Percent full-time employees								
Less than 25%	2.44%	3.79%	3.82%	3.60%	2.40%	2.37%	2.68%	1.43%
25-49 %	0.75%	3.56%	5.33%	2.90%	2.00%	0.16%	1.95%	0.38%
50-74 %	0.55%	1.81%	2.34%	2.34%	0.57%	0.07%	1.62%	0.44%
75% or more	0.21%	1.16%	0.91%	0.40%	0.84%	0.13%	0.56%	0.31%
Union presence								
No union employees	0.26%	1.10%	0.86%	0.69%	0.49%	0.16%	0.52%	0.18%
Has union employees	0.42%	3.70%	3.74%	1.16%	0.66%	0.31%	1.11%	0.37%
Unknown	1.38%	2.48%	8.01%	6.74%	6.46%	0.22%	5.30%	1.51%
Percent low wage employees								
50% or more low wage	0.73%	1.76%	2.34%	1.57%	1.15%	0.74%	1.05%	0.70%
Less than 50% low wage	0.26%	0.98%	0.71%	0.43%	0.18%	0.35%	0.52%	0.19%
Unknown	0.46%	3.19%	6.35%	6.62%	4.26%	0.06%	4.89%	0.49%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(2002) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.3%	92.4%	90.8%	88.6%	85.7%	86.6%	90.5%	86.6%
Industry group **								
Agric., fish., forest.	77.3%	87.2%	86.3%	66.4%	60.7%	89.3%	77.6%	77.2%
Mining and manufacturing	93.1%	95.6%	95.3%	92.8%	93.5%	92.6%	94.7%	92.8%
Construction	80.1%	89.8%	83.8%	77.4%	74.6%	77.2%	83.9%	75.6%
Utilities and transp.	87.5%	93.5%	95.0%	94.6%	94.5%	83.9%	95.1%	86.4%
Wholesale trade	91.6%	97.1%	94.1%	95.0%	92.2%	87.8%	94.9%	90.4%
Fin. svcs. and real estate	91.8%	92.7%	92.7%	96.7%	95.3%	90.5%	93.6%	91.5%
Retail trade	81.1%	90.8%	90.8%	89.4%	79.2%	76.8%	90.3%	78.5%
Professional services	90.1%	94.4%	95.0%	94.2%	86.1%	89.7%	95.0%	89.0%
Other services	79.5%	88.7%	85.8%	81.3%	76.0%	78.7%	84.1%	78.5%
Ownership								
For profit, incorporated	87.8%	92.1%	91.1%	88.2%	87.2%	87.0%	90.5%	87.1%
For profit, unincorporated	86.9%	93.7%	87.6%	85.1%	84.3%	85.6%	88.9%	85.7%
Nonprofit	88.0%	91.7%	91.8%	92.7%	84.4%	88.3%	92.2%	87.3%
Unknown	80.3%	100.0%	100.0% *	99.4%	62.1%	81.8%	100.0%	80.1%
Age of firm								
Less than 5 years	86.3%	92.3%	91.5%	79.6%	85.0%	83.9%	91.8%	80.1%
5-9 years	88.6%	92.9%	88.0%	86.4%	82.6%	92.5%	89.1%	88.3%
10-19 years	87.3%	92.2%	90.2%	87.9%	84.5%	84.8%	90.6%	84.9%
20 or more years	89.0%	92.3%	91.8%	90.1%	88.7%	87.9%	90.6%	88.6%
Unknown	84.0%	83.8%	100.0% *	94.2%	65.0%	85.1%	90.6%	84.0%
Multi/single status								
2 or more locations	86.9%	95.0%	94.7%	92.1%	86.7%	86.5%	92.5%	86.7%
1 location only	88.4%	92.3%	90.6%	87.5%	83.9%	90.0%	90.3%	86.0%
Percent full-time employees								
Less than 25%	91.1%	91.6%	89.7%	93.7%	85.7%	92.4%	93.1%	90.7%
25-49 %	80.7%	90.6%	89.3%	87.8%	85.4%	75.3%	90.2%	78.7%
50-74 %	86.1%	91.6%	92.4%	86.7%	84.9%	84.5%	91.0%	84.6%
75% or more	87.7%	92.6%	90.7%	88.8%	85.8%	87.2%	90.4%	87.1%
Union presence								
No union employees	87.9%	92.4%	91.4%	88.6%	87.0%	86.5%	90.9%	86.9%
Has union employees	88.1%	92.0%	84.0%	92.0%	88.1%	87.8%	89.3%	88.0%
Unknown	81.4%	92.8%	77.6%	70.7%	59.5%	84.8%	71.1%	81.8%
Percent low wage employees								
50% or more low wage	78.4%	86.2%	81.8%	77.2%	75.3%	80.0%	80.4%	77.7%
Less than 50% low wage	92.0%	93.5%	92.4%	92.0%	91.9%	91.4%	92.7%	91.6%
Unknown	83.8%	91.4%	90.9%	81.4%	70.7%	84.8%	82.9%	83.8%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.49%	0.52%	0.50%	0.82%	0.96%	0.39%	0.61%
Industry group **								
Agric., fish., forest.	3.81%	2.91%	5.25%	11.20%	8.45%	5.31%	5.24%	6.53%
Mining and manufacturing	0.87%	0.60%	1.23%	0.99%	0.57%	1.52%	0.66%	1.05%
Construction	1.52%	0.89%	3.31%	3.59%	5.63%	5.07%	2.59%	2.39%
Utilities and transp.	3.60%	2.39%	1.14%	1.53%	1.70%	4.69%	0.60%	4.04%
Wholesale trade	1.43%	0.76%	1.56%	0.72%	1.27%	3.58%	0.77%	1.82%
Fin. svcs. and real estate	0.96%	1.55%	3.16%	0.76%	1.46%	1.27%	1.20%	1.08%
Retail trade	1.32%	0.72%	1.44%	1.40%	2.55%	2.10%	0.76%	1.68%
Professional services	0.95%	0.43%	0.44%	0.98%	2.75%	1.51%	0.29%	1.18%
Other services	0.75%	2.02%	1.58%	1.46%	1.44%	1.37%	0.75%	0.94%
Ownership								
For profit, incorporated	0.51%	0.65%	0.76%	0.72%	0.50%	0.99%	0.61%	0.69%
For profit, unincorporated	1.29%	0.51%	3.27%	4.47%	2.49%	3.17%	1.88%	1.89%
Nonprofit	1.25%	1.00%	1.54%	0.88%	3.15%	1.26%	0.77%	1.34%
Unknown	1.98%	27.89%	31.62% *	23.42%	8.21%	2.29%	21.08%	1.95%
Age of firm								
Less than 5 years	2.39%	1.16%	2.38%	5.53%	3.99%	3.47%	1.19%	4.18%
5-9 years	0.85%	1.09%	1.88%	1.68%	2.72%	2.18%	0.80%	1.89%
10-19 years	0.50%	0.51%	1.06%	1.21%	1.37%	1.54%	0.75%	0.71%
20 or more years	0.48%	0.75%	0.58%	0.88%	0.54%	1.21%	0.89%	0.70%
Unknown	1.04%	25.07%	31.62% *	2.52%	6.97%	1.25%	13.86%	1.05%
Multi/single status								
2 or more locations	0.68%	1.47%	1.18%	1.22%	1.19%	0.99%	1.67%	0.73%
1 location only	0.37%	0.50%	0.61%	0.61%	1.43%	1.74%	0.34%	0.81%
Percent full-time employees								
Less than 25%	1.03%	3.80%	3.47%	2.50%	2.91%	1.22%	1.18%	1.36%
25-49 %	2.89%	1.58%	3.90%	2.24%	3.21%	4.35%	1.53%	3.51%
50-74 %	1.31%	1.59%	1.22%	3.99%	1.60%	1.38%	1.30%	1.72%
75% or more	0.56%	0.43%	0.67%	0.48%	0.95%	1.01%	0.49%	0.71%
Union presence								
No union employees	0.41%	0.54%	0.36%	0.54%	0.49%	0.98%	0.23%	0.57%
Has union employees	0.87%	4.25%	6.34%	1.75%	2.53%	1.24%	3.73%	1.04%
Unknown	2.99%	2.00%	6.28%	9.78%	8.40%	2.48%	8.56%	2.88%
Percent low wage employees								
50% or more low wage	0.82%	2.22%	1.39%	1.06%	1.67%	1.70%	1.49%	1.16%
Less than 50% low wage	0.41%	0.33%	0.69%	0.40%	0.82%	1.23%	0.21%	0.65%
Unknown	1.29%	2.44%	3.38%	5.98%	4.60%	1.47%	6.01%	1.27%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.1%	82.4%	79.1%	79.4%	81.9%	85.1%	80.1%	83.8%
Industry group **								
Agric., fish., forest.	82.6%	85.5%	79.5%	85.6%	84.3%	79.5%	83.4%	82.2%
Mining and manufacturing	88.3%	80.5%	80.5%	82.2%	87.1%	91.4%	79.8%	89.6%
Construction	79.8%	81.8%	77.0%	79.9%	79.5%	81.9%	79.6%	80.0%
Utilities and transp.	87.8%	75.2%	76.6%	79.0%	80.7%	92.9%	76.5%	89.6%
Wholesale trade	86.3%	85.3%	80.3%	85.4%	85.6%	89.3%	83.1%	87.5%
Fin. svcs. and real estate	88.7%	86.0%	85.6%	83.4%	86.9%	90.0%	84.6%	89.2%
Retail trade	76.6%	81.2%	77.9%	74.5%	74.9%	76.8%	77.7%	76.2%
Professional services	84.1%	82.9%	82.3%	80.3%	83.1%	85.6%	81.8%	84.6%
Other services	73.0%	80.3%	73.2%	73.4%	73.0%	71.9%	76.1%	72.2%
Ownership								
For profit, incorporated	83.1%	82.5%	78.9%	79.0%	82.2%	85.2%	80.0%	83.9%
For profit, unincorporated	79.7%	80.3%	76.2%	77.7%	79.2%	82.3%	78.5%	80.4%
Nonprofit	84.2%	86.7%	83.2%	82.5%	82.6%	85.6%	82.2%	84.5%
Unknown	84.1%	100.0%	33.3% *	85.2%	77.5%	84.5%	94.4%	84.0%
Age of firm								
Less than 5 years	79.4%	82.0%	80.9%	75.1%	79.6%	80.0%	79.4%	79.4%
5-9 years	80.0%	83.9%	74.0%	72.8%	84.0%	84.3%	78.5%	81.3%
10-19 years	79.6%	81.9%	80.1%	79.3%	78.5%	79.4%	80.4%	79.0%
20 or more years	82.9%	82.3%	79.7%	80.9%	83.2%	84.1%	80.4%	83.6%
Unknown	86.2%	40.5% *	60.0% *	80.8%	75.4%	86.7%	66.5%	86.2%
Multi/single status								
2 or more locations	84.4%	86.7%	81.5%	81.0%	82.6%	85.1%	80.5%	84.5%
1 location only	80.2%	82.3%	78.9%	78.9%	80.6%	84.5%	80.0%	80.5%
Percent full-time employees								
Less than 25%	75.2%	88.3%	82.9%	74.2%	74.3%	74.2%	82.4%	73.5%
25-49 %	74.7%	83.4%	75.4%	70.9%	74.3%	74.8%	76.7%	74.2%
50-74 %	76.1%	81.4%	74.4%	73.5%	72.9%	77.7%	76.0%	76.1%
75% or more	84.3%	82.5%	79.7%	80.7%	83.4%	86.3%	80.7%	85.1%
Union presence								
No union employees	82.0%	82.0%	79.0%	78.7%	81.9%	83.9%	79.8%	82.8%
Has union employees	87.2%	94.4%	83.6%	85.3%	86.1%	87.6%	84.8%	87.4%
Unknown	83.9%	81.3%	74.1%	82.0%	66.1%	85.9%	79.9%	84.1%
Percent low wage employees								
50% or more low wage	68.1%	78.7%	72.9%	68.5%	70.4%	60.4%	73.0%	66.4%
Less than 50% low wage	84.3%	83.0%	80.2%	81.8%	85.3%	86.8%	81.3%	85.7%
Unknown	86.0%	82.7%	75.4%	82.3%	78.6%	86.6%	79.2%	86.1%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.41%	0.78%	0.58%	0.89%	0.35%	0.57%	0.26%
Industry group **								
Agric., fish., forest.	1.74%	2.71%	4.48%	10.29%	5.24%	5.40%	2.35%	4.14%
Mining and manufacturing	0.55%	1.83%	1.77%	1.39%	0.87%	0.73%	1.32%	0.61%
Construction	1.25%	1.83%	2.14%	1.24%	4.11%	3.82%	1.07%	2.87%
Utilities and transp.	1.02%	2.91%	3.36%	3.26%	2.56%	0.93%	1.46%	1.18%
Wholesale trade	1.02%	2.17%	1.73%	1.62%	1.45%	2.04%	1.33%	1.20%
Fin. svcs. and real estate	1.01%	1.81%	1.91%	1.82%	0.99%	1.35%	0.89%	1.16%
Retail trade	0.69%	1.38%	1.48%	1.83%	2.28%	1.04%	0.99%	0.76%
Professional services	0.49%	1.05%	0.62%	1.73%	1.26%	0.93%	0.93%	0.71%
Other services	0.77%	1.02%	2.47%	1.71%	1.36%	1.26%	1.15%	0.99%
Ownership								
For profit, incorporated	0.20%	0.42%	1.04%	0.57%	1.19%	0.39%	0.65%	0.24%
For profit, unincorporated	0.66%	1.09%	2.26%	2.07%	1.97%	2.53%	0.87%	1.10%
Nonprofit	0.57%	0.98%	2.20%	1.54%	1.34%	0.86%	0.90%	0.62%
Unknown	1.61%	27.89%	10.54% *	21.51%	3.27%	1.57%	22.18%	1.64%
Age of firm								
Less than 5 years	0.85%	1.58%	2.73%	2.80%	4.28%	5.50%	1.33%	1.17%
5-9 years	1.02%	1.13%	2.61%	2.55%	2.38%	3.51%	1.10%	1.60%
10-19 years	0.57%	0.67%	1.21%	0.85%	1.77%	1.29%	0.74%	1.03%
20 or more years	0.17%	0.82%	0.98%	0.52%	0.88%	0.34%	0.60%	0.19%
Unknown	0.56%	12.38% *	18.97% *	4.66%	4.51%	0.64%	13.15%	0.57%
Multi/single status								
2 or more locations	0.23%	2.80%	1.37%	1.15%	0.80%	0.33%	1.29%	0.22%
1 location only	0.40%	0.42%	0.81%	0.61%	1.41%	2.14%	0.57%	0.93%
Percent full-time employees								
Less than 25%	2.57%	3.02%	3.26%	3.20%	2.80%	3.92%	2.30%	2.98%
25-49 %	1.09%	2.59%	2.14%	2.20%	2.80%	1.89%	1.07%	1.42%
50-74 %	0.88%	2.05%	3.23%	2.30%	1.54%	1.56%	1.07%	1.18%
75% or more	0.31%	0.63%	0.70%	0.58%	0.99%	0.40%	0.59%	0.35%
Union presence								
No union employees	0.25%	0.47%	0.77%	0.48%	0.84%	0.56%	0.53%	0.31%
Has union employees	0.62%	1.64%	4.27%	2.22%	1.47%	0.57%	2.60%	0.49%
Unknown	1.30%	3.92%	5.48%	3.39%	5.92%	1.04%	2.69%	1.36%
Percent low wage employees								
50% or more low wage	0.94%	1.71%	1.58%	2.23%	1.73%	2.24%	1.27%	1.23%
Less than 50% low wage	0.36%	0.54%	0.81%	0.56%	0.83%	0.56%	0.53%	0.42%
Unknown	0.44%	2.89%	3.19%	2.53%	2.72%	0.42%	1.34%	0.46%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.6%	76.2%	71.9%	70.4%	70.2%	73.7%	72.4%	72.6%
Industry group **								
Agric., fish., forest.	63.9%	74.5%	68.6%	56.8%	51.2%	71.0%	64.7%	63.4%
Mining and manufacturing	82.2%	76.9%	76.7%	76.3%	81.5%	84.7%	75.6%	83.2%
Construction	63.9%	73.5%	64.5%	61.8%	59.3%	63.2%	66.8%	60.5%
Utilities and transp.	76.8%	70.3%	72.8%	74.8%	76.2%	77.9%	72.7%	77.4%
Wholesale trade	79.0%	82.8%	75.5%	81.2%	79.0%	78.4%	78.9%	79.1%
Fin. svcs. and real estate	81.4%	79.7%	79.4%	80.7%	82.8%	81.4%	79.2%	81.7%
Retail trade	62.2%	73.8%	70.7%	66.6%	59.3%	59.0%	70.1%	59.8%
Professional services	75.8%	78.3%	78.2%	75.6%	71.5%	76.8%	77.7%	75.3%
Other services	58.0%	71.2%	62.8%	59.7%	55.5%	56.6%	64.0%	56.6%
Ownership								
For profit, incorporated	73.0%	75.9%	71.9%	69.7%	71.6%	74.1%	72.3%	73.2%
For profit, unincorporated	69.2%	75.2%	66.8%	66.1%	66.8%	70.5%	69.8%	68.9%
Nonprofit	74.1%	79.5%	76.4%	76.5%	69.7%	75.6%	75.8%	73.8%
Unknown	67.5%	100.0%	33.3% *	84.7%	48.1%	69.1%	94.4%	67.3%
Age of firm								
Less than 5 years	68.5%	75.7%	74.0%	59.8%	67.7%	67.2%	72.9%	63.6%
5-9 years	70.9%	78.0%	65.1%	62.9%	69.4%	78.0%	69.9%	71.8%
10-19 years	69.5%	75.5%	72.2%	69.7%	66.3%	67.3%	72.9%	67.1%
20 or more years	73.8%	76.0%	73.2%	72.9%	73.8%	73.9%	72.9%	74.0%
Unknown	72.4%	34.0% *	60.0% *	76.2%	49.1%	73.8%	60.2%	72.4%
Multi/single status								
2 or more locations	73.3%	82.4%	77.2%	74.6%	71.6%	73.6%	74.4%	73.3%
1 location only	70.9%	76.0%	71.5%	69.0%	67.6%	76.0%	72.2%	69.2%
Percent full-time employees								
Less than 25%	68.5%	80.9%	74.4%	69.5%	63.6%	68.5%	76.7%	66.7%
25-49 %	60.2%	75.6%	67.3%	62.2%	63.4%	56.3%	69.2%	58.4%
50-74 %	65.5%	74.5%	68.8%	63.8%	61.9%	65.7%	69.2%	64.4%
75% or more	73.9%	76.4%	72.3%	71.6%	71.6%	75.3%	72.9%	74.2%
Union presence								
No union employees	72.0%	75.8%	72.2%	69.7%	71.2%	72.6%	72.5%	71.9%
Has union employees	76.8%	86.9%	70.2%	78.5%	75.8%	76.9%	75.7%	76.9%
Unknown	68.3%	75.5%	57.5%	58.0%	39.3%	72.8%	56.8%	68.7%
Percent low wage employees								
50% or more low wage	53.4%	67.9%	59.6%	52.9%	53.0%	48.3%	58.8%	51.6%
Less than 50% low wage	77.5%	77.7%	74.2%	75.3%	78.4%	79.3%	75.4%	78.5%
Unknown	72.1%	75.6%	68.5%	67.0%	55.6%	73.4%	65.7%	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.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.59%	0.79%	0.67%	0.90%	0.74%	0.67%	0.43%
Industry group **								
Agric., fish., forest.	3.01%	3.04%	6.14%	9.21%	7.32%	7.11%	4.88%	6.01%
Mining and manufacturing	1.05%	1.95%	2.29%	0.84%	0.88%	1.86%	1.61%	1.32%
Construction	1.67%	1.62%	3.35%	3.50%	4.92%	5.82%	2.50%	2.71%
Utilities and transp.	3.49%	3.39%	3.28%	2.88%	2.09%	4.67%	1.59%	3.94%
Wholesale trade	1.53%	1.96%	2.52%	1.97%	1.94%	3.94%	1.70%	1.95%
Fin. svcs. and real estate	0.89%	2.33%	3.01%	2.08%	1.49%	1.29%	1.09%	1.09%
Retail trade	1.11%	1.42%	1.83%	1.74%	3.06%	1.85%	1.25%	1.33%
Professional services	1.02%	0.91%	0.77%	1.45%	2.86%	1.43%	0.77%	1.20%
Other services	0.88%	2.20%	2.47%	1.06%	0.98%	1.73%	0.98%	1.09%
Ownership								
For profit, incorporated	0.39%	0.61%	1.13%	0.86%	1.04%	0.87%	0.93%	0.51%
For profit, unincorporated	1.34%	1.10%	2.50%	4.10%	2.37%	3.78%	1.83%	1.93%
Nonprofit	1.27%	1.59%	1.58%	1.15%	3.23%	1.51%	0.84%	1.42%
Unknown	2.05%	27.89%	10.54% *	21.37%	7.90%	1.77%	22.18%	2.00%
Age of firm								
Less than 5 years	1.99%	2.05%	3.20%	4.41%	5.13%	5.59%	2.02%	3.43%
5-9 years	0.94%	1.53%	2.99%	1.96%	2.19%	3.83%	1.03%	1.92%
10-19 years	0.55%	0.81%	1.27%	1.42%	1.41%	1.97%	0.83%	0.81%
20 or more years	0.47%	0.90%	0.91%	1.04%	0.74%	1.16%	0.96%	0.65%
Unknown	0.75%	10.27% *	18.97% *	4.77%	7.22%	0.98%	12.55%	0.75%
Multi/single status								
2 or more locations	0.59%	3.08%	1.88%	1.71%	1.30%	0.80%	1.95%	0.63%
1 location only	0.41%	0.61%	0.84%	0.59%	1.03%	2.62%	0.64%	0.72%
Percent full-time employees								
Less than 25%	2.84%	3.02%	3.28%	3.96%	3.31%	3.96%	1.98%	3.22%
25-49 %	2.45%	3.14%	3.90%	2.58%	3.49%	3.27%	1.17%	2.93%
50-74 %	1.66%	1.83%	3.10%	3.23%	1.98%	2.07%	0.80%	2.10%
75% or more	0.47%	0.80%	0.86%	0.85%	1.09%	0.82%	0.81%	0.58%
Union presence								
No union employees	0.31%	0.72%	0.86%	0.53%	0.60%	0.74%	0.60%	0.43%
Has union employees	1.01%	4.68%	5.23%	2.18%	2.31%	1.28%	3.12%	0.99%
Unknown	2.82%	4.15%	6.29%	8.43%	8.28%	2.24%	6.51%	2.90%
Percent low wage employees								
50% or more low wage	0.64%	1.78%	1.44%	1.53%	1.22%	1.78%	1.18%	0.98%
Less than 50% low wage	0.46%	0.63%	0.76%	0.63%	0.85%	1.35%	0.48%	0.59%
Unknown	1.04%	3.19%	4.24%	4.62%	5.07%	1.18%	4.79%	1.03%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4(2002) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,337,746	3,918,521	2,374,048	3,689,907	3,806,072	8,549,199	8,149,735	14,188,011
Industry group **								
Agric., fish., forest.	476,934	208,095	43,870	119,354 *	104,609 *	1,006 *	270,065	206,868 *
Mining and manufacturing	399,136	89,069	53,874	100,375	69,942	85,876	194,647	204,489
Construction	462,082	242,141	75,333	100,248 *	30,704 *	13,657 *	352,964	109,119 *
Utilities and transp.	704,806	63,115	27,339	56,980	69,986 *	487,387	124,369	580,437
Wholesale trade	386,922	104,385	55,601	72,890	86,983	67,063 *	212,067	174,855
Fin. svcs. and real estate	1,063,032	203,803	60,289	87,370	180,317	531,254	309,234	753,798
Retail trade	4,837,371	579,701	351,946	458,587	448,219	2,998,917	1,118,817	3,718,554
Professional services	4,713,184	828,860	349,319	622,101	1,001,115	1,911,789	1,458,530	3,254,654
Other services	9,294,280	1,599,354	1,356,476	2,072,003	1,814,197	2,452,249	4,109,043	5,185,237
Ownership								
For profit, incorporated	14,515,962	1,830,398	1,532,502	2,385,008	2,149,731	6,618,324	4,608,552	9,907,410
For profit, unincorporated	3,216,193	1,471,923	503,464	542,463	498,628	199,715	2,197,325	1,018,868
Nonprofit	4,001,071	611,677	336,642	757,552	1,056,495	1,238,706	1,335,882	2,665,189
Unknown	604,520	4,523 *	1,440 *	4,884 *	101,218	492,454	7,975	596,544
Age of firm								
Less than 5 years	1,639,239	682,391	299,099	375,062	187,298	95,389	1,176,743	462,496
5-9 years	2,350,104	860,169	462,083	584,978	306,842	136,032	1,582,067	768,037
10-19 years	3,584,243	952,676	623,206	986,067	695,115	327,179	2,156,914	1,427,330
20 or more years	11,994,331	1,420,906	988,619	1,726,083	2,393,995	5,464,728	3,227,841	8,766,490
Unknown	2,769,828	2,378 *	1,040 *	17,718 *	222,822	2,525,870	6,171	2,763,657
Multi/single status								
2 or more locations	11,568,113	40,554	152,416	780,004	2,275,619	8,319,520	518,711	11,049,403
1 location only	10,769,633	3,877,967	2,221,631	2,909,903	1,530,453	229,678	7,631,024	3,138,608
Percent full-time employees								
Less than 25%	7,385,965	1,793,445	885,553	1,343,943	1,033,071	2,329,952	3,392,776	3,993,189
25-49 %	5,832,903	779,181	670,201	905,694	993,332	2,484,495	1,884,772	3,948,131
50-74 %	5,601,898	1,010,539	493,533	923,006	1,048,500	2,126,320	1,966,217	3,635,682
75% or more	3,516,979	335,355	324,760	517,264	731,168	1,608,432	905,970	2,611,009
Union presence								
No union employees	17,471,480	3,747,832	2,284,402	3,415,362	3,277,605	4,746,279	7,728,677	9,742,803
Has union employees	2,532,965	89,044	36,415	227,483 *	374,313	1,805,710	259,064 *	2,273,901
Unknown	2,333,301	81,645	53,230	47,063 *	154,153	1,997,210	161,994	2,171,307
Percent low-wage employees								
50% or more low wage	9,453,132	2,065,672	1,423,922	2,173,945	1,859,120	1,930,474	4,535,825	4,917,307
Less than 50% low wage	7,452,288	1,595,824	868,378	1,407,324	1,525,724	2,055,039	3,221,845	4,230,443
Unknown	5,432,326	257,025	81,748	108,639	421,228	4,563,686	392,065	5,040,261

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4(2002) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	478,824	87,005	106,299	165,882	198,916	354,221	131,164	405,436
Industry group **								
Agric., fish., forest.	69,959	16,670	13,095	56,314 *	50,794 *	569 *	20,450	70,008 *
Mining and manufacturing	21,716	9,611	6,158	11,376	12,624	15,417	13,870	24,182
Construction	40,880	21,027	9,622	36,065 *	9,634 *	7,015 *	22,989	33,257 *
Utilities and transp.	114,609	8,539	4,572	8,476	27,119 *	125,182	12,076	119,494
Wholesale trade	41,548	17,456	8,024	15,489	22,406	22,098 *	22,832	36,155
Fin. svcs. and real estate	74,120	9,100	12,736	8,600	20,733	66,883	20,660	60,110
Retail trade	246,220	21,085	20,920	66,844	27,583	222,955	44,006	243,771
Professional services	218,235	31,448	26,524	95,094	72,918	178,479	84,042	185,527
Other services	282,428	57,961	108,464	92,258	119,577	177,770	116,941	262,706
Ownership								
For profit, incorporated	429,034	32,625	70,280	157,391	114,396	353,492	127,834	324,025
For profit, unincorporated	118,200	81,680	72,734	71,933	80,456	32,896	98,960	101,615
Nonprofit	228,724	36,849	24,281	83,301	104,669	107,597	88,572	188,381
Unknown	85,155	1,724 *	961 *	2,961 *	24,876	72,698	2,064	84,725
Age of firm								
Less than 5 years	87,939	30,374	26,171	46,034	32,452	24,258	41,951	81,540
5-9 years	127,609	68,027	77,353	67,889	49,200	36,602	105,470	73,056
10-19 years	169,501	34,686	32,769	109,115	83,735	50,868	110,240	90,098
20 or more years	322,734	57,633	42,769	90,766	142,997	215,201	87,566	294,248
Unknown	238,858	927 *	750 *	7,060 *	55,534	215,714	1,431	239,796
Multi/single status								
2 or more locations	482,566	6,705	19,613	121,931	171,903	364,189	93,272	452,999
1 location only	146,827	90,770	110,579	101,039	121,463	40,228	113,319	138,637
Percent full-time employees								
Less than 25%	378,517	67,097	77,273	145,692	120,484	306,074	101,292	344,339
25-49 %	160,318	31,751	63,355	52,843	98,367	122,764	72,167	132,604
50-74 %	143,218	36,663	31,479	114,237	61,549	119,245	100,459	87,118
75% or more	66,428	18,056	17,691	19,630	26,187	55,533	19,497	58,591
Union presence								
No union employees	319,621	83,222	112,022	150,937	178,338	222,439	88,062	280,611
Has union employees	164,868	18,688	10,575	90,902 *	47,800	183,701	86,263 *	171,091
Unknown	294,579	13,421	9,805	15,616 *	32,462	290,659	18,127	286,762
Percent low-wage employees								
50% or more low wage	266,698	68,382	110,034	115,357	135,431	218,315	113,087	231,371
Less than 50% low wage	274,944	45,504	44,468	129,234	120,304	177,054	105,234	266,340
Unknown	461,919	58,541	9,733	18,985	48,649	431,365	57,553	440,504

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

Table I.B.4.a(2002) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,337,746	17.5%	10.6%	16.5%	17.0%	38.3%	36.5%	63.5%
Industry group **								
Agric., fish., forest.	476,934	43.6%	9.2%	25.0%	21.9% *	0.2% *	56.6%	43.4% *
Mining and manufacturing	399,136	22.3%	13.5%	25.1%	17.5%	21.5%	48.8%	51.2%
Construction	462,082	52.4%	16.3%	21.7%	6.6% *	3.0% *	76.4%	23.6% *
Utilities and transp.	704,806	9.0%	3.9% *	8.1% *	9.9% *	69.2%	17.6% *	82.4%
Wholesale trade	386,922	27.0%	14.4%	18.8%	22.5%	17.3% *	54.8%	45.2%
Fin. svcs. and real estate	1,063,032	19.2%	5.7%	8.2%	17.0%	50.0%	29.1%	70.9%
Retail trade	4,837,371	12.0%	7.3%	9.5%	9.3%	62.0%	23.1%	76.9%
Professional services	4,713,184	17.6%	7.4%	13.2%	21.2%	40.6%	30.9%	69.1%
Other services	9,294,280	17.2%	14.6%	22.3%	19.5%	26.4%	44.2%	55.8%
Ownership								
For profit, incorporated	14,515,962	12.6%	10.6%	16.4%	14.8%	45.6%	31.7%	68.3%
For profit, unincorporated	3,216,193	45.8%	15.7%	16.9%	15.5%	6.2%	68.3%	31.7%
Nonprofit	4,001,071	15.3%	8.4%	18.9%	26.4%	31.0%	33.4%	66.6%
Unknown	604,520	0.7% *	0.2% *	0.8% *	16.7%	81.5%	1.3% *	98.7%
Age of firm								
Less than 5 years	1,639,239	41.6%	18.2%	22.9%	11.4%	5.8%	71.8%	28.2%
5-9 years	2,350,104	36.6%	19.7%	24.9%	13.1%	5.8%	67.3%	32.7%
10-19 years	3,584,243	26.6%	17.4%	27.5%	19.4%	9.1%	60.2%	39.8%
20 or more years	11,994,331	11.8%	8.2%	14.4%	20.0%	45.6%	26.9%	73.1%
Unknown	2,769,828	0.1% *	0.0% *	0.6% *	8.0%	91.2%	0.2% *	99.8%
Multi/single status								
2 or more locations	11,568,113	0.4%	1.3%	6.7%	19.7%	71.9%	4.5%	95.5%
1 location only	10,769,633	36.0%	20.6%	27.0%	14.2%	2.1%	70.9%	29.1%
Percent full-time employees								
Less than 25%	7,385,965	24.3%	12.0%	18.2%	14.0%	31.5%	45.9%	54.1%
25-49 %	5,832,903	13.4%	11.5%	15.5%	17.0%	42.6%	32.3%	67.7%
50-74 %	5,601,898	18.0%	8.8%	16.5%	18.7%	38.0%	35.1%	64.9%
75% or more	3,516,979	9.5%	9.2%	14.7%	20.8%	45.7%	25.8%	74.2%
Union presence								
No union employees	17,471,480	21.5%	13.1%	19.5%	18.8%	27.2%	44.2%	55.8%
Has union employees	2,532,965	3.5%	1.4%	9.0% *	14.8%	71.3%	10.2% *	89.8%
Unknown	2,333,301	3.5%	2.3%	2.0%	6.6% *	85.6%	6.9%	93.1%
Percent low-wage employees								
50% or more low wage	9,453,132	21.9%	15.1%	23.0%	19.7%	20.4%	48.0%	52.0%
Less than 50% low wage	7,452,288	21.4%	11.7%	18.9%	20.5%	27.6%	43.2%	56.8%
Unknown	5,432,326	4.7%	1.5%	2.0%	7.8%	84.0%	7.2%	92.8%

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

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	478,824	0.62%	0.41%	0.77%	0.75%	0.93%	0.57%	0.57%
Industry group **								
Agric., fish., forest.	69,959	6.71%	2.71%	7.40%	6.46% *	0.11% *	8.98%	8.98% *
Mining and manufacturing	21,716	2.73%	1.19%	3.00%	2.52%	3.02%	3.73%	3.73%
Construction	40,880	3.22%	2.84%	5.02%	1.49% *	1.41% *	4.52%	4.52% *
Utilities and transp.	114,609	2.06%	1.96% *	2.95% *	4.61% *	7.98%	5.91% *	5.91%
Wholesale trade	41,548	3.99%	1.65%	3.68%	4.98%	3.41% *	4.97%	4.97%
Fin. svcs. and real estate	74,120	0.96%	0.87%	0.87%	2.41%	2.82%	1.36%	1.36%
Retail trade	246,220	0.79%	0.48%	1.13%	0.76%	1.60%	1.24%	1.24%
Professional services	218,235	0.68%	0.76%	1.73%	1.17%	2.49%	1.45%	1.45%
Other services	282,428	1.02%	0.88%	1.29%	0.82%	1.44%	1.50%	1.50%
Ownership								
For profit, incorporated	429,034	0.19%	0.41%	1.07%	0.90%	1.33%	0.46%	0.46%
For profit, unincorporated	118,200	2.09%	2.08%	2.00%	2.36%	1.01%	2.62%	2.62%
Nonprofit	228,724	1.02%	0.86%	1.68%	1.10%	1.88%	1.55%	1.55%
Unknown	85,155	0.41% *	0.22% *	0.45% *	3.25%	3.73%	0.52% *	0.52%
Age of firm								
Less than 5 years	87,939	2.54%	1.80%	1.90%	1.53%	1.23%	3.34%	3.34%
5-9 years	127,609	1.79%	2.57%	2.37%	2.04%	1.56%	2.55%	2.55%
10-19 years	169,501	1.33%	1.01%	1.93%	2.14%	1.32%	1.56%	1.56%
20 or more years	322,734	0.58%	0.37%	0.76%	0.89%	0.93%	0.73%	0.73%
Unknown	238,858	0.04% *	0.03% *	0.23% *	1.55%	1.59%	0.08% *	0.08%
Multi/single status								
2 or more locations	482,566	0.07%	0.18%	1.01%	1.04%	1.00%	0.66%	0.66%
1 location only	146,827	1.18%	0.91%	0.89%	1.01%	0.35%	1.07%	1.07%
Percent full-time employees								
Less than 25%	378,517	1.77%	0.82%	2.25%	1.25%	2.85%	2.09%	2.09%
25-49 %	160,318	0.54%	1.08%	0.76%	1.47%	1.77%	1.01%	1.01%
50-74 %	143,218	0.71%	0.60%	1.68%	0.93%	1.97%	1.11%	1.11%
75% or more	66,428	0.46%	0.47%	0.64%	0.79%	0.88%	0.50%	0.50%
Union presence								
No union employees	319,621	0.65%	0.54%	1.03%	0.86%	0.91%	0.67%	0.67%
Has union employees	164,868	0.95%	0.39%	3.22% *	1.97%	4.47%	3.00% *	3.00%
Unknown	294,579	0.78%	0.68%	0.51%	2.52% *	3.46%	1.09%	1.09%
Percent low-wage employees								
50% or more low wage	266,698	0.81%	1.13%	1.51%	1.18%	1.84%	1.29%	1.29%
Less than 50% low wage	274,944	0.98%	0.86%	1.48%	1.03%	1.67%	1.70%	1.70%
Unknown	461,919	0.84%	0.25%	0.24%	1.01%	1.43%	0.86%	0.86%

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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.4.b(2002) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.5%	30.0%	48.4%	72.7%	95.5%	98.7%	43.5%	95.4%
Industry group **								
Agric., fish., forest.	45.9%	27.6%	27.9% *	42.0% *	93.8%	100.0%	28.4%	68.8%
Mining and manufacturing	80.5%	50.3%	75.2%	80.3%	99.6%	100.0%	65.8%	94.6%
Construction	60.4%	37.0%	68.3%	94.7%	96.3%	100.0%	49.0%	97.3%
Utilities and transp.	89.5%	27.7%	74.1%	74.6%	89.9%	100.0%	46.0%	98.8%
Wholesale trade	81.7%	54.5%	72.9%	96.2%	94.4%	99.1%	69.8%	96.1%
Fin. svcs. and real estate	86.4%	40.1%	71.4%	97.3%	99.7%	99.6%	54.4%	99.6%
Retail trade	86.2%	29.4%	56.8%	83.1%	93.3%	100.0%	46.1%	98.2%
Professional services	84.2%	38.5%	63.4%	88.8%	96.4%	100.0%	54.5%	97.5%
Other services	67.3%	21.2%	38.3%	64.1%	95.3%	95.6%	36.1%	92.1%
Ownership								
For profit, incorporated	81.3%	38.2%	52.3%	71.9%	94.1%	99.3%	49.9%	96.0%
For profit, unincorporated	43.5%	18.6%	26.3%	56.4%	97.9%	99.3%	23.4%	86.8%
Nonprofit	83.9%	33.4%	63.9%	87.4%	98.3%	100.0%	54.4%	98.7%
Unknown	85.2%	3.7% *	.	41.2% *	82.7%	87.2%	27.3% *	86.0%
Age of firm								
Less than 5 years	40.7%	18.2%	25.3%	53.4%	91.4%	99.7%	23.3%	84.9%
5-9 years	46.7%	21.5%	36.1%	57.3%	90.2%	97.7%	31.9%	77.1%
10-19 years	63.0%	33.0%	42.2%	72.1%	96.1%	92.5%	44.5%	91.1%
20 or more years	86.6%	38.9%	65.0%	82.9%	96.3%	99.7%	55.9%	97.8%
Unknown	96.6%	9.0% *	.	37.3% *	95.5%	97.3%	36.1% *	96.8%
Multi/single status								
2 or more locations	96.4%	46.4%	55.5%	85.4%	95.4%	98.7%	71.7%	97.5%
1 location only	55.1%	29.9%	47.9%	69.3%	95.6%	99.9%	41.6%	87.9%
Percent full-time employees								
Less than 25%	60.2%	12.5%	28.7%	58.2%	92.8%	95.7%	24.7%	90.5%
25-49 %	81.1%	38.6%	47.8%	76.2%	94.4%	99.8%	48.0%	96.9%
50-74 %	82.8%	43.1%	63.5%	80.6%	97.5%	99.8%	56.3%	97.1%
75% or more	92.8%	64.6%	80.3%	90.2%	97.7%	99.8%	76.8%	98.3%
Union presence								
No union employees	71.4%	30.1%	49.2%	71.9%	95.0%	97.8%	43.3%	93.6%
Has union employees	96.5%	43.0%	41.6% *	94.6%	99.2%	100.0%	68.7%	99.7%
Unknown	92.9%	13.3% *	16.3%	29.0% *	95.4%	99.5%	12.6%	98.9%
Percent low wage employees								
50% or more low wage	62.9%	22.5%	34.7%	62.5%	92.7%	98.8%	33.3%	90.2%
Less than 50% low wage	82.2%	42.4%	73.1%	90.2%	98.5%	99.5%	60.9%	98.5%
Unknown	92.1%	13.9%	25.2%	50.5%	96.6%	98.2%	18.1%	97.8%

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

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

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.06%	2.32%	1.59%	0.51%	0.93%	0.69%	0.73%
Industry group **								
Agric., fish., forest.	7.02%	5.77%	13.70% *	16.21% *	11.81%	25.82%	5.57%	11.74%
Mining and manufacturing	3.06%	4.94%	6.49%	5.79%	0.27%	0.00%	4.38%	2.45%
Construction	3.40%	4.71%	7.63%	3.31%	4.42%	0.00%	3.67%	2.21%
Utilities and transp.	3.53%	4.59%	10.96%	7.65%	3.35%	0.00%	5.01%	1.10%
Wholesale trade	1.87%	7.50%	6.67%	2.01%	2.87%	0.35%	5.11%	1.57%
Fin. svcs. and real estate	0.86%	2.86%	10.76%	1.24%	0.36%	0.45%	2.10%	0.28%
Retail trade	0.93%	2.27%	3.86%	3.28%	1.89%	0.00%	1.86%	0.48%
Professional services	0.97%	1.54%	3.99%	2.57%	1.16%	0.05%	2.25%	0.55%
Other services	1.56%	1.63%	3.42%	2.46%	0.88%	2.58%	1.01%	1.53%
Ownership								
For profit, incorporated	0.64%	1.72%	2.14%	2.77%	0.63%	0.32%	1.33%	0.40%
For profit, unincorporated	2.74%	1.27%	3.65%	7.95%	1.61%	0.63%	1.72%	4.25%
Nonprofit	0.98%	4.37%	3.25%	1.68%	0.92%	0.02%	2.76%	0.41%
Unknown	6.71%	10.22% *	.	15.09% *	8.76%	6.77%	13.56% *	6.83%
Age of firm								
Less than 5 years	3.16%	2.12%	5.83%	7.39%	7.16%	0.52%	2.14%	4.01%
5-9 years	2.86%	2.64%	4.32%	5.40%	5.98%	2.42%	3.17%	6.85%
10-19 years	1.74%	2.27%	4.04%	3.46%	1.44%	3.25%	2.54%	1.34%
20 or more years	0.39%	2.32%	2.81%	1.50%	1.18%	0.16%	1.10%	0.37%
Unknown	2.63%	5.17% *	.	18.07% *	3.23%	2.72%	13.27% *	2.62%
Multi/single status								
2 or more locations	0.91%	9.31%	5.63%	1.39%	1.11%	0.99%	4.66%	0.92%
1 location only	1.02%	1.05%	2.55%	1.78%	1.26%	0.03%	0.86%	2.26%
Percent full-time employees								
Less than 25%	2.49%	1.37%	3.24%	2.48%	2.35%	3.19%	1.36%	2.86%
25-49 %	1.14%	3.51%	5.53%	3.13%	1.89%	0.14%	2.50%	0.43%
50-74 %	0.55%	1.57%	2.73%	2.44%	0.75%	0.09%	1.47%	0.56%
75% or more	0.43%	2.14%	1.81%	1.51%	1.16%	0.15%	0.80%	0.43%
Union presence								
No union employees	0.89%	0.94%	2.44%	1.66%	0.63%	1.51%	0.76%	1.03%
Has union employees	0.72%	11.41%	14.70% *	5.64%	1.01%	0.06%	8.93%	0.20%
Unknown	0.91%	5.77% *	4.18%	12.47% *	2.98%	0.18%	3.06%	0.32%
Percent low wage employees								
50% or more low wage	0.93%	1.52%	2.84%	2.02%	0.92%	0.86%	1.11%	1.21%
Less than 50% low wage	0.69%	1.26%	3.00%	1.07%	0.44%	0.46%	0.57%	0.32%
Unknown	1.76%	2.35%	5.42%	10.95%	1.52%	1.68%	3.07%	1.52%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1)(2002) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	31.0%	18.5%	15.9%	25.2%	34.1%	21.5%	29.8%
Industry group **								
Agric., fish., forest.	11.3% *	21.7% *	19.1% *	4.6% *	7.0% *	84.0%	20.4% *	6.4% *
Mining and manufacturing	38.2%	32.3%	26.8%	30.2%	43.9%	49.3%	30.9%	42.9%
Construction	26.0%	44.4%	25.7% *	10.2% *	25.2% *	17.1% *	32.9%	14.7% *
Utilities and transp.	29.0%	36.4% *	17.4% *	40.3%	53.0%	25.1% *	31.4%	28.7%
Wholesale trade	26.5%	26.9% *	18.4%	9.9% *	28.2%	46.6%	18.9%	33.2%
Fin. svcs. and real estate	48.4%	32.6%	17.2% *	36.6%	21.0%	64.5%	29.3%	52.6%
Retail trade	20.5%	28.8%	17.5%	10.2%	22.9%	21.2%	19.8%	20.6%
Professional services	39.5%	34.5%	29.4%	20.0%	38.4%	47.6%	26.4%	42.7%
Other services	23.0%	26.6%	13.1%	14.0%	17.9%	33.6%	16.5%	25.0%
Ownership								
For profit, incorporated	26.1%	29.6%	20.7%	16.3%	21.3%	30.4%	21.5%	27.2%
For profit, unincorporated	22.8%	31.9%	13.7%	15.0%	24.7%	23.6%	24.7%	21.7%
Nonprofit	37.6%	34.4%	13.3%	15.4%	33.5%	57.5%	19.6%	42.5%
Unknown	25.6%	.	.	.	18.8% *	27.1%	.	25.7%
Age of firm								
Less than 5 years	22.4%	35.5%	19.3% *	12.1% *	25.7% *	23.5% *	25.7%	20.1% *
5-9 years	23.7%	30.0%	10.9% *	18.9%	24.8%	41.0%	17.6%	28.8%
10-19 years	24.1%	28.9%	23.7%	14.3%	21.2%	48.9%	22.1%	25.6%
20 or more years	30.1%	31.5%	18.3%	16.5%	27.2%	36.2%	21.7%	31.9%
Unknown	26.6%	100.0% *	.	19.6% *	15.4% *	27.5%	21.9% *	26.6%
Multi/single status								
2 or more locations	31.1%	52.6%	24.1% *	17.5%	25.9%	33.6%	20.8%	31.4%
1 location only	22.4%	30.6%	18.1%	15.4%	24.0%	51.8%	21.6%	23.2%
Percent full-time employees								
Less than 25%	19.2%	36.1%	12.7% *	9.7%	18.5%	21.9%	16.9%	19.8%
25-49 %	25.0%	16.9%	14.5%	14.2%	19.2%	32.5%	15.5%	27.2%
50-74 %	32.0%	33.1%	18.8%	17.2%	31.9%	38.8%	23.3%	34.7%
75% or more	39.0%	40.9%	28.8%	26.8%	32.2%	46.9%	32.2%	40.8%
Union presence								
No union employees	27.4%	29.8%	18.1%	15.6%	22.9%	38.2%	21.5%	29.5%
Has union employees	44.6%	66.7%	39.5%	19.3% *	49.0%	46.2%	21.8% *	46.3%
Unknown	13.5%	29.7%	33.2% *	22.9% *	14.0% *	13.2%	30.0% *	13.3%
Percent low wage employees								
50% or more low wage	23.7%	22.8%	13.2%	13.4%	17.7%	39.4%	16.3%	26.3%
Less than 50% low wage	35.4%	36.2%	22.4%	18.0%	35.9%	49.7%	25.2%	40.2%
Unknown	24.2%	38.3%	26.2% *	28.0% *	17.3% *	24.6%	30.4%	24.1%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.90%	0.65%	1.74%	0.87%	1.47%	2.03%	0.84%	1.11%
Industry group **								
Agric., fish., forest.	4.10% *	11.15% *	12.22% *	6.70% *	8.11% *	23.61%	8.45% *	4.17% *
Mining and manufacturing	4.02%	7.16%	6.29%	4.37%	7.06%	7.21%	3.02%	4.71%
Construction	4.37%	4.68%	8.01% *	5.44% *	9.98% *	15.07% *	4.04%	8.46% *
Utilities and transp.	6.79%	12.70% *	9.27% *	10.61%	13.32%	7.92% *	8.18%	7.08%
Wholesale trade	4.58%	10.59% *	4.96%	3.80% *	7.72%	9.88%	5.10%	5.76%
Fin. svcs. and real estate	2.79%	5.57%	7.66% *	5.86%	3.15%	3.72%	2.59%	3.44%
Retail trade	1.22%	2.73%	2.70%	2.03%	4.54%	1.76%	1.10%	1.43%
Professional services	1.67%	1.92%	3.29%	2.65%	2.91%	3.83%	2.10%	2.35%
Other services	0.81%	1.99%	1.80%	1.89%	2.33%	2.85%	1.55%	1.08%
Ownership								
For profit, incorporated	1.18%	1.31%	1.54%	1.51%	2.10%	2.24%	0.94%	1.47%
For profit, unincorporated	1.61%	3.31%	3.41%	2.73%	4.90%	4.36%	2.15%	1.93%
Nonprofit	2.07%	4.73%	3.42%	1.97%	2.29%	3.57%	3.46%	2.37%
Unknown	2.62%	.	.	.	11.20% *	2.56%	.	2.62%
Age of firm								
Less than 5 years	3.94%	5.58%	6.50% *	7.98% *	9.69% *	10.13% *	3.54%	8.06% *
5-9 years	2.24%	2.15%	3.97% *	3.85%	6.19%	5.77%	1.92%	3.53%
10-19 years	2.00%	2.97%	3.62%	2.51%	3.08%	7.33%	1.98%	2.65%
20 or more years	1.53%	2.46%	2.43%	1.55%	2.22%	2.64%	1.64%	1.80%
Unknown	2.92%	31.62% *	.	11.25% *	5.57% *	3.18%	10.92% *	2.95%
Multi/single status								
2 or more locations	1.33%	9.84%	8.75% *	3.47%	1.26%	1.99%	5.18%	1.41%
1 location only	1.21%	0.77%	1.97%	1.23%	2.56%	8.19%	0.98%	1.60%
Percent full-time employees								
Less than 25%	2.56%	4.79%	4.42% *	2.20%	3.43%	3.68%	3.68%	2.60%
25-49 %	1.48%	3.21%	2.58%	2.21%	3.51%	2.58%	2.59%	1.88%
50-74 %	1.93%	2.45%	3.00%	2.19%	3.67%	3.76%	1.63%	2.39%
75% or more	1.18%	2.90%	2.71%	0.97%	2.17%	2.03%	1.54%	1.60%
Union presence								
No union employees	1.03%	0.93%	1.80%	1.04%	1.28%	2.57%	0.82%	1.34%
Has union employees	3.35%	13.40%	10.13%	9.10% *	5.03%	4.25%	10.42% *	3.57%
Unknown	1.65%	8.91%	11.35% *	10.65% *	5.79% *	1.97%	9.40% *	1.62%
Percent low wage employees								
50% or more low wage	1.63%	1.70%	2.46%	1.70%	2.31%	3.00%	1.20%	1.95%
Less than 50% low wage	1.52%	0.95%	2.30%	1.57%	2.15%	3.60%	1.33%	2.22%
Unknown	1.76%	9.70%	7.94% *	8.87% *	5.49% *	2.07%	6.06%	1.78%

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.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.7%	59.5%	44.9%	37.7%	44.2%	54.0%	49.4%	50.9%
Industry group **								
Agric., fish., forest.	77.7%	93.1%	30.5% *	.	100.0% *	14.2% *	78.7%	76.0% *
Mining and manufacturing	56.8%	46.5%	79.8%	46.5%	59.5%	58.2%	52.9%	58.6%
Construction	68.0%	67.3%	59.1%	69.8%	83.0%	74.2%	63.8%	83.3%
Utilities and transp.	64.6%	88.7%	22.9% *	22.0% *	22.4% *	82.0%	46.7%	66.5%
Wholesale trade	46.7%	58.2%	52.3%	46.7%	53.5%	34.7% *	54.0%	43.1%
Fin. svcs. and real estate	63.2%	68.5%	71.6%	52.3%	63.7%	63.5%	63.4%	63.2%
Retail trade	56.6%	51.0%	44.7%	49.5%	50.9%	59.0%	47.1%	57.9%
Professional services	58.2%	53.8%	48.7%	40.0%	50.7%	64.7%	48.9%	59.7%
Other services	31.7%	60.4%	30.8%	30.1%	30.0%	29.6%	41.8%	29.7%
Ownership								
For profit, incorporated	47.2%	56.3%	42.9%	34.6%	40.2%	49.8%	45.8%	47.4%
For profit, unincorporated	38.7%	54.7%	40.3%	22.5% *	32.8%	39.0%	46.7%	33.4%
Nonprofit	62.8%	74.7%	59.4%	52.9%	53.8%	67.6%	64.4%	62.6%
Unknown	45.6%	.	.	.	30.0% *	47.7%	.	45.6%
Age of firm								
Less than 5 years	52.1%	64.8%	33.6% *	39.8%	61.8%	33.8% *	49.9%	54.1%
5-9 years	39.0%	50.7%	55.8%	20.9%	20.2% *	65.9%	49.0%	33.7%
10-19 years	42.7%	57.1%	37.9%	35.7%	44.9%	38.5%	44.3%	41.6%
20 or more years	52.7%	62.2%	48.3%	42.7%	45.9%	55.6%	52.2%	52.8%
Unknown	51.7%	.	.	48.4% *	35.9% *	52.5%	.	51.7%
Multi/single status								
2 or more locations	50.5%	61.7%	37.7%	41.9%	40.6%	52.9%	42.1%	50.7%
1 location only	51.2%	59.4%	45.6%	36.1%	50.1%	78.8%	50.2%	52.3%
Percent full-time employees								
Less than 25%	48.5%	78.0%	41.9%	41.0%	27.6%	52.8%	66.5%	44.9%
25-49 %	45.0%	46.5%	27.9%	25.6%	45.2%	48.1%	31.0%	46.8%
50-74 %	53.5%	58.2%	48.2%	37.3%	43.6%	59.5%	50.1%	54.2%
75% or more	54.2%	52.2%	54.1%	45.5%	57.2%	55.0%	49.3%	55.3%
Union presence								
No union employees	45.2%	56.8%	43.0%	34.3%	40.8%	47.4%	47.5%	44.6%
Has union employees	67.5%	97.5%	84.8%	64.6%	58.0%	68.7%	82.4%	66.9%
Unknown	51.8%	31.9% *	92.9% *	87.4% *	41.5%	52.0%	60.7%	51.6%
Percent low wage employees								
50% or more low wage	37.4%	61.6%	29.2%	26.4%	22.9%	43.2%	41.7%	36.5%
Less than 50% low wage	59.3%	58.0%	51.3%	46.8%	57.0%	64.8%	52.7%	61.3%
Unknown	50.7%	68.8%	64.9%	35.0% *	38.9%	51.4%	61.3%	50.5%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	3.31%	4.01%	2.66%	3.80%	1.62%	2.69%	1.14%
Industry group **								
Agric., fish., forest.	10.72%	2.66%	13.78% *	.	31.62% *	5.16% *	8.80%	23.14% *
Mining and manufacturing	4.10%	10.50%	9.87%	7.08%	3.08%	6.34%	6.15%	3.72%
Construction	6.13%	7.87%	12.86%	10.76%	15.83%	16.76%	6.34%	12.18%
Utilities and transp.	6.52%	16.81%	10.94% *	10.26% *	13.47% *	4.58%	9.28%	6.85%
Wholesale trade	6.47%	11.96%	13.53%	12.14%	11.72%	13.95% *	6.44%	8.98%
Fin. svcs. and real estate	3.75%	5.65%	12.55%	8.47%	6.29%	5.10%	5.30%	4.32%
Retail trade	1.74%	6.85%	7.03%	7.82%	7.94%	3.25%	3.93%	1.78%
Professional services	1.82%	3.37%	4.95%	5.57%	5.09%	2.02%	3.50%	1.73%
Other services	1.41%	7.69%	6.88%	5.00%	4.40%	2.27%	5.70%	1.68%
Ownership								
For profit, incorporated	1.29%	3.89%	4.83%	2.97%	4.16%	2.46%	2.45%	1.83%
For profit, unincorporated	2.22%	4.24%	7.79%	9.99% *	4.61%	8.97%	3.73%	3.60%
Nonprofit	2.05%	7.61%	7.33%	6.82%	4.90%	3.86%	5.25%	2.45%
Unknown	6.95%	.	.	.	12.99% *	6.88%	.	6.95%
Age of firm								
Less than 5 years	6.83%	7.91%	10.57% *	10.91%	11.01%	11.44% *	7.66%	9.84%
5-9 years	5.86%	6.42%	9.51%	5.85%	6.82% *	12.30%	5.07%	7.82%
10-19 years	2.49%	4.12%	7.54%	3.50%	7.27%	4.65%	3.77%	3.23%
20 or more years	1.27%	4.15%	4.72%	4.09%	3.74%	2.02%	2.78%	1.53%
Unknown	4.99%	.	.	14.65% *	13.69% *	4.84%	.	4.98%
Multi/single status								
2 or more locations	1.30%	13.69%	9.56%	6.06%	3.66%	1.81%	6.27%	1.39%
1 location only	2.40%	3.17%	3.78%	2.81%	5.59%	4.33%	2.62%	4.31%
Percent full-time employees								
Less than 25%	3.17%	5.08%	11.10%	8.45%	4.37%	4.87%	5.11%	3.47%
25-49 %	2.25%	10.09%	6.54%	5.48%	6.45%	3.76%	4.42%	2.60%
50-74 %	2.65%	3.33%	4.87%	5.82%	4.77%	4.51%	2.89%	3.31%
75% or more	2.07%	4.49%	2.72%	2.57%	3.40%	3.63%	2.20%	2.57%
Union presence								
No union employees	1.35%	2.82%	4.35%	2.73%	3.46%	2.92%	2.04%	1.81%
Has union employees	2.54%	13.07%	16.71%	8.66%	7.23%	2.66%	11.83%	2.22%
Unknown	3.20%	14.59% *	28.18% *	27.68% *	10.98%	3.15%	15.38%	3.36%
Percent low wage employees								
50% or more low wage	2.59%	5.31%	4.95%	4.53%	3.10%	3.30%	5.47%	2.84%
Less than 50% low wage	1.30%	2.98%	4.28%	4.39%	3.77%	2.07%	2.35%	1.15%
Unknown	3.26%	8.73%	19.14%	11.03% *	5.41%	3.58%	7.88%	3.37%

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.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.2%	18.4%	8.3%	6.0%	11.1%	18.4%	10.6%	15.2%
Industry group **								
Agric., fish., forest.	8.8% *	20.2% *	5.8% *	.	7.0% *	12.0% *	16.1% *	4.9% *
Mining and manufacturing	21.7%	15.0%	21.4% *	14.1%	26.2%	28.7%	16.4%	25.2%
Construction	17.7%	29.9%	15.2% *	7.1% *	20.9% *	12.7% *	21.0%	12.2% *
Utilities and transp.	18.7%	32.2% *	4.0% *	8.9% *	11.9% *	20.6% *	14.7%	19.1%
Wholesale trade	12.4%	15.7% *	9.6% *	4.6% *	15.1% *	16.1% *	10.2%	14.3% *
Fin. svcs. and real estate	30.6%	22.3%	12.3% *	19.2%	13.4%	41.0%	18.6%	33.2%
Retail trade	11.6%	14.7%	7.8%	5.0%	11.7% *	12.5%	9.3%	11.9%
Professional services	23.0%	18.6%	14.3%	8.0%	19.5%	30.8%	12.9%	25.5%
Other services	7.3%	16.1%	4.0%	4.2%	5.4%	9.9%	6.9%	7.4%
Ownership								
For profit, incorporated	12.3%	16.7%	8.9%	5.6%	8.6%	15.1%	9.8%	12.9%
For profit, unincorporated	8.8%	17.5%	5.5%	3.4% *	8.1% *	9.2% *	11.5%	7.2%
Nonprofit	23.6%	25.7%	7.9%	8.2%	18.0%	38.9%	12.6%	26.6%
Unknown	11.7%	.	.	.	5.7% *	12.9%	.	11.7%
Age of firm								
Less than 5 years	11.7%	23.0%	6.5% *	4.8% *	15.9% *	8.0% *	12.8% *	10.9% *
5-9 years	9.2%	15.2%	6.1% *	3.9%	5.0%	27.0%	8.6%	9.7%
10-19 years	10.3%	16.5%	9.0%	5.1%	9.5%	18.8%	9.8%	10.7%
20 or more years	15.9%	19.6%	8.8%	7.0%	12.5%	20.1%	11.3%	16.8%
Unknown	13.7%	.	.	9.5% *	5.5% *	14.5%	.	13.7%
Multi/single status								
2 or more locations	15.7%	32.5% *	9.1% *	7.3%	10.5%	17.8%	8.8%	15.9%
1 location only	11.5%	18.2%	8.3%	5.5%	12.0%	40.8%	10.9%	12.2%
Percent full-time employees								
Less than 25%	9.3%	28.1%	5.3% *	4.0% *	5.1%	11.6%	11.2%	8.9%
25-49 %	11.2%	7.9%	4.1%	3.6%	8.7%	15.7%	4.8%	12.8%
50-74 %	17.1%	19.3%	9.1%	6.4%	13.9%	23.1%	11.7%	18.8%
75% or more	21.1%	21.4%	15.6%	12.2%	18.4%	25.8%	15.9%	22.5%
Union presence								
No union employees	12.4%	16.9%	7.8%	5.3%	9.3%	18.1%	10.2%	13.2%
Has union employees	30.1%	65.0%	33.5%	12.5% *	28.4%	31.7%	17.9% *	31.0%
Unknown	7.0%	9.5% *	30.8% *	20.0% *	5.8% *	6.9%	18.2% *	6.9%
Percent low wage employees								
50% or more low wage	8.9%	14.1%	3.9%	3.6%	4.1%	17.0%	6.8%	9.6%
Less than 50% low wage	21.0%	21.0%	11.5%	8.4%	20.4%	32.2%	13.3%	24.6%
Unknown	12.3%	26.4%	17.0% *	9.8% *	6.7%	12.7%	18.7%	12.2%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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 firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.11%	1.30%	0.56%	0.82%	1.26%	0.82%	0.69%
Industry group **								
Agric., fish., forest.	3.90% *	10.57% *	10.08% *	.	8.11% *	4.68% *	8.38% *	2.16% *
Mining and manufacturing	2.24%	2.89%	6.67% *	3.60%	4.25%	5.03%	2.00%	2.62%
Construction	3.31%	5.30%	6.82% *	4.38% *	9.64% *	10.01% *	3.67%	6.94% *
Utilities and transp.	4.30%	11.30% *	4.76% *	2.68% *	4.64% *	7.36% *	2.23%	4.98%
Wholesale trade	2.61%	6.99% *	3.46% *	1.54% *	6.15% *	5.68% *	2.98%	4.47% *
Fin. svcs. and real estate	3.23%	3.78%	5.22% *	4.43%	3.18%	5.01%	2.38%	4.06%
Retail trade	0.95%	1.82%	1.86%	1.28%	4.03% *	1.59%	0.59%	1.09%
Professional services	1.44%	1.05%	2.10%	1.33%	2.08%	2.51%	1.38%	1.79%
Other services	0.43%	2.97%	0.89%	0.45%	0.80%	1.03%	1.00%	0.49%
Ownership								
For profit, incorporated	0.73%	1.24%	1.27%	0.67%	0.94%	1.55%	0.63%	0.95%
For profit, unincorporated	0.79%	1.98%	1.57%	1.07% *	2.51% *	3.59% *	0.94%	1.16%
Nonprofit	1.70%	5.29%	2.15%	1.93%	1.67%	3.70%	3.29%	2.05%
Unknown	1.66%	.	.	.	4.27% *	1.86%	.	1.66%
Age of firm								
Less than 5 years	3.38%	5.25%	3.59% *	4.28% *	6.99% *	5.19% *	4.00% *	5.89% *
5-9 years	1.71%	2.34%	2.41% *	0.72%	1.40%	6.61%	1.53%	2.13%
10-19 years	0.74%	1.58%	1.55%	1.32%	1.73%	3.83%	1.04%	1.16%
20 or more years	0.89%	2.01%	1.57%	0.84%	1.03%	1.59%	0.87%	1.00%
Unknown	2.55%	.	.	4.51% *	1.82% *	2.69%	.	2.55%
Multi/single status								
2 or more locations	0.79%	12.39% *	2.85% *	1.46%	0.78%	1.25%	2.30%	0.83%
1 location only	0.82%	1.07%	1.34%	0.50%	1.10%	7.57%	0.82%	1.11%
Percent full-time employees								
Less than 25%	1.69%	4.89%	3.42% *	1.36% *	1.04%	2.23%	3.31%	1.58%
25-49 %	1.10%	1.51%	1.00%	0.59%	2.38%	2.37%	0.88%	1.45%
50-74 %	1.72%	1.81%	1.74%	1.42%	2.07%	3.27%	1.17%	2.12%
75% or more	1.02%	1.78%	1.19%	0.75%	1.69%	1.72%	0.64%	1.33%
Union presence								
No union employees	0.71%	0.91%	1.37%	0.46%	0.55%	2.01%	0.48%	0.95%
Has union employees	2.73%	14.33%	8.56%	8.40% *	3.95%	3.28%	8.85% *	2.40%
Unknown	0.91%	4.77% *	11.00% *	10.54% *	3.29% *	0.95%	7.03% *	0.90%
Percent low wage employees								
50% or more low wage	1.09%	1.61%	1.11%	0.64%	0.64%	2.18%	0.90%	1.31%
Less than 50% low wage	1.23%	1.16%	1.87%	1.33%	1.71%	3.04%	1.10%	1.62%
Unknown	1.06%	5.80%	7.84% *	3.38% *	1.71%	1.15%	4.27%	1.10%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.