

Table I.A.2.d(2002) Percent of private-sector establishments that offer health insurance 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	30.3%	8.8%	14.5%	23.6%	39.2%	71.9%	11.6%	57.3%
Industry group **								
Agric., fish., forest.	9.3%	5.5% *	16.3% *	26.1%	17.2% *	30.2% *	7.9% *	22.2%
Mining and manufacturing	25.0%	8.3% *	17.2%	26.4%	36.4%	56.6%	14.1%	42.9%
Construction	13.9%	8.9%	14.1%	23.8%	33.4%	43.2%	11.8%	31.6%
Utilities and transp.	32.4%	10.1%	17.4% *	18.0%	33.8%	71.4%	12.9%	53.6%
Wholesale trade	23.7%	8.1% *	11.5%	20.9%	32.0%	68.9%	10.6%	47.5%
Fin. svcs. and real estate	44.7%	7.4%	18.1%	25.7%	49.8%	80.0%	10.5%	70.5%
Retail trade	35.3%	9.6%	12.2%	16.7%	32.9%	66.2%	10.8%	55.8%
Professional services	28.1%	9.9%	15.6%	28.0%	50.4%	76.9%	12.0%	63.2%
Other services	30.6%	8.0%	13.8%	23.7%	34.4%	71.6%	11.9%	53.4%
Ownership								
For profit, incorporated	32.5%	8.7%	14.2%	22.5%	37.5%	75.2%	11.5%	60.1%
For profit, unincorporated	13.3%	7.5%	12.5%	18.4%	33.7%	45.3%	8.8%	35.5%
Nonprofit	26.7%	12.0%	18.7%	31.5%	48.8%	41.2%	16.3%	43.6%
Unknown	60.7%	10.2% *	.	47.3% *	31.2%	65.6%	24.1% *	61.6%
Age of firm								
Less than 5 years	12.6%	8.4%	12.7% *	18.8%	35.6%	44.8%	9.5%	36.1%
5-9 years	14.6%	9.0%	13.7%	22.8%	37.6%	47.7%	10.7%	38.7%
10-19 years	17.3%	7.8%	16.5%	24.9%	36.5%	68.2%	11.3%	42.9%
20 or more years	32.0%	9.4%	14.0%	23.6%	40.3%	75.4%	12.5%	56.0%
Unknown	67.5%	.	.	29.1% *	38.2%	70.3%	22.3% *	67.6%
Multi/single status								
2 or more locations	55.4%	10.7%	11.7%	21.2%	39.1%	72.3%	14.1%	60.1%
1 location only	12.9%	8.7%	14.9%	25.0%	39.7%	26.3%	11.4%	32.8%
Percent full-time employees								
Less than 25%	30.5%	10.2%	13.1% *	15.1%	24.4%	80.9%	11.7%	52.1%
25-49 %	34.1%	3.7%	11.2%	23.0%	33.3%	68.5%	7.2%	57.0%
50-74 %	26.6%	9.4%	9.9%	21.2%	45.7%	62.9%	10.4%	53.0%
75% or more	30.7%	8.9%	15.7%	24.7%	39.8%	73.6%	12.2%	58.6%
Union presence								
No union employees	25.7%	8.4%	14.4%	22.5%	38.4%	65.9%	11.2%	51.1%
Has union employees	67.2%	23.8%	20.0%	42.7%	50.0%	89.9%	24.9%	82.7%
Unknown	60.9%	3.7% *	9.8% *	8.5% *	42.1%	78.5%	5.6% *	73.5%
Percent low wage employees								
50% or more low wage	20.5%	4.1%	11.6%	18.1%	27.4%	58.6%	7.4%	38.7%
Less than 50% low wage	22.6%	9.8%	15.5%	25.7%	45.6%	73.3%	12.7%	52.0%
Unknown	65.5%	11.9%	7.6% *	20.4%	42.1%	74.2%	11.0%	71.2%

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.A.2.d(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by 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	0.51%	0.57%	0.87%	0.74%	0.77%	1.47%	0.39%	0.94%
Industry group **								
Agric., fish., forest.	2.34%	2.37% *	8.01% *	6.19%	6.61% *	13.90% *	2.73% *	4.82%
Mining and manufacturing	1.12%	2.88% *	2.42%	1.48%	4.14%	4.40%	1.70%	1.92%
Construction	0.98%	1.82%	2.23%	3.24%	5.18%	6.34%	1.00%	2.38%
Utilities and transp.	1.84%	2.06%	5.39% *	3.67%	6.74%	3.01%	1.99%	4.14%
Wholesale trade	1.34%	2.56% *	2.39%	4.30%	4.00%	5.43%	1.72%	4.04%
Fin. svcs. and real estate	1.68%	1.31%	3.30%	3.92%	3.87%	2.80%	1.18%	2.35%
Retail trade	1.69%	1.55%	2.09%	2.43%	3.48%	3.26%	0.95%	2.40%
Professional services	1.23%	0.95%	2.47%	2.02%	2.73%	3.58%	0.81%	2.55%
Other services	1.84%	0.97%	1.72%	2.22%	2.12%	3.30%	0.98%	2.56%
Ownership								
For profit, incorporated	0.62%	0.57%	0.90%	0.89%	1.38%	1.39%	0.46%	1.03%
For profit, unincorporated	0.83%	1.12%	1.88%	3.00%	2.61%	5.80%	0.85%	2.19%
Nonprofit	0.92%	1.27%	2.40%	1.94%	2.96%	5.61%	1.09%	2.52%
Unknown	3.36%	10.00% *	.	16.51% *	6.76%	3.74%	15.40% *	3.20%
Age of firm								
Less than 5 years	1.01%	1.40%	4.24% *	4.50%	5.43%	12.17%	1.22%	3.29%
5-9 years	1.22%	1.04%	2.05%	3.33%	6.34%	5.37%	1.22%	3.92%
10-19 years	0.64%	0.97%	2.04%	1.53%	2.48%	5.48%	0.92%	2.42%
20 or more years	0.70%	0.86%	0.71%	0.92%	1.26%	2.27%	0.44%	1.32%
Unknown	1.59%	.	.	12.88% *	3.21%	1.67%	15.49% *	1.56%
Multi/single status								
2 or more locations	0.94%	2.47%	2.30%	1.67%	0.90%	1.45%	1.64%	1.03%
1 location only	0.46%	0.61%	0.93%	1.16%	1.90%	7.50%	0.46%	1.37%
Percent full-time employees								
Less than 25%	1.55%	2.56%	4.23% *	4.24%	3.56%	4.48%	1.98%	2.86%
25-49 %	2.31%	1.08%	2.99%	1.74%	4.69%	4.89%	1.31%	3.56%
50-74 %	1.85%	0.98%	1.81%	3.09%	4.18%	4.03%	0.93%	3.71%
75% or more	0.72%	0.67%	0.98%	0.83%	1.15%	1.70%	0.43%	1.23%
Union presence								
No union employees	0.45%	0.49%	0.95%	0.68%	0.74%	1.75%	0.37%	0.98%
Has union employees	2.11%	4.38%	5.57%	5.76%	3.01%	1.95%	2.12%	2.20%
Unknown	2.70%	1.46% *	3.79% *	2.76% *	8.23%	2.98%	1.81% *	2.57%
Percent low wage employees								
50% or more low wage	1.43%	0.79%	1.96%	1.19%	2.55%	3.91%	0.87%	2.33%
Less than 50% low wage	0.69%	0.59%	0.86%	1.14%	2.14%	2.05%	0.38%	1.54%
Unknown	1.29%	3.52%	4.79% *	5.29%	2.94%	1.66%	2.41%	1.61%

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

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