

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.

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