

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.

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