

Table I.A.2.c(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	24.8%	42.1%	29.9%	18.6%	8.0%	6.1%	36.7%	7.7%
Industry group **								
Agric., fish., forest.	48.4%	53.9%	50.6%	22.2% *	14.8% *	25.2% *	51.8%	16.6%
Mining and manufacturing	26.5%	44.1%	35.0%	14.8%	12.4%	9.3%	35.8%	11.3%
Construction	38.6%	44.7%	32.0%	31.2%	31.6%	11.0% *	40.1%	26.0%
Utilities and transp.	22.2%	33.7%	29.5%	20.6% *	13.6% *	10.2% *	30.6%	13.1%
Wholesale trade	29.5%	50.7%	33.7%	17.2%	4.5% *	2.7% *	42.9%	5.3%
Fin. svcs. and real estate	16.2%	33.1%	30.9%	10.0%	7.1% *	4.4%	31.0%	5.0%
Retail trade	16.7%	41.8%	25.5%	10.4%	6.3%	1.4% *	33.3%	2.9%
Professional services	30.2%	41.0%	28.6%	19.1%	6.0%	21.4%	36.9%	15.6%
Other services	22.8%	42.4%	27.9%	23.6%	8.0%	2.3%	36.3%	6.3%
Ownership								
For profit, incorporated	24.6%	43.5%	30.4%	18.1%	8.9%	6.6%	37.1%	8.1%
For profit, unincorporated	28.9%	36.4%	22.0%	18.3%	7.4% *	1.4% *	33.8%	5.6%
Nonprofit	27.8%	45.0%	33.1%	20.9%	5.7%	10.2%	39.2%	9.0%
Unknown	3.7%	20.6% *	.	45.5% *	5.3% *	2.6% *	23.5% *	3.3% *
Age of firm								
Less than 5 years	33.2%	39.5%	26.9%	20.5%	11.2% *	0.2% *	36.4%	9.7%
5-9 years	33.5%	41.3%	26.8%	20.5%	12.9%	14.3% *	36.8%	13.8%
10-19 years	31.2%	41.9%	28.6%	18.3%	7.0%	3.5% *	36.5%	8.2%
20 or more years	24.9%	43.3%	31.7%	18.3%	8.0%	10.1%	37.0%	10.0%
Unknown	2.7%	.	100.0% *	19.7% *	5.9% *	2.3%	2.6% *	2.7%
Multi/single status								
2 or more locations	8.4%	43.3%	21.2%	14.6%	6.9%	5.9%	24.0%	6.6%
1 location only	36.3%	42.0%	30.9%	21.1%	16.1%	29.3%	37.7%	18.0%
Percent full-time employees								
Less than 25%	26.9%	49.4%	45.1%	21.6%	12.4%	1.3% *	43.8%	7.6%
25-49 %	18.7%	40.0%	33.3%	18.2%	7.7%	1.6% *	35.9%	4.0%
50-74 %	26.4%	45.0%	26.1%	19.7%	6.2% *	3.2% *	39.2%	5.5%
75% or more	25.0%	41.2%	29.5%	18.3%	8.1%	7.6%	35.9%	8.7%
Union presence								
No union employees	24.9%	41.7%	28.4%	17.0%	7.1%	2.0%	36.0%	5.3%
Has union employees	30.6%	55.1%	59.8%	44.5%	24.2%	19.9%	55.3%	21.5%
Unknown	13.4%	40.9%	33.7% *	15.7% *	1.4% *	8.4%	37.5%	7.9%
Percent low wage employees								
50% or more low wage	23.4%	40.5%	30.5%	17.9%	7.5%	2.2% *	35.5%	6.5%
Less than 50% low wage	30.1%	42.4%	29.5%	18.9%	8.8%	7.5%	36.9%	9.8%
Unknown	9.7%	44.5%	34.8%	18.7%	5.7% *	6.5%	40.5%	6.5%

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.A.2.c(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.41%	0.90%	1.18%	1.11%	0.89%	0.68%	0.67%	0.39%
Industry group **								
Agric., fish., forest.	3.56%	4.38%	12.92%	7.88% *	12.17% *	11.57% *	4.28%	4.32%
Mining and manufacturing	1.65%	4.22%	4.09%	1.06%	2.41%	1.53%	2.29%	0.61%
Construction	1.46%	2.35%	3.31%	4.54%	6.14%	5.86% *	1.56%	2.91%
Utilities and transp.	2.96%	5.96%	6.12%	6.35% *	4.89% *	3.83% *	4.31%	2.95%
Wholesale trade	1.28%	2.47%	4.13%	3.98%	1.40% *	1.30% *	1.74%	0.70%
Fin. svcs. and real estate	0.88%	1.80%	4.04%	1.28%	2.36% *	0.96%	1.12%	0.81%
Retail trade	0.73%	1.98%	2.18%	1.99%	1.83%	0.55% *	1.48%	0.54%
Professional services	0.77%	1.42%	1.79%	1.88%	0.72%	3.33%	1.02%	1.98%
Other services	1.15%	1.94%	3.36%	2.57%	1.22%	0.66%	1.55%	0.73%
Ownership								
For profit, incorporated	0.47%	1.10%	1.29%	1.24%	1.10%	0.74%	0.73%	0.51%
For profit, unincorporated	1.34%	1.99%	2.31%	2.02%	3.18% *	0.84% *	1.79%	1.22%
Nonprofit	0.75%	2.11%	4.40%	1.56%	1.17%	2.87%	1.18%	1.10%
Unknown	0.92%	10.48% *	.	14.91% *	2.67% *	0.86% *	11.14% *	1.01% *
Age of firm								
Less than 5 years	2.26%	3.18%	4.61%	4.18%	4.16% *	0.31% *	2.65%	1.55%
5-9 years	1.39%	1.81%	3.58%	2.70%	2.28%	4.85% *	1.76%	2.30%
10-19 years	0.82%	1.49%	2.08%	2.67%	1.41%	2.13% *	1.02%	1.09%
20 or more years	0.42%	0.85%	1.59%	0.85%	0.66%	1.17%	0.64%	0.58%
Unknown	0.47%	.	31.62% *	11.28% *	3.38% *	0.50%	0.86% *	0.47%
Multi/single status								
2 or more locations	0.38%	6.72%	3.65%	1.34%	0.81%	0.69%	1.51%	0.39%
1 location only	0.66%	0.93%	0.93%	1.16%	2.22%	8.58%	0.65%	1.29%
Percent full-time employees								
Less than 25%	2.01%	5.76%	6.51%	4.71%	2.97%	0.68% *	3.05%	1.33%
25-49 %	1.52%	3.08%	4.94%	3.87%	1.81%	0.65% *	2.57%	0.87%
50-74 %	1.21%	2.29%	2.86%	2.68%	2.04% *	1.08% *	1.60%	0.97%
75% or more	0.61%	1.17%	1.20%	1.23%	1.07%	1.01%	0.89%	0.56%
Union presence								
No union employees	0.34%	0.82%	1.17%	0.98%	0.80%	0.28%	0.62%	0.21%
Has union employees	2.39%	6.23%	6.79%	4.56%	3.75%	2.89%	3.91%	2.41%
Unknown	1.25%	7.21%	10.84% *	11.03% *	1.24% *	1.46%	4.89%	1.20%
Percent low wage employees								
50% or more low wage	0.90%	2.14%	2.82%	1.38%	0.92%	1.11% *	1.81%	0.46%
Less than 50% low wage	0.62%	1.09%	1.11%	1.53%	1.23%	1.38%	0.74%	0.82%
Unknown	1.32%	5.82%	9.17%	5.08%	2.39% *	1.21%	4.43%	1.02%

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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