

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.

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