

**Table I.A.2(2003) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

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	56.2%	35.6%	66.2%	81.0%	93.5%	98.6%	43.2%	95.4%
Industry group **								
Agric., fish., forest.	29.0%	25.0%	33.4%	76.6%	42.6% *	98.4%	27.2%	61.9%
Mining and manufacturing	68.5%	44.3%	78.3%	90.9%	97.7%	98.7%	57.6%	97.4%
Construction	45.2%	33.5%	75.3%	87.5%	99.7%	99.9%	42.5%	95.3%
Utilities and transp.	55.1%	30.5%	59.3%	73.8%	97.4%	96.8%	37.7%	95.9%
Wholesale trade	68.8%	48.4%	84.1%	92.2%	93.3%	100.0%	58.9%	96.8%
Fin. svcs. and real estate	68.8%	40.4%	87.0%	93.0%	97.1%	98.8%	47.8%	98.0%
Retail trade	57.3%	26.9%	60.7%	80.1%	92.7%	99.4%	35.5%	96.4%
Professional services	61.1%	44.5%	76.1%	88.4%	93.3%	98.8%	51.5%	95.9%
Other services	47.2%	29.6%	50.0%	65.9%	91.4%	97.0%	35.5%	91.2%
Ownership								
For profit, incorporated	63.0%	40.5%	69.0%	80.6%	93.0%	98.5%	49.1%	95.2%
For profit, unincorporated	37.0%	27.1%	50.8%	77.7%	89.9%	99.8%	30.6%	94.7%
Nonprofit	66.1%	42.8%	73.0%	85.7%	97.7%	98.2%	51.9%	96.5%
Unknown	39.4%	27.1%	58.7%	86.0%	95.8%	99.8%	31.7%	97.3%
Age of firm								
Less than 5 years	31.8%	26.5%	39.7%	61.6%	86.8%	99.4%	28.8%	84.1%
5-9 years	41.2%	32.1%	56.0%	73.3%	94.9%	96.6%	37.0%	89.0%
10-19 years	49.2%	38.0%	66.9%	75.1%	89.0%	97.8%	44.7%	87.9%
20 or more years	65.6%	40.6%	75.0%	87.3%	96.7%	99.8%	51.4%	97.4%
Unknown	95.5%	8.9% *	8.4% *	74.9%	78.3%	97.8%	25.4% *	96.3%
Multi/single status								
2 or more locations	93.7%	58.5%	76.9%	84.5%	94.0%	98.6%	73.8%	96.6%
1 location only	43.3%	35.4%	64.9%	78.7%	90.3%	95.2%	41.8%	84.3%
Percent full-time employees								
Less than 25%	22.9%	8.7%	23.1%	49.2%	80.8%	92.2%	12.2%	82.3%
25-49 %	56.8%	30.3%	52.2%	67.3%	95.9%	99.9%	38.0%	97.3%
50-74 %	51.0%	32.9%	58.6%	72.5%	92.6%	99.2%	38.7%	95.1%
75% or more	63.8%	43.4%	78.0%	88.4%	95.4%	98.9%	52.0%	96.6%
Union presence								
No union employees	53.9%	35.9%	66.6%	81.1%	93.9%	98.9%	43.5%	94.9%
Has union employees	87.2%	56.9%	82.4%	89.1%	98.7%	99.9%	66.9%	99.0%
Unknown	64.8%	11.6%	27.9% *	52.6%	71.0%	96.9%	15.4%	94.8%
Percent low wage employees								
50% or more low wage	37.5%	19.5%	39.1%	62.1%	90.4%	99.4%	25.2%	90.3%
Less than 50% low wage	62.3%	46.2%	81.1%	91.8%	96.8%	99.4%	54.9%	97.1%
Unknown	67.6%	15.7%	34.2%	56.2%	83.7%	98.1%	18.9%	96.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.A.2(2003) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

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	0.74%	0.72%	1.43%	1.19%	0.78%	0.31%	0.56%	0.37%
Industry group **								
Agric., fish., forest.	1.75%	2.19%	7.06%	11.51%	13.68% *	10.42%	1.93%	11.78%
Mining and manufacturing	1.03%	2.38%	1.41%	1.72%	0.79%	0.47%	1.71%	0.49%
Construction	0.78%	1.19%	3.52%	2.84%	0.18%	0.34%	0.75%	1.41%
Utilities and transp.	2.41%	2.94%	7.15%	6.68%	1.41%	1.76%	2.88%	1.56%
Wholesale trade	0.96%	1.35%	1.70%	2.10%	2.61%	0.01%	0.98%	1.16%
Fin. svcs. and real estate	1.86%	2.19%	2.36%	3.02%	1.03%	0.46%	2.01%	0.37%
Retail trade	1.71%	1.36%	2.21%	2.95%	2.60%	0.47%	1.28%	0.92%
Professional services	0.86%	0.80%	2.26%	1.90%	2.26%	0.66%	0.72%	1.05%
Other services	0.94%	0.66%	2.39%	2.35%	1.93%	1.21%	0.58%	1.49%
Ownership								
For profit, incorporated	0.96%	0.85%	1.59%	1.52%	1.11%	0.37%	0.72%	0.50%
For profit, unincorporated	1.14%	1.09%	3.02%	2.88%	4.74%	0.13%	0.97%	2.43%
Nonprofit	0.69%	1.39%	5.73%	3.44%	2.27%	3.02%	1.56%	1.08%
Unknown	1.64%	1.60%	6.03%	3.42%	4.18%	0.39%	1.41%	1.14%
Age of firm								
Less than 5 years	1.39%	1.94%	3.31%	3.74%	5.63%	0.53%	1.49%	3.54%
5-9 years	0.79%	0.76%	1.86%	4.80%	2.27%	1.79%	0.80%	2.27%
10-19 years	0.79%	0.90%	1.42%	2.80%	2.50%	0.82%	0.88%	1.86%
20 or more years	0.94%	0.76%	1.94%	0.97%	0.80%	0.07%	0.71%	0.40%
Unknown	0.86%	5.37% *	4.19% *	13.87%	5.96%	0.62%	8.70% *	0.81%
Multi/single status								
2 or more locations	0.44%	5.36%	3.82%	2.00%	0.97%	0.31%	0.72%	0.34%
1 location only	0.59%	0.71%	1.51%	1.56%	2.28%	1.96%	0.59%	1.75%
Percent full-time employees								
Less than 25%	0.98%	0.70%	3.25%	3.34%	4.18%	2.72%	0.71%	2.24%
25-49 %	1.15%	0.77%	2.73%	3.84%	1.32%	0.09%	1.19%	0.71%
50-74 %	1.61%	1.30%	3.35%	2.72%	2.53%	0.71%	1.60%	1.04%
75% or more	0.70%	0.91%	1.04%	1.33%	0.87%	0.31%	0.59%	0.36%
Union presence								
No union employees	0.70%	0.74%	1.49%	1.28%	0.72%	0.47%	0.58%	0.44%
Has union employees	1.76%	4.37%	4.44%	2.33%	0.99%	0.07%	2.95%	0.36%
Unknown	1.96%	1.60%	8.81% *	7.60%	8.56%	0.72%	1.98%	1.05%
Percent low wage employees								
50% or more low wage	1.31%	0.86%	1.74%	2.11%	1.50%	0.35%	0.71%	1.15%
Less than 50% low wage	0.57%	0.83%	1.31%	0.65%	0.60%	0.40%	0.53%	0.42%
Unknown	1.34%	1.38%	4.22%	6.33%	4.21%	0.51%	1.46%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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