

Table I.A.2.b(2003) 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 single coverage 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	43.9%	69.0%	56.5%	38.3%	24.4%	11.3%	62.7%	18.0%
Industry group **								
Agric., fish., forest.	71.1%	73.2%	71.2%	64.2%	62.0%	36.3%	72.0%	63.8%
Mining and manufacturing	43.1%	68.0%	53.9%	31.6%	17.6%	19.4%	58.0%	19.6%
Construction	61.8%	68.5%	63.4%	43.0%	39.1%	24.0% *	64.3%	41.3%
Utilities and transp.	47.2%	68.3%	52.9%	59.3%	36.0%	26.2%	63.4%	32.2%
Wholesale trade	44.4%	69.3%	55.0%	33.5%	12.0% *	14.8%	61.3%	15.3%
Fin. svcs. and real estate	34.2%	67.9%	59.4%	33.9%	31.2%	6.3%	63.0%	14.6%
Retail trade	28.6%	66.9%	50.3%	29.9%	14.4%	7.1%	57.4%	9.7%
Professional services	53.7%	72.3%	59.1%	39.4%	30.0%	24.5%	66.9%	27.7%
Other services	42.5%	65.9%	53.4%	42.4%	22.5%	7.0%	60.1%	16.8%
Ownership								
For profit, incorporated	40.6%	68.5%	56.1%	35.8%	22.4%	10.4%	61.4%	15.9%
For profit, unincorporated	51.8%	65.8%	52.7%	38.5%	16.5%	21.1% *	62.1%	21.6%
Nonprofit	54.4%	76.4%	59.0%	55.6%	36.4%	25.2% *	69.3%	37.3%
Unknown	55.7%	76.1%	70.0%	39.0%	29.8% *	3.5% *	72.7%	14.3%
Age of firm								
Less than 5 years	55.3%	64.7%	51.0%	35.3%	20.5% *	6.4% *	60.8%	23.2%
5-9 years	55.9%	68.9%	50.0%	41.8%	19.8%	15.0% *	63.1%	22.5%
10-19 years	54.1%	68.5%	52.2%	38.2%	17.5%	7.1%	62.0%	19.2%
20 or more years	44.9%	70.9%	61.0%	38.3%	28.3%	15.0%	63.6%	22.8%
Unknown	8.4%	95.8%	.	10.8% *	8.2% *	8.3%	26.1% *	8.3%
Multi/single status								
2 or more locations	18.9%	55.4%	49.9%	32.7%	23.1%	11.3%	44.2%	16.0%
1 location only	62.4%	69.2%	57.5%	42.2%	33.4%	34.1%	64.2%	37.3%
Percent full-time employees								
Less than 25%	38.6%	72.3%	70.1%	48.6%	19.5%	4.0% *	68.5%	13.8%
25-49 %	31.8%	67.3%	53.7%	34.6%	16.2%	5.0% *	58.5%	9.4%
50-74 %	43.0%	66.9%	54.2%	36.8%	19.7%	12.2%	61.6%	16.0%
75% or more	45.7%	69.4%	56.5%	38.1%	26.9%	12.9%	63.0%	20.0%
Union presence								
No union employees	45.8%	68.8%	55.3%	37.0%	23.4%	6.2%	62.3%	16.5%
Has union employees	42.6%	73.5%	86.5%	64.1%	42.9%	23.8%	76.9%	29.2%
Unknown	19.2%	76.4%	30.3% *	15.6% *	13.0% *	15.6%	55.9%	15.6%
Percent low wage employees								
50% or more low wage	40.3%	70.9%	53.4%	34.2%	19.7%	5.5%	61.1%	15.4%
Less than 50% low wage	52.0%	68.1%	57.0%	39.8%	27.9%	11.0%	62.6%	23.7%
Unknown	19.5%	79.8%	60.9%	33.8%	16.1% *	12.9%	73.6%	13.2%

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.

. 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.b(2003) 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 single coverage 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	0.80%	0.73%	1.21%	2.03%	1.32%	1.66%	0.74%	1.03%
Industry group **								
Agric., fish., forest.	2.76%	3.74%	12.69%	10.54%	17.32%	9.28%	3.18%	8.19%
Mining and manufacturing	1.76%	3.24%	5.90%	3.60%	2.35%	2.46%	2.87%	1.46%
Construction	1.99%	3.27%	2.87%	4.00%	9.67%	8.71% *	2.24%	5.12%
Utilities and transp.	2.29%	4.47%	6.50%	8.56%	8.24%	5.90%	3.50%	3.17%
Wholesale trade	2.02%	2.03%	4.41%	6.28%	4.13% *	3.94%	2.01%	3.02%
Fin. svcs. and real estate	1.72%	2.52%	4.80%	6.76%	3.65%	1.33%	1.50%	1.81%
Retail trade	0.80%	2.63%	3.46%	3.76%	3.37%	1.93%	2.11%	1.31%
Professional services	1.17%	1.20%	3.75%	4.85%	2.04%	4.99%	1.02%	2.27%
Other services	1.19%	1.47%	1.75%	3.18%	3.53%	1.77%	0.93%	1.76%
Ownership								
For profit, incorporated	0.83%	1.01%	1.49%	2.28%	2.12%	1.48%	1.02%	1.07%
For profit, unincorporated	1.84%	1.51%	3.24%	5.15%	3.60%	6.65% *	1.56%	4.55%
Nonprofit	1.81%	2.17%	4.95%	2.86%	4.23%	8.56% *	1.57%	2.65%
Unknown	2.42%	2.57%	4.00%	6.57%	11.34% *	3.30% *	1.97%	3.46%
Age of firm								
Less than 5 years	2.49%	3.08%	3.90%	5.18%	8.42% *	5.11% *	2.77%	5.08%
5-9 years	1.57%	1.75%	4.37%	5.28%	3.97%	7.59% *	1.67%	3.42%
10-19 years	1.56%	1.87%	3.04%	3.22%	2.93%	2.04%	1.71%	2.90%
20 or more years	1.52%	1.15%	1.26%	1.94%	2.13%	3.53%	0.97%	2.28%
Unknown	1.12%	28.56%	.	9.81% *	6.34% *	1.06%	13.79% *	1.13%
Multi/single status								
2 or more locations	1.06%	7.84%	4.68%	2.05%	1.40%	1.67%	2.33%	1.05%
1 location only	0.78%	0.73%	1.27%	2.13%	3.07%	6.13%	0.73%	1.51%
Percent full-time employees								
Less than 25%	1.99%	4.14%	6.08%	5.01%	4.24%	1.31% *	1.83%	2.23%
25-49 %	2.31%	4.27%	3.18%	5.24%	3.10%	2.39% *	2.72%	2.09%
50-74 %	1.98%	2.08%	3.50%	3.98%	4.02%	2.86%	1.59%	1.99%
75% or more	0.93%	0.81%	1.74%	2.36%	1.21%	1.76%	0.99%	1.04%
Union presence								
No union employees	0.87%	0.80%	1.41%	2.05%	1.35%	0.59%	0.83%	0.52%
Has union employees	3.57%	2.83%	5.16%	5.02%	6.58%	6.18%	2.43%	5.26%
Unknown	1.56%	9.65%	16.29% *	12.62% *	8.08% *	1.99%	10.09%	1.81%
Percent low wage employees								
50% or more low wage	1.22%	1.32%	2.48%	3.29%	3.09%	1.08%	1.04%	2.04%
Less than 50% low wage	0.80%	0.76%	1.20%	2.42%	1.15%	1.64%	0.74%	0.85%
Unknown	2.03%	3.28%	7.96%	7.06%	6.08% *	2.36%	2.32%	2.10%

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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