

**Table I.A.2.c(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 family 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	24.5%	41.8%	32.7%	16.3%	7.0%	6.4%	36.9%	7.5%
Industry group **								
Agric., fish., forest.	48.2%	50.4%	52.0%	41.4%	24.2% *	12.4% *	51.0%	24.9% *
Mining and manufacturing	24.3%	37.0%	32.6%	14.7%	7.6%	16.4%	32.0%	12.1%
Construction	42.1%	51.3%	38.9%	21.7%	12.0%	16.8% *	44.5%	22.2%
Utilities and transp.	22.5%	37.0%	31.1%	25.5% *	14.5% *	8.3% *	33.7%	12.1% *
Wholesale trade	24.5%	39.7%	28.7%	12.3%	4.9% *	11.8% *	33.4%	9.1% *
Fin. svcs. and real estate	14.7%	33.6%	25.4%	8.2% *	9.7%	2.4% *	29.9%	4.4%
Retail trade	14.9%	40.1%	25.7%	12.6%	3.4% *	2.6% *	33.2%	2.8%
Professional services	28.1%	40.4%	29.4%	15.5%	5.4% *	18.3%	36.0%	12.6%
Other services	27.0%	45.0%	40.1%	20.2%	7.9%	2.8%	40.6%	7.2%
Ownership								
For profit, incorporated	22.9%	42.2%	32.6%	15.6%	6.1%	5.7%	36.5%	6.6%
For profit, unincorporated	28.0%	36.0%	29.5%	15.4%	4.8%	14.8% *	33.5%	12.0% *
Nonprofit	26.1%	46.1%	26.9%	21.9%	9.9%	12.6% *	37.7%	12.7%
Unknown	37.1%	51.4%	51.9%	19.0% *	18.6% *	0.6% *	49.6%	6.4% *
Age of firm								
Less than 5 years	30.0%	35.4%	32.7%	13.6%	6.3% *	5.2% *	33.8%	7.7% *
5-9 years	31.9%	40.5%	27.5%	21.4%	7.7% *	8.8% *	36.5%	10.3%
10-19 years	31.4%	43.3%	29.9%	12.2%	3.4%	4.5% *	37.0%	6.8%
20 or more years	24.8%	43.4%	35.5%	17.2%	8.4%	9.0% *	37.7%	9.5%
Unknown	4.0%	95.8%	.	.	1.1% *	4.1%	22.8% *	4.0%
Multi/single status								
2 or more locations	8.0%	38.7%	21.6%	11.4%	6.3%	6.4%	20.6%	6.6%
1 location only	36.8%	41.9%	34.3%	19.8%	12.3%	11.4% *	38.2%	16.8%
Percent full-time employees								
Less than 25%	18.2%	32.9%	39.5%	24.3%	5.7% *	2.5% *	33.4%	5.6%
25-49 %	19.5%	47.7%	32.7%	17.7%	4.1% *	1.7% *	38.7%	3.4%
50-74 %	24.8%	41.4%	36.8%	19.9%	5.1% *	3.0% *	39.0%	4.2% *
75% or more	25.4%	41.9%	31.7%	15.1%	7.9%	8.3%	36.5%	9.0%
Union presence								
No union employees	24.8%	41.0%	31.2%	14.9%	5.8%	2.2%	35.9%	5.0%
Has union employees	33.1%	69.2%	66.9%	41.9%	26.0%	17.8% *	64.3%	20.8%
Unknown	10.7%	39.8%	16.1% *	10.3% *	1.6% *	9.1%	29.2%	8.8%
Percent low wage employees								
50% or more low wage	22.0%	40.5%	35.4%	14.8%	6.8%	2.6%	35.4%	5.9%
Less than 50% low wage	29.0%	42.1%	32.2%	16.7%	7.7%	3.3%	37.1%	7.6%
Unknown	11.5%	42.1%	31.2%	19.5% *	3.3% *	8.6%	38.9%	8.3%

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.c(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 family 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	0.69%	1.39%	1.38%	0.87%	0.74%	1.60%	1.05%	1.02%
Industry group **								
Agric., fish., forest.	3.38%	3.04%	12.37%	10.71%	11.71% *	7.50% *	2.86%	8.38% *
Mining and manufacturing	2.19%	4.49%	5.01%	2.19%	1.48%	2.74%	3.44%	1.64%
Construction	1.45%	2.70%	2.98%	3.25%	2.60%	8.41% *	1.57%	3.33%
Utilities and transp.	3.07%	4.28%	6.01%	8.29% *	7.26% *	4.93% *	3.45%	4.45% *
Wholesale trade	1.75%	3.16%	4.50%	1.74%	2.37% *	4.14% *	2.36%	3.09% *
Fin. svcs. and real estate	1.26%	2.56%	5.23%	2.85% *	2.11%	0.76% *	2.38%	0.78%
Retail trade	1.06%	2.53%	3.97%	2.12%	1.28% *	0.93% *	1.42%	0.77%
Professional services	1.48%	1.89%	2.33%	2.59%	1.72% *	5.25%	1.49%	2.87%
Other services	0.89%	1.97%	3.18%	1.82%	1.91%	0.71%	1.48%	0.55%
Ownership								
For profit, incorporated	0.65%	1.18%	1.64%	1.29%	0.94%	1.24%	0.98%	0.97%
For profit, unincorporated	2.04%	1.96%	4.31%	2.91%	1.42%	5.89% *	1.78%	4.47% *
Nonprofit	2.89%	5.68%	4.32%	4.60%	2.95%	5.69% *	3.99%	2.40%
Unknown	2.40%	3.43%	4.54%	6.83% *	10.75% *	2.68% *	2.68%	3.33% *
Age of firm								
Less than 5 years	1.52%	1.99%	2.77%	3.63%	7.89% *	4.55% *	1.65%	2.81% *
5-9 years	2.20%	3.05%	4.09%	3.76%	2.93% *	7.00% *	2.58%	1.45%
10-19 years	0.96%	2.04%	2.71%	0.96%	0.92%	1.80% *	1.37%	1.11%
20 or more years	1.04%	1.84%	2.06%	1.13%	1.03%	3.37% *	1.08%	1.82%
Unknown	0.81%	28.56%	.	.	1.66% *	0.88%	11.08% *	0.84%
Multi/single status								
2 or more locations	1.06%	9.63%	3.47%	1.01%	0.82%	1.61%	3.08%	1.15%
1 location only	0.97%	1.38%	1.38%	1.07%	1.47%	4.12% *	1.04%	1.24%
Percent full-time employees								
Less than 25%	2.31%	5.16%	8.57%	4.56%	3.22% *	1.12% *	4.32%	1.58%
25-49 %	1.20%	2.85%	5.95%	4.17%	1.33% *	0.99% *	2.31%	0.73%
50-74 %	1.40%	3.27%	3.27%	3.05%	2.48% *	1.64% *	2.22%	1.56% *
75% or more	0.75%	1.42%	1.82%	1.06%	0.95%	1.95%	1.03%	1.09%
Union presence								
No union employees	0.73%	1.49%	1.34%	0.93%	0.72%	0.25%	1.11%	0.23%
Has union employees	3.53%	4.49%	3.84%	6.46%	5.06%	6.35% *	3.07%	5.28%
Unknown	0.90%	6.99%	8.77% *	6.19% *	1.66% *	1.17%	5.68%	1.12%
Percent low wage employees								
50% or more low wage	0.99%	2.65%	2.93%	1.65%	1.86%	0.67%	2.18%	0.71%
Less than 50% low wage	0.88%	1.45%	1.54%	1.13%	0.65%	0.54%	1.14%	0.33%
Unknown	1.91%	4.01%	9.22%	6.29% *	1.68% *	2.33%	3.40%	2.14%

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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