

**Table I.A.2.f(2003) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2003**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	74.8%	57.5%	83.7%	86.6%	90.6%	82.3%	67.0%	85.6%
Industry group **								
Agric., fish., forest.	49.9%	36.8%	64.4%	95.1%	94.3%	89.3%	44.6%	94.2%
Mining and manufacturing	83.7%	68.2%	92.7%	93.1%	94.8%	81.0%	80.1%	89.5%
Construction	73.5%	63.5%	81.7%	91.3%	95.3%	95.3%	71.5%	89.8%
Utilities and transp.	75.2%	66.0%	93.3%	97.9%	78.7%	67.0%	77.1%	73.5%
Wholesale trade	75.3%	60.8%	90.9%	89.0%	91.6%	69.6%	72.7%	79.7%
Fin. svcs. and real estate	75.8%	61.7%	87.3%	91.2%	87.4%	76.3%	68.9%	80.6%
Retail trade	84.4%	58.6%	85.4%	92.8%	99.3%	92.3%	70.3%	93.7%
Professional services	70.0%	56.5%	82.3%	80.3%	88.3%	75.5%	64.0%	81.9%
Other services	71.3%	51.1%	78.1%	80.4%	89.3%	84.6%	61.2%	86.1%
Ownership								
For profit, incorporated	77.8%	60.3%	86.2%	88.7%	92.0%	82.9%	70.8%	86.1%
For profit, unincorporated	69.3%	56.8%	86.5%	85.2%	93.7%	82.7%	63.2%	87.2%
Nonprofit	70.0%	48.9%	66.5%	79.6%	87.7%	76.5%	56.8%	85.1%
Unknown	53.1%	41.1%	57.7%	66.4%	68.9%	72.0%	46.2%	69.8%
Age of firm								
Less than 5 years	67.5%	60.4%	77.1%	89.2%	84.0%	82.7%	64.3%	86.2%
5-9 years	68.4%	56.4%	83.7%	83.0%	90.7%	90.0%	64.1%	88.1%
10-19 years	71.2%	57.7%	84.8%	88.3%	90.0%	86.8%	66.9%	89.8%
20 or more years	77.1%	56.8%	83.9%	86.3%	91.7%	83.2%	68.7%	87.2%
Unknown	81.3%	84.1%	100.0% *	93.7%	86.0%	80.9%	96.2%	81.3%
Multi/single status								
2 or more locations	85.1%	69.9%	86.1%	87.8%	90.9%	82.3%	83.4%	85.3%
1 location only	67.2%	57.3%	83.3%	85.7%	88.3%	85.3%	65.7%	88.8%
Percent full-time employees								
Less than 25%	70.2%	37.8%	63.7%	69.7%	81.8%	94.8%	48.2%	88.4%
25-49 %	79.3%	48.0%	79.8%	86.1%	98.5%	91.8%	62.9%	93.2%
50-74 %	73.5%	52.6%	79.8%	86.0%	94.1%	89.3%	61.7%	90.8%
75% or more	74.9%	60.1%	85.8%	87.9%	90.2%	78.0%	69.4%	83.1%
Union presence								
No union employees	74.8%	57.9%	84.6%	86.6%	90.9%	85.6%	67.4%	88.2%
Has union employees	72.8%	46.5%	67.4%	86.7%	87.3%	75.9%	58.6%	78.4%
Unknown	77.2%	51.3%	74.0%	86.7%	87.0%	78.3%	63.2%	78.6%
Percent low wage employees								
50% or more low wage	75.6%	46.4%	82.3%	87.4%	95.2%	91.2%	61.2%	92.8%
Less than 50% low wage	73.5%	59.9%	84.4%	86.5%	88.8%	81.7%	68.6%	86.4%
Unknown	78.7%	54.2%	70.6%	82.6%	87.3%	80.4%	59.6%	80.9%

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.f(2003) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2003**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	0.40%	0.89%	0.98%	0.76%	0.86%	1.30%	0.54%	0.78%
Industry group **								
Agric., fish., forest.	4.42%	5.98%	5.90%	4.11%	19.39%	11.83%	4.21%	3.04%
Mining and manufacturing	1.25%	3.48%	2.60%	1.76%	1.64%	2.62%	1.84%	1.46%
Construction	2.12%	3.33%	5.10%	3.71%	2.60%	2.97%	2.31%	3.42%
Utilities and transp.	2.54%	5.61%	3.13%	1.64%	8.44%	7.47%	2.90%	4.58%
Wholesale trade	1.65%	4.43%	2.46%	2.54%	3.34%	6.03%	3.32%	4.08%
Fin. svcs. and real estate	2.05%	3.50%	2.83%	2.81%	3.94%	4.68%	2.98%	3.29%
Retail trade	1.05%	1.73%	3.67%	2.57%	0.37%	2.40%	1.78%	1.66%
Professional services	1.79%	1.86%	2.35%	3.40%	2.02%	3.08%	1.99%	1.82%
Other services	1.14%	2.48%	2.72%	1.92%	2.33%	2.38%	1.67%	1.29%
Ownership								
For profit, incorporated	0.45%	0.99%	1.29%	0.99%	0.82%	1.37%	0.47%	1.00%
For profit, unincorporated	1.24%	1.30%	2.75%	1.60%	2.79%	6.60%	1.10%	2.51%
Nonprofit	1.26%	3.30%	6.33%	3.50%	2.59%	5.30%	2.02%	1.43%
Unknown	2.43%	3.21%	5.32%	6.15%	9.50%	7.98%	3.22%	6.06%
Age of firm								
Less than 5 years	1.48%	2.08%	4.32%	2.84%	5.55%	6.98%	2.07%	3.92%
5-9 years	1.33%	2.38%	2.84%	3.42%	3.34%	6.15%	1.81%	3.13%
10-19 years	0.87%	0.88%	1.58%	1.36%	4.15%	3.68%	0.92%	2.32%
20 or more years	0.53%	1.66%	1.23%	1.18%	1.20%	1.69%	1.07%	1.02%
Unknown	1.80%	25.18%	31.62% *	14.25%	5.11%	2.12%	21.26%	1.82%
Multi/single status								
2 or more locations	0.76%	7.27%	3.64%	1.98%	0.87%	1.31%	1.91%	0.83%
1 location only	0.50%	0.93%	1.11%	0.80%	1.87%	3.24%	0.54%	1.00%
Percent full-time employees								
Less than 25%	1.77%	3.91%	3.50%	5.99%	6.11%	3.80%	3.15%	2.71%
25-49 %	1.48%	2.81%	3.46%	2.55%	0.83%	2.68%	1.58%	1.73%
50-74 %	1.37%	2.35%	2.08%	2.24%	2.01%	2.33%	1.79%	1.61%
75% or more	0.61%	0.88%	1.28%	1.01%	1.17%	1.85%	0.69%	1.19%
Union presence								
No union employees	0.39%	0.98%	1.01%	0.71%	1.02%	1.07%	0.56%	0.50%
Has union employees	1.91%	6.37%	6.13%	4.41%	4.67%	2.73%	3.03%	2.18%
Unknown	3.04%	5.94%	11.27%	12.25%	7.47%	3.29%	5.59%	3.36%
Percent low wage employees								
50% or more low wage	1.26%	2.73%	1.85%	1.80%	1.33%	2.98%	1.85%	1.35%
Less than 50% low wage	0.58%	0.92%	1.47%	0.83%	1.46%	2.34%	0.69%	0.87%
Unknown	1.44%	4.06%	5.76%	7.62%	4.17%	1.80%	4.01%	1.46%

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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