

Table I.B.2(2003) Percent of private-sector employees in 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	86.8%	45.8%	70.6%	84.1%	95.8%	98.7%	61.6%	96.8%
Industry group **								
Agric., fish., forest.	56.9%	31.5%	43.8%	76.8%	59.2%	90.0%	41.4%	73.5%
Mining and manufacturing	94.8%	54.4%	81.7%	91.5%	98.3%	98.9%	76.8%	98.3%
Construction	76.4%	43.2%	79.3%	90.9%	99.5%	99.9%	63.9%	96.7%
Utilities and transp.	90.1%	43.5%	71.0%	84.1%	95.6%	97.2%	61.5%	96.4%
Wholesale trade	91.7%	60.9%	86.9%	93.6%	98.2%	99.1%	78.1%	98.3%
Fin. svcs. and real estate	93.3%	53.7%	92.0%	96.5%	97.5%	98.9%	69.5%	98.5%
Retail trade	86.8%	34.2%	67.6%	88.8%	97.3%	99.9%	54.9%	98.7%
Professional services	90.9%	56.9%	80.0%	91.0%	96.7%	99.2%	70.3%	98.1%
Other services	77.3%	37.8%	53.0%	67.6%	92.9%	97.3%	49.4%	92.5%
Ownership								
For profit, incorporated	88.5%	50.9%	72.7%	83.4%	95.2%	98.7%	66.2%	96.5%
For profit, unincorporated	71.5%	35.6%	57.4%	82.4%	92.9%	98.8%	46.3%	96.1%
Nonprofit	94.3%	52.8%	77.3%	89.8%	99.6%	98.8%	69.3%	98.8%
Unknown	76.6%	34.5%	66.4%	90.0%	93.5%	99.9%	50.7%	97.3%
Age of firm								
Less than 5 years	56.9%	34.5%	45.6%	70.5%	84.7%	96.2%	41.7%	86.2%
5-9 years	68.7%	40.2%	57.6%	73.8%	95.5%	98.4%	51.9%	89.9%
10-19 years	74.7%	47.1%	71.3%	80.2%	91.7%	91.3%	61.5%	89.6%
20 or more years	91.6%	52.2%	78.7%	89.9%	98.5%	99.9%	70.5%	98.7%
Unknown	97.6%	34.3% *	53.4% *	71.5%	77.3%	98.4%	63.9%	97.7%
Multi/single status								
2 or more locations	97.8%	64.1%	80.9%	88.4%	96.7%	99.1%	78.7%	98.4%
1 location only	70.7%	45.5%	69.8%	82.7%	94.4%	88.5%	60.4%	90.1%
Percent full-time employees								
Less than 25%	62.4%	13.0%	32.7%	58.0%	84.3%	95.3%	27.8%	87.3%
25-49 %	83.1%	38.1%	57.0%	76.1%	96.3%	99.8%	51.6%	98.0%
50-74 %	82.8%	38.8%	63.8%	77.0%	96.8%	99.0%	51.9%	97.0%
75% or more	91.0%	56.2%	81.0%	89.6%	96.9%	98.9%	72.0%	97.5%
Union presence								
No union employees	84.0%	45.9%	70.8%	83.7%	96.2%	99.6%	61.6%	96.7%
Has union employees	98.4%	65.0%	87.4%	94.4%	99.3%	99.9%	81.7%	99.6%
Unknown	90.1%	18.2%	33.2%	65.4%	65.3%	95.3%	30.0%	93.6%
Percent low wage employees								
50% or more low wage	68.4%	25.2%	43.8%	67.4%	91.8%	98.4%	39.8%	91.2%
Less than 50% low wage	89.6%	57.5%	84.8%	93.9%	98.5%	99.9%	74.1%	98.7%
Unknown	93.7%	26.8%	45.2%	54.8%	86.6%	98.2%	35.9%	96.8%

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.B.2(2003) Standard error for percent of private-sector employees in 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	0.48%	0.80%	1.45%	1.23%	0.49%	0.49%	0.66%	0.45%
Industry group **								
Agric., fish., forest.	4.38%	3.02%	8.43%	12.65%	13.58%	10.54%	3.42%	6.56%
Mining and manufacturing	0.29%	2.93%	1.89%	1.55%	0.62%	0.38%	1.21%	0.21%
Construction	1.05%	1.91%	3.30%	1.96%	0.33%	0.28%	1.65%	0.94%
Utilities and transp.	1.92%	3.87%	7.70%	6.33%	1.91%	2.36%	3.98%	1.86%
Wholesale trade	0.80%	1.57%	2.99%	2.02%	0.64%	0.90%	1.32%	0.84%
Fin. svcs. and real estate	0.71%	2.87%	1.87%	2.03%	1.11%	0.50%	2.56%	0.45%
Retail trade	1.25%	1.07%	2.89%	2.91%	0.89%	0.11%	1.31%	0.45%
Professional services	0.57%	1.16%	2.69%	1.22%	0.93%	0.36%	1.26%	0.52%
Other services	1.46%	1.01%	2.48%	2.77%	1.51%	1.78%	0.83%	1.93%
Ownership								
For profit, incorporated	0.71%	1.07%	1.77%	1.48%	0.65%	0.63%	0.78%	0.61%
For profit, unincorporated	0.90%	1.56%	3.82%	2.44%	2.41%	0.49%	0.80%	0.80%
Nonprofit	0.39%	3.16%	5.57%	2.53%	0.15%	0.60%	2.36%	0.31%
Unknown	2.27%	1.88%	6.99%	3.67%	5.08%	0.19%	1.98%	1.57%
Age of firm								
Less than 5 years	2.15%	2.41%	4.13%	2.23%	7.88%	3.18%	1.79%	4.20%
5-9 years	1.93%	1.11%	2.15%	5.37%	2.22%	1.44%	1.28%	3.23%
10-19 years	0.66%	1.13%	1.57%	1.90%	0.87%	4.12%	0.89%	1.35%
20 or more years	0.37%	0.83%	2.43%	0.77%	0.31%	0.05%	1.07%	0.19%
Unknown	0.63%	11.27% *	17.45% *	14.09%	5.92%	0.57%	14.91%	0.63%
Multi/single status								
2 or more locations	0.37%	6.69%	3.91%	1.99%	0.54%	0.26%	1.70%	0.32%
1 location only	0.61%	0.76%	1.58%	1.47%	1.07%	4.89%	0.75%	1.30%
Percent full-time employees								
Less than 25%	3.10%	1.82%	3.88%	4.11%	3.61%	3.08%	1.63%	2.43%
25-49 %	1.11%	1.36%	3.26%	3.86%	1.63%	0.16%	1.82%	0.62%
50-74 %	0.89%	1.68%	2.84%	2.64%	1.07%	0.45%	1.72%	0.69%
75% or more	0.43%	1.40%	1.40%	1.43%	0.60%	0.54%	0.69%	0.43%
Union presence								
No union employees	0.48%	0.82%	1.49%	1.37%	0.55%	0.11%	0.69%	0.45%
Has union employees	0.19%	5.90%	3.25%	1.14%	0.46%	0.05%	1.80%	0.12%
Unknown	2.16%	2.66%	8.92%	9.64%	5.76%	2.11%	5.07%	2.04%
Percent low wage employees								
50% or more low wage	1.34%	1.12%	1.90%	1.80%	1.36%	0.71%	0.91%	1.09%
Less than 50% low wage	0.25%	0.81%	1.36%	0.58%	0.50%	0.03%	0.64%	0.21%
Unknown	0.74%	3.05%	5.65%	8.17%	1.95%	0.75%	3.42%	0.75%

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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