

**Table I.A.1(2002) Number of private-sector establishments by firm size and selected characteristics: United States, 2002**

<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	6,138,063	3,594,313	755,069	496,982	415,307	876,392	4,646,668	1,491,395
Industry group **								
Agric., fish., forest.	209,746	185,544	12,533	7,622	3,128	919 *	203,233	6,512
Mining and manufacturing	295,540	123,414	57,323	52,730	28,633	33,441	209,571	85,969
Construction	574,885	432,346	83,051	43,452	10,025	6,010	544,528	30,356
Utilities and transp.	155,759	83,281	19,676	13,976	12,650	26,176	110,197	45,562
Wholesale trade	362,541	198,689	54,600	33,149	31,430	44,674	269,927	92,614
Fin. svcs. and real estate	685,850	344,808	44,114	39,334	56,681	200,913	409,694	276,156
Retail trade	984,493	481,376	118,745	69,613	74,935	239,823	640,906	343,587
Professional services	1,272,594	833,315	143,690	79,197	82,329	134,063	1,022,329	250,265
Other services	1,596,655	911,538	221,338	157,911	115,497	190,372	1,236,282	360,374
Ownership								
For profit, incorporated	3,988,899	2,035,181	568,438	377,883	289,232	718,165	2,830,246	1,158,652
For profit, unincorporated	1,418,270	1,194,208	109,617	49,039	34,477	30,930	1,335,558	82,712
Nonprofit	614,687	358,588	76,225	68,529	79,024	32,322	473,138	141,549
Unknown	116,207	6,336	789 *	1,532 *	12,576	94,974	7,726	108,481
Age of firm								
Less than 5 years	790,991	649,415	80,368	37,384	15,893	7,931	755,922	35,069
5-9 years	935,902	718,098	118,389	59,745	23,027	16,643	875,096	60,805
10-19 years	1,389,108	961,536	210,434	115,746	66,636	34,757	1,247,196	141,912
20 or more years	2,560,407	1,259,172	344,766	278,882	274,571	403,016	1,759,751	800,656
Unknown	461,655	6,093	1,111 *	5,226	35,181	414,044	8,703	452,952
Multi/single status								
2 or more locations	1,519,019	40,527	72,374	175,064	361,954	869,100	191,102	1,327,917
1 location only	4,619,044	3,553,786	682,694	321,918	53,354	7,292	4,455,566	163,478
Percent full-time employees								
Less than 25%	733,245	540,910	77,937	47,155	29,603	37,640	651,716	81,529
25-49 %	466,036	215,231	72,337	44,788	35,759	97,920	315,198	150,838
50-74 %	963,635	603,878	111,683	67,399	63,549	117,126	756,012	207,623
75% or more	3,975,147	2,234,294	493,111	337,640	286,396	623,706	2,923,742	1,051,405
Union presence								
No union employees	5,571,605	3,415,844	710,825	461,562	377,422	605,952	4,404,186	1,167,418
Has union employees	303,318	65,853	27,004	27,048	25,177	158,235	108,450	194,868
Unknown	263,140	112,617	17,240	8,371	12,708	112,204	134,032	129,108
Percent low-wage employees								
50% or more low wage	1,844,827	1,171,302	243,820	163,586	142,227	123,892	1,514,861	329,966
Less than 50% low wage	3,408,181	2,192,958	479,762	315,973	223,529	195,959	2,860,507	547,673
Unknown	885,056	230,054	31,486	17,424	49,551	556,541	271,300	613,756

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

**Table I.A.1(2002) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2002**

<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	22,695	27,277	17,424	5,340	9,107	11,686	31,219	13,516
Industry group **								
Agric., fish., forest.	9,487	9,405	1,685	1,460	764	276 *	9,585	1,089
Mining and manufacturing	5,689	4,835	4,407	2,825	1,859	2,356	6,348	2,230
Construction	13,953	13,466	2,907	1,728	1,456	824	14,701	2,126
Utilities and transp.	8,410	6,367	2,303	1,008	1,342	3,540	7,357	3,232
Wholesale trade	12,335	12,226	4,698	2,685	3,230	5,112	11,143	4,489
Fin. vs. and real estate	15,955	10,755	2,350	1,870	3,642	10,993	12,086	12,100
Retail trade	13,957	4,457	5,648	3,307	3,669	10,818	5,164	11,690
Professional services	19,907	8,713	5,922	3,678	3,869	9,734	9,607	13,158
Other services	14,777	13,933	13,122	4,874	4,403	13,729	12,212	13,831
Ownership								
For profit, incorporated	18,568	17,104	15,259	6,846	6,893	10,323	21,719	11,760
For profit, unincorporated	19,671	20,030	6,426	4,508	2,361	3,280	18,159	3,476
Nonprofit	5,464	6,593	4,225	3,016	2,584	3,381	5,002	4,973
Unknown	10,948	1,788	350 *	493 *	2,381	11,488	1,926	11,329
Age of firm								
Less than 5 years	12,665	11,906	5,222	2,591	2,342	2,053	12,171	3,387
5-9 years	21,998	20,288	4,827	2,570	2,313	2,876	19,912	3,231
10-19 years	15,832	15,429	8,539	5,075	5,948	2,989	15,666	5,824
20 or more years	18,613	20,402	9,177	4,158	7,299	8,562	25,906	10,287
Unknown	12,574	1,250	586 *	924	2,383	11,770	1,330	12,397
Multi/single status								
2 or more locations	10,701	3,665	6,171	3,943	8,808	11,308	7,756	13,075
1 location only	27,181	26,896	15,451	5,266	2,092	1,389	26,219	3,257
Percent full-time employees								
Less than 25%	15,361	15,823	6,435	2,705	2,753	4,376	15,872	5,452
25-49 %	8,560	7,135	5,773	2,832	2,411	2,888	6,880	3,714
50-74 %	18,000	12,874	6,458	3,098	4,676	7,636	11,437	8,619
75% or more	32,560	29,269	16,417	4,785	6,947	16,436	34,735	17,730
Union presence								
No union employees	32,786	28,074	17,429	6,402	9,583	8,001	33,230	11,556
Has union employees	9,580	4,710	2,534	1,533	2,428	8,064	5,743	8,323
Unknown	10,288	4,990	2,187	1,304	1,486	9,257	4,734	9,274
Percent low-wage employees								
50% or more low wage	17,770	16,748	11,074	4,144	6,995	8,778	16,822	10,944
Less than 50% low wage	26,279	27,813	9,463	5,329	6,823	11,524	32,364	11,915
Unknown	12,878	6,854	2,924	1,950	3,293	10,838	7,466	11,817

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

**Table I.A.1.a(2002) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2002**

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	6,138,063	58.6%	12.3%	8.1%	6.8%	14.3%	75.7%	24.3%
Industry group **								
Agric., fish., forest.	209,746	88.5%	6.0%	3.6%	1.5%	0.4% *	96.9%	3.1%
Mining and manufacturing	295,540	41.8%	19.4%	17.8%	9.7%	11.3%	70.9%	29.1%
Construction	574,885	75.2%	14.4%	7.6%	1.7%	1.0%	94.7%	5.3%
Utilities and transp.	155,759	53.5%	12.6%	9.0%	8.1%	16.8%	70.7%	29.3%
Wholesale trade	362,541	54.8%	15.1%	9.1%	8.7%	12.3%	74.5%	25.5%
Fin. svcs. and real estate	685,850	50.3%	6.4%	5.7%	8.3%	29.3%	59.7%	40.3%
Retail trade	984,493	48.9%	12.1%	7.1%	7.6%	24.4%	65.1%	34.9%
Professional services	1,272,594	65.5%	11.3%	6.2%	6.5%	10.5%	80.3%	19.7%
Other services	1,596,655	57.1%	13.9%	9.9%	7.2%	11.9%	77.4%	22.6%
Ownership								
For profit, incorporated	3,988,899	51.0%	14.3%	9.5%	7.3%	18.0%	71.0%	29.0%
For profit, unincorporated	1,418,270	84.2%	7.7%	3.5%	2.4%	2.2%	94.2%	5.8%
Nonprofit	614,687	58.3%	12.4%	11.1%	12.9%	5.3%	77.0%	23.0%
Unknown	116,207	5.5%	0.7% *	1.3% *	10.8%	81.7%	6.6%	93.4%
Age of firm								
Less than 5 years	790,991	82.1%	10.2%	4.7%	2.0%	1.0%	95.6%	4.4%
5-9 years	935,902	76.7%	12.6%	6.4%	2.5%	1.8%	93.5%	6.5%
10-19 years	1,389,108	69.2%	15.1%	8.3%	4.8%	2.5%	89.8%	10.2%
20 or more years	2,560,407	49.2%	13.5%	10.9%	10.7%	15.7%	68.7%	31.3%
Unknown	461,655	1.3%	0.2% *	1.1%	7.6%	89.7%	1.9%	98.1%
Multi/single status								
2 or more locations	1,519,019	2.7%	4.8%	11.5%	23.8%	57.2%	12.6%	87.4%
1 location only	4,619,044	76.9%	14.8%	7.0%	1.2%	0.2%	96.5%	3.5%
Percent full-time employees								
Less than 25%	733,245	73.8%	10.6%	6.4%	4.0%	5.1%	88.9%	11.1%
25-49 %	466,036	46.2%	15.5%	9.6%	7.7%	21.0%	67.6%	32.4%
50-74 %	963,635	62.7%	11.6%	7.0%	6.6%	12.2%	78.5%	21.5%
75% or more	3,975,147	56.2%	12.4%	8.5%	7.2%	15.7%	73.6%	26.4%
Union presence								
No union employees	5,571,605	61.3%	12.8%	8.3%	6.8%	10.9%	79.0%	21.0%
Has union employees	303,318	21.7%	8.9%	8.9%	8.3%	52.2%	35.8%	64.2%
Unknown	263,140	42.8%	6.6%	3.2%	4.8%	42.6%	50.9%	49.1%
Percent low-wage employees								
50% or more low wage	1,844,827	63.5%	13.2%	8.9%	7.7%	6.7%	82.1%	17.9%
Less than 50% low wage	3,408,181	64.3%	14.1%	9.3%	6.6%	5.7%	83.9%	16.1%
Unknown	885,056	26.0%	3.6%	2.0%	5.6%	62.9%	30.7%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a(2002) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2002**

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	22,695	0.30%	0.27%	0.09%	0.16%	0.21%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	9,487	1.21%	0.77%	0.81%	0.36%	0.14% *	0.53%	0.53%
Mining and manufacturing	5,689	1.45%	1.25%	0.96%	0.52%	1.02%	1.06%	1.06%
Construction	13,953	0.77%	0.59%	0.29%	0.26%	0.14%	0.43%	0.43%
Utilities and transp.	8,410	2.17%	1.18%	0.63%	0.93%	2.08%	1.79%	1.79%
Wholesale trade	12,335	2.19%	1.36%	0.77%	1.01%	1.09%	1.18%	1.18%
Fin. svcs. and real estate	15,955	1.08%	0.40%	0.30%	0.54%	1.31%	1.39%	1.39%
Retail trade	13,957	0.67%	0.55%	0.36%	0.37%	0.77%	0.73%	0.73%
Professional services	19,907	0.73%	0.45%	0.27%	0.24%	0.63%	0.77%	0.77%
Other services	14,777	1.08%	0.74%	0.32%	0.26%	0.81%	0.74%	0.74%
Ownership								
For profit, incorporated	18,568	0.39%	0.33%	0.19%	0.17%	0.26%	0.32%	0.32%
For profit, unincorporated	19,671	0.35%	0.50%	0.32%	0.18%	0.22%	0.21%	0.21%
Nonprofit	5,464	0.87%	0.71%	0.48%	0.39%	0.54%	0.71%	0.71%
Unknown	10,948	1.58%	0.37% *	0.55% *	1.92%	2.77%	1.85%	1.85%
Age of firm								
Less than 5 years	12,665	0.64%	0.59%	0.36%	0.32%	0.24%	0.42%	0.42%
5-9 years	21,998	0.47%	0.62%	0.23%	0.25%	0.29%	0.26%	0.26%
10-19 years	15,832	0.72%	0.56%	0.38%	0.45%	0.21%	0.42%	0.42%
20 or more years	18,613	0.51%	0.31%	0.20%	0.34%	0.35%	0.55%	0.55%
Unknown	12,574	0.28%	0.13% *	0.21%	0.47%	0.62%	0.29%	0.29%
Multi/single status								
2 or more locations	10,701	0.25%	0.41%	0.25%	0.61%	0.48%	0.52%	0.52%
1 location only	27,181	0.34%	0.32%	0.11%	0.05%	0.03%	0.07%	0.07%
Percent full-time employees								
Less than 25%	15,361	1.39%	0.80%	0.40%	0.37%	0.60%	0.76%	0.76%
25-49 %	8,560	1.09%	1.16%	0.60%	0.49%	0.65%	0.64%	0.64%
50-74 %	18,000	0.75%	0.70%	0.31%	0.43%	0.65%	0.58%	0.58%
75% or more	32,560	0.46%	0.38%	0.12%	0.20%	0.40%	0.46%	0.46%
Union presence								
No union employees	32,786	0.30%	0.28%	0.13%	0.18%	0.14%	0.22%	0.22%
Has union employees	9,580	1.10%	0.94%	0.64%	0.72%	1.88%	1.62%	1.62%
Unknown	10,288	2.29%	0.80%	0.61%	0.55%	2.40%	2.27%	2.27%
Percent low-wage employees								
50% or more low wage	17,770	0.87%	0.56%	0.23%	0.36%	0.46%	0.55%	0.55%
Less than 50% low wage	26,279	0.45%	0.23%	0.17%	0.22%	0.35%	0.41%	0.41%
Unknown	12,878	0.75%	0.30%	0.23%	0.34%	0.73%	0.77%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

**Table I.A.2(2002) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

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	57.2%	36.8%	67.8%	82.4%	95.4%	98.8%	44.5%	96.5%
Industry group **								
Agric., fish., forest.	29.1%	24.7%	46.2%	70.2%	98.8%	100.0%	27.1%	91.2%
Mining and manufacturing	75.0%	52.4%	83.0%	90.3%	99.4%	100.0%	65.8%	97.5%
Construction	46.8%	35.4%	74.3%	90.5%	92.3%	100.0%	44.2%	93.4%
Utilities and transp.	60.6%	33.7%	78.0%	89.1%	97.5%	100.0%	44.6%	99.3%
Wholesale trade	70.2%	51.0%	84.6%	98.8%	96.3%	98.4%	60.8%	97.7%
Fin. svcs. and real estate	70.0%	43.8%	82.9%	96.1%	98.4%	99.2%	50.5%	99.0%
Retail trade	62.6%	33.7%	69.4%	87.9%	94.1%	100.0%	43.7%	97.7%
Professional services	60.9%	45.3%	78.5%	92.1%	94.5%	99.9%	52.0%	97.3%
Other services	46.1%	26.4%	46.9%	63.5%	94.1%	95.9%	32.6%	92.3%
Ownership								
For profit, incorporated	65.2%	43.8%	71.3%	84.1%	95.2%	99.0%	52.3%	96.8%
For profit, unincorporated	31.0%	24.8%	45.4%	64.5%	95.0%	95.4%	27.3%	90.9%
Nonprofit	58.7%	38.1%	74.7%	85.9%	96.7%	99.8%	47.3%	96.9%
Unknown	92.8%	25.4% *	12.0% *	93.3%	92.6%	98.0%	29.9% *	97.3%
Age of firm								
Less than 5 years	30.8%	25.6%	43.3%	57.2%	86.6%	98.6%	28.4%	83.0%
5-9 years	41.1%	32.4%	59.6%	72.7%	93.4%	99.0%	37.7%	89.7%
10-19 years	50.5%	39.0%	65.8%	79.1%	94.5%	99.3%	45.7%	93.4%
20 or more years	67.5%	43.7%	77.8%	89.5%	96.3%	98.1%	54.1%	96.8%
Unknown	97.4%	6.2% *	4.0% *	71.4%	95.6%	99.4%	20.0% *	98.9%
Multi/single status								
2 or more locations	94.9%	65.9%	76.7%	88.4%	95.7%	98.8%	77.7%	97.4%
1 location only	44.7%	36.5%	66.9%	79.2%	93.4%	97.8%	43.1%	89.1%
Percent full-time employees								
Less than 25%	20.6%	8.7%	24.4%	50.0%	84.2%	95.6%	12.3%	86.3%
25-49 %	57.7%	34.1%	45.8%	70.1%	92.9%	99.9%	39.3%	96.3%
50-74 %	54.3%	37.9%	60.4%	76.5%	95.9%	98.3%	42.9%	96.1%
75% or more	64.5%	43.6%	79.6%	89.8%	96.7%	98.9%	52.7%	97.4%
Union presence								
No union employees	55.5%	37.2%	68.0%	82.3%	95.4%	98.6%	44.7%	96.0%
Has union employees	87.4%	53.0%	81.5%	92.5%	99.3%	100.0%	65.7%	99.5%
Unknown	58.1%	17.4%	39.8%	58.8%	87.4%	98.3%	21.2%	96.4%
Percent low wage employees								
50% or more low wage	38.6%	22.0%	41.2%	64.4%	91.8%	94.9%	27.3%	90.3%
Less than 50% low wage	62.4%	46.6%	82.9%	92.8%	97.8%	99.6%	55.7%	97.7%
Unknown	75.6%	19.1%	45.0%	63.9%	95.1%	99.4%	23.4%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\* 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(2002) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

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	0.33%	0.63%	0.86%	0.82%	0.46%	0.37%	0.48%	0.26%
Industry group **								
Agric., fish., forest.	1.58%	1.73%	6.60%	9.07%	0.92%	0.00%	1.62%	3.18%
Mining and manufacturing	1.44%	3.55%	3.14%	1.21%	0.36%	0.00%	2.25%	0.59%
Construction	0.82%	1.12%	2.88%	2.29%	2.64%	0.00%	0.82%	1.76%
Utilities and transp.	2.50%	3.76%	4.35%	3.78%	1.13%	0.01%	3.25%	0.38%
Wholesale trade	1.58%	2.27%	2.88%	0.51%	1.65%	2.09%	2.00%	1.10%
Fin. svcs. and real estate	1.33%	2.31%	3.42%	1.88%	1.24%	0.65%	1.85%	0.46%
Retail trade	0.99%	1.62%	2.10%	2.07%	1.14%	0.00%	1.22%	0.41%
Professional services	0.78%	0.96%	1.54%	1.15%	1.22%	0.11%	0.85%	0.57%
Other services	0.94%	1.27%	1.87%	1.87%	1.04%	1.00%	0.93%	0.58%
Ownership								
For profit, incorporated	0.42%	0.73%	1.02%	1.12%	0.58%	0.36%	0.54%	0.31%
For profit, unincorporated	0.50%	0.59%	1.67%	4.14%	0.94%	3.04%	0.53%	1.90%
Nonprofit	1.08%	1.83%	2.66%	1.48%	0.72%	0.12%	1.53%	0.42%
Unknown	1.71%	7.95% *	10.02% *	19.75%	3.45%	0.83%	10.63% *	0.95%
Age of firm								
Less than 5 years	1.08%	1.28%	5.35%	3.98%	3.39%	1.74%	1.02%	2.40%
5-9 years	0.75%	0.83%	3.19%	2.70%	2.73%	0.74%	0.91%	1.85%
10-19 years	1.05%	1.24%	1.19%	2.33%	0.80%	0.43%	1.01%	0.60%
20 or more years	0.59%	1.01%	1.01%	0.77%	0.50%	0.80%	0.78%	0.39%
Unknown	0.37%	3.78% *	10.20% *	10.67%	1.49%	0.26%	6.25% *	0.29%
Multi/single status								
2 or more locations	0.44%	4.16%	3.09%	1.17%	0.61%	0.36%	1.95%	0.30%
1 location only	0.48%	0.63%	0.87%	1.01%	1.40%	1.67%	0.48%	1.10%
Percent full-time employees								
Less than 25%	0.96%	0.53%	2.54%	3.82%	3.03%	1.08%	0.49%	1.57%
25-49 %	1.16%	2.43%	4.14%	3.00%	1.91%	0.11%	1.58%	0.60%
50-74 %	0.84%	1.01%	1.51%	2.06%	1.75%	1.28%	0.85%	0.99%
75% or more	0.50%	0.87%	0.87%	0.82%	0.41%	0.32%	0.74%	0.26%
Union presence								
No union employees	0.45%	0.72%	0.94%	0.89%	0.53%	0.51%	0.54%	0.32%
Has union employees	1.34%	4.95%	5.52%	2.29%	0.39%	0.01%	3.04%	0.29%
Unknown	2.15%	1.69%	6.60%	6.22%	3.21%	0.87%	1.62%	1.28%
Percent low wage employees								
50% or more low wage	0.69%	0.86%	2.38%	1.61%	1.10%	2.49%	0.72%	1.06%
Less than 50% low wage	0.52%	0.89%	0.85%	0.70%	0.39%	0.32%	0.71%	0.22%
Unknown	0.81%	2.18%	6.05%	5.98%	0.61%	0.24%	2.65%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2002**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 100 employees</b>	<b>100-499 employees</b>	<b>500 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	32.1%	13.0%	28.6%	77.5%	12.9%	59.8%
Industry group **						
Agric., fish., forest.	14.3%	11.4%	36.0%	80.4%	11.2%	43.4%
Mining and manufacturing	26.6%	11.0%	41.7%	80.5%	9.9%	54.2%
Construction	15.3%	13.8%	23.5%	61.4%	13.5%	30.7%
Utilities and transp.	41.1%	15.5%	42.9%	87.0%	15.3%	69.0%
Wholesale trade	30.4%	11.7%	50.4%	88.2%	11.3%	64.9%
Fin. svcs. and real estate	44.8%	11.9%	29.3%	82.1%	12.2%	69.5%
Retail trade	43.3%	11.7%	24.4%	84.1%	11.4%	69.9%
Professional services	23.1%	11.2%	30.3%	63.8%	11.0%	49.3%
Other services	32.9%	17.5%	18.1%	70.6%	18.0%	50.9%
Ownership						
For profit, incorporated	33.2%	11.3%	30.1%	79.3%	11.1%	62.4%
For profit, unincorporated	19.9%	14.0%	28.5%	72.6%	13.8%	49.5%
Nonprofit	26.0%	22.4%	22.9%	48.1%	23.2%	30.6%
Unknown	76.8%	19.2% *	36.3%	80.0%	26.0% *	77.9%
Age of firm						
Less than 5 years	12.9%	10.8%	23.1%	43.7%	10.6%	29.8%
5-9 years	17.0%	13.3%	31.0%	67.6%	13.4%	39.1%
10-19 years	16.9%	12.4%	27.1%	63.6%	12.3%	36.7%
20 or more years	31.5%	13.8%	27.9%	74.2%	13.6%	53.5%
Unknown	81.8%	15.9% *	42.1%	83.9%	22.0% *	82.0%
Multi/single status						
2 or more locations	59.0%	13.7%	29.9%	77.7%	13.9%	64.2%
1 location only	13.4%	13.0%	21.4%	61.5%	12.8%	20.8%
Percent full-time employees						
Less than 25%	29.7%	13.4%	18.7% *	69.1%	13.7%	47.9%
25-49 %	40.1%	13.6%	20.3%	79.5%	13.5%	62.7%
50-74 %	31.1%	14.2%	26.3%	78.3%	14.2%	58.8%
75% or more	31.7%	12.7%	31.0%	77.6%	12.5%	60.4%
Union presence						
No union employees	27.5%	12.2%	27.6%	74.5%	12.1%	54.5%
Has union employees	63.6%	33.2%	38.0%	81.4%	33.8%	74.5%
Unknown	72.6%	15.8% *	40.6%	90.0%	17.2% *	85.2%
Percent low wage employees						
50% or more low wage	24.4%	12.7%	19.4%	63.8%	12.9%	40.4%
Less than 50% low wage	21.9%	13.0%	32.2%	76.7%	12.8%	49.0%
Unknown	72.8%	14.8%	39.2%	81.4%	14.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.a(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2002**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 100 employees</b>	<b>100-499 employees</b>	<b>500 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	0.43%	0.37%	0.82%	1.42%	0.37%	0.89%
Industry group **						
Agric., fish., forest.	1.84%	1.97%	10.35%	13.84%	2.02%	8.02%
Mining and manufacturing	1.47%	0.82%	1.71%	3.08%	0.87%	1.72%
Construction	1.41%	1.45%	5.55%	7.83%	1.58%	3.80%
Utilities and transp.	2.99%	3.75%	8.99%	3.48%	4.22%	3.16%
Wholesale trade	1.63%	1.71%	4.81%	1.86%	1.82%	2.10%
Fin. svcs. and real estate	1.60%	0.69%	4.76%	2.00%	0.66%	2.15%
Retail trade	1.41%	1.26%	3.08%	1.86%	1.47%	1.39%
Professional services	0.61%	0.48%	2.24%	2.74%	0.50%	1.74%
Other services	1.48%	0.92%	2.82%	2.06%	0.99%	1.96%
Ownership						
For profit, incorporated	0.44%	0.40%	0.82%	1.38%	0.41%	0.90%
For profit, unincorporated	0.99%	0.62%	7.35%	4.74%	0.73%	4.49%
Nonprofit	1.16%	1.49%	2.98%	4.21%	1.56%	1.66%
Unknown	2.69%	13.20% *	8.25%	2.37%	13.21% *	2.45%
Age of firm						
Less than 5 years	1.22%	1.22%	6.89%	8.34%	1.35%	4.33%
5-9 years	1.50%	1.31%	4.52%	4.96%	1.34%	3.61%
10-19 years	0.86%	0.88%	3.42%	3.03%	0.90%	1.91%
20 or more years	0.69%	0.74%	0.84%	1.65%	0.79%	1.11%
Unknown	1.36%	7.40% *	8.31%	1.34%	13.17% *	1.31%
Multi/single status						
2 or more locations	0.88%	1.54%	0.84%	1.42%	1.57%	1.06%
1 location only	0.38%	0.41%	1.48%	5.12%	0.41%	1.07%
Percent full-time employees						
Less than 25%	1.75%	1.71%	5.71% *	4.40%	1.68%	2.98%
25-49 %	0.80%	1.59%	4.48%	1.49%	1.84%	1.36%
50-74 %	1.06%	0.91%	2.50%	2.41%	1.03%	2.09%
75% or more	0.57%	0.34%	1.11%	1.75%	0.27%	1.33%
Union presence						
No union employees	0.37%	0.33%	0.85%	1.40%	0.30%	0.93%
Has union employees	2.24%	3.42%	4.82%	3.40%	3.93%	2.90%
Unknown	2.13%	4.90% *	12.09%	1.71%	5.42% *	1.47%
Percent low wage employees						
50% or more low wage	1.19%	0.84%	1.67%	2.78%	0.96%	1.64%
Less than 50% low wage	0.55%	0.41%	1.53%	1.58%	0.36%	1.33%
Unknown	1.89%	2.78%	4.20%	2.03%	2.75%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) 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, 2002**

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	45.0%	71.4%	55.7%	39.7%	23.3%	10.9%	64.3%	17.4%
Industry group **								
Agric., fish., forest.	76.0%	83.5%	62.2%	57.6%	35.8% *	33.2% *	80.2%	37.0%
Mining and manufacturing	44.6%	69.2%	55.7%	32.3%	26.7%	13.8%	58.1%	22.3%
Construction	62.1%	69.9%	55.3%	53.7%	42.1%	16.2% *	64.2%	43.8%
Utilities and transp.	43.5%	66.8%	56.0%	42.3%	28.7%	18.7%	60.9%	24.6%
Wholesale trade	47.6%	67.7%	60.0%	35.7%	18.0%	17.3%	62.5%	20.5%
Fin. svcs. and real estate	37.9%	78.4%	58.6%	39.0%	21.2%	7.8%	71.4%	12.5%
Retail trade	29.9%	61.1%	52.3%	31.7%	13.7%	5.5%	54.9%	9.1%
Professional services	57.6%	76.1%	60.9%	46.7%	25.8%	27.5%	70.5%	29.5%
Other services	39.8%	68.0%	49.5%	38.0%	26.8%	5.9%	60.1%	15.2%
Ownership								
For profit, incorporated	43.1%	71.7%	55.1%	37.5%	22.4%	10.9%	63.3%	16.5%
For profit, unincorporated	58.0%	69.7%	52.2%	41.7%	24.4%	5.3% *	66.0%	19.0%
Nonprofit	54.0%	73.5%	62.8%	51.4%	27.8%	22.7%	68.5%	30.3%
Unknown	9.1%	20.6% *	100.0% *	14.6% *	11.5% *	8.4%	27.6% *	8.7% *
Age of firm								
Less than 5 years	61.3%	71.6%	55.3%	36.9%	22.1%	4.8% *	66.8%	20.8%
5-9 years	57.5%	69.4%	50.6%	35.9%	28.1%	14.3% *	63.0%	24.1%
10-19 years	54.2%	69.1%	50.4%	40.1%	21.1%	5.6% *	62.0%	20.7%
20 or more years	45.7%	73.8%	59.8%	40.5%	23.3%	15.1%	65.6%	21.1%
Unknown	8.9%	43.2% *	100.0% *	44.8%	24.5%	7.3%	21.4% *	8.9%
Multi/single status								
2 or more locations	18.9%	72.3%	54.1%	36.5%	21.9%	10.5%	50.8%	15.2%
1 location only	63.3%	71.4%	55.9%	41.7%	33.2%	57.4%	65.3%	36.8%
Percent full-time employees								
Less than 25%	45.7%	81.7%	62.6%	41.3%	27.7%	4.6% *	71.5%	16.1%
25-49 %	32.0%	67.5%	48.9%	31.0%	18.8%	4.4% *	58.2%	9.7%
50-74 %	47.0%	71.1%	56.6%	39.4%	22.2%	10.0%	65.5%	16.9%
75% or more	46.0%	71.3%	55.8%	40.6%	23.6%	12.5%	64.1%	18.7%
Union presence								
No union employees	46.5%	71.2%	54.9%	38.6%	22.6%	6.7%	63.9%	15.9%
Has union employees	40.8%	74.9%	73.7%	57.6%	41.0%	25.9%	71.8%	29.4%
Unknown	22.6%	78.5%	51.8%	35.7% *	4.7% *	12.1%	69.0%	12.1%
Percent low wage employees								
50% or more low wage	41.5%	68.9%	50.7%	33.6%	20.1%	4.5% *	60.5%	15.2%
Less than 50% low wage	54.8%	72.0%	56.8%	42.0%	25.5%	13.3%	65.2%	24.1%
Unknown	17.7%	73.0%	59.7%	38.8%	21.9%	11.4%	67.0%	12.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) 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, 2002**

<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	0.48%	0.92%	1.57%	1.18%	1.03%	0.46%	0.78%	0.36%
Industry group **								
Agric., fish., forest.	2.49%	3.40%	12.85%	12.46%	13.52% *	13.62% *	2.67%	6.67%
Mining and manufacturing	2.95%	5.05%	4.97%	2.89%	3.66%	2.31%	3.55%	1.84%
Construction	1.64%	2.33%	3.17%	2.14%	6.58%	7.21% *	1.50%	4.50%
Utilities and transp.	2.98%	4.32%	7.14%	6.98%	6.98%	5.04%	3.52%	3.93%
Wholesale trade	1.98%	3.51%	5.05%	3.30%	2.38%	4.26%	3.07%	2.15%
Fin. svcs. and real estate	1.62%	2.39%	4.84%	4.83%	2.97%	1.53%	1.63%	1.49%
Retail trade	1.50%	2.61%	3.59%	3.25%	1.68%	0.95%	2.30%	0.82%
Professional services	0.86%	1.24%	2.52%	2.51%	1.96%	2.58%	0.86%	1.54%
Other services	0.99%	1.94%	3.26%	3.44%	2.15%	0.86%	1.43%	0.53%
Ownership								
For profit, incorporated	0.60%	1.00%	1.78%	1.28%	1.25%	0.42%	0.96%	0.39%
For profit, unincorporated	0.67%	1.03%	3.44%	2.81%	4.27%	2.54% *	0.61%	2.16%
Nonprofit	1.42%	2.35%	3.96%	2.61%	1.49%	3.78%	1.56%	1.40%
Unknown	2.67%	10.48% *	31.62% *	7.21% *	5.92% *	2.49%	13.54% *	2.61% *
Age of firm								
Less than 5 years	2.20%	3.54%	4.77%	3.97%	5.80%	1.67% *	2.41%	2.07%
5-9 years	1.23%	2.23%	4.08%	3.86%	3.56%	5.57% *	1.07%	3.66%
10-19 years	1.27%	1.81%	2.18%	1.98%	2.23%	2.30% *	1.49%	1.68%
20 or more years	0.67%	1.51%	2.66%	1.58%	0.87%	0.67%	1.20%	0.50%
Unknown	1.03%	14.92% *	31.62% *	12.51%	5.40%	1.01%	13.99% *	1.02%
Multi/single status								
2 or more locations	0.36%	6.49%	3.50%	1.76%	1.17%	0.50%	2.19%	0.38%
1 location only	0.75%	0.91%	1.47%	1.64%	1.16%	8.61%	0.78%	1.72%
Percent full-time employees								
Less than 25%	1.13%	4.24%	6.68%	4.13%	5.55%	1.79% *	2.55%	1.72%
25-49 %	2.62%	3.96%	5.10%	5.05%	3.21%	1.79% *	3.34%	1.91%
50-74 %	1.62%	2.46%	2.80%	2.53%	3.04%	2.16%	1.91%	1.90%
75% or more	0.67%	1.15%	1.83%	1.23%	0.82%	0.90%	0.91%	0.52%
Union presence								
No union employees	0.51%	0.88%	1.42%	1.28%	0.98%	0.63%	0.72%	0.52%
Has union employees	2.68%	6.16%	5.74%	3.85%	5.19%	2.90%	3.41%	2.69%
Unknown	2.21%	6.92%	12.73%	11.57% *	1.99% *	1.33%	7.02%	1.51%
Percent low wage employees								
50% or more low wage	1.21%	1.48%	2.96%	3.11%	1.93%	1.72% *	1.54%	1.42%
Less than 50% low wage	0.55%	0.89%	1.87%	1.42%	0.93%	1.31%	0.73%	1.02%
Unknown	1.34%	5.35%	6.72%	6.89%	3.78%	0.95%	3.72%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

<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	15.5%	24.4%	19.2%	14.4%	7.5%	3.7%	22.1%	6.0%
Industry group **								
Agric., fish., forest.	19.0%	15.9%	35.6% *	30.5%	14.6% *	18.7% *	19.3%	16.3% *
Mining and manufacturing	15.0%	24.0%	20.5%	10.2%	6.5%	3.9%	20.2%	6.4%
Construction	23.0%	27.4%	18.3%	18.2%	16.9%	0.5% *	23.6%	17.4%
Utilities and transp.	17.7%	29.4%	17.8% *	11.6% *	6.9% *	12.9%	23.9%	10.9%
Wholesale trade	16.6%	27.2%	18.3%	8.9%	6.2%	3.4% *	23.0%	5.1%
Fin. svcs. and real estate	12.0%	23.4%	20.3%	10.9%	4.4%	4.1%	21.8%	4.5%
Retail trade	10.4%	23.3%	17.9%	12.1%	3.5%	0.8% *	20.2%	2.3%
Professional services	19.3%	24.8%	18.9%	17.5%	10.4%	10.5%	22.9%	11.5%
Other services	14.3%	23.5%	19.7%	16.7%	9.5%	0.7% *	21.9%	5.0%
Ownership								
For profit, incorporated	15.0%	25.3%	19.0%	12.9%	6.7%	3.9%	22.1%	5.6%
For profit, unincorporated	19.5%	22.9%	20.1%	15.3%	5.6% *	4.0% *	22.2%	6.3%
Nonprofit	18.4%	22.5%	19.2%	22.4%	12.4%	6.4% *	22.0%	12.6%
Unknown	1.1% *	10.2% *	100.0% *	.	.	0.9% *	11.2% *	0.8% *
Age of firm								
Less than 5 years	23.0%	27.2%	19.4%	10.7% *	10.7% *	3.8% *	24.8%	9.3%
5-9 years	20.0%	23.9%	19.3%	10.4% *	8.1% *	6.7% *	21.8%	8.9%
10-19 years	19.8%	24.7%	19.6%	15.5%	6.5%	2.5% *	22.5%	8.2%
20 or more years	15.3%	23.7%	18.9%	15.2%	8.0%	5.9%	21.4%	7.7%
Unknown	1.7%	.	.	.	4.2% *	1.5%	.	1.7%
Multi/single status								
2 or more locations	6.0%	22.2%	16.6%	11.2%	6.6%	3.6%	15.3%	4.9%
1 location only	22.1%	24.5%	19.5%	16.4%	14.1%	11.7% *	22.6%	15.3%
Percent full-time employees								
Less than 25%	14.4%	27.2%	27.6%	10.5%	4.0%	0.3% *	24.5%	2.8% *
25-49 %	10.9%	24.7%	13.9%	14.3%	5.7%	0.3% *	20.5%	2.8%
50-74 %	16.3%	23.2%	20.4%	17.2%	9.9%	3.0% *	22.6%	5.9%
75% or more	15.8%	24.6%	19.0%	14.2%	7.6%	4.5%	22.0%	6.6%
Union presence								
No union employees	15.9%	24.4%	19.0%	14.3%	7.2%	1.6%	22.1%	5.1%
Has union employees	14.1%	23.2%	20.3%	18.4%	14.6%	10.5%	20.7%	11.7%
Unknown	8.8%	28.1%	27.9% *	1.8% *	1.7% *	5.2% *	26.2%	4.8% *
Percent low wage employees								
50% or more low wage	14.7%	24.0%	19.1%	13.9%	6.0%	0.6% *	22.0%	4.5%
Less than 50% low wage	19.1%	24.7%	19.0%	14.8%	8.7%	8.0%	22.1%	10.0%
Unknown	4.8%	21.3%	25.9% *	8.9% *	6.2%	2.8%	21.3%	3.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

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	0.38%	0.78%	1.27%	0.95%	0.48%	0.40%	0.53%	0.36%
Industry group **								
Agric., fish., forest.	2.76%	2.88%	11.15% *	8.81%	8.25% *	7.99% *	2.93%	5.16% *
Mining and manufacturing	0.98%	2.41%	2.01%	2.03%	1.72%	0.89%	1.32%	1.01%
Construction	1.18%	1.74%	3.20%	2.11%	4.64%	1.62% *	1.22%	2.64%
Utilities and transp.	2.55%	4.60%	6.28% *	3.74% *	4.09% *	3.51%	2.89%	3.03%
Wholesale trade	2.52%	3.94%	5.09%	2.39%	1.66%	2.24% *	3.58%	1.38%
Fin. svcs. and real estate	0.69%	1.77%	5.02%	2.27%	1.03%	0.73%	1.46%	0.51%
Retail trade	0.47%	1.24%	1.78%	2.52%	1.00%	0.30% *	0.96%	0.39%
Professional services	1.13%	1.59%	1.68%	1.45%	1.70%	2.90%	1.24%	1.70%
Other services	0.77%	1.66%	2.23%	1.90%	1.03%	0.34% *	1.28%	0.35%
Ownership								
For profit, incorporated	0.41%	1.07%	1.44%	1.07%	0.79%	0.45%	0.70%	0.51%
For profit, unincorporated	0.79%	1.42%	2.94%	4.39%	1.93% *	2.39% *	1.04%	1.73%
Nonprofit	1.12%	2.10%	1.96%	1.16%	1.99%	2.15% *	1.15%	1.32%
Unknown	0.37% *	10.00% *	31.62% *	.	.	0.38% *	13.65% *	0.36% *
Age of firm								
Less than 5 years	2.16%	2.71%	3.79%	3.37% *	4.70% *	1.26% *	2.27%	1.76%
5-9 years	0.79%	1.54%	2.86%	3.33% *	2.53% *	2.97% *	0.64%	2.23%
10-19 years	1.08%	1.59%	1.37%	1.34%	1.24%	2.03% *	1.17%	1.25%
20 or more years	0.56%	0.72%	2.42%	0.94%	0.66%	0.77%	0.86%	0.51%
Unknown	0.27%	.	.	.	1.72% *	0.28%	.	0.27%
Multi/single status								
2 or more locations	0.51%	4.86%	3.52%	1.78%	0.57%	0.44%	1.97%	0.47%
1 location only	0.53%	0.77%	1.04%	1.29%	1.39%	6.27% *	0.54%	1.21%
Percent full-time employees								
Less than 25%	1.36%	5.07%	8.22%	2.59%	0.97%	0.46% *	2.44%	0.94% *
25-49 %	1.05%	3.23%	3.46%	2.11%	1.54%	0.13% *	2.24%	0.53%
50-74 %	0.80%	1.91%	2.50%	3.33%	2.24%	1.17% *	1.20%	1.00%
75% or more	0.58%	1.20%	1.57%	0.97%	0.74%	0.58%	0.80%	0.49%
Union presence								
No union employees	0.35%	0.76%	1.19%	1.04%	0.53%	0.36%	0.44%	0.35%
Has union employees	1.84%	6.29%	5.82%	3.21%	3.43%	1.94%	4.47%	1.67%
Unknown	1.40%	7.85%	10.49% *	1.34% *	1.05% *	1.69% *	6.49%	1.45% *
Percent low wage employees								
50% or more low wage	0.74%	1.13%	1.85%	2.61%	0.99%	0.30% *	0.99%	0.45%
Less than 50% low wage	0.56%	0.96%	1.47%	0.94%	0.76%	0.62%	0.70%	0.55%
Unknown	0.69%	3.54%	9.68% *	3.19% *	1.75%	0.68%	2.09%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(2)(2002) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

<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	25.4%	37.4%	32.3%	23.6%	16.0%	8.3%	34.9%	11.9%
Industry group **								
Agric., fish., forest.	40.8%	46.0%	28.8% *	27.4% *	19.0% *	6.5% *	43.3%	17.6% *
Mining and manufacturing	25.8%	37.4%	29.3%	21.6%	21.1%	8.7%	32.3%	15.3%
Construction	35.9%	38.0%	34.9%	34.1%	28.6%	15.7% *	36.9%	27.2%
Utilities and transp.	24.4%	27.2%	30.5%	27.0%	22.9% *	17.3%	28.3%	20.2%
Wholesale trade	28.5%	35.8%	37.1%	23.6%	14.8%	16.0%	35.2%	16.4%
Fin. svcs. and real estate	24.2%	46.6%	35.4%	29.2%	17.7%	5.9%	43.2%	9.8%
Retail trade	15.0%	27.1%	29.4%	18.8%	9.6%	2.5%	26.9%	5.1%
Professional services	32.8%	39.8%	36.8%	28.4%	15.7%	22.1%	38.4%	20.6%
Other services	21.1%	34.5%	26.9%	17.3%	16.4%	5.0%	30.7%	9.4%
Ownership								
For profit, incorporated	24.6%	37.5%	31.6%	22.9%	16.2%	8.4%	34.4%	11.6%
For profit, unincorporated	29.8%	35.2%	28.0%	20.2%	18.0%	1.6%	33.5%	12.1%
Nonprofit	31.8%	41.7%	41.4%	29.4%	15.0%	16.7%	40.5%	17.5%
Unknown	7.7% *	10.4% *	.	14.6% *	11.5% *	7.1% *	16.3% *	7.5% *
Age of firm								
Less than 5 years	31.3%	33.9%	36.1%	24.9%	15.2% *	1.6% *	33.9%	12.1%
5-9 years	32.9%	38.5%	28.3%	23.9%	20.0%	13.7% *	35.6%	16.5%
10-19 years	28.7%	35.0%	28.2%	22.9%	14.8%	3.2% *	32.5%	12.3%
20 or more years	26.4%	39.6%	35.0%	23.4%	15.5%	11.2%	36.3%	14.2%
Unknown	7.2%	43.2% *	100.0% *	44.8%	19.2% *	5.9%	21.4% *	7.2%
Multi/single status								
2 or more locations	13.0%	47.8%	31.5%	23.3%	15.3%	8.0%	32.3%	10.8%
1 location only	34.1%	37.2%	32.4%	23.8%	20.2%	50.6%	35.1%	21.3%
Percent full-time employees								
Less than 25%	23.1%	37.6%	28.0%	20.7%	21.3%	4.2% *	33.3%	11.4%
25-49 %	18.1%	34.5%	31.7%	14.1%	13.5%	4.0% *	31.4%	6.7%
50-74 %	23.9%	35.6%	27.5%	21.0%	12.0%	5.9% *	32.4%	10.0%
75% or more	26.7%	38.0%	33.4%	25.3%	16.6%	9.7%	35.8%	13.0%
Union presence								
No union employees	25.8%	37.0%	31.8%	22.8%	15.7%	5.4%	34.4%	10.7%
Has union employees	29.0%	51.7%	46.4%	35.1%	25.5%	21.1%	47.6%	22.1%
Unknown	11.1%	36.5%	24.1% *	30.6% *	1.5% *	5.9%	32.9%	6.2%
Percent low wage employees								
50% or more low wage	20.8%	31.9%	27.4%	16.3%	12.7%	3.6% *	28.9%	9.5%
Less than 50% low wage	31.1%	38.5%	33.8%	26.1%	17.7%	9.4%	36.3%	15.6%
Unknown	12.5%	44.3%	26.2%	28.2%	16.7%	8.9%	38.6%	9.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(2)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

<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	0.45%	0.94%	1.30%	1.16%	1.16%	0.50%	0.69%	0.41%
Industry group **								
Agric., fish., forest.	3.93%	5.09%	14.57% *	9.53% *	12.12% *	10.14% *	4.61%	6.55% *
Mining and manufacturing	2.23%	5.11%	3.81%	1.33%	2.88%	1.33%	3.15%	1.26%
Construction	1.35%	2.52%	1.13%	3.65%	7.24%	6.86% *	1.35%	3.57%
Utilities and transp.	2.19%	5.57%	5.84%	7.92%	6.93% *	5.17%	2.28%	3.67%
Wholesale trade	1.30%	2.44%	7.49%	4.23%	2.18%	4.61%	2.14%	2.43%
Fin. svcs. and real estate	1.79%	4.52%	4.48%	4.31%	2.99%	1.34%	3.13%	1.46%
Retail trade	1.37%	3.02%	4.49%	2.15%	1.52%	0.67%	2.51%	0.57%
Professional services	0.45%	1.23%	1.69%	2.07%	1.16%	2.27%	0.90%	1.16%
Other services	1.06%	2.81%	2.64%	3.08%	2.01%	0.71%	1.79%	0.70%
Ownership								
For profit, incorporated	0.59%	1.21%	1.20%	1.01%	1.19%	0.53%	0.91%	0.29%
For profit, unincorporated	0.64%	1.80%	2.57%	3.24%	3.65%	0.41%	1.16%	2.13%
Nonprofit	1.00%	2.88%	4.20%	2.87%	1.76%	4.27%	1.48%	1.65%
Unknown	2.48% *	4.13% *	.	7.21% *	5.92% *	2.39% *	6.50% *	2.55% *
Age of firm								
Less than 5 years	1.42%	2.56%	5.18%	4.35%	5.40% *	1.27% *	1.67%	1.94%
5-9 years	0.95%	1.91%	2.63%	3.14%	2.86%	5.45% *	0.95%	2.86%
10-19 years	1.27%	2.05%	1.97%	1.84%	2.16%	1.58% *	1.39%	1.73%
20 or more years	0.60%	1.25%	1.70%	1.54%	1.23%	0.80%	0.90%	0.55%
Unknown	1.08%	14.92% *	31.62% *	12.51%	5.75% *	0.95%	13.99% *	1.07%
Multi/single status								
2 or more locations	0.54%	4.30%	3.63%	1.32%	1.20%	0.50%	2.13%	0.41%
1 location only	0.63%	0.92%	1.31%	1.39%	1.05%	8.26%	0.67%	1.17%
Percent full-time employees								
Less than 25%	1.55%	3.97%	5.99%	4.38%	5.46%	1.68% *	3.14%	1.80%
25-49 %	2.48%	4.59%	4.57%	3.68%	2.95%	1.79% *	3.71%	1.64%
50-74 %	0.75%	1.46%	3.44%	2.11%	2.43%	2.05% *	1.34%	1.74%
75% or more	0.33%	0.97%	1.19%	1.46%	0.94%	0.91%	0.64%	0.61%
Union presence								
No union employees	0.50%	0.87%	1.12%	1.30%	1.14%	0.58%	0.72%	0.53%
Has union employees	2.27%	6.46%	8.09%	5.68%	4.07%	2.66%	3.59%	2.27%
Unknown	1.60%	8.28%	7.27% *	9.99% *	0.54% *	1.03%	6.79%	0.70%
Percent low wage employees								
50% or more low wage	0.74%	2.42%	3.47%	1.85%	1.87%	1.65% *	1.77%	1.20%
Less than 50% low wage	0.52%	1.16%	1.13%	1.42%	1.15%	1.51%	0.74%	0.89%
Unknown	0.88%	4.86%	6.33%	5.94%	4.30%	0.83%	3.56%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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**Table I.A.2.b.(3)(2002) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

<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	6.7%	11.7%	7.2%	4.6%	1.7%	1.9%	9.8%	2.2%
Industry group **								
Agric., fish., forest.	18.1%	.	.	.	.	.	19.6%	3.7% *
Mining and manufacturing	6.1%	.	.	.	.	.	7.9%	3.0%
Construction	6.0%	.	.	.	.	.	6.4%	2.7% *
Utilities and transp.	7.4%	.	.	.	.	.	10.1%	4.5% *
Wholesale trade	4.5%	.	.	.	.	.	6.1%	1.7% *
Fin. svcs. and real estate	5.3%	.	.	.	.	.	9.2%	2.3%
Retail trade	5.5%	.	.	.	.	.	9.5%	2.2%
Professional services	9.4%	.	.	.	.	.	12.7%	2.4%
Other services	5.8%	.	.	.	.	.	9.3%	1.6%
Ownership								
For profit, incorporated	6.3%	.	.	.	.	.	9.3%	2.3%
For profit, unincorporated	10.0%	.	.	.	.	.	11.7%	1.9%
Nonprofit	7.3%	.	.	.	.	.	10.1%	2.8%
Unknown	1.0%	.	.	.	.	.	.	1.0%
Age of firm								
Less than 5 years	8.8%	.	.	.	.	.	9.8%	1.7% *
5-9 years	7.3%	.	.	.	.	.	8.1%	2.3% *
10-19 years	8.0%	.	.	.	.	.	9.4%	1.7%
20 or more years	7.2%	.	.	.	.	.	10.6%	3.1%
Unknown	0.9%	.	.	.	.	.	.	0.9%
Multi/single status								
2 or more locations	2.3%	.	.	.	.	.	4.5%	2.1%
1 location only	9.7%	.	.	.	.	.	10.2%	3.6%
Percent full-time employees								
Less than 25%	9.3%	.	.	.	.	.	15.2%	2.5%
25-49 %	3.7%	.	.	.	.	.	7.2%	0.8% *
50-74 %	9.3%	.	.	.	.	.	12.8%	3.4%
75% or more	6.3%	.	.	.	.	.	9.1%	2.2%
Union presence								
No union employees	6.7%	.	.	.	.	.	9.7%	1.4%
Has union employees	8.0%	.	.	.	.	.	11.3%	6.8%
Unknown	4.3%	.	.	.	.	.	11.9% *	2.6%
Percent low wage employees								
50% or more low wage	7.1%	.	.	.	.	.	10.7%	2.1%
Less than 50% low wage	8.0%	.	.	.	.	.	9.6%	3.2%
Unknown	2.1%	.	.	.	.	.	8.8% *	1.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(3)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002**

<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	0.15%	0.49%	0.70%	0.57%	0.39%	0.35%	0.23%	0.20%
Industry group **								
Agric., fish., forest.	4.62%	.	.	.	.	.	5.18%	5.11% *
Mining and manufacturing	0.84%	.	.	.	.	.	1.23%	0.74%
Construction	0.87%	.	.	.	.	.	0.91%	0.96% *
Utilities and transp.	1.56%	.	.	.	.	.	2.28%	1.72% *
Wholesale trade	0.88%	.	.	.	.	.	1.30%	0.62% *
Fin. svcs. and real estate	0.67%	.	.	.	.	.	1.38%	0.52%
Retail trade	0.47%	.	.	.	.	.	0.89%	0.51%
Professional services	0.48%	.	.	.	.	.	0.63%	0.31%
Other services	0.46%	.	.	.	.	.	0.80%	0.29%
Ownership								
For profit, incorporated	0.22%	.	.	.	.	.	0.36%	0.25%
For profit, unincorporated	0.95%	.	.	.	.	.	1.09%	0.56%
Nonprofit	0.48%	.	.	.	.	.	0.64%	0.70%
Unknown	0.28%	.	.	.	.	.	.	0.29%
Age of firm								
Less than 5 years	1.64%	.	.	.	.	.	1.87%	0.68% *
5-9 years	0.88%	.	.	.	.	.	0.97%	0.83% *
10-19 years	0.60%	.	.	.	.	.	0.72%	0.31%
20 or more years	0.37%	.	.	.	.	.	0.58%	0.33%
Unknown	0.23%	.	.	.	.	.	.	0.24%
Multi/single status								
2 or more locations	0.25%	.	.	.	.	.	1.35%	0.21%
1 location only	0.29%	.	.	.	.	.	0.31%	0.43%
Percent full-time employees								
Less than 25%	1.31%	.	.	.	.	.	2.44%	0.72%
25-49 %	0.43%	.	.	.	.	.	0.85%	0.25% *
50-74 %	0.74%	.	.	.	.	.	1.04%	0.58%
75% or more	0.21%	.	.	.	.	.	0.28%	0.26%
Union presence								
No union employees	0.14%	.	.	.	.	.	0.24%	0.18%
Has union employees	1.67%	.	.	.	.	.	2.02%	1.81%
Unknown	0.73%	.	.	.	.	.	4.32% *	0.64%
Percent low wage employees								
50% or more low wage	0.61%	.	.	.	.	.	0.88%	0.48%
Less than 50% low wage	0.30%	.	.	.	.	.	0.28%	0.42%
Unknown	0.24%	.	.	.	.	.	3.90% *	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002**

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	24.8%	42.1%	29.9%	18.6%	8.0%	6.1%	36.7%	7.7%
Industry group **								
Agric., fish., forest.	48.4%	53.9%	50.6%	22.2% *	14.8% *	25.2% *	51.8%	16.6%
Mining and manufacturing	26.5%	44.1%	35.0%	14.8%	12.4%	9.3%	35.8%	11.3%
Construction	38.6%	44.7%	32.0%	31.2%	31.6%	11.0% *	40.1%	26.0%
Utilities and transp.	22.2%	33.7%	29.5%	20.6% *	13.6% *	10.2% *	30.6%	13.1%
Wholesale trade	29.5%	50.7%	33.7%	17.2%	4.5% *	2.7% *	42.9%	5.3%
Fin. svcs. and real estate	16.2%	33.1%	30.9%	10.0%	7.1% *	4.4%	31.0%	5.0%
Retail trade	16.7%	41.8%	25.5%	10.4%	6.3%	1.4% *	33.3%	2.9%
Professional services	30.2%	41.0%	28.6%	19.1%	6.0%	21.4%	36.9%	15.6%
Other services	22.8%	42.4%	27.9%	23.6%	8.0%	2.3%	36.3%	6.3%
Ownership								
For profit, incorporated	24.6%	43.5%	30.4%	18.1%	8.9%	6.6%	37.1%	8.1%
For profit, unincorporated	28.9%	36.4%	22.0%	18.3%	7.4% *	1.4% *	33.8%	5.6%
Nonprofit	27.8%	45.0%	33.1%	20.9%	5.7%	10.2%	39.2%	9.0%
Unknown	3.7%	20.6% *	.	45.5% *	5.3% *	2.6% *	23.5% *	3.3% *
Age of firm								
Less than 5 years	33.2%	39.5%	26.9%	20.5%	11.2% *	0.2% *	36.4%	9.7%
5-9 years	33.5%	41.3%	26.8%	20.5%	12.9%	14.3% *	36.8%	13.8%
10-19 years	31.2%	41.9%	28.6%	18.3%	7.0%	3.5% *	36.5%	8.2%
20 or more years	24.9%	43.3%	31.7%	18.3%	8.0%	10.1%	37.0%	10.0%
Unknown	2.7%	.	100.0% *	19.7% *	5.9% *	2.3%	2.6% *	2.7%
Multi/single status								
2 or more locations	8.4%	43.3%	21.2%	14.6%	6.9%	5.9%	24.0%	6.6%
1 location only	36.3%	42.0%	30.9%	21.1%	16.1%	29.3%	37.7%	18.0%
Percent full-time employees								
Less than 25%	26.9%	49.4%	45.1%	21.6%	12.4%	1.3% *	43.8%	7.6%
25-49 %	18.7%	40.0%	33.3%	18.2%	7.7%	1.6% *	35.9%	4.0%
50-74 %	26.4%	45.0%	26.1%	19.7%	6.2% *	3.2% *	39.2%	5.5%
75% or more	25.0%	41.2%	29.5%	18.3%	8.1%	7.6%	35.9%	8.7%
Union presence								
No union employees	24.9%	41.7%	28.4%	17.0%	7.1%	2.0%	36.0%	5.3%
Has union employees	30.6%	55.1%	59.8%	44.5%	24.2%	19.9%	55.3%	21.5%
Unknown	13.4%	40.9%	33.7% *	15.7% *	1.4% *	8.4%	37.5%	7.9%
Percent low wage employees								
50% or more low wage	23.4%	40.5%	30.5%	17.9%	7.5%	2.2% *	35.5%	6.5%
Less than 50% low wage	30.1%	42.4%	29.5%	18.9%	8.8%	7.5%	36.9%	9.8%
Unknown	9.7%	44.5%	34.8%	18.7%	5.7% *	6.5%	40.5%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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(2002) 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, 2002**

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	0.41%	0.90%	1.18%	1.11%	0.89%	0.68%	0.67%	0.39%
Industry group **								
Agric., fish., forest.	3.56%	4.38%	12.92%	7.88% *	12.17% *	11.57% *	4.28%	4.32%
Mining and manufacturing	1.65%	4.22%	4.09%	1.06%	2.41%	1.53%	2.29%	0.61%
Construction	1.46%	2.35%	3.31%	4.54%	6.14%	5.86% *	1.56%	2.91%
Utilities and transp.	2.96%	5.96%	6.12%	6.35% *	4.89% *	3.83% *	4.31%	2.95%
Wholesale trade	1.28%	2.47%	4.13%	3.98%	1.40% *	1.30% *	1.74%	0.70%
Fin. svcs. and real estate	0.88%	1.80%	4.04%	1.28%	2.36% *	0.96%	1.12%	0.81%
Retail trade	0.73%	1.98%	2.18%	1.99%	1.83%	0.55% *	1.48%	0.54%
Professional services	0.77%	1.42%	1.79%	1.88%	0.72%	3.33%	1.02%	1.98%
Other services	1.15%	1.94%	3.36%	2.57%	1.22%	0.66%	1.55%	0.73%
Ownership								
For profit, incorporated	0.47%	1.10%	1.29%	1.24%	1.10%	0.74%	0.73%	0.51%
For profit, unincorporated	1.34%	1.99%	2.31%	2.02%	3.18% *	0.84% *	1.79%	1.22%
Nonprofit	0.75%	2.11%	4.40%	1.56%	1.17%	2.87%	1.18%	1.10%
Unknown	0.92%	10.48% *	.	14.91% *	2.67% *	0.86% *	11.14% *	1.01% *
Age of firm								
Less than 5 years	2.26%	3.18%	4.61%	4.18%	4.16% *	0.31% *	2.65%	1.55%
5-9 years	1.39%	1.81%	3.58%	2.70%	2.28%	4.85% *	1.76%	2.30%
10-19 years	0.82%	1.49%	2.08%	2.67%	1.41%	2.13% *	1.02%	1.09%
20 or more years	0.42%	0.85%	1.59%	0.85%	0.66%	1.17%	0.64%	0.58%
Unknown	0.47%	.	31.62% *	11.28% *	3.38% *	0.50%	0.86% *	0.47%
Multi/single status								
2 or more locations	0.38%	6.72%	3.65%	1.34%	0.81%	0.69%	1.51%	0.39%
1 location only	0.66%	0.93%	0.93%	1.16%	2.22%	8.58%	0.65%	1.29%
Percent full-time employees								
Less than 25%	2.01%	5.76%	6.51%	4.71%	2.97%	0.68% *	3.05%	1.33%
25-49 %	1.52%	3.08%	4.94%	3.87%	1.81%	0.65% *	2.57%	0.87%
50-74 %	1.21%	2.29%	2.86%	2.68%	2.04% *	1.08% *	1.60%	0.97%
75% or more	0.61%	1.17%	1.20%	1.23%	1.07%	1.01%	0.89%	0.56%
Union presence								
No union employees	0.34%	0.82%	1.17%	0.98%	0.80%	0.28%	0.62%	0.21%
Has union employees	2.39%	6.23%	6.79%	4.56%	3.75%	2.89%	3.91%	2.41%
Unknown	1.25%	7.21%	10.84% *	11.03% *	1.24% *	1.46%	4.89%	1.20%
Percent low wage employees								
50% or more low wage	0.90%	2.14%	2.82%	1.38%	0.92%	1.11% *	1.81%	0.46%
Less than 50% low wage	0.62%	1.09%	1.11%	1.53%	1.23%	1.38%	0.74%	0.82%
Unknown	1.32%	5.82%	9.17%	5.08%	2.39% *	1.21%	4.43%	1.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

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	8.5%	14.9%	9.6%	6.3%	2.0%	2.1%	12.7%	2.6%
Industry group **								
Agric., fish., forest.	12.1%	10.6%	23.1% *	12.4% *	12.7% *	18.7% *	12.0%	13.7% *
Mining and manufacturing	9.1%	16.9%	11.5%	4.0%	2.6% *	3.3% *	12.7%	3.2%
Construction	14.6%	19.0%	10.0%	7.5%	12.6%	.	15.3%	8.9%
Utilities and transp.	8.0%	10.5% *	10.4% *	7.8% *	4.5% *	5.7% *	10.0%	5.9% *
Wholesale trade	11.3%	21.4%	8.3% *	6.4%	1.2% *	1.7% *	16.4%	2.0%
Fin. svcs. and real estate	6.5%	12.7%	12.0%	2.6% *	0.8% *	3.3%	11.8%	2.6%
Retail trade	6.2%	16.6%	9.7%	3.4%	1.1% *	0.1% *	12.9%	0.5%
Professional services	8.7%	11.9%	7.2%	7.2%	1.6%	6.1% *	10.6%	4.5% *
Other services	7.9%	15.3%	9.7%	9.0%	2.2%	0.1% *	12.9%	1.9%
Ownership								
For profit, incorporated	8.5%	15.4%	10.0%	6.1%	2.4%	2.3%	12.8%	2.8%
For profit, unincorporated	10.9%	13.8%	8.3% *	8.7%	1.1% *	0.0% *	12.9%	1.2%
Nonprofit	8.2%	13.8%	7.6%	6.8%	1.5%	3.7% *	11.4%	3.0%
Unknown	0.9% *	10.2% *	.	.	.	0.9% *	7.1% *	0.8% *
Age of firm								
Less than 5 years	11.1%	13.0%	9.8%	9.0% *	1.9% *	.	12.2%	3.3% *
5-9 years	13.1%	17.2%	8.2%	6.8% *	4.9% *	3.0% *	14.5%	4.3% *
10-19 years	11.7%	15.4%	11.7%	6.9%	2.1% *	2.2% *	13.6%	3.5%
20 or more years	7.8%	14.1%	8.8%	5.9%	2.0%	3.4%	11.6%	3.2%
Unknown	0.9%	.	.	.	0.4% *	1.0%	.	0.9%
Multi/single status								
2 or more locations	2.6%	14.6%	6.9% *	3.9%	1.4%	2.1%	7.2%	2.0%
1 location only	12.7%	14.9%	9.9%	7.8%	6.2%	5.7% *	13.1%	7.2%
Percent full-time employees								
Less than 25%	8.4%	17.9%	13.8%	4.0% *	2.3% *	.	14.2%	1.7% *
25-49 %	6.6%	16.9%	8.4%	5.5%	1.8% *	0.2% *	13.1%	1.1%
50-74 %	9.5%	15.1%	12.2%	9.4%	1.9%	0.6% *	14.2%	1.7% *
75% or more	8.5%	14.5%	9.0%	6.1%	2.1%	2.9%	12.2%	3.0%
Union presence								
No union employees	8.6%	14.8%	9.4%	6.0%	1.9%	0.6% *	12.6%	1.7%
Has union employees	8.9%	17.1%	12.4% *	13.4%	4.7%	6.5%	14.8%	6.7%
Unknown	5.4%	13.7% *	9.3% *	.	0.7% *	4.4% *	11.7% *	4.0% *
Percent low wage employees								
50% or more low wage	7.9%	13.9%	9.9%	7.4%	2.0% *	0.1% *	12.2%	1.8%
Less than 50% low wage	10.5%	15.2%	9.3%	6.0%	2.2%	4.5%	12.7%	3.9%
Unknown	2.9%	14.1%	16.3% *	4.2% *	1.6% *	1.8% *	13.8%	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

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	0.29%	0.67%	0.81%	0.50%	0.34%	0.34%	0.44%	0.31%
Industry group **								
Agric., fish., forest.	1.80%	1.70%	7.51% *	6.20% *	8.43% *	7.99% *	1.97%	4.74% *
Mining and manufacturing	0.68%	2.10%	2.16%	0.99%	1.84% *	1.10% *	1.08%	0.70%
Construction	1.17%	1.78%	1.92%	1.53%	3.73%	.	1.17%	1.94%
Utilities and transp.	1.92%	4.16% *	3.77% *	2.92% *	3.70% *	2.53% *	2.95%	2.07% *
Wholesale trade	1.45%	2.65%	2.78% *	1.80%	0.75% *	1.24% *	1.99%	0.56%
Fin. svcs. and real estate	0.59%	1.41%	2.48%	1.17% *	0.44% *	0.76%	1.13%	0.54%
Retail trade	0.60%	1.60%	2.23%	0.87%	0.49% *	0.07% *	1.34%	0.14%
Professional services	0.77%	1.05%	0.93%	1.09%	0.47%	2.77% *	0.80%	1.53% *
Other services	0.74%	2.02%	1.84%	1.19%	0.59%	0.08% *	1.21%	0.24%
Ownership								
For profit, incorporated	0.31%	0.98%	0.95%	0.66%	0.53%	0.43%	0.59%	0.41%
For profit, unincorporated	0.92%	1.31%	2.73% *	2.50%	0.45% *	0.02% *	1.09%	0.35%
Nonprofit	0.52%	1.68%	1.68%	1.41%	0.43%	1.96% *	0.90%	0.60%
Unknown	0.44% *	10.00% *	.	.	.	0.45% *	10.05% *	0.43% *
Age of firm								
Less than 5 years	1.11%	1.57%	2.82%	3.10% *	1.29% *	.	1.19%	1.07% *
5-9 years	0.71%	1.37%	1.82%	2.39% *	1.94% *	1.72% *	0.97%	2.15% *
10-19 years	0.58%	1.02%	1.44%	0.91%	0.68% *	2.06% *	0.66%	0.71%
20 or more years	0.34%	0.90%	0.99%	0.48%	0.41%	0.65%	0.53%	0.37%
Unknown	0.24%	.	.	.	0.20% *	0.25%	.	0.24%
Multi/single status								
2 or more locations	0.27%	4.01%	2.44% *	0.90%	0.37%	0.35%	0.95%	0.31%
1 location only	0.45%	0.68%	0.73%	0.55%	1.11%	3.33% *	0.47%	0.52%
Percent full-time employees								
Less than 25%	1.28%	4.41%	4.08%	1.21% *	0.81% *	.	2.52%	0.69% *
25-49 %	0.75%	3.16%	1.75%	1.06%	0.87% *	0.14% *	1.81%	0.29%
50-74 %	0.96%	1.72%	2.47%	2.11%	0.56%	0.50% *	1.39%	0.58% *
75% or more	0.39%	0.88%	0.59%	0.53%	0.47%	0.51%	0.57%	0.38%
Union presence								
No union employees	0.27%	0.63%	0.79%	0.43%	0.34%	0.17% *	0.40%	0.18%
Has union employees	1.19%	4.98%	3.75% *	3.36%	0.82%	1.33%	3.60%	1.16%
Unknown	1.09%	6.51% *	11.01% *	.	0.83% *	1.75% *	5.23% *	1.53% *
Percent low wage employees								
50% or more low wage	0.49%	1.07%	1.24%	0.96%	0.62% *	0.05% *	0.87%	0.31%
Less than 50% low wage	0.37%	0.74%	0.91%	0.73%	0.52%	0.71%	0.49%	0.29%
Unknown	0.51%	3.04%	9.93% *	2.51% *	0.99% *	0.60% *	1.93%	0.55% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(2)(2002) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

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	13.5%	21.0%	16.6%	10.9%	6.1%	4.8%	19.0%	5.6%
Industry group **								
Agric., fish., forest.	25.7%	30.1%	23.1% *	6.9% *	3.2% *	6.5% *	28.1%	2.8% *
Mining and manufacturing	14.9%	21.6%	19.2%	10.5%	9.8%	6.5%	19.1%	8.1%
Construction	21.1%	22.5%	19.1%	20.8%	19.8%	11.0% *	21.7%	16.3%
Utilities and transp.	12.9%	17.2%	16.3%	8.8% *	10.1% *	9.7% *	15.5%	10.1%
Wholesale trade	14.8%	22.6%	19.8%	12.2% *	2.9% *	1.8% *	21.1%	3.5%
Fin. svcs. and real estate	9.3%	17.3%	15.6%	7.0%	6.6% *	3.4% *	16.2%	4.1%
Retail trade	7.6%	17.7%	11.6%	6.1%	5.0% *	0.5% *	14.6%	1.7%
Professional services	17.9%	22.2%	17.5%	11.3%	4.7%	17.4%	20.6%	12.0%
Other services	11.9%	20.3%	15.6%	11.5%	6.1%	2.2%	18.0%	4.3%
Ownership								
For profit, incorporated	13.5%	21.9%	16.2%	10.7%	6.7%	5.3%	19.2%	5.9%
For profit, unincorporated	13.7%	16.6%	12.2%	8.6% *	5.5% *	1.3% *	15.7%	4.0% *
Nonprofit	16.5%	24.6%	23.4%	12.3%	4.5%	6.0% *	22.8%	6.2%
Unknown	2.5% *	10.4% *	.	45.5% *	5.3% *	1.3% *	16.3% *	2.2% *
Age of firm								
Less than 5 years	18.6%	22.0%	15.9%	10.5% *	7.1% *	0.2% *	20.5%	4.4% *
5-9 years	17.0%	19.2%	15.4%	12.9%	7.8%	14.2% *	18.1%	10.0%
10-19 years	15.2%	19.6%	14.6%	10.3%	4.8%	1.1% *	17.7%	4.3%
20 or more years	14.3%	22.3%	18.1%	10.7%	6.3%	8.1%	19.8%	7.6%
Unknown	2.0%	.	100.0% *	19.7% *	5.6% *	1.6% *	2.6% *	2.0%
Multi/single status								
2 or more locations	6.0%	25.9%	10.5%	9.4%	5.6%	4.6%	13.9%	5.1%
1 location only	18.7%	20.9%	17.4%	11.8%	9.9%	28.0% *	19.4%	10.0%
Percent full-time employees								
Less than 25%	13.7%	20.8%	22.7%	14.9%	10.6% *	1.1% *	20.8%	5.6%
25-49 %	10.1%	19.3%	21.5%	8.3%	6.0% *	1.4% *	19.0%	2.6%
50-74 %	12.2%	20.9%	9.2%	8.9%	3.9% *	2.7% *	17.5%	3.7%
75% or more	14.1%	21.1%	17.2%	11.2%	6.2%	5.9%	19.2%	6.3%
Union presence								
No union employees	13.0%	20.6%	15.5%	9.8%	5.4%	1.5%	18.4%	3.6%
Has union employees	23.4%	36.8%	40.9%	27.1%	18.7%	18.1%	37.0%	18.4%
Unknown	5.7%	16.5% *	16.5% *	10.5% *	0.7% *	3.4%	16.0% *	3.3%
Percent low wage employees								
50% or more low wage	12.0%	18.7%	18.2%	9.2%	5.0%	2.1% *	17.7%	4.1%
Less than 50% low wage	16.1%	21.4%	16.4%	11.6%	7.0%	5.5%	19.3%	6.8%
Unknown	6.6%	24.3%	13.1% *	10.2% *	5.4% *	5.1%	20.8%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.(2)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

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	0.39%	0.68%	1.09%	0.99%	0.86%	0.58%	0.52%	0.35%
Industry group **								
Agric., fish., forest.	4.60%	6.22%	13.19% *	3.80% *	10.25% *	10.14% *	5.48%	2.56% *
Mining and manufacturing	1.17%	3.63%	3.42%	1.27%	2.35%	1.17%	1.87%	0.79%
Construction	0.89%	1.81%	1.81%	5.49%	5.58%	5.86% *	0.92%	2.42%
Utilities and transp.	1.70%	4.73%	2.87%	6.52% *	4.25% *	3.56% *	1.85%	2.44%
Wholesale trade	0.95%	1.97%	4.26%	3.73% *	1.07% *	1.05% *	1.71%	0.67%
Fin. svcs. and real estate	0.67%	1.75%	3.52%	1.68%	2.34% *	1.03% *	0.95%	0.79%
Retail trade	0.65%	1.34%	2.38%	1.39%	1.91% *	0.25% *	1.16%	0.42%
Professional services	0.83%	1.62%	1.64%	1.43%	0.73%	2.86%	1.13%	1.60%
Other services	0.91%	2.08%	2.83%	1.84%	1.19%	0.63%	1.25%	0.63%
Ownership								
For profit, incorporated	0.32%	0.72%	1.08%	1.11%	0.90%	0.65%	0.45%	0.42%
For profit, unincorporated	1.14%	1.95%	2.34%	2.74% *	3.11% *	0.84% *	1.59%	1.34% *
Nonprofit	1.17%	2.67%	3.45%	1.71%	1.02%	1.93% *	1.62%	1.02%
Unknown	0.92% *	4.13% *	.	14.91% *	2.67% *	0.73% *	6.50% *	0.93% *
Age of firm								
Less than 5 years	1.80%	2.86%	4.52%	4.04% *	3.72% *	0.31% *	2.12%	1.75% *
5-9 years	1.15%	1.82%	2.76%	2.03%	2.12%	4.87% *	1.35%	2.39%
10-19 years	0.76%	1.18%	1.79%	2.38%	1.31%	0.70% *	0.92%	0.79%
20 or more years	0.55%	0.89%	1.16%	0.84%	0.89%	0.92%	0.61%	0.53%
Unknown	0.48%	.	31.62% *	11.28% *	3.44% *	0.50% *	0.86% *	0.49%
Multi/single status								
2 or more locations	0.32%	4.77%	2.04%	1.37%	0.87%	0.57%	1.28%	0.34%
1 location only	0.51%	0.68%	1.02%	1.25%	1.48%	8.89% *	0.51%	0.84%
Percent full-time employees								
Less than 25%	1.78%	4.01%	5.87%	3.36%	3.27% *	0.48% *	2.90%	1.32%
25-49 %	1.50%	3.15%	3.89%	2.06%	2.00% *	0.66% *	2.52%	0.71%
50-74 %	0.67%	1.83%	1.61%	1.84%	1.54% *	1.10% *	1.22%	0.83%
75% or more	0.49%	0.76%	1.23%	1.12%	1.08%	0.89%	0.59%	0.55%
Union presence								
No union employees	0.37%	0.68%	1.05%	0.89%	0.80%	0.23%	0.56%	0.18%
Has union employees	2.05%	4.95%	6.45%	4.49%	3.24%	2.60%	3.81%	2.08%
Unknown	0.94%	6.50% *	5.25% *	5.13% *	0.45% *	0.56%	5.05% *	0.57%
Percent low wage employees								
50% or more low wage	0.36%	1.68%	2.15%	1.28%	1.25%	1.07% *	1.03%	0.59%
Less than 50% low wage	0.54%	0.94%	1.12%	1.22%	1.12%	1.20%	0.58%	0.72%
Unknown	0.97%	3.63%	3.96% *	3.49% *	2.40% *	1.10%	2.31%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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\*\* 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.(3)(2002) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

<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	4.0%	7.0%	4.6%	2.8%	0.5% *	1.1%	6.0%	1.1%
Industry group **								
Agric., fish., forest.	11.4%	.	.	.	.	.	12.5%	0.7% *
Mining and manufacturing	3.8%	.	.	.	.	.	5.0%	1.8% *
Construction	4.3%	.	.	.	.	.	4.5%	2.7% *
Utilities and transp.	4.0%	.	.	.	.	.	6.6%	1.1% *
Wholesale trade	4.3%	.	.	.	.	.	6.3%	0.5% *
Fin. svcs. and real estate	2.9%	.	.	.	.	.	4.3%	1.9% *
Retail trade	3.1%	.	.	.	.	.	6.0%	0.7% *
Professional services	4.9%	.	.	.	.	.	6.7%	1.1%
Other services	3.5%	.	.	.	.	.	5.9%	0.6%
Ownership								
For profit, incorporated	3.9%	.	.	.	.	.	6.0%	1.1%
For profit, unincorporated	4.8%	.	.	.	.	.	5.6%	0.8% *
Nonprofit	4.1%	.	.	.	.	.	6.0%	1.0% *
Unknown	0.5% *	.	.	.	.	.	.	0.5% *
Age of firm								
Less than 5 years	4.2%	.	.	.	.	.	4.5%	2.1% *
5-9 years	4.3%	.	.	.	.	.	4.8%	1.6% *
10-19 years	5.1%	.	.	.	.	.	6.1%	0.8% *
20 or more years	4.3%	.	.	.	.	.	6.6%	1.5%
Unknown	0.3%	.	.	.	.	.	.	0.3%
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	2.9%	0.9%
1 location only	5.9%	.	.	.	.	.	6.2%	2.4%
Percent full-time employees								
Less than 25%	5.2%	.	.	.	.	.	9.2%	0.5% *
25-49 %	2.2%	.	.	.	.	.	4.2%	0.5% *
50-74 %	5.3%	.	.	.	.	.	8.1%	0.9%
75% or more	3.8%	.	.	.	.	.	5.5%	1.2%
Union presence								
No union employees	3.9%	.	.	.	.	.	5.8%	0.5%
Has union employees	5.1%	.	.	.	.	.	8.4%	3.9%
Unknown	3.2%	.	.	.	.	.	10.1% *	1.6% *
Percent low wage employees								
50% or more low wage	4.0%	.	.	.	.	.	6.3%	0.8%
Less than 50% low wage	4.9%	.	.	.	.	.	5.9%	1.9%
Unknown	1.0%	.	.	.	.	.	6.2% *	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* 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.(3)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002**

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	0.21%	0.59%	0.50%	0.39%	0.16% *	0.22%	0.30%	0.14%
Industry group **								
Agric., fish., forest.	2.85%	.	.	.	.	.	3.31%	1.08% *
Mining and manufacturing	0.52%	.	.	.	.	.	0.71%	0.59% *
Construction	0.44%	.	.	.	.	.	0.48%	0.97% *
Utilities and transp.	0.80%	.	.	.	.	.	1.62%	0.39% *
Wholesale trade	0.98%	.	.	.	.	.	1.37%	0.22% *
Fin. svcs. and real estate	0.64%	.	.	.	.	.	0.90%	0.60% *
Retail trade	0.31%	.	.	.	.	.	0.80%	0.33% *
Professional services	0.56%	.	.	.	.	.	0.73%	0.28%
Other services	0.49%	.	.	.	.	.	0.93%	0.17%
Ownership								
For profit, incorporated	0.25%	.	.	.	.	.	0.36%	0.16%
For profit, unincorporated	0.77%	.	.	.	.	.	0.90%	0.45% *
Nonprofit	0.51%	.	.	.	.	.	0.78%	0.31% *
Unknown	0.27% *	.	.	.	.	.	.	0.27% *
Age of firm								
Less than 5 years	0.68%	.	.	.	.	.	0.67%	1.10% *
5-9 years	0.84%	.	.	.	.	.	0.87%	0.80% *
10-19 years	0.51%	.	.	.	.	.	0.64%	0.26% *
20 or more years	0.30%	.	.	.	.	.	0.44%	0.23%
Unknown	0.07%	.	.	.	.	.	.	0.07%
Multi/single status								
2 or more locations	0.15%	.	.	.	.	.	0.60%	0.13%
1 location only	0.31%	.	.	.	.	.	0.34%	0.44%
Percent full-time employees								
Less than 25%	0.72%	.	.	.	.	.	1.52%	0.28% *
25-49 %	0.40%	.	.	.	.	.	0.79%	0.21% *
50-74 %	0.45%	.	.	.	.	.	0.71%	0.25%
75% or more	0.25%	.	.	.	.	.	0.31%	0.20%
Union presence								
No union employees	0.22%	.	.	.	.	.	0.34%	0.08%
Has union employees	1.15%	.	.	.	.	.	2.32%	1.08%
Unknown	0.66%	.	.	.	.	.	3.71% *	0.63% *
Percent low wage employees								
50% or more low wage	0.44%	.	.	.	.	.	0.77%	0.20%
Less than 50% low wage	0.36%	.	.	.	.	.	0.37%	0.37%
Unknown	0.23%	.	.	.	.	.	1.95% *	0.16% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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\*\* 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.d(2002) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002**

<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	30.3%	8.8%	14.5%	23.6%	39.2%	71.9%	11.6%	57.3%
Industry group **								
Agric., fish., forest.	9.3%	5.5% *	16.3% *	26.1%	17.2% *	30.2% *	7.9% *	22.2%
Mining and manufacturing	25.0%	8.3% *	17.2%	26.4%	36.4%	56.6%	14.1%	42.9%
Construction	13.9%	8.9%	14.1%	23.8%	33.4%	43.2%	11.8%	31.6%
Utilities and transp.	32.4%	10.1%	17.4% *	18.0%	33.8%	71.4%	12.9%	53.6%
Wholesale trade	23.7%	8.1% *	11.5%	20.9%	32.0%	68.9%	10.6%	47.5%
Fin. svcs. and real estate	44.7%	7.4%	18.1%	25.7%	49.8%	80.0%	10.5%	70.5%
Retail trade	35.3%	9.6%	12.2%	16.7%	32.9%	66.2%	10.8%	55.8%
Professional services	28.1%	9.9%	15.6%	28.0%	50.4%	76.9%	12.0%	63.2%
Other services	30.6%	8.0%	13.8%	23.7%	34.4%	71.6%	11.9%	53.4%
Ownership								
For profit, incorporated	32.5%	8.7%	14.2%	22.5%	37.5%	75.2%	11.5%	60.1%
For profit, unincorporated	13.3%	7.5%	12.5%	18.4%	33.7%	45.3%	8.8%	35.5%
Nonprofit	26.7%	12.0%	18.7%	31.5%	48.8%	41.2%	16.3%	43.6%
Unknown	60.7%	10.2% *	.	47.3% *	31.2%	65.6%	24.1% *	61.6%
Age of firm								
Less than 5 years	12.6%	8.4%	12.7% *	18.8%	35.6%	44.8%	9.5%	36.1%
5-9 years	14.6%	9.0%	13.7%	22.8%	37.6%	47.7%	10.7%	38.7%
10-19 years	17.3%	7.8%	16.5%	24.9%	36.5%	68.2%	11.3%	42.9%
20 or more years	32.0%	9.4%	14.0%	23.6%	40.3%	75.4%	12.5%	56.0%
Unknown	67.5%	.	.	29.1% *	38.2%	70.3%	22.3% *	67.6%
Multi/single status								
2 or more locations	55.4%	10.7%	11.7%	21.2%	39.1%	72.3%	14.1%	60.1%
1 location only	12.9%	8.7%	14.9%	25.0%	39.7%	26.3%	11.4%	32.8%
Percent full-time employees								
Less than 25%	30.5%	10.2%	13.1% *	15.1%	24.4%	80.9%	11.7%	52.1%
25-49 %	34.1%	3.7%	11.2%	23.0%	33.3%	68.5%	7.2%	57.0%
50-74 %	26.6%	9.4%	9.9%	21.2%	45.7%	62.9%	10.4%	53.0%
75% or more	30.7%	8.9%	15.7%	24.7%	39.8%	73.6%	12.2%	58.6%
Union presence								
No union employees	25.7%	8.4%	14.4%	22.5%	38.4%	65.9%	11.2%	51.1%
Has union employees	67.2%	23.8%	20.0%	42.7%	50.0%	89.9%	24.9%	82.7%
Unknown	60.9%	3.7% *	9.8% *	8.5% *	42.1%	78.5%	5.6% *	73.5%
Percent low wage employees								
50% or more low wage	20.5%	4.1%	11.6%	18.1%	27.4%	58.6%	7.4%	38.7%
Less than 50% low wage	22.6%	9.8%	15.5%	25.7%	45.6%	73.3%	12.7%	52.0%
Unknown	65.5%	11.9%	7.6% *	20.4%	42.1%	74.2%	11.0%	71.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* 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.d(2002) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002**

<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	0.51%	0.57%	0.87%	0.74%	0.77%	1.47%	0.39%	0.94%
Industry group **								
Agric., fish., forest.	2.34%	2.37% *	8.01% *	6.19%	6.61% *	13.90% *	2.73% *	4.82%
Mining and manufacturing	1.12%	2.88% *	2.42%	1.48%	4.14%	4.40%	1.70%	1.92%
Construction	0.98%	1.82%	2.23%	3.24%	5.18%	6.34%	1.00%	2.38%
Utilities and transp.	1.84%	2.06%	5.39% *	3.67%	6.74%	3.01%	1.99%	4.14%
Wholesale trade	1.34%	2.56% *	2.39%	4.30%	4.00%	5.43%	1.72%	4.04%
Fin. svcs. and real estate	1.68%	1.31%	3.30%	3.92%	3.87%	2.80%	1.18%	2.35%
Retail trade	1.69%	1.55%	2.09%	2.43%	3.48%	3.26%	0.95%	2.40%
Professional services	1.23%	0.95%	2.47%	2.02%	2.73%	3.58%	0.81%	2.55%
Other services	1.84%	0.97%	1.72%	2.22%	2.12%	3.30%	0.98%	2.56%
Ownership								
For profit, incorporated	0.62%	0.57%	0.90%	0.89%	1.38%	1.39%	0.46%	1.03%
For profit, unincorporated	0.83%	1.12%	1.88%	3.00%	2.61%	5.80%	0.85%	2.19%
Nonprofit	0.92%	1.27%	2.40%	1.94%	2.96%	5.61%	1.09%	2.52%
Unknown	3.36%	10.00% *	.	16.51% *	6.76%	3.74%	15.40% *	3.20%
Age of firm								
Less than 5 years	1.01%	1.40%	4.24% *	4.50%	5.43%	12.17%	1.22%	3.29%
5-9 years	1.22%	1.04%	2.05%	3.33%	6.34%	5.37%	1.22%	3.92%
10-19 years	0.64%	0.97%	2.04%	1.53%	2.48%	5.48%	0.92%	2.42%
20 or more years	0.70%	0.86%	0.71%	0.92%	1.26%	2.27%	0.44%	1.32%
Unknown	1.59%	.	.	12.88% *	3.21%	1.67%	15.49% *	1.56%
Multi/single status								
2 or more locations	0.94%	2.47%	2.30%	1.67%	0.90%	1.45%	1.64%	1.03%
1 location only	0.46%	0.61%	0.93%	1.16%	1.90%	7.50%	0.46%	1.37%
Percent full-time employees								
Less than 25%	1.55%	2.56%	4.23% *	4.24%	3.56%	4.48%	1.98%	2.86%
25-49 %	2.31%	1.08%	2.99%	1.74%	4.69%	4.89%	1.31%	3.56%
50-74 %	1.85%	0.98%	1.81%	3.09%	4.18%	4.03%	0.93%	3.71%
75% or more	0.72%	0.67%	0.98%	0.83%	1.15%	1.70%	0.43%	1.23%
Union presence								
No union employees	0.45%	0.49%	0.95%	0.68%	0.74%	1.75%	0.37%	0.98%
Has union employees	2.11%	4.38%	5.57%	5.76%	3.01%	1.95%	2.12%	2.20%
Unknown	2.70%	1.46% *	3.79% *	2.76% *	8.23%	2.98%	1.81% *	2.57%
Percent low wage employees								
50% or more low wage	1.43%	0.79%	1.96%	1.19%	2.55%	3.91%	0.87%	2.33%
Less than 50% low wage	0.69%	0.59%	0.86%	1.14%	2.14%	2.05%	0.38%	1.54%
Unknown	1.29%	3.52%	4.79% *	5.29%	2.94%	1.66%	2.41%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2002**

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	14.5%	90.5%	38.3%	66.1%	12.5%	12.7%	73.9%
Firm size								
Less than 50 employees	11.6%	14.6%	86.7%	35.8%	54.3%	1.2%	2.1%	65.8%
50+ employees	57.3%	14.5%	96.1%	41.8%	83.0%	28.9%	28.1%	85.6%
Less than 10 employees	8.8%	16.3%	84.8%	35.5%	51.7%	1.0%	1.7%	55.8%
10-24 employees	14.5%	12.2%	89.2%	35.5%	58.2%	1.4%	2.7%	81.8%
25-99 employees	23.6%	10.7%	92.1%	37.8%	62.8%	2.5%	4.4%	87.6%
100-999 employees	39.2%	10.1%	95.1%	35.2%	76.8%	8.9%	9.2%	90.3%
1000+ employees	71.9%	17.1%	97.3%	45.8%	89.5%	43.2%	41.1%	82.9%
Industry group **								
Agric., fish., forest.	9.3%	24.1%	76.5%	26.1%	53.3%	2.6% *	3.8% *	46.9%
Mining and manufacturing	25.0%	11.1%	91.7%	37.4%	64.5%	10.2%	12.0%	85.0%
Construction	13.9%	11.3%	89.6%	36.8%	56.8%	1.8%	1.7%	71.2%
Utilities and transp.	32.4%	16.4%	90.2%	38.9%	66.8%	23.6%	26.0%	72.3%
Wholesale trade	23.7%	12.1%	91.5%	37.1%	66.2%	10.7%	10.8%	75.0%
Fin. svcs. and real estate	44.7%	13.2%	93.5%	37.9%	78.0%	29.5%	27.0%	73.0%
Retail trade	35.3%	14.7%	90.7%	38.0%	68.4%	13.3%	13.5%	85.2%
Professional services	28.1%	15.9%	88.7%	39.6%	64.3%	9.0%	9.4%	68.9%
Other services	30.6%	15.9%	91.3%	39.5%	63.0%	9.2%	10.2%	70.0%
Ownership								
For profit, incorporated	32.5%	14.7%	91.0%	38.9%	67.5%	14.3%	14.5%	76.5%
For profit, unincorporated	13.3%	16.2%	85.1%	34.4%	53.9%	4.1%	3.0%	64.4%
Nonprofit	26.7%	12.4%	91.4%	39.5%	62.8%	7.9%	10.0%	62.0%
Unknown	60.7%	11.8%	98.6%	34.1%	92.6%	19.0%	19.6%	89.9%
Age of firm								
Less than 5 years	12.6%	13.5%	88.0%	37.3%	54.2%	0.6% *	0.5%	63.4%
5-9 years	14.6%	12.2%	88.9%	36.5%	57.6%	1.0% *	1.2%	64.7%
10-19 years	17.3%	13.5%	88.2%	35.8%	57.6%	1.1%	1.1%	71.8%
20 or more years	32.0%	15.4%	90.5%	39.5%	66.8%	16.6%	17.3%	76.7%
Unknown	67.5%	15.2%	97.1%	39.7%	90.4%	31.0%	29.8%	79.7%
Multi/single status								
2 or more locations	55.4%	14.6%	95.7%	40.5%	82.8%	28.4%	27.6%	85.9%
1 location only	12.9%	14.5%	87.0%	36.7%	54.4%	1.5%	2.4%	65.5%
Percent full-time employees								
Less than 25%	30.5%	18.2%	85.5%	29.6%	64.5%	9.6%	9.8%	66.1%
25-49 %	34.1%	14.1%	93.1%	36.8%	69.4%	11.6%	12.2%	76.4%
50-74 %	26.6%	17.9%	87.6%	39.4%	60.9%	8.0%	8.5%	73.5%
75% or more	30.7%	13.7%	91.2%	38.7%	66.9%	13.7%	13.8%	74.2%
Union presence								
No union employees	25.7%	13.6%	90.1%	37.0%	63.8%	8.4%	8.5%	73.1%
Has union employees	67.2%	21.4%	94.8%	56.1%	84.5%	44.1%	45.0%	81.1%
Unknown	60.9%	21.0%	91.3%	32.2%	79.7%	42.0%	41.6%	77.9%
Percent low wage employees								
50% or more low wage	20.5%	14.7%	88.4%	36.1%	59.2%	5.1%	5.9%	73.0%
Less than 50% low wage	22.6%	13.7%	89.7%	37.6%	61.9%	7.2%	8.0%	72.6%
Unknown	65.5%	17.1%	95.5%	42.6%	86.8%	37.5%	35.2%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.e(2002) Standard error for percent of private-sector establishments othat offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2002**

<b>Characteristics</b>	<b>Two or more plans</b>	<b>Conventional indemnity</b>	<b>Any managed care</b>	<b>Exclusive provider</b>	<b>Mixed provider</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees over 65</b>	<b>With waiting period</b>
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
Firm size								
Less than 50 employees	0.39%	0.39%	0.36%	0.63%	0.62%	0.11%	0.16%	0.76%
50+ employees	0.94%	0.53%	0.30%	0.92%	0.45%	0.49%	0.77%	0.63%
Less than 10 employees								
10-24 employees	0.57%	0.75%	0.71%	0.92%	0.97%	0.16%	0.22%	1.10%
25-99 employees	0.87%	0.86%	0.71%	1.15%	1.29%	0.29%	0.53%	1.07%
100-999 employees	0.74%	0.91%	0.83%	1.19%	1.15%	0.24%	0.42%	0.89%
1000+ employees	0.77%	0.86%	0.77%	0.81%	1.15%	0.64%	1.09%	0.80%
Industry group **								
Agric., fish., forest.	1.47%	0.66%	0.35%	1.42%	0.82%	0.84%	1.16%	0.82%
Mining and manufacturing	2.34%	4.38%	4.29%	4.53%	4.38%	1.39% *	1.46% *	3.85%
Construction	1.12%	0.81%	0.97%	1.63%	1.52%	0.92%	1.08%	1.52%
Utilities and transp.	0.98%	0.72%	0.66%	1.49%	1.07%	0.32%	0.24%	1.76%
Wholesale trade	1.84%	2.31%	2.09%	3.62%	2.34%	1.78%	1.70%	2.76%
Fin. svcs. and real estate	1.34%	1.55%	1.10%	1.84%	1.81%	1.27%	1.14%	1.53%
Retail trade	1.68%	1.24%	0.80%	1.85%	1.48%	1.71%	2.39%	1.15%
Professional services	1.69%	0.75%	0.76%	1.19%	1.05%	0.89%	0.75%	1.11%
Other services	1.23%	0.66%	0.32%	1.45%	1.10%	0.92%	0.88%	1.17%
Ownership								
For profit, incorporated	1.84%	0.87%	0.57%	1.60%	1.14%	1.18%	1.17%	1.01%
For profit, unincorporated	0.62%	0.35%	0.28%	0.74%	0.34%	0.49%	0.48%	0.61%
Nonprofit	0.83%	1.38%	1.49%	0.86%	1.20%	0.36%	0.56%	1.74%
Unknown	0.92%	0.81%	0.94%	1.14%	1.37%	0.74%	1.20%	1.71%
Age of firm								
Less than 5 years	3.36%	1.08%	0.46%	3.65%	1.40%	4.08%	3.92%	0.80%
5-9 years	1.01%	1.68%	1.71%	2.31%	1.45%	0.30% *	0.16%	1.67%
10-19 years	1.22%	1.14%	0.89%	1.20%	1.28%	0.36% *	0.29%	2.02%
20 or more years	0.64%	1.04%	0.80%	0.99%	1.22%	0.14%	0.21%	0.95%
Unknown	0.70%	0.54%	0.33%	1.04%	0.56%	0.52%	0.51%	0.47%
Multi/single status								
2 or more locations	1.59%	0.61%	0.49%	1.97%	1.43%	1.07%	1.22%	1.30%
1 location only	0.94%	0.52%	0.28%	1.06%	0.60%	0.46%	0.74%	0.53%
Percent full-time employees								
Less than 25%	0.46%	0.45%	0.43%	0.57%	0.63%	0.15%	0.19%	0.81%
25-49 %	1.55%	1.44%	1.61%	2.33%	1.93%	1.87%	1.86%	2.04%
50-74 %	2.31%	0.93%	0.72%	1.69%	1.56%	1.00%	1.06%	1.52%
75% or more	1.85%	1.22%	0.92%	1.29%	0.96%	0.65%	0.64%	0.91%
Union presence								
No union employees	0.72%	0.40%	0.30%	0.74%	0.38%	0.59%	0.58%	0.77%
Has union employees	0.45%	0.27%	0.31%	0.57%	0.45%	0.17%	0.31%	0.56%
Unknown	2.11%	2.82%	1.04%	3.30%	1.23%	2.01%	1.92%	0.66%
Percent low wage employees								
50% or more low wage	2.70%	2.36%	1.60%	2.48%	1.58%	2.28%	1.99%	1.99%
Less than 50% low wage	1.43%	0.74%	0.75%	1.23%	1.53%	0.50%	0.47%	0.71%
Unknown	0.69%	0.31%	0.28%	0.79%	0.55%	0.49%	0.48%	0.72%
Unknown	1.29%	0.91%	0.39%	1.58%	1.17%	1.06%	1.13%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002**

<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	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
Industry group **								
Agric., fish., forest.	46.9%	35.4%	77.4%	79.3%	95.1%	76.9%	42.7%	85.1%
Mining and manufacturing	85.0%	76.3%	88.4%	96.6%	92.0%	74.8%	84.2%	86.4%
Construction	71.2%	59.7%	82.6%	91.0%	90.5%	86.6%	68.9%	90.2%
Utilities and transp.	72.3%	58.9%	93.9%	86.8%	88.1%	59.6%	74.2%	70.2%
Wholesale trade	75.0%	61.2%	88.7%	91.9%	90.1%	69.1%	72.3%	79.8%
Fin. svcs. and real estate	73.0%	54.8%	80.4%	86.5%	89.3%	78.3%	62.2%	81.1%
Retail trade	85.2%	60.9%	87.2%	94.0%	97.6%	95.0%	72.8%	95.5%
Professional services	68.9%	56.2%	80.2%	81.0%	85.0%	78.8%	63.3%	81.0%
Other services	70.0%	45.4%	71.6%	82.6%	89.6%	83.1%	57.3%	85.5%
Ownership								
For profit, incorporated	76.5%	59.1%	84.7%	89.5%	92.0%	81.7%	69.9%	85.2%
For profit, unincorporated	64.4%	52.9%	82.1%	90.9%	87.0%	95.6%	59.0%	90.2%
Nonprofit	62.0%	40.7%	61.0%	75.6%	85.3%	74.5%	50.1%	81.5%
Unknown	89.9%	.	100.0% *	88.0%	91.7%	91.2%	27.1% *	91.3%
Age of firm								
Less than 5 years	63.4%	53.6%	81.4%	91.0%	79.1%	87.6%	60.6%	84.1%
5-9 years	64.7%	52.8%	78.0%	86.3%	87.8%	87.9%	61.0%	87.1%
10-19 years	71.8%	58.4%	84.1%	89.7%	91.1%	85.5%	67.7%	89.3%
20 or more years	76.7%	55.9%	81.7%	86.7%	90.7%	86.9%	67.4%	88.2%
Unknown	79.7%	43.2% *	100.0% *	93.1%	91.9%	78.6%	83.8%	79.7%
Multi/single status								
2 or more locations	85.9%	76.1%	89.1%	89.4%	90.9%	83.4%	87.0%	85.8%
1 location only	65.5%	55.4%	80.9%	86.6%	86.2%	23.7% *	64.1%	83.3%
Percent full-time employees								
Less than 25%	66.1%	34.4%	61.0%	79.7%	88.8%	85.8%	48.0%	86.9%
25-49 %	76.4%	46.6%	74.7%	91.6%	92.5%	89.0%	60.4%	90.0%
50-74 %	73.5%	54.7%	78.8%	82.9%	91.5%	94.1%	61.9%	92.3%
75% or more	74.2%	57.8%	83.9%	88.6%	89.9%	79.7%	67.9%	83.5%
Union presence								
No union employees	73.1%	55.9%	82.8%	87.6%	90.3%	82.1%	66.0%	85.5%
Has union employees	81.1%	49.7%	66.1%	86.7%	91.6%	87.6%	61.9%	88.2%
Unknown	77.9%	55.7%	63.9%	96.9%	88.4%	80.8%	60.6%	81.8%
Percent low wage employees								
50% or more low wage	73.0%	46.8%	79.2%	87.8%	94.5%	88.2%	60.2%	90.8%
Less than 50% low wage	72.6%	58.3%	82.8%	87.3%	87.8%	87.8%	67.5%	87.8%
Unknown	78.9%	50.2%	71.4%	94.3%	90.2%	80.1%	58.7%	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.f(2002) 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, 2002**

<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	0.56%	1.10%	1.07%	0.89%	0.80%	0.82%	0.76%	0.63%
Industry group **								
Agric., fish., forest.	3.85%	4.47%	7.94%	13.22%	3.54%	8.46%	3.69%	4.18%
Mining and manufacturing	1.52%	2.93%	3.15%	1.33%	2.07%	3.98%	1.85%	2.14%
Construction	1.76%	2.91%	1.91%	1.80%	3.17%	4.54%	1.97%	1.83%
Utilities and transp.	2.76%	4.31%	2.11%	4.87%	6.58%	5.48%	3.35%	4.78%
Wholesale trade	1.53%	2.78%	1.74%	2.31%	3.58%	4.77%	2.04%	2.87%
Fin. svcs. and real estate	1.15%	2.76%	2.45%	2.70%	2.23%	1.95%	2.17%	1.63%
Retail trade	1.11%	2.98%	2.82%	2.23%	1.07%	0.83%	2.35%	0.62%
Professional services	1.17%	1.79%	1.62%	1.95%	1.92%	3.36%	1.22%	1.64%
Other services	1.01%	1.81%	2.96%	1.25%	1.92%	1.69%	1.61%	1.02%
Ownership								
For profit, incorporated	0.61%	1.20%	1.00%	0.96%	0.79%	0.88%	0.74%	0.78%
For profit, unincorporated	1.74%	2.60%	3.24%	2.30%	3.89%	2.11%	2.18%	1.80%
Nonprofit	1.71%	2.48%	2.59%	2.13%	1.68%	4.44%	1.78%	1.31%
Unknown	0.80%	.	31.62% *	21.00%	2.98%	1.04%	13.24% *	1.09%
Age of firm								
Less than 5 years	1.67%	2.81%	3.06%	2.19%	4.49%	3.85%	1.78%	2.93%
5-9 years	2.02%	2.56%	2.59%	4.29%	3.01%	5.32%	2.17%	2.16%
10-19 years	0.95%	1.43%	1.48%	1.77%	1.19%	3.46%	1.15%	1.38%
20 or more years	0.47%	0.90%	1.24%	0.64%	1.10%	0.64%	0.76%	0.44%
Unknown	1.30%	14.92% *	31.62% *	4.42%	1.90%	1.51%	13.27%	1.31%
Multi/single status								
2 or more locations	0.53%	5.41%	2.43%	1.13%	0.94%	0.83%	1.75%	0.65%
1 location only	0.81%	1.18%	1.06%	1.19%	1.11%	9.39% *	0.86%	1.24%
Percent full-time employees								
Less than 25%	2.04%	3.93%	7.35%	4.88%	3.45%	3.83%	2.62%	2.21%
25-49 %	1.52%	1.29%	5.51%	1.87%	2.53%	1.87%	2.46%	1.34%
50-74 %	0.91%	2.30%	3.27%	2.45%	2.50%	1.40%	1.71%	1.16%
75% or more	0.77%	1.40%	1.00%	0.82%	1.01%	1.30%	0.93%	1.01%
Union presence								
No union employees	0.56%	1.10%	1.13%	1.03%	0.84%	0.87%	0.81%	0.63%
Has union employees	0.66%	4.17%	5.16%	2.70%	2.64%	1.53%	3.10%	1.32%
Unknown	1.99%	8.31%	10.80%	4.18%	7.74%	2.52%	6.38%	2.01%
Percent low wage employees								
50% or more low wage	0.71%	1.41%	1.51%	1.51%	1.39%	2.85%	1.20%	0.98%
Less than 50% low wage	0.72%	1.13%	1.32%	1.08%	1.32%	1.77%	0.84%	0.66%
Unknown	1.48%	4.22%	10.08%	2.43%	2.62%	1.50%	3.18%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.g(2002) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

<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	7.9	6.1	8.9	9.3	9.5	8.8	7.1	9.0
Industry group **								
Agric., fish., forest.	5.4	4.2	8.7	7.0	13.4	7.7	4.9	9.8
Mining and manufacturing	8.5	7.5	8.4	10.4	9.7	7.0	8.3	8.8
Construction	8.8	7.3	10.6	11.7	9.2	11.4	8.6	11.0
Utilities and transp.	7.7	6.4	10.1	8.0	9.3	6.8	7.8	7.6
Wholesale trade	7.8	6.7	10.3	9.1	9.5	5.6	8.0	7.5
Fin. svcs. and real estate	6.6	5.1	7.3	7.8	8.1	6.9	5.7	7.2
Retail trade	10.5	7.4	10.1	10.3	12.1	12.2	8.4	12.2
Professional services	6.7	5.7	7.7	7.5	8.1	7.0	6.3	7.4
Other services	7.7	5.2	8.4	9.4	9.6	8.7	6.6	9.1
Ownership								
For profit, incorporated	8.3	6.5	9.3	9.8	9.8	8.8	7.7	9.2
For profit, unincorporated	6.8	5.8	8.8	10.0	9.5	7.5	6.5	8.5
Nonprofit	5.8	4.0	6.0	6.4	8.2	6.6	4.7	7.6
Unknown	9.4	.	8.7 *	10.1 *	11.6	9.2	1.7 *	9.5
Age of firm								
Less than 5 years	6.5	5.4	8.2	8.6	10.4	10.7	6.1	9.8
5-9 years	7.0	5.7	8.8	9.0	8.4	11.5	6.7	9.2
10-19 years	8.0	6.3	9.6	9.7	10.2	11.2	7.4	10.4
20 or more years	8.1	6.2	8.7	9.2	9.5	8.8	7.3	9.1
Unknown	8.4	3.7 *	26.0 *	14.4	9.2	8.3	16.3	8.4
Multi/single status								
2 or more locations	9.1	8.5	9.8	9.3	9.6	8.8	9.3	9.1
1 location only	7.1	6.0	8.8	9.3	9.0	2.4 *	7.0	8.6
Percent full-time employees								
Less than 25%	8.1	4.1	8.3	9.1	9.5	11.5	5.9	10.6
25-49 %	9.6	6.1	9.8	9.6	10.5	12.0	7.6	11.4
50-74 %	8.5	6.4	9.1	9.3	9.8	11.4	7.2	10.7
75% or more	7.6	6.1	8.8	9.3	9.4	7.6	7.1	8.3
Union presence								
No union employees	7.8	6.1	9.0	9.3	9.5	8.6	7.2	9.0
Has union employees	8.5	5.9	7.2	9.3	10.1	8.9	7.1	9.1
Unknown	8.5	5.1	6.7	8.9	9.3	9.1	5.8	9.1
Percent low wage employees								
50% or more low wage	8.8	5.4	10.1	10.6	11.2	10.9	7.2	11.0
Less than 50% low wage	7.5	6.2	8.7	8.7	8.7	8.8	7.1	8.7
Unknown	8.2	5.8	7.6	11.5	9.1	8.3	6.7	8.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.g(2002) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

<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	0.06	0.15	0.21	0.10	0.23	0.21	0.12	0.14
Industry group **								
Agric., fish., forest.	0.70	0.79	1.90	1.32	2.10	0.32	0.73	1.22
Mining and manufacturing	0.19	0.54	0.46	0.34	0.40	0.62	0.28	0.38
Construction	0.29	0.30	0.62	0.83	0.59	1.79	0.30	0.67
Utilities and transp.	0.42	1.11	1.10	0.59	0.84	0.95	0.71	0.65
Wholesale trade	0.27	0.40	0.53	0.42	0.83	0.53	0.36	0.46
Fin. svcs. and real estate	0.25	0.27	0.43	0.56	0.32	0.36	0.27	0.29
Retail trade	0.25	0.35	0.43	0.57	0.46	0.39	0.34	0.25
Professional services	0.16	0.23	0.44	0.41	0.35	0.65	0.21	0.35
Other services	0.16	0.29	0.53	0.47	0.45	0.40	0.20	0.20
Ownership								
For profit, incorporated	0.07	0.16	0.21	0.09	0.31	0.25	0.12	0.17
For profit, unincorporated	0.18	0.30	0.52	0.64	0.88	0.35	0.20	0.32
Nonprofit	0.18	0.42	0.50	0.28	0.27	0.56	0.27	0.14
Unknown	0.34	.	2.74 *	3.49 *	1.04	0.36	1.15 *	0.33
Age of firm								
Less than 5 years	0.26	0.41	0.70	0.52	0.83	1.51	0.27	0.59
5-9 years	0.27	0.25	0.46	0.52	0.58	1.54	0.25	0.64
10-19 years	0.17	0.27	0.41	0.48	0.49	0.82	0.26	0.30
20 or more years	0.10	0.13	0.28	0.16	0.25	0.35	0.15	0.17
Unknown	0.25	1.29 *	8.22 *	2.23	0.62	0.28	3.50	0.26
Multi/single status								
2 or more locations	0.13	0.84	0.62	0.21	0.26	0.21	0.29	0.15
1 location only	0.11	0.15	0.21	0.14	0.12	0.97 *	0.12	0.17
Percent full-time employees								
Less than 25%	0.70	0.67	1.34	1.12	0.96	1.42	0.58	0.95
25-49 %	0.41	0.53	0.88	0.40	0.45	0.52	0.53	0.34
50-74 %	0.20	0.32	0.49	0.42	0.43	0.60	0.28	0.45
75% or more	0.07	0.19	0.17	0.08	0.33	0.21	0.14	0.14
Union presence								
No union employees	0.08	0.16	0.19	0.10	0.25	0.21	0.12	0.14
Has union employees	0.51	0.90	0.92	0.79	0.62	0.73	0.50	0.67
Unknown	0.55	1.09	1.59	2.17	1.60	0.85	0.95	0.71
Percent low wage employees								
50% or more low wage	0.14	0.18	0.44	0.33	0.34	0.55	0.15	0.19
Less than 50% low wage	0.08	0.16	0.21	0.13	0.23	0.64	0.12	0.27
Unknown	0.20	0.70	1.63	1.05	0.49	0.24	0.55	0.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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