

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.

. 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.(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.

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