

**Table I.B.2.b(2002) Percent of private-sector employees that are enrolled in health insurance at 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	62.4%	65.6%	61.1%	57.7%	59.5%	64.6%	61.3%	62.7%
Industry group **								
Agric., fish., forest.	51.8%	58.1%	58.7%	43.4%	35.4%	70.8%	54.7%	50.0%
Mining and manufacturing	80.9%	69.8%	73.4%	74.0%	80.3%	84.1%	71.7%	82.3%
Construction	61.1%	68.5%	61.8%	58.5%	58.0%	61.9%	63.7%	58.0%
Utilities and transp.	68.3%	65.7%	66.1%	68.0%	69.6%	68.3%	66.4%	68.5%
Wholesale trade	75.2%	75.0%	71.0%	74.9%	75.5%	76.3%	72.1%	76.3%
Fin. svcs. and real estate	77.3%	72.3%	73.3%	74.2%	75.0%	78.7%	72.3%	78.0%
Retail trade	46.2%	61.7%	57.5%	52.0%	49.5%	41.0%	57.9%	43.3%
Professional services	66.8%	67.9%	68.1%	61.3%	61.6%	69.8%	66.2%	67.0%
Other services	42.4%	54.8%	41.9%	37.5%	37.5%	45.1%	43.6%	42.1%
Ownership								
For profit, incorporated	63.1%	66.7%	62.5%	58.9%	61.9%	64.2%	62.5%	63.2%
For profit, unincorporated	56.8%	63.1%	54.3%	49.9%	53.1%	62.6%	57.8%	56.2%
Nonprofit	61.9%	62.9%	57.4%	55.7%	57.2%	68.0%	56.5%	63.1%
Unknown	62.1%	98.4%	33.3% *	80.2%	40.8%	64.0%	89.3%	61.9%
Age of firm								
Less than 5 years	56.1%	66.6%	62.7%	46.7%	54.5%	51.8%	62.2%	49.9%
5-9 years	59.8%	67.6%	54.7%	49.2%	54.9%	72.9%	58.8%	60.6%
10-19 years	58.6%	64.8%	62.9%	55.4%	55.9%	59.4%	61.2%	56.7%
20 or more years	62.4%	65.1%	61.7%	61.2%	63.0%	62.3%	61.8%	62.6%
Unknown	65.9%	31.8% *	60.0% *	65.7%	42.6%	67.3%	53.9%	65.9%
Multi/single status								
2 or more locations	63.7%	75.7%	64.0%	60.9%	61.2%	64.5%	61.3%	63.8%
1 location only	59.8%	65.4%	60.9%	56.6%	56.5%	70.2%	61.2%	57.9%
Percent full-time employees								
Less than 25%	17.6%	33.1%	15.7%	13.1%	12.7%	20.1%	20.2%	17.1%
25-49 %	30.1%	31.3%	26.4%	25.5%	29.9%	31.7%	27.9%	30.6%
50-74 %	47.4%	52.5%	46.5%	42.0%	44.2%	50.0%	47.0%	47.6%
75% or more	71.6%	73.8%	69.5%	68.7%	69.0%	73.2%	70.2%	71.9%
Union presence								
No union employees	61.8%	65.0%	60.8%	56.6%	59.5%	64.5%	61.0%	62.0%
Has union employees	70.0%	82.9%	68.4%	67.9%	68.9%	70.3%	66.9%	70.2%
Unknown	53.8%	66.7%	55.2%	55.6%	34.3%	56.1%	54.2%	53.8%
Percent low wage employees								
50% or more low wage	36.9%	47.8%	38.7%	34.3%	36.8%	35.5%	39.5%	36.0%
Less than 50% low wage	70.3%	70.0%	66.6%	66.4%	71.4%	73.2%	67.2%	71.7%
Unknown	63.4%	66.7%	63.3%	59.7%	47.5%	64.7%	59.9%	63.4%

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.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at 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	0.49%	0.49%	0.84%	0.82%	0.62%	0.96%	0.61%	0.59%
Industry group **								
Agric., fish., forest.	3.61%	5.38%	5.85%	6.30%	8.38%	6.65%	4.75%	5.60%
Mining and manufacturing	1.01%	1.75%	2.50%	0.84%	0.91%	1.87%	1.73%	1.32%
Construction	1.61%	1.53%	3.22%	3.76%	5.11%	5.99%	2.25%	2.69%
Utilities and transp.	3.91%	3.93%	3.25%	3.11%	3.16%	5.33%	1.66%	4.45%
Wholesale trade	1.80%	3.04%	2.55%	2.70%	1.96%	4.40%	2.18%	2.33%
Fin. svcs. and real estate	0.77%	2.19%	3.27%	2.01%	1.70%	1.15%	1.06%	0.95%
Retail trade	0.99%	1.04%	1.63%	2.62%	1.97%	1.32%	1.01%	1.15%
Professional services	1.16%	1.17%	1.31%	1.86%	2.13%	1.78%	1.11%	1.32%
Other services	0.87%	1.96%	2.07%	0.88%	1.31%	1.69%	0.87%	1.07%
Ownership								
For profit, incorporated	0.58%	0.57%	0.90%	0.95%	1.21%	1.19%	0.76%	0.70%
For profit, unincorporated	1.53%	1.43%	2.36%	3.67%	2.76%	3.76%	1.92%	2.24%
Nonprofit	0.97%	2.35%	2.27%	1.77%	2.04%	1.47%	1.72%	1.15%
Unknown	2.08%	27.56%	10.54% *	20.52%	5.81%	1.98%	21.34%	2.05%
Age of firm								
Less than 5 years	2.34%	2.31%	3.27%	4.53%	4.67%	6.12%	1.82%	3.68%
5-9 years	1.06%	1.44%	2.73%	1.73%	3.65%	4.29%	0.84%	1.88%
10-19 years	0.64%	0.81%	0.94%	1.38%	1.75%	2.42%	0.67%	1.10%
20 or more years	0.59%	1.23%	1.31%	0.89%	1.01%	1.27%	1.07%	0.75%
Unknown	1.20%	9.66% *	18.97% *	5.69%	5.50%	1.28%	12.40%	1.20%
Multi/single status								
2 or more locations	0.86%	3.83%	2.67%	2.44%	0.97%	1.03%	2.34%	0.87%
1 location only	0.57%	0.50%	0.89%	0.49%	1.35%	3.23%	0.51%	0.96%
Percent full-time employees								
Less than 25%	1.50%	4.19%	2.96%	1.58%	1.07%	1.80%	2.76%	1.46%
25-49 %	1.23%	1.50%	1.35%	0.81%	1.85%	1.96%	0.52%	1.58%
50-74 %	1.48%	1.11%	2.40%	2.20%	1.43%	2.16%	0.73%	1.82%
75% or more	0.46%	0.73%	0.89%	0.79%	0.98%	0.78%	0.76%	0.54%
Union presence								
No union employees	0.46%	0.63%	0.85%	0.73%	0.66%	0.94%	0.50%	0.62%
Has union employees	1.09%	5.40%	5.15%	3.42%	2.35%	1.10%	3.98%	0.87%
Unknown	2.52%	3.89%	5.75%	8.34%	5.99%	2.69%	5.98%	2.61%
Percent low wage employees								
50% or more low wage	0.69%	0.93%	1.40%	1.42%	1.01%	1.47%	0.76%	0.96%
Less than 50% low wage	0.55%	0.64%	1.00%	1.07%	1.03%	1.31%	0.65%	0.65%
Unknown	1.44%	3.93%	4.25%	3.86%	3.85%	1.63%	4.15%	1.45%

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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