

Table I.B.2.c(2002) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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%	14.6%	16.9%	28.9%	47.4%	79.1%	19.7%	66.5%
Industry group **								
Agric., fish., forest.	25.7%	10.9% *	21.2% *	13.8% *	30.8% *	43.6% *	14.3%	32.5%
Mining and manufacturing	57.4%	15.2% *	19.9%	31.1%	46.2%	74.2%	22.9%	62.8%
Construction	29.8%	14.3%	18.1%	24.1%	42.0%	72.4%	19.3%	42.5%
Utilities and transp.	66.1%	21.3%	16.7%	24.8%	41.9%	82.8%	18.1%	72.7%
Wholesale trade	48.4%	10.4% *	15.5%	29.6%	55.6%	70.3%	17.4%	60.3%
Fin. svcs. and real estate	75.5%	11.8%	16.5%	31.0%	58.7%	92.1%	16.9%	84.1%
Retail trade	57.9%	15.3%	13.5%	21.8%	39.9%	80.1%	15.6%	68.1%
Professional services	61.1%	17.0%	19.2%	36.7%	55.0%	79.8%	23.9%	70.0%
Other services	50.0%	13.3%	15.2%	27.7%	39.9%	72.6%	18.7%	58.0%
Ownership								
For profit, incorporated	57.9%	14.2%	16.8%	26.6%	46.3%	80.4%	18.3%	67.9%
For profit, unincorporated	39.2%	12.8%	13.5%	24.6%	50.3%	68.8%	15.4%	53.0%
Nonprofit	57.0%	21.4%	20.7%	41.4%	51.9%	74.7%	32.0%	62.1%
Unknown	72.0%	4.7% *	.	62.4% *	27.7% *	76.8%	57.7% *	72.1%
Age of firm								
Less than 5 years	30.4%	15.7%	16.2%	22.0%	45.5%	68.6%	16.3%	44.7%
5-9 years	38.1%	16.7%	16.0%	30.1%	51.2%	68.3%	18.4%	54.7%
10-19 years	37.2%	12.7%	17.6%	32.7%	46.8%	67.5%	21.5%	48.7%
20 or more years	57.7%	14.7%	16.8%	27.8%	48.3%	82.7%	19.5%	66.6%
Unknown	74.5%	.	.	45.5%	39.3%	76.8%	27.7% *	74.6%
Multi/single status								
2 or more locations	70.6%	29.3%	11.1%	31.4%	48.5%	79.4%	29.4%	71.8%
1 location only	29.0%	14.3%	17.3%	28.1%	45.6%	68.8%	18.6%	42.2%
Percent full-time employees								
Less than 25%	49.7%	17.1%	16.3% *	15.1%	32.1%	76.1%	15.9%	57.5%
25-49 %	56.4%	8.5%	11.3% *	27.4%	39.5%	81.2%	12.4%	66.2%
50-74 %	54.7%	13.6%	13.1%	33.4%	51.9%	77.2%	23.0%	64.2%
75% or more	58.2%	15.3%	18.1%	29.4%	48.6%	79.3%	19.9%	67.6%
Union presence								
No union employees	50.0%	13.8%	16.5%	26.5%	47.2%	74.3%	18.0%	60.6%
Has union employees	78.7%	40.5%	28.8%	53.7%	54.5%	88.2%	48.4%	80.9%
Unknown	75.2%	4.4% *	8.4% *	9.1% *	33.5% *	83.8%	6.4% *	77.5%
Percent low wage employees								
50% or more low wage	36.7%	7.3%	12.3%	21.9%	38.3%	60.9%	13.7%	44.5%
Less than 50% low wage	49.8%	16.4%	18.3%	31.9%	53.0%	79.4%	21.6%	62.6%
Unknown	77.0%	14.3%	8.7% *	20.1% *	38.9%	81.7%	10.5%	78.2%

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.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.75%	1.24%	1.21%	1.46%	1.61%	0.95%	0.95%	0.85%
Industry group **								
Agric., fish., forest.	4.42%	4.83% *	8.64% *	4.60% *	11.56% *	14.57% *	3.68%	6.56%
Mining and manufacturing	1.30%	5.83% *	3.31%	1.75%	4.25%	2.04%	2.02%	1.38%
Construction	2.35%	2.99%	3.67%	3.81%	4.58%	7.76%	1.82%	3.52%
Utilities and transp.	2.59%	5.58%	4.75%	5.62%	5.11%	3.60%	3.40%	2.93%
Wholesale trade	3.95%	3.30% *	3.48%	4.76%	4.46%	7.04%	1.65%	4.60%
Fin. svcs. and real estate	1.84%	2.05%	2.92%	4.95%	4.81%	1.29%	2.12%	2.08%
Retail trade	2.04%	3.13%	2.25%	2.81%	4.19%	1.97%	2.00%	2.25%
Professional services	1.56%	1.98%	3.26%	4.48%	2.70%	1.46%	3.26%	1.71%
Other services	1.78%	2.03%	2.29%	2.31%	1.92%	3.13%	1.86%	2.36%
Ownership								
For profit, incorporated	0.56%	1.38%	1.23%	1.21%	1.35%	0.71%	0.83%	0.70%
For profit, unincorporated	2.53%	2.36%	2.41%	3.63%	4.61%	7.42%	1.53%	3.76%
Nonprofit	2.06%	3.32%	2.76%	5.10%	3.05%	2.65%	4.20%	2.13%
Unknown	2.81%	15.39% *	.	21.13% *	9.59% *	3.18%	20.23% *	2.69%
Age of firm								
Less than 5 years	3.11%	3.86%	2.44%	5.02%	7.49%	10.24%	2.68%	5.77%
5-9 years	2.68%	2.53%	2.97%	3.70%	5.52%	8.91%	2.44%	4.13%
10-19 years	2.24%	1.42%	2.43%	3.52%	3.79%	6.32%	3.15%	2.37%
20 or more years	1.08%	1.61%	1.15%	0.90%	1.99%	1.19%	0.87%	1.24%
Unknown	1.08%	.	.	12.69%	7.73%	0.77%	22.92% *	1.07%
Multi/single status								
2 or more locations	0.88%	6.75%	2.52%	3.67%	1.97%	0.86%	5.49%	0.88%
1 location only	0.84%	1.28%	1.30%	1.22%	2.09%	4.77%	0.67%	1.52%
Percent full-time employees								
Less than 25%	3.66%	4.86%	4.99% *	4.15%	6.12%	6.34%	3.74%	3.89%
25-49 %	1.40%	2.26%	3.73% *	2.75%	4.70%	2.14%	2.00%	1.78%
50-74 %	2.77%	1.64%	3.47%	6.06%	4.76%	3.44%	4.20%	2.81%
75% or more	0.91%	1.30%	1.19%	1.25%	2.04%	1.08%	0.60%	0.99%
Union presence								
No union employees	0.79%	1.16%	1.24%	0.86%	1.21%	1.28%	0.74%	0.90%
Has union employees	2.20%	7.85%	7.92%	7.81%	3.86%	1.88%	7.31%	2.07%
Unknown	2.79%	1.76% *	3.76% *	3.65% *	10.49% *	1.73%	2.61% *	2.66%
Percent low wage employees								
50% or more low wage	1.94%	2.08%	2.09%	1.55%	3.02%	3.27%	2.00%	2.14%
Less than 50% low wage	1.10%	1.21%	1.34%	2.03%	1.78%	2.05%	1.09%	1.34%
Unknown	1.23%	4.28%	5.09% *	6.62% *	5.06%	0.99%	2.75%	1.26%

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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