

**Table I.B.3.b.(1)(2002) Percent of private-sector full-time employees eligible for 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	87.3%	92.4%	90.8%	88.6%	85.7%	86.6%	90.5%	86.6%
Industry group **								
Agric., fish., forest.	77.3%	87.2%	86.3%	66.4%	60.7%	89.3%	77.6%	77.2%
Mining and manufacturing	93.1%	95.6%	95.3%	92.8%	93.5%	92.6%	94.7%	92.8%
Construction	80.1%	89.8%	83.8%	77.4%	74.6%	77.2%	83.9%	75.6%
Utilities and transp.	87.5%	93.5%	95.0%	94.6%	94.5%	83.9%	95.1%	86.4%
Wholesale trade	91.6%	97.1%	94.1%	95.0%	92.2%	87.8%	94.9%	90.4%
Fin. svcs. and real estate	91.8%	92.7%	92.7%	96.7%	95.3%	90.5%	93.6%	91.5%
Retail trade	81.1%	90.8%	90.8%	89.4%	79.2%	76.8%	90.3%	78.5%
Professional services	90.1%	94.4%	95.0%	94.2%	86.1%	89.7%	95.0%	89.0%
Other services	79.5%	88.7%	85.8%	81.3%	76.0%	78.7%	84.1%	78.5%
Ownership								
For profit, incorporated	87.8%	92.1%	91.1%	88.2%	87.2%	87.0%	90.5%	87.1%
For profit, unincorporated	86.9%	93.7%	87.6%	85.1%	84.3%	85.6%	88.9%	85.7%
Nonprofit	88.0%	91.7%	91.8%	92.7%	84.4%	88.3%	92.2%	87.3%
Unknown	80.3%	100.0%	100.0% *	99.4%	62.1%	81.8%	100.0%	80.1%
Age of firm								
Less than 5 years	86.3%	92.3%	91.5%	79.6%	85.0%	83.9%	91.8%	80.1%
5-9 years	88.6%	92.9%	88.0%	86.4%	82.6%	92.5%	89.1%	88.3%
10-19 years	87.3%	92.2%	90.2%	87.9%	84.5%	84.8%	90.6%	84.9%
20 or more years	89.0%	92.3%	91.8%	90.1%	88.7%	87.9%	90.6%	88.6%
Unknown	84.0%	83.8%	100.0% *	94.2%	65.0%	85.1%	90.6%	84.0%
Multi/single status								
2 or more locations	86.9%	95.0%	94.7%	92.1%	86.7%	86.5%	92.5%	86.7%
1 location only	88.4%	92.3%	90.6%	87.5%	83.9%	90.0%	90.3%	86.0%
Percent full-time employees								
Less than 25%	91.1%	91.6%	89.7%	93.7%	85.7%	92.4%	93.1%	90.7%
25-49 %	80.7%	90.6%	89.3%	87.8%	85.4%	75.3%	90.2%	78.7%
50-74 %	86.1%	91.6%	92.4%	86.7%	84.9%	84.5%	91.0%	84.6%
75% or more	87.7%	92.6%	90.7%	88.8%	85.8%	87.2%	90.4%	87.1%
Union presence								
No union employees	87.9%	92.4%	91.4%	88.6%	87.0%	86.5%	90.9%	86.9%
Has union employees	88.1%	92.0%	84.0%	92.0%	88.1%	87.8%	89.3%	88.0%
Unknown	81.4%	92.8%	77.6%	70.7%	59.5%	84.8%	71.1%	81.8%
Percent low wage employees								
50% or more low wage	78.4%	86.2%	81.8%	77.2%	75.3%	80.0%	80.4%	77.7%
Less than 50% low wage	92.0%	93.5%	92.4%	92.0%	91.9%	91.4%	92.7%	91.6%
Unknown	83.8%	91.4%	90.9%	81.4%	70.7%	84.8%	82.9%	83.8%

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.

\*\* 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.3.b.(1)(2002) Standard error for percent of private-sector full-time employees eligible for 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	0.46%	0.49%	0.52%	0.50%	0.82%	0.96%	0.39%	0.61%
Industry group **								
Agric., fish., forest.	3.81%	2.91%	5.25%	11.20%	8.45%	5.31%	5.24%	6.53%
Mining and manufacturing	0.87%	0.60%	1.23%	0.99%	0.57%	1.52%	0.66%	1.05%
Construction	1.52%	0.89%	3.31%	3.59%	5.63%	5.07%	2.59%	2.39%
Utilities and transp.	3.60%	2.39%	1.14%	1.53%	1.70%	4.69%	0.60%	4.04%
Wholesale trade	1.43%	0.76%	1.56%	0.72%	1.27%	3.58%	0.77%	1.82%
Fin. svcs. and real estate	0.96%	1.55%	3.16%	0.76%	1.46%	1.27%	1.20%	1.08%
Retail trade	1.32%	0.72%	1.44%	1.40%	2.55%	2.10%	0.76%	1.68%
Professional services	0.95%	0.43%	0.44%	0.98%	2.75%	1.51%	0.29%	1.18%
Other services	0.75%	2.02%	1.58%	1.46%	1.44%	1.37%	0.75%	0.94%
Ownership								
For profit, incorporated	0.51%	0.65%	0.76%	0.72%	0.50%	0.99%	0.61%	0.69%
For profit, unincorporated	1.29%	0.51%	3.27%	4.47%	2.49%	3.17%	1.88%	1.89%
Nonprofit	1.25%	1.00%	1.54%	0.88%	3.15%	1.26%	0.77%	1.34%
Unknown	1.98%	27.89%	31.62% *	23.42%	8.21%	2.29%	21.08%	1.95%
Age of firm								
Less than 5 years	2.39%	1.16%	2.38%	5.53%	3.99%	3.47%	1.19%	4.18%
5-9 years	0.85%	1.09%	1.88%	1.68%	2.72%	2.18%	0.80%	1.89%
10-19 years	0.50%	0.51%	1.06%	1.21%	1.37%	1.54%	0.75%	0.71%
20 or more years	0.48%	0.75%	0.58%	0.88%	0.54%	1.21%	0.89%	0.70%
Unknown	1.04%	25.07%	31.62% *	2.52%	6.97%	1.25%	13.86%	1.05%
Multi/single status								
2 or more locations	0.68%	1.47%	1.18%	1.22%	1.19%	0.99%	1.67%	0.73%
1 location only	0.37%	0.50%	0.61%	0.61%	1.43%	1.74%	0.34%	0.81%
Percent full-time employees								
Less than 25%	1.03%	3.80%	3.47%	2.50%	2.91%	1.22%	1.18%	1.36%
25-49 %	2.89%	1.58%	3.90%	2.24%	3.21%	4.35%	1.53%	3.51%
50-74 %	1.31%	1.59%	1.22%	3.99%	1.60%	1.38%	1.30%	1.72%
75% or more	0.56%	0.43%	0.67%	0.48%	0.95%	1.01%	0.49%	0.71%
Union presence								
No union employees	0.41%	0.54%	0.36%	0.54%	0.49%	0.98%	0.23%	0.57%
Has union employees	0.87%	4.25%	6.34%	1.75%	2.53%	1.24%	3.73%	1.04%
Unknown	2.99%	2.00%	6.28%	9.78%	8.40%	2.48%	8.56%	2.88%
Percent low wage employees								
50% or more low wage	0.82%	2.22%	1.39%	1.06%	1.67%	1.70%	1.49%	1.16%
Less than 50% low wage	0.41%	0.33%	0.69%	0.40%	0.82%	1.23%	0.21%	0.65%
Unknown	1.29%	2.44%	3.38%	5.98%	4.60%	1.47%	6.01%	1.27%

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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