Table I.A.1(2001) Number of private-sector establishments by firm size and selected characteristics: United States, 2001

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	6,144,887	3,594,396	752,265	506,256	402,647	889,324	4,654,691	1,490,196
Industry group **								
Agric., fish., forest.	199,504	171,360	14,827	8,286	2,799	2,232 *	191,490	8,014
Mining and manufacturing	332,715	139,961	60,403	57,201	36,158	38,992	233,341	99,374
Construction	569,699	431,658	78,710	40,180	11,822	7,329	538,290	31,409
Utilities and transp.	127,773	67,170	14,143	10,517	10,612	25,332	87,282	40,491
Wholesale trade	361,662	208,584	41,068	37,245	27,588	47,177	272,766	88,896
Fin. svs. and real est.	565,722	258,499	39,984	28,576	48,694	189,969	312,592	253,130
Retail trade	1,084,352	530,171	119,826	79,778	79,051	275,527	698,686	385,666
Professional services	1,317,468	860,276	164,601	90,089	73,550	128,951	1,078,228	239,240
Other Services	1,585,992	926,718	218,704	154,384	112,372	173,814	1,242,016	343,976
Ownership								
For profit, incorporated	3,951,426	1,972,579	553,270	382,419	280,029	763,128	2,763,611	1,187,815
For profit, unincorporated	1,463,247	1,237,424	110,432	51,869	34,599	28,924	1,380,067	83,180
Nonprofit	635,497	375,352	88,163	70,375	78,178	23,430	500,851	134,646
Unknown	94,717	9,041	400 *	1,593 *	9,841	73,841	10,162	84,554
Age of firm								
Less than 5 years	797,782	645,442	91,771	35,412	16,310	8,846	760,176	37,606
5-9 years	934,827	699,405	120,142	63,303	26,624	25,353	862,317	72,510
10-19 years	1,408,185	993,940	195,340	119,988	65,103	33,814	1,267,274	140,911
20 or more years	2,553,438	1,246,321	342,949	282,861	267,059	414,248	1,751,878	801,560
Unknown	450,655	9,288	2,062	4,692	27,550	407,062	13,047	437,609
Multi/single status								
2 or more locations	1,533,353	35,953	77,992	183,156	348,560	887,692	198,659	1,334,694
1 location only	4,611,534	3,558,443	674,273	323,101	54,086	1,631	4,456,032	155,502
Percent full-time employees								
Less than 25%	743,541	533,810	81,922	50,879	31,167	45,764	649,329	94,213
25-49%	466,749	217,645	70,316	44,667	34,988	99,133	316,784	149,965
50-74%	956,004	581,653	116,385	70,133	60,759	127,075	737,282	218,723
75% or more	3,978,592	2,261,287	483,643	340,577	275,733	617,352	2,951,297	1,027,296
Union presence								
No union employees	5,647,375	3,427,088	710,479	474,661	367,285	667,862	4,428,033	1,219,342
Has union employees	279,838	52,244	26,248	22,743	28,141	150,462	91,328	188,510
Unknown	217,674	115,064	15,538	8,852	7,220	70,999	135,330	82,344
Percent low-wage employees **								
50% or more low wage	1,980,893	1,242,532	257,073	177,959	152,722	150,607	1,604,214	376,678
Less than 50% low wage	3,344,866	2,139,771	465,978	309,860	215,620	213,639	2,798,750	546,116
Unknown	819,128	212,093	29,215	18,438	34,305	525,078	251,727	567,401

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Totals may not sum exactly because of rounding.
*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.1(2001) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2001

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	44,951	29,655	14,616	9,912	5,924	28,951	28,476	30,494
Industry group **								
Agric., fish., forest.	3,997	3,818	1,867	2,346	770	750 *	4,380	1,440
Mining and manufacturing	8,691	6,877	3,869	2,479	2,476	2,968	6,782	3,542
Construction	7,486	8,581	3,883	2,415	717	2,168	6,767	3,800
Utilities and transp.	5,794	4,799	2,250	1,282	2,234	3,099	4,420	3,819
Wholesale trade	7,474	6,598	2,999	2,141	2,622	4,613	5,589	5,177
Fin. svs. and real est.	19,643	10,835	3,035	1,824	2,798	16,190	10,503	16,286
Retail trade	12,006	6,855	5,747	3,564	2,746	11,672	7,807	10,510
Professional services	20,553	17,215	3,781	4,557	4,308	6,346	16,026	8,651
Other Services	20,119	13,489	7,857	5,397	4,347	9,768	15,105	10,431
Ownership								
For profit, incorporated	34,840	22,215	13,546	6,209	4,489	28,259	28,376	29,341
For profit, unincorporated	21,090	22,158	5,092	3,557	3,311	4,026	21,758	5,670
Nonprofit	11,229	8,563	3,343	4,007	2,983	2,024	9,727	4,266
Unknown	4,061	1,339	400 *	666 *	1,937	3,787	1,202	3,677
Age of firm								
Less than 5 years	21,238	18,043	7,258	3,032	2,142	1,430	21,573	2,683
5-9 years	25,536	24,190	5,726	3,887	1,917	4,667	24,203	6,610
10-19 years	32,687	25,674	7,865	7,348	2,410	4,107	32,040	4,704
20 or more years	27,123	18,839	9,146	6,896	6,192	21,115	19,305	24,605
Unknown	14,323	2,420	607	1,301	2,926	14,039	2,529	13,771
Multi/single status								
2 or more locations	29,425	4,763	5,128	5,971	5,391	28,700	7,506	29,145
1 location only	29,626	29,389	13,494	10,508	2,520	365	29,603	4,083
Percent full-time employees								
Less than 25%	9,795	10,628	4,053	4,340	2,871	4,929	10,691	6,309
25-49%	9,254	9,418	5,134	4,190	2,790	7,185	8,596	6,921
50-74%	18,655	13,918	7,644	2,201	2,671	10,017	17,197	10,826
75% or more	37,931	22,252	11,830	6,587	7,403	26,388	22,693	29,713
Union presence								
No union employees	36,134	27,815	12,101	8,801	4,557	25,987	29,309	25,285
Has union employees	13,146	2,303	4,071	2,473	2,458	11,799	3,356	12,611
Unknown	9,962	7,815	2,046	1,535	1,410	6,886	7,279	6,982
Percent low-wage employees **								
50% or more low wage	24,232	18,794	10,889	5,702	5,239	7,399	20,309	11,118
Less than 50% low wage	29,857	28,468	11,302	7,199	3,828	12,013	23,188	17,043
Unknown	28,659	11,707	2,696	2,129	3,735	23,790	12,129	23,611

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.1.a(2001) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2001

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	6,144,887	58.5%	12.2%	8.2%	6.6%	14.5%	75.7%	24.3%
Industry group **								
Agric., fish., forest.	199,504	85.9%	7.4%	4.2%	1.4%	1.1% *	96.0%	4.0%
Mining and manufacturing	332,715	42.1%	18.2%	17.2%	10.9%	11.7%	70.1%	29.9%
Construction	569,699	75.8%	13.8%	7.1%	2.1%	1.3%	94.5%	5.5%
Utilities and transp.	127,773	52.6%	11.1%	8.2%	8.3%	19.8%	68.3%	31.7%
Wholesale trade	361,662	57.7%	11.4%	10.3%	7.6%	13.0%	75.4%	24.6%
Fin. svs. and real est.	565,722	45.7%	7.1%	5.1%	8.6%	33.6%	55.3%	44.7%
Retail trade	1,084,352	48.9%	11.1%	7.4%	7.3%	25.4%	64.4%	35.6%
Professional services	1,317,468	65.3%	12.5%	6.8%	5.6%	9.8%	81.8%	18.2%
Other Services	1,585,992	58.4%	13.8%	9.7%	7.1%	11.0%	78.3%	21.7%
Ownership								
For profit, incorporated	3,951,426	49.9%	14.0%	9.7%	7.1%	19.3%	69.9%	30.1%
For profit, unincorporated	1,463,247	84.6%	7.5%	3.5%	2.4%	2.0%	94.3%	5.7%
Nonprofit	635,497	59.1%	13.9%	11.1%	12.3%	3.7%	78.8%	21.2%
Unknown	94,717	9.5%	0.4% *	1.7% *	10.4%	78.0%	10.7%	89.3%
Age of firm								
Less than 5 years	797,782	80.9%	11.5%	4.4%	2.0%	1.1%	95.3%	4.7%
5-9 years	934,827	74.8%	12.9%	6.8%	2.8%	2.7%	92.2%	7.8%
10-19 years	1,408,185	70.6%	13.9%	8.5%	4.6%	2.4%	90.0%	10.0%
20 or more years	2,553,438	48.8%	13.4%	11.1%	10.5%	16.2%	68.6%	31.4%
Unknown	450,655	2.1%	0.5%	1.0%	6.1%	90.3%	2.9%	97.1%
Multi/single status								
2 or more locations	1,533,353	2.3%	5.1%	11.9%	22.7%	57.9%	13.0%	87.0%
1 location only	4,611,534	77.2%	14.6%	7.0%	1.2%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	743,541	71.8%	11.0%	6.8%	4.2%	6.2%	87.3%	12.7%
25-49%	466,749	46.6%	15.1%	9.6%	7.5%	21.2%	67.9%	32.1%
50-74%	956,004	60.8%	12.2%	7.3%	6.4%	13.3%	77.1%	22.9%
75% or more	3,978,592	56.8%	12.2%	8.6%	6.9%	15.5%	74.2%	25.8%
Union presence								
No union employees	5,647,375	60.7%	12.6%	8.4%	6.5%	11.8%	78.4%	21.6%
Has union employees	279,838	18.7%	9.4%	8.1%	10.1%	53.8%	32.6%	67.4%
Unknown	217,674	52.9%	7.1%	4.1%	3.3%	32.6%	62.2%	37.8%
Percent low-wage employees **								
50% or more low wage	1,980,893	62.7%	13.0%	9.0%	7.7%	7.6%	81.0%	19.0%
Less than 50% low wage	3,344,866	64.0%	13.9%	9.3%	6.4%	6.4%	83.7%	16.3%
Unknown	819,128	25.9%	3.6%	2.3%	4.2%	64.1%	30.7%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*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.1.a(2001) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2001

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	44,951	0.47%	0.23%	0.17%	0.08%	0.40%	0.37%	0.37%
Industry group **								
Agric., fish., forest.	3,997	1.45%	0.90%	1.07%	0.41%	0.41% *	0.75%	0.75%
Mining and manufacturing	8,691	1.38%	1.03%	0.86%	0.73%	0.68%	0.77%	0.77%
Construction	7,486	0.95%	0.71%	0.43%	0.12%	0.36%	0.63%	0.63%
Utilities and transp.	5,794	2.98%	1.79%	0.79%	1.36%	2.22%	2.35%	2.35%
Wholesale trade	7,474	1.32%	0.91%	0.66%	0.64%	1.23%	1.18%	1.18%
Fin. svs. and real est.	19,643	1.66%	0.60%	0.37%	0.54%	1.86%	1.68%	1.68%
Retail trade	12,006	0.70%	0.53%	0.31%	0.27%	0.90%	0.72%	0.72%
Professional services	20,553	0.67%	0.27%	0.40%	0.32%	0.39%	0.51%	0.51%
Other Services	20,119	0.65%	0.50%	0.31%	0.30%	0.53%	0.51%	0.51%
Ownership								
For profit, incorporated	34,840	0.62%	0.28%	0.17%	0.12%	0.61%	0.61%	0.61%
For profit, unincorporated	21,090	0.58%	0.39%	0.24%	0.22%	0.29%	0.40%	0.40%
Nonprofit	11,229	0.70%	0.57%	0.56%	0.39%	0.33%	0.58%	0.58%
Unknown	4,061	1.17%	0.47% *	0.77% *	2.05%	2.04%	1.13%	1.13%
Age of firm								
Less than 5 years	21,238	0.96%	0.73%	0.38%	0.28%	0.15%	0.35%	0.35%
5-9 years	25,536	0.94%	0.68%	0.46%	0.20%	0.47%	0.65%	0.65%
10-19 years	32,687	0.52%	0.42%	0.46%	0.21%	0.30%	0.36%	0.36%
20 or more years	27,123	0.71%	0.37%	0.29%	0.21%	0.72%	0.77%	0.77%
Unknown	14,323	0.51%	0.13%	0.32%	0.62%	0.92%	0.53%	0.53%
Multi/single status								
2 or more locations	29,425	0.33%	0.34%	0.47%	0.45%	0.83%	0.53%	0.53%
1 location only	29,626	0.31%	0.27%	0.25%	0.05%	0.01%	0.09%	0.09%
Percent full-time employees								
Less than 25%	9,795	0.89%	0.56%	0.58%	0.40%	0.66%	0.84%	0.84%
25-49%	9,254	2.04%	1.06%	0.76%	0.57%	1.53%	1.32%	1.32%
50-74%	18,655	1.15%	0.68%	0.30%	0.24%	1.00%	1.05%	1.05%
75% or more	37,931	0.62%	0.27%	0.18%	0.15%	0.56%	0.57%	0.57%
Union presence								
No union employees	36,134	0.45%	0.19%	0.17%	0.07%	0.42%	0.38%	0.38%
Has union employees	13,146	1.01%	1.39%	1.18%	0.91%	1.83%	1.56%	1.56%
Unknown	9,962	2.79%	1.14%	0.80%	0.65%	2.39%	2.44%	2.44%
Percent low-wage employees **								
50% or more low wage	24,232	0.61%	0.51%	0.31%	0.25%	0.35%	0.47%	0.47%
Less than 50% low wage	29,857	0.61%	0.33%	0.25%	0.09%	0.33%	0.43%	0.43%
Unknown	28,659	1.26%	0.31%	0.30%	0.46%	1.27%	1.21%	1.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	58.3%	38.6%	67.4%	83.2%	95.4%	99.4%	46.0%	96.9%
Industry group **								
Agric., fish., forest.	30.7%	25.4%	52.2%	67.6%	76.7%	100.0%	28.5%	83.8%
Mining and manufacturing	73.8%	47.8%	83.3%	93.6%	99.2%	100.0%	63.2%	98.7%
Construction	48.5%	38.1%	75.2%	86.1%	91.1%	100.0%	45.9%	93.5%
Utilities and transp.	64.3%	39.7%	77.0%	85.2%	99.1%	99.2%	48.4%	98.7%
Wholesale trade	66.9%	48.8%	77.2%	90.9%	99.6%	99.6%	56.5%	98.6%
Fin. svs. and real est.	71.5%	42.0%	82.1%	92.8%	97.2%	99.5%	49.4%	98.7%
Retail trade	63.7%	36.2%	67.1%	84.1%	96.4%	99.7%	44.7%	98.1%
Professional services	63.3%	49.2%	78.3%	90.4%	97.2%	99.7%	55.6%	97.8%
Other Services	47.2%	28.0%	48.2%	70.9%	91.1%	98.5%	34.4%	93.2%
Ownership								
For profit, incorporated	66.3%	44.8%	70.3%	83.4%	95.3%	99.5%	52.9%	97.2%
For profit, unincorporated	34.5%	28.5%	49.2%	73.7%	90.5%	98.1%	31.2%	90.2%
Nonprofit	59.1%	39.9%	72.2%	88.8%	98.0%	98.2%	48.9%	97.0%
Unknown	90.1%	7.0% *	100.0% *	100.0%	96.8%	99.1%	17.2% *	98.9%
Age of firm								
Less than 5 years	35.3%	30.4%	43.6%	66.2%	89.0%	88.7%	32.9%	85.0%
5-9 years	44.4%	36.0%	57.6%	74.1%	83.7%	98.4%	40.7%	88.6%
10-19 years	50.7%	39.3%	69.3%	79.1%	91.9%	97.3%	46.1%	91.4%
20 or more years	68.0%	43.9%	76.5%	89.3%	97.9%	99.6%	54.3%	97.9%
Unknown	97.1%	18.5% *	15.2% *	72.6%	95.0%	99.7%	23.9% *	99.3%
Multi/single status								
2 or more locations	95.3%	70.4%	77.4%	86.3%	96.0%	99.4%	78.2%	97.8%
1 location only	46.0%	38.3%	66.3%	81.4%	91.9%	98.7%	44.5%	89.2%
Percent full-time employees								
Less than 25%	23.1%	8.9%	28.1%	60.2%	85.1%	96.4%	13.5%	89.0%
25-49%	57.8%	32.8%	50.8%	68.8%	96.2%	99.4%	39.3%	96.9%
50-74%	54.4%	36.5%	59.2%	80.0%	92.6%	99.7%	42.3%	95.4%
75% or more	65.9%	46.7%	78.5%	89.2%	97.1%	99.6%	54.7%	98.0%
Union presence								
No union employees	57.2%	39.2%	67.5%	83.3%	95.4%	99.3%	46.4%	96.6%
Has union employees	89.2%	54.9%	84.2%	90.8%	99.1%	99.9%	67.8%	99.6%
Unknown	46.6%	12.4%	38.0%	55.4%	81.3%	99.4%	16.6%	96.0%
Percent low-wage employees **								
50% or more low wage	40.7%	22.5%	44.2%	69.2%	92.9%	98.7%	28.5%	92.7%
Less than 50% low wage	64.7%	50.1%	82.6%	92.3%	97.5%	99.0%	58.3%	97.7%
Unknown	74.8%	16.6%	31.0%	64.7%	93.9%	99.8%	20.1%	99.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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%	0.45%	0.84%	1.08%	0.50%	0.08%	0.34%	0.26%
Industry group **								
Agric., fish., forest.	1.71%	1.43%	6.69%	9.20%	10.78%	0.00%	1.84%	6.51%
Mining and manufacturing	1.17%	2.17%	2.28%	1.48%	0.59%	0.00%	1.67%	0.40%
Construction	1.49%	1.76%	2.35%	1.82%	3.64%	0.00%	1.60%	2.22%
Utilities and transp.	2.05%	3.80%	5.85%	3.31%	0.84%	0.88%	1.75%	0.73%
Wholesale trade	1.90%	3.02%	3.54%	1.65%	0.27%	0.40%	2.34%	0.42%
Fin. svs. and real est.	1.24%	2.16%	3.35%	2.09%	1.25%	0.29%	1.77%	0.34%
Retail trade	0.62%	1.50%	1.83%	1.79%	0.66%	0.08%	1.08%	0.41%
Professional services	0.76%	0.92%	2.53%	1.44%	0.84%	0.24%	0.72%	0.43%
Other Services	0.59%	0.99%	2.04%	2.17%	1.60%	0.30%	0.81%	0.72%
Ownership								
For profit, incorporated	0.46%	0.59%	0.93%	0.86%	0.57%	0.07%	0.55%	0.19%
For profit, unincorporated	0.92%	1.11%	3.29%	4.46%	2.34%	1.40%	0.86%	2.48%
Nonprofit	1.21%	2.11%	2.34%	2.10%	0.74%	1.11%	1.62%	0.47%
Unknown	1.15%	3.83% *	31.62% *	18.26%	2.39%	0.40%	6.77% *	0.38%
Age of firm								
Less than 5 years	1.05%	1.37%	3.57%	3.32%	3.43%	5.70%	1.07%	2.41%
5-9 years	1.12%	1.22%	2.20%	2.79%	3.88%	2.21%	0.97%	2.93%
10-19 years	0.66%	1.01%	1.19%	1.88%	1.74%	0.86%	0.87%	1.02%
20 or more years	0.67%	0.79%	1.19%	0.90%	0.38%	0.15%	0.79%	0.30%
Unknown	0.51%	8.16% *	9.92% *	12.66%	3.40%	0.11%	10.40% *	0.27%
Multi/single status								
2 or more locations	0.29%	4.14%	2.32%	1.42%	0.68%	0.08%	1.52%	0.23%
1 location only	0.36%	0.46%	0.98%	1.15%	1.17%	0.50%	0.37%	1.06%
Percent full-time employees								
Less than 25%	0.93%	0.66%	2.59%	4.15%	3.19%	1.18%	0.36%	1.95%
25-49%	1.57%	3.02%	4.81%	4.10%	1.58%	0.44%	2.30%	0.71%
50-74%	1.09%	1.41%	3.20%	2.50%	1.81%	0.14%	1.24%	0.85%
75% or more	0.41%	0.61%	0.74%	0.69%	0.46%	0.11%	0.40%	0.22%
Union presence								
No union employees	0.33%	0.49%	0.86%	1.15%	0.57%	0.09%	0.40%	0.34%
Has union employees	1.24%	4.63%	4.94%	3.64%	0.50%	0.05%	3.87%	0.13%
Unknown	2.57%	2.51%	4.63%	9.62%	5.42%	0.32%	1.78%	0.93%
Percent low-wage employees **								
50% or more low wage	0.51%	0.70%	1.70%	2.42%	1.00%	0.42%	0.58%	0.96%
Less than 50% low wage	0.53%	0.70%	0.87%	0.68%	0.57%	0.26%	0.56%	0.35%
Unknown	0.98%	1.48%	4.71%	4.00%	3.72%	0.08%	1.09%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	30.7%	12.3%	27.5%	75.5%	12.0%	58.3%
Industry group **						
Agric., fish., forest.	12.8%	9.0%	32.7% *	86.7%	8.2% *	49.3%
Mining and manufacturing	26.9%	10.4%	40.9%	78.5%	8.5%	54.6%
Construction	19.1%	16.7%	32.2%	73.2%	16.7%	39.5%
Utilities and transp.	38.3%	9.4% *	39.1%	85.5%	9.2% *	69.0%
Wholesale trade	30.4%	11.9%	46.2%	82.5%	11.6%	63.5%
Fin. svs. and real est.	45.2%	10.5%	21.1%	78.7%	10.1%	67.0%
Retail trade	40.2%	11.7%	25.5%	76.7%	11.4%	64.0%
Professional services	22.0%	10.7%	25.4%	70.3%	10.2%	52.1%
Other Services	29.8%	14.6%	22.1%	70.2%	14.8%	49.7%
Ownership						
For profit, incorporated	33.4%	11.2%	30.1%	77.6%	10.8%	62.2%
For profit, unincorporated	15.1%	11.3%	21.9%	60.2%	11.1%	38.1%
Nonprofit	22.7%	20.2%	20.6%	44.4%	20.6%	26.5%
Unknown	72.4%	19.0% *	37.6% *	75.9%	26.8% *	73.4%
Age of firm						
Less than 5 years	12.3%	10.4%	16.6%	52.7%	10.3%	27.6%
5-9 years	13.8%	10.6%	20.6% *	51.0%	10.5%	32.4%
10-19 years	15.1%	11.8%	21.4%	53.4%	11.3%	31.9%
20 or more years	32.7%	13.5%	29.3%	78.1%	13.2%	56.3%
Unknown	75.8%	40.0% *	40.8%	77.3%	44.4% *	76.0%
Multi/single status						
2 or more locations	57.3%	14.7%	28.6%	75.7%	14.1%	62.5%
1 location only	12.3%	12.0%	21.6%	39.0%	11.8%	19.1%
Percent full-time employees						
Less than 25%	33.4%	17.1%	19.7%	70.6%	18.5%	49.1%
25-49%	36.5%	10.7%	16.2%	74.7%	10.6%	58.7%
50-74%	27.7%	9.8%	26.9%	71.7%	9.6%	54.8%
75% or more	30.5%	12.6%	29.7%	76.8%	12.2%	59.8%
Union presence						
No union employees	26.5%	11.5%	27.2%	71.2%	11.2%	53.2%
Has union employees	69.3%	32.8%	30.4%	90.9%	35.2%	80.6%
Unknown	67.9%	21.7%	32.2%	86.0%	20.5%	81.3%
Percent low wage employees **						
50% or more low wage	27.9%	13.4%	22.7%	73.3%	13.2%	47.1%
Less than 50% low wage	20.6%	11.8%	30.4%	75.1%	11.4%	48.6%
Unknown	69.9%	19.3%	30.3%	76.5%	17.6%	74.6%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 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(2001) 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, 2001

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	0.56%	1.06%	1.07%	0.57%	0.90%
Industry group **						
Agric., fish., forest.	2.12%	2.46%	10.89% *	8.30%	2.50% *	9.37%
Mining and manufacturing	1.56%	1.17%	4.05%	1.42%	1.42%	2.53%
Construction	1.25%	1.43%	7.28%	8.01%	1.52%	4.55%
Utilities and transp.	2.33%	3.19% *	9.00%	2.91%	3.52% *	3.69%
Wholesale trade	2.33%	1.60%	4.00%	3.45%	1.61%	3.11%
Fin. svs. and real est.	1.50%	1.59%	4.68%	2.05%	1.86%	1.70%
Retail trade	1.22%	1.07%	3.67%	1.93%	1.11%	1.69%
Professional services	1.00%	0.50%	3.06%	4.20%	0.53%	2.81%
Other Services	1.25%	0.95%	2.00%	2.56%	1.08%	2.51%
Ownership						
For profit, incorporated	0.90%	0.65%	1.46%	1.02%	0.61%	1.06%
For profit, unincorporated	1.75%	1.32%	3.53%	7.20%	1.38%	4.93%
Nonprofit	0.82%	1.23%	2.17%	2.78%	1.30%	1.37%
Unknown	3.21%	13.34% *	14.60% *	2.51%	13.52% *	2.85%
Age of firm						
Less than 5 years	1.29%	1.40%	4.76%	8.56%	1.52%	4.86%
5-9 years	0.98%	0.95%	6.39% *	4.73%	1.05%	1.97%
10-19 years	0.90%	0.89%	3.45%	4.38%	0.89%	2.08%
20 or more years	1.06%	0.69%	1.75%	1.53%	0.75%	1.16%
Unknown	1.16%	12.43% *	9.10%	1.18%	14.28% *	1.10%
Multi/single status						
2 or more locations	0.89%	1.10%	1.19%	1.08%	1.26%	1.01%
1 location only	0.53%	0.55%	2.69%	4.56%	0.58%	1.39%
Percent full-time employees						
Less than 25%	3.49%	2.92%	4.81%	4.75%	3.26%	4.32%
25-49%	2.87%	1.66%	3.36%	2.58%	1.83%	2.94%
50-74%	0.96%	0.45%	3.93%	2.42%	0.50%	1.27%
75% or more	0.83%	0.66%	1.29%	1.16%	0.65%	1.02%
Union presence						
No union employees	0.59%	0.56%	1.02%	0.86%	0.57%	0.82%
Has union employees	2.89%	4.44%	4.58%	1.91%	4.88%	2.27%
Unknown	3.42%	4.57%	8.78%	3.46%	5.09%	3.65%
Percent low wage employees **						
50% or more low wage	1.01%	0.74%	1.16%	2.23%	0.84%	1.56%
Less than 50% low wage	0.81%	0.79%	1.70%	2.53%	0.76%	1.41%
Unknown	1.45%	4.61%	7.14%	1.53%	5.00%	1.52%

Source: Agency for Health Care Policy and Research, Center for Financing, Access and Cost Trends. 2001 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(2001) 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, 2001

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	47.5%	73.3%	55.8%	42.2%	27.4%	13.7%	65.9%	20.4%
Industry group **								
Agric./fish./forest.	74.9%	79.5%	74.9%	71.5%	60.5%	8.9% *	78.8%	43.6%
Mining and Mfg.	46.4%	72.1%	48.1%	43.8%	27.5%	20.8%	59.5%	26.6%
Construction	68.7%	74.9%	66.9%	59.5%	44.5%	21.1% *	71.9%	41.2%
Utilities and trans.	48.6%	61.7%	49.6%	38.6%	42.0%	40.5%	56.0%	40.8%
Wholesale	51.9%	75.5%	52.4%	44.9%	23.8%	21.7%	67.1%	25.1%
Fin. svs and real estate	34.6%	72.6%	64.9%	34.7%	25.0%	9.9%	67.9%	14.0%
Retail	32.7%	66.9%	47.5%	29.3%	20.8%	8.7%	57.2%	12.6%
Professional services	59.9%	76.4%	59.4%	47.4%	33.5%	28.9%	70.6%	32.7%
Others services	43.2%	71.7%	52.8%	39.7%	26.3%	6.5%	62.6%	17.3%
Ownership								
For profit, incorporated	44.4%	72.1%	55.2%	40.7%	27.2%	14.2%	64.0%	19.6%
For profit, unincorporated	61.8%	73.3%	52.4%	36.2%	26.1%	10.1%	68.8%	21.8%
Nonprofit	59.1%	79.6%	63.0%	54.5%	31.8%	19.5%	72.5%	34.2%
Unknown	8.3%	100.0% *	*****	6.2% *	4.6% *	8.1%	39.9% *	7.6%
Age of firm								
Less than 5 years	60.6%	69.4%	51.1%	41.9%	25.8%	8.1% *	65.0%	26.2%
5-9 years	57.9%	70.2%	51.8%	41.0%	27.9%	9.9% *	64.4%	22.6%
10-19 years	58.5%	73.0%	53.2%	41.6%	27.4%	13.0%	65.5%	26.3%
20 or more	47.5%	76.2%	59.0%	42.8%	28.1%	17.4%	66.9%	24.0%
Unknown	11.6%	88.9%	58.0% *	31.2% *	21.9%	10.4%	64.2%	11.2%
Multi/single status								
2 or more locations	21.4%	71.2%	49.4%	37.1%	25.4%	13.7%	47.8%	18.2%
1 location only	65.5%	73.3%	56.7%	45.3%	41.1%	30.4%	67.3%	40.3%
Percent full-time employees								
Less than 25%	40.1%	74.1%	51.3%	42.3%	26.0%	4.7%	62.6%	16.5%
25-49 %	34.7%	71.9%	56.2%	33.5%	24.3%	3.9% *	62.1%	11.2%
50-74 %	47.0%	73.0%	56.5%	33.5%	23.3%	14.8%	65.6%	19.2%
75% or more	49.5%	73.4%	56.0%	44.7%	28.8%	15.7%	66.4%	22.2%
Union presence								
No union employees	48.3%	73.1%	54.8%	41.1%	27.0%	9.0%	65.5%	18.4%
Has union employees	48.0%	82.3%	77.4%	64.6%	35.2%	37.2%	79.7%	37.5%
Unknown	21.0%	68.6%	58.8%	32.5% *	14.9% *	8.0%	62.5%	9.3%
Percent low wage employees **								
50% or more low wage	41.2%	69.9%	48.7%	35.0%	21.4%	5.8%	60.2%	16.4%
Less than 50% low wage	57.6%	74.2%	57.9%	45.6%	31.7%	14.8%	67.6%	27.1%
Unknown	20.3%	70.6%	59.3%	35.3%	26.0%	15.5%	64.0%	16.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b(2001) 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, 2001

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	0.57%	0.97%	1.70%	1.35%	1.40%	1.25%	0.54%	0.89%
Industry group **								
Agric./fish./forest.	2.71%	3.68%	10.64%	9.38%	13.88%	3.64% *	3.03%	8.20%
Mining and Mfg.	1.19%	3.91%	3.85%	2.40%	3.03%	1.73%	2.17%	1.41%
Construction	1.67%	1.70%	3.78%	4.13%	5.83%	9.32% *	1.66%	3.66%
Utilities and trans.	2.96%	5.82%	9.24%	6.58%	6.62%	4.29%	4.51%	3.85%
Wholesale	1.48%	2.49%	5.55%	3.75%	3.89%	5.88%	1.17%	3.97%
Fin. svs and real estate	1.35%	2.57%	4.03%	3.35%	3.89%	2.21%	2.05%	1.97%
Retail	1.61%	2.53%	4.51%	3.44%	4.02%	1.49%	2.05%	1.15%
Professional services	0.94%	1.16%	3.05%	2.35%	2.02%	3.99%	0.86%	2.06%
Others services	1.37%	1.80%	2.92%	2.05%	3.87%	0.86%	1.54%	1.34%
Ownership								
For profit, incorporated	0.68%	1.27%	1.83%	1.26%	1.62%	1.48%	0.84%	1.17%
For profit, unincorporated	1.72%	1.92%	5.43%	4.85%	4.54%	2.97%	1.74%	1.92%
Nonprofit	1.19%	1.78%	3.04%	2.52%	3.67%	4.73%	1.43%	2.43%
Unknown	1.64%	31.62% *	*****	10.08% *	3.37% *	1.76%	14.90% *	1.61%
Age of firm								
Less than 5 years	2.47%	2.48%	4.69%	4.28%	5.84%	4.93% *	2.30%	4.87%
5-9 years	2.21%	2.68%	1.94%	4.49%	4.48%	3.44% *	2.09%	3.45%
10-19 years	1.34%	1.33%	3.37%	2.18%	3.08%	3.59%	1.26%	2.11%
20 or more	0.77%	1.12%	1.93%	1.53%	1.27%	1.83%	0.62%	1.04%
Unknown	1.09%	24.86%	18.48% *	13.24% *	3.40%	1.25%	16.63%	1.18%
Multi/single status								
2 or more locations	1.03%	6.01%	4.18%	2.35%	1.57%	1.26%	2.25%	1.06%
1 location only	0.54%	0.91%	1.85%	1.69%	1.80%	7.39%	0.53%	1.87%
Percent full-time employees								
Less than 25%	1.69%	4.18%	5.09%	4.90%	5.13%	1.23%	2.45%	2.78%
25-49 %	2.34%	5.33%	4.95%	4.14%	4.27%	1.60% *	2.73%	1.40%
50-74 %	1.63%	2.13%	3.63%	2.90%	2.35%	2.97%	1.11%	2.10%
75% or more	0.40%	0.90%	2.15%	1.41%	1.43%	1.57%	0.61%	1.03%
Union presence								
No union employees	0.71%	0.93%	1.94%	1.46%	1.50%	0.82%	0.57%	0.84%
Has union employees	2.85%	6.26%	3.59%	2.91%	3.03%	4.54%	2.99%	3.49%
Unknown	2.23%	9.03%	10.75%	11.52% *	9.62% *	1.08%	6.86%	1.25%
Percent low wage employees **								
50% or more low wage	1.27%	1.60%	4.09%	2.02%	3.21%	1.45%	1.30%	1.48%
Less than 50% low wage	0.53%	1.07%	1.68%	1.67%	1.89%	2.23%	0.71%	1.27%
Unknown	1.50%	4.06%	10.06%	5.14%	3.11%	1.83%	3.85%	1.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(2001) 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, 2001

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	16.6%	24.9%	18.3%	15.9%	10.0%	5.7%	22.4%	7.9%
Industry group **								
Agric., fish., forest.	13.7%	15.0%	7.9% *	17.8% *	12.5% *	*****	14.3%	8.7% *
Mining and manufacturing	16.8%	27.1%	18.0%	17.6%	7.5%	5.1%	22.9%	7.6%
Construction	23.1%	24.3%	23.1%	23.5%	15.3%	7.4% *	24.3%	13.5%
Utilities and transp.	14.2%	16.6%	26.9%	6.1% *	5.7% *	12.7%	18.0%	10.2%
Wholesale trade	20.2%	30.2%	19.1% *	14.6%	7.7%	10.7% *	25.8%	10.4% *
Fin. svs. and real est.	9.7%	17.5%	22.5%	8.5%	11.1%	2.8% *	18.0%	4.6%
Retail trade	11.4%	25.8%	14.3%	10.2%	6.3%	2.1% *	20.7%	3.7%
Professional services	21.6%	25.3%	17.9%	16.6%	16.0%	19.1%	23.2%	17.4%
Other Services	16.4%	26.9%	17.7%	18.7%	9.4%	2.4%	23.4%	7.0%
Ownership								
For profit, incorporated	15.3%	24.4%	17.4%	15.1%	9.0%	5.8%	21.6%	7.3%
For profit, unincorporated	21.9%	25.8%	18.4%	13.3%	11.2%	2.9% *	24.2%	8.4%
Nonprofit	21.6%	25.7%	24.2%	22.2%	14.2%	11.2% *	24.7%	15.9%
Unknown	3.3% *	*****	*****	*****	*****	3.9% *	*****	3.4% *
Age of firm								
Less than 5 years	19.1%	22.0%	14.2% *	18.1%	4.6% *	2.4% *	20.1%	11.5%
5-9 years	21.7%	25.6%	18.1%	21.8%	11.7%	0.6% *	24.1%	8.6%
10-19 years	21.0%	25.5%	19.2%	16.1%	11.4%	5.6% *	23.4%	9.8%
20 or more years	16.8%	25.2%	18.6%	14.8%	10.5%	9.5%	21.9%	10.5%
Unknown	2.2%	*****	*****	*****	3.3% *	2.2%	*****	2.2%
Multi/single status								
2 or more locations	7.8%	20.6%	15.6%	11.7%	9.2%	5.7%	14.9%	7.0%
1 location only	22.6%	25.0%	18.7%	18.4%	15.7%	12.9% *	23.0%	16.5%
Percent full-time employees								
Less than 25%	14.8%	27.5%	14.1% *	15.1%	14.2%	1.9% *	22.5%	6.8%
25-49%	10.8%	21.9%	19.7%	11.3%	7.2% *	0.7% *	19.3%	3.6%
50-74%	17.0%	27.5%	17.8%	13.9%	8.9%	3.9%	24.1%	6.3%
75% or more	17.2%	24.4%	18.5%	16.9%	10.2%	7.1%	22.4%	8.9%
Union presence								
No union employees	16.4%	25.0%	18.0%	15.7%	9.7%	1.9%	22.5%	5.9%
Has union employees	22.4%	23.5%	20.2%	20.5%	14.6%	24.2%	22.1%	22.5%
Unknown	6.6%	13.6% *	37.7%	11.9% *	5.1% *	2.3% *	18.8%	3.1%
Percent low-wage employees **								
50% or more low wage	14.0%	24.4%	14.2%	11.9%	8.7%	1.2% *	20.3%	5.8%
Less than 50% low wage	20.2%	25.3%	19.4%	17.5%	11.6%	8.0%	23.1%	11.1%
Unknown	7.2%	17.4%	25.8% *	18.9% *	5.4%	6.0%	19.4%	6.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(2001) 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, 2001

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	0.32%	0.72%	1.04%	0.62%	0.74%	1.06%	0.46%	0.72%
Industry group **								
Agric., fish., forest.	1.92%	2.49%	7.16% *	8.15% *	8.57% *	*****	2.16%	6.92% *
Mining and manufacturing	1.21%	2.45%	3.44%	1.74%	1.23%	0.97%	2.23%	0.76%
Construction	1.30%	2.15%	3.11%	2.23%	2.08%	5.70% *	1.48%	1.52%
Utilities and transp.	2.06%	4.09%	4.97%	2.11% *	3.20% *	2.75%	3.03%	2.14%
Wholesale trade	1.45%	3.27%	6.85% *	2.59%	1.82%	5.72% *	2.99%	3.27% *
Fin. svs. and real est.	1.14%	3.36%	5.82%	2.00%	2.21%	0.86% *	3.46%	0.74%
Retail trade	1.01%	2.65%	2.68%	1.73%	1.64%	1.38% *	1.79%	1.03%
Professional services	1.02%	1.06%	2.30%	1.48%	1.98%	4.00%	0.90%	2.08%
Other Services	1.14%	1.91%	2.22%	2.06%	1.82%	0.40%	1.58%	0.75%
Ownership								
For profit, incorporated	0.39%	0.88%	0.79%	0.61%	0.73%	1.26%	0.50%	0.97%
For profit, unincorporated	1.40%	1.77%	4.01%	2.69%	2.82%	1.90% *	1.54%	1.86%
Nonprofit	1.11%	1.79%	3.55%	2.35%	2.56%	4.25% *	1.29%	1.52%
Unknown	1.35% *	*****	*****	*****	*****	1.52% *	*****	1.37% *
Age of firm								
Less than 5 years	1.49%	1.92%	4.64% *	4.73%	1.68% *	2.13% *	1.63%	2.60%
5-9 years	1.45%	2.02%	1.79%	3.99%	2.74%	0.47% *	1.49%	1.14%
10-19 years	1.05%	1.76%	2.10%	1.83%	2.22%	2.59% *	1.27%	1.24%
20 or more years	0.57%	1.15%	1.45%	0.76%	0.84%	2.12%	0.71%	1.23%
Unknown	0.20%	*****	*****	*****	1.06% *	0.20%	*****	0.20%
Multi/single status								
2 or more locations	0.89%	5.86%	3.00%	1.59%	0.81%	1.07%	1.95%	0.84%
1 location only	0.49%	0.76%	0.99%	1.00%	1.47%	4.14% *	0.49%	0.85%
Percent full-time employees								
Less than 25%	1.76%	3.72%	4.75% *	4.39%	3.22%	0.89% *	2.66%	1.60%
25-49%	1.47%	4.36%	4.63%	2.57%	2.55% *	0.33% *	3.43%	0.75%
50-74%	1.44%	2.87%	3.69%	2.11%	1.24%	0.99%	1.97%	0.94%
75% or more	0.44%	0.95%	1.51%	0.52%	0.72%	1.28%	0.78%	0.88%
Union presence								
No union employees	0.40%	0.63%	1.15%	0.72%	0.77%	0.23%	0.42%	0.39%
Has union employees	3.44%	6.08%	4.73%	4.68%	3.21%	5.28%	3.93%	4.14%
Unknown	1.50%	8.07% *	9.90%	8.35% *	5.28% *	0.82% *	4.87%	0.90%
Percent low-wage employees **								
50% or more low wage	0.95%	2.12%	1.94%	1.71%	1.39%	0.60% *	1.40%	0.72%
Less than 50% low wage	0.53%	0.98%	1.31%	0.71%	0.84%	1.85%	0.79%	0.98%
Unknown	1.40%	4.58%	11.56% *	6.84% *	1.11%	1.54%	4.09%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(2001) 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, 2001

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	26.4%	37.7%	31.6%	24.7%	18.9%	9.6%	34.9%	13.8%
Industry group **								
Agric., fish., forest.	35.9%	34.8%	39.5%	48.0%	40.8%	8.4% *	36.4%	31.5%
Mining and manufacturing	27.0%	36.1%	30.1%	26.2%	20.3%	14.7%	32.7%	18.5%
Construction	37.1%	38.9%	37.5%	35.5%	27.2%	16.8% *	38.1%	28.7%
Utilities and transp.	30.7%	37.4%	13.8% *	27.3%	38.0%	29.0%	30.3%	31.0%
Wholesale trade	28.1%	36.1%	27.7%	27.1%	18.7%	17.4% *	33.6%	18.5%
Fin. svs. and real est.	22.5%	44.5%	41.8%	25.3%	16.4%	7.6%	42.1%	10.4%
Retail trade	17.0%	31.9%	27.0%	17.4%	16.1%	3.9% *	28.9%	7.2%
Professional services	34.6%	41.6%	34.4%	29.3%	20.2%	23.0%	39.0%	23.3%
Other Services	22.0%	33.8%	28.5%	19.2%	17.4%	4.5%	30.5%	10.6%
Ownership								
For profit, incorporated	25.3%	37.4%	31.9%	24.8%	19.0%	10.2%	34.4%	13.7%
For profit, unincorporated	31.5%	36.3%	29.7%	20.3%	17.2%	5.4% *	34.6%	13.8%
Nonprofit	32.0%	42.8%	31.9%	27.3%	21.0%	10.9% *	38.1%	20.4%
Unknown	5.1%	100.0% *	*****	6.2% *	4.6% *	4.3%	39.9% *	4.3%
Age of firm								
Less than 5 years	35.1%	40.3%	28.8%	23.3%	18.8%	3.4% *	37.7%	14.9%
5-9 years	31.6%	37.3%	31.6%	20.5%	17.1%	7.7% *	34.9%	13.8%
10-19 years	31.2%	37.6%	30.6%	24.1%	15.5%	5.6% *	34.6%	15.5%
20 or more years	26.3%	37.0%	32.6%	25.7%	19.9%	12.4%	34.3%	16.6%
Unknown	8.4%	52.0% *	58.0% *	31.2% *	17.6%	7.4%	43.9% *	8.1%
Multi/single status								
2 or more locations	14.3%	37.0%	30.8%	23.4%	17.7%	9.6%	28.6%	12.6%
1 location only	34.7%	37.7%	31.7%	25.4%	27.2%	21.3%	35.4%	25.0%
Percent full-time employees								
Less than 25%	17.9%	30.2%	27.9%	19.1%	11.4% *	2.7% *	27.0%	8.4%
25-49%	19.4%	40.1%	27.3%	20.8%	15.4%	2.6% *	34.2%	6.7%
50-74%	22.6%	33.3%	29.3%	16.7%	15.3%	7.0%	30.5%	10.8%
75% or more	28.4%	38.8%	32.7%	27.1%	20.8%	11.8%	36.2%	15.9%
Union presence								
No union employees	26.3%	37.4%	31.0%	23.9%	18.4%	6.3%	34.4%	12.2%
Has union employees	32.7%	55.5%	49.0%	40.3%	27.1%	25.9%	52.0%	26.3%
Unknown	12.5%	36.4%	21.1% *	25.6% *	11.8% *	6.1%	32.0%	7.0%
Percent low-wage employees **								
50% or more low wage	21.3%	33.3%	26.4%	20.0%	13.0%	3.9%	29.9%	10.1%
Less than 50% low wage	31.9%	38.8%	33.2%	27.0%	22.6%	10.5%	36.3%	18.5%
Unknown	13.5%	40.5%	31.3%	18.7%	20.3%	10.9%	35.9%	11.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(2001) 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, 2001

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	0.42%	0.84%	1.07%	1.16%	1.09%	1.33%	0.45%	0.77%
Industry group **								
Agric., fish., forest.	3.10%	2.58%	11.28%	12.06%	11.50%	3.66% *	2.98%	7.80%
Mining and manufacturing	1.81%	4.97%	3.73%	2.29%	3.84%	1.75%	2.79%	1.59%
Construction	1.31%	1.93%	1.79%	4.03%	5.29%	6.95% *	1.31%	2.95%
Utilities and transp.	3.75%	6.44%	9.39% *	5.98%	6.70%	3.00%	6.17%	3.37%
Wholesale trade	2.39%	3.11%	5.17%	3.03%	3.35%	5.52% *	2.26%	3.70%
Fin. svs. and real est.	1.53%	2.76%	4.20%	3.39%	2.63%	1.79%	2.42%	1.56%
Retail trade	1.09%	2.13%	3.10%	3.16%	3.20%	1.19% *	1.72%	0.60%
Professional services	1.17%	1.62%	2.09%	1.93%	2.19%	4.33%	1.30%	2.36%
Other Services	0.59%	1.32%	2.57%	2.16%	2.58%	0.76%	0.72%	0.87%
Ownership								
For profit, incorporated	0.59%	1.28%	1.50%	1.17%	1.38%	1.54%	0.80%	1.03%
For profit, unincorporated	1.49%	1.96%	3.46%	2.80%	3.82%	1.63% *	1.67%	1.56%
Nonprofit	0.91%	2.45%	2.92%	1.98%	1.93%	3.31% *	1.56%	1.18%
Unknown	1.29%	31.62% *	*****	10.08% *	3.38% *	1.12%	14.90% *	1.04%
Age of firm								
Less than 5 years	1.66%	1.92%	3.83%	4.49%	4.40%	3.18% *	1.69%	3.31%
5-9 years	1.79%	2.57%	2.04%	2.64%	2.82%	3.40% *	2.09%	1.97%
10-19 years	1.20%	1.39%	2.76%	2.10%	2.10%	2.56% *	1.13%	1.58%
20 or more years	0.62%	1.30%	1.52%	1.39%	1.16%	1.95%	0.61%	1.01%
Unknown	1.09%	16.81% *	18.48% *	13.24% *	3.48%	1.24%	13.56% *	1.18%
Multi/single status								
2 or more locations	0.81%	7.41%	3.10%	1.81%	1.24%	1.34%	2.33%	0.91%
1 location only	0.49%	0.88%	1.13%	1.23%	1.53%	6.08%	0.47%	1.43%
Percent full-time employees								
Less than 25%	1.85%	3.67%	5.76%	3.47%	4.03% *	1.33% *	3.38%	1.38%
25-49%	2.05%	5.95%	3.83%	3.60%	3.82%	0.96% *	3.21%	1.03%
50-74%	0.96%	2.96%	2.94%	1.80%	2.15%	1.64%	1.99%	1.20%
75% or more	0.55%	1.15%	1.05%	1.17%	1.24%	1.64%	0.73%	0.94%
Union presence								
No union employees	0.41%	0.80%	1.23%	1.26%	1.07%	0.84%	0.42%	0.53%
Has union employees	2.79%	7.06%	6.06%	5.01%	4.06%	4.63%	4.39%	3.59%
Unknown	1.21%	4.95%	11.45% *	12.22% *	9.13% *	1.16%	3.36%	1.35%
Percent low-wage employees **								
50% or more low wage	0.92%	1.71%	3.35%	1.82%	2.27%	1.18%	1.02%	1.01%
Less than 50% low wage	0.67%	0.98%	0.90%	1.27%	1.66%	2.14%	0.73%	1.14%
Unknown	1.55%	5.99%	5.79%	2.84%	2.84%	1.88%	4.37%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(2001) 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, 2001

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	8.3%	12.6%	8.8%	4.3%	2.2%	5.8%	10.8%	4.5%
Industry group **								
Agric., fish., forest.	25.9%	30.3%	27.5% *	6.0% *	7.2% *	0.6% *	28.6%	3.6% *
Mining and manufacturing	4.9%	9.6%	4.3% *	2.5% *	1.8% *	3.5%	6.3%	2.7%
Construction	11.1%	13.3%	10.3%	4.9% *	5.6% *	6.1% *	11.8%	5.2% *
Utilities and transp.	11.1%	9.2%	9.9% *	6.8% *	1.9% *	19.1%	8.9%	13.4%
Wholesale trade	9.5%	10.8%	9.7% *	7.4% *	1.9% *	12.4% *	10.2%	8.2% *
Fin. svs. and real est.	4.9%	13.8%	6.2% *	3.1% *	2.6% *	0.4% *	11.6%	0.8% *
Retail trade	6.4%	10.5%	7.5% *	2.4% *	1.2% *	5.7%	8.7%	4.6%
Professional services	10.8%	12.0%	10.1%	5.3%	2.2% *	16.1%	11.1%	10.2%
Other Services	6.9%	12.9%	8.5%	4.6%	2.4%	0.9% *	10.7%	1.7%
Ownership								
For profit, incorporated	7.8%	11.9%	8.6%	3.7%	2.2%	6.3%	10.0%	5.1%
For profit, unincorporated	11.3%	13.7%	8.7% *	4.9% *	2.3% *	3.9% *	12.7%	2.9% *
Nonprofit	9.0%	13.7%	9.8%	7.3%	2.3%	3.2% *	12.3%	2.8%
Unknown	1.5% *	*****	*****	*****	0.0%	1.8% *	*****	1.5% *
Age of firm								
Less than 5 years	7.2%	7.5%	9.3%	5.2% *	3.0% *	3.0% *	7.7%	3.1% *
5-9 years	7.0%	9.5%	5.0%	1.6% *	3.3% *	1.7% *	7.9%	2.0% *
10-19 years	9.0%	12.1%	7.7%	3.7%	3.4%	2.5% *	10.3%	3.1%
20 or more years	10.1%	16.1%	10.3%	5.1%	1.7%	10.3%	13.0%	6.6%
Unknown	1.9%	40.3% *	*****	*****	2.8% *	1.7%	22.1% *	1.8%
Multi/single status								
2 or more locations	4.8%	14.1%	6.4%	3.2%	1.9%	5.8%	6.2%	4.6%
1 location only	10.7%	12.5%	9.1%	5.0%	3.9%	1.6% *	11.2%	3.7%
Percent full-time employees								
Less than 25%	7.9%	16.7%	9.3%	8.2%	1.7% *	1.2% *	13.3%	2.3%
25-49%	5.6%	11.5%	11.3%	2.7% *	3.5% *	0.8% *	10.0%	1.7%
50-74%	9.3%	13.2%	10.4%	4.0% *	2.0% *	7.8%	11.9%	5.5%
75% or more	8.4%	12.3%	8.2%	4.2%	2.1%	6.5%	10.5%	4.9%
Union presence								
No union employees	7.6%	12.5%	8.6%	4.1%	2.1%	1.7%	10.7%	2.0%
Has union employees	19.5%	10.9%	14.3%	10.6%	3.8%	26.1%	12.7%	21.8%
Unknown	3.7%	19.0% *	3.8% *	*****	0.3% *	1.1% *	13.1%	1.0% *
Percent low-wage employees **								
50% or more low wage	7.0%	13.0%	9.8% *	4.4%	1.6%	0.8% *	11.1%	1.6%
Less than 50% low wage	9.1%	12.3%	8.5%	4.4%	2.5%	7.2%	10.6%	4.6%
Unknown	6.9%	17.0%	7.9% *	2.6% *	2.3% *	6.6%	13.3%	6.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(2001) 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, 2001

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	0.27%	0.62%	0.98%	0.34%	0.35%	0.79%	0.42%	0.51%
Industry group **								
Agric., fish., forest.	3.06%	3.14%	9.99% *	3.68% *	4.12% *	0.41% *	3.14%	2.72% *
Mining and manufacturing	0.70%	2.47%	1.33% *	0.99% *	0.65% *	0.95%	1.07%	0.46%
Construction	1.02%	1.16%	2.79%	1.63% *	2.90% *	3.67% *	1.12%	1.82% *
Utilities and transp.	2.27%	2.07%	8.37% *	3.70% *	2.02% *	4.20%	1.56%	3.39%
Wholesale trade	1.96%	2.37%	4.44% *	3.02% *	1.27% *	6.36% *	2.00%	3.88% *
Fin. svs. and real est.	0.57%	2.82%	1.94% *	1.45% *	1.22% *	0.25% *	2.17%	0.32% *
Retail trade	0.74%	1.52%	2.86% *	0.92% *	0.65% *	1.17%	1.04%	0.92%
Professional services	0.61%	0.93%	1.53%	1.21%	0.77% *	3.72%	0.70%	2.14%
Other Services	0.57%	1.39%	2.15%	1.08%	0.54%	0.31% *	0.97%	0.27%
Ownership								
For profit, incorporated	0.39%	0.75%	1.05%	0.39%	0.44%	0.91%	0.52%	0.65%
For profit, unincorporated	0.93%	0.88%	2.96% *	1.95% *	1.47% *	2.31% *	1.02%	1.09% *
Nonprofit	0.45%	1.19%	1.75%	1.01%	0.44%	1.53% *	0.70%	0.52%
Unknown	0.84% *	*****	*****	*****	0.00%	0.92% *	*****	0.86% *
Age of firm								
Less than 5 years	0.76%	0.90%	2.59%	1.94% *	1.90% *	2.43% *	0.85%	1.20% *
5-9 years	0.97%	1.84%	1.14%	0.80% *	2.31% *	1.05% *	1.12%	1.06% *
10-19 years	0.66%	0.85%	1.35%	0.95%	0.84%	0.83% *	0.77%	0.66%
20 or more years	0.46%	1.21%	1.13%	0.43%	0.38%	1.50%	0.68%	0.87%
Unknown	0.42%	14.95% *	*****	*****	2.26% *	0.37%	10.66% *	0.35%
Multi/single status								
2 or more locations	0.48%	3.46%	1.32%	0.54%	0.32%	0.79%	0.75%	0.56%
1 location only	0.38%	0.59%	1.05%	0.51%	0.92%	1.09% *	0.43%	0.42%
Percent full-time employees								
Less than 25%	0.98%	2.98%	2.76%	2.29%	0.91% *	0.62% *	2.03%	0.67%
25-49%	0.79%	2.01%	2.49%	1.07% *	1.41% *	0.48% *	1.33%	0.46%
50-74%	0.74%	1.72%	2.89%	1.70% *	0.99% *	1.70%	0.96%	1.12%
75% or more	0.30%	0.66%	0.81%	0.35%	0.30%	1.07%	0.45%	0.68%
Union presence								
No union employees	0.25%	0.68%	1.04%	0.45%	0.36%	0.21%	0.46%	0.21%
Has union employees	2.39%	3.14%	3.08%	2.94%	0.90%	3.94%	1.62%	3.14%
Unknown	1.00%	7.00% *	3.15% *	*****	0.15% *	0.59% *	2.83%	0.52% *
Percent low-wage employees **								
50% or more low wage	0.60%	0.86%	3.05% *	0.85%	0.34%	0.32% *	0.82%	0.30%
Less than 50% low wage	0.39%	0.83%	0.76%	0.33%	0.50%	2.10%	0.58%	0.92%
Unknown	1.12%	5.10%	2.64% *	1.50% *	0.89% *	1.30%	3.93%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.c(2001) 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, 2001

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	27.5%	44.5%	35.9%	19.3%	9.1%	7.9%	39.7%	9.4%
Industry group **								
Agric., fish., forest.	53.2%	58.3%	60.1%	36.4% *	23.7% *	0.6% *	57.7%	16.7% *
Mining and manufacturing	27.3%	45.4%	29.4%	20.9%	13.7%	14.8%	35.6%	14.7%
Construction	45.8%	49.4%	49.3%	35.7%	24.6%	14.5% *	48.1%	26.5%
Utilities and transp.	29.8%	49.2%	21.3% *	24.4%	18.8%	19.4%	38.6%	20.5%
Wholesale trade	30.2%	46.3%	34.3%	16.8%	7.1%	15.4% *	40.4%	12.2% *
Fin. svs. and real est.	16.6%	37.5%	35.9%	12.1% *	5.8% *	4.6% *	35.5%	4.9%
Retail trade	17.8%	38.0%	30.5%	12.5%	5.7%	4.6%	32.6%	5.5%
Professional services	32.5%	42.1%	37.1%	14.6%	7.9%	21.2%	39.1%	15.5%
Other Services	27.0%	49.2%	34.5%	22.1%	10.0%	1.7%	41.6%	7.4%
Ownership								
For profit, incorporated	26.4%	45.8%	35.9%	18.3%	8.6%	8.7%	39.8%	9.5%
For profit, unincorporated	32.4%	37.2%	30.5%	23.1%	17.5%	5.3% *	35.6%	14.3%
Nonprofit	34.0%	53.8%	40.5%	22.1%	8.0%	7.0% *	46.8%	10.1%
Unknown	2.7% *	*****	100.0% *	4.3% *	4.4% *	1.9% *	26.8% *	2.2% *
Age of firm								
Less than 5 years	35.1%	40.0%	33.6%	21.8%	10.7%	5.4% *	37.8%	13.5%
5-9 years	35.4%	45.6%	30.4%	17.9%	6.7% *	5.8% *	40.5%	7.8%
10-19 years	33.4%	43.3%	32.3%	19.8%	8.9%	4.3% *	38.5%	10.2%
20 or more years	27.5%	46.5%	39.7%	19.3%	9.4%	11.2%	40.8%	11.5%
Unknown	5.4%	40.3% *	*****	2.2% *	7.7% *	5.1%	22.9% *	5.3%
Multi/single status								
2 or more locations	10.1%	42.7%	31.9%	13.5%	7.7%	7.9%	25.5%	8.2%
1 location only	39.5%	44.5%	36.5%	22.7%	18.6%	14.0% *	40.9%	20.0%
Percent full-time employees								
Less than 25%	27.5%	54.2%	46.4%	22.2%	12.6% *	1.7% *	47.1%	7.1%
25-49%	24.2%	52.3%	43.4%	25.1%	9.0%	2.0% *	45.5%	6.0%
50-74%	26.1%	44.6%	37.3%	16.4%	5.9%	2.4% *	40.4%	4.8%
75% or more	28.1%	43.5%	34.4%	18.9%	9.4%	10.5%	38.8%	11.0%
Union presence								
No union employees	27.3%	44.1%	34.5%	18.1%	7.4%	4.1%	39.2%	6.7%
Has union employees	36.4%	64.9%	70.3%	42.2%	29.8%	26.3%	62.9%	27.6%
Unknown	11.1%	36.1%	21.3% *	19.0% *	10.3% *	4.8%	30.2%	5.7% *
Percent low-wage employees **								
50% or more low wage	24.3%	43.5%	33.3%	20.1%	6.6%	1.6% *	38.0%	6.3%
Less than 50% low wage	33.1%	44.7%	36.7%	19.0%	10.5%	8.9%	40.2%	11.2%
Unknown	12.1%	44.6%	39.0%	17.5%	11.4%	9.3%	39.8%	9.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
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Table I.A.2.c(2001) 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, 2001

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%	0.98%	1.06%	0.83%	0.90%	1.15%	0.59%	0.63%
Industry group **								
Agric., fish., forest.	3.19%	5.03%	12.67%	12.19% *	10.08% *	0.41% *	3.80%	5.77% *
Mining and manufacturing	1.26%	2.85%	3.24%	2.03%	2.12%	1.33%	2.38%	0.96%
Construction	2.42%	3.05%	3.52%	4.28%	4.17%	6.50% *	2.66%	3.24%
Utilities and transp.	2.67%	4.85%	7.47% *	5.51%	4.74%	3.97%	4.16%	2.55%
Wholesale trade	2.67%	4.05%	5.46%	3.91%	1.81%	6.13% *	2.85%	4.00% *
Fin. svs. and real est.	0.99%	2.66%	4.33%	4.04% *	2.15% *	1.45% *	2.29%	1.25%
Retail trade	1.24%	2.62%	3.04%	2.21%	1.05%	1.29%	1.76%	0.99%
Professional services	1.07%	1.64%	1.64%	1.36%	1.16%	4.63%	1.05%	2.45%
Other Services	0.94%	2.30%	1.95%	2.87%	1.83%	0.29%	1.09%	0.84%
Ownership								
For profit, incorporated	0.58%	1.27%	0.99%	1.10%	0.87%	1.31%	0.88%	0.87%
For profit, unincorporated	0.89%	1.92%	5.15%	4.16%	3.05%	3.65% *	0.97%	1.73%
Nonprofit	0.89%	3.18%	3.57%	2.61%	0.96%	2.39% *	1.56%	1.17%
Unknown	0.95% *	*****	31.62% *	7.02% *	3.42% *	0.68% *	13.52% *	0.78% *
Age of firm								
Less than 5 years	1.63%	2.19%	4.35%	2.79%	2.71%	4.18% *	1.78%	2.31%
5-9 years	1.30%	2.23%	3.40%	3.79%	2.25% *	2.46% *	1.54%	2.10%
10-19 years	0.84%	1.17%	2.27%	2.05%	1.56%	1.48% *	0.96%	0.75%
20 or more years	0.55%	1.50%	1.82%	1.31%	1.05%	1.61%	0.77%	0.76%
Unknown	1.00%	14.95% *	*****	5.21% *	2.43% *	1.07%	13.26% *	0.99%
Multi/single status								
2 or more locations	0.63%	5.89%	3.20%	1.47%	0.89%	1.16%	1.60%	0.77%
1 location only	0.62%	0.94%	0.99%	1.06%	1.76%	4.24% *	0.64%	1.27%
Percent full-time employees								
Less than 25%	2.48%	5.00%	7.69%	3.65%	3.92% *	0.64% *	3.67%	1.50%
25-49%	1.65%	4.40%	4.30%	4.20%	1.46%	0.81% *	2.65%	0.76%
50-74%	1.16%	2.36%	3.44%	2.26%	1.45%	0.78% *	1.13%	0.78%
75% or more	0.42%	1.02%	1.32%	1.15%	1.18%	1.51%	0.69%	0.85%
Union presence								
No union employees	0.46%	1.01%	1.36%	0.83%	0.82%	0.66%	0.61%	0.42%
Has union employees	2.58%	5.44%	6.15%	4.40%	4.94%	3.96%	3.49%	3.01%
Unknown	1.94%	5.79%	9.83% *	7.88% *	6.11% *	1.33%	5.92%	1.73% *
Percent low-wage employees **								
50% or more low wage	1.10%	1.78%	3.59%	2.25%	1.03%	0.56% *	1.39%	0.57%
Less than 50% low wage	0.57%	1.15%	1.12%	0.84%	1.19%	2.19%	0.78%	0.76%
Unknown	1.52%	6.51%	9.79%	3.03%	2.76%	1.81%	4.94%	1.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
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***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(2001) 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, 2001

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	9.3%	14.7%	11.3%	6.9%	2.4%	3.9%	13.0%	3.8%
Industry group **								
Agric., fish., forest.	10.8%	13.3%	3.2% *	8.0% *	6.9% *	*****	11.3%	6.7% *
Mining and manufacturing	9.5%	17.7%	11.1% *	8.3%	1.3% *	2.4%	14.2%	2.5%
Construction	15.0%	15.2%	16.7%	15.3%	9.7%	4.1% *	15.7%	9.5%
Utilities and transp.	8.9%	18.7%	8.4% *	2.6% *	2.2% *	4.0% *	14.1%	3.5% *
Wholesale trade	11.7%	16.9%	14.7% *	3.7% *	0.9% *	10.3% *	14.7%	6.3% *
Fin. svs. and real est.	3.2%	7.8%	9.8% *	0.5% *	0.8% *	0.4% *	7.6%	0.5% *
Retail trade	6.4%	14.4%	10.6%	3.3% *	1.3% *	1.8% *	11.8%	2.0% *
Professional services	12.1%	14.6%	10.2%	5.1%	2.9% *	15.5%	13.0%	9.7%
Other Services	9.1%	15.9%	10.4%	9.9%	3.6% *	0.8%	13.5%	3.2%
Ownership								
For profit, incorporated	9.0%	15.5%	10.8%	6.4%	1.7%	4.3%	13.1%	3.9%
For profit, unincorporated	10.5%	12.1%	10.1%	7.6% *	6.4% *	0.6% *	11.6%	4.2% *
Nonprofit	11.4%	16.2%	14.7%	9.0%	3.5%	4.5% *	15.1%	4.6%
Unknown	0.7% *	*****	100.0% *	*****	*****	0.2% *	22.8% *	0.2% *
Age of firm								
Less than 5 years	7.9%	8.6%	6.7% *	9.6% *	1.3% *	1.9% *	8.2%	5.3% *
5-9 years	13.5%	17.8%	10.8%	6.3% *	2.9% *	0.0% *	15.6%	1.9% *
10-19 years	12.1%	16.0%	11.3%	7.6%	2.1% *	0.9% *	14.2%	2.6%
20 or more years	9.5%	14.6%	12.1%	6.6%	2.7%	7.3%	12.7%	5.7%
Unknown	0.8%	*****	*****	*****	0.5% *	0.8%	*****	0.8%
Multi/single status								
2 or more locations	3.7%	12.3% *	5.7%	4.2%	1.9%	3.9%	6.0%	3.4%
1 location only	13.2%	14.8%	12.0%	8.5%	6.0%	4.7% *	13.6%	7.4%
Percent full-time employees								
Less than 25%	8.7%	15.8%	18.9% *	6.3% *	4.0% *	0.4% *	15.3%	1.9% *
25-49%	7.2%	14.3%	17.0%	6.4%	1.6% *	0.5% *	13.5%	1.7%
50-74%	9.0%	16.2%	10.1%	7.1%	2.3% *	0.3% *	13.9%	1.8%
75% or more	9.6%	14.4%	10.4%	6.9%	2.4%	5.4%	12.7%	4.6%
Union presence								
No union employees	8.8%	14.8%	10.8%	6.5%	1.6%	0.4%	12.9%	1.5%
Has union employees	18.1%	14.5%	20.3%	15.3%	11.8%	20.1%	16.9%	18.5%
Unknown	3.9% *	10.3% *	15.4% *	2.4% *	7.2% *	1.4% *	10.6% *	2.0% *
Percent low-wage employees **								
50% or more low wage	8.2%	15.0%	11.2%	6.9%	2.1%	0.2% *	12.8%	2.1%
Less than 50% low wage	10.9%	14.7%	11.2%	6.9%	2.9%	4.6% *	13.1%	4.2%
Unknown	5.0%	12.1% *	15.6% *	6.5% *	0.7% *	4.6% *	12.1%	4.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
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Table I.A.2.c.(1)(2001) 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, 2001

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	0.20%	0.56%	0.73%	0.52%	0.48%	0.93%	0.33%	0.53%
Industry group **								
Agric., fish., forest.	1.99%	2.78%	1.98% *	5.07% *	6.38% *	*****	2.32%	6.05% *
Mining and manufacturing	1.19%	2.19%	3.66% *	1.97%	0.54% *	0.56%	2.14%	0.39%
Construction	1.19%	2.02%	2.93%	2.48%	2.70%	3.12% *	1.26%	1.37%
Utilities and transp.	2.47%	5.43%	3.15% *	1.95% *	2.90% *	2.43% *	3.68%	1.27% *
Wholesale trade	1.55%	1.81%	5.58% *	1.35% *	1.15% *	5.76% *	1.64%	3.52% *
Fin. svs. and real est.	0.39%	0.97%	3.08% *	0.35% *	0.47% *	0.25% *	0.97%	0.17% *
Retail trade	0.87%	1.87%	1.81%	1.15% *	0.57% *	1.38% *	1.04%	1.07% *
Professional services	1.03%	1.32%	1.37%	1.08%	0.93% *	4.58%	0.87%	2.51%
Other Services	0.61%	1.15%	1.77%	1.95%	1.15% *	0.23%	0.89%	0.58%
Ownership								
For profit, incorporated	0.44%	0.98%	0.64%	0.50%	0.48%	1.08%	0.62%	0.73%
For profit, unincorporated	0.91%	1.46%	2.59%	3.50% *	2.04% *	0.31% *	0.99%	1.47% *
Nonprofit	1.18%	1.94%	1.76%	2.28%	0.98%	1.56% *	1.41%	0.94%
Unknown	0.54% *	*****	31.62% *	*****	*****	0.30% *	10.88% *	0.22% *
Age of firm								
Less than 5 years	0.99%	1.43%	3.13% *	3.27% *	0.49% *	1.81% *	1.24%	1.85% *
5-9 years	1.16%	1.66%	1.52%	2.65% *	1.35% *	0.02% *	1.27%	0.88% *
10-19 years	0.71%	1.61%	1.79%	1.22%	0.71% *	0.34% *	0.87%	0.46%
20 or more years	0.33%	0.59%	1.41%	0.47%	0.57%	1.79%	0.35%	0.92%
Unknown	0.17%	*****	*****	*****	0.32% *	0.19%	*****	0.17%
Multi/single status								
2 or more locations	0.53%	4.23% *	1.22%	0.68%	0.40%	0.94%	0.86%	0.62%
1 location only	0.35%	0.59%	0.74%	0.78%	1.35%	3.18% *	0.36%	0.46%
Percent full-time employees								
Less than 25%	1.71%	3.22%	7.19% *	2.78% *	2.71% *	0.27% *	2.53%	1.06% *
25-49%	1.22%	3.02%	4.17%	1.60%	0.78% *	0.32% *	2.66%	0.41%
50-74%	1.07%	1.93%	2.17%	1.59%	0.89% *	0.15% *	1.49%	0.42%
75% or more	0.41%	0.89%	0.83%	0.69%	0.49%	1.25%	0.51%	0.77%
Union presence								
No union employees	0.21%	0.49%	0.89%	0.60%	0.32%	0.10%	0.29%	0.17%
Has union employees	2.88%	4.19%	5.95%	4.16%	3.26%	4.51%	4.00%	3.43%
Unknown	1.58% *	5.92% *	6.64% *	4.58% *	6.10% *	0.83% *	5.85% *	1.16% *
Percent low-wage employees **								
50% or more low wage	0.51%	0.98%	1.25%	1.44%	0.59%	0.07% *	0.80%	0.41%
Less than 50% low wage	0.33%	0.70%	0.86%	0.74%	0.61%	1.68% *	0.47%	0.75%
Unknown	1.25%	4.55% *	8.20% *	3.90% *	0.28% *	1.44% *	3.53%	1.37% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(2001) 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, 2001

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	15.1%	22.8%	19.3%	10.9%	6.8%	6.3%	20.7%	6.9%
Industry group **								
Agric., fish., forest.	21.7%	22.2%	27.9% *	22.4% *	9.6% *	*****	23.6%	6.5% *
Mining and manufacturing	15.5%	21.4%	16.2%	13.1%	12.2%	11.1%	18.1%	11.6%
Construction	24.3%	26.2%	24.4%	20.7%	13.2%	13.4% *	25.1%	17.7%
Utilities and transp.	17.9%	26.5%	7.1% *	17.9% *	15.9%	14.2%	20.1%	15.5%
Wholesale trade	16.2%	23.5%	12.8%	11.2%	6.0%	12.5% *	19.9%	9.9% *
Fin. svs. and real est.	11.5%	24.7%	21.7%	9.7% *	5.1% *	4.1% *	23.1%	4.3%
Retail trade	9.2%	18.1%	16.6%	7.6%	4.0%	2.5% *	16.3%	3.3%
Professional services	18.5%	21.9%	21.0%	8.3%	5.0%	18.8%	20.8%	12.7%
Other Services	14.1%	24.8%	19.5%	9.5%	7.5%	1.1%	21.2%	4.5%
Ownership								
For profit, incorporated	14.9%	23.7%	19.3%	10.8%	6.4%	7.0%	20.9%	7.2%
For profit, unincorporated	16.2%	18.3%	14.5%	13.6%	12.4%	1.3% *	17.5%	9.0%
Nonprofit	18.3%	28.6%	23.1%	9.6%	6.0%	2.0%	24.9%	5.8%
Unknown	1.9% *	*****	*****	4.3% *	4.4% *	1.5% *	3.9% *	1.8% *
Age of firm								
Less than 5 years	21.6%	25.1%	18.6%	12.0%	9.8%	0.8% *	23.4%	7.9%
5-9 years	18.9%	23.3%	18.0%	10.9%	3.1% *	5.5% *	21.3%	5.6% *
10-19 years	17.4%	22.1%	16.9%	11.2%	5.9%	2.0% *	19.8%	6.5%
20 or more years	15.1%	22.4%	20.9%	10.8%	7.2%	9.4%	20.4%	8.7%
Unknown	3.7%	3.3% *	*****	2.2% *	6.3% *	3.6%	2.6% *	3.7%
Multi/single status								
2 or more locations	7.3%	19.0%	21.6%	8.5%	5.9%	6.3%	15.5%	6.3%
1 location only	20.5%	22.9%	19.0%	12.3%	12.6%	9.8%	21.1%	12.2%
Percent full-time employees								
Less than 25%	13.4%	27.1%	21.5% *	9.6%	7.4% *	0.7% *	22.5%	3.9%
25-49%	13.5%	29.9%	20.1%	16.3%	5.7%	1.1% *	25.4%	3.3%
50-74%	12.3%	19.3%	20.9%	7.1%	4.8% *	1.4% *	18.6%	2.8%
75% or more	15.9%	22.9%	18.8%	11.1%	7.3%	8.5%	20.6%	8.5%
Union presence								
No union employees	14.4%	22.4%	18.2%	9.9%	5.6%	2.9%	20.1%	4.5%
Has union employees	27.7%	46.6%	45.0%	28.2%	22.9%	22.4%	42.7%	22.8%
Unknown	6.3%	16.5% *	5.9% *	16.6% *	3.1% *	3.9% *	13.7%	4.2% *
Percent low-wage employees **								
50% or more low wage	12.4%	21.3%	17.1%	10.8%	4.1%	1.3% *	19.1%	3.6%
Less than 50% low wage	17.9%	23.2%	20.0%	10.9%	8.1%	7.1%	21.1%	8.2%
Unknown	8.7%	25.1%	16.4% *	11.6%	9.9%	7.3%	21.4%	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(2001) 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, 2001

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	0.45%	0.66%	0.71%	1.07%	0.65%	1.17%	0.43%	0.66%
Industry group **								
Agric., fish., forest.	2.03%	2.22%	10.35% *	12.98% *	9.58% *	*****	2.44%	2.36% *
Mining and manufacturing	1.14%	3.13%	2.20%	1.88%	2.38%	1.20%	1.59%	0.94%
Construction	1.67%	2.81%	1.97%	3.46%	2.65%	6.40% *	1.83%	2.64%
Utilities and transp.	2.79%	5.71%	4.04% *	5.40% *	3.69%	3.36%	4.79%	2.38%
Wholesale trade	2.41%	3.30%	3.29%	3.19%	1.44%	5.94% *	2.00%	3.82% *
Fin. svs. and real est.	1.28%	2.89%	4.44%	3.81% *	2.13% *	1.41% *	2.64%	1.25%
Retail trade	0.83%	1.67%	2.35%	1.82%	0.72%	1.23% *	1.14%	0.87%
Professional services	1.09%	1.11%	1.53%	1.57%	1.03%	4.69%	0.88%	2.56%
Other Services	0.72%	2.34%	2.82%	1.88%	1.73%	0.26%	1.27%	0.66%
Ownership								
For profit, incorporated	0.58%	0.99%	0.78%	1.15%	0.72%	1.32%	0.61%	0.89%
For profit, unincorporated	0.87%	1.18%	2.57%	2.43%	3.24%	1.45% *	0.97%	1.44%
Nonprofit	0.92%	2.86%	3.94%	1.71%	1.13%	0.58%	1.90%	1.01%
Unknown	0.78% *	*****	*****	7.02% *	3.42% *	0.65% *	10.20% *	0.80% *
Age of firm								
Less than 5 years	1.73%	2.16%	3.48%	2.23%	2.85%	1.04% *	1.93%	2.04%
5-9 years	1.23%	2.15%	3.13%	2.71%	1.85% *	2.50% *	1.58%	2.08% *
10-19 years	0.98%	1.67%	1.88%	1.75%	1.28%	1.42% *	1.16%	0.55%
20 or more years	0.60%	1.11%	1.44%	1.26%	0.78%	1.77%	0.64%	0.87%
Unknown	0.89%	10.25% *	*****	5.21% *	2.13% *	0.95%	10.31% *	0.89%
Multi/single status								
2 or more locations	0.69%	5.41%	2.89%	1.30%	0.64%	1.17%	1.74%	0.78%
1 location only	0.45%	0.69%	0.72%	1.06%	1.69%	2.85%	0.47%	1.05%
Percent full-time employees								
Less than 25%	1.55%	4.23%	7.27% *	2.88%	3.70% *	0.39% *	2.92%	1.14%
25-49%	1.94%	4.53%	2.96%	3.30%	1.67%	0.52% *	2.81%	0.63%
50-74%	0.64%	1.35%	2.13%	1.32%	1.54% *	0.71% *	0.79%	0.65%
75% or more	0.45%	0.67%	0.91%	1.03%	0.90%	1.56%	0.53%	0.88%
Union presence								
No union employees	0.41%	0.68%	0.93%	1.11%	0.59%	0.64%	0.45%	0.35%
Has union employees	2.70%	4.44%	7.49%	5.52%	4.43%	4.17%	3.42%	3.17%
Unknown	0.87%	7.43% *	5.11% *	7.49% *	1.97% *	1.22% *	3.38%	1.29% *
Percent low-wage employees **								
50% or more low wage	0.81%	1.58%	2.61%	2.10%	0.92%	0.53% *	1.05%	0.46%
Less than 50% low wage	0.51%	0.74%	0.89%	0.76%	0.89%	2.01%	0.54%	0.66%
Unknown	1.43%	6.06%	6.83% *	2.42%	2.51%	1.78%	4.96%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(2001) 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, 2001

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	5.5%	8.2%	7.0%	2.4%	0.9%	4.1%	7.3%	2.9%
Industry group **								
Agric., fish., forest.	20.7%	22.8%	29.0% *	6.0% *	7.2% *	0.6% *	22.8%	3.6% *
Mining and manufacturing	3.2%	6.4%	3.1% *	1.1% *	1.2% *	2.8%	4.2%	1.7%
Construction	8.4%	9.0%	12.0%	2.1% *	3.7% *	3.4% *	9.1%	3.1% *
Utilities and transp.	4.5%	4.2% *	5.8% *	4.7% *	1.7% *	5.3% *	4.5% *	4.5% *
Wholesale trade	7.3%	7.5%	9.7% *	3.8% *	1.5% *	11.3% *	7.5%	6.9% *
Fin. svs. and real est.	2.7%	7.0%	6.1% *	2.1% *	0.4% *	0.3% *	6.6%	0.3% *
Retail trade	3.6%	5.9%	3.8%	1.7% *	1.0% *	3.1% *	4.9%	2.6% *
Professional services	7.1%	7.3%	6.8%	1.5%	0.4% *	14.1%	6.7%	8.1%
Unknown	5.1%	9.9%	6.5%	3.5% *	0.6% *	0.6% *	8.3%	0.8%
Other Services								
Ownership	5.4%	7.8%	7.3%	2.0%	1.1%	4.6%	7.0%	3.4%
For profit, incorporated	6.7%	7.9%	6.6% *	2.6% *	0.6% *	3.4% *	7.5%	2.0% *
For profit, unincorporated	6.1%	10.7%	5.5%	4.4% *	0.4% *	2.2% *	8.8%	1.2% *
Nonprofit	0.2% *	*****	*****	*****	*****	0.3% *	*****	0.2% *
Unknown								
Age of firm	5.9%	6.3%	8.8%	2.4% *	*****	3.0% *	6.5%	1.6% *
Less than 5 years	4.1%	5.6%	3.3%	1.1% *	0.7% *	0.3% *	4.8%	0.4% *
5-9 years	5.4%	7.1%	5.7%	1.7% *	1.1%	1.4% *	6.3%	1.2%
10-19 years	7.0%	10.7%	8.3%	2.9%	0.9% *	7.6%	9.0%	4.5%
20 or more years	1.2% *	37.0% *	*****	0.7% *	0.9% *	1.1% *	21.1% *	1.0% *
Unknown								
Multi/single status	3.2%	11.3% *	5.9% *	1.4% *	0.7%	4.1%	4.9%	3.0%
2 or more locations	7.1%	8.1%	7.1%	3.0%	2.4%	1.0% *	7.5%	2.2%
1 location only								
Percent full-time employees	5.5%	11.3%	5.9% *	6.4% *	1.7% *	0.9% *	9.3%	1.6% *
Less than 25%	4.2%	8.0%	9.7% *	3.2% *	1.8% *	0.5% *	7.8%	1.1% *
25-49%	5.4%	9.9%	6.7% *	2.2% *	0.4% *	0.9% *	8.5%	0.8% *
50-74%	5.7%	7.7%	6.8%	2.0%	0.8%	5.6%	6.9%	3.8%
75% or more								
Union presence	5.0%	8.1%	6.8%	2.3%	0.8%	1.0%	7.2%	1.0%
No union employees	14.5%	10.6% *	11.7%	5.3% *	1.8%	19.2%	10.1%	15.9%
Has union employees	2.1% *	10.3% *	3.8% *	*****	*****	0.7% *	7.5% *	0.6% *
Unknown								
Percent low-wage employees **	4.0%	7.5%	6.0% *	2.8%	0.9% *	0.2% *	6.6%	0.8%
50% or more low wage	6.3%	8.3%	7.3%	2.3%	0.9%	4.9% *	7.5%	2.6%
Less than 50% low wage	4.9%	9.4% *	6.9% *	0.3% *	1.0% *	4.9%	7.9% *	4.6%
Unknown	5.5%	8.2%	7.0%	2.4%	0.9%	4.1%	7.3%	2.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(2001) 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, 2001

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	0.31%	0.72%	0.62%	0.32%	0.21%	0.81%	0.45%	0.54%
Industry group **								
Agric., fish., forest.	2.26%	3.76%	10.00% *	3.68% *	4.12% *	0.41% *	2.42%	2.72% *
Mining and manufacturing	0.54%	1.66%	0.98% *	0.60% *	0.60% *	0.70%	0.84%	0.32%
Construction	1.30%	1.73%	2.81%	0.88% *	2.24% *	3.13% *	1.46%	1.29% *
Utilities and transp.	1.20%	1.98% *	8.09% *	2.75% *	2.11% *	2.60% *	1.38% *	1.60% *
Wholesale trade	1.85%	2.23%	3.53% *	1.47% *	1.21% *	6.18% *	1.69%	3.90% *
Fin. svs. and real est.	0.34%	1.82%	2.09% *	1.01% *	0.50% *	0.23% *	1.20%	0.18% *
Retail trade	0.72%	1.58%	1.10%	0.66% *	0.61% *	1.21% *	0.94%	0.93% *
Professional services	0.60%	0.90%	1.46%	0.31%	0.20% *	3.82%	0.70%	2.14%
Other Services	0.55%	1.47%	1.44%	1.40% *	0.27% *	0.26% *	0.85%	0.20%
Unknown								
Ownership	0.34%	0.70%	0.41%	0.34%	0.29%	0.92%	0.42%	0.68%
For profit, incorporated	0.84%	1.24%	2.67% *	1.48% *	0.29% *	2.32% *	1.00%	0.85% *
For profit, unincorporated	0.59%	1.32%	1.16%	1.42% *	0.14% *	1.41% *	0.81%	0.39% *
Nonprofit	0.17% *	*****	*****	*****	*****	0.22% *	*****	0.17% *
Unknown								
Age of firm	1.15%	1.19%	2.40%	1.21% *	*****	2.43% *	1.25%	0.75% *
Less than 5 years	0.86%	1.65%	0.85%	0.82% *	0.65% *	0.20% *	1.09%	0.19% *
5-9 years	0.40%	0.58%	0.92%	0.65% *	0.31%	0.65% *	0.45%	0.35%
10-19 years	0.61%	1.30%	1.24%	0.40%	0.27% *	1.58%	0.74%	0.93%
20 or more years	0.36% *	13.45% *	*****	5.12% *	0.68% *	0.39% *	13.34% *	0.36% *
Unknown								
Multi/single status	0.55%	3.91% *	2.29% *	0.49% *	0.18%	0.81%	1.12%	0.60%
2 or more locations	0.39%	0.67%	0.68%	0.49%	0.62%	0.40% *	0.42%	0.39%
1 location only								
Percent full-time employees	0.90%	2.16%	2.30% *	2.42% *	0.90% *	0.50% *	1.48%	0.57% *
Less than 25%	0.71%	1.65%	2.95% *	1.51% *	1.39% *	0.48% *	1.58%	0.43% *
25-49%	0.42%	1.56%	2.15% *	1.43% *	0.34% *	0.58% *	0.75%	0.39% *
50-74%	0.40%	0.60%	0.58%	0.31%	0.22%	1.09%	0.41%	0.74%
75% or more								
Union presence	0.26%	0.76%	0.63%	0.26%	0.22%	0.28%	0.46%	0.17%
No union employees	2.66%	3.27% *	2.89%	2.19% *	0.48%	4.01%	1.27%	3.31%
Has union employees	0.64% *	7.27% *	3.15% *	*****	*****	0.57% *	2.49% *	0.48% *
Unknown								
Percent low-wage employees **	0.43%	0.86%	1.90% *	0.43%	0.37% *	0.10% *	0.69%	0.18%
50% or more low wage	0.35%	0.82%	0.66%	0.41%	0.21%	1.72% *	0.55%	0.74%
Less than 50% low wage	1.22%	4.14% *	6.51% *	0.20% *	0.47% *	1.39%	3.01% *	1.32%
Unknown	0.31%	0.72%	0.62%	0.32%	0.21%	0.81%	0.45%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.d(2001) 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, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	30.3%	10.1%	15.5%	22.4%	38.9%	70.4%	12.5%	56.7%
Industry group **								
Agric., fish., forest.	10.4%	7.4% *	4.5% *	7.8% *	57.7%	49.3% *	6.8%	38.9%
Mining and manufacturing	27.3%	7.9%	17.7%	27.9%	36.9%	63.3%	14.7%	46.2%
Construction	15.1%	9.6%	17.0%	20.7%	35.9%	64.3%	12.2%	39.3%
Utilities and transp.	36.1%	8.3% *	11.9% *	15.0% *	41.5%	81.5%	10.0%	63.7%
Wholesale trade	26.2%	11.2%	14.4% *	18.9%	35.4%	66.4%	12.9%	49.5%
Fin. svs. and real est.	52.9%	12.8%	22.0%	32.4%	46.8%	85.7%	16.4%	75.5%
Retail trade	32.5%	10.9%	12.1%	18.0%	34.0%	56.8%	11.8%	49.6%
Professional services	24.8%	9.8%	14.7%	26.1%	47.2%	71.0%	11.8%	58.0%
Other Services	31.1%	10.2%	16.6%	20.2%	34.5%	76.6%	12.8%	55.5%
Ownership								
For profit, incorporated	32.6%	10.5%	14.5%	21.7%	36.1%	70.8%	12.8%	57.6%
For profit, unincorporated	16.4%	9.0%	20.4%	23.9%	44.5%	58.5%	10.9%	47.6%
Nonprofit	24.7%	10.8%	17.4%	25.2%	46.9%	60.5%	13.9%	45.0%
Unknown	68.4%	*****	*****	9.8% *	35.6%	74.9%	*****	69.8%
Age of firm								
Less than 5 years	12.0%	7.4%	12.0% *	25.5%	30.2%	53.8%	8.8%	36.9%
5-9 years	14.6%	8.5%	16.2%	20.1%	28.7%	48.2%	11.1%	33.7%
10-19 years	17.5%	11.2%	15.0%	19.0%	39.3%	57.8%	12.5%	39.9%
20 or more years	32.6%	11.1%	16.1%	24.0%	40.5%	71.7%	14.0%	55.1%
Unknown	68.9%	9.7% *	10.0% *	9.4% *	35.8%	71.9%	7.1% *	69.4%
Multi/single status								
2 or more locations	54.6%	17.4%	15.5%	20.0%	38.9%	70.5%	15.8%	59.2%
1 location only	13.6%	10.0%	15.5%	23.8%	39.3%	51.3%	12.2%	32.8%
Percent full-time employees								
Less than 25%	28.0%	7.1%	3.0% *	13.6%	28.2%	73.3%	7.9%	49.1%
25-49%	34.0%	9.5% *	14.5%	15.9%	34.3%	64.4%	11.1%	53.7%
50-74%	26.6%	10.3%	8.9%	18.1%	43.1%	59.9%	10.3%	50.9%
75% or more	30.8%	10.3%	17.5%	24.7%	39.7%	73.4%	13.3%	58.9%
Union presence								
No union employees	26.4%	9.9%	14.9%	21.4%	37.4%	65.4%	12.0%	51.5%
Has union employees	65.9%	17.6%	31.8%	40.6%	55.1%	85.6%	27.4%	78.6%
Unknown	66.5%	17.0% *	3.8% *	28.8% *	54.6%	85.3%	15.7% *	80.9%
Percent low-wage employees **								
50% or more low wage	23.3%	8.3%	10.5%	13.6%	31.8%	61.2%	9.4%	41.5%
Less than 50% low wage	22.5%	10.4%	16.9%	25.8%	43.9%	67.5%	13.2%	50.8%
Unknown	67.3%	15.7%	17.7%	31.3%	37.7%	74.2%	18.6%	71.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.d(2001) 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, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	0.66%	0.61%	0.99%	0.62%	1.95%	1.37%	0.38%	1.02%
Industry group **								
Agric., fish., forest.	2.19%	2.52% *	3.12% *	11.76% *	14.92%	14.82% *	1.76%	8.15%
Mining and manufacturing	0.89%	1.94%	2.84%	3.39%	2.75%	3.29%	1.74%	1.29%
Construction	1.81%	1.99%	2.55%	3.57%	6.95%	6.85%	1.74%	4.22%
Utilities and transp.	2.51%	2.93% *	4.95% *	4.69% *	9.13%	3.60%	1.84%	3.28%
Wholesale trade	1.56%	2.17%	4.74% *	3.15%	4.09%	5.92%	1.44%	3.06%
Fin. svs. and real est.	2.08%	2.24%	3.24%	5.13%	5.55%	1.95%	1.66%	2.26%
Retail trade	1.46%	1.60%	2.54%	2.62%	3.25%	2.31%	1.14%	2.03%
Professional services	0.65%	0.53%	2.30%	2.87%	2.31%	3.58%	0.68%	1.68%
Other Services	0.64%	1.43%	2.24%	2.47%	2.76%	2.86%	1.05%	1.85%
Ownership								
For profit, incorporated	0.86%	0.56%	1.17%	0.73%	2.53%	1.60%	0.44%	1.27%
For profit, unincorporated	1.20%	1.17%	3.09%	4.15%	3.82%	5.94%	1.28%	2.70%
Nonprofit	1.05%	1.71%	2.70%	3.26%	2.89%	4.90%	1.12%	2.39%
Unknown	3.69%	*****	*****	10.00% *	8.19%	2.94%	*****	3.35%
Age of firm								
Less than 5 years	1.14%	0.90%	3.72% *	4.53%	5.74%	8.74%	1.03%	2.91%
5-9 years	1.19%	1.35%	1.80%	2.48%	4.26%	7.97%	1.20%	3.11%
10-19 years	0.79%	0.88%	1.62%	2.48%	2.91%	6.21%	0.66%	2.10%
20 or more years	0.92%	1.21%	1.41%	1.33%	2.54%	2.18%	0.76%	1.34%
Unknown	2.02%	13.77% *	10.00% *	8.53% *	5.43%	1.72%	15.40% *	1.95%
Multi/single status								
2 or more locations	1.08%	4.51%	3.30%	1.56%	2.09%	1.38%	1.35%	1.15%
1 location only	0.38%	0.61%	1.34%	0.76%	1.84%	5.78%	0.42%	1.18%
Percent full-time employees								
Less than 25%	1.88%	2.08%	1.82% *	3.55%	4.51%	4.22%	1.49%	2.62%
25-49%	3.13%	3.79% *	2.64%	3.06%	5.80%	3.01%	2.74%	2.40%
50-74%	1.37%	1.14%	2.26%	1.89%	4.84%	3.95%	0.94%	3.23%
75% or more	0.82%	0.57%	1.29%	0.88%	2.13%	1.57%	0.54%	1.13%
Union presence								
No union employees	0.67%	0.59%	0.94%	0.68%	1.94%	1.44%	0.39%	1.10%
Has union employees	1.64%	3.87%	5.06%	6.63%	4.48%	2.44%	3.02%	2.00%
Unknown	2.76%	8.57% *	3.15% *	11.96% *	10.87%	2.93%	6.08% *	3.36%
Percent low-wage employees **								
50% or more low wage	0.92%	0.98%	1.82%	1.78%	2.33%	2.49%	0.68%	1.37%
Less than 50% low wage	0.45%	0.53%	1.22%	0.84%	2.18%	2.69%	0.37%	1.35%
Unknown	1.74%	4.55%	5.06%	5.10%	4.84%	1.51%	3.71%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.e(2001) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	15.6%	90.4%	39.4%	65.4%	11.4%	11.2%	73.3%
Firm size								
Less than 50 employees	12.5%	14.8%	86.7%	35.9%	54.4%	0.9%	1.5%	64.5%
50+ employees	56.7%	16.9%	95.7%	44.5%	81.6%	27.0%	25.5%	86.4%
Less than 10 employees	10.1%	15.9%	85.2%	34.8%	52.6%	0.8%	1.1%	55.3%
10-24 employees	15.5%	14.3%	88.1%	36.1%	56.6%	1.3%	2.0%	79.8%
25-99 employees	22.4%	9.7%	93.2%	40.7%	61.5%	1.8%	3.4%	86.4%
100-999 employees	38.9%	10.7%	95.6%	39.7%	73.7%	7.4%	7.7%	91.0%
1000+ employees	70.4%	21.0%	96.1%	47.5%	88.6%	40.2%	37.4%	84.0%
Industry group **								
Agric., fish., forest.	10.4%	33.3%	69.2%	22.5%	48.5%	2.6%	4.8%	45.9%
Mining and manufacturing	27.3%	10.1%	93.9%	39.1%	65.9%	8.9%	8.8%	85.1%
Construction	15.1%	14.8%	86.6%	37.1%	54.7%	2.5%	1.4%	71.3%
Utilities and transp.	36.1%	20.5%	90.4%	39.7%	66.5%	23.0%	23.2%	72.4%
Wholesale trade	26.2%	15.1%	91.4%	36.6%	66.8%	11.5%	10.6%	74.9%
Fin. svs. and real est.	52.9%	15.8%	94.5%	46.9%	79.3%	34.7%	33.8%	70.3%
Retail trade	32.5%	16.5%	90.4%	37.7%	67.4%	12.2%	11.6%	83.2%
Professional services	24.8%	15.1%	89.7%	38.5%	63.7%	7.4%	7.5%	67.2%
Other Services	31.1%	15.8%	90.4%	40.9%	62.5%	6.1%	6.4%	71.2%
Ownership								
For profit, incorporated	32.6%	15.6%	91.1%	39.4%	67.6%	14.2%	13.8%	76.3%
For profit, unincorporated	16.4%	17.0%	85.7%	37.8%	53.9%	2.3%	2.6%	62.3%
Nonprofit	24.7%	14.5%	89.7%	40.2%	59.7%	4.4%	4.6%	63.2%
Unknown	68.4%	14.7%	97.3%	43.1%	90.3%	10.0%	9.7%	92.5%
Age of firm								
Less than 5 years	12.0%	11.8%	89.2%	33.4%	58.4%	1.9%	1.4%	61.2%
5-9 years	14.6%	11.1%	90.7%	37.4%	58.5%	2.9%	2.9%	66.5%
10-19 years	17.5%	13.4%	89.7%	39.1%	56.4%	1.1%	1.1%	69.9%
20 or more years	32.6%	17.7%	89.2%	39.6%	65.9%	14.6%	15.2%	75.2%
Unknown	68.9%	17.7%	96.3%	44.5%	89.0%	29.8%	25.6%	85.6%
Multi/single status								
2 or more locations	54.6%	17.0%	95.3%	43.4%	81.1%	26.4%	25.1%	85.8%
1 location only	13.6%	14.7%	87.0%	36.5%	54.6%	1.1%	1.6%	64.8%
Percent full-time employees								
Less than 25%	28.0%	22.5%	87.8%	37.1%	62.0%	7.8%	9.1%	65.9%
25-49%	34.0%	14.4%	90.1%	35.0%	68.5%	10.1%	9.1%	74.2%
50-74%	26.6%	16.9%	87.1%	39.0%	59.5%	10.0%	9.3%	75.6%
75% or more	30.8%	15.1%	91.2%	40.0%	66.5%	12.1%	11.9%	73.3%
Union presence								
No union employees	26.4%	14.5%	90.1%	37.7%	63.8%	8.3%	8.1%	72.4%
Has union employees	65.9%	29.2%	92.2%	54.6%	78.6%	40.9%	40.1%	81.3%
Unknown	66.5%	18.4%	93.6%	53.9%	82.5%	37.8%	35.7%	82.3%
Percent low wage employees **								
50% or more low wage	23.3%	15.7%	89.2%	36.8%	61.3%	5.6%	5.4%	72.9%
Less than 50% low wage	22.5%	14.0%	89.7%	38.0%	61.4%	6.8%	7.5%	70.5%
Unknown	67.3%	21.4%	94.4%	47.5%	84.8%	35.5%	31.7%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.

Table I.A.2.e(2001) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2001

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.66%	0.48%	0.29%	0.61%	0.47%	0.56%	0.54%	0.40%
Firm size								
Less than 50 employees	0.38%	0.44%	0.48%	0.37%	0.63%	0.09%	0.16%	0.44%
50+ employees	1.02%	1.00%	0.30%	1.13%	0.58%	1.10%	1.17%	0.45%
Less than 10 employees	0.61%	0.74%	0.77%	0.51%	0.74%	0.14%	0.26%	0.58%
10-24 employees	0.99%	0.85%	0.78%	1.43%	1.53%	0.19%	0.30%	0.88%
25-99 employees	0.62%	0.51%	0.41%	0.44%	0.67%	0.31%	0.37%	0.47%
100-999 employees	1.95%	0.51%	0.45%	1.34%	1.25%	0.90%	0.81%	0.37%
1000+ employees	1.37%	1.47%	0.44%	1.59%	0.91%	1.68%	1.72%	0.74%
Industry group **								
Agric., fish., forest.	2.19%	3.45%	3.17%	2.22%	4.11%	1.16%	1.79%	3.18%
Mining and manufacturing	0.89%	1.03%	0.68%	1.89%	1.72%	0.56%	0.72%	1.35%
Construction	1.81%	1.11%	0.98%	1.56%	1.26%	0.96%	0.31%	1.24%
Utilities and transp.	2.51%	2.10%	2.05%	3.32%	3.75%	2.43%	2.64%	3.01%
Wholesale trade	1.56%	2.14%	1.23%	1.96%	1.78%	1.80%	1.84%	1.80%
Fin. svs. and real est.	2.08%	1.38%	0.72%	2.07%	1.48%	2.31%	2.19%	2.36%
Retail trade	1.46%	0.87%	0.50%	0.83%	0.96%	1.49%	1.38%	1.29%
Professional services	0.65%	0.80%	0.73%	1.08%	1.40%	0.88%	0.95%	1.22%
Other Services	0.64%	0.55%	0.55%	1.17%	1.02%	0.51%	0.56%	1.19%
Ownership								
For profit, incorporated	0.86%	0.61%	0.24%	0.76%	0.56%	0.70%	0.70%	0.55%
For profit, unincorporated	1.20%	1.02%	0.95%	1.13%	1.21%	0.47%	0.35%	1.39%
Nonprofit	1.05%	0.59%	0.77%	1.26%	1.16%	0.43%	0.56%	1.21%
Unknown	3.69%	2.57%	1.16%	3.76%	2.12%	2.22%	2.08%	1.55%
Age of firm								
Less than 5 years	1.14%	1.12%	1.06%	1.88%	1.44%	0.38%	0.29%	2.22%
5-9 years	1.19%	1.32%	1.09%	1.10%	1.89%	0.60%	0.53%	0.88%
10-19 years	0.79%	0.75%	0.83%	1.14%	1.25%	0.24%	0.14%	0.94%
20 or more years	0.92%	0.86%	0.55%	0.98%	0.63%	1.12%	1.08%	0.49%
Unknown	2.02%	1.51%	0.65%	2.09%	1.33%	1.76%	1.65%	1.21%
Multi/single status								
2 or more locations	1.08%	0.95%	0.36%	1.24%	0.69%	1.09%	1.14%	0.52%
1 location only	0.38%	0.42%	0.43%	0.43%	0.62%	0.08%	0.14%	0.48%
Percent full-time employees								
Less than 25%	1.88%	2.35%	1.38%	1.83%	1.97%	1.52%	1.62%	1.45%
25-49%	3.13%	1.36%	0.99%	2.05%	1.70%	1.56%	1.88%	0.86%
50-74%	1.37%	0.42%	0.46%	1.50%	1.44%	0.90%	0.97%	1.31%
75% or more	0.82%	0.61%	0.33%	0.90%	0.83%	0.67%	0.72%	0.51%
Union presence								
No union employees	0.67%	0.37%	0.34%	0.55%	0.44%	0.48%	0.39%	0.40%
Has union employees	1.64%	2.48%	0.83%	2.30%	2.17%	2.43%	2.85%	1.59%
Unknown	2.76%	2.22%	1.46%	3.80%	2.18%	3.21%	4.45%	1.51%
Percent low wage employees **								
50% or more low wage	0.92%	0.82%	0.70%	1.01%	0.96%	0.76%	0.64%	1.19%
Less than 50% low wage	0.45%	0.48%	0.56%	0.67%	0.87%	0.41%	0.41%	0.25%
Unknown	1.74%	1.92%	0.98%	2.16%	1.19%	1.46%	1.50%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access & Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Tech. Appendix.

Table I.A.2.f(2001) 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, 2001

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	73.3%	55.3%	79.8%	86.4%	91.0%	84.0%	64.5%	86.4%
Industry group **								
Agric., fish., forest.	45.9%	32.9%	78.4%	78.9%	87.1%	65.0%	41.8%	79.5%
Mining and manufacturing	85.1%	74.2%	90.9%	96.1%	91.8%	75.4%	84.4%	86.2%
Construction	71.3%	61.3%	81.7%	90.5%	91.1%	92.6%	68.9%	91.3%
Utilities and transp.	72.4%	53.5%	84.9%	90.4%	94.6%	71.3%	65.3%	79.8%
Wholesale trade	74.9%	54.7%	89.5%	96.4%	94.5%	81.9%	67.4%	88.2%
Fin. svs. and real est.	70.3%	55.9%	74.0%	81.1%	88.6%	71.9%	61.5%	75.8%
Retail trade	83.2%	63.4%	87.5%	91.3%	95.8%	90.4%	73.1%	91.6%
Professional services	67.2%	53.3%	77.5%	80.7%	88.9%	82.3%	60.6%	84.3%
Other Services	71.2%	47.6%	68.8%	79.9%	88.6%	92.5%	57.1%	90.0%
Ownership								
For profit, incorporated	76.3%	57.7%	82.2%	89.8%	93.5%	83.0%	68.3%	86.3%
For profit, unincorporated	62.3%	53.9%	83.0%	81.4%	82.0%	79.8%	59.0%	81.3%
Nonprofit	63.2%	44.1%	62.3%	71.9%	86.8%	86.9%	51.4%	85.3%
Unknown	92.5%	*****	100.0% *	95.7%	84.0%	94.3%	60.1% *	93.2%
Age of firm								
Less than 5 years	61.2%	53.1%	76.9%	85.1%	76.9%	85.7%	58.6%	81.6%
5-9 years	66.5%	55.2%	81.3%	85.7%	87.2%	85.9%	63.0%	85.7%
10-19 years	69.9%	56.1%	81.7%	88.0%	91.0%	93.7%	65.2%	91.1%
20 or more years	75.2%	55.5%	78.8%	86.3%	91.7%	81.9%	66.1%	86.2%
Unknown	85.6%	63.0%	100.0%	71.4%	95.3%	85.2%	78.8%	85.7%
Multi/single status								
2 or more locations	85.8%	73.4%	79.4%	88.1%	91.4%	84.0%	81.8%	86.2%
1 location only	64.8%	54.9%	79.9%	85.4%	88.5%	68.9%	63.1%	87.7%
Percent full-time employees								
Less than 25%	65.9%	28.4%	60.4%	77.3%	80.9%	92.0%	45.7%	87.1%
25-49%	74.2%	43.1%	68.7%	81.8%	94.5%	89.4%	56.1%	89.7%
50-74%	75.6%	57.1%	79.7%	85.6%	91.4%	93.1%	64.6%	92.2%
75% or more	73.3%	56.9%	82.0%	87.9%	91.5%	80.7%	66.2%	84.6%
Union presence								
No union employees	72.4%	55.1%	80.2%	86.8%	91.2%	83.3%	64.4%	86.4%
Has union employees	81.3%	67.1%	73.0%	80.4%	88.8%	84.0%	71.1%	84.6%
Unknown	82.3%	43.5%	71.7%	80.4%	90.2%	90.5%	54.7%	90.2%
Percent low-wage employees **								
50% or more low wage	72.9%	45.6%	77.4%	87.1%	92.8%	90.0%	58.8%	91.3%
Less than 50% low wage	70.5%	57.8%	80.9%	86.0%	89.7%	76.1%	66.2%	83.7%
Unknown	83.7%	54.3%	63.2%	87.9%	92.1%	85.4%	60.9%	85.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.f(2001) 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, 2001

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	0.40%	0.58%	0.88%	0.47%	0.37%	0.74%	0.44%	0.45%
Industry group **								
Agric., fish., forest.	3.18%	3.84%	10.76%	11.46%	13.82%	11.57%	3.01%	9.91%
Mining and manufacturing	1.35%	4.68%	1.87%	1.23%	2.30%	1.64%	2.26%	0.84%
Construction	1.24%	2.24%	4.37%	2.17%	3.12%	4.82%	1.34%	2.65%
Utilities and transp.	3.01%	6.63%	5.25%	3.63%	3.52%	5.29%	5.50%	2.97%
Wholesale trade	1.80%	4.20%	4.75%	1.55%	2.06%	3.42%	1.98%	2.12%
Fin. svs. and real est.	2.36%	2.73%	3.27%	3.18%	1.69%	3.81%	2.52%	3.06%
Retail trade	1.29%	2.68%	2.52%	1.75%	1.24%	1.40%	2.16%	0.96%
Professional services	1.22%	2.00%	1.71%	1.58%	1.77%	3.04%	1.56%	1.97%
Other Services	1.19%	1.90%	3.27%	2.01%	0.94%	1.65%	1.50%	1.17%
Ownership								
For profit, incorporated	0.55%	0.88%	1.21%	0.88%	0.51%	0.93%	0.47%	0.60%
For profit, unincorporated	1.39%	1.40%	2.91%	4.86%	2.20%	6.33%	1.65%	2.91%
Nonprofit	1.21%	2.25%	2.31%	1.40%	1.86%	3.24%	1.44%	1.31%
Unknown	1.55%	*****	31.62% *	18.81%	5.29%	1.11%	18.27% *	1.52%
Age of firm								
Less than 5 years	2.22%	2.99%	2.62%	2.59%	5.23%	7.40%	2.52%	2.98%
5-9 years	0.88%	1.92%	1.24%	2.96%	3.01%	5.29%	1.13%	2.50%
10-19 years	0.94%	1.70%	1.96%	2.11%	2.15%	1.98%	1.20%	1.07%
20 or more years	0.49%	1.21%	1.07%	0.68%	0.66%	1.09%	0.80%	0.72%
Unknown	1.21%	18.82%	27.89%	13.27%	2.40%	1.29%	15.51%	1.23%
Multi/single status								
2 or more locations	0.52%	5.91%	3.81%	1.51%	0.44%	0.75%	1.93%	0.54%
1 location only	0.48%	0.59%	1.14%	0.82%	1.77%	7.24%	0.53%	1.15%
Percent full-time employees								
Less than 25%	1.45%	5.32%	6.21%	4.17%	3.74%	2.82%	1.76%	2.13%
25-49%	0.86%	4.33%	4.88%	3.51%	1.49%	1.64%	1.93%	1.15%
50-74%	1.31%	1.64%	3.31%	2.37%	1.70%	2.30%	1.74%	1.50%
75% or more	0.51%	0.58%	1.20%	0.49%	0.61%	1.19%	0.61%	0.76%
Union presence								
No union employees	0.40%	0.62%	0.82%	0.59%	0.46%	0.84%	0.42%	0.38%
Has union employees	1.59%	4.98%	6.22%	3.83%	3.10%	2.34%	3.28%	2.10%
Unknown	1.51%	10.34%	9.80%	6.40%	4.46%	2.11%	7.81%	1.79%
Percent low-wage employees **								
50% or more low wage	1.19%	2.40%	2.51%	1.53%	1.26%	0.82%	1.58%	0.80%
Less than 50% low wage	0.25%	0.42%	1.31%	0.67%	0.76%	2.10%	0.34%	0.79%
Unknown	0.80%	5.23%	7.95%	3.72%	2.61%	1.07%	4.06%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.g(2001) 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, 2001

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	7.9	6.2	8.6	9.0	9.7	8.9	7.0	9.2
Industry group **								
Agric., fish., forest.	5.8	4.7	7.0 *	13.6	6.9	4.8	5.3	9.9
Mining and manufacturing	8.9	8.4	9.5	10.1	9.5	6.7	9.1	8.5
Construction	8.6	7.6	10.0	10.3	10.0	8.9	8.4	9.8
Utilities and transp.	7.1	5.7	9.8	9.1	8.2	6.1	7.2	6.9
Wholesale trade	8.0	5.7	9.7	9.8	10.6	9.0	7.0	9.8
Fin. svs. and real est.	6.3	4.9	7.2	8.2	8.3	6.2	5.6	6.8
Retail trade	9.9	7.4	9.9	10.4	11.2	11.1	8.3	11.2
Professional services	6.8	5.8	7.5	6.8	8.0	8.7	6.2	8.3
Other Services	7.9	5.4	7.9	8.7	10.6	9.5	6.4	9.8
Ownership								
For profit, incorporated	8.3	6.5	8.9	9.5	10.1	8.9	7.5	9.3
For profit, unincorporated	7.1	6.2	9.6	9.5	8.7	8.1	6.8	8.7
Nonprofit	6.1	4.2	6.1	6.2	8.9	9.2	4.8	8.5
Unknown	9.2	*****	8.7 *	12.4	10.7	9.1	2.9 *	9.4
Age of firm								
Less than 5 years	6.3	5.6	7.2	9.1	9.1	6.9	6.0	8.6
5-9 years	7.5	6.2	9.6	9.5	9.9	8.7	7.1	9.5
10-19 years	7.7	6.3	9.1	9.4	9.7	10.0	7.3	9.8
20 or more years	8.0	6.2	8.3	8.8	9.7	8.7	7.1	9.2
Unknown	9.2	5.5	8.7	8.3	10.8	9.1	8.3	9.2
Multi/single status								
2 or more locations	9.1	7.7	8.3	9.2	9.7	8.9	8.2	9.2
1 location only	7.1	6.1	8.6	9.0	9.8	6.1	6.9	9.6
Percent full-time employees								
Less than 25%	7.6	3.3	6.0	8.1	8.9	12.1	5.0	10.4
25-49%	9.3	6.2	8.6	10.9	12.3	10.2	7.5	10.7
50-74%	9.0	7.2	9.8	9.4	10.1	11.0	8.0	10.7
75% or more	7.6	6.1	8.5	8.9	9.4	8.1	6.9	8.6
Union presence								
No union employees	7.8	6.1	8.7	9.1	9.8	8.6	7.0	9.1
Has union employees	9.8	7.4	7.6	8.0	8.3	11.0	7.6	10.5
Unknown	7.8	6.1	7.2 *	10.8	11.1	7.8	6.9	8.1
Percent low-wage employees **								
50% or more low wage	8.9	5.9	9.1	10.6	11.4	10.3	7.3	10.9
Less than 50% low wage	7.2	6.2	8.5	8.4	8.6	6.8	7.0	8.0
Unknown	9.2	6.2	8.1	8.8	9.6	9.4	6.9	9.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.A.2.g(2001) 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, 2001

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	0.09	0.13	0.20	0.12	0.14	0.20	0.08	0.13
Industry group **								
Agric., fish., forest.	0.46	0.64	2.44 *	2.53	1.79	1.01	0.54	1.84
Mining and manufacturing	0.22	0.62	0.77	0.46	0.55	0.29	0.37	0.17
Construction	0.26	0.50	0.82	0.52	1.16	1.40	0.25	0.60
Utilities and transp.	0.41	0.71	1.98	0.86	0.95	0.55	0.83	0.46
Wholesale trade	0.52	0.63	0.81	0.41	0.89	1.19	0.38	0.94
Fin. svs. and real est.	0.29	0.34	0.72	0.67	0.54	0.43	0.28	0.37
Retail trade	0.22	0.45	0.40	0.50	0.37	0.47	0.33	0.33
Professional services	0.16	0.25	0.31	0.27	0.36	0.90	0.20	0.57
Other Services	0.19	0.43	0.56	0.36	0.34	0.19	0.31	0.12
Ownership								
For profit, incorporated	0.10	0.15	0.23	0.20	0.19	0.21	0.09	0.15
For profit, unincorporated	0.24	0.32	0.88	0.55	0.71	0.82	0.26	0.58
Nonprofit	0.19	0.23	0.50	0.30	0.32	0.60	0.19	0.19
Unknown	0.38	*****	2.74 *	3.46	1.36	0.40	1.18 *	0.37
Age of firm								
Less than 5 years	0.40	0.50	0.52	0.97	1.02	1.14	0.42	0.56
5-9 years	0.26	0.36	0.52	0.44	0.76	0.85	0.29	0.50
10-19 years	0.14	0.25	0.33	0.32	0.38	0.83	0.18	0.35
20 or more years	0.13	0.23	0.25	0.12	0.26	0.30	0.14	0.18
Unknown	0.26	1.63	2.42	1.88	0.75	0.27	1.68	0.26
Multi/single status								
2 or more locations	0.14	0.79	0.56	0.33	0.14	0.20	0.27	0.14
1 location only	0.09	0.13	0.23	0.20	0.48	0.70	0.08	0.20
Percent full-time employees								
Less than 25%	0.33	0.76	0.91	0.85	0.62	1.04	0.43	0.52
25-49%	0.34	0.88	0.95	0.94	0.57	0.57	0.42	0.45
50-74%	0.24	0.41	0.65	0.54	0.62	0.57	0.25	0.46
75% or more	0.11	0.12	0.17	0.12	0.21	0.29	0.10	0.21
Union presence								
No union employees	0.08	0.13	0.19	0.11	0.15	0.14	0.08	0.10
Has union employees	0.57	1.10	1.25	0.64	0.47	0.89	0.68	0.77
Unknown	0.34	1.37	2.33 *	1.90	1.46	0.48	1.15	0.37
Percent low-wage employees **								
50% or more low wage	0.23	0.45	0.33	0.31	0.32	0.56	0.29	0.22
Less than 50% low wage	0.08	0.11	0.28	0.16	0.26	0.35	0.09	0.15
Unknown	0.33	0.89	1.11	0.94	0.49	0.37	0.66	0.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.B.1(2001) Number of private-sector employees by firm size and selected characteristics: United States, 2001

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	114,488,947	14,261,893	9,745,723	15,594,405	21,034,258	53,852,668	31,840,939	82,648,008
Industry group **								
Agric., fish., forest.	1,426,152	579,029	155,634	261,920	164,034	265,534	858,688	567,464
Mining and manufacturing	16,555,227	648,006	932,833	2,344,567	4,109,737	8,520,083	2,546,499	14,008,728
Construction	6,166,534	1,762,042	1,070,362	1,444,504	1,172,738	716,887 *	3,653,789	2,512,746
Utilities and transp.	4,977,109	259,915	185,877	336,715	491,486	3,703,117	608,726	4,368,383
Wholesale trade	6,162,535	826,275	533,783	991,050	1,287,926	2,523,501	1,920,184	4,242,351
Fin. svs. and real est.	11,813,750	799,389	501,978	809,156	1,584,962	8,118,265	1,730,739	10,083,011
Retail trade	14,751,249	2,078,363	1,331,219	1,783,944	1,838,815	7,718,908	4,333,142	10,418,107
Professional services	25,155,659	3,368,596	2,061,375	2,780,612	4,416,639	12,528,437	6,772,999	18,382,660
Other Services	27,480,733	3,940,278	2,972,662	4,841,935	5,967,921	9,757,936	9,416,174	18,064,559
Ownership								
For profit, incorporated	84,052,729	8,315,178	7,321,745	11,535,444	14,342,971	42,537,390	21,551,356	62,501,372
For profit, unincorporated	10,838,087	4,267,918	1,295,825	1,702,824	2,037,355	1,534,165	6,500,799	4,337,288
Nonprofit	15,083,999	1,655,585	1,124,952	2,271,113	4,382,286	5,650,063	3,719,998	11,364,001
Unknown	4,514,132	23,211	3,200 *	85,023 *	271,647	4,131,051	68,786	4,445,346
Age of firm								
Less than 5 years	6,214,066	2,312,317	1,215,923	1,286,159	870,385	529,282	4,222,634	1,991,432
5-9 years	8,829,719	2,587,657	1,540,386	1,832,590	1,368,978	1,500,109	5,225,564	3,604,156
10-19 years	15,843,161	3,959,351	2,458,522	3,700,516	3,428,901	2,295,871	8,404,007	7,439,154
20 or more years	59,895,510	5,343,289	4,504,146	8,694,374	14,365,536	26,988,166	13,870,909	46,024,602
Unknown	23,706,490	59,279 *	26,746 *	80,766 *	1,000,459	22,539,241	117,826	23,588,664
Multi/single status								
2 or more locations	69,442,449	293,891 *	814,338	3,293,191	12,953,936	52,087,094	2,357,161	67,085,288
1 location only	45,046,497	13,968,002	8,931,385	12,301,214	8,080,322	1,765,574	29,483,778	15,562,719
Percent full-time employees								
Less than 25%	8,623,526	1,966,706	1,222,993	1,443,573	1,275,018	2,715,235	4,007,892	4,615,634
25-49%	9,031,943	1,109,396	912,860	1,203,526	1,373,427	4,432,734	2,645,877	6,386,067
50-74%	15,925,282	2,518,820	1,325,839	1,979,269	2,765,313	7,336,041	4,772,268	11,153,014
75% or more	80,908,195	8,666,971	6,284,030	10,968,035	15,620,500	39,368,659	20,414,902	60,493,293
Union presence								
No union employees	88,309,167	13,610,058	9,087,470	14,461,325	17,842,699	33,307,615	30,037,421	58,271,747
Has union employees	18,759,722	309,530	415,020	843,433	2,734,566	14,457,173	1,109,392	17,650,330
Unknown	7,420,057	342,304	243,233	289,647	456,993	6,087,880	694,126	6,725,931
Percent low-wage employees **								
50% or more low wage	24,553,002	4,922,116	3,154,360	4,961,967	6,158,294	5,356,265	10,598,033	13,954,969
Less than 50% low wage	55,436,550	8,537,808	6,113,678	10,006,526	13,207,888	17,570,651	19,683,745	35,752,805
Unknown	34,499,394	801,969	477,685	625,912	1,668,076	30,925,752	1,559,161	32,940,233

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Totals may not sum exactly because of rounding.
*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.1(2001) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2001

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	1,805,071	281,527	258,404	528,852	567,046	1,678,093	230,366	1,696,841
Industry group **								
Agric., fish., forest.	137,313	56,450	29,483	57,957	42,832	62,710	56,921	96,200
Mining and manufacturing	554,816	36,137	81,318	198,494	282,796	428,965	101,564	568,174
Construction	404,605	96,756	72,162	86,143	137,833	329,301 *	142,016	351,590
Utilities and transp.	486,127	26,863	29,038	35,715	63,011	526,765	30,332	497,282
Wholesale trade	365,868	58,013	54,792	74,006	192,336	371,493	85,856	389,939
Fin. svs. and real est.	584,532	49,107	87,954	137,897	152,045	666,635	137,678	570,292
Retail trade	312,556	72,334	68,065	78,043	122,618	330,702	106,990	368,310
Professional services	853,317	108,536	68,654	116,155	205,919	966,170	156,037	882,435
Other Services	926,971	151,817	146,166	266,333	372,663	503,760	290,105	748,929
Ownership								
For profit, incorporated	1,507,348	223,945	263,109	312,688	418,532	1,396,282	285,669	1,511,352
For profit, unincorporated	388,752	105,598	83,150	137,042	328,318	262,092	232,616	382,064
Nonprofit	360,668	111,735	46,085	195,590	223,877	366,943	203,910	389,142
Unknown	559,457	4,954	3,200 *	44,053 *	55,120	562,565	37,605	549,872
Age of firm								
Less than 5 years	210,743	89,547	131,062	133,152	125,069	93,059	182,008	170,313
5-9 years	369,402	154,923	109,904	81,915	106,784	245,304	138,393	282,415
10-19 years	305,338	109,469	142,555	281,554	148,931	170,620	230,571	154,418
20 or more years	1,541,631	276,965	162,365	356,930	395,188	1,257,434	340,109	1,419,331
Unknown	1,092,108	35,166 *	14,379 *	25,676 *	58,602	1,069,367	33,333	1,114,555
Multi/single status								
2 or more locations	1,572,520	104,261 *	82,363	239,800	401,505	1,657,070	140,071	1,609,631
1 location only	591,411	242,199	287,427	457,770	499,982	380,484	273,978	605,326
Percent full-time employees								
Less than 25%	182,452	124,949	107,334	123,844	126,644	241,417	172,257	213,198
25-49%	339,815	61,606	82,257	93,459	111,386	422,585	108,017	391,260
50-74%	803,965	106,436	99,807	124,615	213,346	743,636	169,382	712,379
75% or more	1,767,850	273,563	161,109	395,128	627,988	1,409,726	293,108	1,709,541
Union presence								
No union employees	1,527,529	251,671	205,586	464,911	468,326	1,209,627	240,789	1,443,889
Has union employees	687,276	46,945	90,176	83,076	262,699	675,517	116,486	656,168
Unknown	597,532	32,125	41,633	42,946	117,142	597,034	48,375	607,320
Percent low-wage employees **								
50% or more low wage	441,290	166,836	151,032	254,434	231,924	254,241	249,514	384,019
Less than 50% low wage	1,222,099	213,111	191,891	401,741	499,169	1,001,604	195,430	1,132,424
Unknown	1,186,494	136,100	86,465	87,697	176,427	1,267,711	166,085	1,215,741

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.1.a(2001) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2001

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	114,488,947	12.5%	8.5%	13.6%	18.4%	47.0%	27.8%	72.2%
Industry group **								
Agric., fish., forest.	1,426,152	40.6%	10.9%	18.4%	11.5%	18.6%	60.2%	39.8%
Mining and manufacturing	16,555,227	3.9%	5.6%	14.2%	24.8%	51.5%	15.4%	84.6%
Construction	6,166,534	28.6%	17.4%	23.4%	19.0%	11.6% *	59.3%	40.7%
Utilities and transp.	4,977,109	5.2%	3.7%	6.8%	9.9%	74.4%	12.2%	87.8%
Wholesale trade	6,162,535	13.4%	8.7%	16.1%	20.9%	40.9%	31.2%	68.8%
Fin. svs. and real est.	11,813,750	6.8%	4.2%	6.8%	13.4%	68.7%	14.7%	85.3%
Retail trade	14,751,249	14.1%	9.0%	12.1%	12.5%	52.3%	29.4%	70.6%
Professional services	25,155,659	13.4%	8.2%	11.1%	17.6%	49.8%	26.9%	73.1%
Other Services	27,480,733	14.3%	10.8%	17.6%	21.7%	35.5%	34.3%	65.7%
Ownership								
For profit, incorporated	84,052,729	9.9%	8.7%	13.7%	17.1%	50.6%	25.6%	74.4%
For profit, unincorporated	10,838,087	39.4%	12.0%	15.7%	18.8%	14.2%	60.0%	40.0%
Nonprofit	15,083,999	11.0%	7.5%	15.1%	29.1%	37.5%	24.7%	75.3%
Unknown	4,514,132	0.5%	0.1% *	1.9% *	6.0%	91.5%	1.5%	98.5%
Age of firm								
Less than 5 years	6,214,066	37.2%	19.6%	20.7%	14.0%	8.5%	68.0%	32.0%
5-9 years	8,829,719	29.3%	17.4%	20.8%	15.5%	17.0%	59.2%	40.8%
10-19 years	15,843,161	25.0%	15.5%	23.4%	21.6%	14.5%	53.0%	47.0%
20 or more years	59,895,510	8.9%	7.5%	14.5%	24.0%	45.1%	23.2%	76.8%
Unknown	23,706,490	0.3% *	0.1% *	0.3% *	4.2%	95.1%	0.5%	99.5%
Multi/single status								
2 or more locations	69,442,449	0.4% *	1.2%	4.7%	18.7%	75.0%	3.4%	96.6%
1 location only	45,046,497	31.0%	19.8%	27.3%	17.9%	3.9%	65.5%	34.5%
Percent full-time employees								
Less than 25%	8,623,526	22.8%	14.2%	16.7%	14.8%	31.5%	46.5%	53.5%
25-49%	9,031,943	12.3%	10.1%	13.3%	15.2%	49.1%	29.3%	70.7%
50-74%	15,925,282	15.8%	8.3%	12.4%	17.4%	46.1%	30.0%	70.0%
75% or more	80,908,195	10.7%	7.8%	13.6%	19.3%	48.7%	25.2%	74.8%
Union presence								
No union employees	88,309,167	15.4%	10.3%	16.4%	20.2%	37.7%	34.0%	66.0%
Has union employees	18,759,722	1.6%	2.2%	4.5%	14.6%	77.1%	5.9%	94.1%
Unknown	7,420,057	4.6%	3.3%	3.9%	6.2%	82.0%	9.4%	90.6%
Percent low-wage employees **								
50% or more low wage	24,553,002	20.0%	12.8%	20.2%	25.1%	21.8%	43.2%	56.8%
Less than 50% low wage	55,436,550	15.4%	11.0%	18.1%	23.8%	31.7%	35.5%	64.5%
Unknown	34,499,394	2.3%	1.4%	1.8%	4.8%	89.6%	4.5%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*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.1.a(2001) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2001

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	1,805,071	0.35%	0.24%	0.45%	0.50%	0.84%	0.36%	0.36%
Industry group **								
Agric., fish., forest.	137,313	4.30%	1.98%	2.92%	2.82%	3.14%	4.37%	4.37%
Mining and manufacturing	554,816	0.21%	0.41%	0.95%	1.55%	1.69%	0.83%	0.83%
Construction	404,605	2.08%	1.28%	1.50%	2.29%	3.29% *	3.00%	3.00%
Utilities and transp.	486,127	0.87%	0.62%	1.20%	2.57%	4.34%	1.62%	1.62%
Wholesale trade	365,868	1.24%	1.11%	1.39%	2.62%	4.04%	2.64%	2.64%
Fin. svs. and real est.	584,532	0.50%	0.85%	1.07%	1.78%	3.02%	1.25%	1.25%
Retail trade	312,556	0.56%	0.54%	0.67%	0.71%	1.26%	1.12%	1.12%
Professional services	853,317	0.58%	0.42%	0.66%	1.12%	2.15%	1.02%	1.02%
Other Services	926,971	0.72%	0.49%	0.86%	0.94%	0.91%	0.82%	0.82%
Ownership								
For profit, incorporated	1,507,348	0.34%	0.34%	0.38%	0.48%	0.90%	0.54%	0.54%
For profit, unincorporated	388,752	1.40%	0.99%	1.04%	2.62%	2.05%	2.46%	2.46%
Nonprofit	360,668	0.77%	0.22%	1.13%	1.58%	2.00%	1.36%	1.36%
Unknown	559,457	0.16%	0.12% *	0.84% *	1.51%	1.49%	0.60%	0.60%
Age of firm								
Less than 5 years	210,743	1.86%	1.63%	1.90%	1.69%	1.57%	2.19%	2.19%
5-9 years	369,402	1.54%	1.21%	0.96%	1.24%	2.04%	1.76%	1.76%
10-19 years	305,338	0.79%	0.77%	1.53%	0.89%	1.15%	0.77%	0.77%
20 or more years	1,541,631	0.46%	0.32%	0.53%	0.63%	1.20%	0.59%	0.59%
Unknown	1,092,108	0.19% *	0.06% *	0.11% *	0.14%	0.22%	0.18%	0.18%
Multi/single status								
2 or more locations	1,572,520	0.16% *	0.12%	0.37%	0.68%	0.83%	0.24%	0.24%
1 location only	591,411	0.68%	0.69%	0.98%	0.96%	0.82%	0.92%	0.92%
Percent full-time employees								
Less than 25%	182,452	1.43%	1.13%	1.52%	1.45%	2.60%	1.95%	1.95%
25-49%	339,815	0.79%	0.89%	1.40%	1.25%	3.34%	1.89%	1.89%
50-74%	803,965	0.90%	0.76%	0.82%	1.52%	2.51%	1.36%	1.36%
75% or more	1,767,850	0.44%	0.23%	0.43%	0.63%	1.01%	0.55%	0.55%
Union presence								
No union employees	1,527,529	0.48%	0.23%	0.49%	0.46%	0.78%	0.52%	0.52%
Has union employees	687,276	0.22%	0.48%	0.49%	1.44%	1.66%	0.56%	0.56%
Unknown	597,532	0.66%	0.53%	0.72%	1.49%	1.82%	0.95%	0.95%
Percent low-wage employees **								
50% or more low wage	441,290	0.68%	0.65%	1.04%	0.81%	0.74%	0.91%	0.91%
Less than 50% low wage	1,222,099	0.41%	0.43%	0.60%	0.89%	1.29%	0.64%	0.64%
Unknown	1,186,494	0.47%	0.24%	0.25%	0.55%	1.05%	0.56%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	88.8%	48.1%	72.5%	87.5%	96.7%	99.8%	64.5%	98.2%
Industry group **								
Agric., fish., forest.	60.3%	34.4%	57.3%	68.2%	77.5%	100.0%	41.7%	88.3%
Mining and manufacturing	96.5%	57.3%	84.9%	94.7%	99.1%	100.0%	81.2%	99.3%
Construction	78.5%	46.8%	82.7%	89.4%	95.9%	100.0%	66.4%	96.1%
Utilities and transp.	95.7%	50.0%	77.9%	88.6%	99.9%	99.9%	67.5%	99.7%
Wholesale trade	92.2%	62.5%	81.3%	93.5%	99.7%	99.9%	76.3%	99.4%
Fin. svs. and real est.	96.4%	55.5%	92.6%	98.5%	98.8%	100.0%	77.1%	99.7%
Retail trade	87.9%	43.8%	72.5%	88.7%	97.8%	99.9%	61.7%	98.8%
Professional services	92.6%	63.3%	83.0%	94.1%	97.6%	99.9%	75.1%	99.0%
Other Services	79.7%	33.9%	53.2%	77.0%	93.2%	99.4%	50.0%	95.2%
Ownership								
For profit, incorporated	90.9%	55.3%	74.8%	87.3%	96.1%	99.9%	69.8%	98.2%
For profit, unincorporated	65.6%	34.4%	55.9%	84.4%	96.2%	99.6%	45.6%	95.7%
Nonprofit	90.7%	47.9%	76.8%	90.2%	98.6%	99.9%	66.6%	98.6%
Unknown	98.8%	2.7% *	100.0% *	100.0%	98.4%	99.4%	67.2%	99.3%
Age of firm								
Less than 5 years	62.2%	38.0%	51.3%	78.3%	95.2%	99.2%	48.0%	92.2%
5-9 years	71.1%	47.8%	62.7%	76.9%	87.2%	98.1%	57.5%	90.8%
10-19 years	78.2%	48.4%	74.6%	85.1%	93.2%	99.5%	64.1%	94.0%
20 or more years	92.8%	52.1%	80.6%	92.2%	98.5%	99.9%	72.3%	98.9%
Unknown	99.5%	76.4%	54.7% *	70.4%	96.6%	99.9%	71.6%	99.7%
Multi/single status								
2 or more locations	98.7%	86.5%	81.5%	90.6%	97.6%	99.8%	85.9%	99.2%
1 location only	73.5%	47.3%	71.7%	86.6%	95.3%	99.8%	62.8%	93.9%
Percent full-time employees								
Less than 25%	64.0%	15.0%	38.1%	70.3%	82.5%	99.0%	31.8%	91.9%
25-49%	83.6%	37.1%	55.5%	73.3%	96.8%	99.8%	49.4%	97.8%
50-74%	84.9%	43.5%	63.6%	83.3%	94.5%	99.7%	55.8%	97.3%
75% or more	92.8%	58.4%	83.6%	92.1%	98.2%	99.9%	74.9%	98.8%
Union presence								
No union employees	86.4%	48.2%	72.7%	87.8%	96.6%	99.8%	64.5%	97.8%
Has union employees	99.1%	76.3%	92.4%	93.6%	99.6%	100.0%	87.8%	99.8%
Unknown	91.1%	17.7%	32.3%	53.6%	84.4%	99.9%	28.1%	97.6%
Percent low-wage employees **								
50% or more low wage	72.0%	28.0%	48.6%	75.0%	92.7%	99.4%	43.7%	93.4%
Less than 50% low wage	91.4%	61.2%	87.2%	94.9%	98.9%	99.9%	77.4%	99.1%
Unknown	96.6%	31.7%	42.5%	67.6%	93.6%	99.9%	42.2%	99.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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%	0.76%	1.19%	0.97%	0.33%	0.05%	0.56%	0.16%
Industry group **								
Agric., fish., forest.	4.62%	3.38%	7.75%	8.87%	8.25%	0.00%	2.95%	6.15%
Mining and manufacturing	0.19%	3.13%	2.59%	1.11%	0.62%	0.00%	1.71%	0.21%
Construction	1.67%	2.99%	1.83%	1.78%	1.41%	0.00%	1.87%	1.17%
Utilities and transp.	0.91%	4.06%	4.55%	3.48%	0.13%	0.06%	2.96%	0.39%
Wholesale trade	0.59%	4.89%	3.55%	1.53%	0.17%	0.05%	1.95%	0.15%
Fin. svs. and real est.	0.31%	2.14%	2.28%	0.61%	0.76%	0.01%	2.05%	0.12%
Retail trade	0.44%	1.69%	2.20%	2.54%	0.63%	0.04%	1.07%	0.28%
Professional services	0.44%	1.15%	1.74%	1.01%	0.62%	0.06%	0.84%	0.24%
Other Services	0.97%	1.21%	3.23%	1.86%	1.40%	0.24%	1.50%	0.47%
Ownership								
For profit, incorporated	0.32%	0.71%	1.37%	0.85%	0.48%	0.05%	0.79%	0.17%
For profit, unincorporated	1.31%	1.34%	3.07%	3.86%	1.08%	0.23%	1.07%	0.77%
Nonprofit	0.65%	2.76%	2.55%	2.13%	0.59%	0.05%	1.58%	0.36%
Unknown	0.32%	1.66% *	31.62% *	18.26%	1.06%	0.32%	17.94%	0.31%
Age of firm								
Less than 5 years	1.18%	2.44%	4.03%	3.10%	2.88%	0.93%	2.25%	2.02%
5-9 years	1.31%	1.86%	2.50%	3.09%	3.91%	2.61%	1.03%	1.58%
10-19 years	0.63%	1.96%	1.59%	1.12%	1.18%	0.38%	1.23%	0.87%
20 or more years	0.38%	1.43%	1.47%	0.81%	0.28%	0.03%	1.37%	0.13%
Unknown	0.10%	20.15%	17.22% *	12.44%	2.03%	0.07%	13.59%	0.11%
Multi/single status								
2 or more locations	0.10%	5.50%	3.73%	1.41%	0.53%	0.05%	2.16%	0.08%
1 location only	0.52%	0.84%	1.24%	1.06%	0.71%	0.49%	0.72%	0.65%
Percent full-time employees								
Less than 25%	1.76%	2.27%	5.56%	3.32%	3.50%	0.36%	1.66%	1.24%
25-49%	0.97%	3.64%	4.33%	2.89%	1.60%	0.09%	2.43%	0.54%
50-74%	0.73%	2.56%	2.78%	2.26%	1.86%	0.30%	1.49%	0.56%
75% or more	0.29%	1.20%	0.78%	0.65%	0.27%	0.04%	0.61%	0.18%
Union presence								
No union employees	0.34%	0.87%	1.13%	1.10%	0.35%	0.07%	0.61%	0.20%
Has union employees	0.18%	4.69%	2.85%	2.38%	0.35%	0.04%	2.39%	0.12%
Unknown	0.99%	3.14%	6.87%	9.85%	6.14%	0.08%	2.84%	0.59%
Percent low-wage employees **								
50% or more low wage	0.81%	1.67%	1.83%	2.56%	1.07%	0.23%	0.90%	0.90%
Less than 50% low wage	0.30%	1.12%	0.70%	0.50%	0.34%	0.11%	0.63%	0.11%
Unknown	0.47%	3.40%	7.27%	3.87%	2.74%	0.06%	2.29%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.a(2001) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	77.9%	80.8%	76.5%	75.4%	76.2%	79.1%	77.5%	78.0%
Industry group **								
Agric., fish., forest.	77.1%	67.4%	72.7%	71.1%	66.4%	95.0%	67.8%	83.8%
Mining and manufacturing	91.7%	86.5%	88.7%	91.7%	92.0%	92.0%	89.0%	92.1%
Construction	81.5%	86.4%	84.5%	79.0%	73.4%	89.1%	83.3%	79.6%
Utilities and transp.	87.5%	82.1%	81.0%	86.7%	81.4%	88.8%	82.8%	88.0%
Wholesale trade	89.8%	87.4%	87.4%	88.3%	91.2%	90.6%	87.9%	90.5%
Fin. svs. and real est.	87.1%	91.0%	76.6%	87.5%	85.1%	87.8%	84.7%	87.4%
Retail trade	62.5%	76.4%	74.3%	74.1%	68.0%	55.7%	75.3%	59.2%
Professional services	81.4%	86.4%	80.0%	81.2%	78.9%	81.7%	83.5%	80.8%
Other Services	62.7%	65.6%	60.2%	54.6%	59.4%	67.6%	59.5%	63.5%
Ownership								
For profit, incorporated	79.1%	83.1%	77.4%	78.2%	77.1%	79.8%	79.6%	79.0%
For profit, unincorporated	74.3%	80.4%	77.5%	66.3%	73.6%	75.1%	74.6%	74.0%
Nonprofit	74.0%	67.9%	69.6%	68.4%	74.9%	76.9%	68.4%	75.3%
Unknown	75.3%	100.0% *	100.0% *	76.5%	69.0%	75.7%	96.3%	75.1%
Age of firm								
Less than 5 years	73.5%	83.0%	67.6%	66.9%	65.6%	90.0%	73.8%	73.3%
5-9 years	73.5%	79.7%	69.2%	69.6%	68.6%	78.6%	74.4%	72.6%
10-19 years	74.8%	83.3%	76.7%	72.0%	69.5%	77.4%	78.3%	72.1%
20 or more years	78.9%	79.2%	79.8%	78.9%	78.7%	78.8%	78.9%	78.9%
Unknown	79.3%	59.3%	100.0%	69.5%	80.2%	79.3%	63.9%	79.3%
Multi/single status								
2 or more locations	79.0%	65.6%	75.6%	78.2%	78.3%	79.3%	75.1%	79.1%
1 location only	75.7%	81.4%	76.6%	74.6%	72.6%	71.2%	77.8%	73.1%
Percent full-time employees								
Less than 25%	34.6%	32.1%	21.5%	27.4%	26.7%	42.9%	28.1%	36.5%
25-49%	43.8%	45.3%	41.3%	36.8%	44.0%	45.2%	42.4%	44.1%
50-74%	66.8%	66.6%	64.9%	62.3%	60.3%	70.5%	65.4%	67.2%
75% or more	86.5%	89.6%	86.6%	85.8%	85.0%	86.9%	86.8%	86.5%
Union presence								
No union employees	77.2%	80.8%	76.2%	75.0%	75.2%	78.5%	77.4%	77.1%
Has union employees	82.6%	78.3%	80.0%	81.7%	81.0%	83.1%	78.0%	82.9%
Unknown	73.7%	87.8%	81.9%	80.0%	84.6%	72.6%	85.1%	73.4%
Percent low-wage employees **								
50% or more low wage	56.9%	62.7%	58.1%	54.0%	57.1%	57.0%	57.6%	56.7%
Less than 50% low wage	84.8%	85.5%	82.8%	83.6%	84.2%	86.4%	83.9%	85.2%
Unknown	78.5%	81.6%	50.2%	79.3%	78.5%	78.7%	69.6%	78.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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 1.B.2.a(2001) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.37%	1.03%	1.27%	1.22%	0.98%	0.59%	0.63%	0.40%
Industry group **								
Agric., fish., forest.	3.10%	6.89%	6.48%	7.17%	7.86%	1.38%	4.95%	4.51%
Mining and manufacturing	0.60%	1.79%	1.39%	1.00%	0.99%	1.16%	0.73%	0.70%
Construction	1.46%	0.74%	1.85%	1.76%	5.14%	6.07%	1.26%	3.34%
Utilities and transp.	2.42%	3.05%	2.52%	3.22%	3.38%	3.18%	2.09%	2.70%
Wholesale trade	0.98%	1.55%	1.87%	1.38%	1.97%	1.69%	1.03%	1.25%
Fin. svs. and real est.	1.85%	1.04%	5.10%	2.48%	3.88%	1.34%	2.98%	1.74%
Retail trade	0.92%	1.50%	2.26%	1.29%	2.35%	1.06%	1.13%	0.96%
Professional services	0.39%	2.03%	1.99%	1.33%	1.08%	0.83%	1.13%	0.48%
Other Services	0.82%	2.68%	3.02%	2.47%	2.30%	1.65%	1.65%	1.02%
Ownership								
For profit, incorporated	0.60%	1.14%	1.73%	0.81%	0.91%	0.91%	0.72%	0.68%
For profit, unincorporated	2.59%	2.12%	2.20%	3.77%	4.06%	5.06%	2.44%	3.57%
Nonprofit	1.32%	1.90%	2.42%	2.99%	1.83%	1.88%	1.96%	1.43%
Unknown	1.40%	31.62% *	31.62% *	16.17%	7.72%	1.40%	24.39%	1.42%
Age of firm								
Less than 5 years	2.57%	1.94%	4.56%	4.71%	5.82%	3.82%	2.23%	3.71%
5-9 years	1.73%	2.73%	3.38%	3.51%	3.46%	4.14%	2.57%	2.38%
10-19 years	0.97%	1.06%	2.51%	1.61%	2.57%	2.21%	1.26%	1.54%
20 or more years	0.61%	1.23%	0.70%	1.25%	1.31%	0.94%	0.66%	0.73%
Unknown	0.61%	17.06%	27.89%	10.24%	2.85%	0.58%	13.41%	0.57%
Multi/single status								
2 or more locations	0.63%	7.17%	4.66%	2.07%	1.33%	0.64%	2.52%	0.60%
1 location only	0.83%	0.76%	1.18%	1.21%	2.57%	4.24%	0.57%	1.65%
Percent full-time employees								
Less than 25%	1.81%	5.71%	3.47%	3.01%	2.04%	3.85%	2.22%	2.70%
25-49%	1.24%	2.13%	2.63%	1.93%	3.07%	1.56%	1.49%	1.26%
50-74%	0.98%	2.08%	1.76%	1.90%	1.96%	1.54%	1.22%	1.16%
75% or more	0.42%	0.42%	1.24%	0.99%	1.11%	0.67%	0.68%	0.46%
Union presence								
No union employees	0.49%	1.02%	1.48%	1.16%	0.90%	0.69%	0.62%	0.56%
Has union employees	1.18%	3.97%	4.84%	3.68%	1.86%	1.57%	4.08%	1.15%
Unknown	1.33%	5.55%	5.94%	5.71%	4.69%	1.42%	3.61%	1.36%
Percent low-wage employees **								
50% or more low wage	1.02%	3.18%	1.77%	1.78%	1.93%	1.49%	2.10%	1.10%
Less than 50% low wage	0.39%	0.77%	1.52%	0.71%	1.17%	0.99%	0.80%	0.42%
Unknown	0.59%	3.48%	12.18%	3.65%	3.72%	0.67%	5.77%	0.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.a.(1)(2001) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	79.8%	80.0%	77.1%	77.2%	78.0%	81.4%	78.0%	80.2%
Industry group **								
Agric., fish., forest.	77.1%	80.4%	72.9%	87.8%	85.9%	68.1%	77.6%	76.8%
Mining and manufacturing	87.7%	81.8%	80.1%	82.1%	85.3%	91.2%	80.0%	88.8%
Construction	79.7%	81.0%	76.9%	79.9%	80.7%	80.0%	80.0%	79.4%
Utilities and transp.	83.1%	80.2%	76.2%	78.4%	88.3%	83.2%	76.4%	83.7%
Wholesale trade	83.9%	79.2%	80.9%	80.1%	80.9%	88.2%	79.3%	85.5%
Fin. svs. and real est.	83.5%	82.8%	85.0%	86.6%	81.3%	83.6%	84.3%	83.5%
Retail trade	76.2%	82.2%	75.2%	77.1%	72.3%	76.2%	78.1%	75.5%
Professional services	80.9%	79.7%	78.0%	77.9%	80.2%	82.3%	79.1%	81.4%
Other Services	66.9%	76.5%	71.3%	64.9%	65.0%	66.6%	70.4%	66.0%
Ownership								
For profit, incorporated	80.0%	79.5%	77.4%	78.2%	78.9%	81.2%	78.2%	80.4%
For profit, unincorporated	76.8%	80.6%	73.9%	71.3%	75.1%	81.1%	75.8%	77.6%
Nonprofit	79.0%	82.4%	78.5%	75.0%	76.1%	82.1%	78.8%	79.0%
Unknown	83.2%	100.0% *	100.0% *	83.2%	83.7%	83.1%	99.5%	83.0%
Age of firm								
Less than 5 years	73.3%	77.2%	74.7%	77.5%	59.4%	75.8%	77.3%	68.8%
5-9 years	70.8%	80.0%	76.9%	76.9%	76.5%	50.1%	78.2%	63.8%
10-19 years	74.9%	80.4%	73.4%	75.7%	76.2%	68.5%	76.4%	73.7%
20 or more years	80.2%	80.5%	79.3%	77.7%	78.9%	81.6%	78.8%	80.5%
Unknown	84.5%	86.8%	96.8%	71.6%	83.9%	84.6%	88.1%	84.5%
Multi/single status								
2 or more locations	80.6%	65.1%	79.8%	77.4%	78.2%	81.4%	77.5%	80.6%
1 location only	78.1%	80.5%	76.9%	77.1%	77.5%	82.6%	78.0%	78.3%
Percent full-time employees								
Less than 25%	53.0%	74.4%	68.0%	50.7%	58.8%	49.1%	60.1%	51.4%
25-49%	71.6%	72.9%	68.9%	66.3%	59.8%	76.1%	69.1%	72.2%
50-74%	74.8%	74.7%	72.7%	64.6%	69.8%	78.7%	70.9%	75.8%
75% or more	81.7%	81.3%	78.3%	79.9%	80.2%	83.2%	79.8%	82.2%
Union presence								
No union employees	78.6%	80.1%	76.5%	76.5%	78.6%	79.5%	77.6%	79.0%
Has union employees	81.9%	77.1%	85.5%	84.5%	77.2%	82.7%	84.6%	81.8%
Unknown	87.1%	86.3%	85.2%	85.6%	58.7%	89.3%	84.5%	87.2%
Percent low-wage employees **								
50% or more low wage	64.0%	71.2%	66.1%	60.6%	64.7%	62.7%	64.8%	63.7%
Less than 50% low wage	80.8%	81.9%	79.3%	81.2%	81.5%	80.3%	80.7%	80.9%
Unknown	84.2%	77.0%	79.3%	80.7%	81.5%	84.4%	77.8%	84.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.a.(1)(2001) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.47%	0.63%	0.53%	0.56%	1.14%	0.78%	0.38%	0.61%
Industry group **								
Agric., fish., forest.	2.74%	4.35%	7.69%	5.46%	3.70%	6.72%	3.92%	4.17%
Mining and manufacturing	0.38%	1.98%	1.78%	0.97%	0.75%	0.66%	0.85%	0.41%
Construction	1.18%	2.17%	2.49%	1.58%	4.12%	3.75%	1.32%	3.01%
Utilities and transp.	4.47%	3.00%	5.13%	3.53%	1.99%	5.27%	3.17%	4.81%
Wholesale trade	2.93%	1.85%	2.19%	0.79%	5.23%	4.21%	1.13%	3.82%
Fin. svs. and real est.	2.25%	1.39%	0.75%	1.33%	3.24%	2.88%	0.71%	2.54%
Retail trade	0.42%	1.47%	2.10%	1.19%	1.43%	0.67%	1.17%	0.57%
Professional services	0.88%	1.49%	0.95%	2.19%	0.75%	1.31%	0.94%	1.00%
Other Services	1.42%	2.25%	2.63%	2.11%	3.59%	1.96%	1.26%	1.78%
Ownership								
For profit, incorporated	0.51%	0.72%	0.61%	0.61%	1.18%	0.86%	0.58%	0.69%
For profit, unincorporated	1.93%	1.05%	1.92%	2.92%	4.26%	2.62%	1.11%	3.21%
Nonprofit	1.64%	2.34%	2.15%	2.17%	3.33%	2.02%	1.73%	1.92%
Unknown	1.55%	31.62% *	31.62% *	16.30%	4.05%	1.82%	24.22%	1.53%
Age of firm								
Less than 5 years	1.71%	2.59%	3.04%	3.09%	7.04%	5.95%	1.91%	3.17%
5-9 years	1.55%	1.98%	2.08%	2.86%	2.41%	4.61%	1.68%	2.81%
10-19 years	1.54%	1.18%	1.33%	1.22%	1.98%	4.90%	1.01%	2.74%
20 or more years	0.72%	0.75%	0.60%	0.51%	1.54%	1.12%	0.23%	0.88%
Unknown	0.50%	22.60%	27.00%	10.18%	2.27%	0.53%	13.71%	0.50%
Multi/single status								
2 or more locations	0.52%	6.53%	2.13%	1.62%	1.60%	0.60%	1.95%	0.54%
1 location only	0.61%	0.62%	0.57%	0.77%	1.85%	6.15%	0.40%	1.63%
Percent full-time employees								
Less than 25%	3.51%	6.04%	5.11%	6.59%	4.27%	5.36%	4.59%	3.94%
25-49%	1.76%	4.46%	3.45%	2.75%	4.26%	2.32%	2.37%	1.96%
50-74%	1.35%	2.05%	3.20%	2.46%	2.67%	1.87%	1.35%	1.73%
75% or more	0.53%	0.64%	0.67%	0.65%	1.28%	0.90%	0.44%	0.65%
Union presence								
No union employees	0.41%	0.68%	0.79%	0.50%	0.96%	0.78%	0.39%	0.57%
Has union employees	2.05%	5.74%	4.08%	2.72%	3.23%	2.38%	3.17%	2.15%
Unknown	2.10%	2.49%	7.25%	5.81%	9.68%	1.45%	3.02%	2.15%
Percent low-wage employees **								
50% or more low wage	1.06%	3.71%	2.77%	0.79%	2.50%	1.94%	0.99%	1.43%
Less than 50% low wage	0.81%	0.64%	0.57%	0.57%	1.60%	1.64%	0.28%	1.17%
Unknown	0.57%	6.46%	3.93%	2.63%	1.40%	0.64%	2.55%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) 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, 2001

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	62.2%	64.6%	59.0%	58.2%	59.4%	64.4%	60.5%	62.6%
Industry group **								
Agric., fish., forest.	59.5%	54.2%	53.0%	62.4%	57.0%	64.7%	52.6%	64.4%
Mining and manufacturing	80.4%	70.7%	71.1%	75.2%	78.5%	84.0%	71.2%	81.8%
Construction	64.9%	70.0%	65.0%	63.1%	59.2%	71.3%	66.6%	63.2%
Utilities and transp.	72.7%	65.9%	61.7%	67.9%	71.9%	73.9%	63.2%	73.6%
Wholesale trade	75.4%	69.3%	70.7%	70.7%	73.8%	80.0%	69.7%	77.3%
Fin. svs. and real est.	72.8%	75.3%	65.1%	75.8%	69.2%	73.5%	71.3%	73.0%
Retail trade	47.6%	62.8%	55.9%	57.2%	49.1%	42.4%	58.8%	44.7%
Professional services	65.8%	68.9%	62.4%	63.2%	63.3%	67.2%	66.0%	65.8%
Other Services	41.9%	50.2%	42.9%	35.4%	38.6%	45.1%	41.9%	42.0%
Ownership								
For profit, incorporated	63.3%	66.1%	59.9%	61.1%	60.8%	64.8%	62.2%	63.6%
For profit, unincorporated	57.1%	64.8%	57.3%	47.2%	55.3%	61.0%	56.5%	57.4%
Nonprofit	58.5%	56.0%	54.6%	51.3%	57.0%	63.1%	53.9%	59.5%
Unknown	62.7%	100.0% *	100.0% *	63.6%	57.8%	62.9%	95.8%	62.3%
Age of firm								
Less than 5 years	53.9%	64.1%	50.5%	51.9%	39.0%	68.2%	57.0%	50.4%
5-9 years	52.0%	63.8%	53.2%	53.5%	52.5%	39.4%	58.2%	46.3%
10-19 years	56.0%	67.0%	56.3%	54.6%	52.9%	53.1%	59.8%	53.1%
20 or more years	63.2%	63.8%	63.2%	61.3%	62.1%	64.3%	62.2%	63.5%
Unknown	67.0%	51.4%	96.8%	49.8%	67.3%	67.1%	56.3%	67.1%
Multi/single status								
2 or more locations	63.6%	42.7%	60.4%	60.5%	61.3%	64.5%	58.2%	63.8%
1 location only	59.2%	65.5%	58.9%	57.5%	56.3%	58.9%	60.7%	57.2%
Percent full-time employees								
Less than 25%	18.3%	23.9%	14.6%	13.9%	15.7%	21.1%	16.9%	18.8%
25-49%	31.4%	33.1%	28.5%	24.4%	26.3%	34.4%	29.3%	31.8%
50-74%	50.0%	49.7%	47.2%	40.3%	42.1%	55.4%	46.4%	50.9%
75% or more	70.7%	72.8%	67.8%	68.5%	68.2%	72.3%	69.2%	71.1%
Union presence								
No union employees	60.7%	64.7%	58.3%	57.4%	59.1%	62.4%	60.1%	60.9%
Has union employees	67.7%	60.3%	68.4%	69.0%	62.5%	68.7%	66.0%	67.8%
Unknown	64.2%	75.8%	69.8%	68.4%	49.6%	64.8%	71.9%	64.0%
Percent low-wage employees **								
50% or more low wage	36.4%	44.7%	38.4%	32.8%	37.0%	35.7%	37.4%	36.1%
Less than 50% low wage	68.6%	70.0%	65.7%	67.9%	68.6%	69.3%	67.8%	68.9%
Unknown	66.1%	62.9%	39.8%	64.0%	64.0%	66.5%	54.2%	66.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) 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, 2001

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	0.48%	1.19%	1.04%	1.16%	0.86%	0.72%	0.64%	0.60%
Industry group **								
Agric., fish., forest.	2.91%	7.62%	7.41%	7.57%	7.69%	6.39%	5.19%	4.50%
Mining and manufacturing	0.71%	1.81%	2.17%	1.47%	1.13%	1.06%	1.08%	0.81%
Construction	1.01%	1.54%	1.78%	1.76%	5.01%	4.92%	1.18%	2.62%
Utilities and transp.	4.08%	3.60%	4.49%	4.39%	2.92%	4.87%	2.88%	4.42%
Wholesale trade	2.43%	2.08%	2.10%	1.38%	4.40%	3.72%	1.40%	3.19%
Fin. svs. and real est.	2.74%	1.78%	4.38%	2.56%	4.90%	2.67%	2.83%	2.90%
Retail trade	0.78%	1.21%	1.94%	1.48%	1.51%	0.88%	1.13%	0.77%
Professional services	0.65%	2.66%	1.61%	2.04%	1.15%	1.27%	1.34%	0.86%
Other Services	1.14%	1.88%	2.21%	2.29%	2.34%	1.61%	1.48%	1.36%
Ownership								
For profit, incorporated	0.63%	1.40%	1.49%	1.01%	0.96%	1.00%	0.79%	0.83%
For profit, unincorporated	2.89%	2.19%	2.13%	3.49%	4.86%	5.33%	2.08%	4.08%
Nonprofit	1.61%	2.45%	2.31%	2.33%	2.62%	2.44%	2.00%	1.90%
Unknown	1.65%	31.62% *	31.62% *	14.57%	7.23%	1.95%	24.91%	1.63%
Age of firm								
Less than 5 years	2.11%	2.98%	4.27%	3.96%	2.80%	6.25%	2.16%	3.31%
5-9 years	1.82%	2.93%	3.16%	3.25%	2.57%	3.63%	2.42%	2.30%
10-19 years	1.49%	1.10%	2.49%	1.64%	2.94%	4.04%	1.37%	2.58%
20 or more years	0.82%	1.10%	0.48%	1.08%	1.38%	1.09%	0.56%	0.99%
Unknown	0.56%	15.27%	27.00%	10.28%	1.84%	0.57%	13.50%	0.54%
Multi/single status								
2 or more locations	0.62%	7.31%	4.28%	1.41%	1.11%	0.64%	2.64%	0.63%
1 location only	0.94%	0.77%	0.82%	1.27%	2.04%	5.78%	0.57%	1.98%
Percent full-time employees								
Less than 25%	1.24%	4.39%	2.16%	1.68%	1.52%	2.29%	1.49%	1.52%
25-49%	1.14%	1.85%	1.71%	1.39%	1.65%	1.80%	1.02%	1.22%
50-74%	1.46%	2.55%	2.08%	1.93%	1.91%	2.16%	1.47%	1.86%
75% or more	0.52%	0.57%	1.17%	0.89%	1.03%	0.70%	0.64%	0.61%
Union presence								
No union employees	0.62%	1.18%	1.34%	1.01%	0.90%	0.88%	0.62%	0.77%
Has union employees	1.91%	6.76%	6.42%	3.67%	2.34%	2.37%	5.45%	2.05%
Unknown	2.03%	6.13%	8.14%	7.26%	6.80%	2.04%	4.50%	2.06%
Percent low-wage employees **								
50% or more low wage	0.90%	2.59%	1.48%	1.21%	1.34%	1.48%	1.35%	1.06%
Less than 50% low wage	0.66%	0.95%	1.29%	0.87%	1.36%	1.40%	0.60%	0.94%
Unknown	0.63%	5.61%	10.67%	4.29%	2.51%	0.68%	5.31%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.(1)(2001) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	48.8%	12.3%	11.3%	16.8%	39.5%	68.6%	12.0%	57.8%
Industry group **								
Agric., fish., forest.	41.7%	7.2%*	4.9%*	28.1%*	50.2%	78.8%	7.4%*	61.7%
Mining and manufacturing	57.0%	11.3%	9.1%*	19.8%	53.5%	72.6%	10.4%	63.0%
Construction	27.8%	22.5%	22.6%	16.6%	36.7%	45.9%	19.6%	36.5%
Utilities and transp.	72.7%	14.6%	7.0%*	9.2%	45.0%	85.0%	9.1%*	77.9%
Wholesale trade	45.4%	8.7%	6.5%*	18.2%	44.3%	67.2%	11.8%	55.9%
Fin. svs. and real estate	54.4%	8.5%	5.6%*	16.4%	31.5%	67.5%	9.0%	60.3%
Retail trade	45.5%	12.8%	10.2%	11.5%	29.3%	70.8%	11.5%	57.1%
Professional services	43.7%	8.7%	8.5%	20.5%	32.5%	62.5%	9.8%	53.2%
Other services	43.2%	15.8%	14.7%	12.2%	33.5%	65.9%	13.4%	51.3%
Ownership								
For profit, incorporated	50.2%	10.6%	10.4%	17.3%	43.7%	68.6%	10.9%	59.6%
For profit, unincorporated	31.8%	10.8%	7.0%	15.9%	34.3%	72.9%	10.5%	46.7%
Nonprofit	40.7%	27.4%	21.2%	15.4%	26.9%	61.9%	21.6%	44.5%
Unknown	73.2%	0.0%	100.0%*	1.2%*	54.8%	75.8%	7.7%*	74.2%
Age of firm								
Less than 5 years	22.3%	13.5%	5.1%*	15.4%	28.2%	55.8%	10.3%	37.2%
5-9 years	23.8%	10.5%	11.2%	14.9%	37.6%	49.7%	11.0%	38.6%
10-19 years	25.9%	9.9%	9.8%	18.7%	39.1%	48.7%	12.0%	38.0%
20 or more years	46.9%	13.9%	12.6%	16.5%	38.9%	67.4%	12.2%	54.4%
Unknown	71.8%	57.3%*	54.0%*	47.4%	56.9%	72.5%	61.7%	71.8%
Multi/single status								
2 or more locations	61.9%	19.3%*	14.6%	22.7%	43.0%	69.1%	18.8%	63.1%
1 location only	19.6%	12.1%	11.0%	15.1%	33.3%	51.4%	11.3%	30.8%
Percent full-time employees								
Less than 25%	47.8%	18.8%	13.3%*	9.3%	13.0%*	75.2%	14.0%	56.9%
25-49 %	50.2%	8.4%	7.5%*	14.8%	18.3%	70.4%	8.8%	58.2%
50-74 %	48.2%	10.2%	7.6%	12.7%	33.6%	67.1%	10.1%	56.7%
75% or more	48.8%	12.7%	11.9%	17.5%	41.3%	68.5%	12.3%	57.9%
Union presence								
No union employees	42.3%	11.2%	9.2%	16.5%	38.2%	65.9%	10.7%	52.9%
Has union employees	65.0%	40.2%	41.6%	20.7%	47.7%	71.3%	33.1%	66.7%
Unknown	71.4%	24.9%*	15.6%*	23.0%*	40.3%	75.5%	19.6%	73.1%
Percent low wage employees **								
50% or more low wage	36.5%	12.3%	9.1%	17.3%	31.9%	70.1%	12.0%	45.5%
Less than 50% low wage	38.9%	11.9%	11.6%	16.6%	39.5%	66.2%	11.7%	50.4%
Unknown	68.0%	23.1%	17.8%*	21.5%*	55.8%	69.8%	20.2%*	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.(1)(2001) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1.01%	1.13%	0.80%	1.13%	1.96%	1.26%	0.59%	1.28%
Industry group **								
Agric., fish., forest.	4.92%	3.43% *	4.75% *	9.29% *	11.99%	7.87%	2.86% *	6.54%
Mining and manufacturing	1.27%	2.91%	3.25% *	3.56%	3.17%	1.51%	1.18%	1.40%
Construction	3.25%	4.27%	3.13%	2.35%	7.13%	11.38%	1.90%	5.86%
Utilities and transp.	4.87%	4.23%	3.76% *	2.53%	6.10%	4.02%	2.73% *	4.82%
Wholesale trade	3.09%	2.46%	2.39% *	5.20%	7.09%	6.00%	3.06%	4.16%
Fin. svs. and real estate	2.80%	1.60%	2.64% *	2.89%	4.10%	2.57%	2.14%	2.77%
Retail trade	1.22%	2.73%	2.43%	2.07%	3.80%	1.38%	1.15%	1.41%
Professional services	2.19%	0.88%	1.20%	4.13%	2.52%	2.41%	1.17%	2.45%
Other services	1.88%	2.22%	2.01%	2.03%	5.11%	2.52%	1.09%	2.33%
Ownership								
For profit, incorporated	1.11%	0.98%	0.96%	1.11%	2.46%	1.21%	0.72%	1.27%
For profit, unincorporated	2.06%	1.98%	1.63%	3.30%	5.90%	2.38%	1.55%	3.14%
Nonprofit	2.43%	4.80%	4.53%	2.25%	3.36%	4.39%	3.32%	3.20%
Unknown	3.88%	0.00%	31.62% *	10.42% *	10.34%	3.84%	13.95% *	3.71%
Age of firm								
Less than 5 years	2.39%	3.72%	2.79% *	3.55%	4.75%	9.61%	2.03%	4.49%
5-9 years	2.34%	1.42%	3.21%	4.32%	6.39%	4.60%	1.67%	4.14%
10-19 years	1.93%	1.41%	2.18%	2.21%	4.19%	6.47%	1.31%	3.36%
20 or more years	0.84%	2.15%	1.59%	1.74%	2.89%	1.75%	0.92%	1.24%
Unknown	2.16%	18.62% *	16.66% *	13.35%	8.22%	2.24%	15.59%	2.17%
Multi/single status								
2 or more locations	1.18%	8.56% *	3.48%	3.39%	2.43%	1.24%	1.55%	1.20%
1 location only	1.11%	1.24%	0.75%	1.33%	3.22%	6.62%	0.69%	2.78%
Percent full-time employees								
Less than 25%	4.92%	4.91%	4.45% *	2.12%	5.81% *	4.71%	3.05%	5.41%
25-49 %	2.95%	2.12%	4.36% *	4.06%	4.38%	2.52%	2.14%	2.70%
50-74 %	2.71%	1.25%	1.34%	2.49%	3.94%	3.38%	1.05%	2.81%
75% or more	1.13%	1.36%	0.93%	1.36%	2.35%	1.31%	0.73%	1.47%
Union presence								
No union employees	0.93%	1.21%	0.91%	1.21%	1.81%	1.61%	0.76%	1.26%
Has union employees	2.19%	9.42%	5.54%	4.81%	4.51%	2.12%	5.61%	2.11%
Unknown	2.10%	8.19% *	5.85% *	10.72% *	10.21%	1.50%	4.13%	2.15%
Percent low wage employees **								
50% or more low wage	1.89%	0.97%	2.27%	1.49%	2.71%	4.08%	0.70%	2.27%
Less than 50% low wage	1.15%	1.46%	1.13%	1.23%	2.40%	2.01%	0.74%	1.49%
Unknown	1.98%	6.48%	9.77% *	7.23% *	6.24%	2.08%	6.20% *	2.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.c(2001) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

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	57.6%	16.9%	18.7%	28.2%	45.8%	79.8%	20.1%	67.1%
Industry group **								
Agric., fish., forest.	40.1%	11.4% *	2.5% *	31.3% *	37.3% *	81.5%	7.9% *	63.1%
Mining and manufacturing	52.6%	13.6% *	21.7%	29.6%	40.3%	69.1%	22.1%	57.2%
Construction	33.8%	14.4%	22.1%	21.1%	39.7%	83.8%	18.4%	49.2%
Utilities and transp.	78.0%	15.3%	8.2% *	15.8%	42.5%	92.7%	12.5%	84.2%
Wholesale trade	53.8%	24.9%	16.7% *	28.8%	53.2%	75.6%	23.4%	64.4%
Fin. svs. and real est.	79.5%	22.7%	34.8%	43.4%	55.6%	93.3%	35.2%	85.4%
Retail trade	56.0%	15.4%	14.7%	27.7%	41.4%	75.2%	17.2%	66.0%
Professional services	59.0%	19.4%	18.9%	31.3%	51.3%	79.7%	20.7%	69.7%
Other Services	51.7%	12.3%	15.4%	25.5%	44.3%	77.3%	17.3%	61.1%
Ownership								
For profit, incorporated	59.1%	18.5%	17.6%	26.7%	43.8%	81.5%	19.6%	68.8%
For profit, unincorporated	36.1%	13.4%	26.2%	39.2%	43.7%	49.8%	22.3%	45.9%
Nonprofit	53.5%	14.0%	19.9%	29.1%	53.6%	73.0%	20.5%	60.8%
Unknown	78.5%	*****	*****	6.6% *	40.8%	82.5%	*****	79.3%
Age of firm								
Less than 5 years	31.9%	9.2%	11.1% *	40.6%	34.6%	73.7%	17.9%	47.4%
5-9 years	33.3%	19.6%	24.1%	23.6%	41.4%	53.5%	21.7%	43.9%
10-19 years	34.6%	18.8%	16.9%	23.5%	40.0%	70.0%	19.0%	46.7%
20 or more years	57.3%	16.7%	19.3%	29.4%	48.9%	79.4%	20.5%	65.5%
Unknown	80.8%	18.9% *	86.7% *	15.8% *	35.3%	83.1%	26.7% *	81.0%
Multi/single status								
2 or more locations	71.5%	47.8%	26.3%	27.6%	46.7%	80.7%	26.8%	72.8%
1 location only	28.8%	15.7%	18.0%	28.4%	44.4%	51.7%	19.3%	40.8%
Percent full-time employees								
Less than 25%	51.2%	8.7% *	2.5% *	13.1%	33.4%	85.7%	10.9% *	63.3%
25-49%	54.3%	9.1% *	16.8%	17.2%	41.4%	74.1%	13.4%	62.9%
50-74%	55.9%	20.9%	8.8% *	26.4%	44.0%	77.4%	16.4%	65.6%
75% or more	58.7%	17.1%	22.0%	31.0%	47.4%	80.4%	22.0%	68.0%
Union presence								
No union employees	49.5%	16.8%	17.7%	27.2%	43.3%	74.1%	19.2%	59.8%
Has union employees	80.2%	17.0% *	39.7%	41.8%	62.5%	87.7%	37.2%	82.5%
Unknown	86.4%	23.8% *	6.1% *	43.4%	40.7%	92.1%	21.7% *	88.4%
Percent low wage employees **								
50% or more low wage	38.0%	19.9%	10.1%	18.6%	36.5%	66.0%	16.6%	45.7%
Less than 50% low wage	48.5%	15.5%	21.2%	31.4%	50.4%	74.6%	20.6%	60.5%
Unknown	81.7%	29.4%	19.8% *	42.8%	42.1%	85.0%	31.1%	82.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.B.2.c(2001) 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, 2001

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	0.65%	0.99%	1.10%	1.15%	1.68%	1.22%	0.62%	0.81%
Industry group **								
Agric., fish., forest.	4.81%	5.76% *	5.16% *	12.88% *	13.63% *	12.18%	2.45% *	6.71%
Mining and manufacturing	1.48%	4.51% *	4.68%	2.65%	2.57%	2.86%	3.41%	1.82%
Construction	3.79%	2.97%	3.49%	3.05%	7.35%	6.41%	2.60%	5.59%
Utilities and transp.	2.83%	4.52%	4.19% *	4.16%	5.74%	1.69%	2.70%	2.46%
Wholesale trade	3.58%	5.03%	5.66% *	3.62%	6.84%	4.79%	3.18%	3.99%
Fin. svs. and real est.	1.65%	4.60%	6.20%	5.87%	5.94%	1.20%	5.53%	1.65%
Retail trade	1.84%	2.49%	3.02%	3.69%	5.42%	2.86%	1.49%	1.97%
Professional services	2.00%	2.89%	3.83%	3.36%	2.28%	2.99%	2.16%	2.30%
Other Services	1.56%	2.06%	1.79%	1.78%	3.13%	3.17%	2.05%	2.16%
Ownership								
For profit, incorporated	0.87%	1.23%	1.07%	1.15%	2.15%	1.27%	0.51%	1.04%
For profit, unincorporated	2.11%	2.77%	4.84%	5.15%	3.15%	5.01%	3.64%	3.20%
Nonprofit	2.74%	3.28%	2.93%	3.77%	2.71%	4.99%	1.86%	3.21%
Unknown	2.51%	*****	*****	10.36% *	5.44%	2.36%	*****	2.30%
Age of firm								
Less than 5 years	2.95%	1.22%	3.61% *	7.29%	5.43%	7.08%	3.53%	3.54%
5-9 years	1.42%	4.13%	3.54%	2.26%	3.76%	6.02%	3.02%	2.83%
10-19 years	1.85%	2.24%	2.54%	2.74%	3.52%	4.87%	1.95%	2.70%
20 or more years	0.98%	2.02%	1.63%	1.54%	2.47%	1.76%	1.36%	1.24%
Unknown	1.33%	15.90% *	27.47% *	8.66% *	5.30%	1.29%	15.44% *	1.26%
Multi/single status								
2 or more locations	1.09%	11.51%	6.25%	2.66%	2.25%	1.34%	4.48%	1.11%
1 location only	0.92%	1.08%	1.39%	1.15%	1.70%	8.05%	0.67%	2.10%
Percent full-time employees								
Less than 25%	3.39%	3.60% *	2.72% *	3.63%	4.29%	2.53%	3.61% *	2.89%
25-49%	3.16%	4.37% *	3.49%	3.95%	5.04%	4.31%	3.13%	3.10%
50-74%	2.91%	4.48%	2.70% *	2.81%	3.28%	4.97%	3.30%	3.39%
75% or more	0.75%	1.11%	1.36%	1.63%	2.03%	1.38%	0.92%	0.94%
Union presence								
No union employees	0.90%	0.99%	1.11%	1.25%	1.78%	1.51%	0.77%	1.12%
Has union employees	2.21%	6.08% *	3.99%	5.86%	5.00%	3.12%	3.92%	2.27%
Unknown	1.53%	13.65% *	3.88% *	12.90%	11.78%	1.52%	8.21% *	1.57%
Percent low wage employees **								
50% or more low wage	1.51%	4.15%	2.30%	2.89%	3.03%	3.21%	2.34%	2.06%
Less than 50% low wage	0.88%	1.26%	1.24%	1.45%	1.75%	2.13%	0.97%	1.25%
Unknown	1.16%	7.04%	7.10% *	4.59%	5.67%	1.13%	5.62%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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
***** No estimate available. No reported values in cell.

Table I.B.3(2001) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2001

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	91,597,896	10,248,071	7,208,321	12,240,910	17,240,265	44,660,329	23,524,702	68,073,195
Industry group **								
Agric., fish., forest.	1,033,859	339,832	107,979	209,799	119,545	256,704	533,048	500,810
Mining and manufacturing	15,952,760	546,586	856,431	2,255,693	4,001,789	8,292,260	2,325,755	13,627,005
Construction	5,779,838	1,531,438	1,006,480	1,392,709	1,150,403	698,808 *	3,330,347	2,449,491
Utilities and transp.	4,231,158	199,630	158,463	286,474	448,898	3,137,693	490,441	3,740,717
Wholesale trade	5,765,066	697,603	472,197	917,156	1,240,592	2,437,517	1,685,224	4,079,842
Fin. svs. and real est.	10,756,740	646,186	436,137	725,015	1,341,926	7,607,476	1,470,128	9,286,613
Retail trade	9,584,147	1,439,866	929,239	1,403,731	1,368,864	4,442,446	3,088,842	6,495,305
Professional services	20,612,368	2,567,619	1,596,883	2,280,553	3,596,056	10,571,257	5,267,004	15,345,364
Other Services	17,881,960	2,279,311	1,644,511	2,769,779	3,972,191	7,216,168	5,333,912	12,548,048
Ownership								
For profit, incorporated	68,985,293	6,497,431	5,600,918	9,317,985	12,070,498	35,498,462	16,837,598	52,147,696
For profit, unincorporated	7,673,378	2,780,405	867,727	1,251,646	1,543,748	1,229,851	4,305,538	3,367,840
Nonprofit	11,143,907	956,877	736,475	1,603,682	3,409,430	4,437,442	2,324,621	8,819,285
Unknown	3,795,318	13,359	3,200 *	67,597 *	216,588	3,494,574	56,945 *	3,738,373
Age of firm								
Less than 5 years	4,420,825	1,658,454	706,211	930,525	664,768	460,867	2,876,868	1,543,958
5-9 years	6,384,583	1,877,430	1,062,566	1,326,973	1,049,991	1,067,623	3,730,972	2,653,611
10-19 years	11,958,321	2,838,167	1,908,708	2,800,394	2,640,375	1,770,678	6,231,385	5,726,935
20 or more years	47,798,223	3,819,933	3,509,959	7,118,423	11,989,222	21,360,686	10,583,944	37,214,280
Unknown	21,035,944	54,086 *	20,877 *	64,595 *	895,909	20,000,476	101,533 *	20,934,411
Multi/single status								
2 or more locations	57,093,008	204,422 *	637,370	2,590,393	10,488,116	43,172,707	1,829,457	55,263,551
1 location only	34,504,888	10,043,649	6,570,951	9,650,517	6,752,149	1,487,623	21,695,244	12,809,644
Percent full-time employees								
Less than 25%	996,395	90,403	126,872	184,930	171,337	422,854	314,799	681,596
25-49%	3,377,806	375,059	327,720	428,809	500,798	1,745,420	923,554	2,454,252
50-74%	9,928,128	1,462,646	804,310	1,200,992	1,721,131	4,739,049	2,827,909	7,100,220
75% or more	77,295,567	8,319,962	5,949,419	10,426,179	14,847,000	37,753,006	19,458,440	57,837,127
Union presence								
No union employees	69,906,659	9,747,554	6,706,034	11,229,269	14,358,889	27,864,913	22,080,933	47,825,726
Has union employees	16,029,577	253,953	365,652	785,000	2,482,725	12,142,247	974,462	15,055,115
Unknown	5,661,660	246,564	136,635	226,641	398,650	4,653,169	469,306	5,192,353
Percent low-wage employees **								
50% or more low wage	14,055,730	2,670,922	1,737,567	2,912,165	3,995,783	2,739,292	5,827,663	8,228,066
Less than 50% low wage	47,959,103	6,947,528	5,155,200	8,810,550	11,782,254	15,263,572	16,519,953	31,439,150
Unknown	29,583,063	629,621	315,554	518,195	1,462,228	26,657,465	1,177,086	28,405,978

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Totals may not sum exactly because of rounding.
*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(2001) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2001

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	1,659,206	261,592	174,840	404,986	531,054	1,487,129	240,898	1,568,099
Industry group **								
Agric., fish., forest.	110,851	12,048	22,194	47,435	30,870	60,050	32,095	91,736
Mining and manufacturing	530,314	29,632	78,064	196,241	286,522	390,278	102,174	551,166
Construction	391,606	93,618	71,671	85,452	138,901	317,530 *	142,524	343,801
Utilities and transp.	489,825	21,207	26,954	36,777	57,399	526,981	33,660	502,607
Wholesale trade	363,580	50,408	56,869	67,188	190,449	360,832	80,355	384,887
Fin. svs. and real est.	559,810	49,576	80,466	123,509	106,207	615,930	125,831	548,984
Retail trade	220,710	57,276	53,558	54,946	112,275	166,687	90,482	260,023
Professional services	734,595	76,201	52,953	87,694	153,041	806,597	120,962	752,090
Other Services	746,304	143,581	83,714	171,622	344,871	347,529	214,692	643,737
Ownership								
For profit, incorporated	1,407,287	187,265	174,698	270,617	406,821	1,285,832	259,456	1,419,509
For profit, unincorporated	372,854	94,177	66,315	103,306	295,462	168,288	198,145	364,282
Nonprofit	348,221	108,226	35,520	136,451	218,720	357,155	182,058	387,946
Unknown	454,458	2,272	3,200 *	37,656 *	41,159	454,125	36,293 *	444,557
Age of firm								
Less than 5 years	182,777	68,729	62,688	120,911	118,199	93,738	172,121	160,962
5-9 years	285,581	91,770	76,774	65,816	102,087	201,779	68,980	237,505
10-19 years	279,693	86,476	130,359	215,131	120,696	163,485	153,835	144,970
20 or more years	1,279,315	227,769	102,612	326,442	379,893	1,064,631	246,134	1,226,518
Unknown	981,201	33,863 *	14,486 *	19,513 *	66,903	953,283	32,239 *	1,003,274
Multi/single status								
2 or more locations	1,438,188	63,603 *	66,123	217,546	393,836	1,451,994	117,235	1,470,861
1 location only	639,331	245,187	212,843	325,231	476,508	382,067	274,527	606,930
Percent full-time employees								
Less than 25%	24,696	8,323	17,822	14,798	19,839	41,156	18,160	34,190
25-49%	131,341	20,352	29,564	32,413	49,540	182,497	38,062	158,538
50-74%	562,456	56,598	63,408	72,192	136,703	536,539	95,975	509,358
75% or more	1,665,726	263,562	150,409	374,742	593,500	1,350,624	268,360	1,615,703
Union presence								
No union employees	1,527,925	249,451	151,098	348,751	444,148	1,091,828	283,843	1,415,468
Has union employees	658,931	34,489	73,153	70,794	255,961	657,145	96,737	632,455
Unknown	560,017	22,685	23,199	41,790	115,075	559,198	23,574	567,370
Percent low-wage employees **								
50% or more low wage	315,124	83,620	58,807	156,360	224,804	146,142	145,197	264,310
Less than 50% low wage	1,161,341	205,153	141,717	350,592	480,180	893,257	222,752	1,064,654
Unknown	1,088,549	129,401	88,944	79,468	173,227	1,146,978	130,752	1,111,640

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.a(2001) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2001

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	91,597,896	11.2%	7.9%	13.4%	18.8%	48.8%	25.7%	74.3%
Industry group **								
Agric., fish., forest.	1,033,859	32.9%	10.4%	20.3%	11.6%	24.8%	51.6%	48.4%
Mining and manufacturing	15,952,760	3.4%	5.4%	14.1%	25.1%	52.0%	14.6%	85.4%
Construction	5,779,838	26.5%	17.4%	24.1%	19.9%	12.1% *	57.6%	42.4%
Utilities and transp.	4,231,158	4.7%	3.7%	6.8%	10.6%	74.2%	11.6%	88.4%
Wholesale trade	5,765,066	12.1%	8.2%	15.9%	21.5%	42.3%	29.2%	70.8%
Fin. svs. and real est.	10,756,740	6.0%	4.1%	6.7%	12.5%	70.7%	13.7%	86.3%
Retail trade	9,584,147	15.0%	9.7%	14.6%	14.3%	46.4%	32.2%	67.8%
Professional services	20,612,368	12.5%	7.7%	11.1%	17.4%	51.3%	25.6%	74.4%
Other Services	17,881,960	12.7%	9.2%	15.5%	22.2%	40.4%	29.8%	70.2%
Ownership								
For profit, incorporated	68,985,293	9.4%	8.1%	13.5%	17.5%	51.5%	24.4%	75.6%
For profit, unincorporated	7,673,378	36.2%	11.3%	16.3%	20.1%	16.0%	56.1%	43.9%
Nonprofit	11,143,907	8.6%	6.6%	14.4%	30.6%	39.8%	20.9%	79.1%
Unknown	3,795,318	0.4%	0.1% *	1.8% *	5.7%	92.1%	1.5% *	98.5%
Age of firm								
Less than 5 years	4,420,825	37.5%	16.0%	21.0%	15.0%	10.4%	65.1%	34.9%
5-9 years	6,384,583	29.4%	16.6%	20.8%	16.4%	16.7%	58.4%	41.6%
10-19 years	11,958,321	23.7%	16.0%	23.4%	22.1%	14.8%	52.1%	47.9%
20 or more years	47,798,223	8.0%	7.3%	14.9%	25.1%	44.7%	22.1%	77.9%
Unknown	21,035,944	0.3% *	0.1% *	0.3% *	4.3%	95.1%	0.5% *	99.5%
Multi/single status								
2 or more locations	57,093,008	0.4% *	1.1%	4.5%	18.4%	75.6%	3.2%	96.8%
1 location only	34,504,888	29.1%	19.0%	28.0%	19.6%	4.3%	62.9%	37.1%
Percent full-time employees								
Less than 25%	996,395	9.1%	12.7%	18.6%	17.2%	42.4%	31.6%	68.4%
25-49%	3,377,806	11.1%	9.7%	12.7%	14.8%	51.7%	27.3%	72.7%
50-74%	9,928,128	14.7%	8.1%	12.1%	17.3%	47.7%	28.5%	71.5%
75% or more	77,295,567	10.8%	7.7%	13.5%	19.2%	48.8%	25.2%	74.8%
Union presence								
No union employees	69,906,659	13.9%	9.6%	16.1%	20.5%	39.9%	31.6%	68.4%
Has union employees	16,029,577	1.6%	2.3%	4.9%	15.5%	75.7%	6.1%	93.9%
Unknown	5,661,660	4.4%	2.4%	4.0%	7.0%	82.2%	8.3%	91.7%
Percent low-wage employees **								
50% or more low wage	14,055,730	19.0%	12.4%	20.7%	28.4%	19.5%	41.5%	58.5%
Less than 50% low wage	47,959,103	14.5%	10.7%	18.4%	24.6%	31.8%	34.4%	65.6%
Unknown	29,583,063	2.1%	1.1%	1.8%	4.9%	90.1%	4.0%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*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.a(2001) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2001

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	1,659,206	0.39%	0.20%	0.40%	0.53%	0.95%	0.41%	0.41%
Industry group **								
Agric., fish., forest.	110,851	3.93%	1.97%	3.54%	2.39%	3.68%	4.99%	4.99%
Mining and manufacturing	530,314	0.20%	0.41%	0.94%	1.59%	1.65%	0.85%	0.85%
Construction	391,606	2.07%	1.38%	1.52%	2.42%	3.36% *	3.11%	3.11%
Utilities and transp.	489,825	0.89%	0.69%	1.28%	2.62%	4.28%	1.74%	1.74%
Wholesale trade	363,580	1.22%	1.25%	1.31%	2.73%	4.08%	2.62%	2.62%
Fin. svs. and real est.	559,810	0.49%	0.90%	1.04%	1.59%	2.73%	1.28%	1.28%
Retail trade	220,710	0.64%	0.66%	0.60%	0.92%	0.96%	1.31%	1.31%
Professional services	734,595	0.55%	0.39%	0.62%	1.06%	2.15%	1.00%	1.00%
Other Services	746,304	0.96%	0.33%	0.79%	1.23%	0.77%	1.04%	1.04%
Ownership								
For profit, incorporated	1,407,287	0.38%	0.27%	0.40%	0.53%	0.98%	0.58%	0.58%
For profit, unincorporated	372,854	1.61%	1.16%	1.16%	2.97%	1.87%	2.96%	2.96%
Nonprofit	348,221	0.96%	0.30%	1.07%	2.05%	2.36%	1.66%	1.66%
Unknown	454,458	0.09%	0.13% *	0.78% *	1.50%	1.47%	0.70% *	0.70%
Age of firm								
Less than 5 years	182,777	2.02%	1.14%	2.32%	2.04%	2.13%	2.93%	2.93%
5-9 years	285,581	1.25%	1.41%	1.22%	1.52%	2.41%	2.04%	2.04%
10-19 years	279,693	0.95%	0.93%	1.57%	0.96%	1.29%	0.46%	0.46%
20 or more years	1,279,315	0.51%	0.26%	0.55%	0.71%	1.38%	0.62%	0.62%
Unknown	981,201	0.21% *	0.07% *	0.09% *	0.20%	0.22%	0.20% *	0.20%
Multi/single status								
2 or more locations	1,438,188	0.12% *	0.12%	0.39%	0.74%	0.88%	0.25%	0.25%
1 location only	639,331	0.81%	0.70%	0.92%	1.12%	1.07%	1.12%	1.12%
Percent full-time employees								
Less than 25%	24,696	0.84%	1.68%	1.74%	1.86%	3.65%	2.10%	2.10%
25-49%	131,341	0.77%	0.94%	1.36%	1.59%	3.65%	1.94%	1.94%
50-74%	562,456	0.91%	0.80%	0.79%	1.62%	2.74%	1.42%	1.42%
75% or more	1,665,726	0.44%	0.23%	0.42%	0.63%	1.02%	0.55%	0.55%
Union presence								
No union employees	1,527,925	0.51%	0.21%	0.42%	0.47%	0.82%	0.60%	0.60%
Has union employees	658,931	0.20%	0.45%	0.53%	1.68%	1.99%	0.56%	0.56%
Unknown	560,017	0.64%	0.47%	0.88%	1.96%	2.05%	0.90%	0.90%
Percent low-wage employees **								
50% or more low wage	315,124	0.66%	0.38%	1.18%	1.13%	0.88%	0.89%	0.89%
Less than 50% low wage	1,161,341	0.44%	0.38%	0.55%	0.95%	1.32%	0.67%	0.67%
Unknown	1,088,549	0.55%	0.29%	0.25%	0.62%	1.05%	0.53%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	91.7%	55.3%	79.9%	90.5%	97.7%	99.9%	71.5%	98.6%
Industry group **								
Agric., fish., forest.	70.0%	38.4%	63.5%	73.9%	94.2%	100.0%	48.5%	92.8%
Mining and manufacturing	97.0%	61.7%	86.2%	94.7%	99.1%	100.0%	83.3%	99.3%
Construction	80.1%	48.9%	82.7%	89.3%	95.9%	100.0%	68.3%	96.1%
Utilities and transp.	96.3%	53.3%	79.0%	90.4%	99.9%	99.9%	70.0%	99.7%
Wholesale trade	93.7%	66.7%	83.4%	94.8%	99.8%	100.0%	79.9%	99.5%
Fin. svs. and real est.	97.3%	62.3%	93.7%	98.7%	99.5%	100.0%	81.3%	99.8%
Retail trade	89.3%	52.1%	80.0%	91.0%	98.6%	100.0%	69.2%	98.9%
Professional services	94.4%	69.6%	87.0%	95.4%	98.1%	100.0%	80.2%	99.2%
Other Services	84.9%	40.9%	64.3%	80.8%	94.8%	99.5%	58.0%	96.3%
Ownership								
For profit, incorporated	93.0%	60.7%	81.4%	90.5%	97.1%	99.9%	75.5%	98.6%
For profit, unincorporated	72.7%	41.9%	66.6%	87.3%	98.1%	99.8%	53.6%	97.0%
Nonprofit	94.1%	57.6%	83.8%	92.1%	99.8%	100.0%	75.2%	99.1%
Unknown	99.0%	4.7% *	100.0% *	100.0%	99.8%	99.3%	77.6%	99.4%
Age of firm								
Less than 5 years	69.5%	45.5%	62.3%	83.8%	96.3%	99.5%	56.5%	93.8%
5-9 years	76.3%	54.5%	72.2%	82.1%	89.8%	98.5%	64.8%	92.5%
10-19 years	82.9%	57.2%	80.6%	88.6%	95.0%	99.8%	71.7%	95.2%
20 or more years	94.4%	58.1%	85.4%	93.8%	99.1%	100.0%	77.6%	99.2%
Unknown	99.6%	80.4%	70.1% *	71.1%	97.4%	99.9%	78.2%	99.7%
Multi/single status								
2 or more locations	99.1%	90.7%	89.4%	92.8%	98.2%	99.9%	90.8%	99.4%
1 location only	79.3%	54.5%	78.9%	89.8%	97.0%	99.7%	69.8%	95.4%
Percent full-time employees								
Less than 25%	83.0%	36.4%	58.7%	78.7%	89.1%	99.8%	56.0%	95.5%
25-49%	84.9%	37.6%	55.8%	74.6%	96.6%	99.8%	50.8%	97.8%
50-74%	85.9%	44.5%	64.3%	83.9%	94.6%	99.7%	57.1%	97.4%
75% or more	92.8%	58.1%	83.8%	92.1%	98.2%	99.9%	74.8%	98.9%
Union presence								
No union employees	89.8%	55.4%	79.7%	90.7%	97.7%	99.8%	71.3%	98.3%
Has union employees	99.3%	82.2%	94.5%	94.0%	99.8%	100.0%	90.9%	99.8%
Unknown	93.0%	22.5%	50.7%	63.8%	87.4%	99.9%	37.9%	98.0%
Percent low-wage employees **								
50% or more low wage	75.9%	34.2%	57.3%	77.3%	94.6%	99.7%	50.7%	93.8%
Less than 50% low wage	92.7%	65.1%	89.1%	95.7%	99.2%	99.9%	80.4%	99.2%
Unknown	97.3%	36.1%	52.8%	75.1%	94.8%	99.9%	49.1%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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(2001) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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%	0.93%	0.85%	0.80%	0.25%	0.05%	0.61%	0.15%
Industry group **								
Agric., fish., forest.	4.53%	3.36%	7.87%	8.61%	3.51%	0.00%	3.84%	4.48%
Mining and manufacturing	0.21%	3.29%	2.46%	1.03%	0.61%	0.00%	1.48%	0.21%
Construction	1.69%	3.26%	1.80%	1.82%	1.41%	0.00%	1.89%	1.17%
Utilities and transp.	0.87%	3.89%	4.97%	3.79%	0.10%	0.09%	3.57%	0.30%
Wholesale trade	0.56%	5.16%	3.08%	1.33%	0.11%	0.04%	2.28%	0.16%
Fin. svs. and real est.	0.26%	2.03%	1.89%	0.65%	0.33%	0.01%	2.01%	0.07%
Retail trade	0.50%	1.71%	1.86%	2.52%	0.69%	0.03%	0.92%	0.44%
Professional services	0.39%	0.79%	1.65%	0.92%	0.70%	0.03%	0.60%	0.27%
Other Services	1.03%	2.00%	3.20%	2.03%	1.38%	0.30%	2.07%	0.41%
Ownership								
For profit, incorporated	0.26%	0.73%	1.04%	0.78%	0.41%	0.05%	0.69%	0.15%
For profit, unincorporated	1.35%	1.83%	2.36%	3.93%	1.54%	0.11%	1.35%	0.75%
Nonprofit	0.75%	3.87%	2.61%	1.90%	0.06%	0.00%	2.17%	0.40%
Unknown	0.31%	3.69% *	31.62% *	18.26%	0.15%	0.36%	20.01%	0.33%
Age of firm								
Less than 5 years	1.82%	2.59%	4.93%	3.04%	1.94%	1.14%	2.33%	2.32%
5-9 years	1.19%	1.77%	2.77%	2.89%	4.39%	2.64%	1.08%	1.43%
10-19 years	0.46%	1.74%	1.58%	1.16%	1.20%	0.20%	0.96%	0.76%
20 or more years	0.40%	1.82%	1.32%	0.61%	0.33%	0.01%	1.46%	0.15%
Unknown	0.08%	21.11%	21.06% *	11.98%	1.54%	0.08%	13.94%	0.09%
Multi/single status								
2 or more locations	0.09%	3.96%	3.12%	1.32%	0.54%	0.05%	1.62%	0.09%
1 location only	0.53%	1.07%	0.99%	0.92%	0.60%	0.66%	0.77%	0.69%
Percent full-time employees								
Less than 25%	1.49%	5.07%	6.16%	2.83%	3.17%	0.13%	2.56%	0.96%
25-49%	1.00%	3.53%	4.51%	2.87%	1.75%	0.09%	2.50%	0.48%
50-74%	0.80%	2.42%	2.61%	2.30%	1.85%	0.32%	1.53%	0.56%
75% or more	0.28%	1.14%	0.73%	0.64%	0.28%	0.05%	0.61%	0.17%
Union presence								
No union employees	0.36%	1.01%	0.77%	0.96%	0.27%	0.07%	0.65%	0.22%
Has union employees	0.18%	4.73%	2.94%	2.25%	0.32%	0.00%	1.81%	0.13%
Unknown	0.58%	3.78%	7.52%	8.96%	6.26%	0.11%	2.61%	0.50%
Percent low-wage employees **								
50% or more low wage	0.89%	1.69%	1.87%	2.71%	1.04%	0.11%	0.88%	1.07%
Less than 50% low wage	0.32%	1.25%	0.77%	0.44%	0.28%	0.09%	0.66%	0.13%
Unknown	0.32%	3.99%	7.42%	3.01%	3.03%	0.07%	2.31%	0.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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)(2001) 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, 2001

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	88.4%	91.8%	89.7%	88.8%	87.1%	88.2%	89.7%	88.1%
Industry group **								
Agric., fish., forest.	87.5%	89.6%	88.7%	79.7%	74.3%	96.7%	85.1%	88.9%
Mining and manufacturing	93.2%	91.8%	93.1%	94.2%	93.7%	92.7%	92.9%	93.2%
Construction	84.0%	90.9%	88.1%	81.5%	74.4%	91.1%	86.7%	81.3%
Utilities and transp.	91.4%	95.5%	90.7%	95.8%	85.4%	91.8%	93.7%	91.2%
Wholesale trade	93.0%	93.5%	93.8%	92.2%	93.7%	92.8%	93.1%	93.0%
Fin. svs. and real est.	91.1%	96.1%	83.6%	95.6%	92.7%	90.6%	91.4%	91.1%
Retail trade	84.4%	88.3%	91.4%	88.6%	84.8%	81.1%	89.6%	82.6%
Professional services	90.2%	95.4%	93.9%	93.0%	89.1%	88.6%	94.6%	89.0%
Other Services	80.5%	85.8%	82.4%	80.1%	79.0%	80.5%	81.1%	80.4%
Ownership								
For profit, incorporated	88.9%	91.9%	89.3%	89.8%	87.0%	88.8%	90.1%	88.6%
For profit, unincorporated	88.6%	92.3%	91.4%	80.2%	89.5%	90.3%	87.2%	89.7%
Nonprofit	86.0%	90.9%	90.4%	89.7%	86.3%	83.4%	90.4%	85.2%
Unknown	86.8%	100.0% *	100.0% *	93.4%	83.9%	86.9%	96.3%	86.7%
Age of firm								
Less than 5 years	87.6%	91.5%	91.1%	80.8%	82.4%	96.5%	86.8%	88.3%
5-9 years	85.4%	91.8%	83.0%	84.1%	82.6%	84.5%	87.4%	83.4%
10-19 years	87.5%	92.3%	86.6%	87.8%	82.9%	90.0%	89.2%	86.1%
20 or more years	90.0%	92.3%	92.7%	91.1%	88.5%	89.9%	91.5%	89.7%
Unknown	86.1%	61.7%	100.0%	70.0%	87.0%	86.2%	66.6%	86.2%
Multi/single status								
2 or more locations	89.0%	85.1%	85.1%	92.8%	90.4%	88.5%	88.1%	89.0%
1 location only	87.1%	92.1%	90.2%	87.7%	81.9%	78.2%	89.9%	83.7%
Percent full-time employees								
Less than 25%	88.8%	93.0%	94.3%	93.6%	84.2%	87.6%	95.5%	87.1%
25-49%	82.7%	90.7%	87.9%	84.4%	83.8%	80.8%	88.4%	81.5%
50-74%	87.3%	91.4%	92.5%	90.7%	83.8%	86.7%	91.6%	86.3%
75% or more	88.7%	91.9%	89.3%	88.7%	87.6%	88.7%	89.5%	88.6%
Union presence								
No union employees	88.2%	92.1%	89.8%	89.3%	87.3%	87.2%	90.1%	87.6%
Has union employees	89.4%	85.2%	87.8%	84.0%	85.0%	90.7%	83.0%	89.7%
Unknown	87.5%	95.9%	91.2%	83.4%	90.3%	87.3%	92.0%	87.3%
Percent low-wage employees **								
50% or more low wage	81.0%	84.5%	81.0%	79.0%	78.3%	85.2%	80.0%	81.4%
Less than 50% low wage	91.5%	93.5%	92.6%	91.6%	90.0%	91.7%	92.4%	91.2%
Unknown	86.3%	88.0%	59.6%	85.3%	86.3%	86.5%	77.5%	86.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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)(2001) 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, 2001

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	0.45%	0.61%	1.11%	0.94%	0.92%	0.80%	0.65%	0.49%
Industry group **								
Agric., fish., forest.	3.37%	2.59%	5.38%	7.32%	8.64%	1.19%	2.92%	4.55%
Mining and manufacturing	0.64%	1.72%	1.23%	0.95%	0.97%	1.21%	0.70%	0.70%
Construction	1.58%	1.02%	1.83%	1.78%	5.26%	6.33%	1.40%	3.44%
Utilities and transp.	2.40%	1.08%	3.11%	0.76%	3.08%	3.45%	1.17%	2.78%
Wholesale trade	1.00%	1.23%	1.68%	1.82%	1.61%	1.72%	0.78%	1.30%
Fin. svs. and real est.	1.38%	0.82%	5.57%	0.87%	2.53%	1.25%	3.00%	1.09%
Retail trade	0.98%	1.50%	1.51%	1.38%	2.26%	1.38%	0.96%	1.08%
Professional services	0.36%	0.60%	0.52%	0.89%	0.90%	0.65%	0.60%	0.51%
Other Services	1.45%	3.09%	3.18%	2.19%	2.16%	2.27%	2.53%	1.69%
Ownership								
For profit, incorporated	0.69%	0.39%	1.34%	0.59%	0.77%	1.06%	0.72%	0.72%
For profit, unincorporated	1.54%	1.62%	1.25%	4.24%	2.33%	2.97%	2.58%	1.33%
Nonprofit	1.25%	2.58%	1.71%	1.24%	1.58%	2.02%	1.63%	1.36%
Unknown	0.90%	31.62% *	31.62% *	19.67%	5.42%	1.05%	24.35%	0.93%
Age of firm								
Less than 5 years	2.65%	1.95%	2.78%	5.84%	5.53%	0.99%	3.26%	2.71%
5-9 years	1.63%	1.11%	4.50%	2.77%	2.84%	5.59%	2.39%	3.19%
10-19 years	1.01%	0.44%	3.12%	1.03%	2.42%	2.22%	1.71%	1.36%
20 or more years	0.59%	0.77%	0.84%	0.59%	1.08%	1.11%	0.65%	0.69%
Unknown	0.72%	17.43%	27.89%	10.32%	2.00%	0.68%	13.49%	0.68%
Multi/single status								
2 or more locations	0.74%	4.83%	5.36%	1.10%	0.78%	0.81%	2.77%	0.68%
1 location only	0.66%	0.68%	0.90%	1.01%	1.96%	4.90%	0.63%	1.10%
Percent full-time employees								
Less than 25%	2.14%	2.56%	3.02%	2.12%	3.43%	3.27%	1.65%	2.55%
25-49%	2.19%	2.03%	2.26%	1.77%	2.64%	2.98%	1.53%	2.52%
50-74%	0.92%	2.32%	1.34%	1.09%	2.81%	1.61%	1.25%	1.26%
75% or more	0.42%	0.46%	1.27%	1.08%	1.09%	0.68%	0.74%	0.44%
Union presence								
No union employees	0.41%	0.66%	1.31%	0.77%	0.82%	0.83%	0.62%	0.48%
Has union employees	0.92%	3.83%	4.53%	4.04%	2.14%	1.13%	3.62%	0.89%
Unknown	2.55%	5.07%	3.66%	6.14%	4.46%	2.93%	3.10%	2.67%
Percent low-wage employees **								
50% or more low wage	1.05%	3.89%	1.54%	2.44%	1.54%	2.00%	2.62%	0.92%
Less than 50% low wage	0.43%	0.41%	0.91%	0.56%	0.84%	1.01%	0.58%	0.46%
Unknown	0.93%	2.87%	12.57%	3.52%	2.78%	0.96%	6.16%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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).(a)(2001) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	81.7%	81.5%	78.7%	79.0%	79.9%	83.4%	79.7%	82.2%
Industry group **								
Agric., fish., forest.	77.8%	83.1%	72.8%	87.9%	85.8%	68.9%	79.0%	77.2%
Mining and manufacturing	88.0%	82.6%	80.6%	82.4%	85.5%	91.6%	80.6%	89.1%
Construction	79.9%	81.2%	77.4%	80.0%	80.8%	80.1%	80.3%	79.5%
Utilities and transp.	83.2%	81.8%	78.1%	80.9%	89.8%	82.8%	79.3%	83.6%
Wholesale trade	84.3%	79.6%	81.6%	80.8%	81.0%	88.6%	79.7%	85.9%
Fin. svs. and real est.	84.8%	84.3%	86.0%	87.0%	84.4%	84.6%	85.2%	84.8%
Retail trade	78.6%	83.2%	77.4%	78.0%	73.3%	79.9%	79.5%	78.3%
Professional services	82.3%	81.7%	79.3%	79.4%	82.2%	83.4%	80.9%	82.7%
Other Services	71.9%	79.2%	74.4%	70.3%	68.9%	72.5%	74.7%	71.2%
Ownership								
For profit, incorporated	81.8%	80.9%	78.6%	79.7%	80.5%	83.2%	79.6%	82.3%
For profit, unincorporated	79.6%	82.8%	75.9%	76.4%	78.1%	82.9%	79.2%	80.0%
Nonprofit	81.2%	83.7%	81.5%	77.0%	78.3%	84.6%	81.0%	81.2%
Unknown	84.3%	100.0% *	100.0% *	82.8%	84.6%	84.3%	99.6%	84.1%
Age of firm								
Less than 5 years	75.2%	78.4%	76.9%	81.2%	59.5%	78.7%	79.2%	70.7%
5-9 years	75.4%	80.6%	78.3%	79.8%	78.8%	60.2%	79.7%	70.9%
10-19 years	77.6%	82.0%	75.2%	77.6%	78.7%	74.2%	78.3%	77.0%
20 or more years	81.9%	82.7%	80.6%	79.2%	80.9%	83.5%	80.5%	82.3%
Unknown	85.4%	86.8%	96.8%	83.6%	84.5%	85.5%	88.9%	85.4%
Multi/single status								
2 or more locations	82.6%	65.7%	81.5%	79.0%	80.3%	83.4%	78.7%	82.7%
1 location only	79.8%	82.0%	78.4%	79.0%	79.1%	83.5%	79.8%	79.7%
Percent full-time employees								
Less than 25%	75.6%	95.6%	82.1%	76.2%	76.4%	72.2%	83.5%	73.2%
25-49%	77.9%	82.5%	77.2%	72.5%	71.4%	80.5%	77.2%	78.1%
50-74%	78.0%	78.4%	77.1%	68.8%	72.5%	81.9%	75.1%	78.7%
75% or more	82.3%	81.8%	78.8%	80.4%	81.0%	83.8%	80.3%	82.8%
Union presence								
No union employees	80.7%	81.7%	78.1%	78.5%	80.7%	81.9%	79.4%	81.2%
Has union employees	83.3%	76.4%	85.6%	85.1%	77.9%	84.3%	84.6%	83.2%
Unknown	87.8%	86.3%	86.2%	87.4%	59.9%	90.0%	85.1%	87.9%
Percent low-wage employees **								
50% or more low wage	68.3%	72.9%	69.4%	65.4%	67.6%	69.6%	68.5%	68.3%
Less than 50% low wage	82.3%	83.3%	80.4%	82.1%	83.0%	82.3%	81.9%	82.5%
Unknown	85.2%	77.4%	80.3%	81.2%	82.6%	85.5%	78.3%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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).(a)(2001) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.51%	0.67%	0.53%	0.50%	1.09%	0.85%	0.42%	0.65%
Industry group **								
Agric., fish., forest.	2.61%	3.91%	7.68%	5.66%	3.70%	6.57%	3.58%	3.93%
Mining and manufacturing	0.32%	1.97%	1.81%	1.02%	0.74%	0.52%	0.95%	0.34%
Construction	1.20%	2.29%	2.76%	1.56%	4.17%	3.73%	1.36%	3.04%
Utilities and transp.	4.49%	3.00%	4.73%	2.37%	1.52%	5.29%	1.94%	4.81%
Wholesale trade	2.89%	1.87%	2.10%	0.84%	5.26%	4.07%	1.21%	3.73%
Fin. svs. and real est.	2.34%	1.28%	1.15%	1.35%	3.51%	2.94%	0.72%	2.69%
Retail trade	0.53%	1.51%	1.83%	1.35%	1.54%	0.83%	1.04%	0.61%
Professional services	1.02%	1.55%	0.76%	2.16%	0.72%	1.56%	0.92%	1.19%
Other Services	1.27%	2.41%	2.29%	1.76%	3.90%	1.56%	1.43%	1.69%
Ownership								
For profit, incorporated	0.56%	0.70%	0.60%	0.66%	1.25%	0.93%	0.61%	0.71%
For profit, unincorporated	1.80%	1.22%	1.46%	2.26%	4.10%	2.45%	1.01%	3.04%
Nonprofit	1.86%	2.28%	2.02%	2.12%	3.67%	2.43%	1.57%	2.25%
Unknown	1.62%	31.62% *	31.62% *	16.24%	4.22%	1.92%	24.04%	1.60%
Age of firm								
Less than 5 years	1.79%	2.77%	3.11%	2.33%	7.25%	4.37%	1.95%	3.10%
5-9 years	1.68%	2.08%	2.25%	2.50%	2.18%	4.52%	1.62%	3.03%
10-19 years	1.75%	1.25%	1.62%	1.07%	1.88%	5.38%	0.92%	3.02%
20 or more years	0.73%	0.73%	0.66%	0.52%	1.46%	1.17%	0.33%	0.89%
Unknown	0.58%	22.60%	27.00%	10.50%	2.06%	0.60%	13.85%	0.58%
Multi/single status								
2 or more locations	0.59%	6.51%	1.83%	1.52%	1.58%	0.67%	1.85%	0.60%
1 location only	0.61%	0.66%	0.55%	0.68%	1.79%	6.95%	0.39%	1.68%
Percent full-time employees								
Less than 25%	1.15%	1.41%	4.17%	3.48%	3.56%	2.32%	2.18%	1.50%
25-49%	1.19%	3.13%	1.84%	2.61%	2.05%	1.65%	1.72%	1.23%
50-74%	1.78%	2.45%	2.61%	2.04%	2.91%	2.43%	1.33%	2.25%
75% or more	0.50%	0.66%	0.70%	0.61%	1.15%	0.87%	0.46%	0.61%
Union presence								
No union employees	0.30%	0.75%	0.74%	0.45%	0.80%	0.70%	0.46%	0.41%
Has union employees	2.25%	5.74%	4.03%	2.71%	3.36%	2.57%	3.33%	2.38%
Unknown	2.18%	2.46%	7.09%	5.75%	9.84%	1.40%	3.02%	2.24%
Percent low-wage employees **								
50% or more low wage	1.23%	3.94%	2.75%	0.45%	2.62%	1.46%	1.46%	1.46%
Less than 50% low wage	0.78%	0.58%	0.59%	0.55%	1.49%	1.76%	0.21%	1.14%
Unknown	0.68%	6.91%	4.24%	2.36%	1.60%	0.76%	2.63%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.(2)(2001) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	72.2%	74.9%	70.5%	70.2%	69.5%	73.6%	71.5%	72.4%
Industry group **								
Agric., fish., forest.	68.1%	74.5%	64.5%	70.1%	63.7%	66.6%	67.2%	68.6%
Mining and manufacturing	82.0%	75.8%	75.1%	77.6%	80.1%	84.9%	74.8%	83.0%
Construction	67.1%	73.8%	68.2%	65.2%	60.1%	73.0%	69.6%	64.7%
Utilities and transp.	76.1%	78.1%	70.8%	77.5%	76.7%	76.0%	74.3%	76.3%
Wholesale trade	78.4%	74.5%	76.5%	74.5%	75.9%	82.2%	74.1%	79.9%
Fin. svs. and real est.	77.3%	81.0%	71.9%	83.2%	78.2%	76.7%	77.9%	77.2%
Retail trade	66.3%	73.5%	70.8%	69.1%	62.2%	64.8%	71.3%	64.7%
Professional services	74.2%	78.0%	74.5%	73.8%	73.3%	73.9%	76.5%	73.6%
Other Services	57.9%	68.0%	61.3%	56.3%	54.5%	58.4%	60.7%	57.2%
Ownership								
For profit, incorporated	72.7%	74.3%	70.2%	71.5%	70.0%	73.9%	71.7%	72.9%
For profit, unincorporated	70.6%	76.4%	69.4%	61.3%	69.9%	74.9%	69.0%	71.7%
Nonprofit	69.8%	76.1%	73.7%	69.0%	67.5%	70.5%	73.2%	69.1%
Unknown	73.2%	100.0% *	100.0% *	77.3%	71.0%	73.2%	95.9%	72.9%
Age of firm								
Less than 5 years	65.8%	71.7%	70.0%	65.5%	49.1%	75.9%	68.8%	62.5%
5-9 years	64.3%	74.0%	65.0%	67.1%	65.0%	50.9%	69.6%	59.1%
10-19 years	67.9%	75.6%	65.1%	68.1%	65.2%	66.8%	69.9%	66.3%
20 or more years	73.8%	76.3%	74.6%	72.1%	71.6%	75.1%	73.6%	73.8%
Unknown	73.6%	53.5%	96.8%	58.5%	73.5%	73.6%	59.2%	73.6%
Multi/single status								
2 or more locations	73.5%	56.0%	69.3%	73.3%	72.6%	73.8%	69.3%	73.6%
1 location only	69.5%	75.5%	70.6%	69.3%	64.7%	65.3%	71.8%	66.7%
Percent full-time employees								
Less than 25%	67.2%	88.9%	77.4%	71.3%	64.4%	63.2%	79.7%	63.8%
25-49%	64.4%	74.8%	67.9%	61.2%	59.8%	65.1%	68.2%	63.7%
50-74%	68.1%	71.7%	71.3%	62.5%	60.8%	71.0%	68.8%	68.0%
75% or more	73.0%	75.2%	70.4%	71.3%	70.9%	74.4%	71.8%	73.3%
Union presence								
No union employees	71.2%	75.2%	70.1%	70.1%	70.5%	71.5%	71.5%	71.1%
Has union employees	74.4%	65.1%	75.1%	71.5%	66.2%	76.4%	70.2%	74.7%
Unknown	76.8%	82.7%	78.6%	72.9%	54.1%	78.5%	78.3%	76.7%
Percent low-wage employees **								
50% or more low wage	55.3%	61.6%	56.2%	51.6%	53.0%	59.3%	54.8%	55.5%
Less than 50% low wage	75.4%	77.9%	74.4%	75.2%	74.7%	75.5%	75.7%	75.2%
Unknown	73.5%	68.1%	47.8%	69.2%	71.2%	73.9%	60.6%	73.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.(2)(2001) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.52%	0.73%	1.00%	0.84%	0.76%	0.76%	0.61%	0.63%
Industry group **								
Agric., fish., forest.	3.04%	4.98%	7.61%	7.58%	8.59%	6.20%	3.07%	4.43%
Mining and manufacturing	0.73%	2.16%	2.04%	1.49%	1.06%	1.05%	1.04%	0.81%
Construction	1.12%	1.86%	1.69%	1.51%	5.11%	5.06%	1.38%	2.71%
Utilities and transp.	4.46%	3.01%	5.09%	2.45%	2.72%	5.38%	2.05%	4.84%
Wholesale trade	2.51%	2.12%	2.77%	1.83%	4.54%	3.85%	1.29%	3.31%
Fin. svs. and real est.	2.57%	1.79%	4.74%	1.65%	4.43%	2.66%	2.77%	2.71%
Retail trade	0.96%	1.67%	1.96%	1.71%	2.05%	1.25%	1.35%	1.09%
Professional services	1.06%	1.79%	0.67%	2.19%	1.24%	1.63%	1.17%	1.27%
Other Services	1.33%	2.77%	2.35%	2.27%	2.93%	1.74%	1.81%	1.65%
Ownership								
For profit, incorporated	0.62%	0.79%	1.24%	0.88%	1.05%	1.03%	0.77%	0.76%
For profit, unincorporated	2.47%	1.65%	1.91%	3.92%	4.70%	3.16%	2.45%	2.96%
Nonprofit	2.10%	3.16%	2.19%	2.07%	3.46%	2.99%	1.96%	2.50%
Unknown	1.72%	31.62% *	31.62% *	16.94%	6.03%	2.10%	24.57%	1.70%
Age of firm								
Less than 5 years	2.81%	3.25%	3.87%	5.37%	4.88%	3.94%	3.67%	2.82%
5-9 years	2.12%	1.81%	3.59%	3.61%	1.97%	4.79%	2.37%	2.83%
10-19 years	1.73%	1.00%	3.12%	1.17%	3.07%	4.80%	1.74%	2.77%
20 or more years	0.84%	0.88%	0.96%	0.63%	1.24%	1.15%	0.69%	1.01%
Unknown	0.69%	15.58%	27.00%	10.25%	1.09%	0.69%	13.50%	0.68%
Multi/single status								
2 or more locations	0.72%	5.81%	4.78%	1.33%	1.20%	0.69%	2.71%	0.69%
1 location only	0.88%	0.56%	0.62%	1.03%	1.89%	5.97%	0.55%	1.86%
Percent full-time employees								
Less than 25%	1.26%	2.50%	4.76%	2.19%	3.12%	2.66%	2.69%	1.44%
25-49%	1.16%	4.11%	2.38%	2.51%	1.54%	1.89%	2.36%	1.53%
50-74%	1.88%	2.97%	2.89%	1.98%	2.43%	2.74%	1.57%	2.31%
75% or more	0.49%	0.57%	1.20%	0.95%	0.98%	0.67%	0.68%	0.57%
Union presence								
No union employees	0.44%	0.74%	1.31%	0.64%	0.65%	0.71%	0.61%	0.51%
Has union employees	1.95%	6.36%	5.99%	3.57%	2.73%	2.31%	5.17%	2.16%
Unknown	2.99%	5.74%	6.67%	7.85%	8.24%	3.05%	4.35%	3.14%
Percent low-wage employees **								
50% or more low wage	1.12%	3.26%	2.66%	1.49%	1.82%	1.85%	1.69%	1.46%
Less than 50% low wage	0.69%	0.56%	0.89%	0.75%	1.40%	1.41%	0.47%	0.98%
Unknown	0.84%	6.39%	11.19%	4.14%	1.74%	0.82%	5.55%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.4(2001) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2001

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	22,891,050	4,013,822	2,537,402	3,353,494	3,793,993	9,192,339	8,316,237	14,574,813
Industry group **								
Agric., fish., forest.	392,293	239,196	47,655	52,121 *	44,490 *	8,831 *	325,640	66,653 *
Mining and manufacturing	602,467	101,420	76,402	88,874	107,948	227,823 *	220,743	381,723
Construction	386,696	230,605	63,882	51,795	22,335	18,079 *	323,442	63,254 *
Utilities and transp.	745,951	60,285	27,414	50,241	42,588	565,423	118,285	627,665
Wholesale trade	397,469	128,671	61,585	73,895	47,334	85,984	234,959	162,509
Fin. svs. and real est.	1,057,010	153,203	65,841	84,141	243,036	510,789	260,611	796,399
Retail trade	5,167,102	638,497	401,980	380,213	469,950	3,276,462	1,244,300	3,922,802
Professional services	4,543,290	800,977	464,491	500,059	820,582	1,957,180	1,505,995	3,037,296
Other Services	9,598,773	1,660,967	1,328,151	2,072,156	1,995,730	2,541,768	4,082,262	5,516,511
Ownership								
For profit, incorporated	15,067,435	1,817,748	1,720,828	2,217,460	2,272,473	7,038,927	4,713,758	10,353,677
For profit, unincorporated	3,164,709	1,487,513	428,097	451,178	493,607	304,314 *	2,195,262	969,448
Nonprofit	3,940,093	698,709	388,477	667,431	972,855	1,212,621	1,395,377	2,544,716
Unknown	718,814	9,852 *	*****	17,426 *	55,058 *	636,477	11,841	706,973
Age of firm								
Less than 5 years	1,793,241	653,863	509,711	355,634	205,617	68,415	1,345,766	447,474
5-9 years	2,445,137	710,227	477,820	505,617	318,987	432,486	1,494,592	950,545
10-19 years	3,884,840	1,121,185	549,814	900,122	788,526	525,193	2,172,622	1,712,218
20 or more years	12,097,287	1,523,355	994,188	1,575,950	2,376,314	5,627,480	3,286,965	8,810,322
Unknown	2,670,545	5,192 *	5,868 *	16,171 *	104,549	2,538,764	16,292	2,654,253
Multi/single status								
2 or more locations	12,349,441	89,469 *	176,968	702,798	2,465,820	8,914,387	527,704	11,821,738
1 location only	10,541,609	3,924,354	2,360,434	2,650,697	1,328,173	277,952	7,788,534	2,753,075
Percent full-time employees								
Less than 25%	7,627,130	1,876,303	1,096,121	1,258,644	1,103,682	2,292,381	3,693,093	3,934,038
25-49%	5,654,138	734,337	585,141	774,717	872,629	2,687,314	1,722,323	3,931,815
50-74%	5,997,154	1,056,174	521,529	778,277	1,044,182	2,596,992	1,944,360	4,052,794
75% or more	3,612,628	347,008	334,611	541,856	773,500	1,615,652	956,462	2,656,166
Union presence								
No union employees	18,402,508	3,862,505	2,381,435	3,232,056	3,483,810	5,442,702	7,956,488	10,446,020
Has union employees	2,730,145	55,577 *	49,368 *	58,433	251,841	2,314,926	134,930	2,595,215
Unknown	1,758,397	95,740	106,598 *	63,005	58,342	1,434,711	224,820	1,533,577
Percent low-wage employees **								
50% or more low wage	10,497,273	2,251,195	1,416,792	2,049,801	2,162,511	2,616,973	4,770,370	5,726,902
Less than 50% low wage	7,477,447	1,590,280	958,479	1,195,976	1,425,634	2,307,079	3,163,792	4,313,655
Unknown	4,916,331	172,348	162,131	107,717	205,848	4,268,287	382,075	4,534,256

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Totals may not sum exactly because of rounding.
*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.
***** No estimate available. No reported values in cell.

Table I.B.4(2001) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2001

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	430,092	143,676	113,737	188,545	92,620	314,190	147,769	328,625
Industry group **								
Agric., fish., forest.	46,121	50,936	12,770	16,904 *	27,545 *	5,729 *	45,563	27,619 *
Mining and manufacturing	92,248	13,996	20,960	10,451	23,189	70,190 *	30,351	93,531
Construction	27,797	10,564	8,863	11,970	5,516	11,857 *	12,395	19,628 *
Utilities and transp.	116,500	8,047	7,934	14,019	7,787	122,272	11,246	120,135
Wholesale trade	28,601	14,289	11,735	14,479	6,714	16,334	20,985	14,770
Fin. svs. and real est.	94,063	9,889	17,011	20,170	69,424	66,562	25,451	90,414
Retail trade	213,073	18,158	32,499	32,388	29,695	227,113	38,926	204,882
Professional services	196,236	53,893	45,808	42,019	73,641	179,594	74,426	170,776
Other Services	365,626	72,914	99,664	122,187	104,226	222,480	141,611	250,994
Ownership								
For profit, incorporated	362,199	104,063	126,931	83,498	91,722	278,123	109,188	342,475
For profit, unincorporated	177,022	64,536	51,243	53,747	78,789	166,296 *	73,688	167,391
Nonprofit	180,166	42,249	32,362	89,997	56,876	43,995	78,588	134,794
Unknown	139,669	2,972 *	*****	13,504 *	31,733 *	132,729	3,167	139,499
Age of firm								
Less than 5 years	136,317	34,034	86,072	51,518	59,468	13,024	92,030	76,029
5-9 years	164,215	78,070	69,913	39,969	32,792	88,666	94,237	106,440
10-19 years	95,645	75,487	45,082	91,586	63,846	50,569	106,264	71,337
20 or more years	414,969	84,472	75,828	111,368	85,341	287,499	141,387	324,667
Unknown	183,051	1,936 *	3,177 *	7,930 *	14,577	184,713	3,799	183,714
Multi/single status								
2 or more locations	288,182	46,913 *	38,454	49,628	75,109	293,548	58,781	295,135
1 location only	183,564	123,075	106,574	163,423	77,221	60,776	148,483	71,863
Percent full-time employees								
Less than 25%	169,248	118,608	93,280	109,977	107,687	204,488	160,855	186,204
25-49%	219,390	41,744	52,909	61,617	65,367	246,886	70,847	239,922
50-74%	256,845	51,193	36,992	53,558	80,261	213,326	77,083	216,927
75% or more	132,033	14,628	14,300	30,610	42,175	97,067	28,929	126,555
Union presence								
No union employees	357,109	135,298	94,877	182,422	100,141	231,030	137,058	255,914
Has union employees	163,209	17,252 *	21,483 *	16,523	33,568	155,240	30,532	147,798
Unknown	110,997	13,897	42,244 *	13,026	15,610	65,862	46,137	75,896
Percent low-wage employees **								
50% or more low wage	319,829	108,862	122,938	124,095	114,171	229,142	195,982	264,184
Less than 50% low wage	136,156	89,840	94,391	88,168	73,774	154,808	105,105	182,639
Unknown	216,249	16,995	46,968	18,172	30,794	230,493	53,317	213,367

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.a(2001) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2001

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	22,891,050	17.5%	11.1%	14.6%	16.6%	40.2%	36.3%	63.7%
Industry group **								
Agric., fish., forest.	392,293	61.0%	12.1%	13.3% *	11.3% *	2.3% *	83.0%	17.0% *
Mining and manufacturing	602,467	16.8%	12.7%	14.8%	17.9%	37.8% *	36.6%	63.4%
Construction	386,696	59.6%	16.5%	13.4%	5.8%	4.7% *	83.6%	16.4% *
Utilities and transp.	745,951	8.1%	3.7%	6.7%	5.7%	75.8%	15.9%	84.1%
Wholesale trade	397,469	32.4%	15.5%	18.6%	11.9%	21.6%	59.1%	40.9%
Fin. svs. and real est.	1,057,010	14.5%	6.2%	8.0%	23.0%	48.3%	24.7%	75.3%
Retail trade	5,167,102	12.4%	7.8%	7.4%	9.1%	63.4%	24.1%	75.9%
Professional services	4,543,290	17.6%	10.2%	11.0%	18.1%	43.1%	33.1%	66.9%
Other Services	9,598,773	17.3%	13.8%	21.6%	20.8%	26.5%	42.5%	57.5%
Ownership								
For profit, incorporated	15,067,435	12.1%	11.4%	14.7%	15.1%	46.7%	31.3%	68.7%
For profit, unincorporated	3,164,709	47.0%	13.5%	14.3%	15.6%	9.6% *	69.4%	30.6%
Nonprofit	3,940,093	17.7%	9.9%	16.9%	24.7%	30.8%	35.4%	64.6%
Unknown	718,814	1.4% *	*****	2.4% *	7.7% *	88.5%	1.6%	98.4%
Age of firm								
Less than 5 years	1,793,241	36.5%	28.4%	19.8%	11.5%	3.8%	75.0%	25.0%
5-9 years	2,445,137	29.0%	19.5%	20.7%	13.0%	17.7%	61.1%	38.9%
10-19 years	3,884,840	28.9%	14.2%	23.2%	20.3%	13.5%	55.9%	44.1%
20 or more years	12,097,287	12.6%	8.2%	13.0%	19.6%	46.5%	27.2%	72.8%
Unknown	2,670,545	0.2% *	0.2% *	0.6% *	3.9%	95.1%	0.6%	99.4%
Multi/single status								
2 or more locations	12,349,441	0.7% *	1.4%	5.7%	20.0%	72.2%	4.3%	95.7%
1 location only	10,541,609	37.2%	22.4%	25.1%	12.6%	2.6%	73.9%	26.1%
Percent full-time employees								
Less than 25%	7,627,130	24.6%	14.4%	16.5%	14.5%	30.1%	48.4%	51.6%
25-49%	5,654,138	13.0%	10.3%	13.7%	15.4%	47.5%	30.5%	69.5%
50-74%	5,997,154	17.6%	8.7%	13.0%	17.4%	43.3%	32.4%	67.6%
75% or more	3,612,628	9.6%	9.3%	15.0%	21.4%	44.7%	26.5%	73.5%
Union presence								
No union employees	18,402,508	21.0%	12.9%	17.6%	18.9%	29.6%	43.2%	56.8%
Has union employees	2,730,145	2.0% *	1.8% *	2.1%	9.2%	84.8%	4.9%	95.1%
Unknown	1,758,397	5.4%	6.1% *	3.6%	3.3%	81.6%	12.8%	87.2%
Percent low-wage employees **								
50% or more low wage	10,497,273	21.4%	13.5%	19.5%	20.6%	24.9%	45.4%	54.6%
Less than 50% low wage	7,477,447	21.3%	12.8%	16.0%	19.1%	30.9%	42.3%	57.7%
Unknown	4,916,331	3.5%	3.3%	2.2%	4.2%	86.8%	7.8%	92.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*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.
***** No estimate available. No reported values in cell.

Table I.B.4.a(2001) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2001

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	430,092	0.52%	0.48%	0.84%	0.44%	0.78%	0.45%	0.45%
Industry group **								
Agric., fish., forest.	46,121	5.93%	4.12%	4.32% *	5.59% *	1.38% *	5.90%	5.90% *
Mining and manufacturing	92,248	2.11%	3.27%	3.06%	2.48%	5.75% *	5.49%	5.49%
Construction	27,797	3.12%	1.77%	2.40%	1.12%	2.22% *	3.50%	3.50% *
Utilities and transp.	116,500	2.11%	1.05%	5.09%	2.27%	8.15%	4.64%	4.64%
Wholesale trade	28,601	2.82%	2.36%	3.54%	1.88%	3.71%	2.66%	2.66%
Fin. svs. and real est.	94,063	1.66%	1.43%	2.32%	4.15%	4.82%	2.98%	2.98%
Retail trade	213,073	0.72%	0.55%	0.79%	0.76%	1.89%	1.11%	1.11%
Professional services	196,236	1.06%	0.99%	0.99%	1.55%	2.41%	1.33%	1.33%
Other Services	365,626	0.75%	0.89%	1.23%	0.94%	1.50%	0.79%	0.79%
Ownership								
For profit, incorporated	362,199	0.69%	0.73%	0.73%	0.41%	0.98%	0.87%	0.87%
For profit, unincorporated	177,022	2.40%	1.69%	1.97%	2.72%	3.50% *	3.24%	3.24%
Nonprofit	180,166	1.03%	0.76%	1.75%	0.61%	1.38%	1.23%	1.23%
Unknown	139,669	0.61% *	*****%	2.14% *	2.86% *	3.04%	0.58%	0.58%
Age of firm								
Less than 5 years	136,317	3.44%	3.27%	2.50%	2.52%	0.75%	3.08%	3.08%
5-9 years	164,215	3.12%	2.23%	1.43%	1.35%	2.52%	2.54%	2.54%
10-19 years	95,645	1.46%	1.08%	1.95%	1.97%	1.49%	1.93%	1.93%
20 or more years	414,969	0.47%	0.64%	0.89%	0.70%	1.15%	0.80%	0.80%
Unknown	183,051	0.09% *	0.11% *	0.32% *	0.58%	0.77%	0.16%	0.16%
Multi/single status								
2 or more locations	288,182	0.39% *	0.29%	0.49%	0.65%	0.88%	0.49%	0.49%
1 location only	183,564	0.99%	0.98%	1.43%	0.72%	0.60%	0.54%	0.54%
Percent full-time employees								
Less than 25%	169,248	1.50%	1.11%	1.50%	1.40%	2.49%	1.96%	1.96%
25-49%	219,390	0.81%	0.87%	1.44%	1.10%	3.16%	1.86%	1.86%
50-74%	256,845	0.88%	0.72%	0.90%	1.38%	2.10%	1.31%	1.31%
75% or more	132,033	0.50%	0.38%	0.86%	0.78%	1.53%	1.04%	1.04%
Union presence								
No union employees	357,109	0.72%	0.47%	0.96%	0.58%	0.81%	0.49%	0.49%
Has union employees	163,209	0.52% *	0.80% *	0.50%	1.56%	1.78%	0.95%	0.95%
Unknown	110,997	0.83%	1.63% *	0.75%	0.85%	2.11%	1.70%	1.70%
Percent low-wage employees **								
50% or more low wage	319,829	0.87%	1.11%	1.01%	1.29%	1.67%	1.52%	1.52%
Less than 50% low wage	136,156	1.25%	1.34%	1.12%	1.03%	1.64%	1.67%	1.67%
Unknown	216,249	0.31%	0.93%	0.40%	0.70%	1.75%	1.09%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b(2001) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	77.4%	29.9%	51.6%	76.7%	92.0%	99.6%	44.8%	96.1%
Industry group **								
Agric., fish., forest.	34.7%	28.6%	43.4%	45.3% *	32.7% *	100.0%	30.5%	54.8%
Mining and manufacturing	84.1%	33.7%	70.2%	94.7%	99.2%	100.0%	59.0%	98.7%
Construction	55.4%	32.6%	82.2%	90.5%	96.5%	100.0%	47.2%	97.3%
Utilities and transp.	92.5%	39.2%	71.1%	78.6%	99.6%	100.0%	57.1%	99.2%
Wholesale trade	70.5%	39.7%	65.1%	77.7%	97.2%	99.7%	50.8%	99.0%
Fin. svs. and real est.	87.2%	27.1%	85.5%	96.9%	95.1%	100.0%	53.0%	98.3%
Retail trade	85.3%	25.2%	55.2%	80.5%	95.4%	99.8%	42.9%	98.7%
Professional services	84.4%	42.8%	69.1%	88.0%	95.5%	99.5%	57.4%	97.8%
Other Services	70.2%	24.1%	39.5%	72.0%	90.0%	99.2%	39.7%	92.7%
Ownership								
For profit, incorporated	81.6%	36.0%	53.3%	73.8%	91.2%	99.6%	49.7%	96.1%
For profit, unincorporated	48.7%	20.3%	34.1%	76.5%	90.3%	98.8%	29.8%	91.5%
Nonprofit	81.0%	34.7%	63.4%	85.6%	94.6%	99.8%	52.2%	96.8%
Unknown	97.7%	*****	*****	100.0%	93.2%	99.5%	16.8% *	99.0%
Age of firm								
Less than 5 years	44.0%	18.8%	36.2%	63.8%	91.7%	96.8%	29.8%	86.8%
5-9 years	57.4%	30.0%	41.5%	63.3%	78.7%	97.2%	39.1%	86.1%
10-19 years	63.4%	26.3%	53.8%	74.4%	87.0%	98.6%	42.3%	90.2%
20 or more years	86.2%	37.1%	63.5%	85.3%	95.6%	99.8%	55.3%	97.7%
Unknown	98.9%	33.8% *	*****	67.4%	89.7%	99.9%	30.6% *	99.4%
Multi/single status								
2 or more locations	96.9%	76.8%	53.1%	82.8%	94.9%	99.6%	69.1%	98.1%
1 location only	54.7%	28.8%	51.5%	75.0%	86.6%	100.0%	43.2%	87.2%
Percent full-time employees								
Less than 25%	61.5%	13.9%	35.7%	69.1%	81.5%	98.9%	29.7%	91.3%
25-49%	82.8%	36.8%	55.3%	72.5%	96.9%	99.8%	48.7%	97.8%
50-74%	83.1%	42.2%	62.5%	82.2%	94.3%	99.8%	53.9%	97.2%
75% or more	93.2%	64.0%	80.3%	92.2%	98.5%	100.0%	77.7%	98.8%
Union presence								
No union employees	73.7%	30.2%	53.0%	77.6%	92.1%	99.5%	45.5%	95.1%
Has union employees	97.9%	49.3%	76.7%	87.6%	97.8%	99.8%	65.3%	99.6%
Unknown	85.0%	5.4% *	8.8% *	16.8% *	63.9%	99.8%	7.6% *	96.3%
Percent low wage employees **								
50% or more low wage	66.6%	20.7%	37.9%	71.7%	89.4%	99.0%	35.3%	92.7%
Less than 50% low wage	82.8%	44.5%	76.8%	89.3%	97.1%	99.6%	62.0%	98.1%
Unknown	92.3%	15.5%	22.6% *	31.5% *	84.8%	99.9%	21.2%	98.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b(2001) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.61%	1.51%	2.62%	1.83%	1.26%	0.12%	0.90%	0.45%
Industry group **								
Agric., fish., forest.	5.80%	5.32%	11.61%	14.65% *	19.55% *	23.57%	5.33%	14.63%
Mining and manufacturing	2.69%	4.86%	8.02%	3.11%	1.24%	0.00%	4.53%	0.42%
Construction	3.00%	2.64%	3.42%	2.88%	3.54%	0.00%	2.37%	2.89%
Utilities and transp.	2.34%	5.71%	11.83%	6.55%	0.39%	0.02%	3.98%	1.98%
Wholesale trade	2.73%	4.21%	7.87%	9.11%	2.46%	0.20%	4.31%	1.35%
Fin. svs. and real est.	1.62%	2.86%	6.32%	2.09%	4.41%	0.01%	4.41%	1.39%
Retail trade	0.81%	2.57%	3.78%	3.53%	2.28%	0.08%	1.53%	0.32%
Professional services	0.99%	3.71%	3.33%	1.67%	1.74%	0.37%	2.34%	0.73%
Other Services	1.22%	1.51%	3.70%	2.09%	2.06%	0.34%	1.45%	0.97%
Ownership								
For profit, incorporated	0.86%	2.14%	3.39%	1.89%	1.55%	0.15%	1.94%	0.53%
For profit, unincorporated	2.38%	1.72%	3.15%	4.75%	2.22%	0.94%	1.55%	2.77%
Nonprofit	0.91%	2.06%	3.55%	3.39%	2.37%	0.21%	1.70%	0.98%
Unknown	1.05%	*****	*****	25.82%	10.73%	0.53%	8.40% *	0.73%
Age of firm								
Less than 5 years	3.74%	1.95%	6.83%	4.64%	8.74%	1.62%	2.58%	4.78%
5-9 years	2.28%	3.65%	3.95%	4.61%	5.34%	2.49%	2.33%	3.26%
10-19 years	1.60%	2.46%	3.14%	2.38%	4.04%	0.70%	2.31%	2.46%
20 or more years	0.37%	1.95%	3.03%	1.72%	0.94%	0.16%	1.45%	0.24%
Unknown	0.47%	12.76% *	*****	19.64%	7.00%	0.13%	13.63% *	0.47%
Multi/single status								
2 or more locations	0.21%	11.69%	6.91%	2.75%	0.98%	0.12%	3.81%	0.15%
1 location only	1.16%	1.08%	2.50%	2.09%	3.08%	0.00%	0.90%	1.94%
Percent full-time employees								
Less than 25%	1.78%	2.15%	5.39%	3.47%	3.63%	0.41%	1.57%	1.34%
25-49%	0.95%	3.72%	4.25%	2.94%	1.54%	0.09%	2.40%	0.57%
50-74%	0.61%	2.78%	3.08%	2.22%	1.95%	0.25%	1.47%	0.57%
75% or more	0.48%	2.75%	2.07%	1.20%	0.42%	0.01%	1.10%	0.29%
Union presence								
No union employees	0.57%	1.50%	2.61%	1.85%	1.28%	0.15%	0.90%	0.50%
Has union employees	0.51%	9.66%	9.51%	6.35%	1.62%	0.24%	7.20%	0.25%
Unknown	2.33%	3.24% *	5.18% *	13.55% *	10.36%	0.14%	2.82% *	1.37%
Percent low wage employees **								
50% or more low wage	1.27%	2.28%	2.13%	2.78%	1.80%	0.41%	1.34%	0.98%
Less than 50% low wage	0.93%	1.58%	1.91%	1.96%	1.29%	0.32%	1.28%	0.34%
Unknown	1.31%	4.46%	6.84% *	9.98% *	5.86%	0.06%	4.21%	0.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1)(2001) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	28.4%	28.6%	18.7%	17.8%	23.6%	34.6%	22.6%	29.9%
Industry group **								
Agric., fish., forest.	21.7%	25.1% *	19.8% *	14.7% *	5.3% *	46.1% *	22.7% *	18.9% *
Mining and manufacturing	46.9%	33.4%	28.7%	27.1%	28.8%	69.0%	31.1%	52.4%
Construction	27.4%	41.8%	28.1%	11.7% *	23.5% *	10.4% *	32.3%	15.1% *
Utilities and transp.	64.5%	21.9% *	18.8% *	26.8%	39.0%	72.4%	26.9%	68.6%
Wholesale trade	28.5%	31.8%	24.3% *	28.5% *	24.9% *	30.3% *	30.0%	27.3%
Fin. svs. and real est.	41.3%	41.5%	25.1%	16.2% *	41.2%	47.1%	26.3%	44.0%
Retail trade	20.0%	20.8%	17.1%	13.9%	17.3%	21.1%	17.9%	20.3%
Professional services	36.7%	39.4%	19.8%	22.6%	32.9%	43.8%	29.2%	38.9%
Other Services	22.4%	18.7%	15.5%	16.3%	18.2%	31.0%	18.1%	23.8%
Ownership								
For profit, incorporated	28.4%	30.5%	18.4%	18.4%	20.8%	34.1%	22.7%	29.7%
For profit, unincorporated	22.2%	34.8%	22.7%	22.3%	19.6%	13.1% *	30.1%	16.4%
Nonprofit	34.5%	15.5%	17.3%	13.4%	32.8%	53.1%	15.5%	40.1%
Unknown	13.9%	*****	*****	11.0% *	6.4% *	14.6%	96.5% *	13.7%
Age of firm								
Less than 5 years	19.0%	31.4%	11.7% *	19.3%	8.6% *	44.8%	20.8%	17.2%
5-9 years	32.1%	21.7%	15.7%	20.0% *	16.0%	63.9%	20.9%	40.1%
10-19 years	23.6%	33.7%	25.0%	13.8%	20.3%	34.3%	25.2%	22.7%
20 or more years	30.6%	27.9%	18.7%	18.6%	26.9%	36.6%	22.3%	32.4%
Unknown	24.8%	*****	*****	67.5% *	16.7% *	24.9%	21.7% *	24.8%
Multi/single status								
2 or more locations	31.7%	13.0% *	18.3%	18.3%	25.4%	34.6%	16.1%	32.2%
1 location only	21.4%	29.5%	18.7%	17.6%	20.0%	34.0%	23.3%	18.8%
Percent full-time employees								
Less than 25%	25.0%	24.5%	7.7% *	16.3%	16.9%	34.6%	17.3%	27.3%
25-49%	19.9%	21.7%	14.9%	9.8%	21.2%	22.1%	16.7%	20.6%
50-74%	31.8%	30.4%	21.1%	17.5%	21.4%	40.9%	25.0%	33.6%
75% or more	39.7%	38.0%	36.3%	29.7%	36.9%	45.0%	33.9%	41.4%
Union presence								
No union employees	25.9%	28.7%	19.0%	17.1%	22.1%	33.3%	22.5%	27.2%
Has union employees	42.5%	25.3% *	9.6% *	49.2%	41.1%	43.2%	27.7%	43.0%
Unknown	25.2%	2.5% *	12.7% *	33.4% *	31.5%	25.1%	13.8% *	25.3%
Percent low wage employees **								
50% or more low wage	20.2%	20.0%	15.5%	15.9%	15.5%	27.2%	18.4%	20.8%
Less than 50% low wage	36.9%	34.2%	21.5%	20.6%	35.6%	51.0%	26.7%	41.6%
Unknown	29.3%	27.5% *	7.8% *	10.7% *	17.2%	30.1%	13.3% *	29.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1)(2001) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1.19%	1.67%	1.47%	1.41%	1.27%	2.27%	0.98%	1.55%
Industry group **								
Agric., fish., forest.	6.36%	10.43% *	6.86% *	11.77% *	2.61% *	15.09% *	7.22% *	8.24% *
Mining and manufacturing	6.13%	7.29%	6.83%	4.49%	5.93%	9.86%	3.36%	8.20%
Construction	3.32%	6.83%	6.92%	3.75% *	10.06% *	17.30% *	3.13%	9.37% *
Utilities and transp.	5.18%	8.29% *	8.89% *	7.92%	10.16%	8.01%	7.32%	5.71%
Wholesale trade	3.89%	9.22%	10.50% *	9.33% *	8.29% *	9.78% *	6.09%	6.34%
Fin. svs. and real est.	4.50%	6.10%	6.64%	8.06% *	7.41%	5.87%	5.22%	5.74%
Retail trade	1.57%	2.68%	2.56%	1.99%	2.46%	2.10%	1.44%	1.85%
Professional services	2.33%	3.97%	3.60%	2.63%	3.46%	5.20%	1.99%	3.22%
Other Services	1.83%	3.00%	2.45%	2.15%	2.11%	3.93%	1.41%	2.21%
Ownership								
For profit, incorporated	1.67%	1.80%	1.25%	1.70%	1.78%	2.68%	1.33%	2.09%
For profit, unincorporated	2.72%	3.37%	6.47%	5.75%	5.32%	7.37% *	3.45%	3.50%
Nonprofit	1.97%	1.92%	2.58%	2.69%	3.86%	3.80%	1.33%	2.46%
Unknown	2.13%	*****	*****	10.75% *	5.48% *	2.11%	29.20% *	2.07%
Age of firm								
Less than 5 years	1.83%	4.82%	5.08% *	4.48%	5.28% *	12.79%	3.52%	3.32%
5-9 years	4.41%	4.49%	2.46%	7.91% *	3.58%	8.36%	3.79%	5.01%
10-19 years	2.61%	3.63%	4.64%	2.97%	3.91%	5.92%	2.50%	3.23%
20 or more years	1.55%	3.21%	1.58%	1.73%	2.34%	2.62%	1.00%	1.93%
Unknown	3.07%	*****	*****	20.52% *	7.68% *	3.16%	10.56% *	3.07%
Multi/single status								
2 or more locations	1.94%	10.23% *	4.56%	3.09%	2.43%	2.34%	2.80%	1.99%
1 location only	0.98%	1.34%	1.42%	1.43%	3.68%	7.84%	0.85%	1.95%
Percent full-time employees								
Less than 25%	2.12%	6.37%	4.26% *	2.99%	2.26%	4.66%	2.46%	3.10%
25-49%	2.33%	3.03%	3.90%	2.15%	3.70%	3.29%	2.37%	2.57%
50-74%	2.15%	2.90%	3.22%	2.84%	3.02%	3.81%	1.83%	2.83%
75% or more	1.86%	1.34%	2.53%	1.48%	2.97%	3.29%	1.53%	2.49%
Union presence								
No union employees	0.84%	1.76%	1.51%	1.44%	1.25%	2.13%	1.03%	1.12%
Has union employees	2.59%	15.60% *	14.16% *	9.44%	4.90%	3.09%	7.97%	2.55%
Unknown	6.93%	10.31% *	14.41% *	12.72% *	8.46%	7.31%	12.97% *	7.00%
Percent low wage employees **								
50% or more low wage	1.28%	2.75%	2.43%	2.51%	1.95%	3.11%	2.11%	1.89%
Less than 50% low wage	1.33%	1.64%	2.36%	1.23%	4.25%	3.71%	1.72%	2.18%
Unknown	3.53%	9.44% *	17.18% *	4.31% *	4.73%	3.60%	7.90% *	3.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1).(a)(2001) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	52.1%	56.8%	45.3%	36.9%	44.2%	56.4%	46.7%	53.2%
Industry group **								
Agric., fish., forest.	61.4%	62.1%	74.3%	82.5%	98.4%	20.9% *	64.0%	53.1% *
Mining and manufacturing	70.1%	60.5%	57.3%	57.5%	71.6%	73.6%	56.3%	72.9%
Construction	66.1%	77.5%	50.4%	52.7%	58.7%	56.4%	68.3%	54.4%
Utilities and transp.	81.7%	49.3%	17.1% *	20.4% *	53.3%	85.4%	25.0% *	84.1%
Wholesale trade	57.8%	69.4%	56.4%	48.3%	67.4%	52.6%	66.0%	51.1%
Fin. svs. and real est.	51.9%	49.8%	60.4%	66.5%	41.9%	54.8%	55.9%	51.5%
Retail trade	55.9%	64.1%	35.5%	53.5%	56.8%	56.6%	50.2%	56.6%
Professional services	63.5%	54.3%	50.0%	47.2%	55.2%	70.4%	50.7%	66.3%
Other Services	26.8%	46.9%	38.9%	25.1%	29.2%	23.2%	33.7%	25.2%
Ownership								
For profit, incorporated	51.0%	54.3%	47.6%	41.3%	40.3%	54.1%	48.3%	51.5%
For profit, unincorporated	36.0%	58.6%	41.8%	13.0% *	28.4% *	32.4% *	41.0%	29.3%
Nonprofit	61.3%	65.2%	39.0%	41.9%	54.6%	68.1%	48.4%	62.8%
Unknown	46.3%	*****	*****	96.4% *	33.9% *	45.7%	96.4% *	45.3%
Age of firm								
Less than 5 years	39.4%	56.8%	33.5% *	25.0% *	56.3%	33.3%	45.5%	31.9%
5-9 years	28.3%	67.7%	48.2%	35.5%	33.4%	16.7% *	51.0%	19.9% *
10-19 years	35.0%	57.6%	41.6%	32.4%	38.5%	18.1% *	43.7%	29.2%
20 or more years	57.5%	53.1%	49.0%	41.5%	45.7%	63.8%	47.4%	59.0%
Unknown	60.4%	*****	*****	19.0% *	54.9%	61.0%	50.2% *	60.4%
Multi/single status								
2 or more locations	53.8%	53.3%	32.9% *	43.7%	45.2%	55.9%	48.3%	53.9%
1 location only	47.1%	56.9%	46.2%	34.8%	41.8%	72.6%	46.6%	47.9%
Percent full-time employees								
Less than 25%	38.9%	64.3%	34.9%	26.2% *	44.0%	38.3%	39.4%	38.8%
25-49%	55.7%	52.2%	41.5%	35.8%	33.5%	65.8%	45.0%	57.6%
50-74%	59.9%	58.1%	42.1%	30.1%	52.0%	66.0%	47.4%	62.4%
75% or more	52.0%	52.3%	52.7%	52.6%	45.5%	54.3%	52.4%	51.9%
Union presence								
No union employees	45.0%	56.0%	44.9%	35.1%	42.0%	46.5%	45.5%	44.9%
Has union employees	65.2%	93.3%	74.7%	69.0%	62.0%	65.2%	86.6%	64.7%
Unknown	79.1%	100.0% *	30.3% *	21.1% *	24.9% *	81.6%	43.7%	79.3%
Percent low wage employees **								
50% or more low wage	37.4%	57.0%	34.3%	24.7%	35.9%	40.0%	36.7%	37.6%
Less than 50% low wage	53.7%	56.4%	51.1%	49.6%	49.6%	56.1%	52.3%	54.2%
Unknown	65.0%	66.6%	46.4% *	39.7% *	38.9%	65.8%	59.6%	65.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1).(a)(2001) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2.24%	1.87%	4.00%	2.63%	2.33%	3.49%	1.69%	2.61%
Industry group **								
Agric., fish., forest.	9.70%	9.57%	19.64%	20.25%	29.33%	13.16% *	8.13%	16.34% *
Mining and manufacturing	6.71%	9.91%	11.70%	7.00%	9.07%	7.59%	5.65%	6.76%
Construction	5.21%	7.31%	12.44%	12.05%	14.76%	15.59%	5.74%	11.16%
Utilities and transp.	7.99%	12.96%	5.85% *	17.40% *	12.98%	8.13%	8.16% *	7.21%
Wholesale trade	4.52%	12.53%	14.74%	12.72%	11.58%	13.02%	8.40%	8.19%
Fin. svs. and real est.	5.16%	8.05%	10.55%	7.98%	10.17%	5.33%	5.37%	5.77%
Retail trade	3.86%	5.33%	8.32%	6.80%	7.89%	4.76%	4.56%	4.53%
Professional services	2.50%	2.44%	5.36%	4.95%	4.31%	3.11%	2.78%	2.83%
Other Services	2.60%	5.77%	5.93%	6.35%	3.14%	3.53%	4.81%	2.92%
Ownership								
For profit, incorporated	3.08%	3.87%	5.43%	3.35%	3.89%	4.08%	3.01%	3.59%
For profit, unincorporated	3.09%	1.91%	9.61%	4.81% *	10.50% *	11.59% *	3.41%	6.90%
Nonprofit	1.84%	4.18%	5.92%	4.96%	2.01%	2.69%	4.92%	1.75%
Unknown	8.42%	*****	*****	30.49% *	10.52% *	8.64%	30.49% *	8.53%
Age of firm								
Less than 5 years	5.04%	7.74%	13.82% *	10.68% *	13.09%	9.15%	6.05%	8.02%
5-9 years	5.63%	4.18%	8.87%	10.26%	8.73%	8.65% *	3.69%	6.62% *
10-19 years	4.34%	3.27%	9.96%	4.03%	8.74%	8.80% *	5.30%	4.73%
20 or more years	1.98%	2.46%	3.26%	2.20%	3.39%	2.98%	3.13%	2.14%
Unknown	4.56%	*****	*****	10.25% *	14.89%	4.95%	15.87% *	4.56%
Multi/single status								
2 or more locations	3.04%	13.11%	10.51% *	5.48%	3.29%	3.63%	5.78%	3.07%
1 location only	2.20%	2.05%	3.97%	3.56%	3.31%	7.98%	2.02%	3.19%
Percent full-time employees								
Less than 25%	4.83%	8.33%	8.29%	8.99% *	7.28%	7.08%	7.31%	5.23%
25-49%	4.34%	6.38%	8.81%	4.39%	9.01%	6.29%	4.66%	5.17%
50-74%	2.91%	2.35%	8.61%	4.33%	3.36%	4.62%	3.21%	3.64%
75% or more	1.95%	4.09%	2.95%	3.77%	5.91%	3.30%	2.08%	2.18%
Union presence								
No union employees	2.43%	1.83%	3.99%	2.67%	2.89%	4.07%	1.80%	2.92%
Has union employees	4.15%	14.06%	17.40%	11.44%	7.80%	4.33%	11.05%	4.17%
Unknown	8.83%	31.62% *	11.05% *	10.86% *	13.46% *	8.70%	13.03%	8.51%
Percent low wage employees **								
50% or more low wage	3.05%	4.74%	8.71%	3.98%	3.24%	4.54%	4.78%	3.33%
Less than 50% low wage	3.07%	2.20%	4.85%	3.08%	3.34%	5.06%	1.37%	4.13%
Unknown	5.04%	13.09%	15.29% *	13.47% *	7.71%	5.29%	9.86%	5.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(2)(2001) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	14.8%	16.2%	8.5%	6.6%	10.4%	19.5%	10.6%	15.9%
Industry group **								
Agric., fish., forest.	13.3% *	15.6% *	14.7% *	12.1% *	5.2% *	9.6% *	14.6% *	10.0% *
Mining and manufacturing	32.9%	20.2%	16.4% *	15.6%	20.6%	50.8%	17.5%	38.2%
Construction	18.1%	32.4%	14.2% *	6.1% *	13.8% *	5.9% *	22.0%	8.2% *
Utilities and transp.	52.7%	10.8% *	3.2% *	5.5% *	20.8% *	61.8%	6.7%	57.7%
Wholesale trade	16.4%	22.1% *	13.7% *	13.8% *	16.8% *	15.9% *	19.8%	14.0%
Fin. svs. and real est.	21.5%	20.7%	15.2%	10.8% *	17.2% *	25.8%	14.7%	22.6%
Retail trade	11.2%	13.4%	6.1%	7.4%	9.8%	11.9%	9.0%	11.5%
Professional services	23.3%	21.4%	9.9%	10.7%	18.2%	30.8%	14.8%	25.8%
Other Services	6.0%	8.8%	6.0%	4.1%	5.3%	7.2%	6.1%	6.0%
Ownership								
For profit, incorporated	14.5%	16.5%	8.8%	7.6%	8.4%	18.4%	11.0%	15.3%
For profit, unincorporated	8.0%	20.4%	9.5% *	2.9% *	5.6%	4.2% *	12.3%	4.8%
Nonprofit	21.2%	10.1%	6.7%	5.6%	17.9%	36.1%	7.5%	25.2%
Unknown	6.5%	*****	*****	10.6% *	2.2% *	6.7%	93.1% *	6.2%
Age of firm								
Less than 5 years	7.5%	17.8%	3.9% *	4.8%	4.8% *	14.9% *	9.4%	5.5% *
5-9 years	9.1%	14.7%	7.6%	7.1% *	5.3%	10.7% *	10.6%	8.0%
10-19 years	8.3%	19.4%	10.4%	4.5%	7.8%	6.2%	11.0%	6.6%
20 or more years	17.6%	14.8%	9.2%	7.7%	12.3%	23.4%	10.6%	19.1%
Unknown	15.0%	*****	*****	12.8%	9.2% *	15.2%	10.9% *	15.0%
Multi/single status								
2 or more locations	17.1%	6.9% *	6.0%	8.0%	11.5%	19.3%	7.8%	17.4%
1 location only	10.1%	16.8%	8.7%	6.1%	8.3%	24.7%	10.9%	9.0%
Percent full-time employees								
Less than 25%	9.7%	15.7% *	2.7% *	4.3% *	7.4%	13.2%	6.8%	10.6%
25-49%	11.1%	11.3%	6.2% *	3.5%	7.1%	14.5%	7.5%	11.9%
50-74%	19.1%	17.6%	8.9%	5.3%	11.1%	27.0%	11.9%	21.0%
75% or more	20.7%	19.9%	19.1%	15.6%	16.8%	24.4%	17.8%	21.5%
Union presence								
No union employees	11.7%	16.1%	8.5%	6.0%	9.3%	15.5%	10.3%	12.2%
Has union employees	27.7%	23.6% *	7.2% *	34.0%	25.5%	28.2%	24.0% *	27.8%
Unknown	19.9% *	2.5% *	3.8% *	7.0% *	7.9% *	20.5% *	6.0% *	20.1% *
Percent low wage employees **								
50% or more low wage	7.6%	11.4%	5.3%	3.9% *	5.6%	10.9%	6.7%	7.8%
Less than 50% low wage	19.8%	19.3%	11.0%	10.2%	17.7%	28.6%	13.9%	22.6%
Unknown	19.1%	18.3% *	3.6% *	4.3% *	6.7% *	19.8%	7.9% *	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(2)(2001) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1.01%	0.95%	0.57%	0.90%	0.75%	2.01%	0.60%	1.34%
Industry group **								
Agric., fish., forest.	7.52% *	10.02% *	5.17% *	12.07% *	2.60% *	9.92% *	7.95% *	7.89% *
Mining and manufacturing	6.46%	5.39%	5.47% *	4.05%	4.85%	10.05%	2.70%	7.78%
Construction	2.03%	6.63%	4.75% *	3.72% *	8.61% *	8.39% *	2.40%	8.02% *
Utilities and transp.	6.19%	5.82% *	2.77% *	6.50% *	8.10% *	8.31%	1.54%	6.09%
Wholesale trade	2.90%	8.20% *	5.55% *	8.55% *	7.34% *	6.04% *	5.20%	3.19%
Fin. svs. and real est.	2.23%	4.92%	3.36%	4.34% *	6.24% *	2.71%	3.36%	2.58%
Retail trade	1.20%	2.05%	1.27%	1.31%	1.73%	1.54%	0.78%	1.36%
Professional services	2.49%	2.82%	1.71%	1.69%	2.45%	4.69%	1.41%	3.20%
Other Services	0.36%	1.21%	1.50%	1.20%	0.77%	0.87%	1.02%	0.51%
Ownership								
For profit, incorporated	1.26%	1.36%	1.14%	1.00%	0.89%	2.36%	0.90%	1.71%
For profit, unincorporated	0.69%	2.23%	3.37% *	1.09% *	0.66%	2.65% *	1.32%	0.72%
Nonprofit	1.60%	1.56%	0.98%	1.05%	2.36%	2.97%	0.90%	1.77%
Unknown	1.54%	*****	*****	10.00% *	1.04% *	1.63%	29.43% *	1.52%
Age of firm								
Less than 5 years	1.08%	3.88%	3.50% *	0.85%	3.23% *	7.71% *	1.73%	3.00% *
5-9 years	1.15%	3.30%	1.37%	5.57% *	1.29%	4.08% *	2.17%	1.51%
10-19 years	1.06%	2.35%	2.44%	0.75%	1.92%	1.65%	1.05%	1.29%
20 or more years	1.39%	1.79%	0.81%	0.59%	1.26%	2.44%	0.62%	1.65%
Unknown	2.83%	*****	*****	3.72%	4.33% *	2.96%	9.96% *	2.83%
Multi/single status								
2 or more locations	1.60%	7.04% *	1.50%	1.11%	0.92%	2.07%	1.41%	1.65%
1 location only	0.59%	0.84%	0.67%	1.02%	1.32%	6.94%	0.61%	0.78%
Percent full-time employees								
Less than 25%	1.36%	5.06% *	2.17% *	1.83% *	1.47%	2.59%	1.75%	1.65%
25-49%	1.98%	1.65%	2.18% *	0.76%	1.77%	2.92%	1.14%	2.28%
50-74%	2.05%	1.82%	1.90%	1.33%	1.95%	3.86%	1.02%	2.78%
75% or more	0.94%	1.59%	1.63%	1.05%	2.10%	1.56%	0.90%	1.25%
Union presence								
No union employees	0.71%	1.02%	0.67%	0.94%	0.75%	1.76%	0.63%	1.01%
Has union employees	3.14%	16.08% *	12.91% *	6.57%	4.07%	3.54%	7.55% *	3.11%
Unknown	6.52% *	10.31% *	8.70% *	11.00% *	4.30% *	6.78% *	6.41% *	6.56% *
Percent low wage employees **								
50% or more low wage	0.71%	1.64%	1.42%	1.23% *	0.79%	1.68%	0.86%	0.98%
Less than 50% low wage	1.52%	0.92%	1.80%	0.69%	2.21%	3.87%	0.87%	2.24%
Unknown	3.47%	5.61% *	15.32% *	1.73% *	2.26% *	3.59%	6.94% *	3.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
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***** No estimate available. No reported values in cell.

Table I.C.1(2001) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,889.19	3,209.17	3,024.37	2,786.96	2,900.40	2,836.96	3,031.09	2,845.25
Industry group **								
Agric., fish., forest.	2,708.67	2,860.07	2,779.62	2,549.71	3,179.87	2,467.04	2,853.84	2,602.62
Mining and manufacturing	2,737.74	2,980.53	3,012.38	2,592.12	2,758.55	2,730.78	2,848.26	2,717.47
Construction	2,631.86	2,824.84	2,751.83	2,491.54	2,508.06	2,639.02	2,707.21	2,542.57
Utilities and transp.	2,816.55	2,933.75	3,235.71	2,681.82	3,321.12	2,729.24	2,956.92	2,800.14
Wholesale trade	2,734.99	3,105.46	3,090.88	2,738.39	2,633.92	2,605.19	2,963.81	2,637.12
Fin. svs. and real est.	2,944.37	3,427.05	3,282.72	3,048.75	2,970.46	2,862.99	3,271.30	2,890.51
Retail trade	2,773.93	2,962.38	2,857.64	2,658.67	2,716.44	2,772.43	2,834.04	2,750.63
Professional services	2,991.61	3,409.03	3,118.35	2,867.55	3,033.24	2,887.48	3,167.68	2,930.32
Other Services	3,062.43	3,366.48	3,063.50	3,058.18	3,058.37	3,013.51	3,232.76	3,010.69
Ownership								
For profit, incorporated	2,821.14	3,150.71	2,993.69	2,707.09	2,801.21	2,785.40	2,964.44	2,777.23
For profit, unincorporated	3,031.99	3,211.12	2,915.53	2,734.79	3,134.48	2,979.35	3,053.64	3,013.03
Nonprofit	3,181.54	3,594.30	3,319.92	3,220.67	3,096.61	3,155.28	3,429.62	3,125.57
Unknown	2,839.04	6,060.00 *	*****	3,335.08	2,794.85	2,826.36	3,492.50	2,826.28
Age of firm								
Less than 5 years	3,013.05	3,123.40	2,953.55	2,743.90	3,006.97	3,325.07	2,988.98	3,047.38
5-9 years	2,818.62	2,999.83	2,882.98	2,569.18	3,004.97	2,640.54	2,848.13	2,780.72
10-19 years	2,838.19	3,274.02	2,935.37	2,725.80	2,642.96	2,664.68	3,000.27	2,682.54
20 or more years	2,956.45	3,275.68	3,116.27	2,852.41	2,936.88	2,933.71	3,110.57	2,915.31
Unknown	2,747.11	3,596.70	1,950.01 *	2,442.20	2,892.73	2,739.18	2,862.50	2,746.74
Multi/single status								
2 or more locations	2,856.74	3,652.20	3,105.95	2,910.47	2,930.04	2,824.22	3,088.51	2,848.76
1 location only	2,946.64	3,198.40	3,016.32	2,752.68	2,844.80	3,182.26	3,025.42	2,830.34
Percent full-time employees								
Less than 25%	2,669.50	3,271.34	3,464.53	2,831.81	2,841.03	2,419.20	3,164.73	2,544.06
25-49%	2,744.05	3,016.25	3,224.87	2,997.59	2,717.61	2,623.15	3,129.62	2,657.53
50-74%	3,018.90	3,396.33	3,096.65	2,940.07	3,056.58	2,951.23	3,201.37	2,971.02
75% or more	2,882.36	3,186.28	2,999.27	2,760.62	2,888.67	2,842.76	3,002.96	2,843.37
Union presence								
No union employees	2,859.63	3,204.92	2,988.29	2,763.65	2,861.48	2,778.42	3,011.03	2,798.76
Has union employees	2,937.82	3,331.18	3,562.04	3,136.92	3,234.47	2,844.12	3,449.06	2,908.16
Unknown	3,149.14	3,338.10	3,462.98	3,199.81	2,732.52	3,161.13	3,334.16	3,139.11
Percent low wage employees **								
50% or more low wage	2,812.74	3,210.80	2,978.79	2,729.85	2,857.88	2,621.10	2,967.70	2,752.09
Less than 50% low wage	2,922.53	3,216.46	3,025.84	2,793.18	2,914.41	2,857.63	3,040.73	2,861.63
Unknown	2,860.05	3,043.77	3,342.32	2,951.93	2,890.76	2,851.53	3,100.67	2,854.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1(2001) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	14.33	60.75	31.86	20.80	35.21	33.63	19.50	20.04
Industry group **								
Agric., fish., forest.	74.92	306.19	492.73	276.88	244.24	241.68	187.87	106.17
Mining and manufacturing	41.26	141.77	144.88	63.96	109.10	55.79	100.66	45.98
Construction	52.61	103.26	120.11	74.08	106.06	108.55	63.78	70.32
Utilities and transp.	79.98	204.48	199.68	95.48	180.25	52.54	132.46	86.73
Wholesale trade	67.25	121.91	86.40	125.21	119.35	119.05	75.58	76.39
Fin. svs. and real est.	45.21	136.18	118.31	121.26	118.82	75.34	70.53	53.05
Retail trade	32.87	63.55	106.84	53.72	63.50	56.35	66.95	44.09
Professional services	50.95	74.37	63.49	45.93	56.26	101.05	30.05	67.43
Other Services	40.86	118.94	149.16	118.24	63.06	83.39	89.64	57.29
Ownership								
For profit, incorporated	12.78	54.41	41.94	33.24	47.75	35.91	29.10	18.24
For profit, unincorporated	45.41	105.56	105.36	129.72	101.41	141.18	54.39	57.29
Nonprofit	71.16	227.61	118.79	85.04	65.26	155.15	89.24	76.18
Unknown	123.73	1,916.34 *	*****	674.51	327.96	136.57	1,020.83	121.78
Age of firm								
Less than 5 years	32.67	89.62	79.21	124.99	120.81	160.21	51.11	78.59
5-9 years	37.89	62.06	71.69	44.34	190.29	104.43	49.37	91.37
10-19 years	45.12	101.20	65.08	65.73	55.87	53.76	50.47	47.03
20 or more years	30.16	81.06	48.10	30.46	37.72	80.03	31.12	40.93
Unknown	37.95	1,013.09	585.02 *	320.03	270.76	39.96	577.41	37.87
Multi/single status								
2 or more locations	26.83	317.30	92.56	56.98	56.11	32.05	57.59	26.98
1 location only	14.84	62.95	41.46	26.14	62.12	138.74	24.53	29.36
Percent full-time employees								
Less than 25%	55.29	100.73	239.23	81.03	63.40	75.20	123.47	68.46
25-49%	47.54	91.84	226.54	96.31	104.69	56.83	120.69	49.64
50-74%	64.89	100.79	35.22	41.56	68.51	128.07	53.53	73.84
75% or more	11.80	63.08	37.27	24.65	48.39	30.46	23.65	16.16
Union presence								
No union employees	12.76	58.28	26.22	17.48	39.63	36.66	20.16	14.31
Has union employees	88.30	322.35	256.23	141.74	129.66	99.41	108.09	96.46
Unknown	99.69	181.64	452.14	201.50	134.15	119.20	145.74	107.46
Percent low wage employees **								
50% or more low wage	29.49	82.14	110.33	38.33	85.56	53.48	54.07	33.73
Less than 50% low wage	26.56	62.11	30.39	22.97	35.21	77.56	23.11	40.78
Unknown	27.03	262.73	244.01	161.01	241.78	34.06	100.97	27.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.a(2001) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,672.69	2,998.83	2,780.57	2,601.38	2,652.77	2,622.21	2,832.55	2,617.23
Industry group **								
Agric., fish., forest.	2,446.21	2,471.73	2,814.62	2,304.70	2,096.35	2,544.82	2,505.04	2,346.99
Mining and manufacturing	2,497.89	2,854.44	2,977.92	2,362.89	2,386.83	2,524.89	2,720.48	2,448.02
Construction	2,368.01	2,653.37	2,540.84	2,252.60	2,124.85	2,254.60	2,525.06	2,173.14
Utilities and transp.	2,507.56	2,863.78	2,837.35	2,388.61	2,635.71	2,404.52	2,836.09	2,398.73
Wholesale trade	2,441.17	3,025.28	2,881.14	2,448.47	2,217.71	2,269.69	2,790.17	2,275.48
Fin. svs. and real est.	2,640.50	2,990.53	3,068.22	2,820.31	2,639.37	2,575.65	2,989.62	2,590.20
Retail trade	2,587.45	2,806.13	2,663.00	2,542.72	2,507.74	2,529.59	2,716.20	2,512.88
Professional services	2,786.15	3,212.67	2,734.22	2,541.73	2,848.86	2,749.57	2,852.63	2,765.35
Other Services	2,902.70	3,173.62	2,849.45	3,056.61	2,992.34	2,719.39	3,153.36	2,815.38
Ownership								
For profit, incorporated	2,579.93	3,017.01	2,741.94	2,523.00	2,537.66	2,511.66	2,786.57	2,507.41
For profit, unincorporated	2,765.82	2,969.86	2,720.68	2,568.69	2,726.88	2,666.95	2,864.20	2,655.68
Nonprofit	3,036.89	2,949.43	3,074.35	3,036.01	2,858.30	3,220.34	3,080.67	3,027.45
Unknown	2,638.56	*****	*****	3,652.97	2,608.90	2,627.14	*****	2,638.56
Age of firm								
Less than 5 years	2,808.35	2,956.59	2,929.03	2,451.86	2,707.48	2,960.80	2,833.49	2,771.05
5-9 years	2,687.17	2,814.43	2,434.77	2,407.43	3,291.56	2,526.69	2,591.05	2,831.08
10-19 years	2,695.42	3,144.38	2,840.53	2,625.89	2,478.67	2,498.29	2,911.65	2,504.31
20 or more years	2,705.95	2,991.19	2,822.03	2,643.91	2,641.29	2,710.33	2,872.11	2,658.76
Unknown	2,523.94	4,704.00 *	1,860.00 *	2,825.42	2,436.73	2,526.39	2,917.55 *	2,523.02
Multi/single status								
2 or more locations	2,633.92	3,320.25	2,907.31	2,662.97	2,652.57	2,620.94	2,805.57	2,628.01
1 location only	2,731.11	2,995.62	2,770.93	2,587.04	2,653.12	2,653.33	2,834.82	2,578.41
Percent full-time employees								
Less than 25%	2,910.17	3,119.50	3,311.92	2,966.16	3,023.49	2,433.54	3,096.73	2,820.16
25-49%	2,527.44	2,901.33	3,255.62	2,772.65	2,672.41	2,156.90	3,082.40	2,352.06
50-74%	2,968.11	3,106.45	3,040.80	2,827.10	2,802.54	3,025.57	3,005.24	2,958.91
75% or more	2,621.28	2,983.22	2,716.91	2,557.56	2,617.74	2,551.33	2,793.88	2,558.02
Union presence								
No union employees	2,668.31	2,995.92	2,710.98	2,582.88	2,660.59	2,602.53	2,807.68	2,602.89
Has union employees	2,688.30	3,055.60	3,797.60	2,929.66	2,620.23	2,653.99	3,300.93	2,657.10
Unknown	2,683.52	3,139.08	3,813.56	2,910.01	2,465.84	2,637.19	3,371.39	2,632.09
Percent low wage employees **								
50% or more low wage	2,762.15	3,171.97	2,791.06	2,677.85	2,777.04	2,547.45	2,896.94	2,692.41
Less than 50% low wage	2,709.61	2,988.89	2,739.19	2,590.81	2,617.83	2,749.69	2,813.35	2,655.14
Unknown	2,554.18	2,657.27	4,121.88	2,460.57	2,579.20	2,540.56	2,931.19	2,539.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.a(2001) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	33.59	67.02	72.10	40.66	65.40	78.00	32.24	50.49
Industry group **								
Agric., fish., forest.	128.00	467.02	692.33	509.64	425.53	609.10	353.47	270.27
Mining and manufacturing	24.03	242.01	176.05	84.05	87.90	91.61	118.51	44.88
Construction	49.48	206.99	189.27	33.96	85.18	114.28	86.29	41.82
Utilities and transp.	66.87	471.55	456.59	206.78	220.67	69.59	200.16	61.54
Wholesale trade	120.31	189.06	247.08	165.09	191.72	151.38	133.09	109.41
Fin. svs. and real est.	46.97	164.77	100.94	84.43	99.38	58.28	68.06	45.84
Retail trade	53.81	84.45	151.44	52.15	120.89	61.68	93.76	43.37
Professional services	97.63	84.53	96.45	49.46	75.51	164.21	40.20	120.43
Other Services	81.49	155.34	179.00	209.73	196.57	101.53	134.22	83.26
Ownership								
For profit, incorporated	22.28	62.35	71.22	46.51	103.72	43.43	50.87	35.20
For profit, unincorporated	46.92	81.59	192.47	127.08	91.22	138.41	49.86	61.97
Nonprofit	119.59	259.95	135.90	106.14	54.96	236.95	110.46	142.18
Unknown	205.95	*****	*****	1,095.55	646.72	225.22	*****	205.95
Age of firm								
Less than 5 years	85.16	210.13	247.37	116.90	303.28	497.01	103.78	128.53
5-9 years	103.57	47.17	118.42	84.01	440.33	94.76	64.64	280.99
10-19 years	36.39	127.78	134.31	54.16	49.27	106.24	62.60	36.21
20 or more years	53.85	130.47	103.05	55.15	33.19	131.61	63.89	74.22
Unknown	53.60	1,487.54 *	588.18 *	845.87	266.05	57.45	896.95 *	53.08
Multi/single status								
2 or more locations	67.42	336.04	154.52	72.67	52.84	80.31	99.93	67.42
1 location only	36.38	69.26	75.13	47.28	110.33	158.92	38.59	64.69
Percent full-time employees								
Less than 25%	65.60	149.44	446.14	162.86	257.62	160.64	169.33	89.54
25-49%	93.20	262.15	319.13	159.94	136.88	91.73	216.29	73.51
50-74%	130.61	64.21	165.09	129.63	125.25	254.72	78.24	159.77
75% or more	19.06	84.27	78.10	37.56	82.66	32.82	28.93	28.61
Union presence								
No union employees	26.74	67.03	54.15	43.77	84.84	48.40	27.21	37.14
Has union employees	171.01	293.92	356.56	183.53	84.41	206.77	248.05	184.79
Unknown	74.17	540.36	852.14	447.62	310.47	72.65	204.82	59.70
Percent low wage employees **								
50% or more low wage	67.54	132.20	99.30	112.95	168.54	83.16	73.89	87.31
Less than 50% low wage	40.58	67.53	63.12	34.60	34.21	124.79	22.40	63.06
Unknown	43.87	411.63	746.63	90.73	148.71	48.36	166.98	46.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.b(2001) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	2,984.42	3,325.38	3,090.15	2,895.56	3,005.03	2,932.58	3,114.70	2,948.25
Industry group **								
Agric., fish., forest.	2,843.09	2,916.15	2,193.41	3,052.92	3,500.92	2,440.60	2,987.57	2,786.33
Mining and manufacturing	2,840.90	3,015.20	3,044.18	2,733.96	2,914.42	2,799.16	2,912.82	2,828.87
Construction	2,778.89	2,967.67	2,874.43	2,619.86	2,627.03	2,923.76	2,834.26	2,715.78
Utilities and transp.	2,876.77	2,785.08	3,460.65 *	2,772.45	3,464.30	2,774.72	2,929.93	2,872.28
Wholesale trade	2,838.71	3,076.70	3,037.89	2,849.19	2,809.20	2,751.63	2,962.37	2,793.57
Fin. svs. and real est.	3,130.56	3,669.87	3,318.45	3,155.59	3,135.13	3,062.23	3,399.30	3,083.89
Retail trade	2,773.21	3,063.52	3,012.28	2,684.26	2,818.54	2,701.89	2,913.22	2,728.87
Professional services	3,093.98	3,497.61	3,192.91	3,038.42	3,108.04	2,988.36	3,278.11	3,030.02
Other Services	3,151.59	3,474.86	3,059.29	3,099.00	3,064.65	3,178.87	3,264.74	3,122.53
Ownership								
For profit, incorporated	2,922.40	3,208.92	3,069.68	2,817.13	2,900.93	2,900.38	3,032.43	2,892.06
For profit, unincorporated	3,201.99	3,418.09	3,032.03	2,891.98	3,369.10	3,085.22	3,216.71	3,191.72
Nonprofit	3,232.15	3,874.59	3,297.85	3,292.98	3,228.79	3,109.95	3,546.00	3,166.60
Unknown	2,933.38	6,060.00 *	*****	3,288.86	2,675.52	2,936.57	3,492.50	2,915.64
Age of firm								
Less than 5 years	3,137.92	3,214.76	3,040.49	2,924.59	3,092.15	3,498.44	3,102.01	3,186.00
5-9 years	2,922.24	3,179.05	3,105.33	2,704.11	2,826.75	2,795.09	3,036.59	2,789.66
10-19 years	2,898.72	3,365.15	2,872.92	2,776.82	2,725.87	2,806.07	3,018.39	2,784.40
20 or more years	3,066.45	3,392.75	3,200.03	2,971.79	3,064.72	3,039.72	3,194.73	3,035.92
Unknown	2,824.14	3,300.47 *	2,051.51	2,439.61	3,017.71	2,812.08	2,819.19	2,824.16
Multi/single status								
2 or more locations	2,950.90	3,514.84	3,112.08	3,009.19	3,048.33	2,912.05	3,170.51	2,943.33
1 location only	3,050.35	3,318.73	3,087.75	2,859.70	2,920.33	3,476.20	3,108.39	2,970.45
Percent full-time employees								
Less than 25%	2,722.70	3,538.24	3,524.73	2,944.70	2,766.73	2,551.36	3,362.45	2,609.13
25-49%	2,814.02	3,221.95	3,147.49	3,150.67	2,720.14	2,744.04	3,201.40	2,750.17
50-74%	2,961.43	3,626.37	3,080.15	2,978.02	3,224.95	2,734.69	3,312.73	2,874.85
75% or more	3,003.04	3,282.84	3,082.15	2,877.89	2,993.25	2,988.19	3,085.01	2,979.15
Union presence								
No union employees	2,943.85	3,324.05	3,071.63	2,875.52	2,939.59	2,862.93	3,100.57	2,888.89
Has union employees	3,038.55	3,428.44	3,411.58	3,149.63	3,587.20	2,897.36	3,435.56	3,014.68
Unknown	3,368.58	3,256.75	3,164.03	3,303.18	2,857.99	3,407.70	3,241.97	3,374.49
Percent low wage employees **								
50% or more low wage	2,838.52	3,262.02	2,986.60	2,804.36	2,899.84	2,668.52	3,004.12	2,791.38
Less than 50% low wage	3,023.91	3,329.14	3,110.74	2,898.73	3,037.62	2,945.68	3,126.90	2,974.01
Unknown	2,974.51	3,519.86	2,834.23	3,257.97	2,975.86	2,965.62	3,301.11	2,968.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.b(2001) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.46	55.19	32.39	35.57	65.03	34.96	20.42	20.52
Industry group **								
Agric., fish., forest.	137.97	308.61	486.18	355.91	449.24	252.45	307.39	142.21
Mining and manufacturing	62.13	162.60	159.26	82.05	151.95	58.58	100.23	67.91
Construction	39.98	104.94	220.38	91.49	156.32	120.84	85.93	61.20
Utilities and transp.	87.51	185.78	1,116.75 *	118.14	185.72	55.04	238.77	86.79
Wholesale trade	55.85	140.04	144.03	132.63	142.25	106.25	59.99	79.88
Fin. svs. and real est.	59.37	191.18	145.28	155.80	141.90	108.28	72.49	69.89
Retail trade	49.89	97.83	114.26	95.87	74.67	78.00	78.58	59.68
Professional services	30.79	85.61	74.84	44.89	68.87	56.81	40.71	41.37
Other Services	86.02	130.02	133.22	94.08	101.00	152.34	82.31	108.13
Ownership								
For profit, incorporated	23.50	55.44	53.59	52.13	80.02	45.30	30.78	26.84
For profit, unincorporated	77.40	142.28	136.71	166.17	175.46	167.03	94.28	103.86
Nonprofit	52.53	208.61	175.74	142.62	91.13	102.55	131.29	49.03
Unknown	98.68	1,916.34 *	*****	819.51	200.67	111.92	1,020.83	95.91
Age of firm								
Less than 5 years	53.31	143.08	236.96	214.96	133.19	164.19	103.00	64.02
5-9 years	68.84	104.35	139.50	74.42	95.23	164.38	85.56	72.93
10-19 years	63.60	126.89	80.16	72.14	99.39	96.36	59.45	82.02
20 or more years	31.34	59.38	32.29	58.90	58.95	77.20	22.43	40.57
Unknown	42.10	1,043.70 *	614.06	332.05	367.76	41.06	623.82	41.92
Multi/single status								
2 or more locations	16.48	239.51	82.61	83.11	82.07	27.15	72.80	17.46
1 location only	25.55	56.75	33.85	40.90	95.68	197.79	21.46	56.22
Percent full-time employees								
Less than 25%	77.87	257.13	455.02	138.32	113.08	63.73	170.87	59.24
25-49%	50.89	193.37	196.70	201.08	135.45	74.97	171.28	56.95
50-74%	54.26	178.88	83.76	82.34	79.71	84.18	113.89	63.48
75% or more	20.36	64.73	32.81	41.28	78.71	47.41	25.55	29.28
Union presence								
No union employees	21.46	50.76	28.35	31.53	72.72	44.09	22.25	28.40
Has union employees	49.19	624.44	271.54	226.71	186.70	48.70	211.79	56.71
Unknown	172.06	623.79	414.11	272.99	178.23	189.79	217.68	181.74
Percent low wage employees **								
50% or more low wage	39.19	127.60	149.46	76.03	90.22	64.48	95.35	36.84
Less than 50% low wage	27.75	60.84	39.74	37.30	54.76	70.78	30.82	38.53
Unknown	40.12	343.56	419.84	171.14	329.52	49.57	159.58	38.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.c(2001) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	3,058.29	3,288.40	3,535.80	2,869.68	3,168.96	2,913.74	3,280.62	2,963.50
Industry group **								
Agric., fish., forest.	2,598.26	3,233.39	3,248.91	1,381.00	3,226.90	2,869.53	3,099.09	1,770.92
Mining and manufacturing	2,848.53	3,303.86	2,948.40	2,588.05	2,754.54	2,872.14	2,980.10	2,827.31
Construction	2,853.41	2,773.24	3,008.14	2,627.02	3,033.46	2,366.32	2,732.80	3,002.72
Utilities and transp.	2,826.90	3,904.49	3,460.82	3,385.41	2,333.84	2,724.42	3,670.23	2,743.30
Wholesale trade	3,237.47	3,537.59	4,615.11	3,066.22	3,359.23	2,646.00	3,549.61	2,927.58
Fin. svs. and real est.	2,847.85	2,929.34	3,895.14	3,165.19	2,840.60	2,745.27	3,334.97	2,755.50
Retail trade	3,312.67	3,110.15	2,640.81	3,056.36	2,715.57	3,544.60	2,841.46	3,493.00
Professional services	3,245.97	3,480.24	4,089.95	3,092.65	3,376.80	2,825.96	3,629.20	3,016.27
Other Services	3,067.40	3,454.85	3,617.57	2,801.08	3,351.75	2,656.19	3,347.03	2,918.94
Ownership								
For profit, incorporated	3,012.76	3,264.03	3,481.90	2,803.88	3,007.64	2,919.26	3,234.90	2,927.22
For profit, unincorporated	2,872.97	3,067.77	3,101.40	2,452.11	2,842.12	2,875.85	2,922.80	2,795.36
Nonprofit	3,628.17	4,202.33	3,990.19	3,552.44	3,609.50	3,233.27	4,050.33	3,418.87
Unknown	2,790.69	*****	*****	*****	4,419.04	2,720.68	*****	2,790.69
Age of firm								
Less than 5 years	2,903.23	3,166.89	2,512.10	2,545.06	3,194.40	5,015.82	2,829.61	3,044.51
5-9 years	2,679.97	2,804.73	3,329.79	2,581.73	2,960.36	1,709.98	2,883.38	2,417.31
10-19 years	3,143.39	3,197.30	3,793.39	2,836.77	2,754.38	2,944.11	3,267.23	2,938.54
20 or more years	3,159.39	3,495.68	3,576.89	2,963.02	3,254.58	2,961.31	3,425.14	3,038.16
Unknown	2,896.35	4,492.54 *	*****	2,337.43	2,764.63	2,899.18	3,233.65	2,895.62
Multi/single status								
2 or more locations	2,981.90	5,398.88	3,546.58	3,197.33	3,135.41	2,914.68	3,575.58	2,961.55
1 location only	3,178.46	3,250.66	3,534.50	2,797.83	3,237.61	2,853.41	3,259.18	2,973.97
Percent full-time employees								
Less than 25%	2,141.85	2,832.24	3,514.71	2,359.68	2,237.15	1,847.11	2,798.44	1,929.87
25-49%	2,957.34	2,657.40	3,353.53	3,121.61	2,907.33	2,870.43	2,994.88	2,939.26
50-74%	3,665.32	3,290.19	3,294.49	3,323.13	2,999.65	4,085.18	3,339.35	3,821.83
75% or more	3,013.05	3,327.59	3,600.43	2,833.89	3,229.83	2,784.75	3,307.51	2,889.11
Union presence								
No union employees	2,984.54	3,268.76	3,528.54	2,803.88	3,146.20	2,687.62	3,244.92	2,830.23
Has union employees	3,341.39	3,637.81	3,657.43	3,847.53	3,333.31	3,294.68	3,927.71	3,297.75
Unknown	3,107.24	4,647.68	2,820.00 *	*****	2,929.91	3,069.45	4,319.08	3,065.06
Percent low wage employees **								
50% or more low wage	2,821.21	3,129.22	3,447.98	2,534.49	2,939.23	2,159.43	3,039.63	2,615.30
Less than 50% low wage	3,088.39	3,318.92	3,593.01	3,038.75	3,248.84	2,594.61	3,363.89	2,872.29
Unknown	3,112.14	3,298.88	2,333.34 *	2,563.84	3,185.11	3,111.36	2,992.66	3,114.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.1.c(2001) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	57.26	146.67	156.66	79.82	80.57	111.63	94.49	74.23
Industry group **								
Agric., fish., forest.	251.03	444.86	654.27	400.06	937.48	813.24	251.92	500.52
Mining and manufacturing	78.83	459.78	396.96	297.14	260.00	125.32	232.21	112.55
Construction	173.65	285.94	364.72	390.51	638.77	513.96	182.84	388.47
Utilities and transp.	183.44	716.28	538.84	532.22	668.41	227.61	169.48	205.94
Wholesale trade	143.60	640.06	1,063.08	343.43	677.77	194.76	263.66	170.64
Fin. svs. and real est.	184.13	182.67	779.79	614.50	371.70	282.33	159.25	225.45
Retail trade	142.04	245.67	181.73	275.56	375.43	163.66	102.22	161.56
Professional services	154.38	340.90	258.33	214.05	150.08	335.03	227.13	183.76
Other Services	62.23	203.42	354.81	180.17	157.63	215.16	121.41	70.12
Ownership								
For profit, incorporated	62.45	149.25	121.64	112.14	118.59	129.50	91.47	92.04
For profit, unincorporated	92.91	137.55	199.39	234.71	529.56	178.59	112.15	151.24
Nonprofit	120.99	358.30	448.28	216.29	203.68	271.22	233.67	114.86
Unknown	207.59	*****	*****	*****	897.46	226.33	*****	207.59
Age of firm								
Less than 5 years	207.61	368.35	538.30	618.72	885.76	1,391.22	226.46	671.55
5-9 years	151.79	148.09	418.20	356.74	430.98	350.37	136.47	157.17
10-19 years	113.39	167.90	310.21	362.89	288.58	494.21	167.47	185.35
20 or more years	77.68	171.81	150.45	111.69	114.96	175.97	93.26	93.26
Unknown	97.37	1,350.14 *	*****	699.02	227.51	101.53	919.27	97.13
Multi/single status								
2 or more locations	87.46	1,213.03	394.76	218.99	139.76	113.41	288.15	89.52
1 location only	78.86	159.14	199.05	111.64	197.83	561.16	99.30	107.41
Percent full-time employees								
Less than 25%	108.92	477.60	629.67	339.28	412.89	136.63	299.16	115.67
25-49%	86.90	450.21	440.83	374.60	454.22	211.32	162.61	211.80
50-74%	151.23	288.09	277.75	160.99	290.21	133.31	236.73	149.40
75% or more	70.39	158.99	214.94	106.10	106.17	130.94	127.90	83.93
Union presence								
No union employees	55.27	150.78	178.91	96.51	74.41	138.18	99.40	89.98
Has union employees	150.45	753.99	700.00	698.79	205.57	161.74	402.01	150.25
Unknown	166.63	1,074.07	891.76 *	*****	575.49	166.11	914.80	162.94
Percent low wage employees **								
50% or more low wage	87.40	191.31	308.19	120.17	163.42	162.18	176.07	65.23
Less than 50% low wage	86.30	174.12	151.92	142.00	132.69	187.22	113.54	100.64
Unknown	69.68	722.63	983.44 *	618.42	268.49	71.82	871.59	71.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2(2001) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	498.40	370.82	466.86	526.43	504.79	514.84	452.29	512.68
Industry group **								
Agric., fish., forest.	449.48	431.53 *	663.02 *	246.19	674.54	489.25	401.13	484.80
Mining and manufacturing	423.14	284.84	420.25	473.11	447.44	398.14	432.73	421.38
Construction	441.67	336.88	413.32	403.95	574.86	513.67	391.15	501.53
Utilities and transp.	393.11	677.83	431.94	388.77	536.74	357.76	499.99	380.61
Wholesale trade	426.70	438.92	507.91	391.99	409.66	435.43	450.45	416.55
Fin. svs. and real est.	539.17	331.43	262.14	549.29	473.05	589.26	358.00	569.02
Retail trade	643.34	413.37	592.99	693.54	817.88	632.81	536.42	684.77
Professional services	438.90	324.16	427.99	447.90	471.66	451.63	382.16	458.65
Other Services	607.41	432.34	575.93	702.48	510.18	661.50	596.62	610.68
Ownership								
For profit, incorporated	511.72	380.15	480.03	525.43	522.31	528.76	463.59	526.46
For profit, unincorporated	472.49	351.02	372.63	553.90	585.10	486.82	402.06	534.15
Nonprofit	442.60	355.81	468.45	502.28	422.07	446.47	437.62	443.73
Unknown	498.84	*****	*****	833.40	574.33	485.05	668.20 *	495.54
Age of firm								
Less than 5 years	509.06	320.66	561.66	560.40	762.68	474.15	377.43	696.76
5-9 years	543.68	389.71	479.06	690.55	524.12	645.36	520.47	573.48
10-19 years	499.48	402.29	505.95	518.44	534.16	532.85	450.23	546.78
20 or more years	494.53	358.09	433.41	497.26	495.47	523.71	447.94	506.97
Unknown	493.02	46.37 *	187.38 *	719.63	413.14	497.79	300.78 *	493.64
Multi/single status								
2 or more locations	520.58	333.33	499.24	526.97	537.57	516.31	559.19	519.25
1 location only	459.12	371.73	463.67	526.28	443.31	474.95	441.72	484.82
Percent full-time employees								
Less than 25%	601.41	569.37	608.12	602.06	582.90	610.16	589.21	604.51
25-49%	631.09	545.94	585.79	739.76	763.31	582.60	669.33	622.52
50-74%	551.02	425.45	663.10	691.15	625.12	500.21	587.54	541.43
75% or more	481.26	353.50	434.14	498.00	476.11	510.29	423.99	499.78
Union presence								
No union employees	510.90	373.03	476.04	531.53	512.26	546.25	455.71	533.08
Has union employees	408.44	226.45 *	336.30	451.15	438.16	405.22	377.79	410.22
Unknown	569.18	434.56 *	336.48 *	431.66 *	555.08	583.10	409.02	577.86
Percent low wage employees **								
50% or more low wage	610.24	543.38	566.91	653.78	616.74	606.42	595.24	616.12
Less than 50% low wage	465.25	343.55	449.22	492.40	470.81	498.19	424.40	486.30
Unknown	511.80	301.25 *	390.91	602.79	506.32	513.53	463.54	512.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	8.29	15.72	23.29	17.21	24.82	12.60	12.26	10.47
Industry group **								
Agric., fish., forest.	61.12	135.01 *	318.41 *	50.19	163.58	61.80	88.93	71.67
Mining and manufacturing	11.22	39.28	49.89	37.20	31.64	15.99	35.68	15.98
Construction	39.48	25.31	48.19	85.92	101.00	94.85	26.11	63.90
Utilities and transp.	48.12	169.62	98.36	50.37	75.73	55.87	105.63	48.90
Wholesale trade	23.81	92.39	59.38	30.82	75.74	28.45	48.46	29.27
Fin. svs. and real est.	15.45	46.31	58.36	88.35	37.05	14.26	23.91	18.92
Retail trade	28.05	30.62	86.25	53.16	114.62	18.63	48.75	36.72
Professional services	15.49	22.22	45.37	34.88	23.61	30.20	24.63	20.23
Other Services	16.36	41.32	53.64	66.22	35.87	29.69	47.14	14.81
Ownership								
For profit, incorporated	6.61	18.82	27.73	22.09	19.04	12.25	20.45	9.03
For profit, unincorporated	50.91	36.74	66.72	64.52	114.36	58.09	29.58	83.46
Nonprofit	21.97	94.83	92.28	57.89	37.71	41.01	61.02	26.84
Unknown	26.70	*****	*****	227.35	87.57	28.37	222.50 *	28.90
Age of firm								
Less than 5 years	35.62	35.49	71.96	138.94	87.56	88.66	23.72	77.57
5-9 years	37.62	56.43	41.18	100.59	69.39	64.03	53.26	37.18
10-19 years	11.69	27.48	36.03	26.30	21.87	60.68	23.47	29.98
20 or more years	9.50	23.87	33.99	20.44	38.44	13.30	18.99	12.08
Unknown	18.47	22.43 *	93.62 *	136.07	50.46	19.46	154.65 *	18.43
Multi/single status								
2 or more locations	12.32	88.61	68.01	41.27	24.49	13.49	66.62	11.69
1 location only	9.63	14.23	24.00	18.41	29.75	45.14	13.56	24.79
Percent full-time employees								
Less than 25%	25.75	149.48	88.44	57.38	83.63	72.96	40.35	31.56
25-49%	26.97	114.93	78.59	75.60	67.54	38.50	66.65	31.58
50-74%	33.37	62.49	99.52	71.57	77.93	42.83	35.37	40.84
75% or more	7.77	14.97	22.54	20.40	22.43	11.82	12.82	8.69
Union presence								
No union employees	8.78	17.22	25.41	18.07	24.76	9.98	13.56	11.45
Has union employees	29.71	109.97 *	72.78	105.29	48.64	35.92	48.21	31.74
Unknown	52.54	144.80 *	112.49 *	138.93 *	84.91	56.69	56.46	55.13
Percent low wage employees **								
50% or more low wage	11.07	28.67	55.25	30.90	15.59	21.10	19.77	9.97
Less than 50% low wage	8.41	15.04	31.42	21.87	27.94	14.60	16.63	13.08
Unknown	15.01	105.79 *	116.96	143.28	43.41	15.47	63.43	14.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2.a(2001) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	488.28	393.89	516.32	604.39	488.00	458.81	516.65	478.44
Industry group **								
Agric., fish., forest.	601.14	679.46 *	1,286.76	186.16 *	533.78	478.41	661.49 *	499.36
Mining and manufacturing	391.85	284.17	541.35	424.83	447.26	323.80	421.12	385.30
Construction	470.54	355.54	570.27	532.31	404.68	455.22	479.95	458.86
Utilities and transp.	462.22	1,110.21 *	349.06	347.07	497.28 *	400.59	680.99	389.75
Wholesale trade	394.05	417.12	552.83	370.06	333.42 *	416.05	458.97	363.23
Fin. svs. and real est.	537.56	217.93	191.03 *	706.94 *	459.63	571.13	346.90	565.03
Retail trade	653.13	497.98	559.00	657.88	653.06	753.62	555.56	709.65
Professional services	407.75	287.19	386.79	523.59	467.99	383.71	399.85	410.23
Other Services	617.06	471.33	722.61	919.71	577.77	488.77	800.44	553.18
Ownership								
For profit, incorporated	506.50	429.25	554.54	597.05	520.05	471.74	540.06	494.73
For profit, unincorporated	466.44	389.90	360.27	627.91	560.38	378.46	437.07	499.31
Nonprofit	418.00	163.88 *	438.79	614.71	401.69	392.04	472.63	406.22
Unknown	496.52	*****	*****	1,783.81 *	567.27	477.02	*****	496.52
Age of firm								
Less than 5 years	516.49	458.91	606.94	653.49	545.89	336.32	507.25	530.19
5-9 years	602.62	363.16	577.32	750.42	701.94	636.25	581.65	634.02
10-19 years	541.00	462.29	547.16	648.93	562.48	453.74	498.94	578.17
20 or more years	477.18	339.79	473.60	554.40	457.90	477.69	506.64	468.82
Unknown	430.46	240.00 *	180.00 *	762.36	408.39	431.81	202.31	430.99
Multi/single status								
2 or more locations	477.54	235.52 *	603.95	554.06	509.69	460.99	650.28	471.59
1 location only	504.47	395.47	509.66	616.11	450.96	404.99	505.40	503.09
Percent full-time employees								
Less than 25%	562.37	377.83 *	939.09	752.10	575.23	310.83 *	669.37	510.74
25-49%	722.39	547.53 *	745.91	722.77	874.76	672.47	703.55	728.35
50-74%	519.06	417.12	906.89	785.32	491.50	439.15 *	709.58	471.89
75% or more	470.78	384.99	449.15	572.90	466.61	454.44	479.88	467.45
Union presence								
No union employees	522.33	390.75	526.89	604.19	501.36	529.75	516.25	525.19
Has union employees	373.23	466.64 *	484.87 *	642.95	383.44	352.82	608.60 *	361.25
Unknown	384.59	527.81 *	117.08 *	427.76 *	542.78	379.56	337.65 *	388.10
Percent low wage employees **								
50% or more low wage	661.23	616.93	718.92	746.51	585.76	704.65	707.94	637.06
Less than 50% low wage	470.37	361.49	473.43	579.51	455.58	442.64	485.55	462.40
Unknown	446.02	218.34 *	390.33 *	460.20	477.32	449.01	312.96 *	451.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2.a(2001) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	14.53	25.38	30.32	19.07	23.82	32.97	24.96	18.37
Industry group **								
Agric., fish., forest.	120.85	303.79 *	343.44	184.56 *	146.36	120.82	202.22 *	128.96
Mining and manufacturing	14.45	63.34	85.40	33.85	52.07	29.06	66.24	18.63
Construction	45.35	44.25	133.83	99.07	97.66	123.44	59.42	51.81
Utilities and transp.	57.15	493.98 *	98.64	65.64	261.17 *	42.77	199.12	36.53
Wholesale trade	52.91	114.37	123.98	84.03	101.19 *	58.19	63.67	55.15
Fin. svs. and real est.	25.00	60.16	59.65 *	276.70 *	67.45	19.59	65.23	33.52
Retail trade	20.56	60.21	90.95	71.66	76.64	32.30	50.43	30.21
Professional services	35.11	36.60	71.72	89.58	54.91	75.61	60.86	55.29
Other Services	35.96	69.63	95.30	109.94	53.17	37.02	88.33	26.18
Ownership								
For profit, incorporated	11.50	39.49	42.78	35.20	31.06	27.27	40.98	14.90
For profit, unincorporated	30.89	52.25	93.06	59.85	73.14	62.08	43.71	44.06
Nonprofit	49.10	55.61 *	122.63	135.46	33.27	83.07	86.24	54.98
Unknown	44.08	*****	*****	542.78 *	101.44	41.69	*****	44.08
Age of firm								
Less than 5 years	46.07	81.04	152.63	115.90	93.65	63.55	51.18	117.19
5-9 years	54.83	62.56	81.77	147.72	121.74	77.54	77.38	60.96
10-19 years	38.11	64.03	33.12	59.48	62.57	94.42	33.20	60.28
20 or more years	20.83	45.06	60.13	33.45	34.21	34.02	49.94	24.03
Unknown	21.45	75.89 *	56.92 *	227.29	74.56	22.00	60.49	21.57
Multi/single status								
2 or more locations	22.41	77.06 *	112.84	63.51	25.09	33.23	73.34	23.43
1 location only	16.95	25.53	30.58	27.18	37.19	84.92	26.86	29.88
Percent full-time employees								
Less than 25%	69.73	176.24 *	270.15	164.90	110.25	122.66 *	65.66	84.84
25-49%	46.05	174.80 *	167.80	135.71	126.84	47.02	138.63	60.43
50-74%	92.35	91.96	212.14	147.91	54.89	141.81 *	83.04	107.94
75% or more	11.82	35.42	34.45	25.60	34.32	17.91	28.82	15.03
Union presence								
No union employees	14.03	25.69	33.72	26.27	29.10	20.44	27.05	16.65
Has union employees	57.45	163.30 *	381.22 *	164.90	50.59	61.04	186.48 *	55.91
Unknown	50.21	182.85 *	41.17 *	182.26 *	142.03	56.71	127.93 *	52.04
Percent low wage employees **								
50% or more low wage	28.41	105.59	66.83	82.27	60.99	88.01	29.75	39.14
Less than 50% low wage	19.41	31.23	48.25	27.26	34.27	42.62	32.50	25.24
Unknown	16.86	182.18 *	216.89 *	85.74	59.75	20.40	153.73 *	19.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2.b(2001) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	505.07	369.05	445.16	480.32	497.87	545.06	427.58	526.58
Industry group **								
Agric., fish., forest.	436.63	267.18 *	147.43 *	274.13 *	788.39	497.13	208.08 *	526.41
Mining and manufacturing	434.95	262.63	342.38	508.73	445.87	420.74	439.31	434.23
Construction	400.85	346.17	286.84	341.04	529.26	572.71	339.47	470.80
Utilities and transp.	392.02	387.11 *	434.95	407.71	548.33	364.53	378.52	393.16
Wholesale trade	461.99	519.81	535.15	443.57	448.65	448.84	506.12	445.88
Fin. svs. and real est.	546.73	400.29	317.56	485.68	487.39	602.45	389.17	574.09
Retail trade	648.01	377.51	646.53	625.96	900.91	621.36	540.02	682.20
Professional services	460.92	330.41	482.49	414.11	468.15	497.97	381.34	488.56
Other Services	596.56	422.33	438.30	553.71	430.44	740.25	475.94	627.55
Ownership								
For profit, incorporated	516.76	378.96	451.63	474.98	510.81	558.65	438.30	538.40
For profit, unincorporated	480.60	322.94	327.23	572.51	566.85 *	542.81	376.17	553.49
Nonprofit	454.47	405.22	509.98 *	441.14	417.92	487.66	405.73	464.65
Unknown	497.14	*****	*****	695.21 *	560.74	484.86	668.20 *	491.71
Age of firm								
Less than 5 years	467.91	250.23	531.25	439.10	708.47	566.25	318.23	668.33
5-9 years	509.52	444.16	409.55	648.63	434.88	593.68	493.86	527.69
10-19 years	479.67	367.41	490.34	450.59	518.03	621.78	427.30	529.69
20 or more years	509.49	382.25	422.50	467.75	497.66	560.43	430.88	528.19
Unknown	512.26	3.04 *	195.70 *	728.76	415.24	519.13	316.59 *	512.98
Multi/single status								
2 or more locations	540.95	376.36	483.76	518.79	535.74	545.84	536.03	541.12
1 location only	434.49	368.79	440.92	468.18	423.81	524.50	415.31	460.89
Percent full-time employees								
Less than 25%	596.06	848.16	583.33	616.92	544.67	585.82	690.08	579.37
25-49%	605.06	607.48	421.94	740.75	738.05	566.10	667.85	594.71
50-74%	586.60	441.73	523.20	616.87	733.29	554.05	523.47	602.16
75% or more	486.76	344.87	434.39	455.42	459.20	540.82	404.14	510.83
Union presence								
No union employees	504.63	373.79	456.22	488.47	500.27	552.50	433.96	529.40
Has union employees	442.12	112.14 *	211.92 *	338.74 *	466.83	456.60	242.27 *	454.13
Unknown	648.02	438.50 *	538.97 *	433.05 *	567.09	667.24	482.03	655.77
Percent low wage employees **								
50% or more low wage	581.10	543.41	451.09	620.70	589.85	585.67	548.32	590.43
Less than 50% low wage	465.30	340.38	446.35	437.84	478.97	525.06	402.73	495.61
Unknown	545.17	410.76	340.58 *	696.31	442.98	550.85	628.07	543.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2.b(2001) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	9.83	22.58	26.58	28.26	28.69	9.37	18.62	10.34
Industry group **								
Agric., fish., forest.	73.08	170.33 *	154.49 *	108.36 *	180.69	67.89	81.78 *	87.98
Mining and manufacturing	14.12	60.67	74.87	51.87	36.13	17.10	39.56	18.39
Construction	37.80	50.55	54.88	89.87	125.36	78.94	35.05	64.86
Utilities and transp.	55.67	236.08 *	118.27	96.49	84.18	66.24	91.89	58.02
Wholesale trade	21.46	137.35	90.94	67.93	74.84	28.14	63.62	32.55
Fin. svs. and real est.	20.33	68.33	62.79	69.37	53.17	23.36	46.31	23.43
Retail trade	40.84	62.19	108.04	64.95	155.63	21.64	70.39	46.60
Professional services	17.23	37.69	57.58	30.31	31.54	19.83	25.47	15.21
Other Services	26.84	58.05	52.72	57.59	63.42	43.35	42.30	26.62
Ownership								
For profit, incorporated	8.98	23.92	28.04	28.35	19.61	9.30	22.50	9.42
For profit, unincorporated	87.84	47.73	84.47	70.09	257.35 *	63.00	41.70	134.18
Nonprofit	16.73	98.50	158.20 *	61.84	39.10	41.33	65.04	27.91
Unknown	22.86	*****	*****	209.10 *	104.95	30.45	222.50 *	27.89
Age of firm								
Less than 5 years	37.65	32.28	80.84	78.98	98.16	93.11	35.72	82.28
5-9 years	32.76	69.94	58.93	110.89	63.15	64.95	46.46	39.87
10-19 years	16.65	51.41	70.73	38.87	38.35	66.88	35.77	23.75
20 or more years	13.63	33.06	31.90	43.65	38.67	13.14	30.69	13.72
Unknown	23.00	0.96 *	94.44 *	158.93	63.89	23.90	159.96 *	22.63
Multi/single status								
2 or more locations	11.82	105.29	90.35	56.05	33.73	9.87	83.34	10.45
1 location only	18.08	21.81	27.69	28.81	30.63	68.29	19.32	31.19
Percent full-time employees								
Less than 25%	45.80	187.40	144.91	62.41	111.27	76.57	98.10	41.31
25-49%	41.12	149.60	84.88	105.29	112.96	50.06	91.56	40.20
50-74%	30.32	82.76	81.97	73.30	104.79	32.19	49.15	43.40
75% or more	10.05	28.40	21.70	32.01	23.15	14.43	22.89	10.15
Union presence								
No union employees	10.10	24.63	32.06	26.30	30.53	13.62	19.08	11.40
Has union employees	34.45	54.57 *	193.35 *	106.20 *	59.77	33.02	82.58 *	34.63
Unknown	64.20	215.46 *	167.14 *	156.73 *	145.10	67.64	88.60	67.71
Percent low wage employees **								
50% or more low wage	14.05	61.91	77.96	55.12	28.52	27.42	37.06	10.49
Less than 50% low wage	12.71	24.47	29.84	26.78	31.40	16.39	23.67	15.29
Unknown	21.24	101.15	113.07 *	172.96	60.38	20.15	138.86	19.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.2.c(2001) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	488.54	312.14	410.39	495.84	690.68	491.67	357.41	544.45
Industry group **								
Agric., fish., forest.	300.04 *						356.98	205.97 *
Mining and manufacturing	452.70						437.95	455.08
Construction	569.48						317.91 *	880.93
Utilities and transp.	292.29 *						542.62 *	267.48 *
Wholesale trade	250.78						130.53 *	370.16
Fin. svs. and real est.	488.34						174.68	547.81
Retail trade	585.39		These cell estimates have been suppressed				443.74	639.59
Professional services	419.37		because the size of their standard errors				323.19 *	477.02
Other Services	650.42		makes them extremely unreliable. Column or				483.82	738.88
Ownership			row estimates should be used in place of					
For profit, incorporated	492.45		these estimates.				322.28	557.98
For profit, unincorporated	441.76						407.92	494.46 *
Nonprofit	488.21						473.48	495.51
Unknown	514.09						*****	514.09
Age of firm								
Less than 5 years	763.14 *						301.35	1,649.28
5-9 years	495.35						356.09	675.17
10-19 years	430.28						393.33	491.40
20 or more years	449.88						352.56	494.27
Unknown	553.03						448.27 *	553.25
Multi/single status								
2 or more locations	525.82						374.04	531.02
1 location only	429.91						356.20	616.61
Percent full-time employees								
Less than 25%	673.99						201.13 *	826.66
25-49%	511.90						580.78 *	478.70
50-74%	468.38						480.03	462.79
75% or more	481.02						329.24	544.91
Union presence								
No union employees	513.72						357.54	606.28
Has union employees	350.84						385.95 *	348.22
Unknown	645.27						85.56 *	664.76
Percent low wage employees **								
50% or more low wage	624.81						443.75	795.50
Less than 50% low wage	439.26						327.60	526.83
Unknown	504.11						459.83	504.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.C.2.c(2001) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	25.44	58.59	46.85	60.75	95.04	36.29	35.34	27.77
Industry group **								
Agric., fish., forest.	94.74 *						100.63	89.93 *
Mining and manufacturing	52.15						86.97	52.02
Construction	128.06						103.43 *	204.70
Utilities and transp.	140.71 *						308.26 *	98.18 *
Wholesale trade	43.07						48.16 *	48.66
Fin. svs. and real est.	51.94						52.15	62.81
Retail trade	86.18						47.67	105.77
Professional services	48.58						128.79 *	45.25
Other Services	69.06						101.11	111.16
Ownership								
For profit, incorporated	25.04						30.51	32.55
For profit, unincorporated	103.74						66.47	191.88 *
Nonprofit	94.25						141.03	137.37
Unknown	88.46						*****	88.46
Age of firm								
Less than 5 years	236.65 *						87.90	450.95
5-9 years	73.92						66.35	146.60
10-19 years	34.25						78.15	79.64
20 or more years	23.04						38.81	28.05
Unknown	52.32						141.38 *	52.32
Multi/single status								
2 or more locations	29.17						71.26	30.32
1 location only	42.10						36.62	111.80
Percent full-time employees								
Less than 25%	82.56						102.16 *	110.07
25-49%	74.14						262.75 *	50.53
50-74%	63.29						54.07	84.32
75% or more	32.80						42.37	32.98
Union presence								
No union employees	34.41						33.38	37.52
Has union employees	63.16						140.18 *	68.14
Unknown	54.17						30.98 *	56.54
Percent low wage employees **								
50% or more low wage	93.34						49.22	136.84
Less than 50% low wage	34.56						43.65	59.84
Unknown	46.52						116.87	47.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.C.3(2001) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	17.3%	11.6%	15.4%	18.9%	17.4%	18.1%	14.9%	18.0%
Industry group **								
Agric., fish., forest.	16.6%	15.1%	23.9% *	9.7%	21.2%	19.8%	14.1%	18.6%
Mining and manufacturing	15.5%	9.6%	14.0%	18.3%	16.2%	14.6%	15.2%	15.5%
Construction	16.8%	11.9%	15.0%	16.2%	22.9%	19.5%	14.4%	19.7%
Utilities and transp.	14.0%	23.1%	13.3%	14.5%	16.2%	13.1%	16.9%	13.6%
Wholesale trade	15.6%	14.1%	16.4%	14.3%	15.6%	16.7%	15.2%	15.8%
Fin. svs. and real est.	18.3%	9.7%	8.0%	18.0%	15.9%	20.6%	10.9%	19.7%
Retail trade	23.2%	14.0%	20.8%	26.1%	30.1%	22.8%	18.9%	24.9%
Professional services	14.7%	9.5%	13.7%	15.6%	15.5%	15.6%	12.1%	15.7%
Other Services	19.8%	12.8%	18.8%	23.0%	16.7%	22.0%	18.5%	20.3%
Ownership								
For profit, incorporated	18.1%	12.1%	16.0%	19.4%	18.6%	19.0%	15.6%	19.0%
For profit, unincorporated	15.6%	10.9%	12.8%	20.3%	18.7%	16.3%	13.2%	17.7%
Nonprofit	13.9%	9.9%	14.1%	15.6%	13.6%	14.1%	12.8%	14.2%
Unknown	17.6%	*****	*****	25.0% *	20.5%	17.2%	19.1% *	17.5%
Age of firm								
Less than 5 years	16.9%	10.3%	19.0%	20.4%	25.4%	14.3%	12.6%	22.9%
5-9 years	19.3%	13.0%	16.6%	26.9%	17.4%	24.4%	18.3%	20.6%
10-19 years	17.6%	12.3%	17.2%	19.0%	20.2%	20.0%	15.0%	20.4%
20 or more years	16.7%	10.9%	13.9%	17.4%	16.9%	17.9%	14.4%	17.4%
Unknown	17.9%	1.3% *	9.6% *	29.5%	14.3%	18.2%	10.5% *	18.0%
Multi/single status								
2 or more locations	18.2%	9.1%	16.1%	18.1%	18.3%	18.3%	18.1%	18.2%
1 location only	15.6%	11.6%	15.4%	19.1%	15.6%	14.9%	14.6%	17.1%
Percent full-time employees								
Less than 25%	22.5%	17.4%	17.6%	21.3%	20.5%	25.2%	18.6%	23.8%
25-49%	23.0%	18.1%	18.2%	24.7%	28.1%	22.2%	21.4%	23.4%
50-74%	18.3%	12.5%	21.4%	23.5%	20.5%	16.9%	18.4%	18.2%
75% or more	16.7%	11.1%	14.5%	18.0%	16.5%	18.0%	14.1%	17.6%
Union presence								
No union employees	17.9%	11.6%	15.9%	19.2%	17.9%	19.7%	15.1%	19.0%
Has union employees	13.9%	6.8% *	9.4%	14.4%	13.5%	14.2%	11.0%	14.1%
Unknown	18.1%	13.0% *	9.7% *	13.5%	20.3%	18.4%	12.3%	18.4%
Percent low wage employees **								
50% or more low wage	21.7%	16.9%	19.0%	23.9%	21.6%	23.1%	20.1%	22.4%
Less than 50% low wage	15.9%	10.7%	14.8%	17.6%	16.2%	17.4%	14.0%	17.0%
Unknown	17.9%	9.9% *	11.7% *	20.4%	17.5%	18.0%	14.9%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.C.3(2001) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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%	0.44%	0.81%	0.58%	0.79%	0.48%	0.42%	0.36%
Industry group **								
Agric., fish., forest.	2.45%	4.33%	7.70% *	2.25%	5.95%	3.66%	3.38%	3.32%
Mining and manufacturing	0.50%	1.00%	1.94%	1.00%	1.12%	0.60%	1.05%	0.65%
Construction	1.34%	0.90%	1.66%	3.57%	3.37%	3.82%	0.96%	2.09%
Utilities and transp.	1.35%	4.60%	3.30%	1.88%	2.02%	2.02%	3.00%	1.35%
Wholesale trade	1.11%	2.93%	1.84%	1.42%	3.16%	1.44%	1.53%	1.65%
Fin. svs. and real est.	0.62%	1.43%	1.67%	2.89%	1.62%	0.79%	0.57%	0.79%
Retail trade	0.94%	1.18%	3.29%	1.97%	3.64%	0.76%	1.85%	1.21%
Professional services	0.60%	0.58%	1.38%	1.07%	0.87%	1.18%	0.75%	0.77%
Other Services	0.40%	1.10%	1.69%	1.57%	1.48%	0.85%	1.31%	0.54%
Ownership								
For profit, incorporated	0.25%	0.59%	0.98%	0.86%	0.61%	0.41%	0.70%	0.30%
For profit, unincorporated	1.60%	1.24%	2.10%	1.64%	3.69%	2.04%	1.08%	2.59%
Nonprofit	0.70%	2.36%	2.71%	1.72%	1.16%	1.44%	1.62%	0.84%
Unknown	1.01%	*****	*****	8.04% *	4.15%	1.19%	8.19% *	1.07%
Age of firm								
Less than 5 years	1.25%	1.14%	2.45%	3.81%	2.72%	2.58%	0.93%	2.79%
5-9 years	1.30%	1.78%	1.71%	3.89%	2.57%	3.04%	2.11%	1.58%
10-19 years	0.55%	0.97%	1.37%	1.09%	1.10%	2.37%	0.83%	1.15%
20 or more years	0.38%	0.60%	1.08%	0.65%	1.25%	0.58%	0.56%	0.50%
Unknown	0.63%	0.52% *	3.92% *	5.01%	1.93%	0.69%	6.42% *	0.62%
Multi/single status								
2 or more locations	0.43%	2.71%	2.08%	1.32%	0.68%	0.51%	1.96%	0.42%
1 location only	0.37%	0.41%	0.83%	0.59%	1.21%	1.37%	0.47%	0.96%
Percent full-time employees								
Less than 25%	0.98%	4.35%	2.80%	2.53%	2.89%	3.81%	1.13%	1.63%
25-49%	0.99%	3.62%	2.98%	2.56%	2.14%	1.83%	2.46%	1.30%
50-74%	1.17%	1.68%	3.13%	2.16%	2.50%	1.57%	1.27%	1.47%
75% or more	0.24%	0.50%	0.83%	0.67%	0.66%	0.38%	0.43%	0.26%
Union presence								
No union employees	0.29%	0.49%	0.91%	0.63%	0.83%	0.42%	0.46%	0.35%
Has union employees	0.88%	3.67% *	2.02%	3.29%	1.45%	1.06%	1.28%	0.93%
Unknown	1.34%	4.20% *	4.00% *	3.82%	3.60%	1.45%	2.04%	1.42%
Percent low wage employees **								
50% or more low wage	0.45%	0.92%	2.15%	1.25%	1.01%	1.22%	0.58%	0.53%
Less than 50% low wage	0.32%	0.40%	1.02%	0.73%	0.87%	0.77%	0.54%	0.44%
Unknown	0.42%	3.28% *	4.54% *	3.62%	1.30%	0.45%	2.09%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.a(2001) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	18.3%	13.1%	18.6%	23.2%	18.4%	17.5%	18.2%	18.3%
Industry group **								
Agric., fish., forest.	24.6%	27.5% *	45.7%	8.1% *	25.5% *	18.8%	26.4%	21.3%
Mining and manufacturing	15.7%	10.0%	18.2%	18.0%	18.7%	12.8%	15.5%	15.7%
Construction	19.9%	13.4%	22.4%	23.6%	19.0%	20.2%	19.0%	21.1%
Utilities and transp.	18.4%	38.8%	12.3%	14.5%	18.9% *	16.7%	24.0%	16.2%
Wholesale trade	16.1%	13.8%	19.2%	15.1%	15.0%	18.3%	16.4%	16.0%
Fin. svs. and real est.	20.4%	7.3% *	6.2% *	25.1% *	17.4%	22.2%	11.6%	21.8%
Retail trade	25.2%	17.7%	21.0%	25.9%	26.0%	29.8%	20.5%	28.2%
Professional services	14.6%	8.9%	14.1%	20.6%	16.4%	14.0%	14.0%	14.8%
Other Services	21.3%	14.9%	25.4%	30.1%	19.3%	18.0%	25.4%	19.6%
Ownership								
For profit, incorporated	19.6%	14.2%	20.2%	23.7%	20.5%	18.8%	19.4%	19.7%
For profit, unincorporated	16.9%	13.1%	13.2% *	24.4%	20.6%	14.2%	15.3%	18.8%
Nonprofit	13.8%	5.6% *	14.3%	20.2%	14.1%	12.2%	15.3%	13.4%
Unknown	18.8%	*****	*****	48.8% *	21.7%	18.2%	*****	18.8%
Age of firm								
Less than 5 years	18.4%	15.5%	20.7%	26.7%	20.2%	11.4%	17.9%	19.1%
5-9 years	22.4%	12.9%	23.7%	31.2%	21.3%	25.2%	22.4%	22.4%
10-19 years	20.1%	14.7%	19.3%	24.7%	22.7%	18.2%	17.1%	23.1%
20 or more years	17.6%	11.4%	16.8%	21.0%	17.3%	17.6%	17.6%	17.6%
Unknown	17.1%	5.1% *	9.7% *	27.0%	16.8%	17.1%	6.9% *	17.1%
Multi/single status								
2 or more locations	18.1%	7.1% *	20.8%	20.8%	19.2%	17.6%	23.2%	17.9%
1 location only	18.5%	13.2%	18.4%	23.8%	17.0%	15.3%	17.8%	19.5%
Percent full-time employees								
Less than 25%	19.3%	12.1% *	28.4%	25.4%	19.0%	12.8% *	21.6%	18.1%
25-49%	28.6%	18.9% *	22.9%	26.1%	32.7%	31.2%	22.8%	31.0%
50-74%	17.5%	13.4%	29.8%	27.8%	17.5%	14.5%	23.6%	15.9%
75% or more	18.0%	12.9%	16.5%	22.4%	17.8%	17.8%	17.2%	18.3%
Union presence								
No union employees	19.6%	13.0%	19.4%	23.4%	18.8%	20.4%	18.4%	20.2%
Has union employees	13.9%	15.3% *	12.8% *	21.9%	14.6%	13.3%	18.4% *	13.6%
Unknown	14.3%	16.8% *	3.1% *	14.7% *	22.0%	14.4%	10.0% *	14.7%
Percent low wage employees **								
50% or more low wage	23.9%	19.4%	25.8%	27.9%	21.1%	27.7%	24.4%	23.7%
Less than 50% low wage	17.4%	12.1%	17.3%	22.4%	17.4%	16.1%	17.3%	17.4%
Unknown	17.5%	8.2% *	9.5% *	18.7%	18.5%	17.7%	10.7% *	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.a(2001) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.62%	0.74%	0.80%	0.62%	0.99%	1.29%	0.84%	0.78%
Industry group **								
Agric., fish., forest.	4.56%	9.56% *	11.48%	5.32% *	10.45% *	5.00%	6.68%	5.31%
Mining and manufacturing	0.59%	1.97%	2.70%	1.37%	1.79%	0.95%	2.12%	0.68%
Construction	1.93%	1.53%	4.31%	4.32%	4.65%	5.04%	2.27%	2.43%
Utilities and transp.	1.99%	10.13%	3.45%	2.88%	9.44% *	1.50%	6.36%	1.38%
Wholesale trade	1.88%	3.14%	3.53%	2.54%	3.67%	2.57%	1.71%	2.27%
Fin. svs. and real est.	1.09%	2.67% *	2.16% *	8.49% *	2.89%	0.99%	2.05%	1.46%
Retail trade	0.74%	2.29%	4.21%	3.08%	2.87%	1.62%	1.69%	1.34%
Professional services	1.21%	1.07%	2.48%	3.71%	2.04%	2.46%	2.02%	1.84%
Other Services	0.73%	2.27%	2.52%	1.82%	1.80%	1.55%	2.07%	0.80%
Ownership								
For profit, incorporated	0.51%	1.32%	1.41%	1.38%	1.26%	1.01%	1.42%	0.63%
For profit, unincorporated	1.09%	1.70%	4.17% *	2.49%	2.67%	2.06%	1.54%	1.64%
Nonprofit	1.54%	1.85% *	3.69%	3.71%	1.24%	2.48%	2.94%	1.70%
Unknown	1.55%	*****	*****	14.69% *	4.83%	1.65%	*****	1.55%
Age of firm								
Less than 5 years	1.57%	2.42%	5.50%	4.04%	3.51%	2.64%	1.79%	4.34%
5-9 years	1.56%	2.15%	2.83%	6.47%	3.71%	3.21%	3.42%	2.58%
10-19 years	1.52%	2.19%	1.64%	2.15%	2.73%	3.68%	1.32%	2.40%
20 or more years	0.90%	1.24%	1.87%	0.93%	1.32%	1.47%	1.30%	1.07%
Unknown	0.91%	1.61% *	3.06% *	8.07%	3.31%	0.91%	2.10% *	0.92%
Multi/single status								
2 or more locations	0.88%	2.73% *	4.49%	2.15%	0.85%	1.31%	2.21%	0.95%
1 location only	0.45%	0.74%	0.74%	0.82%	1.61%	2.81%	0.86%	1.29%
Percent full-time employees								
Less than 25%	2.15%	5.81% *	7.93%	5.67%	2.77%	5.53% *	1.97%	2.65%
25-49%	1.93%	5.87% *	5.39%	3.40%	4.95%	2.37%	4.32%	2.28%
50-74%	2.74%	2.92%	5.38%	4.23%	1.95%	3.64%	2.66%	3.00%
75% or more	0.41%	1.07%	1.29%	0.90%	1.21%	0.75%	1.03%	0.50%
Union presence								
No union employees	0.47%	0.74%	1.03%	0.93%	1.12%	0.83%	0.94%	0.54%
Has union employees	1.95%	6.66% *	8.96% *	4.76%	1.76%	2.00%	5.89% *	1.85%
Unknown	2.07%	5.94% *	1.03% *	6.43% *	5.27%	2.46%	3.96% *	2.21%
Percent low wage employees **								
50% or more low wage	1.05%	2.95%	2.68%	2.28%	2.07%	2.84%	0.86%	1.54%
Less than 50% low wage	0.80%	1.07%	1.59%	1.04%	1.31%	1.64%	1.17%	1.03%
Unknown	0.66%	5.53% *	8.27% *	3.30%	2.04%	0.77%	5.44% *	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.b(2001) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.9%	11.1%	14.4%	16.6%	16.6%	18.6%	13.7%	17.9%
Industry group **								
Agric., fish., forest.	15.4%	9.2% *	6.7% *	9.0% *	22.5%	20.4%	7.0% *	18.9%
Mining and manufacturing	15.3%	8.7%	11.2%	18.6%	15.3%	15.0%	15.1%	15.3%
Construction	14.4%	11.7%	10.0%	13.0%	20.1%	19.6%	12.0%	17.3%
Utilities and transp.	13.6%	13.9% *	12.6% *	14.7%	15.8%	13.1%	12.9%	13.7%
Wholesale trade	16.3%	16.9%	17.6%	15.6%	16.0%	16.3%	17.1%	16.0%
Fin. svs. and real est.	17.5%	10.9%	9.6%	15.4%	15.5%	19.7%	11.4%	18.6%
Retail trade	23.4%	12.3%	21.5%	23.3%	32.0%	23.0%	18.5%	25.0%
Professional services	14.9%	9.4%	15.1%	13.6%	15.1%	16.7%	11.6%	16.1%
Other Services	18.9%	12.2%	14.3%	17.9%	14.0%	23.3%	14.6%	20.1%
Ownership								
For profit, incorporated	17.7%	11.8%	14.7%	16.9%	17.6%	19.3%	14.5%	18.6%
For profit, unincorporated	15.0%	9.4%	10.8%	19.8%	16.8% *	17.6%	11.7%	17.3%
Nonprofit	14.1%	10.5%	15.5%	13.4%	12.9%	15.7%	11.4%	14.7%
Unknown	16.9%	*****	*****	21.1% *	21.0%	16.5%	19.1% *	16.9%
Age of firm								
Less than 5 years	14.9%	7.8%	17.5%	15.0%	22.9%	16.2%	10.3%	21.0%
5-9 years	17.4%	14.0%	13.2%	24.0%	15.4%	21.2%	16.3%	18.9%
10-19 years	16.5%	10.9%	17.1%	16.2%	19.0%	22.2%	14.2%	19.0%
20 or more years	16.6%	11.3%	13.2%	15.7%	16.2%	18.4%	13.5%	17.4%
Unknown	18.1%	0.1% *	9.5% *	29.9%	13.8%	18.5%	11.2% *	18.2%
Multi/single status								
2 or more locations	18.3%	10.7% *	15.5%	17.2%	17.6%	18.7%	16.9%	18.4%
1 location only	14.2%	11.1%	14.3%	16.4%	14.5%	15.1%	13.4%	15.5%
Percent full-time employees								
Less than 25%	21.9%	24.0%	16.5%	21.0%	19.7%	23.0%	20.5%	22.2%
25-49%	21.5%	18.9%	13.4%	23.5%	27.1%	20.6%	20.9%	21.6%
50-74%	19.8%	12.2%	17.0%	20.7%	22.7%	20.3%	15.8%	20.9%
75% or more	16.2%	10.5%	14.1%	15.8%	15.3%	18.1%	13.1%	17.1%
Union presence								
No union employees	17.1%	11.2%	14.9%	17.0%	17.0%	19.3%	14.0%	18.3%
Has union employees	14.6%	3.3% *	6.2% *	10.8%	13.0%	15.8%	7.1% *	15.1%
Unknown	19.2%	13.5% *	17.0% *	13.1% *	19.8%	19.6%	14.9%	19.4%
Percent low wage employees **								
50% or more low wage	20.5%	16.7%	15.1%	22.1%	20.3%	21.9%	18.3%	21.2%
Less than 50% low wage	15.4%	10.2%	14.3%	15.1%	15.8%	17.8%	12.9%	16.7%
Unknown	18.3%	11.7%	12.0% *	21.4%	14.9%	18.6%	19.0%	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.b(2001) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.32%	0.73%	0.91%	0.90%	0.85%	0.36%	0.59%	0.31%
Industry group **								
Agric., fish., forest.	2.40%	5.63% *	5.06% *	7.52% *	5.74%	3.72%	2.66% *	3.65%
Mining and manufacturing	0.69%	2.11%	2.76%	1.34%	1.53%	0.60%	1.39%	0.80%
Construction	1.25%	1.79%	1.77%	3.54%	4.34%	2.65%	1.23%	2.38%
Utilities and transp.	1.55%	8.06% *	4.36% *	3.22%	2.35%	2.37%	2.94%	1.59%
Wholesale trade	0.93%	4.21%	2.71%	2.38%	3.14%	1.37%	2.18%	1.70%
Fin. svs. and real est.	0.71%	2.31%	1.68%	2.75%	1.90%	1.00%	1.25%	0.75%
Retail trade	1.44%	2.21%	3.64%	2.54%	4.27%	0.92%	2.53%	1.69%
Professional services	0.56%	1.04%	1.74%	0.96%	1.00%	0.67%	0.72%	0.52%
Other Services	0.39%	1.52%	1.90%	1.97%	1.97%	0.90%	1.34%	0.43%
Ownership								
For profit, incorporated	0.27%	0.75%	0.96%	1.05%	0.64%	0.35%	0.72%	0.23%
For profit, unincorporated	2.50%	1.59%	2.59%	2.04%	6.59% *	2.12%	1.39%	3.64%
Nonprofit	0.55%	2.65%	4.14%	1.83%	1.11%	1.35%	1.63%	0.83%
Unknown	1.08%	*****	*****	8.05% *	4.67%	1.30%	8.19% *	1.21%
Age of firm								
Less than 5 years	1.16%	1.16%	2.84%	2.55%	3.51%	2.81%	1.18%	2.69%
5-9 years	1.27%	2.10%	2.30%	4.13%	2.66%	3.12%	1.66%	1.86%
10-19 years	0.65%	1.74%	2.26%	1.48%	1.66%	2.36%	1.28%	0.79%
20 or more years	0.44%	1.07%	0.99%	1.28%	1.25%	0.32%	0.94%	0.46%
Unknown	0.72%	0.03% *	3.91% *	5.85%	2.56%	0.79%	6.58% *	0.70%
Multi/single status								
2 or more locations	0.36%	3.46% *	2.91%	1.65%	0.93%	0.38%	2.54%	0.32%
1 location only	0.61%	0.73%	0.93%	0.90%	1.25%	1.71%	0.63%	0.97%
Percent full-time employees								
Less than 25%	1.12%	4.86%	3.85%	2.93%	3.44%	3.27%	2.68%	1.37%
25-49%	1.61%	4.41%	3.19%	3.91%	3.50%	2.31%	3.15%	1.75%
50-74%	0.95%	2.12%	2.79%	2.48%	3.14%	0.97%	1.69%	1.47%
75% or more	0.29%	1.01%	0.77%	1.02%	0.64%	0.41%	0.74%	0.25%
Union presence								
No union employees	0.34%	0.78%	1.08%	0.82%	0.87%	0.50%	0.61%	0.32%
Has union employees	0.97%	1.83% *	5.70% *	2.90%	1.54%	1.00%	2.63% *	0.96%
Unknown	1.23%	5.05% *	5.63% *	4.60% *	5.31%	1.30%	2.82%	1.33%
Percent low wage employees **								
50% or more low wage	0.50%	1.59%	2.64%	2.01%	1.25%	1.49%	1.16%	0.48%
Less than 50% low wage	0.42%	0.76%	0.96%	0.85%	0.98%	0.59%	0.73%	0.43%
Unknown	0.56%	3.35%	4.09% *	4.81%	2.50%	0.60%	3.66%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.c(2001) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	16.0%	9.5%	11.6%	17.3%	21.8%	16.9%	10.9%	18.4%
Industry group **								
Agric., fish., forest.	11.5% *						11.5% *	11.6% *
Mining and manufacturing	15.9%						14.7%	16.1%
Construction	20.0%						11.6%	29.3%
Utilities and transp.	10.3% *						14.8% *	9.8%
Wholesale trade	7.7%						3.7% *	12.6%
Fin. svs. and real est.	17.1%						5.2% *	19.9%
Retail trade	17.7%						15.6%	18.3%
Professional services	12.9%						8.9%	15.8%
Other Services	21.2%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					14.5%	25.3%
Ownership								
For profit, incorporated	16.3%						10.0%	19.1%
For profit, unincorporated	15.4%						14.0%	17.7% *
Nonprofit	13.5%						11.7% *	14.5%
Unknown	18.4%						*****	18.4%
Age of firm								
Less than 5 years	26.3%						10.6%	54.2%
5-9 years	18.5%						12.3%	27.9%
10-19 years	13.7%						12.0%	16.7%
20 or more years	14.2%						10.3%	16.3%
Unknown	19.1%						13.9% *	19.1%
Multi/single status								
2 or more locations	17.6%						10.5%	17.9%
1 location only	13.5%						10.9%	20.7%
Percent full-time employees								
Less than 25%	31.5%						7.2% *	42.8%
25-49%	17.3%						19.4% *	16.3%
50-74%	12.8%						14.4%	12.1%
75% or more	16.0%						10.0%	18.9%
Union presence								
No union employees	17.2%						11.0%	21.4%
Has union employees	10.5%						9.8% *	10.6%
Unknown	20.8%						2.0% *	21.7%
Percent low wage employees **								
50% or more low wage	22.1%						14.6%	30.4%
Less than 50% low wage	14.2%						9.7%	18.3%
Unknown	16.2%						15.4% *	16.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.3.c(2001) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.72%	1.56%	1.70%	1.62%	3.13%	1.36%	1.01%	0.84%
Industry group **								
Agric., fish., forest.	3.71% *						3.88% *	5.19% *
Mining and manufacturing	2.09%						2.59%	2.10%
Construction	4.08%						3.21%	6.63%
Utilities and transp.	4.17% *						8.78% *	2.84%
Wholesale trade	1.38%						2.08% *	1.75%
Fin. svs. and real est.	1.17%						1.83% *	1.15%
Retail trade	1.93%						1.53%	2.41%
Professional services	1.44%						2.29%	1.83%
Other Services	2.33%						2.73%	4.29%
Ownership								
For profit, incorporated	0.83%						0.87%	1.16%
For profit, unincorporated	2.88%						1.94%	5.64% *
Nonprofit	2.60%						4.14% *	3.90%
Unknown	2.52%						*****	2.52%
Age of firm								
Less than 5 years	6.14%						2.65%	12.00%
5-9 years	3.72%						2.53%	7.50%
10-19 years	1.07%						2.72%	3.13%
20 or more years	0.74%						1.25%	0.99%
Unknown	1.79%						4.50% *	1.79%
Multi/single status								
2 or more locations	0.85%						2.76%	0.86%
1 location only	1.13%						1.03%	3.07%
Percent full-time employees								
Less than 25%	4.02%						8.62% *	5.60%
25-49%	2.94%						7.01% *	2.14%
50-74%	1.58%						1.38%	2.16%
75% or more	0.86%						1.21%	0.91%
Union presence								
No union employees	1.22%						0.95%	1.51%
Has union employees	1.87%						4.71% *	2.00%
Unknown	1.71%						0.94% *	1.66%
Percent low wage employees **								
50% or more low wage	3.45%						1.58%	5.21%
Less than 50% low wage	1.06%						1.16%	1.90%
Unknown	1.29%						5.13% *	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2001

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	46.3%	56.5%	54.9%	55.1%	50.3%	40.5%	55.7%	44.0%
Industry group **								
Agric., fish., forest.	35.8%	41.5%	30.1%	43.8%	35.1%	28.9%	41.0%	32.8%
Mining and manufacturing	36.7%	49.9%	50.2%	49.9%	40.6%	30.4%	49.7%	35.1%
Construction	48.0%	50.5%	51.7%	50.4%	43.4%	43.2%	50.6%	45.3%
Utilities and transp.	38.1%	49.5%	52.7%	49.9%	41.9%	35.9%	53.2%	36.9%
Wholesale trade	42.6%	59.1%	47.6%	53.2%	49.6%	32.1%	53.5%	39.1%
Fin. svs. and real est.	43.2%	55.3%	55.6%	50.6%	51.0%	39.7%	53.2%	41.9%
Retail trade	52.3%	59.6%	56.0%	56.9%	54.8%	48.5%	57.3%	50.6%
Professional services	50.3%	59.0%	59.7%	57.5%	56.3%	44.3%	59.3%	47.8%
Other Services	56.4%	58.7%	58.0%	64.8%	59.0%	52.0%	61.2%	55.1%
Ownership								
For profit, incorporated	45.0%	55.0%	53.7%	54.5%	48.1%	39.9%	54.6%	42.7%
For profit, unincorporated	53.6%	61.9%	60.5%	53.8%	49.7%	46.4%	60.6%	48.7%
Nonprofit	52.5%	55.4%	58.4%	59.6%	58.2%	45.3%	57.9%	51.4%
Unknown	39.4%	100.0% *	*****	50.9%	42.8%	39.0%	47.6% *	39.2%
Age of firm								
Less than 5 years	51.9%	54.9%	52.6%	53.3%	50.0%	46.2%	54.9%	48.1%
5-9 years	55.3%	55.7%	59.8%	58.8%	52.9%	49.1%	58.1%	52.2%
10-19 years	53.7%	56.9%	56.7%	56.9%	48.4%	50.5%	56.6%	51.1%
20 or more years	46.3%	57.3%	53.4%	54.0%	50.3%	39.9%	54.8%	44.4%
Unknown	40.5%	38.0%	34.6% *	56.9%	51.8%	40.0%	42.8%	40.5%
Multi/single status								
2 or more locations	42.9%	54.8%	51.3%	52.6%	51.1%	40.3%	52.8%	42.6%
1 location only	53.9%	56.5%	55.3%	55.8%	48.7%	48.1%	56.0%	51.0%
Percent full-time employees								
Less than 25%	55.4%	50.6%	47.9%	58.0%	60.3%	54.8%	52.6%	56.1%
25-49%	51.9%	50.2%	55.3%	65.9%	62.6%	47.3%	58.8%	50.6%
50-74%	53.0%	57.6%	62.7%	63.6%	61.4%	47.4%	60.3%	51.3%
75% or more	45.0%	56.7%	54.1%	53.8%	48.5%	38.9%	55.1%	42.5%
Union presence								
No union employees	49.5%	57.1%	55.5%	56.3%	52.1%	43.2%	56.6%	47.2%
Has union employees	36.3%	35.8%	43.2%	38.7%	39.1%	35.5%	38.9%	36.1%
Unknown	40.4%	68.8%	67.3%	49.9%	48.6%	39.1%	64.4%	39.6%
Percent low wage employees **								
50% or more low wage	59.8%	58.8%	62.0%	66.9%	61.0%	53.5%	62.4%	58.8%
Less than 50% low wage	47.7%	56.0%	53.7%	52.7%	47.5%	40.8%	54.5%	44.7%
Unknown	40.2%	58.8%	53.9%	57.1%	52.2%	39.2%	57.6%	39.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2001

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	0.30%	0.77%	0.78%	0.66%	0.92%	0.51%	0.39%	0.40%
Industry group **								
Agric., fish., forest.	1.86%	3.57%	8.21%	5.36%	5.90%	5.52%	2.40%	4.04%
Mining and manufacturing	0.73%	3.28%	1.94%	1.29%	1.19%	0.80%	1.32%	0.81%
Construction	0.77%	2.22%	1.58%	2.51%	2.80%	3.87%	1.19%	1.75%
Utilities and transp.	1.09%	3.08%	4.47%	3.84%	2.77%	1.52%	2.87%	1.35%
Wholesale trade	2.42%	2.88%	4.00%	2.75%	2.29%	3.58%	2.47%	3.09%
Fin. svs. and real est.	1.00%	1.96%	3.57%	3.48%	0.99%	1.35%	1.63%	1.15%
Retail trade	0.84%	1.89%	2.60%	1.96%	2.36%	0.97%	1.05%	0.89%
Professional services	0.86%	1.10%	1.87%	1.41%	1.61%	1.49%	0.59%	1.08%
Other Services	0.85%	1.77%	2.68%	1.31%	1.90%	1.12%	0.99%	1.14%
Ownership								
For profit, incorporated	0.34%	1.13%	0.96%	0.87%	1.22%	0.45%	0.53%	0.39%
For profit, unincorporated	1.24%	2.22%	3.11%	3.34%	2.61%	1.82%	1.28%	1.82%
Nonprofit	1.19%	2.82%	2.62%	1.53%	1.37%	2.32%	2.26%	1.22%
Unknown	1.54%	31.62% *	*****	9.92%	6.32%	1.70%	14.68% *	1.56%
Age of firm								
Less than 5 years	1.73%	2.45%	3.50%	3.70%	2.35%	3.69%	2.45%	2.42%
5-9 years	0.87%	2.26%	2.08%	2.16%	3.09%	2.60%	1.62%	1.31%
10-19 years	0.65%	1.14%	2.02%	0.50%	1.28%	1.89%	0.73%	0.88%
20 or more years	0.46%	1.81%	0.77%	0.75%	0.96%	0.78%	0.53%	0.55%
Unknown	0.97%	10.86%	10.86% *	9.51%	2.14%	0.99%	10.96%	0.97%
Multi/single status								
2 or more locations	0.42%	4.11%	2.56%	1.34%	0.88%	0.49%	1.11%	0.44%
1 location only	0.53%	0.80%	0.83%	0.72%	1.58%	2.05%	0.36%	0.97%
Percent full-time employees								
Less than 25%	1.44%	6.60%	3.34%	4.83%	3.31%	1.54%	3.73%	1.93%
25-49%	2.08%	4.71%	2.81%	2.42%	2.01%	2.46%	2.57%	1.96%
50-74%	1.83%	2.61%	2.54%	2.30%	2.23%	2.45%	1.51%	2.18%
75% or more	0.33%	1.01%	1.05%	0.79%	1.01%	0.56%	0.47%	0.46%
Union presence								
No union employees	0.37%	0.84%	0.86%	0.74%	0.55%	0.64%	0.36%	0.47%
Has union employees	0.61%	4.44%	3.92%	5.09%	3.13%	0.96%	2.50%	0.73%
Unknown	1.00%	9.38%	10.45%	4.72%	3.02%	1.16%	5.76%	1.10%
Percent low wage employees **								
50% or more low wage	0.42%	1.45%	2.27%	0.86%	1.10%	1.24%	0.91%	0.61%
Less than 50% low wage	0.38%	0.82%	0.74%	0.67%	1.03%	0.77%	0.46%	0.52%
Unknown	0.65%	5.21%	5.98%	3.38%	2.39%	0.72%	4.35%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.4.a(2001) Percent of private-sector employees enrolled in a health insurance plan that have single coverage take required no employee contribution by firm size and selected characteristics: United States, 2001

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	29.5%	68.4%	55.2%	42.1%	28.4%	14.9%	56.9%	21.0%
Industry group **								
Agric., fish., forest.	36.4%	71.5%	57.5%	40.9% *	20.4% *	2.7% *	72.0%	10.5% *
Mining and manufacturing	27.0%	73.5%	47.9%	42.5%	25.0%	16.7%	53.5%	22.1%
Construction	49.2%	68.3%	64.4%	55.5%	28.6% *	18.9% *	63.3%	32.5%
Utilities and transp.	34.7%	59.9%	46.8%	52.2%	43.9%	29.9%	55.1%	32.3%
Wholesale trade	34.2%	65.0%	51.6%	49.2%	34.3%	12.1% *	55.4%	25.1%
Fin. svs. and real est.	17.8%	71.2%	65.6%	33.3%	29.1%	5.6%	56.3%	11.5%
Retail trade	23.7%	62.9%	47.3%	31.6%	19.7%	9.5%	49.3%	13.8%
Professional services	35.0%	71.8%	60.0%	44.4%	28.4%	22.4%	62.0%	25.5%
Other Services	26.3%	65.2%	49.3%	38.0%	31.0%	8.6%	52.0%	18.5%
Ownership								
For profit, incorporated	28.1%	66.8%	53.6%	42.0%	28.3%	13.8%	55.2%	19.8%
For profit, unincorporated	41.7%	71.4%	58.7%	29.2%	24.8%	23.0%	62.3%	23.6%
Nonprofit	35.0%	72.3%	61.7%	51.6%	31.2%	21.5%	62.7%	28.7%
Unknown	12.1%	100.0% *	*****	1.3% *	3.9% *	12.8%	3.0% *	12.2%
Age of firm								
Less than 5 years	42.0%	68.2%	43.1%	40.3%	25.4%	11.0% *	58.1%	18.9%
5-9 years	40.3%	66.5%	51.5%	33.2%	28.6%	12.7%	53.5%	23.5%
10-19 years	42.0%	66.6%	51.7%	45.3%	25.6%	20.0%	58.5%	26.2%
20 or more years	31.3%	70.5%	59.6%	42.6%	29.4%	17.3%	57.0%	24.4%
Unknown	12.5%	76.2% *	*****	24.1% *	23.3%	11.8%	41.1% *	12.4%
Multi/single status								
2 or more locations	19.0%	56.5%	49.6%	38.4%	26.0%	14.9%	41.7%	18.2%
1 location only	48.1%	68.7%	55.7%	43.1%	32.9%	14.4% *	58.4%	32.9%
Percent full-time employees								
Less than 25%	22.3%	66.9%	47.3%	39.7%	31.7%	6.9% *	53.2%	14.4% *
25-49%	21.0%	65.0%	51.6%	30.7%	18.4%	12.3% *	47.8%	15.0%
50-74%	31.1%	65.8%	51.3%	33.4%	20.5%	26.1%	52.9%	25.4%
75% or more	29.9%	68.9%	56.0%	43.5%	29.8%	13.4%	57.8%	20.8%
Union presence								
No union employees	30.3%	68.6%	54.2%	41.5%	27.8%	10.5%	56.7%	19.7%
Has union employees	28.1%	66.6%	75.3%	54.1%	33.0%	23.6%	66.2%	25.9%
Unknown	22.7%	53.1%	51.3%	37.8% *	30.7%	20.4%	44.9%	21.5%
Percent low wage employees **								
50% or more low wage	26.8%	61.9%	45.3%	33.6%	22.0%	8.2% *	49.7%	17.8%
Less than 50% low wage	37.5%	70.2%	57.0%	44.2%	31.3%	17.4%	58.7%	26.6%
Unknown	15.6%	53.5%	58.6%	39.0%	20.5%	14.2%	47.0%	14.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.C.4.a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	0.63%	1.60%	2.68%	1.01%	1.56%	1.36%	1.12%	0.78%
Industry group **								
Agric., fish., forest.	6.05%	7.45%	12.00%	15.00% *	10.22% *	1.76% *	5.57%	5.52% *
Mining and manufacturing	1.58%	4.75%	3.77%	2.22%	2.66%	2.04%	2.15%	1.83%
Construction	3.89%	3.19%	4.86%	6.87%	8.63% *	9.63% *	2.97%	5.92%
Utilities and transp.	3.12%	10.08%	11.60%	7.38%	7.32%	3.54%	8.16%	3.07%
Wholesale trade	2.20%	3.83%	7.11%	4.26%	5.68%	3.83% *	3.33%	3.06%
Fin. svs. and real est.	0.91%	4.63%	7.93%	5.76%	4.97%	1.33%	4.49%	0.91%
Retail trade	0.92%	3.95%	5.62%	3.76%	4.82%	1.31%	4.22%	1.41%
Professional services	1.80%	2.25%	3.38%	3.23%	2.19%	4.03%	2.00%	2.52%
Other Services	1.34%	3.67%	2.67%	2.85%	4.25%	1.48%	2.55%	1.44%
Ownership								
For profit, incorporated	0.42%	1.80%	2.98%	1.27%	1.73%	0.95%	0.92%	0.65%
For profit, unincorporated	2.52%	3.15%	5.52%	5.02%	4.28%	6.59%	3.52%	3.52%
Nonprofit	1.82%	4.31%	4.52%	3.08%	3.47%	4.55%	2.81%	2.54%
Unknown	2.95%	31.62% *	*****	10.41% *	3.14% *	3.44%	10.27% *	3.27%
Age of firm								
Less than 5 years	3.72%	4.00%	5.31%	6.79%	6.19%	3.55% *	4.05%	4.54%
5-9 years	2.78%	4.73%	2.66%	4.88%	4.78%	2.97%	3.60%	2.93%
10-19 years	1.82%	3.10%	4.30%	1.45%	2.56%	5.19%	2.31%	1.98%
20 or more years	0.52%	2.43%	2.81%	1.55%	2.14%	1.40%	1.70%	0.67%
Unknown	2.17%	22.95% *	*****	10.43% *	6.96%	2.31%	12.69% *	2.18%
Multi/single status								
2 or more locations	0.89%	9.32%	5.65%	2.70%	1.68%	1.40%	4.44%	0.94%
1 location only	1.22%	1.59%	2.78%	1.09%	2.90%	7.37% *	1.02%	1.58%
Percent full-time employees								
Less than 25%	4.02%	7.27%	5.89%	4.35%	8.18%	3.66% *	2.02%	4.38% *
25-49%	2.08%	6.03%	6.70%	4.84%	3.61%	3.82% *	4.11%	2.67%
50-74%	3.07%	3.82%	3.19%	3.76%	3.13%	4.99%	1.43%	3.75%
75% or more	0.52%	1.53%	3.03%	1.15%	1.63%	0.97%	1.31%	0.47%
Union presence								
No union employees	0.37%	1.65%	2.96%	0.91%	1.60%	1.06%	1.22%	0.50%
Has union employees	2.22%	8.17%	4.98%	6.67%	5.42%	2.78%	3.72%	2.19%
Unknown	4.00%	12.45%	13.51%	11.97% *	7.97%	4.27%	9.28%	4.20%
Percent low wage employees **								
50% or more low wage	1.65%	4.27%	3.50%	2.48%	2.72%	2.47% *	2.60%	1.75%
Less than 50% low wage	0.73%	1.50%	3.06%	1.22%	2.19%	2.08%	1.43%	1.04%
Unknown	1.57%	8.21%	8.65%	4.35%	4.04%	1.73%	6.63%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1(2001) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	7,508.94	7,816.12	7,766.05	7,568.10	7,445.73	7,466.96	7,703.70	7,472.81
Industry group **								
Agric., fish., forest.	6,858.73	7,332.85	8,483.34	5,368.17	7,127.22	6,751.51	7,634.12	6,484.53
Mining and manufacturing	7,307.86	8,023.73	7,330.07	7,534.45	7,218.16	7,288.67	7,186.99	7,318.91
Construction	7,153.75	7,284.37	7,257.19	7,194.92	6,903.11	7,264.82	7,369.75	6,949.67
Utilities and transp.	7,361.96	7,793.76	7,509.24	7,930.41	8,225.91	7,211.05	7,797.64	7,337.01
Wholesale trade	7,330.72	7,746.10	8,623.52	6,929.45	7,084.84	7,318.34	7,696.14	7,250.17
Fin. svs. and real est.	7,878.25	7,979.23	8,382.59	8,714.36	7,773.70	7,813.98	8,510.31	7,821.06
Retail trade	7,171.38	7,411.63	7,631.42	7,206.90	7,159.53	7,075.33	7,436.41	7,098.25
Professional services	7,746.02	8,164.43	8,025.86	8,012.18	7,766.00	7,624.27	8,123.71	7,665.07
Other Services	7,734.78	7,963.12	7,651.82	7,603.06	7,785.15	7,723.55	7,672.25	7,750.58
Ownership								
For profit, incorporated	7,462.58	7,847.27	7,742.62	7,495.12	7,239.70	7,460.26	7,659.12	7,426.75
For profit, unincorporated	7,774.80	7,991.28	8,009.14	6,851.14	8,030.39	7,827.15	7,807.40	7,757.87
Nonprofit	7,758.97	7,301.29	7,788.50	8,428.99	8,056.31	7,496.78	7,869.66	7,738.82
Unknown	7,415.84	*****	6,144.00 *	9,307.66	7,286.64	7,400.43	8,957.06	7,399.01
Age of firm								
Less than 5 years	7,684.01	7,658.13	8,506.47	7,033.65	7,235.96	8,375.17	7,936.36	7,423.88
5-9 years	7,407.66	7,629.29	7,710.16	6,664.81	7,322.55	7,762.82	7,360.39	7,458.62
10-19 years	7,569.73	7,689.65	7,573.87	7,626.07	7,587.47	7,351.56	7,630.24	7,522.49
20 or more years	7,544.45	8,024.50	7,771.53	7,731.62	7,447.40	7,490.36	7,786.20	7,503.69
Unknown	7,414.82	8,902.67	6,364.18	5,544.91	7,277.91	7,420.01	7,586.61	7,414.39
Multi/single status								
2 or more locations	7,476.18	8,462.64	7,705.22	8,104.77	7,597.69	7,424.94	7,455.39	7,476.60
1 location only	7,601.14	7,801.75	7,772.38	7,399.11	7,200.34	9,140.94	7,729.65	7,450.03
Percent full-time employees								
Less than 25%	7,046.11	7,671.07	8,138.28	6,636.86	7,085.05	6,893.83	7,264.79	6,974.24
25-49%	7,065.12	7,411.31	7,656.62	7,525.56	7,003.66	6,965.46	7,442.38	7,005.87
50-74%	7,524.36	7,954.86	7,891.84	7,774.57	8,309.88	7,298.74	8,003.97	7,445.95
75% or more	7,532.99	7,817.72	7,749.91	7,574.39	7,393.21	7,523.87	7,692.68	7,503.06
Union presence								
No union employees	7,648.00	7,767.98	7,801.30	7,580.56	7,397.67	7,729.37	7,696.76	7,634.85
Has union employees	7,070.38	8,547.67	7,219.45	7,252.91	7,532.12	6,956.65	7,713.23	7,036.45
Unknown	7,730.36	8,086.73	8,835.39	8,778.73	9,049.37	7,646.56	8,224.10	7,719.64
Percent low wage employees **								
50% or more low wage	7,112.58	7,372.57	7,660.30	6,935.27	6,976.61	7,090.08	7,289.94	7,050.70
Less than 50% low wage	7,625.76	7,855.99	7,769.55	7,636.43	7,507.98	7,617.40	7,753.72	7,582.52
Unknown	7,426.25	8,483.69	8,232.79	7,752.39	7,567.43	7,410.55	7,937.90	7,420.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1(2001) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	32.58	100.24	101.86	157.18	85.86	70.04	52.69	41.72
Industry group **								
Agric., fish., forest.	300.56	521.82	616.00	1,026.60	519.07	483.67	490.60	316.09
Mining and manufacturing	82.48	193.30	374.86	294.78	227.54	89.70	197.10	95.80
Construction	96.18	492.78	272.36	197.29	240.05	223.15	159.84	192.04
Utilities and transp.	205.29	482.74	932.03	232.24	340.54	221.24	380.58	211.94
Wholesale trade	184.31	264.52	348.72	266.11	337.50	276.98	148.91	217.29
Fin. svs. and real est.	183.23	343.95	233.75	354.13	295.85	216.95	287.19	197.30
Retail trade	67.49	111.80	283.84	80.35	201.28	102.67	108.96	80.86
Professional services	91.60	196.45	257.54	121.48	134.97	154.09	137.88	109.49
Other Services	46.51	290.47	374.93	357.86	284.51	117.04	175.61	85.43
Ownership								
For profit, incorporated	56.69	90.29	91.69	185.15	103.53	95.80	72.67	66.11
For profit, unincorporated	253.30	275.85	427.77	457.49	464.69	265.40	222.93	310.38
Nonprofit	128.95	535.55	410.92	183.66	129.75	158.12	314.46	131.52
Unknown	208.01	*****	1,942.90 *	1,795.45	582.47	214.52	2,357.66	204.29
Age of firm								
Less than 5 years	203.18	277.49	412.47	439.62	283.16	410.91	379.81	297.16
5-9 years	98.54	178.63	296.15	182.12	242.29	227.64	148.86	156.38
10-19 years	100.92	212.72	127.85	154.43	198.17	177.56	141.03	141.17
20 or more years	79.12	200.32	187.75	192.26	106.87	126.86	97.70	83.91
Unknown	104.40	2,371.37	1,775.01	1,079.54	429.72	99.40	1,654.47	103.95
Multi/single status								
2 or more locations	40.80	1,394.79	298.22	269.50	142.81	61.85	228.35	40.52
1 location only	95.52	108.00	95.81	121.73	118.19	602.03	54.16	210.20
Percent full-time employees								
Less than 25%	208.99	340.93	398.55	506.93	154.22	166.79	392.15	131.89
25-49%	112.13	239.90	481.05	327.41	483.22	115.48	175.25	141.02
50-74%	160.01	207.08	325.86	195.15	278.93	263.41	190.75	200.97
75% or more	29.59	124.41	98.15	165.42	97.84	64.12	65.88	36.71
Union presence								
No union employees	42.85	94.75	117.93	161.02	110.78	75.25	59.54	47.54
Has union employees	83.77	695.36	465.44	237.42	179.36	109.53	432.37	85.99
Unknown	182.83	656.34	1,012.73	1,076.60	766.52	181.26	491.87	188.86
Percent low wage employees **								
50% or more low wage	98.79	218.96	234.44	238.66	183.03	248.84	173.48	145.81
Less than 50% low wage	65.38	126.29	104.80	161.67	91.97	139.13	68.17	90.57
Unknown	72.77	742.53	936.02	357.62	283.68	75.03	394.48	74.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.a(2001) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	7,108.90	7,288.45	7,454.80	6,937.58	7,330.93	7,026.18	7,276.78	7,073.80
Industry group **								
Agric., fish., forest.	5,979.49	6,616.81	7,987.66	5,588.92	5,506.06	5,619.81	6,939.65	5,518.62
Mining and manufacturing	7,055.61	7,732.16	7,409.07	6,504.80	7,272.98	7,031.71	7,041.61	7,057.59
Construction	6,912.39	6,277.01	7,095.50	7,122.08	6,814.01	7,135.33	6,994.02	6,843.10
Utilities and transp.	6,941.25	8,159.47	7,081.69	6,751.03	8,411.26	6,698.08	7,450.04	6,865.96
Wholesale trade	7,073.82	7,550.82	8,588.60	6,543.30	6,851.66	7,003.86	7,721.70	6,916.36
Fin. svs. and real est.	7,116.79	5,782.31	8,431.89	7,734.36	7,514.91	7,039.37	7,821.07	7,081.17
Retail trade	7,255.56	6,912.74	7,064.00	7,161.57	6,553.80	7,676.72	6,875.94	7,409.01
Professional services	7,135.27	7,789.93	7,761.23	7,129.45	7,696.86	6,893.03	7,722.21	7,029.51
Other Services	7,243.63	7,667.53	6,821.39	7,050.63	7,630.35	7,119.49	7,131.21	7,277.05
Ownership								
For profit, incorporated	7,106.03	7,494.61	7,405.47	6,960.98	7,126.87	7,062.87	7,335.88	7,057.94
For profit, unincorporated	7,423.35	7,434.23	7,783.97	5,963.30	8,413.40	7,207.84	7,168.60	7,583.67
Nonprofit	7,163.26	6,008.87	7,662.26	7,491.36	7,486.65	6,993.18	6,998.39	7,191.15
Unknown	6,653.75	*****	6,144.00 *	10,965.09 *	6,311.68	6,638.07	6,144.00 *	6,658.98
Age of firm								
Less than 5 years	7,532.63	7,141.63	8,801.10	7,131.10	7,038.90	7,589.28	8,066.33	6,940.24
5-9 years	7,185.45	7,329.25	7,134.87	5,713.73	8,524.76	7,286.22	6,636.89	7,824.75
10-19 years	7,132.20	7,478.80	7,462.55	6,907.87	7,498.77	6,456.08	7,347.74	6,958.13
20 or more years	7,131.31	7,127.96	7,242.86	7,089.26	7,264.90	7,071.52	7,235.47	7,112.01
Unknown	6,988.40	10,500.00 *	4,464.00 *	6,900.00 *	6,027.82	6,999.51	9,323.15 *	6,984.92
Multi/single status								
2 or more locations	7,029.69	8,040.33	6,880.28	6,706.26	7,369.59	6,985.71	6,442.49	7,042.89
1 location only	7,297.67	7,278.92	7,504.38	6,994.06	7,279.26	8,151.40	7,358.85	7,227.95
Percent full-time employees								
Less than 25%	6,671.40	6,908.02	7,536.84	5,376.02	7,863.94	6,629.13	6,092.95	7,313.27
25-49%	6,963.45	7,677.20	7,457.67	7,854.38	6,907.99	6,636.77	7,626.94	6,779.66
50-74%	7,175.07	7,580.42	7,427.67	7,857.70	7,422.49	7,001.86	7,772.00	7,071.90
75% or more	7,109.88	7,233.13	7,455.11	6,889.33	7,329.72	7,041.86	7,248.24	7,081.33
Union presence								
No union employees	7,240.90	7,257.88	7,452.22	6,944.58	7,304.58	7,264.74	7,269.43	7,231.85
Has union employees	6,708.06	7,903.78	6,846.85	6,785.85	7,506.17	6,571.51	7,149.89	6,690.10
Unknown	7,386.94	8,403.19	9,743.51	7,480.75	6,293.02	7,376.39	8,617.59	7,351.71
Percent low wage employees **								
50% or more low wage	6,743.43	7,180.32	7,387.05	6,635.95	6,930.02	6,072.73	6,997.25	6,626.67
Less than 50% low wage	7,221.16	7,261.85	7,480.25	6,987.17	7,466.41	7,099.14	7,311.11	7,187.24
Unknown	7,031.43	8,800.58	7,134.64	6,707.23	6,712.46	7,035.21	7,641.73	7,023.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.a(2001) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	56.31	176.02	150.63	118.20	132.10	105.19	91.66	79.43
Industry group **								
Agric., fish., forest.	300.57	982.89	2,067.89	1,653.27	1,193.52	1,583.86	1,024.16	625.97
Mining and manufacturing	109.89	421.90	483.56	318.56	312.27	138.31	411.80	117.39
Construction	256.61	637.31	512.38	453.28	285.07	311.52	462.45	182.49
Utilities and transp.	149.61	527.55	1,721.56	989.08	728.86	143.09	448.94	177.79
Wholesale trade	185.04	203.97	546.71	372.77	235.39	325.27	244.73	250.17
Fin. svs. and real est.	188.14	622.54	523.47	486.18	277.26	198.54	438.67	187.34
Retail trade	152.84	336.27	445.37	384.99	212.85	163.81	193.17	163.59
Professional services	162.35	368.72	269.42	364.47	235.68	238.77	161.08	207.94
Other Services	140.24	189.66	444.78	373.50	242.82	180.67	266.34	113.21
Ownership								
For profit, incorporated	74.93	161.74	183.37	156.11	174.74	121.80	102.80	98.25
For profit, unincorporated	403.51	272.43	915.19	486.47	770.33	343.75	329.10	487.14
Nonprofit	140.10	910.35	521.35	228.70	144.57	117.66	515.61	78.83
Unknown	263.58	*****	1,942.90 *	3,297.30 *	1,438.39	266.67	1,942.90 *	263.86
Age of firm								
Less than 5 years	320.14	358.58	1,131.27	402.88	809.40	1,292.75	669.53	420.91
5-9 years	261.87	281.88	340.70	505.86	661.24	233.61	284.39	371.10
10-19 years	211.28	210.18	235.61	199.91	441.84	227.67	139.56	313.38
20 or more years	86.85	403.29	240.92	90.77	172.69	135.78	116.35	99.01
Unknown	213.97	3,320.39 *	1,411.64 *	2,181.97 *	510.20	211.85	2,829.15 *	212.19
Multi/single status								
2 or more locations	78.40	1,584.54	1,199.01	209.31	159.98	89.24	191.92	82.14
1 location only	68.92	170.16	147.16	145.00	175.12	495.05	106.52	175.69
Percent full-time employees								
Less than 25%	335.57	1,321.72	855.86	971.21	1,056.44	419.29	440.15	374.42
25-49%	112.19	450.91	846.03	402.60	656.87	196.95	273.78	162.69
50-74%	245.39	343.23	354.58	194.78	317.17	360.14	278.52	313.67
75% or more	37.97	227.81	149.52	109.27	129.06	73.15	105.33	54.00
Union presence								
No union employees	42.88	177.11	151.84	133.01	91.82	98.09	103.13	56.95
Has union employees	168.73	502.47	1,287.77	365.18	245.84	193.66	405.56	172.45
Unknown	258.63	2,049.20	2,091.68	1,390.71	1,136.85	264.34	1,081.14	251.79
Percent low wage employees **								
50% or more low wage	105.83	261.63	425.68	316.39	181.51	281.08	322.94	162.06
Less than 50% low wage	58.68	195.02	139.47	89.08	157.00	167.16	126.35	113.27
Unknown	129.29	1,704.54	1,531.46	760.65	401.06	126.91	515.33	128.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.b(2001) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	7,700.37	8,099.08	7,874.48	7,947.36	7,446.07	7,694.78	7,914.05	7,664.64
Industry group **								
Agric., fish., forest.	7,173.70	8,027.82	7,117.25	7,373.26	7,213.25	6,924.46	7,559.77	7,051.45
Mining and manufacturing	7,434.91	8,264.67	7,386.10	8,052.47	7,200.81	7,421.89	7,273.98	7,446.78
Construction	7,247.91	7,690.63	7,135.67	7,286.85	6,915.78	7,446.12	7,492.95	7,012.82
Utilities and transp.	7,498.41	7,699.04	7,691.86	8,251.65	7,968.65	7,388.00	7,956.89	7,476.35
Wholesale trade	7,435.95	8,047.53	8,710.78	7,194.13	7,176.20	7,420.27	7,852.53	7,366.81
Fin. svs. and real est.	8,285.15	8,455.12	8,353.08	8,949.41	7,847.65	8,289.22	8,615.97	8,247.35
Retail trade	7,352.10	7,813.32	7,880.39	7,173.52	7,474.25	7,235.29	7,738.92	7,252.67
Professional services	7,949.21	8,279.75	7,953.35	8,353.14	7,647.91	7,922.50	8,234.06	7,887.06
Other Services	8,019.56	8,190.68	8,318.73	8,053.17	7,858.33	8,021.37	8,167.75	7,989.03
Ownership								
For profit, incorporated	7,618.85	8,038.61	7,883.60	7,804.08	7,233.02	7,650.38	7,832.49	7,583.37
For profit, unincorporated	8,004.61	8,380.42	7,895.65	8,130.53	7,869.00	7,928.88	8,196.70	7,931.90
Nonprofit	8,001.72	8,071.25	7,797.05	8,766.60	8,345.40	7,696.95	8,170.36	7,973.64
Unknown	8,069.89	*****	*****	9,063.53	7,436.39	8,092.38	9,847.49	8,043.25
Age of firm								
Less than 5 years	7,971.61	8,081.75	7,805.93	7,842.72	7,201.60	8,722.10	7,931.62	8,010.15
5-9 years	7,460.08	7,630.21	8,010.20	7,191.23	6,651.67	8,117.40	7,661.54	7,259.59
10-19 years	7,774.85	7,939.52	7,605.79	7,991.64	7,495.15	7,947.65	7,847.51	7,722.26
20 or more years	7,723.86	8,444.51	7,975.13	8,047.74	7,503.51	7,691.53	8,020.43	7,679.83
Unknown	7,638.39	8,995.47 *	6,689.79	5,537.11	7,410.12	7,651.67	7,124.46	7,639.73
Multi/single status								
2 or more locations	7,679.33	7,984.50	7,948.42	8,679.72	7,619.41	7,645.52	7,798.54	7,676.95
1 location only	7,764.25	8,102.08	7,866.15	7,679.45	7,145.17	9,884.35	7,927.25	7,588.47
Percent full-time employees								
Less than 25%	7,384.76	7,720.81	8,544.12	7,543.35	6,810.39	7,303.87	7,952.73	7,263.13
25-49%	7,058.93	7,788.84	7,573.45	7,018.09	6,976.01	7,009.46	7,435.86	7,020.02
50-74%	7,956.55	8,405.70	7,840.06	8,053.87	8,813.11	7,735.39	8,326.14	7,904.34
75% or more	7,710.43	8,082.83	7,872.94	7,964.19	7,358.88	7,741.85	7,892.87	7,678.95
Union presence								
No union employees	7,835.40	8,074.91	7,991.87	7,960.68	7,404.42	7,941.90	7,931.00	7,813.55
Has union employees	7,271.25	8,386.27	6,642.05	7,551.36	7,418.40	7,216.04	7,723.06	7,244.06
Unknown	7,729.23	8,174.10	8,055.41	9,289.31	10,007.13	7,594.21	8,065.58	7,722.68
Percent low wage employees **								
50% or more low wage	7,335.03	7,551.41	7,721.19	6,973.95	7,108.48	7,476.58	7,415.83	7,314.04
Less than 50% low wage	7,805.65	8,143.46	7,891.58	8,035.88	7,477.75	7,870.60	7,972.25	7,756.78
Unknown	7,618.50	8,889.70	7,970.69	8,154.49	7,595.42	7,605.95	7,971.98	7,614.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.b(2001) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	50.49	97.20	141.68	210.14	108.40	80.10	88.86	51.72
Industry group **								
Agric., fish., forest.	387.14	1,065.88	819.58	1,116.41	960.81	523.90	590.27	409.92
Mining and manufacturing	139.01	386.35	240.12	427.18	241.42	107.17	214.85	141.95
Construction	164.75	389.02	230.15	291.25	185.70	266.18	217.33	195.57
Utilities and transp.	217.07	1,066.94	1,313.87	289.46	494.86	227.24	635.66	203.65
Wholesale trade	207.81	382.44	452.33	322.11	425.20	298.69	403.09	238.03
Fin. svs. and real est.	285.03	301.97	506.54	445.65	366.27	357.27	214.69	315.74
Retail trade	100.01	318.27	328.37	298.20	288.22	152.93	139.96	120.85
Professional services	97.76	267.42	255.41	195.33	154.47	180.52	179.16	122.94
Other Services	119.94	380.27	438.43	398.08	419.14	154.56	260.32	149.03
Ownership								
For profit, incorporated	60.36	86.53	152.11	249.25	115.63	89.26	111.11	60.86
For profit, unincorporated	225.44	453.43	669.00	449.79	424.25	289.31	307.09	246.25
Nonprofit	168.96	413.48	387.17	194.34	205.29	263.63	292.82	200.60
Unknown	168.12	*****	*****	2,181.79	624.22	175.61	2,772.81	162.90
Age of firm								
Less than 5 years	243.82	374.73	459.00	663.30	294.09	340.66	419.69	169.78
5-9 years	151.53	239.86	371.40	210.91	346.36	204.80	186.24	236.46
10-19 years	150.70	288.88	186.89	227.33	195.39	204.52	244.48	196.10
20 or more years	84.51	178.30	276.67	240.04	122.01	144.60	165.87	85.19
Unknown	92.91	2,734.20 *	1,865.90	1,094.33	513.56	80.22	1,743.06	94.17
Multi/single status								
2 or more locations	58.40	1,133.41	420.75	304.36	174.42	70.77	313.41	59.32
1 location only	134.98	110.07	127.67	156.14	172.84	840.00	72.44	257.95
Percent full-time employees								
Less than 25%	182.55	913.60	1,229.72	440.96	324.02	184.54	473.76	167.43
25-49%	153.62	458.09	543.23	466.80	647.71	143.02	389.22	187.91
50-74%	146.18	443.65	508.94	433.49	306.40	275.35	240.09	181.07
75% or more	55.67	139.11	147.29	227.50	127.04	95.10	105.88	58.30
Union presence								
No union employees	64.37	115.58	173.73	204.97	150.44	80.37	94.71	67.77
Has union employees	103.60	864.67	481.94	420.12	261.19	120.08	534.26	111.06
Unknown	226.68	1,514.87	1,712.49	1,509.15	800.64	228.37	598.37	231.86
Percent low wage employees **								
50% or more low wage	128.81	329.36	232.58	214.62	243.39	248.29	220.10	143.68
Less than 50% low wage	84.09	116.32	158.65	218.47	114.47	152.13	111.49	98.06
Unknown	73.10	890.87	1,014.13	500.00	470.30	81.47	611.86	78.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.c(2001) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	7,522.82	7,867.13	8,147.24	7,360.83	7,949.96	7,364.62	7,887.88	7,437.38
Industry group **								
Agric., fish., forest.	6,514.83	7,035.80	10,173.32	3,424.47	7,485.12	8,616.61	7,964.94	4,647.84
Mining and manufacturing	7,085.78	7,947.95	6,866.03	6,789.91	7,213.98	7,058.33	7,283.42	7,068.56
Construction	7,598.18	8,069.22	8,574.50	6,369.46	7,137.49	6,613.47	8,001.79	7,031.85
Utilities and transp.	7,152.61	7,072.69	8,638.10	8,458.84	10,696.12	6,902.45	8,088.47	7,128.06
Wholesale trade	7,640.99	7,090.63	8,377.06	6,851.16	7,091.61	8,093.88	7,207.71	7,977.96
Fin. svs. and real est.	8,209.31	7,952.69	8,514.32	9,379.91	8,027.71	8,170.83	9,162.60	8,112.82
Retail trade	6,441.99	6,767.03	8,086.45	7,591.17	7,367.71	6,152.99	7,661.23	6,228.73
Professional services	8,745.58	8,424.02	9,439.44	8,580.34	9,281.25	8,675.87	8,537.94	8,815.87
Other Services	7,701.80	7,923.33	6,960.08	7,773.93	7,946.58	7,712.21	7,350.94	7,861.09
Ownership								
For profit, incorporated	7,536.97	7,842.64	8,055.12	7,241.89	7,747.62	7,449.79	7,719.56	7,498.56
For profit, unincorporated	7,403.98	7,762.19	8,851.38	5,151.14	7,780.54	8,775.38	7,901.33	6,620.01
Nonprofit	8,601.72	8,316.04	8,015.46	9,386.35	9,038.45	8,211.77	8,742.53	8,549.48
Unknown	6,521.98	*****	*****	*****	7,216.74	6,502.81	*****	6,521.98
Age of firm								
Less than 5 years	6,680.43	7,004.63	9,936.68	4,477.04	7,716.40	16,203.75 *	7,522.39	5,719.24 *
5-9 years	7,899.36	8,322.19	7,024.43	7,486.80	8,192.79	6,602.82	8,067.35	7,654.39
10-19 years	7,854.32	7,170.17	7,855.34	7,630.16	8,761.03	7,941.34	7,339.36	8,464.75
20 or more years	7,640.85	8,292.02	8,136.30	7,942.20	7,748.36	7,429.84	8,106.39	7,521.49
Unknown	7,277.48	7,585.37	*****	4,721.00 *	7,867.25	7,258.73	7,585.37	7,276.14
Multi/single status								
2 or more locations	7,471.45	10,541.19	8,396.79	8,060.96	8,271.91	7,345.47	8,635.50	7,450.10
1 location only	7,675.75	7,792.22	8,118.41	7,177.03	7,375.00	9,156.28	7,830.66	7,313.17
Percent full-time employees								
Less than 25%	6,392.71	8,679.88	7,784.22	7,929.63	5,150.29	5,804.48	8,634.55	5,890.40
25-49%	7,458.25	5,664.04	8,335.85	8,746.00	7,917.99	7,352.05	7,049.13	7,644.52
50-74%	6,707.47	7,545.68	9,053.94	6,743.61	7,271.71	6,437.60	7,620.68	6,498.71
75% or more	7,719.34	8,012.71	8,022.34	7,373.79	8,025.16	7,632.95	7,958.92	7,664.35
Union presence								
No union employees	7,665.73	7,739.34	7,924.54	7,431.55	7,771.45	7,615.70	7,808.34	7,599.34
Has union employees	7,098.42	10,977.22	9,693.50	6,929.43	8,405.68	6,882.97	8,605.71	7,020.42
Unknown	8,577.20	7,679.20	8,316.00 *	*****	8,727.65	8,590.00	7,803.80	8,591.80
Percent low wage employees **								
50% or more low wage	6,837.01	7,135.11	8,326.06	7,818.71	5,973.94	5,514.93	7,674.58	6,145.84
Less than 50% low wage	7,690.30	8,046.91	7,969.67	7,293.40	8,080.00	7,382.90	7,896.98	7,562.05
Unknown	7,462.89	6,293.21	13,358.50	7,052.00	8,724.73	7,401.11	8,590.50	7,450.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.1.c(2001) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	97.54	286.89	337.38	421.50	298.63	142.54	226.74	119.51
Industry group **								
Agric., fish., forest.	617.38	690.18	2,476.50	975.52	2,159.41	2,430.77	698.29	1,318.09
Mining and manufacturing	218.15	1,340.60	1,624.84	976.95	695.59	262.31	824.66	270.19
Construction	417.85	668.44	1,211.17	1,208.72	1,592.07	1,246.10	423.51	866.90
Utilities and transp.	540.38	1,402.59	2,102.47	1,009.03	2,341.86	504.85	1,028.92	570.06
Wholesale trade	486.76	1,394.14	2,000.33	1,002.80	1,511.47	1,194.21	1,161.64	605.11
Fin. svs. and real est.	497.46	1,086.72	1,815.01	1,973.23	1,352.47	759.87	797.08	526.80
Retail trade	178.05	437.48	502.55	294.61	706.75	161.53	319.30	141.85
Professional services	224.75	889.88	899.83	480.99	643.45	379.14	568.34	365.70
Other Services	268.63	742.36	720.69	348.13	392.58	522.27	536.91	301.92
Ownership								
For profit, incorporated	138.72	299.49	363.72	319.86	315.46	187.70	225.94	166.67
For profit, unincorporated	407.29	561.73	994.22	1,084.53	1,516.63	1,705.62	314.71	708.16
Nonprofit	497.53	631.30	809.81	765.64	946.97	333.36	765.44	439.43
Unknown	526.83	*****	*****	*****	1,651.01	496.69	*****	526.83
Age of firm								
Less than 5 years	1,002.73	1,058.59	2,653.17	1,017.91	2,074.25	4,900.59 *	1,038.56	1,784.24 *
5-9 years	391.36	598.85	876.13	1,244.66	1,052.90	1,166.27	493.18	395.83
10-19 years	494.57	345.42	510.85	1,147.66	1,225.91	1,500.99	232.24	888.32
20 or more years	121.74	301.49	506.74	518.63	254.49	193.89	390.26	147.18
Unknown	310.63	2,265.60	*****	1,492.91 *	652.24	321.56	2,265.60	310.79
Multi/single status								
2 or more locations	119.73	3,091.71	497.42	463.62	307.46	137.60	463.69	127.04
1 location only	241.18	288.77	396.27	521.73	672.78	1,774.48	241.12	530.18
Percent full-time employees								
Less than 25%	235.03	1,387.50	2,044.05	1,501.15	1,368.89	139.92	603.45	223.93
25-49%	433.87	827.14	585.48	1,215.54	1,396.76	717.12	543.52	512.20
50-74%	171.89	398.95	1,173.89	843.94	853.99	174.93	328.46	188.81
75% or more	125.90	360.10	439.32	450.69	275.86	175.84	281.93	142.26
Union presence								
No union employees	105.02	242.08	397.57	430.39	379.66	274.01	231.21	166.63
Has union employees	160.90	2,210.82	2,390.17	1,101.07	596.25	186.16	742.88	199.38
Unknown	332.84	1,456.57	2,629.75 *	*****	2,602.33	339.13	1,228.53	335.91
Percent low wage employees **								
50% or more low wage	320.13	476.58	513.29	437.19	773.60	336.30	303.18	422.62
Less than 50% low wage	183.73	382.60	364.55	480.79	279.16	216.67	278.68	228.90
Unknown	183.10	1,551.97	3,444.53	1,685.89	1,142.45	191.66	1,482.54	188.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2(2001) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1,740.66	1,690.75	2,053.98	2,341.33	2,107.54	1,514.10	2,035.30	1,686.00
Industry group **								
Agric., fish., forest.	1,106.10	663.99	1,087.60 *	906.20 *	1,194.59 *	1,379.89	839.71	1,234.66
Mining and manufacturing	1,311.18	1,386.38	1,833.40	1,590.22	1,588.66	1,141.38	1,645.65	1,280.59
Construction	1,838.82	1,676.46	1,638.23	2,170.84	1,689.09	1,979.42	1,946.62	1,736.96
Utilities and transp.	1,271.29	2,106.59	2,535.64	1,632.30	1,569.88	1,168.52	2,242.56	1,215.67
Wholesale trade	1,650.48	1,502.06	1,682.15	2,085.04	2,355.33	1,299.83	1,794.05	1,618.83
Fin. svs. and real est.	1,912.73	1,853.51	1,947.52	3,057.52	2,247.16	1,788.99	1,936.84	1,910.55
Retail trade	2,233.58	1,701.33	2,876.07	3,358.80	3,497.57	1,722.77	2,628.25	2,124.68
Professional services	1,921.28	2,001.94	2,325.27	2,807.19	2,502.93	1,600.27	2,315.76	1,836.74
Other Services	2,088.17	1,382.71	1,933.99	2,440.24	2,325.49	2,030.33	1,863.84	2,144.88
Ownership								
For profit, incorporated	1,701.18	1,637.88	1,995.55	2,370.44	2,023.58	1,490.49	2,031.44	1,640.96
For profit, unincorporated	2,358.58	2,076.74	2,971.57	2,349.23	2,857.89	1,792.11	2,374.25	2,350.44
Nonprofit	1,757.25	1,389.40	1,812.34	2,115.54	2,122.60	1,517.18	1,714.32	1,765.07
Unknown	1,671.02	*****	*****	3,084.99 *	1,490.51	1,665.55	1,471.61 *	1,673.20
Age of firm								
Less than 5 years	2,126.00	1,685.11	3,529.19	2,526.60	2,147.45	1,183.26	2,413.64	1,829.49
5-9 years	2,340.34	1,821.88	2,686.46	2,824.48	2,563.94	1,986.64	2,256.93	2,430.28
10-19 years	1,995.67	1,705.24	2,170.93	2,358.14	2,079.81	1,570.48	1,964.86	2,019.72
20 or more years	1,714.21	1,636.21	1,710.41	2,254.34	2,063.87	1,465.62	1,953.13	1,673.92
Unknown	1,586.49	998.35 *	785.08 *	2,694.16	2,310.91	1,561.38	1,005.70 *	1,587.93
Multi/single status								
2 or more locations	1,643.79	1,116.05	1,939.52	2,490.33	2,209.68	1,504.83	2,177.04	1,632.86
1 location only	2,013.28	1,703.52	2,065.89	2,294.41	1,942.62	1,883.23	2,020.49	2,004.82
Percent full-time employees								
Less than 25%	1,829.49	871.70	1,418.61 *	1,590.94	2,000.23	2,045.28	955.63	2,116.69
25-49%	1,675.88	1,363.32	1,789.02	2,355.28	2,150.63	1,573.21	1,741.48	1,665.58
50-74%	1,963.31	1,610.91	2,239.05	2,599.78	3,145.74	1,709.90	1,982.74	1,960.14
75% or more	1,716.13	1,733.54	2,063.13	2,338.82	2,027.60	1,476.72	2,077.46	1,648.41
Union presence								
No union employees	1,966.10	1,680.49	2,144.15	2,538.97	2,262.17	1,714.61	2,106.25	1,928.32
Has union employees	1,185.73	1,817.05 *	893.61	965.40	1,438.82	1,151.59	1,201.67	1,184.89
Unknown	1,597.59	1,972.39 *	3,184.32	1,005.28 *	2,198.41	1,575.92	2,299.64	1,582.34
Percent low wage employees **								
50% or more low wage	2,226.83	1,294.31	2,701.99	2,572.50	2,712.75	1,805.62	2,017.32	2,299.93
Less than 50% low wage	1,802.45	1,723.19	1,961.63	2,302.09	1,992.53	1,448.99	2,012.29	1,731.56
Unknown	1,571.33	2,367.87	2,059.87 *	2,631.62	2,309.17	1,529.74	2,790.94	1,557.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	18.44	60.88	85.27	80.08	74.43	27.84	47.26	20.38
Industry group **								
Agric., fish., forest.	75.08	162.67	499.05 *	330.53 *	676.33 *	195.03	166.09	180.25
Mining and manufacturing	24.51	146.29	295.46	89.43	107.75	36.40	130.30	34.05
Construction	127.70	301.92	173.98	152.34	336.15	255.73	166.74	238.83
Utilities and transp.	99.16	511.85	596.95	303.16	157.04	125.13	355.04	99.92
Wholesale trade	76.41	301.11	368.58	280.12	380.67	74.35	146.65	89.43
Fin. svs. and real est.	60.34	279.01	369.43	400.24	204.23	74.63	236.51	56.12
Retail trade	80.04	157.23	322.94	161.91	381.21	62.90	134.80	91.34
Professional services	59.30	189.74	157.53	196.75	94.04	68.91	115.86	61.27
Other Services	78.42	126.91	344.13	273.87	234.80	47.05	122.86	85.04
Ownership								
For profit, incorporated	16.35	73.00	84.01	95.07	80.64	26.70	59.00	22.61
For profit, unincorporated	205.15	207.66	473.78	294.93	420.55	126.76	121.90	305.13
Nonprofit	52.75	227.08	283.95	204.05	118.13	77.91	139.98	63.61
Unknown	91.04	*****	*****	927.45 *	444.12	116.57	561.86 *	96.45
Age of firm								
Less than 5 years	242.14	207.22	369.01	399.55	204.57	158.70	302.82	313.13
5-9 years	164.21	282.79	311.16	423.50	233.55	177.80	204.62	194.46
10-19 years	98.49	165.93	179.28	157.21	154.53	174.99	112.02	110.12
20 or more years	35.76	138.07	124.37	68.49	121.81	40.69	64.88	40.90
Unknown	51.42	310.99 *	299.94 *	624.47	372.01	43.47	574.87 *	51.61
Multi/single status								
2 or more locations	23.12	279.64	393.52	160.88	94.01	31.39	153.01	23.97
1 location only	58.08	65.12	96.19	78.75	118.03	201.95	44.59	106.95
Percent full-time employees								
Less than 25%	112.41	188.52	474.40 *	410.52	353.78	188.22	119.85	167.71
25-49%	157.03	355.18	338.62	371.42	337.93	167.75	287.11	152.25
50-74%	76.83	215.62	454.96	370.77	363.23	86.92	184.53	85.76
75% or more	22.30	52.27	92.17	75.43	71.13	25.68	54.80	25.91
Union presence								
No union employees	15.79	80.34	109.40	86.29	60.58	48.09	49.07	19.96
Has union employees	47.46	648.12 *	170.59	133.08	182.91	43.43	223.27	48.36
Unknown	113.07	626.83 *	898.96	348.51 *	266.12	104.58	576.12	115.07
Percent low wage employees **								
50% or more low wage	68.74	109.03	425.83	272.06	177.54	87.99	166.35	101.17
Less than 50% low wage	32.85	74.85	85.57	91.65	85.07	37.71	61.11	42.42
Unknown	46.16	538.61	656.95 *	454.14	246.02	42.40	463.11	43.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.a(2001) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1,828.54	1,654.76	2,378.35	2,520.97	2,415.42	1,499.23	2,219.43	1,746.82
Industry group **								
Agric., fish., forest.	1,370.92	1,364.09 *	3,662.34	859.16 *	1,641.43 *	1,273.29	1,782.67 *	1,173.28
Mining and manufacturing	1,342.11	1,303.92 *	1,877.41	1,630.50	2,000.31	1,025.94	1,585.56	1,307.69
Construction	1,944.09	1,798.80	1,740.78	2,351.65	1,580.65 *	2,122.01	2,089.00	1,821.10
Utilities and transp.	1,440.54	2,668.45	2,358.89	1,852.89 *	1,840.53 *	1,208.02	2,522.01	1,280.52
Wholesale trade	1,895.89	1,689.15	1,713.86	2,965.11	3,135.81	1,337.92	2,145.05	1,835.34
Fin. svs. and real est.	1,700.90	1,131.65 *	2,233.30 *	2,517.62	2,040.55	1,628.90	1,867.52	1,692.47
Retail trade	2,824.26	1,935.25	3,279.07	3,539.51	3,627.35	2,332.87	2,922.52	2,784.54
Professional services	1,787.85	1,596.53	2,665.24	2,587.12	2,438.30	1,491.19	2,317.58	1,692.40
Other Services	2,282.87	1,548.20	2,819.78	2,927.07	2,771.43	1,886.31	2,379.27	2,254.20
Ownership								
For profit, incorporated	1,813.21	1,715.07	2,166.04	2,527.75	2,448.51	1,514.02	2,229.86	1,726.02
For profit, unincorporated	2,656.39	1,556.39	3,807.19	2,627.64	3,350.25	1,820.01	2,349.82	2,849.33
Nonprofit	1,792.77	1,446.61	2,966.28	2,264.80	1,942.18	1,540.93	2,060.39	1,747.50
Unknown	1,255.64	*****	*****	8,816.46 *	1,548.45	1,213.70	*****	1,268.53
Age of firm								
Less than 5 years	2,500.25	1,840.64	4,064.48	3,399.00	1,653.46 *	909.99	3,196.89	1,727.00 *
5-9 years	2,267.63	1,393.15	2,804.66	2,178.83	3,218.82	2,061.47	1,973.61	2,610.28
10-19 years	1,955.82	1,526.45	2,214.28	2,312.42	2,217.17	1,483.72	1,888.63	2,010.09
20 or more years	1,854.57	1,820.38	2,055.34	2,509.26	2,429.86	1,434.64	2,259.44	1,779.56
Unknown	1,572.62	624.00 *	893.00 *	2,070.00 *	1,863.99	1,569.50	676.45 *	1,573.96
Multi/single status								
2 or more locations	1,694.08	1,246.64 *	2,953.47	2,718.34	2,613.25	1,494.31	2,780.28	1,669.66
1 location only	2,148.99	1,659.93	2,328.72	2,472.78	2,151.02	1,636.12	2,164.26	2,131.58
Percent full-time employees								
Less than 25%	1,257.61	487.44 *	2,192.21 *	607.74 *	1,808.56 *	1,561.08	781.57 *	1,785.84
25-49%	2,182.96	1,649.69	3,026.35	2,634.87	1,655.07 *	2,227.56	2,563.53	2,077.54
50-74%	2,080.23	1,266.85	2,700.08	3,254.09	2,791.26	1,872.83	2,221.72	2,055.78
75% or more	1,792.51	1,742.01	2,321.56	2,517.10	2,417.49	1,425.31	2,251.25	1,697.87
Union presence								
No union employees	2,108.92	1,651.53	2,461.36	2,734.43	2,602.97	1,733.44	2,290.15	2,051.41
Has union employees	1,156.70	1,581.15 *	720.68 *	775.06 *	1,703.83	1,097.84	965.36 *	1,164.47
Unknown	1,705.95	2,733.92 *	3,631.42 *	1,534.39	1,372.74 *	1,685.01	3,118.48	1,665.51
Percent low wage employees **								
50% or more low wage	2,591.78	1,101.08	3,473.81	2,570.53	3,294.13	1,748.38	2,305.94	2,723.28
Less than 50% low wage	1,899.86	1,679.04	2,188.23	2,507.69	2,243.43	1,376.47	2,180.08	1,794.19
Unknown	1,587.48	3,733.45	2,256.48 *	2,736.50	2,191.15	1,551.52	2,931.08	1,570.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.a(2001) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	39.87	134.03	195.51	101.33	186.86	28.94	82.90	45.29
Industry group **								
Agric., fish., forest.	268.67	676.51 *	1,031.98	652.27 *	500.70 *	376.01	726.20 *	255.29
Mining and manufacturing	53.71	392.27 *	461.23	163.06	205.25	59.56	209.30	53.74
Construction	225.63	319.73	390.05	329.22	515.46 *	276.60	253.98	240.40
Utilities and transp.	106.09	769.21	687.00	606.19 *	687.14 *	81.17	542.40	66.82
Wholesale trade	114.44	462.53	417.86	261.13	381.77	143.22	210.15	104.90
Fin. svs. and real est.	74.83	534.53 *	781.58 *	320.13	268.20	69.65	413.41	72.87
Retail trade	108.14	423.11	472.16	278.61	293.05	157.30	200.31	109.75
Professional services	80.30	268.02	385.25	273.49	299.29	77.48	182.72	78.63
Other Services	133.06	226.54	668.40	244.28	234.41	119.42	220.77	138.63
Ownership								
For profit, incorporated	37.52	197.53	191.73	113.29	189.86	28.52	92.78	38.48
For profit, unincorporated	211.65	248.07	618.95	284.05	442.67	135.90	304.61	268.48
Nonprofit	78.74	342.49	596.54	229.89	244.71	97.14	291.19	102.83
Unknown	162.57	*****	*****	2,723.66 *	379.85	155.79	*****	154.33
Age of firm								
Less than 5 years	455.58	288.98	831.91	721.75	568.60 *	163.96	587.48	594.39 *
5-9 years	214.28	386.54	426.40	392.94	412.52	226.91	317.03	163.31
10-19 years	118.96	250.52	508.76	172.59	151.28	251.10	128.00	163.13
20 or more years	77.01	126.46	240.16	122.10	222.35	49.46	140.81	81.70
Unknown	69.69	197.33 *	282.39 *	654.59 *	400.17	70.33	203.04 *	70.83
Multi/single status								
2 or more locations	47.23	401.70 *	637.82	179.52	225.78	30.85	280.24	48.49
1 location only	116.08	133.84	196.79	116.94	259.54	294.37	77.43	187.04
Percent full-time employees								
Less than 25%	149.46	196.84 *	678.32 *	736.76 *	756.29 *	334.11	240.84 *	213.45
25-49%	204.49	349.63	685.05	459.49	1,237.17 *	127.20	372.17	183.32
50-74%	89.67	295.36	730.16	461.51	327.52	104.50	294.65	123.35
75% or more	47.01	175.82	203.14	115.70	190.54	25.62	98.25	47.19
Union presence								
No union employees	45.59	134.53	195.88	99.32	170.92	45.40	90.01	54.17
Has union employees	63.15	686.08 *	216.33 *	368.41 *	308.59	48.49	439.93 *	58.00
Unknown	108.20	831.15 *	1,241.81 *	388.36	627.34 *	113.31	919.41	103.22
Percent low wage employees **								
50% or more low wage	184.05	265.79	618.10	348.79	305.53	187.01	270.88	266.23
Less than 50% low wage	55.87	169.07	193.63	92.36	164.69	63.38	107.46	70.63
Unknown	65.57	1,075.13	730.06 *	445.71	319.98	54.77	764.01	64.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.b(2001) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1,741.93	1,859.37	2,017.57	2,275.13	1,985.96	1,549.09	2,072.46	1,686.67
Industry group **								
Agric., fish., forest.	1,208.83	285.70 *	994.35 *	1,232.78 *	1,338.65 *	1,395.48	617.58	1,396.04
Mining and manufacturing	1,313.62	1,480.00	1,789.32	1,535.28	1,437.64	1,210.13	1,654.32	1,288.48
Construction	1,852.23	1,736.93	1,773.83	2,015.95	1,806.03	1,887.44	1,992.02	1,718.11
Utilities and transp.	1,261.80	1,762.37 *	3,043.97	1,575.43	1,620.81	1,159.99	2,149.46	1,219.08
Wholesale trade	1,592.06	1,508.94	2,022.77	1,940.26	2,079.96	1,273.72	1,957.01	1,531.49
Fin. svs. and real est.	2,013.90	1,864.06	1,917.41	3,073.25	2,378.59	1,872.46	1,934.54	2,022.96
Retail trade	2,248.88	1,655.96	2,765.61	3,358.57	3,513.78	1,779.13	2,570.24	2,166.28
Professional services	2,005.64	2,417.77	2,354.15	2,894.05	2,425.98	1,666.72	2,477.38	1,902.71
Other Services	2,025.48	1,498.43	1,464.31	2,163.63	2,126.08	2,089.56	1,693.20	2,093.95
Ownership								
For profit, incorporated	1,676.62	1,721.53	2,021.85	2,272.75	1,871.52	1,494.14	2,039.09	1,616.42
For profit, unincorporated	2,356.43	2,661.93	2,853.61	2,413.28	2,676.04	1,760.31	2,727.76	2,215.85
Nonprofit	1,789.77	1,495.98	1,477.52	2,209.58	2,225.62	1,550.77	1,679.60	1,808.12
Unknown	2,036.73	*****	*****	2,240.80	1,456.92 *	2,072.38	1,937.42 *	2,038.22
Age of firm								
Less than 5 years	1,936.24	1,556.22	3,127.82	2,205.76	2,210.44	1,344.57	1,909.11	1,962.39
5-9 years	2,341.47	2,129.66	2,608.65	3,118.18	2,178.90	1,837.06	2,461.45	2,222.07
10-19 years	2,081.88	1,903.70	2,226.48	2,418.38	2,098.56	1,621.11	2,106.38	2,064.16
20 or more years	1,709.16	1,802.13	1,703.81	2,134.28	1,928.92	1,523.19	1,986.35	1,668.01
Unknown	1,599.22	1,651.39 *	766.58 *	2,717.63	2,152.79	1,572.76	1,343.09 *	1,599.89
Multi/single status								
2 or more locations	1,644.66	1,372.41 *	1,544.98	2,359.98	2,034.85	1,535.32	1,971.11	1,638.16
1 location only	2,037.26	1,872.08	2,070.78	2,244.09	1,901.09	2,160.95	2,084.04	1,986.81
Percent full-time employees								
Less than 25%	1,848.82	1,553.43 *	931.95 *	2,839.30	2,125.12	1,798.56	1,322.53	1,961.54
25-49%	1,551.96	1,319.53 *	1,181.38 *	2,225.12	2,520.22	1,451.55	1,427.07	1,564.85
50-74%	2,181.26	2,063.27	1,912.23	2,716.56	3,379.03	1,906.20	2,117.25	2,190.31
75% or more	1,704.79	1,861.91	2,086.68	2,244.04	1,870.18	1,508.94	2,102.35	1,636.19
Union presence								
No union employees	1,931.87	1,836.00	2,110.04	2,463.19	2,149.94	1,706.13	2,137.16	1,884.96
Has union employees	1,252.04	2,069.72 *	933.27	1,064.90 *	1,199.15	1,263.68	1,403.35	1,242.93
Unknown	1,476.29	2,636.24 *	3,060.82	797.15 *	2,428.16	1,443.35	2,170.58 *	1,462.75
Percent low wage employees **								
50% or more low wage	2,053.47	1,540.63	2,000.80	2,548.15	2,382.06	1,811.66	1,856.17	2,104.71
Less than 50% low wage	1,809.03	1,889.09	2,017.71	2,233.48	1,923.54	1,509.71	2,066.88	1,733.41
Unknown	1,585.62	2,235.15	2,148.22 *	2,571.39	2,089.15	1,550.16	3,032.81	1,569.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.b(2001) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	25.20	124.15	92.78	96.87	132.78	26.35	57.34	31.59
Industry group **								
Agric., fish., forest.	141.50	89.85 *	515.12 *	390.59 *	712.80 *	209.39	175.49	274.87
Mining and manufacturing	45.09	259.74	287.59	122.50	122.66	49.45	110.54	49.03
Construction	209.09	433.72	186.20	303.16	329.01	312.29	181.59	281.65
Utilities and transp.	116.74	738.13 *	704.88	342.59	182.25	143.38	465.38	118.41
Wholesale trade	90.60	378.74	477.89	302.86	431.56	93.60	183.03	124.27
Fin. svs. and real est.	78.00	360.32	236.27	534.58	248.29	83.88	212.59	73.21
Retail trade	137.59	193.03	432.40	224.14	443.07	78.03	280.94	160.10
Professional services	77.93	310.76	189.72	281.18	80.80	86.71	157.77	74.96
Other Services	86.78	208.63	253.14	367.55	291.67	67.45	161.54	107.79
Ownership								
For profit, incorporated	16.90	132.94	103.14	120.71	102.52	23.05	74.30	22.41
For profit, unincorporated	320.30	408.08	499.63	353.05	756.86	141.79	266.16	479.83
Nonprofit	89.38	336.26	342.12	280.82	183.13	110.94	226.16	106.79
Unknown	100.39	*****	*****	614.88	466.47 *	112.39	649.95 *	100.42
Age of firm								
Less than 5 years	184.28	322.10	466.98	367.94	218.20	180.40	256.63	222.77
5-9 years	207.23	392.02	357.53	446.86	352.32	206.03	282.45	306.00
10-19 years	126.07	225.64	199.35	198.19	214.05	151.09	134.44	166.55
20 or more years	45.89	230.94	133.35	71.88	190.51	41.59	80.49	54.59
Unknown	34.84	522.22 *	298.12 *	626.74	294.13	24.67	566.94 *	34.75
Multi/single status								
2 or more locations	19.45	668.24 *	373.63	191.65	133.84	27.14	164.90	20.93
1 location only	63.28	125.30	90.50	85.97	151.73	240.05	60.89	137.75
Percent full-time employees								
Less than 25%	204.03	621.70 *	391.51 *	541.60	416.25	162.98	281.07	231.49
25-49%	176.99	543.36 *	495.73 *	432.71	398.86	199.11	320.87	187.24
50-74%	152.44	353.60	398.55	502.82	459.89	89.75	157.65	162.05
75% or more	27.97	122.49	88.02	103.47	108.82	26.51	62.11	37.47
Union presence								
No union employees	20.15	129.92	97.58	114.50	130.30	54.40	57.13	25.77
Has union employees	74.57	813.38 *	228.55	336.88 *	187.01	70.59	306.12	77.83
Unknown	145.60	1,062.53 *	868.63	442.45 *	262.73	131.08	707.70 *	141.96
Percent low wage employees **								
50% or more low wage	67.22	153.87	423.30	265.27	238.56	67.23	180.70	94.86
Less than 50% low wage	49.65	130.07	94.96	124.82	142.65	34.59	61.23	60.20
Unknown	41.45	566.65	664.34 *	538.81	129.61	39.16	604.44	34.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.c(2001) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1,467.61	1,135.53	1,285.43	2,094.66	2,024.60	1,352.12	1,353.72	1,494.27
Industry group **								
Agric., fish., forest.	659.81 *						774.69 *	511.89 *
Mining and manufacturing	1,200.95						1,864.00	1,143.18
Construction	1,242.78						1,136.95	1,391.27
Utilities and transp.	1,168.60						1,750.37 *	1,153.34
Wholesale trade	994.38						602.73 *	1,298.97
Fin. svs. and real est.	2,084.20						2,097.61	2,082.84
Retail trade	1,302.87						2,047.37	1,172.64
Professional services	1,856.77		These cell estimates have been suppressed				1,501.16	1,977.14
Other Services	1,739.13		because the size of their standard errors makes				980.50	2,083.55
Ownership			them extremely unreliable. Column or row					
For profit, incorporated	1,514.77		estimates should be used in place of these				1,373.41	1,544.50
For profit, unincorporated	1,548.35		estimates.				1,490.47	1,639.57 *
Nonprofit	1,385.03						1,061.46 *	1,505.07 *
Unknown	1,156.69						*****	1,156.69
Age of firm								
Less than 5 years	1,853.35 *						2,234.38 *	1,418.36 *
5-9 years	2,622.66						1,981.99	3,556.87
10-19 years	1,516.13						1,406.14	1,646.50 *
20 or more years	1,325.27						1,115.09	1,379.17
Unknown	1,551.22						160.29 *	1,557.29
Multi/single status								
2 or more locations	1,495.49						1,484.90 *	1,495.68
1 location only	1,384.62						1,343.68	1,480.45
Percent full-time employees								
Less than 25%	2,345.81						383.05 *	2,785.59
25-49%	1,327.97						878.84	1,532.45
50-74%	942.40						1,270.05	867.49
75% or more	1,543.48						1,426.78	1,570.27
Union presence								
No union employees	1,704.11						1,432.42	1,830.60
Has union employees	1,005.94						749.52 *	1,019.21
Unknown	2,092.48						126.79 *	2,129.60
Percent low wage employees **								
50% or more low wage	2,117.70						1,776.30	2,399.42
Less than 50% low wage	1,377.25						1,289.61	1,431.63
Unknown	1,470.70						1,289.56	1,472.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.2.c(2001) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	85.52	136.70	262.13	361.59	359.97	90.73	140.46	94.71
Industry group **								
Agric., fish., forest.	449.15 *						493.43 *	301.25 *
Mining and manufacturing	153.05						179.34	163.75
Construction	274.23						338.79	359.63
Utilities and transp.	289.15						964.54 *	280.97
Wholesale trade	137.37						325.38 *	215.54
Fin. svs. and real est.	385.32						498.19	415.49
Retail trade	122.02						255.97	131.38
Professional services	139.14						318.06	256.22
Other Services	139.21						262.69	176.37
Ownership								
For profit, incorporated	107.56						192.18	126.81
For profit, unincorporated	208.57						230.22	494.56 *
Nonprofit	221.28						335.69 *	451.68 *
Unknown	233.47						*****	233.47
Age of firm								
Less than 5 years	627.46 *						809.73 *	740.82 *
5-9 years	391.97						424.24	518.85
10-19 years	278.86						204.50	689.50 *
20 or more years	79.96						136.15	92.84
Unknown	238.60						52.14 *	239.66
Multi/single status								
2 or more locations	121.12						490.96 *	120.48
1 location only	63.73						142.83	376.19
Percent full-time employees								
Less than 25%	152.56						122.41 *	291.18
25-49%	189.42						219.22	343.93
50-74%	150.55						343.38	106.33
75% or more	84.62						136.19	99.26
Union presence								
No union employees	71.51						163.48	88.86
Has union employees	131.54						784.36 *	135.39
Unknown	133.41						175.74 *	130.58
Percent low wage employees **								
50% or more low wage	271.58						345.26	303.31
Less than 50% low wage	86.98						129.86	125.53
Unknown	155.96						353.83	156.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3(2001) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	23.2%	21.6%	26.4%	30.9%	28.3%	20.3%	26.4%	22.6%
Industry group **								
Agric., fish., forest.	16.1%	9.1%	12.8% *	16.9% *	16.8% *	20.4%	11.0%	19.0%
Mining and manufacturing	17.9%	17.3%	25.0%	21.1%	22.0%	15.7%	22.9%	17.5%
Construction	25.7%	23.0%	22.6%	30.2%	24.5%	27.2%	26.4%	25.0%
Utilities and transp.	17.3%	27.0%	33.8%	20.6%	19.1%	16.2%	28.8%	16.6%
Wholesale trade	22.5%	19.4%	19.5%	30.1%	33.2%	17.8%	23.3%	22.3%
Fin. svs. and real est.	24.3%	23.2%	23.2%	35.1%	28.9%	22.9%	22.8%	24.4%
Retail trade	31.1%	23.0%	37.7%	46.6%	48.9%	24.3%	35.3%	29.9%
Professional services	24.8%	24.5%	29.0%	35.0%	32.2%	21.0%	28.5%	24.0%
Other Services	27.0%	17.4%	25.3%	32.1%	29.9%	26.3%	24.3%	27.7%
Ownership								
For profit, incorporated	22.8%	20.9%	25.8%	31.6%	28.0%	20.0%	26.5%	22.1%
For profit, unincorporated	30.3%	26.0%	37.1%	34.3%	35.6%	22.9%	30.4%	30.3%
Nonprofit	22.6%	19.0%	23.3%	25.1%	26.3%	20.2%	21.8%	22.8%
Unknown	22.5%	*****	*****	33.1%	20.5% *	22.5%	16.4% *	22.6%
Age of firm								
Less than 5 years	27.7%	22.0%	41.5%	35.9%	29.7%	14.1%	30.4%	24.6%
5-9 years	31.6%	23.9%	34.8%	42.4%	35.0%	25.6%	30.7%	32.6%
10-19 years	26.4%	22.2%	28.7%	30.9%	27.4%	21.4%	25.8%	26.8%
20 or more years	22.7%	20.4%	22.0%	29.2%	27.7%	19.6%	25.1%	22.3%
Unknown	21.4%	11.2% *	12.3% *	48.6%	31.8%	21.0%	13.3% *	21.4%
Multi/single status								
2 or more locations	22.0%	13.2% *	25.2%	30.7%	29.1%	20.3%	29.2%	21.8%
1 location only	26.5%	21.8%	26.6%	31.0%	27.0%	20.6%	26.1%	26.9%
Percent full-time employees								
Less than 25%	26.0%	11.4%	17.4% *	24.0%	28.2%	29.7%	13.2%	30.4%
25-49%	23.7%	18.4%	23.4%	31.3%	30.7%	22.6%	23.4%	23.8%
50-74%	26.1%	20.3%	28.4%	33.4%	37.9%	23.4%	24.8%	26.3%
75% or more	22.8%	22.2%	26.6%	30.9%	27.4%	19.6%	27.0%	22.0%
Union presence								
No union employees	25.7%	21.6%	27.5%	33.5%	30.6%	22.2%	27.4%	25.3%
Has union employees	16.8%	21.3%	12.4%	13.3%	19.1%	16.6%	15.6%	16.8%
Unknown	20.7%	24.4%	36.0%	11.5% *	24.3%	20.6%	28.0%	20.5%
Percent low wage employees **								
50% or more low wage	31.3%	17.6%	35.3%	37.1%	38.9%	25.5%	27.7%	32.6%
Less than 50% low wage	23.6%	21.9%	25.2%	30.1%	26.5%	19.0%	26.0%	22.8%
Unknown	21.2%	27.9% *	25.0% *	33.9%	30.5%	20.6%	35.2%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3(2001) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.24%	0.87%	1.16%	1.21%	0.92%	0.28%	0.60%	0.23%
Industry group **								
Agric., fish., forest.	1.39%	2.14%	7.77% *	5.99% *	8.06% *	2.70%	2.56%	3.35%
Mining and manufacturing	0.36%	1.67%	2.50%	1.65%	1.20%	0.59%	1.57%	0.45%
Construction	1.83%	4.02%	2.64%	2.18%	4.69%	3.23%	2.10%	3.19%
Utilities and transp.	1.22%	6.12%	9.41%	3.83%	1.94%	1.60%	4.14%	1.21%
Wholesale trade	1.36%	3.91%	4.54%	4.07%	4.71%	1.17%	1.93%	1.55%
Fin. svs. and real est.	0.81%	3.54%	4.33%	4.21%	2.27%	1.10%	2.52%	0.84%
Retail trade	1.12%	1.97%	3.61%	2.12%	4.59%	0.71%	2.08%	1.26%
Professional services	0.57%	2.18%	2.12%	2.21%	1.04%	0.69%	1.23%	0.58%
Other Services	1.06%	1.54%	3.56%	3.55%	3.09%	0.70%	1.76%	1.13%
Ownership								
For profit, incorporated	0.19%	0.98%	1.12%	1.51%	1.04%	0.27%	0.83%	0.21%
For profit, unincorporated	1.88%	2.78%	6.55%	3.19%	3.43%	1.96%	1.36%	2.80%
Nonprofit	0.63%	3.51%	3.15%	2.54%	1.57%	0.82%	1.94%	0.62%
Unknown	0.92%	*****	*****	9.78%	8.85% *	1.27%	7.89% *	1.00%
Age of firm								
Less than 5 years	2.61%	2.30%	4.88%	4.56%	2.68%	2.07%	2.56%	3.87%
5-9 years	2.01%	3.37%	3.62%	5.80%	3.35%	1.98%	2.34%	2.79%
10-19 years	1.27%	1.95%	2.52%	1.96%	2.27%	2.15%	1.33%	1.54%
20 or more years	0.49%	1.83%	1.47%	1.16%	1.65%	0.46%	0.82%	0.53%
Unknown	0.51%	3.49% *	4.64% *	8.62%	4.06%	0.44%	6.77% *	0.52%
Multi/single status								
2 or more locations	0.22%	4.95% *	4.77%	2.58%	0.97%	0.29%	2.36%	0.23%
1 location only	0.80%	0.93%	1.30%	1.08%	1.86%	2.50%	0.57%	1.41%
Percent full-time employees								
Less than 25%	1.79%	2.47%	6.55% *	4.74%	4.97%	3.25%	1.61%	2.53%
25-49%	1.99%	4.56%	5.17%	5.32%	3.45%	2.36%	3.76%	1.85%
50-74%	1.35%	2.93%	4.99%	4.46%	3.65%	1.29%	1.95%	1.42%
75% or more	0.29%	0.83%	1.34%	1.20%	0.90%	0.31%	0.72%	0.32%
Union presence								
No union employees	0.25%	1.05%	1.44%	1.26%	0.80%	0.53%	0.66%	0.26%
Has union employees	0.68%	6.22%	2.75%	1.61%	2.25%	0.66%	2.58%	0.70%
Unknown	1.27%	6.90%	9.38%	5.39% *	1.86%	1.09%	6.05%	1.29%
Percent low wage employees **								
50% or more low wage	0.92%	1.44%	5.18%	3.14%	2.54%	1.29%	2.08%	1.20%
Less than 50% low wage	0.41%	1.02%	1.33%	1.34%	1.07%	0.31%	0.75%	0.44%
Unknown	0.48%	8.85% *	8.52% *	6.52%	2.45%	0.41%	5.94%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.a(2001) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	25.7%	22.7%	31.9%	36.3%	32.9%	21.3%	30.5%	24.7%
Industry group **								
Agric., fish., forest.	22.9%	20.6% *	45.8%	15.4% *	29.8% *	22.7%	25.7% *	21.3%
Mining and manufacturing	19.0%	16.9% *	25.3%	25.1%	27.5%	14.6%	22.5%	18.5%
Construction	28.1%	28.7%	24.5%	33.0%	23.2% *	29.7%	29.9%	26.6%
Utilities and transp.	20.8%	32.7%	33.3%	27.4% *	21.9% *	18.0%	33.9%	18.7%
Wholesale trade	26.8%	22.4%	20.0% *	45.3%	45.8%	19.1%	27.8%	26.5%
Fin. svs. and real est.	23.9%	19.6% *	26.5%	32.6%	27.2%	23.1%	23.9%	23.9%
Retail trade	38.9%	28.0%	46.4%	49.4%	55.3%	30.4%	42.5%	37.6%
Professional services	25.1%	20.5%	34.3%	36.3%	31.7%	21.6%	30.0%	24.1%
Other Services	31.5%	20.2%	41.3%	41.5%	36.3%	26.5%	33.4%	31.0%
Ownership								
For profit, incorporated	25.5%	22.9%	29.2%	36.3%	34.4%	21.4%	30.4%	24.5%
For profit, unincorporated	35.8%	20.9%	48.9%	44.1%	39.8%	25.3%	32.8%	37.6%
Nonprofit	25.0%	24.1%	38.7%	30.2%	25.9%	22.0%	29.4%	24.3%
Unknown	18.9%	*****	*****	80.4% *	24.5% *	18.3%	*****	19.0%
Age of firm								
Less than 5 years	33.2%	25.8%	46.2%	47.7%	23.5%	12.0%	39.6%	24.9% *
5-9 years	31.6%	19.0%	39.3%	38.1%	37.8%	28.3%	29.7%	33.4%
10-19 years	27.4%	20.4%	29.7%	33.5%	29.6%	23.0%	25.7%	28.9%
20 or more years	26.0%	25.5%	28.4%	35.4%	33.4%	20.3%	31.2%	25.0%
Unknown	22.5%	5.9% *	20.0% *	30.0% *	30.9%	22.4%	7.3% *	22.5%
Multi/single status								
2 or more locations	24.1%	15.5% *	42.9%	40.5%	35.5%	21.4%	43.2%	23.7%
1 location only	29.4%	22.8%	31.0%	35.4%	29.6%	20.1%	29.4%	29.5%
Percent full-time employees								
Less than 25%	18.9%	7.1% *	29.1% *	11.3% *	23.0% *	23.5%	12.8%	24.4%
25-49%	31.3%	21.5%	40.6%	33.5%	24.0% *	33.6%	33.6%	30.6%
50-74%	29.0%	16.7%	36.4%	41.4%	37.6%	26.7%	28.6%	29.1%
75% or more	25.2%	24.1%	31.1%	36.5%	33.0%	20.2%	31.1%	24.0%
Union presence								
No union employees	29.1%	22.8%	33.0%	39.4%	35.6%	23.9%	31.5%	28.4%
Has union employees	17.2%	20.0% *	10.5%	11.4% *	22.7%	16.7%	13.5% *	17.4%
Unknown	23.1%	32.5% *	37.3% *	20.5%	21.8%	22.8%	36.2%	22.7%
Percent low wage employees **								
50% or more low wage	38.4%	15.3%	47.0%	38.7%	47.5%	28.8%	33.0%	41.1%
Less than 50% low wage	26.3%	23.1%	29.3%	35.9%	30.0%	19.4%	29.8%	25.0%
Unknown	22.6%	42.4%	31.6% *	40.8%	32.6%	22.1%	38.4%	22.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.a(2001) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.54%	2.38%	2.45%	1.07%	2.54%	0.40%	1.15%	0.60%
Industry group **								
Agric., fish., forest.	3.99%	9.64% *	12.89%	6.03% *	9.03% *	4.97%	8.77% *	3.42%
Mining and manufacturing	0.89%	6.55% *	5.03%	2.68%	3.31%	0.89%	2.35%	0.88%
Construction	3.15%	7.17%	4.47%	4.03%	7.49% *	4.17%	4.68%	3.56%
Utilities and transp.	1.34%	8.58%	9.60%	8.48% *	10.00% *	1.10%	5.81%	0.85%
Wholesale trade	2.11%	5.73%	6.01% *	4.63%	5.67%	1.95%	2.98%	1.87%
Fin. svs. and real est.	1.23%	7.19% *	7.47%	4.88%	3.97%	1.21%	4.60%	1.21%
Retail trade	1.78%	5.42%	6.00%	4.91%	4.06%	1.90%	3.09%	1.85%
Professional services	1.34%	3.19%	4.81%	2.85%	3.70%	1.42%	2.00%	1.29%
Other Services	1.68%	2.99%	7.36%	2.99%	2.74%	1.84%	3.17%	1.63%
Ownership								
For profit, incorporated	0.44%	2.51%	2.55%	1.25%	2.75%	0.42%	1.25%	0.40%
For profit, unincorporated	3.12%	2.96%	8.62%	4.73%	5.57%	2.57%	3.64%	3.98%
Nonprofit	1.32%	6.61%	5.96%	3.74%	2.89%	1.55%	3.03%	1.53%
Unknown	1.93%	*****	*****	24.56% *	10.00% *	1.70%	*****	1.77%
Age of firm								
Less than 5 years	5.45%	4.08%	9.16%	7.91%	6.93%	2.62%	4.92%	7.61% *
5-9 years	2.20%	4.47%	5.85%	4.63%	5.13%	3.19%	3.91%	1.92%
10-19 years	1.72%	3.54%	6.95%	2.16%	2.72%	3.25%	1.95%	2.43%
20 or more years	1.08%	2.67%	2.99%	1.50%	2.82%	0.74%	1.72%	1.17%
Unknown	0.86%	1.88% *	6.33% *	9.49% *	5.07%	0.89%	2.55% *	0.88%
Multi/single status								
2 or more locations	0.49%	6.04% *	8.75%	2.87%	2.97%	0.41%	4.67%	0.52%
1 location only	1.64%	2.35%	2.43%	1.37%	3.42%	4.04%	1.04%	2.73%
Percent full-time employees								
Less than 25%	1.77%	2.62% *	9.15% *	10.19% *	8.58% *	5.35%	3.40%	4.29%
25-49%	2.92%	4.25%	9.60%	5.08%	12.06% *	2.02%	5.23%	2.77%
50-74%	1.75%	3.31%	8.11%	5.37%	3.42%	1.88%	3.59%	1.81%
75% or more	0.70%	3.24%	2.67%	1.26%	2.65%	0.36%	1.30%	0.70%
Union presence								
No union employees	0.60%	2.33%	2.42%	0.97%	2.44%	0.66%	1.27%	0.75%
Has union employees	1.08%	10.65% *	3.07%	4.51% *	4.27%	1.08%	7.11% *	0.98%
Unknown	1.20%	9.93% *	12.26% *	5.49%	6.28%	1.30%	9.22%	1.24%
Percent low wage employees **								
50% or more low wage	2.59%	3.73%	7.06%	3.59%	3.81%	2.71%	3.45%	3.18%
Less than 50% low wage	0.83%	3.07%	2.54%	1.07%	2.30%	0.77%	1.42%	0.99%
Unknown	0.85%	12.22%	10.29% *	6.88%	4.57%	0.76%	9.19%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.b(2001) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	22.6%	23.0%	25.6%	28.6%	26.7%	20.1%	26.2%	22.0%
Industry group **								
Agric., fish., forest.	16.9%	3.6% *	14.0% *	16.7% *	18.6% *	20.2%	8.2% *	19.8%
Mining and manufacturing	17.7%	17.9%	24.2%	19.1%	20.0%	16.3%	22.7%	17.3%
Construction	25.6%	22.6%	24.9%	27.7%	26.1%	25.3%	26.6%	24.5%
Utilities and transp.	16.8%	22.9% *	39.6%	19.1%	20.3%	15.7%	27.0%	16.3%
Wholesale trade	21.4%	18.8%	23.2%	27.0%	29.0%	17.2%	24.9%	20.8%
Fin. svs. and real est.	24.3%	22.0%	23.0%	34.3%	30.3%	22.6%	22.5%	24.5%
Retail trade	30.6%	21.2%	35.1%	46.8%	47.0%	24.6%	33.2%	29.9%
Professional services	25.2%	29.2%	29.6%	34.6%	31.7%	21.0%	30.1%	24.1%
Other Services	25.3%	18.3%	17.6%	26.9%	27.1%	26.0%	20.7%	26.2%
Ownership								
For profit, incorporated	22.0%	21.4%	25.6%	29.1%	25.9%	19.5%	26.0%	21.3%
For profit, unincorporated	29.4%	31.8%	36.1%	29.7%	34.0%	22.2%	33.3%	27.9%
Nonprofit	22.4%	18.5%	18.9%	25.2%	26.7%	20.1%	20.6%	22.7%
Unknown	25.2%	*****	*****	24.7% *	19.6% *	25.6%	19.7% *	25.3%
Age of firm								
Less than 5 years	24.3%	19.3%	40.1%	28.1%	30.7%	15.4%	24.1%	24.5%
5-9 years	31.4%	27.9%	32.6%	43.4%	32.8%	22.6%	32.1%	30.6%
10-19 years	26.8%	24.0%	29.3%	30.3%	28.0%	20.4%	26.8%	26.7%
20 or more years	22.1%	21.3%	21.4%	26.5%	25.7%	19.8%	24.8%	21.7%
Unknown	20.9%	18.4% *	11.5% *	49.1%	29.1%	20.6%	18.9% *	20.9%
Multi/single status								
2 or more locations	21.4%	17.2% *	19.4%	27.2%	26.7%	20.1%	25.3%	21.3%
1 location only	26.2%	23.1%	26.3%	29.2%	26.6%	21.9%	26.3%	26.2%
Percent full-time employees								
Less than 25%	25.0%	20.1% *	10.9% *	37.6%	31.2%	24.6%	16.6%	27.0%
25-49%	22.0%	16.9% *	15.6% *	31.7%	36.1%	20.7%	19.2%	22.3%
50-74%	27.4%	24.5%	24.4%	33.7%	38.3%	24.6%	25.4%	27.7%
75% or more	22.1%	23.0%	26.5%	28.2%	25.4%	19.5%	26.6%	21.3%
Union presence								
No union employees	24.7%	22.7%	26.4%	30.9%	29.0%	21.5%	26.9%	24.1%
Has union employees	17.2%	24.7% *	14.1%	14.1%	16.2%	17.5%	18.2%	17.2%
Unknown	19.1%	32.3% *	38.0%	8.6% *	24.3%	19.0%	26.9%	18.9%
Percent low wage employees **								
50% or more low wage	28.0%	20.4%	25.9%	36.5%	33.5%	24.2%	25.0%	28.8%
Less than 50% low wage	23.2%	23.2%	25.6%	27.8%	25.7%	19.2%	25.9%	22.3%
Unknown	20.8%	25.1% *	27.0% *	31.5%	27.5%	20.4%	38.0%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.b(2001) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.30%	1.71%	1.17%	1.54%	1.59%	0.24%	0.83%	0.35%
Industry group **								
Agric., fish., forest.	1.80%	1.57% *	7.56% *	6.69% *	8.11% *	3.06%	2.61% *	4.37%
Mining and manufacturing	0.66%	2.76%	3.43%	1.99%	1.48%	0.73%	1.58%	0.71%
Construction	2.54%	4.75%	2.87%	3.82%	4.45%	3.45%	2.00%	3.65%
Utilities and transp.	1.68%	10.28% *	8.37%	4.43%	1.97%	2.06%	5.98%	1.66%
Wholesale trade	1.52%	5.03%	6.27%	3.67%	5.03%	1.54%	2.66%	1.96%
Fin. svs. and real est.	0.84%	4.36%	4.67%	4.69%	2.90%	1.11%	2.32%	0.87%
Retail trade	1.90%	2.54%	4.84%	4.19%	5.26%	1.29%	3.57%	2.24%
Professional services	0.78%	4.40%	2.67%	3.32%	1.28%	0.79%	1.91%	0.72%
Other Services	1.15%	2.71%	3.30%	4.37%	3.52%	0.80%	2.09%	1.29%
Ownership								
For profit, incorporated	0.23%	1.83%	1.18%	1.91%	1.32%	0.22%	1.06%	0.23%
For profit, unincorporated	3.15%	4.91%	5.61%	3.50%	6.74%	2.07%	2.90%	4.95%
Nonprofit	0.86%	4.28%	3.96%	3.38%	2.12%	0.97%	2.53%	1.00%
Unknown	1.35%	*****	*****	8.60% *	9.27% *	1.52%	8.28% *	1.34%
Age of firm								
Less than 5 years	2.04%	3.01%	5.73%	4.77%	2.72%	2.15%	2.42%	2.70%
5-9 years	2.60%	4.21%	4.36%	6.88%	5.30%	2.61%	3.21%	4.84%
10-19 years	1.37%	2.62%	2.90%	2.29%	2.76%	2.02%	1.70%	1.84%
20 or more years	0.67%	3.07%	1.37%	1.40%	2.37%	0.48%	1.08%	0.74%
Unknown	0.33%	5.81% *	4.55% *	8.70%	2.42%	0.29%	6.69% *	0.33%
Multi/single status								
2 or more locations	0.19%	11.60% *	3.83%	2.79%	1.45%	0.22%	2.47%	0.20%
1 location only	0.92%	1.71%	1.15%	1.14%	2.24%	2.58%	0.86%	1.74%
Percent full-time employees								
Less than 25%	2.67%	7.72% *	8.26% *	5.96%	6.18%	2.69%	4.08%	2.56%
25-49%	2.23%	6.30% *	6.55% *	6.34%	3.82%	2.56%	3.87%	2.25%
50-74%	1.94%	4.54%	4.18%	5.65%	4.66%	1.27%	1.67%	2.20%
75% or more	0.30%	1.86%	1.09%	1.61%	1.31%	0.30%	0.99%	0.40%
Union presence								
No union employees	0.30%	1.69%	1.20%	1.68%	1.56%	0.56%	0.79%	0.29%
Has union employees	0.88%	7.99% *	3.54%	3.98%	2.16%	0.89%	3.42%	0.94%
Unknown	1.67%	11.27% *	10.82%	6.31% *	2.10%	1.44%	7.99%	1.62%
Percent low wage employees **								
50% or more low wage	1.02%	2.31%	5.21%	3.27%	3.60%	1.17%	2.38%	1.58%
Less than 50% low wage	0.61%	1.71%	1.41%	1.83%	1.76%	0.30%	0.98%	0.67%
Unknown	0.36%	9.06% *	8.87% *	7.36%	1.46%	0.33%	7.67%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.c(2001) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	19.5%	14.4%	15.8%	28.5%	25.5%	18.4%	17.2%	20.1%
Industry group **								
Agric., fish., forest.	10.1% *	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					9.7% *	11.0% *
Mining and manufacturing	16.9%						25.6%	16.2%
Construction	16.4%						14.2% *	19.8%
Utilities and transp.	16.3%						21.6% *	16.2%
Wholesale trade	13.0%						8.4% *	16.3%
Fin. svs. and real est.	25.4%						22.9%	25.7%
Retail trade	20.2%						26.7%	18.8%
Professional services	21.2%						17.6%	22.4%
Other Services	22.6%						13.3%	26.5%
Ownership								
For profit, incorporated	20.1%						17.8%	20.6%
For profit, unincorporated	20.9%						18.9%	24.8%
Nonprofit	16.1%						12.1% *	17.6%
Unknown	17.7%						*****	17.7%
Age of firm								
Less than 5 years	27.7%						29.7%	24.8%
5-9 years	33.2%						24.6%	46.5%
10-19 years	19.3%						19.2%	19.5% *
20 or more years	17.3%						13.8%	18.3%
Unknown	21.3%						2.1% *	21.4%
Multi/single status								
2 or more locations	20.0%						17.2% *	20.1%
1 location only	18.0%						17.2%	20.2%
Percent full-time employees								
Less than 25%	36.7%						4.4% *	47.3%
25-49%	17.8%						12.5% *	20.0%
50-74%	14.0%						16.7%	13.3%
75% or more	20.0%						17.9%	20.5%
Union presence								
No union employees	22.2%						18.3%	24.1%
Has union employees	14.2%						8.7% *	14.5%
Unknown	24.4%						1.6% *	24.8%
Percent low wage employees **								
50% or more low wage	31.0%						23.1%	39.0%
Less than 50% low wage	17.9%						16.3%	18.9%
Unknown	19.7%						15.0% *	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.3.c(2001) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1.00%	1.83%	3.41%	5.10%	4.48%	0.93%	1.72%	1.14%
Industry group **								
Agric., fish., forest.	6.44% *						6.95% *	5.31% *
Mining and manufacturing	1.83%						6.38%	1.91%
Construction	3.99%						4.43% *	5.43%
Utilities and transp.	4.08%						11.36% *	3.89%
Wholesale trade	3.00%						5.48% *	3.58%
Fin. svs. and real est.	3.14%						6.50%	3.30%
Retail trade	1.76%						3.57%	1.87%
Professional services	1.14%						2.53%	2.03%
Other Services	1.86%						3.35%	2.57%
Ownership								
For profit, incorporated	1.38%						2.52%	1.61%
For profit, unincorporated	2.14%						3.12%	5.82%
Nonprofit	2.17%						4.04% *	4.20%
Unknown	3.95%						*****	3.95%
Age of firm								
Less than 5 years	5.54%						7.73%	6.42%
5-9 years	5.69%						5.74%	8.40%
10-19 years	3.74%						2.92%	9.14% *
20 or more years	1.09%						1.81%	1.34%
Unknown	2.34%						0.68% *	2.35%
Multi/single status								
2 or more locations	1.35%						6.26% *	1.32%
1 location only	0.76%						1.73%	4.60%
Percent full-time employees								
Less than 25%	2.32%						1.66% *	3.08%
25-49%	3.04%						3.98% *	4.31%
50-74%	2.25%						5.00%	1.52%
75% or more	0.96%						1.64%	1.19%
Union presence								
No union employees	1.02%						2.18%	1.58%
Has union employees	1.72%						11.61% *	1.71%
Unknown	1.78%						2.03% *	1.74%
Percent low wage employees **								
50% or more low wage	3.66%						4.69%	3.30%
Less than 50% low wage	1.25%						1.64%	1.77%
Unknown	1.58%						4.68% *	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.D.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2001

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	36.4%	29.2%	29.7%	28.8%	33.9%	40.8%	29.0%	38.2%
Industry group **								
Agric., fish., forest.	45.7%	40.6%	48.2%	35.4%	54.0%	51.5%	40.4%	48.9%
Mining and manufacturing	44.9%	33.2%	34.5%	31.9%	40.9%	51.0%	32.9%	46.5%
Construction	36.3%	35.4%	31.4%	33.2%	45.8%	35.2%	34.3%	38.4%
Utilities and transp.	43.0%	35.2%	28.0%	32.0%	42.8%	44.6%	31.1%	44.0%
Wholesale trade	38.4%	24.7%	35.2%	31.2%	35.7%	44.9%	29.1%	41.3%
Fin. svs. and real est.	37.0%	29.3%	28.1%	26.8%	31.0%	40.0%	26.7%	38.3%
Retail trade	32.9%	27.0%	29.8%	26.3%	29.6%	37.1%	27.9%	34.6%
Professional services	32.1%	26.6%	24.1%	27.5%	27.8%	36.3%	25.8%	33.8%
Other Services	29.8%	29.4%	30.3%	24.0%	27.7%	32.5%	27.9%	30.2%
Ownership								
For profit, incorporated	37.3%	30.5%	30.5%	28.9%	35.7%	41.3%	29.7%	39.2%
For profit, unincorporated	30.2%	24.4%	25.4%	29.6%	33.9%	34.3%	25.0%	33.8%
Nonprofit	31.3%	30.4%	28.0%	27.3%	27.3%	35.8%	28.9%	31.8%
Unknown	44.1%	*****	100.0% *	28.4%	36.1%	44.8%	30.1% *	44.3%
Age of firm								
Less than 5 years	32.0%	30.0%	28.5%	32.9%	32.8%	36.3%	29.3%	35.5%
5-9 years	28.1%	29.5%	25.4%	23.4%	34.3%	28.3%	27.3%	29.1%
10-19 years	29.9%	29.0%	29.2%	26.9%	33.4%	31.0%	28.3%	31.4%
20 or more years	36.7%	28.6%	31.2%	29.8%	34.0%	41.6%	29.8%	38.2%
Unknown	40.9%	44.5%	25.7% *	26.9%	33.3%	41.2%	33.7%	40.9%
Multi/single status								
2 or more locations	38.9%	25.9%	29.2%	30.3%	32.6%	41.0%	28.9%	39.2%
1 location only	30.8%	29.2%	29.8%	28.3%	36.1%	33.3%	29.0%	33.2%
Percent full-time employees								
Less than 25%	29.9%	33.3%	37.1%	31.3%	24.3%	29.9%	34.8%	28.6%
25-49%	34.9%	34.0%	33.7%	20.7%	24.4%	39.5%	29.3%	36.0%
50-74%	33.7%	27.0%	26.1%	21.9%	25.8%	39.5%	26.0%	35.5%
75% or more	36.9%	29.2%	29.8%	29.6%	35.2%	41.3%	29.2%	38.9%
Union presence								
No union employees	33.3%	28.4%	29.1%	27.4%	32.1%	37.7%	28.1%	35.0%
Has union employees	46.1%	53.2%	38.9%	44.9%	44.9%	46.4%	45.2%	46.1%
Unknown	41.5%	21.8% *	27.6% *	40.7%	29.7%	42.6%	27.3%	42.0%
Percent low wage employees **								
50% or more low wage	25.8%	26.5%	25.7%	19.3%	24.4%	31.4%	24.8%	26.2%
Less than 50% low wage	35.0%	29.7%	30.4%	30.5%	36.4%	39.2%	29.7%	37.2%
Unknown	41.8%	27.1%	32.5%	29.0%	31.6%	42.6%	29.1%	42.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.D.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2001

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%	0.53%	0.90%	0.43%	0.73%	0.63%	0.53%	0.47%
Industry group **								
Agric., fish., forest.	2.54%	3.63%	10.74%	5.30%	7.84%	6.86%	2.89%	5.03%
Mining and manufacturing	0.89%	2.04%	1.60%	1.18%	1.48%	1.38%	1.35%	1.01%
Construction	1.25%	2.44%	1.71%	3.13%	3.53%	3.18%	1.72%	2.30%
Utilities and transp.	1.81%	3.99%	4.85%	4.76%	3.60%	2.40%	2.76%	2.28%
Wholesale trade	2.59%	1.69%	4.90%	3.14%	3.01%	4.18%	2.51%	3.39%
Fin. svs. and real est.	0.77%	1.54%	3.14%	2.49%	1.56%	1.33%	1.61%	0.99%
Retail trade	0.93%	1.58%	2.31%	1.86%	1.54%	1.46%	1.00%	1.00%
Professional services	0.78%	1.03%	1.76%	1.68%	1.74%	1.26%	0.66%	0.87%
Other Services	1.02%	1.33%	2.43%	1.16%	2.23%	1.58%	1.06%	1.39%
Ownership								
For profit, incorporated	0.46%	0.62%	1.11%	0.53%	0.95%	0.76%	0.54%	0.61%
For profit, unincorporated	1.13%	1.99%	2.80%	2.90%	2.82%	2.69%	1.53%	2.14%
Nonprofit	0.82%	2.37%	2.58%	1.75%	1.65%	1.70%	1.68%	0.95%
Unknown	2.00%	*****	31.62% *	6.13%	5.47%	2.07%	13.02% *	2.02%
Age of firm								
Less than 5 years	1.70%	2.06%	2.76%	3.79%	2.33%	2.36%	2.26%	2.32%
5-9 years	0.84%	1.97%	1.82%	2.13%	3.11%	1.87%	0.90%	1.60%
10-19 years	0.60%	1.03%	2.11%	1.16%	1.29%	1.75%	0.97%	0.73%
20 or more years	0.65%	1.59%	0.96%	0.77%	0.79%	1.01%	0.67%	0.74%
Unknown	0.87%	12.94%	10.89% *	7.11%	2.52%	0.90%	9.82%	0.87%
Multi/single status								
2 or more locations	0.48%	5.11%	2.96%	0.94%	0.87%	0.63%	1.13%	0.47%
1 location only	0.49%	0.57%	0.96%	0.66%	1.07%	3.33%	0.56%	0.98%
Percent full-time employees								
Less than 25%	1.97%	6.13%	3.59%	5.14%	3.13%	2.50%	3.67%	2.16%
25-49%	1.44%	4.14%	3.51%	1.15%	2.57%	1.55%	2.19%	1.50%
50-74%	2.25%	2.61%	2.25%	2.65%	2.20%	2.96%	1.58%	2.68%
75% or more	0.32%	0.70%	1.24%	0.50%	0.76%	0.60%	0.59%	0.47%
Union presence								
No union employees	0.42%	0.68%	1.09%	0.35%	0.79%	0.63%	0.52%	0.54%
Has union employees	0.69%	5.17%	6.41%	4.17%	3.04%	0.77%	3.44%	0.78%
Unknown	1.80%	10.94% *	9.44% *	7.22%	6.09%	2.00%	6.21%	1.91%
Percent low wage employees **								
50% or more low wage	0.48%	1.59%	1.43%	0.92%	1.21%	1.11%	0.76%	0.60%
Less than 50% low wage	0.37%	0.64%	0.90%	0.60%	0.81%	0.86%	0.61%	0.47%
Unknown	0.65%	5.94%	7.15%	2.83%	1.68%	0.78%	4.02%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.4.a(2001) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	16.7%	56.2%	42.4%	23.0%	13.9%	10.6%	42.4%	11.9%
Industry group **								
Agric., fish., forest.	32.8%	83.1%	51.6%	17.8% *	54.0%	0.2% *	67.9%	15.8% *
Mining and manufacturing	16.1%	54.9%	28.8%	25.3%	10.6%	15.1%	36.8%	14.2%
Construction	42.3%	59.4%	58.2%	41.3%	40.3%	11.9% *	52.8%	32.4%
Utilities and transp.	21.1%	44.8%	27.0%	34.9%	21.4%	19.6% *	31.1%	20.5%
Wholesale trade	16.8%	53.3%	42.5%	24.7%	11.1% *	10.5% *	39.5%	11.8%
Fin. svs. and real est.	6.8%	49.8%	47.8%	6.4% *	9.4% *	3.3%	37.5%	4.1%
Retail trade	13.2%	49.9%	34.1%	8.0%	8.6% *	7.8% *	32.1%	8.0%
Professional services	17.1%	53.2%	40.2%	16.8%	9.6%	12.4%	40.4%	12.1%
Other Services	16.4%	64.6%	49.3%	29.3%	15.1%	2.6% *	50.1%	7.9%
Ownership								
For profit, incorporated	17.1%	56.7%	42.2%	22.6%	14.2%	11.5%	41.8%	12.6%
For profit, unincorporated	21.2%	54.4%	31.5% *	14.6% *	17.5% *	2.1% *	40.6%	11.1% *
Nonprofit	17.6%	56.2%	51.4%	32.7%	10.8%	10.2%	49.5%	11.8%
Unknown	4.9% *	*****	100.0% *	1.3% *	11.5% *	4.4% *	25.6% *	4.7% *
Age of firm								
Less than 5 years	24.3%	55.7%	25.9%	13.2% *	8.3% *	10.0% *	38.8%	9.3% *
5-9 years	24.5%	57.4%	32.2%	19.5%	3.5% *	4.6% *	42.5%	5.1% *
10-19 years	29.0%	58.1%	37.1%	30.3%	17.2%	9.9% *	46.4%	15.5%
20 or more years	18.5%	55.3%	48.9%	22.4%	14.6%	13.7%	41.4%	14.6%
Unknown	7.2%	12.8% *	*****	*****	8.4% *	7.2%	8.3% *	7.2%
Multi/single status								
2 or more locations	10.9%	41.5% *	36.6%	12.0%	10.8%	10.6%	27.0%	10.6%
1 location only	32.9%	56.5%	43.0%	26.4%	19.0%	9.1% *	44.0%	19.8%
Percent full-time employees								
Less than 25%	23.8%	80.9%	61.1%	57.1%	17.7% *	3.2% *	73.2%	7.6% *
25-49%	24.4%	66.3%	54.8%	32.1%	8.6% *	20.4%	56.1%	19.4%
50-74%	9.8%	59.9%	46.4%	19.3%	10.1% *	1.9% *	46.9%	3.8%
75% or more	17.1%	54.7%	41.0%	22.3%	14.3%	11.4%	40.7%	12.6%
Union presence								
No union employees	14.6%	55.9%	39.7%	18.5%	9.8%	5.7%	40.7%	7.6%
Has union employees	22.3%	63.0%	74.5%	53.3%	32.0%	17.2%	62.8%	20.1%
Unknown	16.5%	47.7% *	30.3% *	58.7%	11.0% *	15.3%	36.1%	16.1%
Percent low wage employees **								
50% or more low wage	18.9%	65.6%	38.8%	28.3%	9.0% *	6.1% *	48.6%	8.6%
Less than 50% low wage	20.9%	55.6%	43.2%	21.9%	15.2%	11.5%	42.1%	13.7%
Unknown	10.8%	36.0% *	31.7%	34.0%	8.7%	10.5%	25.4%	10.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.D.4.a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	0.92%	2.10%	1.27%	1.62%	1.36%	1.29%	0.89%	0.98%
Industry group **								
Agric., fish., forest.	5.81%	3.93%	13.68%	14.92% *	15.78%	0.90% *	5.59%	6.81% *
Mining and manufacturing	1.50%	4.85%	4.92%	4.43%	2.01%	2.46%	4.81%	1.39%
Construction	4.49%	5.34%	4.39%	4.58%	8.53%	7.94% *	3.78%	6.03%
Utilities and transp.	5.22%	8.89%	7.52%	6.85%	6.16%	6.51% *	5.53%	5.68%
Wholesale trade	2.49%	6.47%	7.02%	6.49%	4.94% *	3.49% *	2.96%	2.59%
Fin. svs. and real est.	0.94%	4.20%	8.86%	2.03% *	4.32% *	0.92%	5.59%	0.81%
Retail trade	1.76%	4.78%	3.85%	2.17%	3.78% *	2.42% *	2.88%	1.95%
Professional services	1.51%	3.73%	3.99%	2.37%	2.56%	1.98%	1.65%	1.64%
Other Services	1.23%	3.48%	5.69%	4.96%	4.40%	1.33% *	3.26%	1.29%
Ownership								
For profit, incorporated	0.95%	2.46%	1.26%	1.65%	1.34%	1.51%	1.14%	1.10%
For profit, unincorporated	3.43%	3.87%	9.52% *	6.63% *	5.60% *	1.95% *	4.10%	4.00% *
Nonprofit	2.19%	6.20%	8.26%	4.51%	2.30%	2.01%	4.30%	1.98%
Unknown	1.82% *	*****	31.62% *	8.04% *	5.18% *	1.84% *	13.46% *	1.89% *
Age of firm								
Less than 5 years	4.36%	4.54%	5.44%	5.44% *	4.22% *	5.74% *	3.53%	4.94% *
5-9 years	2.21%	4.64%	5.26%	4.98%	2.54% *	2.12% *	2.62%	1.59% *
10-19 years	1.57%	3.03%	3.36%	2.97%	4.32%	2.99% *	1.56%	2.02%
20 or more years	1.47%	3.03%	2.93%	2.73%	1.94%	1.73%	1.55%	1.49%
Unknown	1.17%	13.55% *	*****	*****	2.95% *	1.28%	9.99% *	1.17%
Multi/single status								
2 or more locations	1.03%	13.08% *	5.88%	2.86%	1.65%	1.30%	2.35%	1.06%
1 location only	1.17%	2.04%	1.56%	1.39%	2.18%	5.75% *	1.08%	1.97%
Percent full-time employees								
Less than 25%	3.93%	4.05%	10.23%	9.53%	8.16% *	1.74% *	3.44%	3.31% *
25-49%	4.24%	7.54%	7.96%	8.26%	2.95% *	5.76%	6.51%	4.83%
50-74%	1.50%	4.71%	7.62%	3.29%	3.39% *	1.26% *	3.87%	0.96%
75% or more	0.98%	2.42%	0.84%	1.68%	1.45%	1.34%	1.09%	1.00%
Union presence								
No union employees	0.69%	2.25%	1.94%	1.80%	1.08%	1.05%	1.05%	0.62%
Has union employees	2.14%	7.86%	5.80%	4.34%	4.74%	2.04%	3.38%	2.17%
Unknown	4.14%	15.01% *	11.08% *	15.83%	5.94% *	4.21%	10.26%	4.30%
Percent low wage employees **								
50% or more low wage	0.96%	3.31%	7.14%	6.01%	2.83% *	2.25% *	3.46%	1.54%
Less than 50% low wage	0.69%	2.63%	0.87%	1.69%	1.66%	1.21%	1.27%	0.72%
Unknown	1.77%	12.52% *	7.70%	9.09%	2.43%	1.91%	6.74%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.

Table I.E.1(2001) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	5,462.71	5,801.13	5,657.13	5,502.29	5,593.29	5,363.48	5,709.35	5,411.08
Industry group **								
Agric., fish., forest.	5,335.02	5,630.29	6,937.33	5,232.21	5,321.92	4,751.34	5,916.80	4,991.18
Mining and manufacturing	5,277.13	5,772.31	5,495.08	5,182.99	5,441.85	5,194.84	5,501.11	5,249.77
Construction	5,206.20	5,144.25	5,019.48	5,035.95	4,516.20	6,069.91	5,131.66	5,279.15
Utilities and transp.	5,615.98	6,539.91	5,615.20	5,478.04	5,811.70	5,583.00	5,701.39	5,610.27
Wholesale trade	5,138.76	5,817.45	5,969.41	5,308.31	5,082.13	4,938.52	5,549.32	5,024.03
Fin. svs. and real est.	5,598.84	6,340.10	6,054.73	6,436.05	5,427.44	5,482.52	6,456.19	5,486.02
Retail trade	5,342.66	5,587.57	5,610.63	5,288.82	5,386.63	5,263.38	5,515.63	5,283.77
Professional services	5,507.05	5,960.34	5,873.97	5,678.71	5,743.63	5,320.30	5,867.07	5,424.94
Other Services	5,860.94	5,833.32	5,573.42	5,827.55	6,375.54	5,687.41	5,892.04	5,854.62
Ownership								
For profit, incorporated	5,415.33	5,811.30	5,614.62	5,405.62	5,419.10	5,362.55	5,676.47	5,361.00
For profit, unincorporated	5,890.49	5,943.06	6,173.01	5,371.71	6,244.17	5,736.58	5,862.20	5,906.79
Nonprofit	5,632.09	5,438.94	5,532.45	6,189.90	5,908.36	5,398.78	5,691.34	5,622.82
Unknown	5,254.50	*****	*****	7,180.14	5,827.33	5,158.56	7,200.00 *	5,212.11
Age of firm								
Less than 5 years	5,618.51	5,671.99	5,813.04	5,195.25	4,913.26	6,475.49	5,570.13	5,676.31
5-9 years	5,329.97	5,488.40	5,565.51	5,419.44	5,051.26	5,131.54	5,516.63	5,161.44
10-19 years	5,506.30	5,925.72	5,369.16	5,577.62	5,217.20	5,564.13	5,706.83	5,356.09
20 or more years	5,555.02	5,889.39	5,787.64	5,522.29	5,759.43	5,423.52	5,795.98	5,509.06
Unknown	5,265.34	6,501.96	4,461.32 *	4,725.59	5,264.11	5,266.08	5,071.41	5,266.08
Multi/single status								
2 or more locations	5,395.88	6,498.16	5,996.91	5,605.38	5,604.88	5,332.36	5,810.27	5,384.27
1 location only	5,639.32	5,777.36	5,609.94	5,469.46	5,571.13	6,377.53	5,696.33	5,567.20
Percent full-time employees								
Less than 25%	4,940.40	5,024.65	6,247.84	5,118.72	5,345.04	4,626.42	5,562.08	4,802.41
25-49%	5,438.74	5,980.76	5,895.34	5,398.53	5,572.81	5,320.19	5,934.79	5,354.20
50-74%	5,544.92	5,861.67	5,846.55	5,733.22	5,990.73	5,318.18	5,835.26	5,477.66
75% or more	5,463.92	5,800.80	5,625.17	5,490.54	5,564.83	5,380.67	5,692.69	5,416.24
Union presence								
No union employees	5,493.67	5,789.29	5,700.56	5,478.77	5,505.86	5,416.00	5,706.47	5,432.20
Has union employees	5,344.22	5,936.66	5,109.98	5,818.73	6,121.59	5,203.43	5,714.38	5,326.31
Unknown	5,484.19	6,995.45	5,632.34	5,472.09	5,503.04	5,473.69	6,105.99	5,474.82
Percent low wage employees **								
50% or more low wage	5,305.47	5,570.74	5,571.81	5,374.92	5,386.80	5,027.36	5,558.33	5,226.30
Less than 50% low wage	5,606.59	5,841.91	5,688.62	5,542.62	5,701.63	5,508.86	5,745.43	5,555.40
Unknown	5,281.24	5,781.37	4,619.95	4,913.11	5,021.42	5,295.11	5,175.72	5,282.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.1(2001) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	37.15	171.27	82.84	65.51	114.67	48.29	79.89	42.84
Industry group **								
Agric., fish., forest.	250.20	622.01	1,547.85	707.90	785.83	588.74	495.08	328.20
Mining and manufacturing	75.70	214.56	269.84	150.37	137.59	108.76	110.55	82.51
Construction	121.38	413.30	214.02	231.65	251.12	348.06	187.55	198.00
Utilities and transp.	165.43	670.01	740.71	236.21	375.62	212.31	458.73	176.88
Wholesale trade	107.97	336.79	360.36	164.90	211.92	181.83	181.22	142.00
Fin. svs. and real est.	123.85	223.02	225.73	160.81	215.41	160.32	164.14	141.09
Retail trade	68.45	266.62	225.32	197.49	162.92	77.08	150.99	75.76
Professional services	72.20	252.87	204.05	104.09	157.34	92.18	164.39	81.39
Other Services	154.33	430.97	293.35	174.02	458.38	149.43	120.85	188.68
Ownership								
For profit, incorporated	38.36	159.53	85.00	108.04	87.11	54.18	95.90	37.68
For profit, unincorporated	195.34	181.08	267.63	220.47	459.41	285.47	170.94	276.52
Nonprofit	108.95	593.54	226.45	187.91	185.98	164.67	312.21	119.78
Unknown	188.60	*****	*****	1,867.02	485.00	194.01	2,276.84 *	190.92
Age of firm								
Less than 5 years	108.26	217.04	468.69	236.47	132.52	209.24	211.22	146.39
5-9 years	85.56	237.79	253.22	206.55	145.27	192.60	177.08	134.62
10-19 years	115.69	246.21	137.68	183.87	211.77	193.59	144.36	121.19
20 or more years	42.80	263.74	115.44	68.75	141.92	66.95	94.23	48.91
Unknown	68.62	1,938.59	1,344.14 *	1,151.63	360.41	75.50	1,038.56	68.14
Multi/single status								
2 or more locations	39.08	644.92	343.96	147.35	114.09	37.67	149.28	41.48
1 location only	65.97	168.95	82.57	91.47	226.17	385.11	100.24	173.61
Percent full-time employees								
Less than 25%	123.55	514.05	288.79	341.55	315.95	153.66	232.18	141.52
25-49%	129.35	416.24	336.32	247.85	222.67	166.48	180.59	135.78
50-74%	107.78	216.67	278.34	173.26	214.65	84.04	108.46	113.66
75% or more	41.32	201.12	93.12	74.62	128.64	53.26	91.44	47.80
Union presence								
No union employees	33.48	181.22	76.22	70.98	131.71	52.13	86.72	41.53
Has union employees	100.02	379.06	251.98	194.84	289.28	113.56	304.18	96.69
Unknown	111.76	1,794.63	1,057.48	658.94	312.90	121.66	745.72	113.04
Percent low wage employees **								
50% or more low wage	72.15	172.24	304.80	68.09	169.78	75.35	157.10	87.07
Less than 50% low wage	51.02	195.13	81.51	82.35	128.50	81.32	87.33	64.03
Unknown	52.09	533.44	589.06	266.75	371.82	55.10	293.68	50.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.2(2001) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	1,070.01	1,004.34	1,270.68	1,424.35	1,366.12	898.24	1,241.99	1,034.01
Industry group **								
Agric., fish., forest.	766.38	691.97 *	152.36 *	793.64	1,619.72	777.02	557.88 *	889.60
Mining and manufacturing	790.92	1,012.95 *	1,121.63	1,239.56	884.24	617.70	1,258.95	733.74
Construction	1,274.92	1,045.98	1,197.10	1,423.36	1,314.00	1,307.83	1,174.14	1,373.56
Utilities and transp.	771.48	1,622.26 *	1,508.49 *	1,259.83	1,000.47	669.81	1,589.19	716.81
Wholesale trade	817.87	792.90	1,287.03	1,094.73	1,324.66	553.64	1,013.11	763.31
Fin. svs. and real est.	1,156.90	950.60	1,438.58	1,303.38	1,684.42	1,052.74	1,119.81	1,161.78
Retail trade	1,468.05	866.04	1,939.55	1,971.90	2,146.72	1,126.90	1,621.90	1,415.68
Professional services	1,062.16	1,214.07	1,169.73	1,472.33	1,549.75	839.06	1,275.13	1,013.59
Other Services	1,463.17	695.54	1,070.76	1,643.57	1,583.11	1,509.40	1,154.92	1,525.77
Ownership								
For profit, incorporated	1,037.77	954.95	1,279.41	1,430.98	1,375.12	855.40	1,236.72	996.37
For profit, unincorporated	1,320.80	1,417.34	1,508.05	1,592.35	1,398.16	943.57	1,531.64	1,199.29
Nonprofit	1,219.50	503.56	985.67	1,248.13	1,376.55	1,220.15	877.61	1,273.01
Unknown	889.88	*****	*****	1,301.95	704.63 *	893.28	1,440.00 *	877.89
Age of firm								
Less than 5 years	1,100.20	992.50	1,569.05	1,350.49	745.64	824.23	1,303.55	857.28
5-9 years	1,180.27	985.53	1,345.71	1,282.14	1,501.65	955.89	1,199.40	1,163.00
10-19 years	1,345.58	1,093.92	1,384.71	1,638.31	1,308.26	1,211.01	1,319.37	1,365.22
20 or more years	1,087.12	964.49	1,173.91	1,385.62	1,383.95	885.46	1,212.94	1,063.12
Unknown	905.59	255.52 *	243.71 *	480.41 *	1,539.00	886.92	334.41 *	907.76
Multi/single status								
2 or more locations	964.85	1,019.42 *	1,256.29	1,247.46	1,407.05	858.26	1,334.41	954.50
1 location only	1,347.88	1,003.83	1,272.68	1,480.67	1,287.89	2,200.97	1,230.07	1,496.91
Percent full-time employees								
Less than 25%	1,105.19	536.61 *	1,165.92 *	2,014.42	1,296.27	958.95	1,011.76	1,125.93
25-49%	1,140.31	1,068.59	973.26 *	1,453.04	2,462.66	817.58	1,181.47	1,133.30
50-74%	1,148.03	803.53	1,183.94	1,774.99	1,635.32	957.92	1,193.78	1,137.43
75% or more	1,059.86	1,044.46	1,287.59	1,386.42	1,315.92	894.53	1,252.35	1,019.74
Union presence								
No union employees	1,232.24	1,026.73	1,335.22	1,456.87	1,467.12	1,085.93	1,276.53	1,219.45
Has union employees	618.38	348.82 *	440.02 *	998.66	810.11	577.38	684.66	615.17
Unknown	703.01	203.58 *	1,529.77 *	1,360.01	1,114.85 *	670.04	858.51 *	700.67
Percent low wage employees **								
50% or more low wage	1,317.55	824.95	1,176.45	1,744.31	1,632.07	921.39	1,256.21	1,336.75
Less than 50% low wage	1,159.71	1,036.78	1,294.74	1,383.17	1,343.03	946.57	1,250.57	1,126.21
Unknown	876.35	973.15 *	668.37 *	1,180.28	1,065.06	865.15	880.85	876.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	29.12	46.39	113.19	47.58	47.66	40.16	57.86	35.18
Industry group **								
Agric., fish., forest.	157.10	315.78 *	236.52 *	231.14	332.93	148.49	272.76 *	119.78
Mining and manufacturing	25.33	327.18 *	250.40	73.11	70.99	13.82	159.99	19.35
Construction	83.44	135.99	178.24	153.94	198.92	223.82	118.94	106.28
Utilities and transp.	153.58	657.21 *	490.31 *	231.61	195.92	196.43	263.60	164.35
Wholesale trade	81.52	154.44	219.17	124.16	163.41	101.76	95.85	86.57
Fin. svs. and real est.	43.27	169.25	278.15	208.12	238.88	64.99	122.81	40.13
Retail trade	78.63	195.86	260.42	87.33	126.21	79.19	171.37	69.54
Professional services	40.15	85.77	162.20	150.63	67.45	47.54	101.95	46.17
Other Services	129.52	131.40	197.72	93.80	128.11	176.41	115.74	140.02
Ownership								
For profit, incorporated	27.73	59.49	104.48	62.72	56.81	31.97	65.33	24.89
For profit, unincorporated	64.87	111.89	313.20	201.88	166.32	60.97	83.00	85.51
Nonprofit	135.03	122.04	237.57	58.89	131.74	208.78	157.99	158.55
Unknown	84.76	*****	*****	369.03	273.71 *	95.31	455.37 *	88.02
Age of firm								
Less than 5 years	120.91	238.92	340.98	143.28	211.14	105.57	153.25	125.39
5-9 years	55.75	169.06	164.99	202.96	92.94	165.83	91.39	64.88
10-19 years	74.91	139.02	117.44	116.12	73.89	165.57	102.90	64.49
20 or more years	46.78	92.18	118.84	49.90	72.34	74.16	65.37	58.20
Unknown	39.30	82.92 *	78.04 *	282.90 *	261.97	40.93	251.60 *	39.20
Multi/single status								
2 or more locations	23.76	404.27 *	166.86	91.04	63.77	28.89	113.76	24.31
1 location only	59.87	52.88	111.93	47.20	44.84	498.84	56.02	112.64
Percent full-time employees								
Less than 25%	98.49	164.61 *	428.60 *	286.29	260.55	135.32	288.22	108.52
25-49%	80.07	194.98	302.63 *	275.66	296.95	138.50	203.39	120.16
50-74%	62.67	149.79	193.47	180.14	135.82	84.06	102.71	78.57
75% or more	32.51	51.32	117.44	56.89	62.43	43.41	61.55	38.81
Union presence								
No union employees	29.92	44.73	120.76	52.85	46.48	49.09	60.37	41.09
Has union employees	33.66	199.66 *	184.26 *	146.98	114.24	37.42	177.46	31.28
Unknown	59.87	277.05 *	467.43 *	297.41	339.59 *	69.55	349.35 *	62.88
Percent low wage employees **								
50% or more low wage	46.73	152.38	186.34	159.58	88.91	90.10	120.81	59.61
Less than 50% low wage	47.34	59.47	115.64	56.45	57.96	96.89	60.07	66.39
Unknown	28.76	304.99 *	235.81 *	297.39	186.55	30.23	191.26	28.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.3(2001) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	19.6%	17.3%	22.5%	25.9%	24.4%	16.7%	21.8%	19.1%
Industry group **								
Agric., fish., forest.	14.4%	12.3% *	2.2% *	15.2% *	30.4%	16.4%	9.4% *	17.8%
Mining and manufacturing	15.0%	17.5%	20.4%	23.9%	16.2%	11.9%	22.9%	14.0%
Construction	24.5%	20.3%	23.8%	28.3%	29.1%	21.5%	22.9%	26.0%
Utilities and transp.	13.7%	24.8% *	26.9%	23.0%	17.2%	12.0%	27.9%	12.8%
Wholesale trade	15.9%	13.6%	21.6%	20.6%	26.1%	11.2%	18.3%	15.2%
Fin. svs. and real est.	20.7%	15.0%	23.8%	20.3%	31.0%	19.2%	17.3%	21.2%
Retail trade	27.5%	15.5%	34.6%	37.3%	39.9%	21.4%	29.4%	26.8%
Professional services	19.3%	20.4%	19.9%	25.9%	27.0%	15.8%	21.7%	18.7%
Other Services	25.0%	11.9%	19.2%	28.2%	24.8%	26.5%	19.6%	26.1%
Ownership								
For profit, incorporated	19.2%	16.4%	22.8%	26.5%	25.4%	16.0%	21.8%	18.6%
For profit, unincorporated	22.4%	23.8%	24.4%	29.6%	22.4%	16.4%	26.1%	20.3%
Nonprofit	21.7%	9.3% *	17.8%	20.2%	23.3%	22.6%	15.4%	22.6%
Unknown	16.9%	*****	*****	18.1%	12.1% *	17.3%	20.0% *	16.8%
Age of firm								
Less than 5 years	19.6%	17.5%	27.0% *	26.0%	15.2%	12.7%	23.4%	15.1%
5-9 years	22.1%	18.0%	24.2%	23.7%	29.7%	18.6%	21.7%	22.5%
10-19 years	24.4%	18.5%	25.8%	29.4%	25.1%	21.8%	23.1%	25.5%
20 or more years	19.6%	16.4%	20.3%	25.1%	24.0%	16.3%	20.9%	19.3%
Unknown	17.2%	3.9% *	5.5% *	10.2% *	29.2%	16.8%	6.6% *	17.2%
Multi/single status								
2 or more locations	17.9%	15.7% *	20.9%	22.3%	25.1%	16.1%	23.0%	17.7%
1 location only	23.9%	17.4%	22.7%	27.1%	23.1%	34.5%	21.6%	26.9%
Percent full-time employees								
Less than 25%	22.4%	10.7% *	18.7% *	39.4%	24.3%	20.7%	18.2%	23.4%
25-49%	21.0%	17.9%	16.5% *	26.9%	44.2%	15.4%	19.9%	21.2%
50-74%	20.7%	13.7%	20.3%	31.0%	27.3%	18.0%	20.5%	20.8%
75% or more	19.4%	18.0%	22.9%	25.3%	23.6%	16.6%	22.0%	18.8%
Union presence								
No union employees	22.4%	17.7%	23.4%	26.6%	26.6%	20.1%	22.4%	22.4%
Has union employees	11.6%	5.9% *	8.6% *	17.2%	13.2%	11.1%	12.0%	11.5%
Unknown	12.8%	2.9% *	27.2%	24.9%	20.3%	12.2%	14.1% *	12.8%
Percent low wage employees **								
50% or more low wage	24.8%	14.8%	21.1%	32.5%	30.3%	18.3%	22.6%	25.6%
Less than 50% low wage	20.7%	17.7%	22.8%	25.0%	23.6%	17.2%	21.8%	20.3%
Unknown	16.6%	16.8% *	14.5% *	24.0%	21.2%	16.3%	17.0%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.3(2001) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0.51%	0.81%	2.03%	0.80%	0.68%	0.77%	0.85%	0.60%
Industry group **								
Agric., fish., forest.	2.87%	4.75% *	5.13% *	4.60% *	6.19%	3.74%	4.89% *	2.08%
Mining and manufacturing	0.52%	5.10%	3.46%	1.68%	1.41%	0.45%	3.08%	0.40%
Construction	1.52%	3.68%	3.86%	3.40%	4.68%	4.65%	1.96%	2.70%
Utilities and transp.	2.58%	10.49% *	7.06%	4.46%	4.12%	3.35%	4.37%	2.78%
Wholesale trade	1.74%	3.25%	3.33%	2.48%	3.77%	2.15%	1.88%	1.98%
Fin. svs. and real est.	0.86%	2.50%	4.53%	2.91%	3.91%	1.39%	1.97%	0.91%
Retail trade	1.34%	3.80%	4.52%	1.14%	2.32%	1.43%	3.01%	1.05%
Professional services	0.79%	1.02%	3.03%	2.36%	1.24%	1.07%	1.69%	1.03%
Other Services	1.61%	2.51%	3.33%	1.77%	1.86%	2.86%	1.99%	1.63%
Ownership								
For profit, incorporated	0.53%	0.89%	1.86%	1.20%	1.04%	0.64%	1.10%	0.50%
For profit, unincorporated	1.32%	1.99%	5.15%	3.00%	2.74%	1.97%	1.45%	1.64%
Nonprofit	2.52%	3.70% *	4.37%	1.15%	1.55%	3.51%	2.79%	2.64%
Unknown	1.46%	*****	*****	5.08%	7.15% *	1.57%	6.32% *	1.50%
Age of firm								
Less than 5 years	2.03%	3.99%	8.13% *	2.81%	4.41%	1.49%	2.53%	2.26%
5-9 years	0.88%	2.90%	2.78%	4.07%	2.01%	2.58%	1.22%	1.25%
10-19 years	1.35%	1.96%	1.93%	2.28%	1.77%	3.08%	1.66%	1.31%
20 or more years	0.75%	1.88%	2.03%	0.94%	1.07%	1.27%	0.86%	0.92%
Unknown	0.74%	1.27% *	1.79% *	5.20% *	4.25%	0.80%	3.31% *	0.74%
Multi/single status								
2 or more locations	0.43%	7.73% *	3.16%	1.59%	1.01%	0.57%	2.15%	0.43%
1 location only	0.87%	0.93%	2.01%	0.92%	1.12%	7.57%	0.74%	1.39%
Percent full-time employees								
Less than 25%	2.44%	3.31% *	7.19% *	4.67%	4.91%	3.72%	4.75%	2.54%
25-49%	1.65%	4.00%	5.86% *	4.58%	4.82%	3.06%	3.90%	2.40%
50-74%	1.14%	2.41%	3.62%	2.96%	2.65%	1.61%	1.70%	1.51%
75% or more	0.57%	1.16%	2.17%	0.99%	0.91%	0.83%	0.91%	0.67%
Union presence								
No union employees	0.50%	0.81%	2.18%	0.90%	0.54%	0.96%	0.87%	0.65%
Has union employees	0.63%	3.36% *	3.41% *	2.37%	1.57%	0.77%	2.79%	0.60%
Unknown	1.08%	5.65% *	8.01%	5.54%	6.00%	1.23%	6.44% *	1.13%
Percent low wage employees **								
50% or more low wage	1.06%	2.80%	3.81%	3.17%	2.12%	1.83%	2.56%	1.05%
Less than 50% low wage	0.78%	1.06%	2.07%	1.01%	0.78%	1.78%	0.87%	1.04%
Unknown	0.56%	6.55% *	5.78% *	4.92%	3.41%	0.61%	3.41%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
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***** No estimate available. No reported values in cell.

Table I.E.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2001

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	17.3%	14.3%	15.4%	16.2%	15.9%	18.7%	15.3%	17.8%
Industry group **								
Agric., fish., forest.	18.4%	17.9%	21.7% *	20.8%	10.9% *	19.6%	18.6%	18.4%
Mining and manufacturing	18.3%	17.0%	15.2%	18.2%	18.5%	18.6%	17.4%	18.4%
Construction	15.7%	14.1%	16.8%	16.4%	10.8%	21.6%	15.1%	16.4%
Utilities and transp.	18.9%	15.3%	19.3%	18.2%	15.3%	19.5%	15.8%	19.1%
Wholesale trade	19.1%	16.3%	17.2%	15.6%	14.7%	23.0%	17.5%	19.6%
Fin. svs. and real est.	19.9%	15.3%	16.3%	22.6%	18.0%	20.3%	20.1%	19.8%
Retail trade	14.8%	13.4%	14.2%	16.8%	15.7%	14.4%	14.8%	14.8%
Professional services	17.6%	14.4%	16.2%	15.0%	15.9%	19.4%	14.9%	18.3%
Other Services	13.8%	11.9%	11.7%	11.1%	13.4%	15.5%	10.9%	14.6%
Ownership								
For profit, incorporated	17.6%	14.6%	15.8%	16.6%	16.1%	18.9%	15.7%	18.1%
For profit, unincorporated	16.2%	13.7%	14.1%	16.6%	16.4%	19.3%	14.3%	17.5%
Nonprofit	16.2%	14.3%	13.7%	13.1%	14.5%	18.8%	13.1%	16.8%
Unknown	16.6%	*****	*****	20.7%	21.1%	16.2%	22.3% *	16.5%
Age of firm								
Less than 5 years	16.1%	15.1%	18.9%	13.8%	17.2%	17.5%	15.8%	16.5%
5-9 years	16.5%	14.8%	14.8%	17.8%	12.8%	22.6%	14.6%	18.7%
10-19 years	16.4%	14.1%	14.1%	16.2%	18.2%	18.5%	15.1%	17.5%
20 or more years	17.0%	14.1%	15.4%	16.2%	15.7%	18.5%	15.3%	17.4%
Unknown	18.7%	17.5% *	39.8% *	16.2%	14.9%	18.8%	23.5%	18.6%
Multi/single status								
2 or more locations	18.2%	19.3%	19.5%	17.2%	16.3%	18.7%	18.3%	18.2%
1 location only	15.3%	14.2%	14.9%	15.9%	15.2%	18.6%	14.9%	15.9%
Percent full-time employees								
Less than 25%	14.7%	16.1%	15.0%	10.7%	15.5%	15.4%	12.6%	15.3%
25-49%	13.2%	15.8%	11.0%	13.4%	13.0%	13.2%	11.9%	13.4%
50-74%	13.3%	15.5%	11.2%	14.5%	12.8%	13.1%	13.7%	13.2%
75% or more	18.1%	14.1%	16.0%	16.5%	16.3%	19.8%	15.6%	18.7%
Union presence								
No union employees	17.2%	14.5%	15.3%	16.3%	15.7%	19.0%	15.3%	17.8%
Has union employees	17.6%	11.1%	17.9%	16.3%	16.0%	18.1%	15.9%	17.7%
Unknown	18.0%	9.4% *	5.1% *	9.5% *	21.7%	18.4%	8.3% *	18.4%
Percent low wage employees **								
50% or more low wage	14.4%	14.7%	12.2%	13.8%	14.7%	15.1%	12.8%	15.0%
Less than 50% low wage	17.4%	14.3%	15.9%	16.7%	16.1%	20.0%	15.7%	18.1%
Unknown	18.1%	14.2%	13.6%	13.9%	16.2%	18.3%	13.3%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2001

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	0.31%	0.52%	0.49%	0.49%	0.82%	0.39%	0.38%	0.33%
Industry group **								
Agric., fish., forest.	1.75%	3.05%	6.78% *	5.15%	4.52% *	3.46%	2.35%	3.34%
Mining and manufacturing	0.58%	2.44%	1.36%	1.01%	1.89%	0.65%	0.71%	0.62%
Construction	1.22%	1.47%	0.88%	1.49%	2.24%	2.73%	1.22%	1.70%
Utilities and transp.	1.30%	2.20%	4.44%	2.39%	4.00%	1.50%	2.62%	1.46%
Wholesale trade	1.56%	1.92%	2.84%	2.30%	2.10%	3.29%	1.28%	2.01%
Fin. svs. and real est.	0.83%	1.42%	1.82%	3.68%	1.16%	1.20%	1.69%	0.89%
Retail trade	1.05%	1.13%	1.83%	1.56%	1.44%	1.19%	1.23%	1.09%
Professional services	0.49%	0.59%	0.95%	0.99%	0.78%	0.63%	0.52%	0.58%
Other Services	0.60%	1.18%	1.63%	0.56%	1.45%	0.82%	0.48%	0.80%
Ownership								
For profit, incorporated	0.42%	0.68%	0.72%	0.66%	1.06%	0.57%	0.49%	0.46%
For profit, unincorporated	0.45%	0.95%	1.22%	2.13%	2.01%	1.87%	0.81%	0.88%
Nonprofit	0.54%	1.41%	1.84%	0.81%	0.89%	1.12%	0.83%	0.57%
Unknown	1.68%	*****	*****	5.81%	3.58%	1.73%	7.05% *	1.68%
Age of firm								
Less than 5 years	0.77%	0.80%	3.06%	1.45%	2.55%	2.57%	1.22%	1.33%
5-9 years	0.93%	1.00%	1.24%	2.20%	1.57%	2.25%	1.11%	1.37%
10-19 years	0.63%	0.97%	1.08%	1.12%	1.49%	1.34%	0.86%	1.05%
20 or more years	0.37%	0.72%	0.74%	0.56%	0.86%	0.57%	0.44%	0.40%
Unknown	0.69%	5.40% *	13.23% *	4.58%	1.43%	0.71%	5.93%	0.68%
Multi/single status								
2 or more locations	0.30%	3.27%	2.08%	0.93%	0.80%	0.41%	1.23%	0.29%
1 location only	0.49%	0.51%	0.53%	0.55%	1.53%	1.91%	0.34%	0.97%
Percent full-time employees								
Less than 25%	0.98%	3.88%	1.39%	1.21%	2.51%	1.72%	1.71%	1.29%
25-49%	1.17%	2.62%	1.78%	2.16%	2.28%	1.42%	1.57%	1.41%
50-74%	0.73%	0.87%	1.17%	1.26%	0.78%	1.30%	0.70%	0.85%
75% or more	0.30%	0.64%	0.55%	0.58%	0.92%	0.41%	0.46%	0.33%
Union presence								
No union employees	0.37%	0.52%	0.56%	0.57%	0.78%	0.41%	0.40%	0.41%
Has union employees	0.51%	3.15%	2.86%	2.14%	1.38%	0.63%	1.94%	0.58%
Unknown	1.24%	3.58% *	5.14% *	4.47% *	4.62%	1.44%	2.91% *	1.28%
Percent low wage employees **								
50% or more low wage	0.36%	0.67%	1.35%	0.63%	0.77%	1.25%	0.50%	0.62%
Less than 50% low wage	0.41%	0.59%	0.64%	0.57%	1.04%	0.76%	0.47%	0.56%
Unknown	0.59%	3.12%	3.90%	2.78%	1.42%	0.60%	1.45%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.4.a(2001) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	12.7%	36.7%	34.0%	19.0%	10.5%	7.6%	31.1%	8.8%
Industry group **								
Agric., fish., forest.	25.3%	43.6%	91.7%	22.1% *	11.7% *	*****	57.8%	6.1% *
Mining and manufacturing	11.9%	39.5%	24.3%	18.5%	13.6%	7.8%	26.1%	10.1%
Construction	28.0%	40.2%	47.8%	34.7%	10.8% *	4.8% *	43.6%	12.8% *
Utilities and transp.	15.7%	32.9% *	26.1% *	28.5% *	24.2%	13.2%	25.7% *	15.0%
Wholesale trade	18.7%	39.0%	15.7% *	21.0%	5.7% *	20.0% *	25.8%	16.8% *
Fin. svs. and real est.	5.1%	37.3%	27.8% *	14.4%	4.6% *	1.9%	25.5%	2.4%
Retail trade	10.2%	37.7%	25.5%	9.7%	10.2% *	3.3% *	23.7%	5.5%
Professional services	14.3%	33.7%	33.6%	17.1%	10.4%	10.3%	31.9%	10.3%
Other Services	10.0%	35.2%	47.2%	19.0%	8.1% *	1.6% *	35.6%	4.8%
Ownership								
For profit, incorporated	12.8%	36.7%	32.3%	19.2%	9.6%	8.3%	30.3%	9.1%
For profit, unincorporated	16.8%	35.3%	26.3% *	12.8% *	16.3%	3.2% *	28.3%	10.1% *
Nonprofit	13.0%	38.8%	54.5%	24.7%	10.8%	5.4% *	43.6%	8.2%
Unknown	4.2% *	*****	*****	*****	13.7% *	3.6% *	*****	4.3% *
Age of firm								
Less than 5 years	18.7%	41.1%	19.9% *	15.9% *	4.7% *	3.0% *	28.3%	7.3% *
5-9 years	21.1%	43.5%	42.3%	13.7% *	4.4% *	6.8% *	35.7%	7.9% *
10-19 years	18.4%	31.0%	27.7%	18.2%	17.1%	4.1% *	27.8%	11.3%
20 or more years	14.8%	36.7%	37.7%	20.6%	10.2%	11.2%	32.5%	11.5%
Unknown	3.9%	*****	*****	1.4% *	2.7% *	3.9%	*****	3.9%
Multi/single status								
2 or more locations	8.2%	19.7% *	21.4%	15.1%	8.5%	7.6%	19.4%	7.9%
1 location only	24.4%	37.2%	35.8%	20.3%	14.4%	5.8% *	32.6%	14.1%
Percent full-time employees								
Less than 25%	9.2%	28.7%	37.0% *	20.4% *	6.9% *	2.1% *	35.0%	3.5% *
25-49%	14.3%	47.5%	42.3%	38.7%	4.1% *	7.4% *	42.6%	9.5%
50-74%	9.3%	40.3%	45.2%	11.3% *	6.4%	1.8% *	35.9%	3.1% *
75% or more	13.0%	35.8%	32.9%	19.2%	11.1%	8.2%	30.3%	9.4%
Union presence								
No union employees	11.9%	36.6%	31.4%	17.7%	9.3%	4.4% *	30.2%	6.6%
Has union employees	17.8%	45.2%	66.9%	37.2%	19.3%	15.0%	48.6%	16.3%
Unknown	6.2%	6.2% *	41.6% *	17.5% *	1.6% *	6.2% *	18.7% *	6.0% *
Percent low wage employees **								
50% or more low wage	12.3%	38.6%	28.3%	15.0%	5.0%	6.2% *	30.7%	6.5%
Less than 50% low wage	16.0%	37.1%	35.1%	19.7%	12.1%	7.8%	31.7%	10.2%
Unknown	7.7%	17.8% *	15.7% *	18.7% *	7.1% *	7.6%	14.8% *	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.
***** No estimate available. No reported values in cell.

Table I.E.4.a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

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	0.55%	2.87%	3.96%	0.78%	1.45%	0.87%	1.75%	0.65%
Industry group **								
Agric., fish., forest.	7.00%	12.37%	24.05%	17.30% *	8.54% *	*****	10.68%	2.84% *
Mining and manufacturing	0.94%	9.67%	3.34%	3.44%	3.34%	1.02%	2.60%	1.07%
Construction	3.62%	6.44%	6.32%	6.73%	7.45% *	5.29% *	3.71%	4.62% *
Utilities and transp.	2.96%	12.37% *	14.54% *	11.15% *	5.79%	3.26%	7.82% *	3.16%
Wholesale trade	5.11%	6.57%	9.19% *	4.63%	2.08% *	7.14% *	4.97%	5.45% *
Fin. svs. and real est.	1.09%	5.94%	8.63% *	4.03%	3.22% *	0.55%	5.10%	0.47%
Retail trade	1.11%	5.07%	4.51%	2.67%	3.99% *	1.16% *	2.60%	1.04%
Professional services	1.07%	2.90%	6.20%	2.83%	3.09%	1.35%	3.43%	1.18%
Other Services	1.05%	4.88%	6.36%	3.40%	2.44% *	0.83% *	3.73%	0.96%
Ownership								
For profit, incorporated	0.63%	2.87%	3.51%	1.38%	1.58%	1.03%	2.20%	0.90%
For profit, unincorporated	3.12%	3.69%	8.30% *	6.02% *	3.71%	1.88% *	3.39%	3.10% *
Nonprofit	1.13%	8.46%	9.56%	3.79%	2.66%	1.78% *	6.49%	1.44%
Unknown	2.04% *	*****	*****	*****	6.14% *	1.36% *	*****	2.04% *
Age of firm								
Less than 5 years	2.52%	3.68%	11.30% *	5.29% *	2.30% *	1.81% *	3.48%	3.15% *
5-9 years	2.40%	4.98%	7.79%	5.45% *	2.88% *	2.61% *	4.33%	2.39% *
10-19 years	2.29%	3.71%	3.98%	2.73%	4.26%	1.74% *	2.91%	2.59%
20 or more years	1.10%	4.51%	4.19%	2.27%	1.49%	1.58%	2.41%	1.21%
Unknown	0.65%	*****	*****	1.48% *	3.65% *	0.69%	*****	0.65%
Multi/single status								
2 or more locations	0.69%	11.47% *	3.69%	2.22%	1.43%	0.86%	2.69%	0.73%
1 location only	1.09%	2.80%	4.15%	0.90%	2.15%	5.43% *	1.75%	1.22%
Percent full-time employees								
Less than 25%	2.52%	7.80%	14.09% *	9.22% *	4.29% *	0.80% *	5.96%	1.62% *
25-49%	2.34%	9.77%	9.69%	8.97%	2.68% *	3.35% *	6.73%	2.70%
50-74%	1.66%	4.93%	6.97%	3.93% *	1.63%	1.53% *	3.25%	1.42% *
75% or more	0.64%	2.92%	4.03%	0.99%	1.57%	1.07%	1.81%	0.79%
Union presence								
No union employees	0.87%	2.84%	4.18%	0.65%	1.66%	1.52% *	1.82%	1.02%
Has union employees	1.60%	13.26%	11.26%	9.50%	4.89%	2.04%	8.11%	1.74%
Unknown	1.84%	10.08% *	13.88% *	8.03% *	7.33% *	1.93% *	12.78% *	1.86% *
Percent low wage employees **								
50% or more low wage	2.24%	6.09%	5.96%	3.02%	1.05%	4.14% *	5.39%	1.93%
Less than 50% low wage	0.89%	3.05%	4.40%	1.04%	1.99%	1.84%	2.18%	1.06%
Unknown	0.98%	15.45% *	8.52% *	9.69% *	4.38% *	1.19%	4.72% *	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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***** No estimate available. No reported values in cell.