Table I.A.1(2002) Number of private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,138,063	3,594,313	755,069	496,982	415,307	876,392	4,646,668	1,491,395
Industry group **								
Agric., fish., forest.	209,746	185,544	12,533	7,622	3,128	919 *	203,233	6,512
Mining and manufacturing	295,540	123,414	57,323	52,730	28,633	33,441	209,571	85,969
Construction	574,885	432,346	83,051	43,452	10,025	6,010	544,528	30,356
Utilities and transp.	155,759	83,281	19,676	13,976	12,650	26,176	110,197	45,562
Wholesale trade	362,541	198,689	54,600	33,149	31,430	44,674	269,927	92,614
Fin. svs. and real estate	685,850	344,808	44,114	39,334	56,681	200,913	409,694	276,156
Retail trade	984,493	481,376	118,745	69,613	74,935	239,823	640,906	343,587
Professional services	1,272,594	833,315	143,690	79,197	82,329	134,063	1,022,329	250,265
Other services	1,596,655	911,538	221,338	157,911	115,497	190,372	1,236,282	360,374
Ownership								
For profit, incorporated	3,988,899	2,035,181	568,438	377,883	289,232	718,165	2,830,246	1,158,652
For profit, unincorporated	1,418,270	1,194,208	109,617	49,039	34,477	30,930	1,335,558	82,712
Nonprofit	614,687	358,588	76,225	68,529	79,024	32,322	473,138	141,549
Unknown	116,207	6,336	789 *	1,532 *	12,576	94,974	7,726	108,481
Age of firm								
Less than 5 years	790,991	649,415	80,368	37,384	15,893	7,931	755,922	35,069
5-9 years	935,902	718,098	118,389	59,745	23,027	16,643	875,096	60,805
10-19 years	1,389,108	961,536	210,434	115,746	66,636	34,757	1,247,196	141,912
20 or more years	2,560,407	1,259,172	344,766	278,882	274,571	403,016	1,759,751	800,656
Unknown	461,655	6,093	1,111 *	5,226	35,181	414,044	8,703	452,952
Multi/single status								
2 or more locations	1,519,019	40,527	72,374	175,064	361,954	869,100	191,102	1,327,917
1 location only	4,619,044	3,553,786	682,694	321,918	53,354	7,292	4,455,566	163,478
Percent full-time employees								
Less than 25%	733,245	540,910	77,937	47,155	29,603	37,640	651,716	81,529
25-49 %	466,036	215,231	72,337	44,788	35,759	97,920	315,198	150,838
50-74 %	963,635	603,878	111,683	67,399	63,549	117,126	756,012	207,623
75% or more	3,975,147	2,234,294	493,111	337,640	286,396	623,706	2,923,742	1,051,405
Union presence								
No union employees	5,571,605	3,415,844	710,825	461,562	377,422	605,952	4,404,186	1,167,418
Has union employees	303,318	65,853	27,004	27,048	25,177	158,235	108,450	194,868
Unknown	263,140	112,617	17,240	8,371	12,708	112,204	134,032	129,108
Percent low-wage employees								
50% or more low wage	1,844,827	1,171,302	243,820	163,586	142,227	123,892	1,514,861	329,966
Less than 50% low wage	3,408,181	2,192,958	479,762	315,973	223,529	195,959	2,860,507	547,673
Unknown	885,056	230,054	31,486	17,424	49,551	556,541	271,300	613,756

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.A.1(2002) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,695	27,277	17,424	5,340	9,107	11,686	31,219	13,516
Industry group **								
Agric., fish., forest.	9,487	9,405	1,685	1,460	764	276 *	9,585	1,089
Mining and manufacturing	5,689	4,835	4,407	2,825	1,859	2,356	6,348	2,230
Construction	13,953	13,466	2,907	1,728	1,456	824	14,701	2,126
Utilities and transp.	8,410	6,367	2,303	1,008	1,342	3,540	7,357	3,232
Wholesale trade	12,335	12,226	4,698	2,685	3,230	5,112	11,143	4,489
Fin. svs. and real estate	15,955	10,755	2,350	1,870	3,642	10,993	12,086	12,100
Retail trade	13,957	4,457	5,648	3,307	3,669	10,818	5,164	11,690
Professional services	19,907	8,713	5,922	3,678	3,869	9,734	9,607	13,158
Other services	14,777	13,933	13,122	4,874	4,403	13,729	12,212	13,831
Ownership								
For profit, incorporated	18,568	17,104	15,259	6,846	6,893	10,323	21,719	11,760
For profit, unincorporated	19,671	20,030	6,426	4,508	2,361	3,280	18,159	3,476
Nonprofit	5,464	6,593	4,225	3,016	2,584	3,381	5,002	4,973
Unknown	10,948	1,788	350 *	493 *	2,381	11,488	1,926	11,329
Age of firm								
Less than 5 years	12,665	11,906	5,222	2,591	2,342	2,053	12,171	3,387
5-9 years	21,998	20,288	4,827	2,570	2,313	2,876	19,912	3,231
10-19 years	15,832	15,429	8,539	5,075	5,948	2,989	15,666	5,824
20 or more years	18,613	20,402	9,177	4,158	7,299	8,562	25,906	10,287
Unknown	12,574	1,250	586 *	924	2,383	11,770	1,330	12,397
Multi/single status								
2 or more locations	10,701	3,665	6,171	3,943	8,808	11,308	7,756	13,075
1 location only	27,181	26,896	15,451	5,266	2,092	1,389	26,219	3,257
Percent full-time employees								
Less than 25%	15,361	15,823	6,435	2,705	2,753	4,376	15,872	5,452
25-49 %	8,560	7,135	5,773	2,832	2,411	2,888	6,880	3,714
50-74 %	18,000	12,874	6,458	3,098	4,676	7,636	11,437	8,619
75% or more	32,560	29,269	16,417	4,785	6,947	16,436	34,735	17,730
Union presence								
No union employees	32,786	28,074	17,429	6,402	9,583	8,001	33,230	11,556
Has union employees	9,580	4,710	2,534	1,533	2,428	8,064	5,743	8,323
Unknown	10,288	4,990	2,187	1,304	1,486	9,257	4,734	9,274
Percent low-wage employees								
50% or more low wage	17,770	16,748	11,074	4,144	6,995	8,778	16,822	10,944
Less than 50% low wage	26,279	27,813	9,463	5,329	6,823	11,524	32,364	11,915
Unknown	12,878	6,854	2,924	1,950	3,293	10,838	7,466	11,817

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.A.1.a(2002) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,138,063	58.6%	12.3%	8.1%	6.8%	14.3%	75.7%	24.3%
Industry group **								
Agric., fish., forest.	209,746	88.5%	6.0%	3.6%	1.5%	0.4% *	96.9%	3.1%
Mining and manufacturing	295,540	41.8%	19.4%	17.8%	9.7%	11.3%	70.9%	29.1%
Construction	574,885	75.2%	14.4%	7.6%	1.7%	1.0%	94.7%	5.3%
Utilities and transp.	155,759	53.5%	12.6%	9.0%	8.1%	16.8%	70.7%	29.3%
Wholesale trade	362,541	54.8%	15.1%	9.1%	8.7%	12.3%	74.5%	25.5%
Fin. svs. and real estate	685,850	50.3%	6.4%	5.7%	8.3%	29.3%	59.7%	40.3%
Retail trade	984,493	48.9%	12.1%	7.1%	7.6%	24.4%	65.1%	34.9%
Professional services	1,272,594	65.5%	11.3%	6.2%	6.5%	10.5%	80.3%	19.7%
Other services	1,596,655	57.1%	13.9%	9.9%	7.2%	11.9%	77.4%	22.6%
Ownership								
For profit, incorporated	3,988,899	51.0%	14.3%	9.5%	7.3%	18.0%	71.0%	29.0%
For profit, unincorporated	1,418,270	84.2%	7.7%	3.5%	2.4%	2.2%	94.2%	5.8%
Nonprofit	614,687	58.3%	12.4%	11.1%	12.9%	5.3%	77.0%	23.0%
Unknown	116,207	5.5%	0.7% *	1.3% *	10.8%	81.7%	6.6%	93.4%
Age of firm								
Less than 5 years	790,991	82.1%	10.2%	4.7%	2.0%	1.0%	95.6%	4.4%
5-9 years	935,902	76.7%	12.6%	6.4%	2.5%	1.8%	93.5%	6.5%
10-19 years	1,389,108	69.2%	15.1%	8.3%	4.8%	2.5%	89.8%	10.2%
20 or more years	2,560,407	49.2%	13.5%	10.9%	10.7%	15.7%	68.7%	31.3%
Unknown	461,655	1.3%	0.2% *	1.1%	7.6%	89.7%	1.9%	98.1%
Multi/single status								
2 or more locations	1,519,019	2.7%	4.8%	11.5%	23.8%	57.2%	12.6%	87.4%
1 location only	4,619,044	76.9%	14.8%	7.0%	1.2%	0.2%	96.5%	3.5%
Percent full-time employees								
Less than 25%	733,245	73.8%	10.6%	6.4%	4.0%	5.1%	88.9%	11.1%
25-49 %	466,036	46.2%	15.5%	9.6%	7.7%	21.0%	67.6%	32.4%
50-74 %	963,635	62.7%	11.6%	7.0%	6.6%	12.2%	78.5%	21.5%
75% or more	3,975,147	56.2%	12.4%	8.5%	7.2%	15.7%	73.6%	26.4%
Union presence								
No union employees	5,571,605	61.3%	12.8%	8.3%	6.8%	10.9%	79.0%	21.0%
Has union employees	303,318	21.7%	8.9%	8.9%	8.3%	52.2%	35.8%	64.2%
Unknown	263,140	42.8%	6.6%	3.2%	4.8%	42.6%	50.9%	49.1%
Percent low-wage employees								
50% or more low wage	1,844,827	63.5%	13.2%	8.9%	7.7%	6.7%	82.1%	17.9%
Less than 50% low wage	3,408,181	64.3%	14.1%	9.3%	6.6%	5.7%	83.9%	16.1%
Unknown	885,056	26.0%	3.6%	2.0%	5.6%	62.9%	30.7%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.A.1.a(2002) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,695	0.30%	0.27%	0.09%	0.16%	0.21%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	9,487	1.21%	0.77%	0.81%	0.36%	0.14% *	0.53%	0.53%
Mining and manufacturing	5,689	1.45%	1.25%	0.96%	0.52%	1.02%	1.06%	1.06%
Construction	13,953	0.77%	0.59%	0.29%	0.26%	0.14%	0.43%	0.43%
Utilities and transp.	8,410	2.17%	1.18%	0.63%	0.93%	2.08%	1.79%	1.79%
Wholesale trade	12,335	2.19%	1.36%	0.77%	1.01%	1.09%	1.18%	1.18%
Fin. svs. and real estate	15,955	1.08%	0.40%	0.30%	0.54%	1.31%	1.39%	1.39%
Retail trade	13,957	0.67%	0.55%	0.36%	0.37%	0.77%	0.73%	0.73%
Professional services	19,907	0.73%	0.45%	0.27%	0.24%	0.63%	0.77%	0.77%
Other services	14,777	1.08%	0.74%	0.32%	0.26%	0.81%	0.74%	0.74%
Ownership								
For profit, incorporated	18,568	0.39%	0.33%	0.19%	0.17%	0.26%	0.32%	0.32%
For profit, unincorporated	19,671	0.35%	0.50%	0.32%	0.18%	0.22%	0.21%	0.21%
Nonprofit	5,464	0.87%	0.71%	0.48%	0.39%	0.54%	0.71%	0.71%
Unknown	10,948	1.58%	0.37% *	0.55% *	1.92%	2.77%	1.85%	1.85%
Age of firm								
Less than 5 years	12,665	0.64%	0.59%	0.36%	0.32%	0.24%	0.42%	0.42%
5-9 years	21,998	0.47%	0.62%	0.23%	0.25%	0.29%	0.26%	0.26%
10-19 years	15,832	0.72%	0.56%	0.38%	0.45%	0.21%	0.42%	0.42%
20 or more years	18,613	0.51%	0.31%	0.20%	0.34%	0.35%	0.55%	0.55%
Unknown	12,574	0.28%	0.13% *	0.21%	0.47%	0.62%	0.29%	0.29%
Multi/single status								
2 or more locations	10,701	0.25%	0.41%	0.25%	0.61%	0.48%	0.52%	0.52%
1 location only	27,181	0.34%	0.32%	0.11%	0.05%	0.03%	0.07%	0.07%
Percent full-time employees								
Less than 25%	15,361	1.39%	0.80%	0.40%	0.37%	0.60%	0.76%	0.76%
25-49 %	8,560	1.09%	1.16%	0.60%	0.49%	0.65%	0.64%	0.64%
50-74 %	18,000	0.75%	0.70%	0.31%	0.43%	0.65%	0.58%	0.58%
75% or more	32,560	0.46%	0.38%	0.12%	0.20%	0.40%	0.46%	0.46%
Union presence								
No union employees	32,786	0.30%	0.28%	0.13%	0.18%	0.14%	0.22%	0.22%
Has union employees	9,580	1.10%	0.94%	0.64%	0.72%	1.88%	1.62%	1.62%
Unknown	10,288	2.29%	0.80%	0.61%	0.55%	2.40%	2.27%	2.27%
Percent low-wage employees								
50% or more low wage	17,770	0.87%	0.56%	0.23%	0.36%	0.46%	0.55%	0.55%
Less than 50% low wage	26,279	0.45%	0.23%	0.17%	0.22%	0.35%	0.41%	0.41%
Unknown	12,878	0.75%	0.30%	0.23%	0.34%	0.73%	0.77%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.A.2(2002) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	36.8%	67.8%	82.4%	95.4%	98.8%	44.5%	96.5%
Industry group **								
Agric., fish., forest.	29.1%	24.7%	46.2%	70.2%	98.8%	100.0%	27.1%	91.2%
Mining and manufacturing	75.0%	52.4%	83.0%	90.3%	99.4%	100.0%	65.8%	97.5%
Construction	46.8%	35.4%	74.3%	90.5%	92.3%	100.0%	44.2%	93.4%
Utilities and transp.	60.6%	33.7%	78.0%	89.1%	97.5%	100.0%	44.6%	99.3%
Wholesale trade	70.2%	51.0%	84.6%	98.8%	96.3%	98.4%	60.8%	97.7%
Fin. svs. and real estate	70.0%	43.8%	82.9%	96.1%	98.4%	99.2%	50.5%	99.0%
Retail trade	62.6%	33.7%	69.4%	87.9%	94.1%	100.0%	43.7%	97.7%
Professional services	60.9%	45.3%	78.5%	92.1%	94.5%	99.9%	52.0%	97.3%
Other services	46.1%	26.4%	46.9%	63.5%	94.1%	95.9%	32.6%	92.3%
Ownership								
For profit, incorporated	65.2%	43.8%	71.3%	84.1%	95.2%	99.0%	52.3%	96.8%
For profit, unincorporated	31.0%	24.8%	45.4%	64.5%	95.0%	95.4%	27.3%	90.9%
Nonprofit	58.7%	38.1%	74.7%	85.9%	96.7%	99.8%	47.3%	96.9%
Unknown	92.8%	25.4% *	12.0% *	93.3%	92.6%	98.0%	29.9% *	97.3%
Age of firm								
Less than 5 years	30.8%	25.6%	43.3%	57.2%	86.6%	98.6%	28.4%	83.0%
5-9 years	41.1%	32.4%	59.6%	72.7%	93.4%	99.0%	37.7%	89.7%
10-19 years	50.5%	39.0%	65.8%	79.1%	94.5%	99.3%	45.7%	93.4%
20 or more years	67.5%	43.7%	77.8%	89.5%	96.3%	98.1%	54.1%	96.8%
Unknown	97.4%	6.2% *	4.0% *	71.4%	95.6%	99.4%	20.0% *	98.9%
Multi/single status								
2 or more locations	94.9%	65.9%	76.7%	88.4%	95.7%	98.8%	77.7%	97.4%
1 location only	44.7%	36.5%	66.9%	79.2%	93.4%	97.8%	43.1%	89.1%
Percent full-time employees								
Less than 25%	20.6%	8.7%	24.4%	50.0%	84.2%	95.6%	12.3%	86.3%
25-49 %	57.7%	34.1%	45.8%	70.1%	92.9%	99.9%	39.3%	96.3%
50-74 %	54.3%	37.9%	60.4%	76.5%	95.9%	98.3%	42.9%	96.1%
75% or more	64.5%	43.6%	79.6%	89.8%	96.7%	98.9%	52.7%	97.4%
Union presence								
No union employees	55.5%	37.2%	68.0%	82.3%	95.4%	98.6%	44.7%	96.0%
Has union employees	87.4%	53.0%	81.5%	92.5%	99.3%	100.0%	65.7%	99.5%
Unknown	58.1%	17.4%	39.8%	58.8%	87.4%	98.3%	21.2%	96.4%
Percent low wage employees								
50% or more low wage	38.6%	22.0%	41.2%	64.4%	91.8%	94.9%	27.3%	90.3%
Less than 50% low wage	62.4%	46.6%	82.9%	92.8%	97.8%	99.6%	55.7%	97.7%
Unknown	75.6%	19.1%	45.0%	63.9%	95.1%	99.4%	23.4%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2(2002) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.63%	0.86%	0.82%	0.46%	0.37%	0.48%	0.26%
Industry group **								
Agric., fish., forest.	1.58%	1.73%	6.60%	9.07%	0.92%	0.00%	1.62%	3.18%
Mining and manufacturing	1.44%	3.55%	3.14%	1.21%	0.36%	0.00%	2.25%	0.59%
Construction	0.82%	1.12%	2.88%	2.29%	2.64%	0.00%	0.82%	1.76%
Utilities and transp.	2.50%	3.76%	4.35%	3.78%	1.13%	0.01%	3.25%	0.38%
Wholesale trade	1.58%	2.27%	2.88%	0.51%	1.65%	2.09%	2.00%	1.10%
Fin. svs. and real estate	1.33%	2.31%	3.42%	1.88%	1.24%	0.65%	1.85%	0.46%
Retail trade	0.99%	1.62%	2.10%	2.07%	1.14%	0.00%	1.22%	0.41%
Professional services	0.78%	0.96%	1.54%	1.15%	1.22%	0.11%	0.85%	0.57%
Other services	0.94%	1.27%	1.87%	1.87%	1.04%	1.00%	0.93%	0.58%
Ownership								
For profit, incorporated	0.42%	0.73%	1.02%	1.12%	0.58%	0.36%	0.54%	0.31%
For profit, unincorporated	0.50%	0.59%	1.67%	4.14%	0.94%	3.04%	0.53%	1.90%
Nonprofit	1.08%	1.83%	2.66%	1.48%	0.72%	0.12%	1.53%	0.42%
Unknown	1.71%	7.95% *	10.02% *	19.75%	3.45%	0.83%	10.63% *	0.95%
Age of firm								
Less than 5 years	1.08%	1.28%	5.35%	3.98%	3.39%	1.74%	1.02%	2.40%
5-9 years	0.75%	0.83%	3.19%	2.70%	2.73%	0.74%	0.91%	1.85%
10-19 years	1.05%	1.24%	1.19%	2.33%	0.80%	0.43%	1.01%	0.60%
20 or more years	0.59%	1.01%	1.01%	0.77%	0.50%	0.80%	0.78%	0.39%
Unknown	0.37%	3.78% *	10.20% *	10.67%	1.49%	0.26%	6.25% *	0.29%
Multi/single status								
2 or more locations	0.44%	4.16%	3.09%	1.17%	0.61%	0.36%	1.95%	0.30%
1 location only	0.48%	0.63%	0.87%	1.01%	1.40%	1.67%	0.48%	1.10%
Percent full-time employees								
Less than 25%	0.96%	0.53%	2.54%	3.82%	3.03%	1.08%	0.49%	1.57%
25-49 %	1.16%	2.43%	4.14%	3.00%	1.91%	0.11%	1.58%	0.60%
50-74 %	0.84%	1.01%	1.51%	2.06%	1.75%	1.28%	0.85%	0.99%
75% or more	0.50%	0.87%	0.87%	0.82%	0.41%	0.32%	0.74%	0.26%
Union presence								
No union employees	0.45%	0.72%	0.94%	0.89%	0.53%	0.51%	0.54%	0.32%
Has union employees	1.34%	4.95%	5.52%	2.29%	0.39%	0.01%	3.04%	0.29%
Unknown	2.15%	1.69%	6.60%	6.22%	3.21%	0.87%	1.62%	1.28%
Percent low wage employees								
50% or more low wage	0.69%	0.86%	2.38%	1.61%	1.10%	2.49%	0.72%	1.06%
Less than 50% low wage	0.52%	0.89%	0.85%	0.70%	0.39%	0.32%	0.71%	0.22%
Unknown	0.81%	2.18%	6.05%	5.98%	0.61%	0.24%	2.65%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.a(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.1%	13.0%	28.6%	77.5%	12.9%	59.8%
Industry group **						
Agric., fish., forest.	14.3%	11.4%	36.0%	80.4%	11.2%	43.4%
Mining and manufacturing	26.6%	11.0%	41.7%	80.5%	9.9%	54.2%
Construction	15.3%	13.8%	23.5%	61.4%	13.5%	30.7%
Utilities and transp.	41.1%	15.5%	42.9%	87.0%	15.3%	69.0%
Wholesale trade	30.4%	11.7%	50.4%	88.2%	11.3%	64.9%
Fin. svs. and real estate	44.8%	11.9%	29.3%	82.1%	12.2%	69.5%
Retail trade	43.3%	11.7%	24.4%	84.1%	11.4%	69.9%
Professional services	23.1%	11.2%	30.3%	63.8%	11.0%	49.3%
Other services	32.9%	17.5%	18.1%	70.6%	18.0%	50.9%
Ownership						
For profit, incorporated	33.2%	11.3%	30.1%	79.3%	11.1%	62.4%
For profit, unincorporated	19.9%	14.0%	28.5%	72.6%	13.8%	49.5%
Nonprofit	26.0%	22.4%	22.9%	48.1%	23.2%	30.6%
Unknown	76.8%	19.2% *	36.3%	80.0%	26.0% *	77.9%
Age of firm						
Less than 5 years	12.9%	10.8%	23.1%	43.7%	10.6%	29.8%
5-9 years	17.0%	13.3%	31.0%	67.6%	13.4%	39.1%
10-19 years	16.9%	12.4%	27.1%	63.6%	12.3%	36.7%
20 or more years	31.5%	13.8%	27.9%	74.2%	13.6%	53.5%
Unknown	81.8%	15.9% *	42.1%	83.9%	22.0% *	82.0%
Multi/single status						
2 or more locations	59.0%	13.7%	29.9%	77.7%	13.9%	64.2%
1 location only	13.4%	13.0%	21.4%	61.5%	12.8%	20.8%
Percent full-time employees						
Less than 25%	29.7%	13.4%	18.7% *	69.1%	13.7%	47.9%
25-49 %	40.1%	13.6%	20.3%	79.5%	13.5%	62.7%
50-74 %	31.1%	14.2%	26.3%	78.3%	14.2%	58.8%
75% or more	31.7%	12.7%	31.0%	77.6%	12.5%	60.4%
Union presence						
No union employees	27.5%	12.2%	27.6%	74.5%	12.1%	54.5%
Has union employees	63.6%	33.2%	38.0%	81.4%	33.8%	74.5%
Unknown	72.6%	15.8% *	40.6%	90.0%	17.2% *	85.2%
Percent low wage employees						
50% or more low wage	24.4%	12.7%	19.4%	63.8%	12.9%	40.4%
Less than 50% low wage	21.9%	13.0%	32.2%	76.7%	12.8%	49.0%
Unknown	72.8%	14.8%	39.2%	81.4%	14.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.a(2002) 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, 2002

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.37%	0.82%	1.42%	0.37%	0.89%
Industry group **						
Agric., fish., forest.	1.84%	1.97%	10.35%	13.84%	2.02%	8.02%
Mining and manufacturing	1.47%	0.82%	1.71%	3.08%	0.87%	1.72%
Construction	1.41%	1.45%	5.55%	7.83%	1.58%	3.80%
Utilities and transp.	2.99%	3.75%	8.99%	3.48%	4.22%	3.16%
Wholesale trade	1.63%	1.71%	4.81%	1.86%	1.82%	2.10%
Fin. svs. and real estate	1.60%	0.69%	4.76%	2.00%	0.66%	2.15%
Retail trade	1.41%	1.26%	3.08%	1.86%	1.47%	1.39%
Professional services	0.61%	0.48%	2.24%	2.74%	0.50%	1.74%
Other services	1.48%	0.92%	2.82%	2.06%	0.99%	1.96%
Ownership						
For profit, incorporated	0.44%	0.40%	0.82%	1.38%	0.41%	0.90%
For profit, unincorporated	0.99%	0.62%	7.35%	4.74%	0.73%	4.49%
Nonprofit	1.16%	1.49%	2.98%	4.21%	1.56%	1.66%
Unknown	2.69%	13.20% *	8.25%	2.37%	13.21% *	2.45%
Age of firm						
Less than 5 years	1.22%	1.22%	6.89%	8.34%	1.35%	4.33%
5-9 years	1.50%	1.31%	4.52%	4.96%	1.34%	3.61%
10-19 years	0.86%	0.88%	3.42%	3.03%	0.90%	1.91%
20 or more years	0.69%	0.74%	0.84%	1.65%	0.79%	1.11%
Unknown	1.36%	7.40% *	8.31%	1.34%	13.17% *	1.31%
Multi/single status						
2 or more locations	0.88%	1.54%	0.84%	1.42%	1.57%	1.06%
1 location only	0.38%	0.41%	1.48%	5.12%	0.41%	1.07%
Percent full-time employees						
Less than 25%	1.75%	1.71%	5.71% *	4.40%	1.68%	2.98%
25-49 %	0.80%	1.59%	4.48%	1.49%	1.84%	1.36%
50-74 %	1.06%	0.91%	2.50%	2.41%	1.03%	2.09%
75% or more	0.57%	0.34%	1.11%	1.75%	0.27%	1.33%
Union presence						
No union employees	0.37%	0.33%	0.85%	1.40%	0.30%	0.93%
Has union employees	2.24%	3.42%	4.82%	3.40%	3.93%	2.90%
Unknown	2.13%	4.90% *	12.09%	1.71%	5.42% *	1.47%
Percent low wage employees						
50% or more low wage	1.19%	0.84%	1.67%	2.78%	0.96%	1.64%
Less than 50% low wage	0.55%	0.41%	1.53%	1.58%	0.36%	1.33%
Unknown	1.89%	2.78%	4.20%	2.03%	2.75%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.0%	71.4%	55.7%	39.7%	23.3%	10.9%	64.3%	17.4%
Industry group **								
Agric., fish., forest.	76.0%	83.5%	62.2%	57.6%	35.8% *	33.2% *	80.2%	37.0%
Mining and manufacturing	44.6%	69.2%	55.7%	32.3%	26.7%	13.8%	58.1%	22.3%
Construction	62.1%	69.9%	55.3%	53.7%	42.1%	16.2% *	64.2%	43.8%
Utilities and transp.	43.5%	66.8%	56.0%	42.3%	28.7%	18.7%	60.9%	24.6%
Wholesale trade	47.6%	67.7%	60.0%	35.7%	18.0%	17.3%	62.5%	20.5%
Fin. svs. and real estate	37.9%	78.4%	58.6%	39.0%	21.2%	7.8%	71.4%	12.5%
Retail trade	29.9%	61.1%	52.3%	31.7%	13.7%	5.5%	54.9%	9.1%
Professional services	57.6%	76.1%	60.9%	46.7%	25.8%	27.5%	70.5%	29.5%
Other services	39.8%	68.0%	49.5%	38.0%	26.8%	5.9%	60.1%	15.2%
Ownership								
For profit, incorporated	43.1%	71.7%	55.1%	37.5%	22.4%	10.9%	63.3%	16.5%
For profit, unincorporated	58.0%	69.7%	52.2%	41.7%	24.4%	5.3% *	66.0%	19.0%
Nonprofit	54.0%	73.5%	62.8%	51.4%	27.8%	22.7%	68.5%	30.3%
Unknown	9.1%	20.6% *	100.0% *	14.6% *	11.5% *	8.4%	27.6% *	8.7% *
Age of firm								
Less than 5 years	61.3%	71.6%	55.3%	36.9%	22.1%	4.8% *	66.8%	20.8%
5-9 years	57.5%	69.4%	50.6%	35.9%	28.1%	14.3% *	63.0%	24.1%
10-19 years	54.2%	69.1%	50.4%	40.1%	21.1%	5.6% *	62.0%	20.7%
20 or more years	45.7%	73.8%	59.8%	40.5%	23.3%	15.1%	65.6%	21.1%
Unknown	8.9%	43.2% *	100.0% *	44.8%	24.5%	7.3%	21.4% *	8.9%
Multi/single status								
2 or more locations	18.9%	72.3%	54.1%	36.5%	21.9%	10.5%	50.8%	15.2%
1 location only	63.3%	71.4%	55.9%	41.7%	33.2%	57.4%	65.3%	36.8%
Percent full-time employees								
Less than 25%	45.7%	81.7%	62.6%	41.3%	27.7%	4.6% *	71.5%	16.1%
25-49 %	32.0%	67.5%	48.9%	31.0%	18.8%	4.4% *	58.2%	9.7%
50-74 %	47.0%	71.1%	56.6%	39.4%	22.2%	10.0%	65.5%	16.9%
75% or more	46.0%	71.3%	55.8%	40.6%	23.6%	12.5%	64.1%	18.7%
Union presence								
No union employees	46.5%	71.2%	54.9%	38.6%	22.6%	6.7%	63.9%	15.9%
Has union employees	40.8%	74.9%	73.7%	57.6%	41.0%	25.9%	71.8%	29.4%
Unknown	22.6%	78.5%	51.8%	35.7% *	4.7% *	12.1%	69.0%	12.1%
Percent low wage employees								
50% or more low wage	41.5%	68.9%	50.7%	33.6%	20.1%	4.5% *	60.5%	15.2%
Less than 50% low wage	54.8%	72.0%	56.8%	42.0%	25.5%	13.3%	65.2%	24.1%
Unknown	17.7%	73.0%	59.7%	38.8%	21.9%	11.4%	67.0%	12.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.92%	1.57%	1.18%	1.03%	0.46%	0.78%	0.36%
Industry group **								
Agric., fish., forest.	2.49%	3.40%	12.85%	12.46%	13.52% *	13.62% *	2.67%	6.67%
Mining and manufacturing	2.95%	5.05%	4.97%	2.89%	3.66%	2.31%	3.55%	1.84%
Construction	1.64%	2.33%	3.17%	2.14%	6.58%	7.21% *	1.50%	4.50%
Utilities and transp.	2.98%	4.32%	7.14%	6.98%	6.98%	5.04%	3.52%	3.93%
Wholesale trade	1.98%	3.51%	5.05%	3.30%	2.38%	4.26%	3.07%	2.15%
Fin. svs. and real estate	1.62%	2.39%	4.84%	4.83%	2.97%	1.53%	1.63%	1.49%
Retail trade	1.50%	2.61%	3.59%	3.25%	1.68%	0.95%	2.30%	0.82%
Professional services	0.86%	1.24%	2.52%	2.51%	1.96%	2.58%	0.86%	1.54%
Other services	0.99%	1.94%	3.26%	3.44%	2.15%	0.86%	1.43%	0.53%
Ownership								
For profit, incorporated	0.60%	1.00%	1.78%	1.28%	1.25%	0.42%	0.96%	0.39%
For profit, unincorporated	0.67%	1.03%	3.44%	2.81%	4.27%	2.54% *	0.61%	2.16%
Nonprofit	1.42%	2.35%	3.96%	2.61%	1.49%	3.78%	1.56%	1.40%
Unknown	2.67%	10.48% *	31.62% *	7.21% *	5.92% *	2.49%	13.54% *	2.61% *
Age of firm								
Less than 5 years	2.20%	3.54%	4.77%	3.97%	5.80%	1.67% *	2.41%	2.07%
5-9 years	1.23%	2.23%	4.08%	3.86%	3.56%	5.57% *	1.07%	3.66%
10-19 years	1.27%	1.81%	2.18%	1.98%	2.23%	2.30% *	1.49%	1.68%
20 or more years	0.67%	1.51%	2.66%	1.58%	0.87%	0.67%	1.20%	0.50%
Unknown	1.03%	14.92% *	31.62% *	12.51%	5.40%	1.01%	13.99% *	1.02%
Multi/single status								
2 or more locations	0.36%	6.49%	3.50%	1.76%	1.17%	0.50%	2.19%	0.38%
1 location only	0.75%	0.91%	1.47%	1.64%	1.16%	8.61%	0.78%	1.72%
Percent full-time employees								
Less than 25%	1.13%	4.24%	6.68%	4.13%	5.55%	1.79% *	2.55%	1.72%
25-49 %	2.62%	3.96%	5.10%	5.05%	3.21%	1.79% *	3.34%	1.91%
50-74 %	1.62%	2.46%	2.80%	2.53%	3.04%	2.16%	1.91%	1.90%
75% or more	0.67%	1.15%	1.83%	1.23%	0.82%	0.90%	0.91%	0.52%
Union presence								
No union employees	0.51%	0.88%	1.42%	1.28%	0.98%	0.63%	0.72%	0.52%
Has union employees	2.68%	6.16%	5.74%	3.85%	5.19%	2.90%	3.41%	2.69%
Unknown	2.21%	6.92%	12.73%	11.57% *	1.99% *	1.33%	7.02%	1.51%
Percent low wage employees								
50% or more low wage	1.21%	1.48%	2.96%	3.11%	1.93%	1.72% *	1.54%	1.42%
Less than 50% low wage	0.55%	0.89%	1.87%	1.42%	0.93%	1.31%	0.73%	1.02%
Unknown	1.34%	5.35%	6.72%	6.89%	3.78%	0.95%	3.72%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.b.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.5%	24.4%	19.2%	14.4%	7.5%	3.7%	22.1%	6.0%
Industry group **								
Agric., fish., forest.	19.0%	15.9%	35.6% *	30.5%	14.6% *	18.7% *	19.3%	16.3% *
Mining and manufacturing	15.0%	24.0%	20.5%	10.2%	6.5%	3.9%	20.2%	6.4%
Construction	23.0%	27.4%	18.3%	18.2%	16.9%	0.5% *	23.6%	17.4%
Utilities and transp.	17.7%	29.4%	17.8% *	11.6% *	6.9% *	12.9%	23.9%	10.9%
Wholesale trade	16.6%	27.2%	18.3%	8.9%	6.2%	3.4% *	23.0%	5.1%
Fin. svs. and real estate	12.0%	23.4%	20.3%	10.9%	4.4%	4.1%	21.8%	4.5%
Retail trade	10.4%	23.3%	17.9%	12.1%	3.5%	0.8% *	20.2%	2.3%
Professional services	19.3%	24.8%	18.9%	17.5%	10.4%	10.5%	22.9%	11.5%
Other services	14.3%	23.5%	19.7%	16.7%	9.5%	0.7% *	21.9%	5.0%
Ownership								
For profit, incorporated	15.0%	25.3%	19.0%	12.9%	6.7%	3.9%	22.1%	5.6%
For profit, unincorporated	19.5%	22.9%	20.1%	15.3%	5.6% *	4.0% *	22.2%	6.3%
Nonprofit	18.4%	22.5%	19.2%	22.4%	12.4%	6.4% *	22.0%	12.6%
Unknown	1.1% *	10.2% *	100.0% *	.	.	0.9% *	11.2% *	0.8% *
Age of firm								
Less than 5 years	23.0%	27.2%	19.4%	10.7% *	10.7% *	3.8% *	24.8%	9.3%
5-9 years	20.0%	23.9%	19.3%	10.4% *	8.1% *	6.7% *	21.8%	8.9%
10-19 years	19.8%	24.7%	19.6%	15.5%	6.5%	2.5% *	22.5%	8.2%
20 or more years	15.3%	23.7%	18.9%	15.2%	8.0%	5.9%	21.4%	7.7%
Unknown	1.7%	.	.	.	4.2% *	1.5%	.	1.7%
Multi/single status								
2 or more locations	6.0%	22.2%	16.6%	11.2%	6.6%	3.6%	15.3%	4.9%
1 location only	22.1%	24.5%	19.5%	16.4%	14.1%	11.7% *	22.6%	15.3%
Percent full-time employees								
Less than 25%	14.4%	27.2%	27.6%	10.5%	4.0%	0.3% *	24.5%	2.8% *
25-49 %	10.9%	24.7%	13.9%	14.3%	5.7%	0.3% *	20.5%	2.8%
50-74 %	16.3%	23.2%	20.4%	17.2%	9.9%	3.0% *	22.6%	5.9%
75% or more	15.8%	24.6%	19.0%	14.2%	7.6%	4.5%	22.0%	6.6%
Union presence								
No union employees	15.9%	24.4%	19.0%	14.3%	7.2%	1.6%	22.1%	5.1%
Has union employees	14.1%	23.2%	20.3%	18.4%	14.6%	10.5%	20.7%	11.7%
Unknown	8.8%	28.1%	27.9% *	1.8% *	1.7% *	5.2% *	26.2%	4.8% *
Percent low wage employees								
50% or more low wage	14.7%	24.0%	19.1%	13.9%	6.0%	0.6% *	22.0%	4.5%
Less than 50% low wage	19.1%	24.7%	19.0%	14.8%	8.7%	8.0%	22.1%	10.0%
Unknown	4.8%	21.3%	25.9% *	8.9% *	6.2%	2.8%	21.3%	3.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.b.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.78%	1.27%	0.95%	0.48%	0.40%	0.53%	0.36%
Industry group **								
Agric., fish., forest.	2.76%	2.88%	11.15% *	8.81%	8.25% *	7.99% *	2.93%	5.16% *
Mining and manufacturing	0.98%	2.41%	2.01%	2.03%	1.72%	0.89%	1.32%	1.01%
Construction	1.18%	1.74%	3.20%	2.11%	4.64%	1.62% *	1.22%	2.64%
Utilities and transp.	2.55%	4.60%	6.28% *	3.74% *	4.09% *	3.51%	2.89%	3.03%
Wholesale trade	2.52%	3.94%	5.09%	2.39%	1.66%	2.24% *	3.58%	1.38%
Fin. svs. and real estate	0.69%	1.77%	5.02%	2.27%	1.03%	0.73%	1.46%	0.51%
Retail trade	0.47%	1.24%	1.78%	2.52%	1.00%	0.30% *	0.96%	0.39%
Professional services	1.13%	1.59%	1.68%	1.45%	1.70%	2.90%	1.24%	1.70%
Other services	0.77%	1.66%	2.23%	1.90%	1.03%	0.34% *	1.28%	0.35%
Ownership								
For profit, incorporated	0.41%	1.07%	1.44%	1.07%	0.79%	0.45%	0.70%	0.51%
For profit, unincorporated	0.79%	1.42%	2.94%	4.39%	1.93% *	2.39% *	1.04%	1.73%
Nonprofit	1.12%	2.10%	1.96%	1.16%	1.99%	2.15% *	1.15%	1.32%
Unknown	0.37% *	10.00% *	31.62% *	.	.	0.38% *	13.65% *	0.36% *
Age of firm								
Less than 5 years	2.16%	2.71%	3.79%	3.37% *	4.70% *	1.26% *	2.27%	1.76%
5-9 years	0.79%	1.54%	2.86%	3.33% *	2.53% *	2.97% *	0.64%	2.23%
10-19 years	1.08%	1.59%	1.37%	1.34%	1.24%	2.03% *	1.17%	1.25%
20 or more years	0.56%	0.72%	2.42%	0.94%	0.66%	0.77%	0.86%	0.51%
Unknown	0.27%	.	.	.	1.72% *	0.28%	.	0.27%
Multi/single status								
2 or more locations	0.51%	4.86%	3.52%	1.78%	0.57%	0.44%	1.97%	0.47%
1 location only	0.53%	0.77%	1.04%	1.29%	1.39%	6.27% *	0.54%	1.21%
Percent full-time employees								
Less than 25%	1.36%	5.07%	8.22%	2.59%	0.97%	0.46% *	2.44%	0.94% *
25-49 %	1.05%	3.23%	3.46%	2.11%	1.54%	0.13% *	2.24%	0.53%
50-74 %	0.80%	1.91%	2.50%	3.33%	2.24%	1.17% *	1.20%	1.00%
75% or more	0.58%	1.20%	1.57%	0.97%	0.74%	0.58%	0.80%	0.49%
Union presence								
No union employees	0.35%	0.76%	1.19%	1.04%	0.53%	0.36%	0.44%	0.35%
Has union employees	1.84%	6.29%	5.82%	3.21%	3.43%	1.94%	4.47%	1.67%
Unknown	1.40%	7.85%	10.49% *	1.34% *	1.05% *	1.69% *	6.49%	1.45% *
Percent low wage employees								
50% or more low wage	0.74%	1.13%	1.85%	2.61%	0.99%	0.30% *	0.99%	0.45%
Less than 50% low wage	0.56%	0.96%	1.47%	0.94%	0.76%	0.62%	0.70%	0.55%
Unknown	0.69%	3.54%	9.68% *	3.19% *	1.75%	0.68%	2.09%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.A.2.b.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	37.4%	32.3%	23.6%	16.0%	8.3%	34.9%	11.9%
Industry group **								
Agric., fish., forest.	40.8%	46.0%	28.8% *	27.4% *	19.0% *	6.5% *	43.3%	17.6% *
Mining and manufacturing	25.8%	37.4%	29.3%	21.6%	21.1%	8.7%	32.3%	15.3%
Construction	35.9%	38.0%	34.9%	34.1%	28.6%	15.7% *	36.9%	27.2%
Utilities and transp.	24.4%	27.2%	30.5%	27.0%	22.9% *	17.3%	28.3%	20.2%
Wholesale trade	28.5%	35.8%	37.1%	23.6%	14.8%	16.0%	35.2%	16.4%
Fin. svs. and real estate	24.2%	46.6%	35.4%	29.2%	17.7%	5.9%	43.2%	9.8%
Retail trade	15.0%	27.1%	29.4%	18.8%	9.6%	2.5%	26.9%	5.1%
Professional services	32.8%	39.8%	36.8%	28.4%	15.7%	22.1%	38.4%	20.6%
Other services	21.1%	34.5%	26.9%	17.3%	16.4%	5.0%	30.7%	9.4%
Ownership								
For profit, incorporated	24.6%	37.5%	31.6%	22.9%	16.2%	8.4%	34.4%	11.6%
For profit, unincorporated	29.8%	35.2%	28.0%	20.2%	18.0%	1.6%	33.5%	12.1%
Nonprofit	31.8%	41.7%	41.4%	29.4%	15.0%	16.7%	40.5%	17.5%
Unknown	7.7% *	10.4% *	.	14.6% *	11.5% *	7.1% *	16.3% *	7.5% *
Age of firm								
Less than 5 years	31.3%	33.9%	36.1%	24.9%	15.2% *	1.6% *	33.9%	12.1%
5-9 years	32.9%	38.5%	28.3%	23.9%	20.0%	13.7% *	35.6%	16.5%
10-19 years	28.7%	35.0%	28.2%	22.9%	14.8%	3.2% *	32.5%	12.3%
20 or more years	26.4%	39.6%	35.0%	23.4%	15.5%	11.2%	36.3%	14.2%
Unknown	7.2%	43.2% *	100.0% *	44.8%	19.2% *	5.9%	21.4% *	7.2%
Multi/single status								
2 or more locations	13.0%	47.8%	31.5%	23.3%	15.3%	8.0%	32.3%	10.8%
1 location only	34.1%	37.2%	32.4%	23.8%	20.2%	50.6%	35.1%	21.3%
Percent full-time employees								
Less than 25%	23.1%	37.6%	28.0%	20.7%	21.3%	4.2% *	33.3%	11.4%
25-49 %	18.1%	34.5%	31.7%	14.1%	13.5%	4.0% *	31.4%	6.7%
50-74 %	23.9%	35.6%	27.5%	21.0%	12.0%	5.9% *	32.4%	10.0%
75% or more	26.7%	38.0%	33.4%	25.3%	16.6%	9.7%	35.8%	13.0%
Union presence								
No union employees	25.8%	37.0%	31.8%	22.8%	15.7%	5.4%	34.4%	10.7%
Has union employees	29.0%	51.7%	46.4%	35.1%	25.5%	21.1%	47.6%	22.1%
Unknown	11.1%	36.5%	24.1% *	30.6% *	1.5% *	5.9%	32.9%	6.2%
Percent low wage employees								
50% or more low wage	20.8%	31.9%	27.4%	16.3%	12.7%	3.6% *	28.9%	9.5%
Less than 50% low wage	31.1%	38.5%	33.8%	26.1%	17.7%	9.4%	36.3%	15.6%
Unknown	12.5%	44.3%	26.2%	28.2%	16.7%	8.9%	38.6%	9.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.b.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.94%	1.30%	1.16%	1.16%	0.50%	0.69%	0.41%
Industry group **								
Agric., fish., forest.	3.93%	5.09%	14.57% *	9.53% *	12.12% *	10.14% *	4.61%	6.55% *
Mining and manufacturing	2.23%	5.11%	3.81%	1.33%	2.88%	1.33%	3.15%	1.26%
Construction	1.35%	2.52%	1.13%	3.65%	7.24%	6.86% *	1.35%	3.57%
Utilities and transp.	2.19%	5.57%	5.84%	7.92%	6.93% *	5.17%	2.28%	3.67%
Wholesale trade	1.30%	2.44%	7.49%	4.23%	2.18%	4.61%	2.14%	2.43%
Fin. svs. and real estate	1.79%	4.52%	4.48%	4.31%	2.99%	1.34%	3.13%	1.46%
Retail trade	1.37%	3.02%	4.49%	2.15%	1.52%	0.67%	2.51%	0.57%
Professional services	0.45%	1.23%	1.69%	2.07%	1.16%	2.27%	0.90%	1.16%
Other services	1.06%	2.81%	2.64%	3.08%	2.01%	0.71%	1.79%	0.70%
Ownership								
For profit, incorporated	0.59%	1.21%	1.20%	1.01%	1.19%	0.53%	0.91%	0.29%
For profit, unincorporated	0.64%	1.80%	2.57%	3.24%	3.65%	0.41%	1.16%	2.13%
Nonprofit	1.00%	2.88%	4.20%	2.87%	1.76%	4.27%	1.48%	1.65%
Unknown	2.48% *	4.13% *	.	7.21% *	5.92% *	2.39% *	6.50% *	2.55% *
Age of firm								
Less than 5 years	1.42%	2.56%	5.18%	4.35%	5.40% *	1.27% *	1.67%	1.94%
5-9 years	0.95%	1.91%	2.63%	3.14%	2.86%	5.45% *	0.95%	2.86%
10-19 years	1.27%	2.05%	1.97%	1.84%	2.16%	1.58% *	1.39%	1.73%
20 or more years	0.60%	1.25%	1.70%	1.54%	1.23%	0.80%	0.90%	0.55%
Unknown	1.08%	14.92% *	31.62% *	12.51%	5.75% *	0.95%	13.99% *	1.07%
Multi/single status								
2 or more locations	0.54%	4.30%	3.63%	1.32%	1.20%	0.50%	2.13%	0.41%
1 location only	0.63%	0.92%	1.31%	1.39%	1.05%	8.26%	0.67%	1.17%
Percent full-time employees								
Less than 25%	1.55%	3.97%	5.99%	4.38%	5.46%	1.68% *	3.14%	1.80%
25-49 %	2.48%	4.59%	4.57%	3.68%	2.95%	1.79% *	3.71%	1.64%
50-74 %	0.75%	1.46%	3.44%	2.11%	2.43%	2.05% *	1.34%	1.74%
75% or more	0.33%	0.97%	1.19%	1.46%	0.94%	0.91%	0.64%	0.61%
Union presence								
No union employees	0.50%	0.87%	1.12%	1.30%	1.14%	0.58%	0.72%	0.53%
Has union employees	2.27%	6.46%	8.09%	5.68%	4.07%	2.66%	3.59%	2.27%
Unknown	1.60%	8.28%	7.27% *	9.99% *	0.54% *	1.03%	6.79%	0.70%
Percent low wage employees								
50% or more low wage	0.74%	2.42%	3.47%	1.85%	1.87%	1.65% *	1.77%	1.20%
Less than 50% low wage	0.52%	1.16%	1.13%	1.42%	1.15%	1.51%	0.74%	0.89%
Unknown	0.88%	4.86%	6.33%	5.94%	4.30%	0.83%	3.56%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.A.2.b.(3)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.7%	11.7%	7.2%	4.6%	1.7%	1.9%	9.8%	2.2%
Industry group **								
Agric., fish., forest.	18.1%	.	.	.	.	.	19.6%	3.7% *
Mining and manufacturing	6.1%	.	.	.	.	.	7.9%	3.0%
Construction	6.0%	.	.	.	.	.	6.4%	2.7% *
Utilities and transp.	7.4%	.	.	.	.	.	10.1%	4.5% *
Wholesale trade	4.5%	.	.	.	.	.	6.1%	1.7% *
Fin. svs. and real estate	5.3%	.	.	.	.	.	9.2%	2.3%
Retail trade	5.5%	.	.	.	.	.	9.5%	2.2%
Professional services	9.4%	.	.	.	.	.	12.7%	2.4%
Other services	5.8%	.	.	.	.	.	9.3%	1.6%
Ownership								
For profit, incorporated	6.3%	.	.	.	.	.	9.3%	2.3%
For profit, unincorporated	10.0%	.	.	.	.	.	11.7%	1.9%
Nonprofit	7.3%	.	.	.	.	.	10.1%	2.8%
Unknown	1.0%	.	.	.	.	.	.	1.0%
Age of firm								
Less than 5 years	8.8%	.	.	.	.	.	9.8%	1.7% *
5-9 years	7.3%	.	.	.	.	.	8.1%	2.3% *
10-19 years	8.0%	.	.	.	.	.	9.4%	1.7%
20 or more years	7.2%	.	.	.	.	.	10.6%	3.1%
Unknown	0.9%	.	.	.	.	.	.	0.9%
Multi/single status								
2 or more locations	2.3%	.	.	.	.	.	4.5%	2.1%
1 location only	9.7%	.	.	.	.	.	10.2%	3.6%
Percent full-time employees								
Less than 25%	9.3%	.	.	.	.	.	15.2%	2.5%
25-49 %	3.7%	.	.	.	.	.	7.2%	0.8% *
50-74 %	9.3%	.	.	.	.	.	12.8%	3.4%
75% or more	6.3%	.	.	.	.	.	9.1%	2.2%
Union presence								
No union employees	6.7%	.	.	.	.	.	9.7%	1.4%
Has union employees	8.0%	.	.	.	.	.	11.3%	6.8%
Unknown	4.3%	.	.	.	.	.	11.9% *	2.6%
Percent low wage employees								
50% or more low wage	7.1%	.	.	.	.	.	10.7%	2.1%
Less than 50% low wage	8.0%	.	.	.	.	.	9.6%	3.2%
Unknown	2.1%	.	.	.	.	.	8.8% *	1.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.A.2.b.(3)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15%	0.49%	0.70%	0.57%	0.39%	0.35%	0.23%	0.20%
Industry group **								
Agric., fish., forest.	4.62%	.	.	.	.	.	5.18%	5.11% *
Mining and manufacturing	0.84%	.	.	.	.	.	1.23%	0.74%
Construction	0.87%	.	.	.	.	.	0.91%	0.96% *
Utilities and transp.	1.56%	.	.	.	.	.	2.28%	1.72% *
Wholesale trade	0.88%	.	.	.	.	.	1.30%	0.62% *
Fin. svs. and real estate	0.67%	.	.	.	.	.	1.38%	0.52%
Retail trade	0.47%	.	.	.	.	.	0.89%	0.51%
Professional services	0.48%	.	.	.	.	.	0.63%	0.31%
Other services	0.46%	.	.	.	.	.	0.80%	0.29%
Ownership								
For profit, incorporated	0.22%	.	.	.	.	.	0.36%	0.25%
For profit, unincorporated	0.95%	.	.	.	.	.	1.09%	0.56%
Nonprofit	0.48%	.	.	.	.	.	0.64%	0.70%
Unknown	0.28%	.	.	.	.	.	.	0.29%
Age of firm								
Less than 5 years	1.64%	.	.	.	.	.	1.87%	0.68% *
5-9 years	0.88%	.	.	.	.	.	0.97%	0.83% *
10-19 years	0.60%	.	.	.	.	.	0.72%	0.31%
20 or more years	0.37%	.	.	.	.	.	0.58%	0.33%
Unknown	0.23%	.	.	.	.	.	.	0.24%
Multi/single status								
2 or more locations	0.25%	.	.	.	.	.	1.35%	0.21%
1 location only	0.29%	.	.	.	.	.	0.31%	0.43%
Percent full-time employees								
Less than 25%	1.31%	.	.	.	.	.	2.44%	0.72%
25-49 %	0.43%	.	.	.	.	.	0.85%	0.25% *
50-74 %	0.74%	.	.	.	.	.	1.04%	0.58%
75% or more	0.21%	.	.	.	.	.	0.28%	0.26%
Union presence								
No union employees	0.14%	.	.	.	.	.	0.24%	0.18%
Has union employees	1.67%	.	.	.	.	.	2.02%	1.81%
Unknown	0.73%	.	.	.	.	.	4.32% *	0.64%
Percent low wage employees								
50% or more low wage	0.61%	.	.	.	.	.	0.88%	0.48%
Less than 50% low wage	0.30%	.	.	.	.	.	0.28%	0.42%
Unknown	0.24%	.	.	.	.	.	3.90% *	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	42.1%	29.9%	18.6%	8.0%	6.1%	36.7%	7.7%
Industry group **								
Agric., fish., forest.	48.4%	53.9%	50.6%	22.2% *	14.8% *	25.2% *	51.8%	16.6%
Mining and manufacturing	26.5%	44.1%	35.0%	14.8%	12.4%	9.3%	35.8%	11.3%
Construction	38.6%	44.7%	32.0%	31.2%	31.6%	11.0% *	40.1%	26.0%
Utilities and transp.	22.2%	33.7%	29.5%	20.6% *	13.6% *	10.2% *	30.6%	13.1%
Wholesale trade	29.5%	50.7%	33.7%	17.2%	4.5% *	2.7% *	42.9%	5.3%
Fin. svs. and real estate	16.2%	33.1%	30.9%	10.0%	7.1% *	4.4%	31.0%	5.0%
Retail trade	16.7%	41.8%	25.5%	10.4%	6.3%	1.4% *	33.3%	2.9%
Professional services	30.2%	41.0%	28.6%	19.1%	6.0%	21.4%	36.9%	15.6%
Other services	22.8%	42.4%	27.9%	23.6%	8.0%	2.3%	36.3%	6.3%
Ownership								
For profit, incorporated	24.6%	43.5%	30.4%	18.1%	8.9%	6.6%	37.1%	8.1%
For profit, unincorporated	28.9%	36.4%	22.0%	18.3%	7.4% *	1.4% *	33.8%	5.6%
Nonprofit	27.8%	45.0%	33.1%	20.9%	5.7%	10.2%	39.2%	9.0%
Unknown	3.7%	20.6% *	.	45.5% *	5.3% *	2.6% *	23.5% *	3.3% *
Age of firm								
Less than 5 years	33.2%	39.5%	26.9%	20.5%	11.2% *	0.2% *	36.4%	9.7%
5-9 years	33.5%	41.3%	26.8%	20.5%	12.9%	14.3% *	36.8%	13.8%
10-19 years	31.2%	41.9%	28.6%	18.3%	7.0%	3.5% *	36.5%	8.2%
20 or more years	24.9%	43.3%	31.7%	18.3%	8.0%	10.1%	37.0%	10.0%
Unknown	2.7%	.	100.0% *	19.7% *	5.9% *	2.3%	2.6% *	2.7%
Multi/single status								
2 or more locations	8.4%	43.3%	21.2%	14.6%	6.9%	5.9%	24.0%	6.6%
1 location only	36.3%	42.0%	30.9%	21.1%	16.1%	29.3%	37.7%	18.0%
Percent full-time employees								
Less than 25%	26.9%	49.4%	45.1%	21.6%	12.4%	1.3% *	43.8%	7.6%
25-49 %	18.7%	40.0%	33.3%	18.2%	7.7%	1.6% *	35.9%	4.0%
50-74 %	26.4%	45.0%	26.1%	19.7%	6.2% *	3.2% *	39.2%	5.5%
75% or more	25.0%	41.2%	29.5%	18.3%	8.1%	7.6%	35.9%	8.7%
Union presence								
No union employees	24.9%	41.7%	28.4%	17.0%	7.1%	2.0%	36.0%	5.3%
Has union employees	30.6%	55.1%	59.8%	44.5%	24.2%	19.9%	55.3%	21.5%
Unknown	13.4%	40.9%	33.7% *	15.7% *	1.4% *	8.4%	37.5%	7.9%
Percent low wage employees								
50% or more low wage	23.4%	40.5%	30.5%	17.9%	7.5%	2.2% *	35.5%	6.5%
Less than 50% low wage	30.1%	42.4%	29.5%	18.9%	8.8%	7.5%	36.9%	9.8%
Unknown	9.7%	44.5%	34.8%	18.7%	5.7% *	6.5%	40.5%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.A.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.90%	1.18%	1.11%	0.89%	0.68%	0.67%	0.39%
Industry group **								
Agric., fish., forest.	3.56%	4.38%	12.92%	7.88% *	12.17% *	11.57% *	4.28%	4.32%
Mining and manufacturing	1.65%	4.22%	4.09%	1.06%	2.41%	1.53%	2.29%	0.61%
Construction	1.46%	2.35%	3.31%	4.54%	6.14%	5.86% *	1.56%	2.91%
Utilities and transp.	2.96%	5.96%	6.12%	6.35% *	4.89% *	3.83% *	4.31%	2.95%
Wholesale trade	1.28%	2.47%	4.13%	3.98%	1.40% *	1.30% *	1.74%	0.70%
Fin. svs. and real estate	0.88%	1.80%	4.04%	1.28%	2.36% *	0.96%	1.12%	0.81%
Retail trade	0.73%	1.98%	2.18%	1.99%	1.83%	0.55% *	1.48%	0.54%
Professional services	0.77%	1.42%	1.79%	1.88%	0.72%	3.33%	1.02%	1.98%
Other services	1.15%	1.94%	3.36%	2.57%	1.22%	0.66%	1.55%	0.73%
Ownership								
For profit, incorporated	0.47%	1.10%	1.29%	1.24%	1.10%	0.74%	0.73%	0.51%
For profit, unincorporated	1.34%	1.99%	2.31%	2.02%	3.18% *	0.84% *	1.79%	1.22%
Nonprofit	0.75%	2.11%	4.40%	1.56%	1.17%	2.87%	1.18%	1.10%
Unknown	0.92%	10.48% *	.	14.91% *	2.67% *	0.86% *	11.14% *	1.01% *
Age of firm								
Less than 5 years	2.26%	3.18%	4.61%	4.18%	4.16% *	0.31% *	2.65%	1.55%
5-9 years	1.39%	1.81%	3.58%	2.70%	2.28%	4.85% *	1.76%	2.30%
10-19 years	0.82%	1.49%	2.08%	2.67%	1.41%	2.13% *	1.02%	1.09%
20 or more years	0.42%	0.85%	1.59%	0.85%	0.66%	1.17%	0.64%	0.58%
Unknown	0.47%	.	31.62% *	11.28% *	3.38% *	0.50%	0.86% *	0.47%
Multi/single status								
2 or more locations	0.38%	6.72%	3.65%	1.34%	0.81%	0.69%	1.51%	0.39%
1 location only	0.66%	0.93%	0.93%	1.16%	2.22%	8.58%	0.65%	1.29%
Percent full-time employees								
Less than 25%	2.01%	5.76%	6.51%	4.71%	2.97%	0.68% *	3.05%	1.33%
25-49 %	1.52%	3.08%	4.94%	3.87%	1.81%	0.65% *	2.57%	0.87%
50-74 %	1.21%	2.29%	2.86%	2.68%	2.04% *	1.08% *	1.60%	0.97%
75% or more	0.61%	1.17%	1.20%	1.23%	1.07%	1.01%	0.89%	0.56%
Union presence								
No union employees	0.34%	0.82%	1.17%	0.98%	0.80%	0.28%	0.62%	0.21%
Has union employees	2.39%	6.23%	6.79%	4.56%	3.75%	2.89%	3.91%	2.41%
Unknown	1.25%	7.21%	10.84% *	11.03% *	1.24% *	1.46%	4.89%	1.20%
Percent low wage employees								
50% or more low wage	0.90%	2.14%	2.82%	1.38%	0.92%	1.11% *	1.81%	0.46%
Less than 50% low wage	0.62%	1.09%	1.11%	1.53%	1.23%	1.38%	0.74%	0.82%
Unknown	1.32%	5.82%	9.17%	5.08%	2.39% *	1.21%	4.43%	1.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.A.2.c.(1)(2002) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.5%	14.9%	9.6%	6.3%	2.0%	2.1%	12.7%	2.6%
Industry group **								
Agric., fish., forest.	12.1%	10.6%	23.1% *	12.4% *	12.7% *	18.7% *	12.0%	13.7% *
Mining and manufacturing	9.1%	16.9%	11.5%	4.0%	2.6% *	3.3% *	12.7%	3.2%
Construction	14.6%	19.0%	10.0%	7.5%	12.6%	.	15.3%	8.9%
Utilities and transp.	8.0%	10.5% *	10.4% *	7.8% *	4.5% *	5.7% *	10.0%	5.9% *
Wholesale trade	11.3%	21.4%	8.3% *	6.4%	1.2% *	1.7% *	16.4%	2.0%
Fin. svs. and real estate	6.5%	12.7%	12.0%	2.6% *	0.8% *	3.3%	11.8%	2.6%
Retail trade	6.2%	16.6%	9.7%	3.4%	1.1% *	0.1% *	12.9%	0.5%
Professional services	8.7%	11.9%	7.2%	7.2%	1.6%	6.1% *	10.6%	4.5% *
Other services	7.9%	15.3%	9.7%	9.0%	2.2%	0.1% *	12.9%	1.9%
Ownership								
For profit, incorporated	8.5%	15.4%	10.0%	6.1%	2.4%	2.3%	12.8%	2.8%
For profit, unincorporated	10.9%	13.8%	8.3% *	8.7%	1.1% *	0.0% *	12.9%	1.2%
Nonprofit	8.2%	13.8%	7.6%	6.8%	1.5%	3.7% *	11.4%	3.0%
Unknown	0.9% *	10.2% *	.	.	.	0.9% *	7.1% *	0.8% *
Age of firm								
Less than 5 years	11.1%	13.0%	9.8%	9.0% *	1.9% *	.	12.2%	3.3% *
5-9 years	13.1%	17.2%	8.2%	6.8% *	4.9% *	3.0% *	14.5%	4.3% *
10-19 years	11.7%	15.4%	11.7%	6.9%	2.1% *	2.2% *	13.6%	3.5%
20 or more years	7.8%	14.1%	8.8%	5.9%	2.0%	3.4%	11.6%	3.2%
Unknown	0.9%	.	.	.	0.4% *	1.0%	.	0.9%
Multi/single status								
2 or more locations	2.6%	14.6%	6.9% *	3.9%	1.4%	2.1%	7.2%	2.0%
1 location only	12.7%	14.9%	9.9%	7.8%	6.2%	5.7% *	13.1%	7.2%
Percent full-time employees								
Less than 25%	8.4%	17.9%	13.8%	4.0% *	2.3% *	.	14.2%	1.7% *
25-49 %	6.6%	16.9%	8.4%	5.5%	1.8% *	0.2% *	13.1%	1.1%
50-74 %	9.5%	15.1%	12.2%	9.4%	1.9%	0.6% *	14.2%	1.7% *
75% or more	8.5%	14.5%	9.0%	6.1%	2.1%	2.9%	12.2%	3.0%
Union presence								
No union employees	8.6%	14.8%	9.4%	6.0%	1.9%	0.6% *	12.6%	1.7%
Has union employees	8.9%	17.1%	12.4% *	13.4%	4.7%	6.5%	14.8%	6.7%
Unknown	5.4%	13.7% *	9.3% *	.	0.7% *	4.4% *	11.7% *	4.0% *
Percent low wage employees								
50% or more low wage	7.9%	13.9%	9.9%	7.4%	2.0% *	0.1% *	12.2%	1.8%
Less than 50% low wage	10.5%	15.2%	9.3%	6.0%	2.2%	4.5%	12.7%	3.9%
Unknown	2.9%	14.1%	16.3% *	4.2% *	1.6% *	1.8% *	13.8%	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.A.2.c.(1)(2002) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	0.67%	0.81%	0.50%	0.34%	0.34%	0.44%	0.31%
Industry group **								
Agric., fish., forest.	1.80%	1.70%	7.51% *	6.20% *	8.43% *	7.99% *	1.97%	4.74% *
Mining and manufacturing	0.68%	2.10%	2.16%	0.99%	1.84% *	1.10% *	1.08%	0.70%
Construction	1.17%	1.78%	1.92%	1.53%	3.73%	.	1.17%	1.94%
Utilities and transp.	1.92%	4.16% *	3.77% *	2.92% *	3.70% *	2.53% *	2.95%	2.07% *
Wholesale trade	1.45%	2.65%	2.78% *	1.80%	0.75% *	1.24% *	1.99%	0.56%
Fin. svs. and real estate	0.59%	1.41%	2.48%	1.17% *	0.44% *	0.76%	1.13%	0.54%
Retail trade	0.60%	1.60%	2.23%	0.87%	0.49% *	0.07% *	1.34%	0.14%
Professional services	0.77%	1.05%	0.93%	1.09%	0.47%	2.77% *	0.80%	1.53% *
Other services	0.74%	2.02%	1.84%	1.19%	0.59%	0.08% *	1.21%	0.24%
Ownership								
For profit, incorporated	0.31%	0.98%	0.95%	0.66%	0.53%	0.43%	0.59%	0.41%
For profit, unincorporated	0.92%	1.31%	2.73% *	2.50%	0.45% *	0.02% *	1.09%	0.35%
Nonprofit	0.52%	1.68%	1.68%	1.41%	0.43%	1.96% *	0.90%	0.60%
Unknown	0.44% *	10.00% *	.	.	.	0.45% *	10.05% *	0.43% *
Age of firm								
Less than 5 years	1.11%	1.57%	2.82%	3.10% *	1.29% *	.	1.19%	1.07% *
5-9 years	0.71%	1.37%	1.82%	2.39% *	1.94% *	1.72% *	0.97%	2.15% *
10-19 years	0.58%	1.02%	1.44%	0.91%	0.68% *	2.06% *	0.66%	0.71%
20 or more years	0.34%	0.90%	0.99%	0.48%	0.41%	0.65%	0.53%	0.37%
Unknown	0.24%	.	.	.	0.20% *	0.25%	.	0.24%
Multi/single status								
2 or more locations	0.27%	4.01%	2.44% *	0.90%	0.37%	0.35%	0.95%	0.31%
1 location only	0.45%	0.68%	0.73%	0.55%	1.11%	3.33% *	0.47%	0.52%
Percent full-time employees								
Less than 25%	1.28%	4.41%	4.08%	1.21% *	0.81% *	.	2.52%	0.69% *
25-49 %	0.75%	3.16%	1.75%	1.06%	0.87% *	0.14% *	1.81%	0.29%
50-74 %	0.96%	1.72%	2.47%	2.11%	0.56%	0.50% *	1.39%	0.58% *
75% or more	0.39%	0.88%	0.59%	0.53%	0.47%	0.51%	0.57%	0.38%
Union presence								
No union employees	0.27%	0.63%	0.79%	0.43%	0.34%	0.17% *	0.40%	0.18%
Has union employees	1.19%	4.98%	3.75% *	3.36%	0.82%	1.33%	3.60%	1.16%
Unknown	1.09%	6.51% *	11.01% *	.	0.83% *	1.75% *	5.23% *	1.53% *
Percent low wage employees								
50% or more low wage	0.49%	1.07%	1.24%	0.96%	0.62% *	0.05% *	0.87%	0.31%
Less than 50% low wage	0.37%	0.74%	0.91%	0.73%	0.52%	0.71%	0.49%	0.29%
Unknown	0.51%	3.04%	9.93% *	2.51% *	0.99% *	0.60% *	1.93%	0.55% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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.

Table I.A.2.c.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.5%	21.0%	16.6%	10.9%	6.1%	4.8%	19.0%	5.6%
Industry group **								
Agric., fish., forest.	25.7%	30.1%	23.1% *	6.9% *	3.2% *	6.5% *	28.1%	2.8% *
Mining and manufacturing	14.9%	21.6%	19.2%	10.5%	9.8%	6.5%	19.1%	8.1%
Construction	21.1%	22.5%	19.1%	20.8%	19.8%	11.0% *	21.7%	16.3%
Utilities and transp.	12.9%	17.2%	16.3%	8.8% *	10.1% *	9.7% *	15.5%	10.1%
Wholesale trade	14.8%	22.6%	19.8%	12.2% *	2.9% *	1.8% *	21.1%	3.5%
Fin. svs. and real estate	9.3%	17.3%	15.6%	7.0%	6.6% *	3.4% *	16.2%	4.1%
Retail trade	7.6%	17.7%	11.6%	6.1%	5.0% *	0.5% *	14.6%	1.7%
Professional services	17.9%	22.2%	17.5%	11.3%	4.7%	17.4%	20.6%	12.0%
Other services	11.9%	20.3%	15.6%	11.5%	6.1%	2.2%	18.0%	4.3%
Ownership								
For profit, incorporated	13.5%	21.9%	16.2%	10.7%	6.7%	5.3%	19.2%	5.9%
For profit, unincorporated	13.7%	16.6%	12.2%	8.6% *	5.5% *	1.3% *	15.7%	4.0% *
Nonprofit	16.5%	24.6%	23.4%	12.3%	4.5%	6.0% *	22.8%	6.2%
Unknown	2.5% *	10.4% *	.	45.5% *	5.3% *	1.3% *	16.3% *	2.2% *
Age of firm								
Less than 5 years	18.6%	22.0%	15.9%	10.5% *	7.1% *	0.2% *	20.5%	4.4% *
5-9 years	17.0%	19.2%	15.4%	12.9%	7.8%	14.2% *	18.1%	10.0%
10-19 years	15.2%	19.6%	14.6%	10.3%	4.8%	1.1% *	17.7%	4.3%
20 or more years	14.3%	22.3%	18.1%	10.7%	6.3%	8.1%	19.8%	7.6%
Unknown	2.0%	.	100.0% *	19.7% *	5.6% *	1.6% *	2.6% *	2.0%
Multi/single status								
2 or more locations	6.0%	25.9%	10.5%	9.4%	5.6%	4.6%	13.9%	5.1%
1 location only	18.7%	20.9%	17.4%	11.8%	9.9%	28.0% *	19.4%	10.0%
Percent full-time employees								
Less than 25%	13.7%	20.8%	22.7%	14.9%	10.6% *	1.1% *	20.8%	5.6%
25-49 %	10.1%	19.3%	21.5%	8.3%	6.0% *	1.4% *	19.0%	2.6%
50-74 %	12.2%	20.9%	9.2%	8.9%	3.9% *	2.7% *	17.5%	3.7%
75% or more	14.1%	21.1%	17.2%	11.2%	6.2%	5.9%	19.2%	6.3%
Union presence								
No union employees	13.0%	20.6%	15.5%	9.8%	5.4%	1.5%	18.4%	3.6%
Has union employees	23.4%	36.8%	40.9%	27.1%	18.7%	18.1%	37.0%	18.4%
Unknown	5.7%	16.5% *	16.5% *	10.5% *	0.7% *	3.4%	16.0% *	3.3%
Percent low wage employees								
50% or more low wage	12.0%	18.7%	18.2%	9.2%	5.0%	2.1% *	17.7%	4.1%
Less than 50% low wage	16.1%	21.4%	16.4%	11.6%	7.0%	5.5%	19.3%	6.8%
Unknown	6.6%	24.3%	13.1% *	10.2% *	5.4% *	5.1%	20.8%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.A.2.c.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.68%	1.09%	0.99%	0.86%	0.58%	0.52%	0.35%
Industry group **								
Agric., fish., forest.	4.60%	6.22%	13.19% *	3.80% *	10.25% *	10.14% *	5.48%	2.56% *
Mining and manufacturing	1.17%	3.63%	3.42%	1.27%	2.35%	1.17%	1.87%	0.79%
Construction	0.89%	1.81%	1.81%	5.49%	5.58%	5.86% *	0.92%	2.42%
Utilities and transp.	1.70%	4.73%	2.87%	6.52% *	4.25% *	3.56% *	1.85%	2.44%
Wholesale trade	0.95%	1.97%	4.26%	3.73% *	1.07% *	1.05% *	1.71%	0.67%
Fin. svs. and real estate	0.67%	1.75%	3.52%	1.68%	2.34% *	1.03% *	0.95%	0.79%
Retail trade	0.65%	1.34%	2.38%	1.39%	1.91% *	0.25% *	1.16%	0.42%
Professional services	0.83%	1.62%	1.64%	1.43%	0.73%	2.86%	1.13%	1.60%
Other services	0.91%	2.08%	2.83%	1.84%	1.19%	0.63%	1.25%	0.63%
Ownership								
For profit, incorporated	0.32%	0.72%	1.08%	1.11%	0.90%	0.65%	0.45%	0.42%
For profit, unincorporated	1.14%	1.95%	2.34%	2.74% *	3.11% *	0.84% *	1.59%	1.34% *
Nonprofit	1.17%	2.67%	3.45%	1.71%	1.02%	1.93% *	1.62%	1.02%
Unknown	0.92% *	4.13% *	.	14.91% *	2.67% *	0.73% *	6.50% *	0.93% *
Age of firm								
Less than 5 years	1.80%	2.86%	4.52%	4.04% *	3.72% *	0.31% *	2.12%	1.75% *
5-9 years	1.15%	1.82%	2.76%	2.03%	2.12%	4.87% *	1.35%	2.39%
10-19 years	0.76%	1.18%	1.79%	2.38%	1.31%	0.70% *	0.92%	0.79%
20 or more years	0.55%	0.89%	1.16%	0.84%	0.89%	0.92%	0.61%	0.53%
Unknown	0.48%	.	31.62% *	11.28% *	3.44% *	0.50% *	0.86% *	0.49%
Multi/single status								
2 or more locations	0.32%	4.77%	2.04%	1.37%	0.87%	0.57%	1.28%	0.34%
1 location only	0.51%	0.68%	1.02%	1.25%	1.48%	8.89% *	0.51%	0.84%
Percent full-time employees								
Less than 25%	1.78%	4.01%	5.87%	3.36%	3.27% *	0.48% *	2.90%	1.32%
25-49 %	1.50%	3.15%	3.89%	2.06%	2.00% *	0.66% *	2.52%	0.71%
50-74 %	0.67%	1.83%	1.61%	1.84%	1.54% *	1.10% *	1.22%	0.83%
75% or more	0.49%	0.76%	1.23%	1.12%	1.08%	0.89%	0.59%	0.55%
Union presence								
No union employees	0.37%	0.68%	1.05%	0.89%	0.80%	0.23%	0.56%	0.18%
Has union employees	2.05%	4.95%	6.45%	4.49%	3.24%	2.60%	3.81%	2.08%
Unknown	0.94%	6.50% *	5.25% *	5.13% *	0.45% *	0.56%	5.05% *	0.57%
Percent low wage employees								
50% or more low wage	0.36%	1.68%	2.15%	1.28%	1.25%	1.07% *	1.03%	0.59%
Less than 50% low wage	0.54%	0.94%	1.12%	1.22%	1.12%	1.20%	0.58%	0.72%
Unknown	0.97%	3.63%	3.96% *	3.49% *	2.40% *	1.10%	2.31%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.A.2.c.(3)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.0%	7.0%	4.6%	2.8%	0.5% *	1.1%	6.0%	1.1%
Industry group **								
Agric., fish., forest.	11.4%	.	.	.	.	.	12.5%	0.7% *
Mining and manufacturing	3.8%	.	.	.	.	.	5.0%	1.8% *
Construction	4.3%	.	.	.	.	.	4.5%	2.7% *
Utilities and transp.	4.0%	.	.	.	.	.	6.6%	1.1% *
Wholesale trade	4.3%	.	.	.	.	.	6.3%	0.5% *
Fin. svs. and real estate	2.9%	.	.	.	.	.	4.3%	1.9% *
Retail trade	3.1%	.	.	.	.	.	6.0%	0.7% *
Professional services	4.9%	.	.	.	.	.	6.7%	1.1%
Other services	3.5%	.	.	.	.	.	5.9%	0.6%
Ownership								
For profit, incorporated	3.9%	.	.	.	.	.	6.0%	1.1%
For profit, unincorporated	4.8%	.	.	.	.	.	5.6%	0.8% *
Nonprofit	4.1%	.	.	.	.	.	6.0%	1.0% *
Unknown	0.5% *	.	.	.	.	.	.	0.5% *
Age of firm								
Less than 5 years	4.2%	.	.	.	.	.	4.5%	2.1% *
5-9 years	4.3%	.	.	.	.	.	4.8%	1.6% *
10-19 years	5.1%	.	.	.	.	.	6.1%	0.8% *
20 or more years	4.3%	.	.	.	.	.	6.6%	1.5%
Unknown	0.3%	.	.	.	.	.	.	0.3%
Multi/single status								
2 or more locations	1.1%	.	.	.	.	.	2.9%	0.9%
1 location only	5.9%	.	.	.	.	.	6.2%	2.4%
Percent full-time employees								
Less than 25%	5.2%	.	.	.	.	.	9.2%	0.5% *
25-49 %	2.2%	.	.	.	.	.	4.2%	0.5% *
50-74 %	5.3%	.	.	.	.	.	8.1%	0.9%
75% or more	3.8%	.	.	.	.	.	5.5%	1.2%
Union presence								
No union employees	3.9%	.	.	.	.	.	5.8%	0.5%
Has union employees	5.1%	.	.	.	.	.	8.4%	3.9%
Unknown	3.2%	.	.	.	.	.	10.1% *	1.6% *
Percent low wage employees								
50% or more low wage	4.0%	.	.	.	.	.	6.3%	0.8%
Less than 50% low wage	4.9%	.	.	.	.	.	5.9%	1.9%
Unknown	1.0%	.	.	.	.	.	6.2% *	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.A.2.c.(3)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.59%	0.50%	0.39%	0.16% *	0.22%	0.30%	0.14%
Industry group **								
Agric., fish., forest.	2.85%	.	.	.	.	.	3.31%	1.08% *
Mining and manufacturing	0.52%	.	.	.	.	.	0.71%	0.59% *
Construction	0.44%	.	.	.	.	.	0.48%	0.97% *
Utilities and transp.	0.80%	.	.	.	.	.	1.62%	0.39% *
Wholesale trade	0.98%	.	.	.	.	.	1.37%	0.22% *
Fin. svs. and real estate	0.64%	.	.	.	.	.	0.90%	0.60% *
Retail trade	0.31%	.	.	.	.	.	0.80%	0.33% *
Professional services	0.56%	.	.	.	.	.	0.73%	0.28%
Other services	0.49%	.	.	.	.	.	0.93%	0.17%
Ownership								
For profit, incorporated	0.25%	.	.	.	.	.	0.36%	0.16%
For profit, unincorporated	0.77%	.	.	.	.	.	0.90%	0.45% *
Nonprofit	0.51%	.	.	.	.	.	0.78%	0.31% *
Unknown	0.27% *	.	.	.	.	.	.	0.27% *
Age of firm								
Less than 5 years	0.68%	.	.	.	.	.	0.67%	1.10% *
5-9 years	0.84%	.	.	.	.	.	0.87%	0.80% *
10-19 years	0.51%	.	.	.	.	.	0.64%	0.26% *
20 or more years	0.30%	.	.	.	.	.	0.44%	0.23%
Unknown	0.07%	.	.	.	.	.	.	0.07%
Multi/single status								
2 or more locations	0.15%	.	.	.	.	.	0.60%	0.13%
1 location only	0.31%	.	.	.	.	.	0.34%	0.44%
Percent full-time employees								
Less than 25%	0.72%	.	.	.	.	.	1.52%	0.28% *
25-49 %	0.40%	.	.	.	.	.	0.79%	0.21% *
50-74 %	0.45%	.	.	.	.	.	0.71%	0.25%
75% or more	0.25%	.	.	.	.	.	0.31%	0.20%
Union presence								
No union employees	0.22%	.	.	.	.	.	0.34%	0.08%
Has union employees	1.15%	.	.	.	.	.	2.32%	1.08%
Unknown	0.66%	.	.	.	.	.	3.71% *	0.63% *
Percent low wage employees								
50% or more low wage	0.44%	.	.	.	.	.	0.77%	0.20%
Less than 50% low wage	0.36%	.	.	.	.	.	0.37%	0.37%
Unknown	0.23%	.	.	.	.	.	1.95% *	0.16% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.d(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.3%	8.8%	14.5%	23.6%	39.2%	71.9%	11.6%	57.3%
Industry group **								
Agric., fish., forest.	9.3%	5.5% *	16.3% *	26.1%	17.2% *	30.2% *	7.9% *	22.2%
Mining and manufacturing	25.0%	8.3% *	17.2%	26.4%	36.4%	56.6%	14.1%	42.9%
Construction	13.9%	8.9%	14.1%	23.8%	33.4%	43.2%	11.8%	31.6%
Utilities and transp.	32.4%	10.1%	17.4% *	18.0%	33.8%	71.4%	12.9%	53.6%
Wholesale trade	23.7%	8.1% *	11.5%	20.9%	32.0%	68.9%	10.6%	47.5%
Fin. svs. and real estate	44.7%	7.4%	18.1%	25.7%	49.8%	80.0%	10.5%	70.5%
Retail trade	35.3%	9.6%	12.2%	16.7%	32.9%	66.2%	10.8%	55.8%
Professional services	28.1%	9.9%	15.6%	28.0%	50.4%	76.9%	12.0%	63.2%
Other services	30.6%	8.0%	13.8%	23.7%	34.4%	71.6%	11.9%	53.4%
Ownership								
For profit, incorporated	32.5%	8.7%	14.2%	22.5%	37.5%	75.2%	11.5%	60.1%
For profit, unincorporated	13.3%	7.5%	12.5%	18.4%	33.7%	45.3%	8.8%	35.5%
Nonprofit	26.7%	12.0%	18.7%	31.5%	48.8%	41.2%	16.3%	43.6%
Unknown	60.7%	10.2% *	.	47.3% *	31.2%	65.6%	24.1% *	61.6%
Age of firm								
Less than 5 years	12.6%	8.4%	12.7% *	18.8%	35.6%	44.8%	9.5%	36.1%
5-9 years	14.6%	9.0%	13.7%	22.8%	37.6%	47.7%	10.7%	38.7%
10-19 years	17.3%	7.8%	16.5%	24.9%	36.5%	68.2%	11.3%	42.9%
20 or more years	32.0%	9.4%	14.0%	23.6%	40.3%	75.4%	12.5%	56.0%
Unknown	67.5%	.	.	29.1% *	38.2%	70.3%	22.3% *	67.6%
Multi/single status								
2 or more locations	55.4%	10.7%	11.7%	21.2%	39.1%	72.3%	14.1%	60.1%
1 location only	12.9%	8.7%	14.9%	25.0%	39.7%	26.3%	11.4%	32.8%
Percent full-time employees								
Less than 25%	30.5%	10.2%	13.1% *	15.1%	24.4%	80.9%	11.7%	52.1%
25-49 %	34.1%	3.7%	11.2%	23.0%	33.3%	68.5%	7.2%	57.0%
50-74 %	26.6%	9.4%	9.9%	21.2%	45.7%	62.9%	10.4%	53.0%
75% or more	30.7%	8.9%	15.7%	24.7%	39.8%	73.6%	12.2%	58.6%
Union presence								
No union employees	25.7%	8.4%	14.4%	22.5%	38.4%	65.9%	11.2%	51.1%
Has union employees	67.2%	23.8%	20.0%	42.7%	50.0%	89.9%	24.9%	82.7%
Unknown	60.9%	3.7% *	9.8% *	8.5% *	42.1%	78.5%	5.6% *	73.5%
Percent low wage employees								
50% or more low wage	20.5%	4.1%	11.6%	18.1%	27.4%	58.6%	7.4%	38.7%
Less than 50% low wage	22.6%	9.8%	15.5%	25.7%	45.6%	73.3%	12.7%	52.0%
Unknown	65.5%	11.9%	7.6% *	20.4%	42.1%	74.2%	11.0%	71.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.57%	0.87%	0.74%	0.77%	1.47%	0.39%	0.94%
Industry group **								
Agric., fish., forest.	2.34%	2.37% *	8.01% *	6.19%	6.61% *	13.90% *	2.73% *	4.82%
Mining and manufacturing	1.12%	2.88% *	2.42%	1.48%	4.14%	4.40%	1.70%	1.92%
Construction	0.98%	1.82%	2.23%	3.24%	5.18%	6.34%	1.00%	2.38%
Utilities and transp.	1.84%	2.06%	5.39% *	3.67%	6.74%	3.01%	1.99%	4.14%
Wholesale trade	1.34%	2.56% *	2.39%	4.30%	4.00%	5.43%	1.72%	4.04%
Fin. svs. and real estate	1.68%	1.31%	3.30%	3.92%	3.87%	2.80%	1.18%	2.35%
Retail trade	1.69%	1.55%	2.09%	2.43%	3.48%	3.26%	0.95%	2.40%
Professional services	1.23%	0.95%	2.47%	2.02%	2.73%	3.58%	0.81%	2.55%
Other services	1.84%	0.97%	1.72%	2.22%	2.12%	3.30%	0.98%	2.56%
Ownership								
For profit, incorporated	0.62%	0.57%	0.90%	0.89%	1.38%	1.39%	0.46%	1.03%
For profit, unincorporated	0.83%	1.12%	1.88%	3.00%	2.61%	5.80%	0.85%	2.19%
Nonprofit	0.92%	1.27%	2.40%	1.94%	2.96%	5.61%	1.09%	2.52%
Unknown	3.36%	10.00% *	.	16.51% *	6.76%	3.74%	15.40% *	3.20%
Age of firm								
Less than 5 years	1.01%	1.40%	4.24% *	4.50%	5.43%	12.17%	1.22%	3.29%
5-9 years	1.22%	1.04%	2.05%	3.33%	6.34%	5.37%	1.22%	3.92%
10-19 years	0.64%	0.97%	2.04%	1.53%	2.48%	5.48%	0.92%	2.42%
20 or more years	0.70%	0.86%	0.71%	0.92%	1.26%	2.27%	0.44%	1.32%
Unknown	1.59%	.	.	12.88% *	3.21%	1.67%	15.49% *	1.56%
Multi/single status								
2 or more locations	0.94%	2.47%	2.30%	1.67%	0.90%	1.45%	1.64%	1.03%
1 location only	0.46%	0.61%	0.93%	1.16%	1.90%	7.50%	0.46%	1.37%
Percent full-time employees								
Less than 25%	1.55%	2.56%	4.23% *	4.24%	3.56%	4.48%	1.98%	2.86%
25-49 %	2.31%	1.08%	2.99%	1.74%	4.69%	4.89%	1.31%	3.56%
50-74 %	1.85%	0.98%	1.81%	3.09%	4.18%	4.03%	0.93%	3.71%
75% or more	0.72%	0.67%	0.98%	0.83%	1.15%	1.70%	0.43%	1.23%
Union presence								
No union employees	0.45%	0.49%	0.95%	0.68%	0.74%	1.75%	0.37%	0.98%
Has union employees	2.11%	4.38%	5.57%	5.76%	3.01%	1.95%	2.12%	2.20%
Unknown	2.70%	1.46% *	3.79% *	2.76% *	8.23%	2.98%	1.81% *	2.57%
Percent low wage employees								
50% or more low wage	1.43%	0.79%	1.96%	1.19%	2.55%	3.91%	0.87%	2.33%
Less than 50% low wage	0.69%	0.59%	0.86%	1.14%	2.14%	2.05%	0.38%	1.54%
Unknown	1.29%	3.52%	4.79% *	5.29%	2.94%	1.66%	2.41%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2002

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	30.3%	14.5%	90.5%	38.3%	66.1%	12.5%	12.7%	73.9%
Firm size								
Less than 50 employees	11.6%	14.6%	86.7%	35.8%	54.3%	1.2%	2.1%	65.8%
50+ employees	57.3%	14.5%	96.1%	41.8%	83.0%	28.9%	28.1%	85.6%
Less than 10 employees	8.8%	16.3%	84.8%	35.5%	51.7%	1.0%	1.7%	55.8%
10-24 employees	14.5%	12.2%	89.2%	35.5%	58.2%	1.4%	2.7%	81.8%
25-99 employees	23.6%	10.7%	92.1%	37.8%	62.8%	2.5%	4.4%	87.6%
100-999 employees	39.2%	10.1%	95.1%	35.2%	76.8%	8.9%	9.2%	90.3%
1000+ employees	71.9%	17.1%	97.3%	45.8%	89.5%	43.2%	41.1%	82.9%
Industry group **								
Agric., fish., forest.	9.3%	24.1%	76.5%	26.1%	53.3%	2.6% *	3.8% *	46.9%
Mining and manufacturing	25.0%	11.1%	91.7%	37.4%	64.5%	10.2%	12.0%	85.0%
Construction	13.9%	11.3%	89.6%	36.8%	56.8%	1.8%	1.7%	71.2%
Utilities and transp.	32.4%	16.4%	90.2%	38.9%	66.8%	23.6%	26.0%	72.3%
Wholesale trade	23.7%	12.1%	91.5%	37.1%	66.2%	10.7%	10.8%	75.0%
Fin. svs. and real estate	44.7%	13.2%	93.5%	37.9%	78.0%	29.5%	27.0%	73.0%
Retail trade	35.3%	14.7%	90.7%	38.0%	68.4%	13.3%	13.5%	85.2%
Professional services	28.1%	15.9%	88.7%	39.6%	64.3%	9.0%	9.4%	68.9%
Other services	30.6%	15.9%	91.3%	39.5%	63.0%	9.2%	10.2%	70.0%
Ownership								
For profit, incorporated	32.5%	14.7%	91.0%	38.9%	67.5%	14.3%	14.5%	76.5%
For profit, unincorporated	13.3%	16.2%	85.1%	34.4%	53.9%	4.1%	3.0%	64.4%
Nonprofit	26.7%	12.4%	91.4%	39.5%	62.8%	7.9%	10.0%	62.0%
Unknown	60.7%	11.8%	98.6%	34.1%	92.6%	19.0%	19.6%	89.9%
Age of firm								
Less than 5 years	12.6%	13.5%	88.0%	37.3%	54.2%	0.6% *	0.5%	63.4%
5-9 years	14.6%	12.2%	88.9%	36.5%	57.6%	1.0% *	1.2%	64.7%
10-19 years	17.3%	13.5%	88.2%	35.8%	57.6%	1.1%	1.1%	71.8%
20 or more years	32.0%	15.4%	90.5%	39.5%	66.8%	16.6%	17.3%	76.7%
Unknown	67.5%	15.2%	97.1%	39.7%	90.4%	31.0%	29.8%	79.7%
Multi/single status								
2 or more locations	55.4%	14.6%	95.7%	40.5%	82.8%	28.4%	27.6%	85.9%
1 location only	12.9%	14.5%	87.0%	36.7%	54.4%	1.5%	2.4%	65.5%
Percent full-time employees								
Less than 25%	30.5%	18.2%	85.5%	29.6%	64.5%	9.6%	9.8%	66.1%
25-49 %	34.1%	14.1%	93.1%	36.8%	69.4%	11.6%	12.2%	76.4%
50-74 %	26.6%	17.9%	87.6%	39.4%	60.9%	8.0%	8.5%	73.5%
75% or more	30.7%	13.7%	91.2%	38.7%	66.9%	13.7%	13.8%	74.2%
Union presence								
No union employees	25.7%	13.6%	90.1%	37.0%	63.8%	8.4%	8.5%	73.1%
Has union employees	67.2%	21.4%	94.8%	56.1%	84.5%	44.1%	45.0%	81.1%
Unknown	60.9%	21.0%	91.3%	32.2%	79.7%	42.0%	41.6%	77.9%
Percent low wage employees								
50% or more low wage	20.5%	14.7%	88.4%	36.1%	59.2%	5.1%	5.9%	73.0%
Less than 50% low wage	22.6%	13.7%	89.7%	37.6%	61.9%	7.2%	8.0%	72.6%
Unknown	65.5%	17.1%	95.5%	42.6%	86.8%	37.5%	35.2%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.e(2002) Standard error for percent of private-sector establishments othat offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2002

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
Firm size								
Less than 50 employees	0.39%	0.39%	0.36%	0.63%	0.62%	0.11%	0.16%	0.76%
50+ employees	0.94%	0.53%	0.30%	0.92%	0.45%	0.49%	0.77%	0.63%
Less than 10 employees	0.57%	0.75%	0.71%	0.92%	0.97%	0.16%	0.22%	1.10%
10-24 employees	0.87%	0.86%	0.71%	1.15%	1.29%	0.29%	0.53%	1.07%
25-99 employees	0.74%	0.91%	0.83%	1.19%	1.15%	0.24%	0.42%	0.89%
100-999 employees	0.77%	0.86%	0.77%	0.81%	1.15%	0.64%	1.09%	0.80%
1000+ employees	1.47%	0.66%	0.35%	1.42%	0.82%	0.84%	1.16%	0.82%
Industry group **								
Agric., fish., forest.	2.34%	4.38%	4.29%	4.53%	4.38%	1.39% *	1.46% *	3.85%
Mining and manufacturing	1.12%	0.81%	0.97%	1.63%	1.52%	0.92%	1.08%	1.52%
Construction	0.98%	0.72%	0.66%	1.49%	1.07%	0.32%	0.24%	1.76%
Utilities and transp.	1.84%	2.31%	2.09%	3.62%	2.34%	1.78%	1.70%	2.76%
Wholesale trade	1.34%	1.55%	1.10%	1.84%	1.81%	1.27%	1.14%	1.53%
Fin. svs. and real estate	1.68%	1.24%	0.80%	1.85%	1.48%	1.71%	2.39%	1.15%
Retail trade	1.69%	0.75%	0.76%	1.19%	1.05%	0.89%	0.75%	1.11%
Professional services	1.23%	0.66%	0.32%	1.45%	1.10%	0.92%	0.88%	1.17%
Other services	1.84%	0.87%	0.57%	1.60%	1.14%	1.18%	1.17%	1.01%
Ownership								
For profit, incorporated	0.62%	0.35%	0.28%	0.74%	0.34%	0.49%	0.48%	0.61%
For profit, unincorporated	0.83%	1.38%	1.49%	0.86%	1.20%	0.36%	0.56%	1.74%
Nonprofit	0.92%	0.81%	0.94%	1.14%	1.37%	0.74%	1.20%	1.71%
Unknown	3.36%	1.08%	0.46%	3.65%	1.40%	4.08%	3.92%	0.80%
Age of firm								
Less than 5 years	1.01%	1.68%	1.71%	2.31%	1.45%	0.30% *	0.16%	1.67%
5-9 years	1.22%	1.14%	0.89%	1.20%	1.28%	0.36% *	0.29%	2.02%
10-19 years	0.64%	1.04%	0.80%	0.99%	1.22%	0.14%	0.21%	0.95%
20 or more years	0.70%	0.54%	0.33%	1.04%	0.56%	0.52%	0.51%	0.47%
Unknown	1.59%	0.61%	0.49%	1.97%	1.43%	1.07%	1.22%	1.30%
Multi/single status								
2 or more locations	0.94%	0.52%	0.28%	1.06%	0.60%	0.46%	0.74%	0.53%
1 location only	0.46%	0.45%	0.43%	0.57%	0.63%	0.15%	0.19%	0.81%
Percent full-time employees								
Less than 25%	1.55%	1.44%	1.61%	2.33%	1.93%	1.87%	1.86%	2.04%
25-49 %	2.31%	0.93%	0.72%	1.69%	1.56%	1.00%	1.06%	1.52%
50-74 %	1.85%	1.22%	0.92%	1.29%	0.96%	0.65%	0.64%	0.91%
75% or more	0.72%	0.40%	0.30%	0.74%	0.38%	0.59%	0.58%	0.77%
Union presence								
No union employees	0.45%	0.27%	0.31%	0.57%	0.45%	0.17%	0.31%	0.56%
Has union employees	2.11%	2.82%	1.04%	3.30%	1.23%	2.01%	1.92%	0.66%
Unknown	2.70%	2.36%	1.60%	2.48%	1.58%	2.28%	1.99%	1.99%
Percent low wage employees								
50% or more low wage	1.43%	0.74%	0.75%	1.23%	1.53%	0.50%	0.47%	0.71%
Less than 50% low wage	0.69%	0.31%	0.28%	0.79%	0.55%	0.49%	0.48%	0.72%
Unknown	1.29%	0.91%	0.39%	1.58%	1.17%	1.06%	1.13%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.f(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
Industry group **								
Agric., fish., forest.	46.9%	35.4%	77.4%	79.3%	95.1%	76.9%	42.7%	85.1%
Mining and manufacturing	85.0%	76.3%	88.4%	96.6%	92.0%	74.8%	84.2%	86.4%
Construction	71.2%	59.7%	82.6%	91.0%	90.5%	86.6%	68.9%	90.2%
Utilities and transp.	72.3%	58.9%	93.9%	86.8%	88.1%	59.6%	74.2%	70.2%
Wholesale trade	75.0%	61.2%	88.7%	91.9%	90.1%	69.1%	72.3%	79.8%
Fin. svs. and real estate	73.0%	54.8%	80.4%	86.5%	89.3%	78.3%	62.2%	81.1%
Retail trade	85.2%	60.9%	87.2%	94.0%	97.6%	95.0%	72.8%	95.5%
Professional services	68.9%	56.2%	80.2%	81.0%	85.0%	78.8%	63.3%	81.0%
Other services	70.0%	45.4%	71.6%	82.6%	89.6%	83.1%	57.3%	85.5%
Ownership								
For profit, incorporated	76.5%	59.1%	84.7%	89.5%	92.0%	81.7%	69.9%	85.2%
For profit, unincorporated	64.4%	52.9%	82.1%	90.9%	87.0%	95.6%	59.0%	90.2%
Nonprofit	62.0%	40.7%	61.0%	75.6%	85.3%	74.5%	50.1%	81.5%
Unknown	89.9%	.	100.0% *	88.0%	91.7%	91.2%	27.1% *	91.3%
Age of firm								
Less than 5 years	63.4%	53.6%	81.4%	91.0%	79.1%	87.6%	60.6%	84.1%
5-9 years	64.7%	52.8%	78.0%	86.3%	87.8%	87.9%	61.0%	87.1%
10-19 years	71.8%	58.4%	84.1%	89.7%	91.1%	85.5%	67.7%	89.3%
20 or more years	76.7%	55.9%	81.7%	86.7%	90.7%	86.9%	67.4%	88.2%
Unknown	79.7%	43.2% *	100.0% *	93.1%	91.9%	78.6%	83.8%	79.7%
Multi/single status								
2 or more locations	85.9%	76.1%	89.1%	89.4%	90.9%	83.4%	87.0%	85.8%
1 location only	65.5%	55.4%	80.9%	86.6%	86.2%	23.7% *	64.1%	83.3%
Percent full-time employees								
Less than 25%	66.1%	34.4%	61.0%	79.7%	88.8%	85.8%	48.0%	86.9%
25-49 %	76.4%	46.6%	74.7%	91.6%	92.5%	89.0%	60.4%	90.0%
50-74 %	73.5%	54.7%	78.8%	82.9%	91.5%	94.1%	61.9%	92.3%
75% or more	74.2%	57.8%	83.9%	88.6%	89.9%	79.7%	67.9%	83.5%
Union presence								
No union employees	73.1%	55.9%	82.8%	87.6%	90.3%	82.1%	66.0%	85.5%
Has union employees	81.1%	49.7%	66.1%	86.7%	91.6%	87.6%	61.9%	88.2%
Unknown	77.9%	55.7%	63.9%	96.9%	88.4%	80.8%	60.6%	81.8%
Percent low wage employees								
50% or more low wage	73.0%	46.8%	79.2%	87.8%	94.5%	88.2%	60.2%	90.8%
Less than 50% low wage	72.6%	58.3%	82.8%	87.3%	87.8%	87.8%	67.5%	87.8%
Unknown	78.9%	50.2%	71.4%	94.3%	90.2%	80.1%	58.7%	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.f(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.10%	1.07%	0.89%	0.80%	0.82%	0.76%	0.63%
Industry group **								
Agric., fish., forest.	3.85%	4.47%	7.94%	13.22%	3.54%	8.46%	3.69%	4.18%
Mining and manufacturing	1.52%	2.93%	3.15%	1.33%	2.07%	3.98%	1.85%	2.14%
Construction	1.76%	2.91%	1.91%	1.80%	3.17%	4.54%	1.97%	1.83%
Utilities and transp.	2.76%	4.31%	2.11%	4.87%	6.58%	5.48%	3.35%	4.78%
Wholesale trade	1.53%	2.78%	1.74%	2.31%	3.58%	4.77%	2.04%	2.87%
Fin. svs. and real estate	1.15%	2.76%	2.45%	2.70%	2.23%	1.95%	2.17%	1.63%
Retail trade	1.11%	2.98%	2.82%	2.23%	1.07%	0.83%	2.35%	0.62%
Professional services	1.17%	1.79%	1.62%	1.95%	1.92%	3.36%	1.22%	1.64%
Other services	1.01%	1.81%	2.96%	1.25%	1.92%	1.69%	1.61%	1.02%
Ownership								
For profit, incorporated	0.61%	1.20%	1.00%	0.96%	0.79%	0.88%	0.74%	0.78%
For profit, unincorporated	1.74%	2.60%	3.24%	2.30%	3.89%	2.11%	2.18%	1.80%
Nonprofit	1.71%	2.48%	2.59%	2.13%	1.68%	4.44%	1.78%	1.31%
Unknown	0.80%	.	31.62% *	21.00%	2.98%	1.04%	13.24% *	1.09%
Age of firm								
Less than 5 years	1.67%	2.81%	3.06%	2.19%	4.49%	3.85%	1.78%	2.93%
5-9 years	2.02%	2.56%	2.59%	4.29%	3.01%	5.32%	2.17%	2.16%
10-19 years	0.95%	1.43%	1.48%	1.77%	1.19%	3.46%	1.15%	1.38%
20 or more years	0.47%	0.90%	1.24%	0.64%	1.10%	0.64%	0.76%	0.44%
Unknown	1.30%	14.92% *	31.62% *	4.42%	1.90%	1.51%	13.27%	1.31%
Multi/single status								
2 or more locations	0.53%	5.41%	2.43%	1.13%	0.94%	0.83%	1.75%	0.65%
1 location only	0.81%	1.18%	1.06%	1.19%	1.11%	9.39% *	0.86%	1.24%
Percent full-time employees								
Less than 25%	2.04%	3.93%	7.35%	4.88%	3.45%	3.83%	2.62%	2.21%
25-49 %	1.52%	1.29%	5.51%	1.87%	2.53%	1.87%	2.46%	1.34%
50-74 %	0.91%	2.30%	3.27%	2.45%	2.50%	1.40%	1.71%	1.16%
75% or more	0.77%	1.40%	1.00%	0.82%	1.01%	1.30%	0.93%	1.01%
Union presence								
No union employees	0.56%	1.10%	1.13%	1.03%	0.84%	0.87%	0.81%	0.63%
Has union employees	0.66%	4.17%	5.16%	2.70%	2.64%	1.53%	3.10%	1.32%
Unknown	1.99%	8.31%	10.80%	4.18%	7.74%	2.52%	6.38%	2.01%
Percent low wage employees								
50% or more low wage	0.71%	1.41%	1.51%	1.51%	1.39%	2.85%	1.20%	0.98%
Less than 50% low wage	0.72%	1.13%	1.32%	1.08%	1.32%	1.77%	0.84%	0.66%
Unknown	1.48%	4.22%	10.08%	2.43%	2.62%	1.50%	3.18%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.A.2.g(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9	6.1	8.9	9.3	9.5	8.8	7.1	9.0
Industry group **								
Agric., fish., forest.	5.4	4.2	8.7	7.0	13.4	7.7	4.9	9.8
Mining and manufacturing	8.5	7.5	8.4	10.4	9.7	7.0	8.3	8.8
Construction	8.8	7.3	10.6	11.7	9.2	11.4	8.6	11.0
Utilities and transp.	7.7	6.4	10.1	8.0	9.3	6.8	7.8	7.6
Wholesale trade	7.8	6.7	10.3	9.1	9.5	5.6	8.0	7.5
Fin. svs. and real estate	6.6	5.1	7.3	7.8	8.1	6.9	5.7	7.2
Retail trade	10.5	7.4	10.1	10.3	12.1	12.2	8.4	12.2
Professional services	6.7	5.7	7.7	7.5	8.1	7.0	6.3	7.4
Other services	7.7	5.2	8.4	9.4	9.6	8.7	6.6	9.1
Ownership								
For profit, incorporated	8.3	6.5	9.3	9.8	9.8	8.8	7.7	9.2
For profit, unincorporated	6.8	5.8	8.8	10.0	9.5	7.5	6.5	8.5
Nonprofit	5.8	4.0	6.0	6.4	8.2	6.6	4.7	7.6
Unknown	9.4	.	8.7 *	10.1 *	11.6	9.2	1.7 *	9.5
Age of firm								
Less than 5 years	6.5	5.4	8.2	8.6	10.4	10.7	6.1	9.8
5-9 years	7.0	5.7	8.8	9.0	8.4	11.5	6.7	9.2
10-19 years	8.0	6.3	9.6	9.7	10.2	11.2	7.4	10.4
20 or more years	8.1	6.2	8.7	9.2	9.5	8.8	7.3	9.1
Unknown	8.4	3.7 *	26.0 *	14.4	9.2	8.3	16.3	8.4
Multi/single status								
2 or more locations	9.1	8.5	9.8	9.3	9.6	8.8	9.3	9.1
1 location only	7.1	6.0	8.8	9.3	9.0	2.4 *	7.0	8.6
Percent full-time employees								
Less than 25%	8.1	4.1	8.3	9.1	9.5	11.5	5.9	10.6
25-49 %	9.6	6.1	9.8	9.6	10.5	12.0	7.6	11.4
50-74 %	8.5	6.4	9.1	9.3	9.8	11.4	7.2	10.7
75% or more	7.6	6.1	8.8	9.3	9.4	7.6	7.1	8.3
Union presence								
No union employees	7.8	6.1	9.0	9.3	9.5	8.6	7.2	9.0
Has union employees	8.5	5.9	7.2	9.3	10.1	8.9	7.1	9.1
Unknown	8.5	5.1	6.7	8.9	9.3	9.1	5.8	9.1
Percent low wage employees								
50% or more low wage	8.8	5.4	10.1	10.6	11.2	10.9	7.2	11.0
Less than 50% low wage	7.5	6.2	8.7	8.7	8.7	8.8	7.1	8.7
Unknown	8.2	5.8	7.6	11.5	9.1	8.3	6.7	8.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.A.2.g(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.06	0.15	0.21	0.10	0.23	0.21	0.12	0.14
Industry group **								
Agric., fish., forest.	0.70	0.79	1.90	1.32	2.10	0.32	0.73	1.22
Mining and manufacturing	0.19	0.54	0.46	0.34	0.40	0.62	0.28	0.38
Construction	0.29	0.30	0.62	0.83	0.59	1.79	0.30	0.67
Utilities and transp.	0.42	1.11	1.10	0.59	0.84	0.95	0.71	0.65
Wholesale trade	0.27	0.40	0.53	0.42	0.83	0.53	0.36	0.46
Fin. svs. and real estate	0.25	0.27	0.43	0.56	0.32	0.36	0.27	0.29
Retail trade	0.25	0.35	0.43	0.57	0.46	0.39	0.34	0.25
Professional services	0.16	0.23	0.44	0.41	0.35	0.65	0.21	0.35
Other services	0.16	0.29	0.53	0.47	0.45	0.40	0.20	0.20
Ownership								
For profit, incorporated	0.07	0.16	0.21	0.09	0.31	0.25	0.12	0.17
For profit, unincorporated	0.18	0.30	0.52	0.64	0.88	0.35	0.20	0.32
Nonprofit	0.18	0.42	0.50	0.28	0.27	0.56	0.27	0.14
Unknown	0.34	.	2.74 *	3.49 *	1.04	0.36	1.15 *	0.33
Age of firm								
Less than 5 years	0.26	0.41	0.70	0.52	0.83	1.51	0.27	0.59
5-9 years	0.27	0.25	0.46	0.52	0.58	1.54	0.25	0.64
10-19 years	0.17	0.27	0.41	0.48	0.49	0.82	0.26	0.30
20 or more years	0.10	0.13	0.28	0.16	0.25	0.35	0.15	0.17
Unknown	0.25	1.29 *	8.22 *	2.23	0.62	0.28	3.50	0.26
Multi/single status								
2 or more locations	0.13	0.84	0.62	0.21	0.26	0.21	0.29	0.15
1 location only	0.11	0.15	0.21	0.14	0.12	0.97 *	0.12	0.17
Percent full-time employees								
Less than 25%	0.70	0.67	1.34	1.12	0.96	1.42	0.58	0.95
25-49 %	0.41	0.53	0.88	0.40	0.45	0.52	0.53	0.34
50-74 %	0.20	0.32	0.49	0.42	0.43	0.60	0.28	0.45
75% or more	0.07	0.19	0.17	0.08	0.33	0.21	0.14	0.14
Union presence								
No union employees	0.08	0.16	0.19	0.10	0.25	0.21	0.12	0.14
Has union employees	0.51	0.90	0.92	0.79	0.62	0.73	0.50	0.67
Unknown	0.55	1.09	1.59	2.17	1.60	0.85	0.95	0.71
Percent low wage employees								
50% or more low wage	0.14	0.18	0.44	0.33	0.34	0.55	0.15	0.19
Less than 50% low wage	0.08	0.16	0.21	0.13	0.23	0.64	0.12	0.27
Unknown	0.20	0.70	1.63	1.05	0.49	0.24	0.55	0.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.B.1(2002) Number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,437,203	13,649,176	9,496,559	15,701,257	20,726,284	51,863,927	30,830,688	80,606,515
Industry group **								
Agric., fish., forest.	1,555,157	555,016	151,580	322,634	288,283	237,644 *	852,766	702,391
Mining and manufacturing	15,119,401	583,229	806,621	2,327,067	3,281,197	8,121,286	2,373,242	12,746,159
Construction	5,860,839	1,613,236	1,157,367	1,660,832	926,265	503,138	3,657,298	2,203,541
Utilities and transp.	4,569,174	306,481	250,852	439,144	629,907	2,942,790	747,316	3,821,858
Wholesale trade	5,825,237	750,799	692,067	864,251	1,530,325	1,987,796	1,867,866	3,957,371
Fin. svs. and real estate	12,014,544	1,071,964	546,290	818,385	1,616,614	7,961,291	1,988,415	10,026,129
Retail trade	14,792,311	1,873,288	1,295,752	1,780,406	2,083,099	7,759,765	4,037,825	10,754,485
Professional services	25,485,974	3,192,216	1,708,116	2,777,523	5,199,561	12,608,558	6,245,135	19,240,840
Other services	26,214,567	3,702,948	2,887,914	4,711,014	5,171,031	9,741,660	9,060,826	17,153,741
Ownership								
For profit, incorporated	79,875,268	8,146,421	7,147,058	11,671,100	13,519,893	39,390,795	21,084,426	58,790,842
For profit, unincorporated	10,895,116	4,064,690	1,365,054	1,632,664	2,273,700	1,559,008	6,203,505	4,691,610
Nonprofit	15,212,804	1,417,453	975,926	2,356,420	4,413,275	6,049,730	3,484,944	11,727,861
Unknown	5,454,015	20,611 *	8,520 *	41,073 *	519,416	4,864,394	57,813 *	5,396,202
Age of firm								
Less than 5 years	5,499,436	2,254,281	919,633	1,206,360	751,113	368,051	3,757,362	1,742,074
5-9 years	8,841,889	2,703,522	1,585,870	1,900,514	1,280,147	1,371,836	5,225,627	3,616,262
10-19 years	15,533,383	3,533,510	2,532,750	3,802,852	3,776,190	1,888,081	8,161,495	7,371,888
20 or more years	57,089,201	5,143,415	4,450,460	8,726,905	13,302,589	25,465,832	13,644,758	43,444,443
Unknown	24,473,294	14,449	7,846 *	64,626	1,616,246	22,770,127	41,446	24,431,847
Multi/single status								
2 or more locations	67,941,547	193,892	580,597	3,524,890	13,178,231	50,463,936	2,196,494	65,745,052
1 location only	43,495,656	13,455,284	8,915,961	12,176,367	7,548,053	1,399,991	28,634,194	14,861,462
Percent full-time employees								
Less than 25%	8,290,888	1,883,647	980,782	1,513,555	1,184,210	2,728,695	3,668,095	4,622,793
25-49 %	9,371,290	1,180,056	1,027,633	1,433,227	1,619,141	4,111,233	2,897,528	6,473,763
50-74 %	14,733,971	2,446,182	1,286,536	2,389,599	2,839,873	5,771,782	4,918,430	9,815,541
75% or more	79,041,054	8,139,291	6,201,607	10,364,877	15,083,060	39,252,218	19,346,636	59,694,417
Union presence								
No union employees	84,550,547	13,005,775	8,902,458	14,011,984	17,018,861	31,611,470	28,743,746	55,806,801
Has union employees	16,989,028	305,424	367,400	1,377,852	2,535,784	12,402,568	1,346,816	15,642,212
Unknown	9,897,628	337,977	226,701	311,421	1,171,639	7,849,889	740,126	9,157,501
Percent low-wage employees								
50% or more low wage	22,856,932	4,458,963	3,008,630	5,134,380	5,504,818	4,750,141	9,914,373	12,942,559
Less than 50% low wage	52,856,329	8,427,148	6,108,130	9,984,024	12,482,728	15,854,300	19,488,608	33,367,721
Unknown	35,723,942	763,065	379,799	582,853	2,738,739	31,259,486	1,427,707	34,296,235

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.1(2002) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,110,022	251,029	235,063	289,262	494,856	1,335,958	359,211	1,145,182
Industry group **								
Agric., fish., forest.	171,052	33,357	23,817	79,639	81,267	150,781 *	52,274	189,070
Mining and manufacturing	440,899	41,418	66,382	135,506	266,928	576,668	117,726	473,730
Construction	207,487	71,927	57,242	93,578	103,820	111,541	114,585	227,132
Utilities and transp.	392,261	33,851	36,034	36,351	103,687	334,883	54,548	375,662
Wholesale trade	309,712	76,553	68,284	62,492	238,312	187,938	129,791	280,559
Fin. svs. and real estate	500,277	43,356	57,137	47,336	122,930	533,535	72,488	516,953
Retail trade	453,514	53,318	43,350	109,343	175,712	430,410	59,250	438,397
Professional services	541,640	103,584	78,998	244,375	364,429	545,697	249,291	505,816
Other services	630,176	65,303	166,008	129,607	185,875	532,719	138,512	598,476
Ownership								
For profit, incorporated	1,182,519	145,979	168,621	225,818	454,231	1,133,484	245,325	1,243,860
For profit, unincorporated	186,114	114,005	113,218	172,089	219,105	153,585	128,392	235,986
Nonprofit	551,199	48,509	58,216	215,857	219,880	470,445	219,719	551,465
Unknown	402,369	10,314 *	3,801 *	20,393 *	119,548	352,439	25,606 *	418,714
Age of firm								
Less than 5 years	204,546	47,910	66,848	110,930	75,260	41,097	80,913	183,108
5-9 years	387,762	132,364	148,495	78,081	158,550	238,743	184,382	242,956
10-19 years	483,877	51,360	98,460	255,910	290,560	167,062	234,112	346,165
20 or more years	844,342	177,677	139,072	165,718	400,111	892,963	275,118	927,552
Unknown	867,325	3,351	4,337 *	12,655	252,895	772,154	8,415	867,992
Multi/single status								
2 or more locations	1,063,650	19,537	54,898	284,294	365,002	1,278,262	262,533	1,185,675
1 location only	509,604	257,172	217,217	170,805	265,599	222,063	269,937	412,555
Percent full-time employees								
Less than 25%	441,097	69,663	84,105	157,414	136,886	362,199	106,276	410,120
25-49 %	276,045	47,639	82,774	77,458	174,505	227,690	98,418	236,968
50-74 %	394,095	96,594	74,355	309,357	190,392	283,925	259,608	222,206
75% or more	1,124,644	178,464	207,739	174,309	564,701	1,128,873	297,376	1,078,515
Union presence								
No union employees	1,140,141	244,085	237,186	228,943	538,877	1,040,820	278,607	961,721
Has union employees	912,646	38,159	39,060	249,062	185,932	1,056,328	247,488	1,015,326
Unknown	545,014	16,868	44,702	52,299	272,290	529,970	50,840	576,814
Percent low-wage employees								
50% or more low wage	570,664	156,321	174,410	140,122	383,636	422,763	185,353	523,472
Less than 50% low wage	1,028,925	218,756	125,602	262,237	560,759	722,328	333,271	1,026,148
Unknown	1,012,090	79,623	33,861	51,359	358,659	931,140	91,208	1,017,858

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.1.a(2002) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,437,203	12.2%	8.5%	14.1%	18.6%	46.5%	27.7%	72.3%
Industry group **								
Agric., fish., forest.	1,555,157	35.7%	9.7%	20.7%	18.5%	15.3% *	54.8%	45.2%
Mining and manufacturing	15,119,401	3.9%	5.3%	15.4%	21.7%	53.7%	15.7%	84.3%
Construction	5,860,839	27.5%	19.7%	28.3%	15.8%	8.6%	62.4%	37.6%
Utilities and transp.	4,569,174	6.7%	5.5%	9.6%	13.8%	64.4%	16.4%	83.6%
Wholesale trade	5,825,237	12.9%	11.9%	14.8%	26.3%	34.1%	32.1%	67.9%
Fin. svs. and real estate	12,014,544	8.9%	4.5%	6.8%	13.5%	66.3%	16.6%	83.4%
Retail trade	14,792,311	12.7%	8.8%	12.0%	14.1%	52.5%	27.3%	72.7%
Professional services	25,485,974	12.5%	6.7%	10.9%	20.4%	49.5%	24.5%	75.5%
Other services	26,214,567	14.1%	11.0%	18.0%	19.7%	37.2%	34.6%	65.4%
Ownership								
For profit, incorporated	79,875,268	10.2%	8.9%	14.6%	16.9%	49.3%	26.4%	73.6%
For profit, unincorporated	10,895,116	37.3%	12.5%	15.0%	20.9%	14.3%	56.9%	43.1%
Nonprofit	15,212,804	9.3%	6.4%	15.5%	29.0%	39.8%	22.9%	77.1%
Unknown	5,454,015	0.4% *	0.2% *	0.8% *	9.5%	89.2%	1.1% *	98.9%
Age of firm								
Less than 5 years	5,499,436	41.0%	16.7%	21.9%	13.7%	6.7%	68.3%	31.7%
5-9 years	8,841,889	30.6%	17.9%	21.5%	14.5%	15.5%	59.1%	40.9%
10-19 years	15,533,383	22.7%	16.3%	24.5%	24.3%	12.2%	52.5%	47.5%
20 or more years	57,089,201	9.0%	7.8%	15.3%	23.3%	44.6%	23.9%	76.1%
Unknown	24,473,294	0.1%	0.0% *	0.3%	6.6%	93.0%	0.2%	99.8%
Multi/single status								
2 or more locations	67,941,547	0.3%	0.9%	5.2%	19.4%	74.3%	3.2%	96.8%
1 location only	43,495,656	30.9%	20.5%	28.0%	17.4%	3.2%	65.8%	34.2%
Percent full-time employees								
Less than 25%	8,290,888	22.7%	11.8%	18.3%	14.3%	32.9%	44.2%	55.8%
25-49 %	9,371,290	12.6%	11.0%	15.3%	17.3%	43.9%	30.9%	69.1%
50-74 %	14,733,971	16.6%	8.7%	16.2%	19.3%	39.2%	33.4%	66.6%
75% or more	79,041,054	10.3%	7.8%	13.1%	19.1%	49.7%	24.5%	75.5%
Union presence								
No union employees	84,550,547	15.4%	10.5%	16.6%	20.1%	37.4%	34.0%	66.0%
Has union employees	16,989,028	1.8%	2.2%	8.1%	14.9%	73.0%	7.9%	92.1%
Unknown	9,897,628	3.4%	2.3%	3.1%	11.8%	79.3%	7.5%	92.5%
Percent low-wage employees								
50% or more low wage	22,856,932	19.5%	13.2%	22.5%	24.1%	20.8%	43.4%	56.6%
Less than 50% low wage	52,856,329	15.9%	11.6%	18.9%	23.6%	30.0%	36.9%	63.1%
Unknown	35,723,942	2.1%	1.1%	1.6%	7.7%	87.5%	4.0%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.1.a(2002) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,110,022	0.25%	0.19%	0.34%	0.52%	0.80%	0.41%	0.41%
Industry group **								
Agric., fish., forest.	171,052	3.80%	2.27%	4.12%	4.51%	5.34% *	6.05%	6.05%
Mining and manufacturing	440,899	0.30%	0.48%	0.94%	1.97%	2.48%	0.92%	0.92%
Construction	207,487	1.64%	1.06%	1.28%	1.59%	1.68%	2.69%	2.69%
Utilities and transp.	392,261	0.94%	0.74%	0.59%	2.24%	3.05%	1.60%	1.60%
Wholesale trade	309,712	1.36%	0.90%	1.16%	3.23%	2.17%	2.13%	2.13%
Fin. svs. and real estate	500,277	0.42%	0.55%	0.43%	1.22%	1.97%	0.89%	0.89%
Retail trade	453,514	0.47%	0.46%	0.57%	1.22%	1.65%	0.80%	0.80%
Professional services	541,640	0.38%	0.35%	0.96%	1.24%	1.75%	0.88%	0.88%
Other services	630,176	0.42%	0.54%	0.69%	0.73%	1.28%	0.83%	0.83%
Ownership								
For profit, incorporated	1,182,519	0.26%	0.26%	0.34%	0.56%	0.78%	0.53%	0.53%
For profit, unincorporated	186,114	1.19%	1.13%	1.56%	1.74%	1.32%	1.61%	1.61%
Nonprofit	551,199	0.38%	0.49%	1.42%	1.10%	2.16%	1.46%	1.46%
Unknown	402,369	0.21% *	0.09% *	0.55% *	1.47%	1.62%	0.70% *	0.70%
Age of firm								
Less than 5 years	204,546	1.96%	0.93%	1.42%	1.07%	0.65%	2.39%	2.39%
5-9 years	387,762	1.24%	1.23%	1.05%	1.84%	2.02%	1.31%	1.31%
10-19 years	483,877	0.83%	0.71%	1.10%	1.53%	0.93%	1.11%	1.11%
20 or more years	844,342	0.38%	0.26%	0.40%	0.66%	0.97%	0.62%	0.62%
Unknown	867,325	0.01%	0.02% *	0.05%	0.94%	0.93%	0.04%	0.04%
Multi/single status								
2 or more locations	1,063,650	0.03%	0.08%	0.46%	0.66%	0.84%	0.42%	0.42%
1 location only	509,604	0.62%	0.47%	0.28%	0.57%	0.48%	0.66%	0.66%
Percent full-time employees								
Less than 25%	441,097	1.80%	0.81%	2.18%	1.25%	2.93%	2.17%	2.17%
25-49 %	276,045	0.53%	0.95%	0.66%	1.61%	1.92%	0.94%	0.94%
50-74 %	394,095	0.74%	0.56%	1.68%	1.08%	1.85%	1.00%	1.00%
75% or more	1,124,644	0.22%	0.29%	0.28%	0.76%	0.86%	0.44%	0.44%
Union presence								
No union employees	1,140,141	0.21%	0.24%	0.39%	0.69%	0.86%	0.33%	0.33%
Has union employees	912,646	0.28%	0.29%	1.64%	1.26%	2.48%	1.61%	1.61%
Unknown	545,014	0.30%	0.47%	0.87%	2.45%	2.62%	1.12%	1.12%
Percent low-wage employees								
50% or more low wage	570,664	0.83%	0.77%	0.92%	1.28%	1.52%	1.12%	1.12%
Less than 50% low wage	1,028,925	0.55%	0.20%	0.64%	0.79%	0.97%	0.88%	0.88%
Unknown	1,012,090	0.21%	0.11%	0.16%	0.92%	0.85%	0.27%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.2(2002) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.3%	47.3%	71.5%	86.5%	96.6%	99.4%	63.5%	97.8%
Industry group **								
Agric., fish., forest.	63.9%	34.2%	51.3%	66.0%	95.5%	100.0%	43.7%	88.4%
Mining and manufacturing	96.8%	66.7%	85.3%	93.6%	99.2%	100.0%	83.0%	99.3%
Construction	78.9%	48.8%	80.1%	93.8%	91.8%	100.0%	69.2%	95.1%
Utilities and transp.	94.0%	47.6%	83.3%	94.5%	97.7%	98.8%	69.7%	98.7%
Wholesale trade	93.2%	65.4%	86.2%	98.9%	98.4%	99.6%	80.6%	99.1%
Fin. svs. and real estate	95.6%	59.2%	86.7%	98.9%	99.8%	100.0%	74.0%	99.9%
Retail trade	89.2%	44.5%	73.8%	90.5%	97.5%	100.0%	63.6%	98.8%
Professional services	92.1%	57.7%	82.0%	94.4%	96.9%	99.6%	72.1%	98.5%
Other services	77.5%	30.8%	50.6%	70.7%	93.3%	98.0%	45.8%	94.2%
Ownership								
For profit, incorporated	90.6%	54.9%	75.0%	87.3%	97.0%	99.6%	69.6%	98.2%
For profit, unincorporated	62.2%	32.1%	47.8%	72.7%	91.9%	99.1%	40.1%	91.5%
Nonprofit	91.8%	46.6%	79.5%	92.1%	97.9%	99.9%	68.3%	98.8%
Unknown	96.8%	51.1%	13.3% *	93.0%	93.9%	97.5%	69.8%	97.1%
Age of firm								
Less than 5 years	55.5%	32.1%	49.1%	69.5%	89.5%	99.4%	40.9%	87.0%
5-9 years	68.7%	41.4%	60.0%	76.1%	95.6%	97.4%	53.2%	91.1%
10-19 years	78.7%	49.3%	70.2%	84.3%	96.1%	98.7%	63.5%	95.4%
20 or more years	92.8%	55.7%	81.1%	92.3%	98.1%	99.7%	73.8%	98.8%
Unknown	98.5%	22.5% *	2.9% *	65.1%	88.9%	99.4%	51.5%	98.6%
Multi/single status								
2 or more locations	98.3%	72.7%	75.5%	92.9%	96.6%	99.4%	85.0%	98.7%
1 location only	72.8%	46.9%	71.3%	84.7%	96.6%	100.0%	61.9%	93.8%
Percent full-time employees								
Less than 25%	62.4%	13.2%	30.5%	60.0%	93.0%	96.0%	26.4%	91.0%
25-49 %	82.1%	38.9%	48.2%	76.8%	94.6%	99.8%	48.7%	97.0%
50-74 %	84.4%	44.8%	65.3%	82.1%	97.5%	99.9%	58.4%	97.4%
75% or more	92.5%	57.1%	83.2%	92.8%	96.9%	99.6%	74.1%	98.5%
Union presence								
No union employees	85.7%	47.4%	71.7%	85.9%	97.0%	99.3%	63.0%	97.4%
Has union employees	98.6%	69.1%	83.8%	96.8%	99.3%	99.8%	86.9%	99.6%
Unknown	92.9%	24.1%	44.8%	69.8%	83.6%	99.6%	40.0%	97.2%
Percent low wage employees								
50% or more low wage	70.2%	28.0%	43.7%	70.2%	94.4%	98.3%	41.1%	92.4%
Less than 50% low wage	90.7%	59.4%	86.3%	95.7%	99.1%	99.4%	76.6%	99.0%
Unknown	96.3%	25.8%	53.2%	73.4%	89.3%	99.6%	40.6%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	1.05%	1.26%	0.80%	0.67%	0.16%	0.58%	0.22%
Industry group **								
Agric., fish., forest.	2.64%	3.28%	7.30%	11.37%	3.47%	0.00%	4.55%	3.74%
Mining and manufacturing	0.30%	3.19%	2.49%	0.96%	0.36%	0.00%	1.22%	0.21%
Construction	1.44%	2.29%	2.61%	1.68%	4.26%	0.00%	1.29%	1.89%
Utilities and transp.	0.97%	4.92%	4.83%	2.00%	1.38%	0.95%	2.31%	0.72%
Wholesale trade	0.52%	2.73%	3.53%	0.51%	0.60%	0.55%	2.33%	0.43%
Fin. svs. and real estate	0.34%	2.82%	3.94%	0.61%	0.23%	0.03%	1.64%	0.04%
Retail trade	0.59%	2.29%	2.52%	2.52%	0.61%	0.00%	1.25%	0.32%
Professional services	0.33%	1.06%	1.70%	1.15%	1.01%	0.22%	1.19%	0.33%
Other services	0.95%	1.70%	2.71%	1.62%	2.27%	0.68%	0.95%	0.95%
Ownership								
For profit, incorporated	0.24%	1.16%	1.19%	1.08%	0.41%	0.11%	0.75%	0.12%
For profit, unincorporated	1.49%	1.16%	2.59%	4.74%	3.91%	0.84%	1.24%	2.49%
Nonprofit	0.65%	3.11%	2.43%	0.80%	1.14%	0.03%	1.86%	0.38%
Unknown	2.06%	15.24%	10.06% *	19.69%	3.98%	1.88%	16.15%	2.02%
Age of firm								
Less than 5 years	1.74%	2.17%	5.68%	4.84%	2.77%	0.61%	1.70%	2.69%
5-9 years	1.39%	2.18%	3.70%	3.66%	2.13%	2.69%	1.68%	2.23%
10-19 years	1.01%	1.54%	1.48%	2.16%	1.07%	1.07%	1.50%	0.63%
20 or more years	0.22%	1.44%	1.12%	0.50%	0.59%	0.10%	0.64%	0.17%
Unknown	0.72%	9.19% *	10.28% *	9.94%	6.16%	0.31%	12.07%	0.72%
Multi/single status								
2 or more locations	0.31%	3.00%	3.80%	0.58%	1.05%	0.16%	1.95%	0.31%
1 location only	0.49%	1.07%	1.34%	0.92%	0.95%	0.00%	0.59%	0.86%
Percent full-time employees								
Less than 25%	2.52%	1.38%	3.26%	2.50%	2.33%	3.09%	1.49%	2.66%
25-49 %	0.99%	3.51%	5.46%	3.03%	1.92%	0.15%	2.30%	0.39%
50-74 %	0.54%	1.71%	2.47%	2.35%	0.63%	0.08%	1.56%	0.48%
75% or more	0.21%	1.18%	0.93%	0.40%	0.83%	0.13%	0.56%	0.30%
Union presence								
No union employees	0.36%	1.07%	1.32%	0.88%	0.46%	0.29%	0.57%	0.27%
Has union employees	0.44%	5.26%	4.48%	1.18%	0.55%	0.28%	1.73%	0.34%
Unknown	1.09%	2.45%	6.73%	7.18%	6.12%	0.19%	4.92%	1.20%
Percent low wage employees								
50% or more low wage	0.73%	1.44%	2.54%	1.60%	0.95%	0.65%	0.85%	0.77%
Less than 50% low wage	0.28%	0.98%	0.73%	0.44%	0.17%	0.32%	0.46%	0.18%
Unknown	0.40%	2.42%	6.11%	7.65%	3.79%	0.19%	4.59%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.a(2002) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.1%	81.2%	78.6%	74.2%	74.7%	78.0%	78.0%	76.8%
Industry group **								
Agric., fish., forest.	62.8%	67.3%	75.7%	51.8%	41.6%	89.3%	65.8%	61.0%
Mining and manufacturing	91.9%	88.3%	91.2%	90.5%	92.5%	92.2%	90.6%	92.1%
Construction	76.9%	84.6%	80.5%	73.3%	72.9%	75.6%	80.4%	72.5%
Utilities and transp.	78.9%	86.6%	87.5%	89.1%	90.3%	74.0%	88.1%	77.6%
Wholesale trade	87.8%	88.9%	88.9%	88.0%	88.7%	86.4%	87.5%	87.9%
Fin. svs. and real estate	88.3%	84.9%	85.9%	90.4%	87.0%	88.8%	86.2%	88.6%
Retail trade	62.0%	78.1%	75.5%	70.7%	67.6%	55.3%	76.1%	58.6%
Professional services	81.6%	84.0%	84.7%	78.5%	77.0%	83.3%	82.9%	81.2%
Other services	62.1%	70.2%	60.0%	54.5%	55.2%	67.6%	59.9%	62.7%
Ownership								
For profit, incorporated	77.8%	82.3%	80.6%	76.1%	77.0%	77.5%	79.6%	77.3%
For profit, unincorporated	73.7%	80.8%	72.6%	67.0%	70.4%	77.7%	75.6%	72.5%
Nonprofit	75.9%	74.0%	70.0%	69.1%	72.2%	82.0%	70.1%	77.1%
Unknown	74.9%	98.4%	100.0% *	94.1%	54.7%	76.8%	94.6%	74.8%
Age of firm								
Less than 5 years	72.3%	82.6%	79.4%	63.5%	69.9%	68.2%	80.0%	64.6%
5-9 years	76.9%	82.6%	74.4%	70.7%	69.5%	87.4%	76.1%	77.6%
10-19 years	75.7%	80.7%	80.3%	71.6%	72.8%	79.0%	77.9%	74.0%
20 or more years	77.4%	80.6%	78.7%	77.0%	77.9%	76.8%	78.2%	77.2%
Unknown	77.6%	84.9%	100.0% *	82.5%	57.7%	78.8%	83.4%	77.6%
Multi/single status								
2 or more locations	77.5%	89.4%	81.1%	76.9%	76.3%	77.8%	78.2%	77.5%
1 location only	76.0%	81.0%	78.4%	73.4%	71.9%	83.7%	78.0%	73.6%
Percent full-time employees								
Less than 25%	29.3%	41.4%	24.2%	21.3%	27.2%	32.4%	27.3%	29.8%
25-49 %	46.4%	42.4%	40.9%	41.6%	44.8%	49.4%	42.3%	47.4%
50-74 %	65.9%	68.3%	65.0%	60.4%	65.3%	67.7%	64.9%	66.2%
75% or more	85.6%	90.2%	87.6%	85.8%	83.2%	85.6%	87.6%	85.1%
Union presence								
No union employees	77.5%	80.9%	78.5%	73.7%	74.9%	79.4%	78.1%	77.2%
Has union employees	81.8%	87.4%	81.8%	80.3%	82.3%	81.7%	79.0%	82.0%
Unknown	65.3%	84.4%	73.8%	67.7%	52.7%	66.6%	68.3%	65.2%
Percent low wage employees								
50% or more low wage	58.1%	62.6%	56.1%	53.1%	56.2%	63.4%	56.7%	58.6%
Less than 50% low wage	84.8%	85.8%	84.0%	82.2%	85.1%	86.0%	83.9%	85.1%
Unknown	75.2%	81.8%	84.3%	74.6%	61.8%	76.1%	76.5%	75.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.a(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.38%	0.66%	0.71%	0.80%	1.20%	0.44%	0.76%
Industry group **								
Agric., fish., forest.	4.80%	5.45%	5.14%	9.32%	10.18%	5.26%	5.05%	7.25%
Mining and manufacturing	0.85%	0.84%	1.79%	1.05%	0.63%	1.53%	0.90%	1.05%
Construction	1.64%	1.38%	3.03%	4.02%	5.61%	5.26%	2.43%	2.52%
Utilities and transp.	4.28%	3.65%	1.49%	2.12%	3.19%	5.39%	1.40%	4.80%
Wholesale trade	1.64%	2.13%	1.71%	1.99%	1.40%	3.83%	1.40%	2.11%
Fin. svs. and real estate	0.79%	1.03%	3.46%	0.74%	1.35%	1.11%	0.94%	0.84%
Retail trade	1.31%	1.14%	1.68%	2.62%	1.97%	1.88%	1.00%	1.61%
Professional services	1.15%	0.78%	1.26%	1.50%	2.10%	1.85%	0.75%	1.32%
Other services	0.67%	1.95%	1.77%	1.83%	1.65%	1.33%	1.23%	0.88%
Ownership								
For profit, incorporated	0.70%	0.68%	0.73%	1.00%	0.76%	1.37%	0.58%	0.91%
For profit, unincorporated	1.51%	1.43%	3.60%	4.05%	2.43%	3.58%	2.22%	2.20%
Nonprofit	0.87%	2.27%	2.06%	1.25%	2.31%	1.32%	1.62%	1.07%
Unknown	2.32%	27.56%	31.62% *	22.56%	7.91%	2.61%	20.40%	2.28%
Age of firm								
Less than 5 years	3.08%	1.61%	2.73%	6.12%	5.31%	6.18%	1.15%	4.61%
5-9 years	0.89%	1.17%	3.02%	2.17%	3.45%	3.30%	1.68%	1.53%
10-19 years	0.71%	1.01%	1.15%	1.36%	1.82%	2.38%	0.71%	1.13%
20 or more years	0.64%	1.12%	1.18%	0.83%	0.98%	1.51%	1.03%	0.90%
Unknown	1.59%	25.39%	31.62% *	6.95%	5.78%	1.68%	14.12%	1.59%
Multi/single status								
2 or more locations	1.01%	2.28%	2.53%	2.36%	0.83%	1.24%	2.37%	1.03%
1 location only	0.52%	0.38%	0.78%	0.67%	1.89%	2.58%	0.43%	1.03%
Percent full-time employees								
Less than 25%	2.12%	4.24%	4.02%	2.06%	2.98%	3.04%	3.10%	2.21%
25-49 %	1.56%	1.97%	2.44%	1.70%	2.62%	2.47%	1.46%	1.95%
50-74 %	1.34%	1.36%	1.15%	2.40%	1.44%	1.89%	0.87%	1.61%
75% or more	0.56%	0.40%	0.74%	0.46%	0.86%	0.98%	0.49%	0.70%
Union presence								
No union employees	0.57%	0.44%	0.59%	0.90%	0.76%	1.18%	0.36%	0.78%
Has union employees	0.89%	4.88%	6.27%	2.71%	2.37%	1.03%	3.88%	0.88%
Unknown	2.89%	2.91%	5.50%	9.53%	7.19%	3.08%	8.00%	2.90%
Percent low wage employees								
50% or more low wage	1.13%	1.37%	1.62%	1.81%	1.89%	1.32%	1.30%	1.48%
Less than 50% low wage	0.47%	0.47%	0.89%	0.78%	1.09%	1.07%	0.45%	0.66%
Unknown	1.78%	3.56%	3.01%	5.54%	4.06%	2.02%	5.05%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.a.(1)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.0%	80.8%	77.7%	77.7%	79.6%	82.9%	78.5%	81.7%
Industry group **								
Agric., fish., forest.	82.4%	86.2%	77.6%	83.8%	85.2%	79.3%	83.1%	82.0%
Mining and manufacturing	88.1%	79.1%	80.5%	81.8%	86.8%	91.3%	79.2%	89.4%
Construction	79.5%	80.9%	76.7%	79.8%	79.6%	81.9%	79.2%	80.0%
Utilities and transp.	86.6%	75.9%	75.6%	76.4%	77.2%	92.3%	75.3%	88.3%
Wholesale trade	85.6%	84.3%	79.9%	85.1%	85.1%	88.4%	82.5%	86.8%
Fin. svs. and real estate	87.5%	85.2%	85.4%	82.1%	86.3%	88.7%	83.8%	88.1%
Retail trade	74.5%	79.0%	76.2%	73.6%	73.2%	74.2%	76.1%	74.0%
Professional services	81.9%	80.9%	80.4%	78.1%	80.0%	83.8%	79.9%	82.4%
Other services	68.3%	78.1%	69.9%	68.9%	68.0%	66.7%	72.7%	67.2%
Ownership								
For profit, incorporated	81.1%	81.0%	77.6%	77.4%	80.4%	82.9%	78.5%	81.8%
For profit, unincorporated	77.1%	78.2%	74.8%	74.5%	75.4%	80.6%	76.4%	77.5%
Nonprofit	81.6%	85.0%	81.9%	80.5%	79.3%	83.0%	80.7%	81.8%
Unknown	82.8%	100.0%	33.3% *	85.2%	74.7%	83.4%	94.4%	82.7%
Age of firm								
Less than 5 years	77.6%	80.7%	79.0%	73.5%	77.9%	75.9%	77.7%	77.3%
5-9 years	77.8%	81.9%	73.5%	69.6%	78.9%	83.4%	77.3%	78.1%
10-19 years	77.4%	80.3%	78.3%	77.4%	76.7%	75.3%	78.5%	76.6%
20 or more years	80.6%	80.8%	78.4%	79.4%	80.9%	81.2%	79.0%	81.0%
Unknown	84.9%	37.4% *	60.0% *	79.6%	73.9%	85.4%	64.7%	84.9%
Multi/single status								
2 or more locations	82.1%	84.7%	79.0%	79.2%	80.1%	82.8%	78.4%	82.2%
1 location only	78.6%	80.7%	77.7%	77.1%	78.5%	83.9%	78.5%	78.8%
Percent full-time employees								
Less than 25%	60.1%	80.1%	64.7%	61.2%	46.6%	61.9%	73.9%	57.2%
25-49 %	64.8%	73.8%	64.5%	61.2%	66.7%	64.2%	66.0%	64.6%
50-74 %	72.0%	76.9%	71.6%	69.6%	67.6%	73.9%	72.4%	71.9%
75% or more	83.6%	81.9%	79.3%	80.1%	82.9%	85.6%	80.1%	84.5%
Union presence								
No union employees	79.8%	80.3%	77.5%	76.8%	79.5%	81.3%	78.1%	80.3%
Has union employees	85.6%	94.9%	83.6%	84.5%	83.6%	86.0%	84.7%	85.7%
Unknown	82.4%	79.0%	74.8%	82.1%	65.1%	84.2%	79.3%	82.5%
Percent low wage employees								
50% or more low wage	63.5%	76.4%	69.0%	64.5%	65.5%	56.0%	69.7%	61.4%
Less than 50% low wage	83.0%	81.6%	79.3%	80.8%	83.9%	85.1%	80.2%	84.2%
Unknown	84.3%	81.5%	75.0%	80.0%	76.8%	84.9%	78.3%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.a.(1)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	0.41%	0.72%	0.65%	1.00%	0.34%	0.59%	0.21%
Industry group **								
Agric., fish., forest.	1.88%	2.58%	4.74%	10.18%	5.32%	5.00%	2.54%	4.11%
Mining and manufacturing	0.53%	1.98%	1.80%	1.35%	0.89%	0.71%	1.40%	0.60%
Construction	1.26%	1.89%	2.21%	1.20%	4.17%	3.79%	1.09%	2.89%
Utilities and transp.	1.07%	2.98%	3.39%	4.03%	3.55%	0.91%	1.68%	1.28%
Wholesale trade	1.25%	2.06%	1.74%	1.54%	1.41%	2.85%	1.36%	1.47%
Fin. svs. and real estate	1.00%	1.85%	1.81%	1.98%	1.04%	1.31%	0.96%	1.14%
Retail trade	0.58%	1.56%	1.51%	1.88%	1.99%	0.85%	1.00%	0.63%
Professional services	0.41%	1.15%	0.77%	1.85%	1.40%	0.82%	0.97%	0.53%
Other services	0.85%	1.07%	2.69%	2.05%	1.94%	1.48%	1.30%	1.05%
Ownership								
For profit, incorporated	0.24%	0.56%	0.99%	0.65%	1.33%	0.42%	0.68%	0.26%
For profit, unincorporated	0.80%	1.08%	2.24%	2.14%	2.26%	2.42%	0.73%	1.30%
Nonprofit	0.45%	1.37%	2.28%	1.55%	1.28%	0.87%	0.93%	0.44%
Unknown	1.51%	27.89%	10.54% *	21.51%	3.58%	1.51%	22.18%	1.56%
Age of firm								
Less than 5 years	0.72%	1.73%	2.65%	3.00%	4.01%	6.10%	1.53%	1.10%
5-9 years	1.21%	1.19%	2.70%	2.90%	3.18%	3.50%	0.97%	2.16%
10-19 years	0.65%	0.76%	1.23%	0.97%	1.79%	1.66%	0.74%	1.03%
20 or more years	0.22%	0.76%	0.98%	0.55%	1.14%	0.45%	0.63%	0.27%
Unknown	0.54%	11.52% *	18.97% *	4.15%	4.40%	0.61%	13.02%	0.55%
Multi/single status								
2 or more locations	0.18%	3.36%	1.97%	1.20%	0.92%	0.33%	1.30%	0.17%
1 location only	0.39%	0.41%	0.71%	0.69%	1.49%	2.11%	0.60%	1.02%
Percent full-time employees								
Less than 25%	2.04%	3.58%	5.53%	4.06%	4.65%	3.24%	2.74%	2.12%
25-49 %	1.01%	4.32%	3.07%	1.46%	3.10%	1.99%	1.93%	1.38%
50-74 %	1.01%	1.60%	2.85%	2.55%	2.19%	1.96%	1.06%	1.42%
75% or more	0.28%	0.65%	0.72%	0.57%	1.01%	0.35%	0.61%	0.31%
Union presence								
No union employees	0.25%	0.47%	0.71%	0.56%	0.95%	0.55%	0.52%	0.26%
Has union employees	0.79%	1.64%	4.09%	2.25%	1.78%	0.72%	2.62%	0.67%
Unknown	1.24%	3.67%	5.39%	3.38%	5.77%	0.93%	2.59%	1.30%
Percent low wage employees								
50% or more low wage	1.01%	1.50%	1.44%	2.44%	1.99%	1.82%	1.25%	1.21%
Less than 50% low wage	0.37%	0.46%	0.89%	0.62%	0.89%	0.55%	0.56%	0.42%
Unknown	0.39%	2.79%	3.19%	3.02%	2.70%	0.41%	1.43%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.b(2002) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.4%	65.6%	61.1%	57.7%	59.5%	64.6%	61.3%	62.7%
Industry group **								
Agric., fish., forest.	51.8%	58.1%	58.7%	43.4%	35.4%	70.8%	54.7%	50.0%
Mining and manufacturing	80.9%	69.8%	73.4%	74.0%	80.3%	84.1%	71.7%	82.3%
Construction	61.1%	68.5%	61.8%	58.5%	58.0%	61.9%	63.7%	58.0%
Utilities and transp.	68.3%	65.7%	66.1%	68.0%	69.6%	68.3%	66.4%	68.5%
Wholesale trade	75.2%	75.0%	71.0%	74.9%	75.5%	76.3%	72.1%	76.3%
Fin. svs. and real estate	77.3%	72.3%	73.3%	74.2%	75.0%	78.7%	72.3%	78.0%
Retail trade	46.2%	61.7%	57.5%	52.0%	49.5%	41.0%	57.9%	43.3%
Professional services	66.8%	67.9%	68.1%	61.3%	61.6%	69.8%	66.2%	67.0%
Other services	42.4%	54.8%	41.9%	37.5%	37.5%	45.1%	43.6%	42.1%
Ownership								
For profit, incorporated	63.1%	66.7%	62.5%	58.9%	61.9%	64.2%	62.5%	63.2%
For profit, unincorporated	56.8%	63.1%	54.3%	49.9%	53.1%	62.6%	57.8%	56.2%
Nonprofit	61.9%	62.9%	57.4%	55.7%	57.2%	68.0%	56.5%	63.1%
Unknown	62.1%	98.4%	33.3% *	80.2%	40.8%	64.0%	89.3%	61.9%
Age of firm								
Less than 5 years	56.1%	66.6%	62.7%	46.7%	54.5%	51.8%	62.2%	49.9%
5-9 years	59.8%	67.6%	54.7%	49.2%	54.9%	72.9%	58.8%	60.6%
10-19 years	58.6%	64.8%	62.9%	55.4%	55.9%	59.4%	61.2%	56.7%
20 or more years	62.4%	65.1%	61.7%	61.2%	63.0%	62.3%	61.8%	62.6%
Unknown	65.9%	31.8% *	60.0% *	65.7%	42.6%	67.3%	53.9%	65.9%
Multi/single status								
2 or more locations	63.7%	75.7%	64.0%	60.9%	61.2%	64.5%	61.3%	63.8%
1 location only	59.8%	65.4%	60.9%	56.6%	56.5%	70.2%	61.2%	57.9%
Percent full-time employees								
Less than 25%	17.6%	33.1%	15.7%	13.1%	12.7%	20.1%	20.2%	17.1%
25-49 %	30.1%	31.3%	26.4%	25.5%	29.9%	31.7%	27.9%	30.6%
50-74 %	47.4%	52.5%	46.5%	42.0%	44.2%	50.0%	47.0%	47.6%
75% or more	71.6%	73.8%	69.5%	68.7%	69.0%	73.2%	70.2%	71.9%
Union presence								
No union employees	61.8%	65.0%	60.8%	56.6%	59.5%	64.5%	61.0%	62.0%
Has union employees	70.0%	82.9%	68.4%	67.9%	68.9%	70.3%	66.9%	70.2%
Unknown	53.8%	66.7%	55.2%	55.6%	34.3%	56.1%	54.2%	53.8%
Percent low wage employees								
50% or more low wage	36.9%	47.8%	38.7%	34.3%	36.8%	35.5%	39.5%	36.0%
Less than 50% low wage	70.3%	70.0%	66.6%	66.4%	71.4%	73.2%	67.2%	71.7%
Unknown	63.4%	66.7%	63.3%	59.7%	47.5%	64.7%	59.9%	63.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.b(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	0.49%	0.84%	0.82%	0.62%	0.96%	0.61%	0.59%
Industry group **								
Agric., fish., forest.	3.61%	5.38%	5.85%	6.30%	8.38%	6.65%	4.75%	5.60%
Mining and manufacturing	1.01%	1.75%	2.50%	0.84%	0.91%	1.87%	1.73%	1.32%
Construction	1.61%	1.53%	3.22%	3.76%	5.11%	5.99%	2.25%	2.69%
Utilities and transp.	3.91%	3.93%	3.25%	3.11%	3.16%	5.33%	1.66%	4.45%
Wholesale trade	1.80%	3.04%	2.55%	2.70%	1.96%	4.40%	2.18%	2.33%
Fin. svs. and real estate	0.77%	2.19%	3.27%	2.01%	1.70%	1.15%	1.06%	0.95%
Retail trade	0.99%	1.04%	1.63%	2.62%	1.97%	1.32%	1.01%	1.15%
Professional services	1.16%	1.17%	1.31%	1.86%	2.13%	1.78%	1.11%	1.32%
Other services	0.87%	1.96%	2.07%	0.88%	1.31%	1.69%	0.87%	1.07%
Ownership								
For profit, incorporated	0.58%	0.57%	0.90%	0.95%	1.21%	1.19%	0.76%	0.70%
For profit, unincorporated	1.53%	1.43%	2.36%	3.67%	2.76%	3.76%	1.92%	2.24%
Nonprofit	0.97%	2.35%	2.27%	1.77%	2.04%	1.47%	1.72%	1.15%
Unknown	2.08%	27.56%	10.54% *	20.52%	5.81%	1.98%	21.34%	2.05%
Age of firm								
Less than 5 years	2.34%	2.31%	3.27%	4.53%	4.67%	6.12%	1.82%	3.68%
5-9 years	1.06%	1.44%	2.73%	1.73%	3.65%	4.29%	0.84%	1.88%
10-19 years	0.64%	0.81%	0.94%	1.38%	1.75%	2.42%	0.67%	1.10%
20 or more years	0.59%	1.23%	1.31%	0.89%	1.01%	1.27%	1.07%	0.75%
Unknown	1.20%	9.66% *	18.97% *	5.69%	5.50%	1.28%	12.40%	1.20%
Multi/single status								
2 or more locations	0.86%	3.83%	2.67%	2.44%	0.97%	1.03%	2.34%	0.87%
1 location only	0.57%	0.50%	0.89%	0.49%	1.35%	3.23%	0.51%	0.96%
Percent full-time employees								
Less than 25%	1.50%	4.19%	2.96%	1.58%	1.07%	1.80%	2.76%	1.46%
25-49 %	1.23%	1.50%	1.35%	0.81%	1.85%	1.96%	0.52%	1.58%
50-74 %	1.48%	1.11%	2.40%	2.20%	1.43%	2.16%	0.73%	1.82%
75% or more	0.46%	0.73%	0.89%	0.79%	0.98%	0.78%	0.76%	0.54%
Union presence								
No union employees	0.46%	0.63%	0.85%	0.73%	0.66%	0.94%	0.50%	0.62%
Has union employees	1.09%	5.40%	5.15%	3.42%	2.35%	1.10%	3.98%	0.87%
Unknown	2.52%	3.89%	5.75%	8.34%	5.99%	2.69%	5.98%	2.61%
Percent low wage employees								
50% or more low wage	0.69%	0.93%	1.40%	1.42%	1.01%	1.47%	0.76%	0.96%
Less than 50% low wage	0.55%	0.64%	1.00%	1.07%	1.03%	1.31%	0.65%	0.65%
Unknown	1.44%	3.93%	4.25%	3.86%	3.85%	1.63%	4.15%	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.2%	11.8%	10.0%	17.9%	38.7%	71.8%	12.8%	59.3%
Industry group **								
Agric., fish., forest.	44.9%	8.3% *	9.6% *	30.9% *	30.5% *	94.3%	10.0% *	67.7%
Mining and manufacturing	60.4%	7.7%	9.6%	16.8%	50.6%	80.3%	12.8%	66.9%
Construction	24.9%	14.8%	8.0% *	18.2%	36.2%	75.0%	13.1%	40.5%
Utilities and transp.	68.5%	8.5%	9.0% *	27.1% *	58.9%	83.5%	15.4% *	75.6%
Wholesale trade	44.1%	12.3%	7.4% *	16.7%	35.7%	79.9%	10.9%	56.1%
Fin. svs. and real estate	52.9%	13.6%	10.9%	13.9%	33.0%	65.7%	12.6%	58.4%
Retail trade	45.7%	8.9%	8.3%	15.5%	34.3%	69.7%	9.4%	57.4%
Professional services	47.7%	9.6%	10.2%	20.1%	36.4%	66.3%	12.6%	56.0%
Other services	46.3%	17.3%	14.7%	17.2%	30.3%	70.2%	17.1%	54.1%
Ownership								
For profit, incorporated	50.8%	9.9%	9.0%	15.2%	41.2%	72.7%	10.6%	60.9%
For profit, unincorporated	32.2%	11.1%	8.3%	20.2%	29.2%	69.8%	11.9%	44.4%
Nonprofit	46.0%	26.9%	18.4%	28.3%	34.1%	63.3%	27.4%	49.4%
Unknown	74.0%	0.0%	0.0%	82.5%	50.7%	75.7%	70.2%	74.0%
Age of firm								
Less than 5 years	20.1%	9.5%	10.9% *	13.7% *	23.0%	68.9%	9.5%	33.6%
5-9 years	26.5%	11.5%	12.6%	15.8%	36.4%	46.6%	12.8%	37.7%
10-19 years	28.3%	10.8%	10.8%	21.7%	33.1%	65.7%	15.0%	38.9%
20 or more years	46.8%	13.1%	8.8%	17.0%	39.9%	69.0%	12.2%	54.8%
Unknown	75.8%	0.0%	0.0%	32.9% *	53.9%	76.7%	35.1% *	75.8%
Multi/single status								
2 or more locations	64.2%	10.9% *	12.1%	26.4%	43.5%	72.2%	26.2%	65.3%
1 location only	18.7%	11.8%	9.8%	15.0%	29.7%	58.1%	11.4%	28.4%
Percent full-time employees								
Less than 25%	51.7%	11.3%	8.8% *	9.0%	13.7% *	81.6%	9.2%	63.3%
25-49 %	48.9%	13.6%	6.9% *	17.3%	26.6%	72.0%	12.1%	56.5%
50-74 %	44.4%	12.3%	11.5%	35.5%	28.3%	64.7%	19.5%	51.8%
75% or more	50.9%	11.7%	9.9%	15.9%	40.9%	72.3%	12.1%	60.1%
Union presence								
No union employees	44.8%	10.6%	8.9%	14.9%	37.3%	72.1%	10.9%	55.9%
Has union employees	62.5%	39.2%	31.9%	42.4%	47.3%	68.8%	41.7%	63.9%
Unknown	70.3%	16.2% *	5.2% *	3.3% *	37.8%	76.1%	7.4% *	72.4%
Percent low wage employees **								
50% or more low wage	34.7%	10.5%	11.6%	20.3%	31.7%	64.8%	12.5%	43.0%
Less than 50% low wage	39.3%	12.0%	9.8%	17.3%	39.2%	68.6%	12.9%	50.4%
Unknown	71.3%	12.8%	9.3% *	20.7%	46.7%	74.1%	11.8%	72.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	0.54%	0.92%	1.96%	1.92%	1.10%	0.92%	1.01%
Industry group **								
Agric., fish., forest.	7.72%	2.57% *	10.34% *	10.90% *	9.62% *	14.17%	3.77% *	9.47%
Mining and manufacturing	1.62%	1.80%	2.41%	0.86%	3.06%	2.11%	1.56%	1.61%
Construction	2.17%	2.59%	2.45% *	3.11%	6.38%	8.60%	1.81%	4.59%
Utilities and transp.	2.85%	2.46%	6.56% *	9.39% *	9.34%	3.01%	4.72% *	3.23%
Wholesale trade	2.78%	2.13%	2.92% *	3.31%	5.14%	4.32%	1.85%	3.74%
Fin. svs. and real estate	1.70%	2.93%	3.09%	2.99%	5.21%	3.22%	2.22%	1.82%
Retail trade	1.59%	1.75%	1.86%	3.02%	4.61%	3.19%	1.50%	2.31%
Professional services	2.04%	0.91%	1.58%	5.52%	3.50%	2.20%	2.66%	2.29%
Other services	2.37%	1.77%	2.71%	2.43%	3.69%	3.16%	1.20%	2.69%
Ownership								
For profit, incorporated	0.86%	0.46%	1.08%	1.46%	1.94%	1.10%	0.62%	0.96%
For profit, unincorporated	2.17%	0.77%	2.13%	4.32%	4.09%	4.62%	1.17%	3.21%
Nonprofit	2.43%	4.85%	3.50%	6.14%	2.25%	3.64%	4.58%	2.80%
Unknown	3.83%	0.00%	0.00%	23.21%	9.08%	3.69%	20.19%	3.99%
Age of firm								
Less than 5 years	1.66%	1.93%	3.29% *	5.08% *	5.19%	9.24%	1.32%	4.08%
5-9 years	2.67%	1.10%	3.21%	4.22%	4.55%	9.16%	1.32%	4.39%
10-19 years	1.65%	0.96%	1.54%	4.03%	5.11%	4.73%	2.51%	2.82%
20 or more years	1.09%	1.34%	0.91%	1.89%	1.75%	1.22%	1.03%	1.22%
Unknown	1.77%	0.00%	0.00%	10.97% *	6.96%	1.74%	13.36% *	1.77%
Multi/single status								
2 or more locations	0.99%	4.84% *	3.29%	4.57%	2.22%	1.13%	4.39%	1.00%
1 location only	1.08%	0.53%	0.92%	1.55%	1.75%	7.37%	0.66%	2.09%
Percent full-time employees								
Less than 25%	3.44%	3.01%	4.77% *	2.41%	5.08% *	5.32%	1.15%	4.06%
25-49 %	1.71%	2.71%	2.14% *	3.46%	4.91%	2.49%	1.72%	2.43%
50-74 %	1.84%	1.49%	1.76%	7.60%	4.89%	3.23%	4.53%	2.18%
75% or more	1.06%	0.52%	0.99%	1.29%	1.90%	1.33%	0.64%	1.19%
Union presence								
No union employees	1.23%	0.56%	0.86%	1.15%	2.24%	1.14%	0.45%	1.36%
Has union employees	2.45%	7.54%	6.98%	7.16%	3.35%	3.18%	6.70%	2.85%
Unknown	3.47%	7.03% *	5.20% *	1.46% *	10.54%	3.16%	4.39% *	3.53%
Percent low wage employees **								
50% or more low wage	2.52%	1.58%	2.46%	4.69%	3.70%	3.33%	1.34%	3.01%
Less than 50% low wage	1.30%	0.71%	0.89%	1.86%	2.03%	2.65%	1.07%	1.74%
Unknown	1.28%	3.24%	3.37% *	6.14%	4.36%	1.37%	3.08%	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.c(2002) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	14.6%	16.9%	28.9%	47.4%	79.1%	19.7%	66.5%
Industry group **								
Agric., fish., forest.	25.7%	10.9% *	21.2% *	13.8% *	30.8% *	43.6% *	14.3%	32.5%
Mining and manufacturing	57.4%	15.2% *	19.9%	31.1%	46.2%	74.2%	22.9%	62.8%
Construction	29.8%	14.3%	18.1%	24.1%	42.0%	72.4%	19.3%	42.5%
Utilities and transp.	66.1%	21.3%	16.7%	24.8%	41.9%	82.8%	18.1%	72.7%
Wholesale trade	48.4%	10.4% *	15.5%	29.6%	55.6%	70.3%	17.4%	60.3%
Fin. svs. and real estate	75.5%	11.8%	16.5%	31.0%	58.7%	92.1%	16.9%	84.1%
Retail trade	57.9%	15.3%	13.5%	21.8%	39.9%	80.1%	15.6%	68.1%
Professional services	61.1%	17.0%	19.2%	36.7%	55.0%	79.8%	23.9%	70.0%
Other services	50.0%	13.3%	15.2%	27.7%	39.9%	72.6%	18.7%	58.0%
Ownership								
For profit, incorporated	57.9%	14.2%	16.8%	26.6%	46.3%	80.4%	18.3%	67.9%
For profit, unincorporated	39.2%	12.8%	13.5%	24.6%	50.3%	68.8%	15.4%	53.0%
Nonprofit	57.0%	21.4%	20.7%	41.4%	51.9%	74.7%	32.0%	62.1%
Unknown	72.0%	4.7% *	.	62.4% *	27.7% *	76.8%	57.7% *	72.1%
Age of firm								
Less than 5 years	30.4%	15.7%	16.2%	22.0%	45.5%	68.6%	16.3%	44.7%
5-9 years	38.1%	16.7%	16.0%	30.1%	51.2%	68.3%	18.4%	54.7%
10-19 years	37.2%	12.7%	17.6%	32.7%	46.8%	67.5%	21.5%	48.7%
20 or more years	57.7%	14.7%	16.8%	27.8%	48.3%	82.7%	19.5%	66.6%
Unknown	74.5%	.	.	45.5%	39.3%	76.8%	27.7% *	74.6%
Multi/single status								
2 or more locations	70.6%	29.3%	11.1%	31.4%	48.5%	79.4%	29.4%	71.8%
1 location only	29.0%	14.3%	17.3%	28.1%	45.6%	68.8%	18.6%	42.2%
Percent full-time employees								
Less than 25%	49.7%	17.1%	16.3% *	15.1%	32.1%	76.1%	15.9%	57.5%
25-49 %	56.4%	8.5%	11.3% *	27.4%	39.5%	81.2%	12.4%	66.2%
50-74 %	54.7%	13.6%	13.1%	33.4%	51.9%	77.2%	23.0%	64.2%
75% or more	58.2%	15.3%	18.1%	29.4%	48.6%	79.3%	19.9%	67.6%
Union presence								
No union employees	50.0%	13.8%	16.5%	26.5%	47.2%	74.3%	18.0%	60.6%
Has union employees	78.7%	40.5%	28.8%	53.7%	54.5%	88.2%	48.4%	80.9%
Unknown	75.2%	4.4% *	8.4% *	9.1% *	33.5% *	83.8%	6.4% *	77.5%
Percent low wage employees								
50% or more low wage	36.7%	7.3%	12.3%	21.9%	38.3%	60.9%	13.7%	44.5%
Less than 50% low wage	49.8%	16.4%	18.3%	31.9%	53.0%	79.4%	21.6%	62.6%
Unknown	77.0%	14.3%	8.7% *	20.1% *	38.9%	81.7%	10.5%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.24%	1.21%	1.46%	1.61%	0.95%	0.95%	0.85%
Industry group **								
Agric., fish., forest.	4.42%	4.83% *	8.64% *	4.60% *	11.56% *	14.57% *	3.68%	6.56%
Mining and manufacturing	1.30%	5.83% *	3.31%	1.75%	4.25%	2.04%	2.02%	1.38%
Construction	2.35%	2.99%	3.67%	3.81%	4.58%	7.76%	1.82%	3.52%
Utilities and transp.	2.59%	5.58%	4.75%	5.62%	5.11%	3.60%	3.40%	2.93%
Wholesale trade	3.95%	3.30% *	3.48%	4.76%	4.46%	7.04%	1.65%	4.60%
Fin. svs. and real estate	1.84%	2.05%	2.92%	4.95%	4.81%	1.29%	2.12%	2.08%
Retail trade	2.04%	3.13%	2.25%	2.81%	4.19%	1.97%	2.00%	2.25%
Professional services	1.56%	1.98%	3.26%	4.48%	2.70%	1.46%	3.26%	1.71%
Other services	1.78%	2.03%	2.29%	2.31%	1.92%	3.13%	1.86%	2.36%
Ownership								
For profit, incorporated	0.56%	1.38%	1.23%	1.21%	1.35%	0.71%	0.83%	0.70%
For profit, unincorporated	2.53%	2.36%	2.41%	3.63%	4.61%	7.42%	1.53%	3.76%
Nonprofit	2.06%	3.32%	2.76%	5.10%	3.05%	2.65%	4.20%	2.13%
Unknown	2.81%	15.39% *	.	21.13% *	9.59% *	3.18%	20.23% *	2.69%
Age of firm								
Less than 5 years	3.11%	3.86%	2.44%	5.02%	7.49%	10.24%	2.68%	5.77%
5-9 years	2.68%	2.53%	2.97%	3.70%	5.52%	8.91%	2.44%	4.13%
10-19 years	2.24%	1.42%	2.43%	3.52%	3.79%	6.32%	3.15%	2.37%
20 or more years	1.08%	1.61%	1.15%	0.90%	1.99%	1.19%	0.87%	1.24%
Unknown	1.08%	.	.	12.69%	7.73%	0.77%	22.92% *	1.07%
Multi/single status								
2 or more locations	0.88%	6.75%	2.52%	3.67%	1.97%	0.86%	5.49%	0.88%
1 location only	0.84%	1.28%	1.30%	1.22%	2.09%	4.77%	0.67%	1.52%
Percent full-time employees								
Less than 25%	3.66%	4.86%	4.99% *	4.15%	6.12%	6.34%	3.74%	3.89%
25-49 %	1.40%	2.26%	3.73% *	2.75%	4.70%	2.14%	2.00%	1.78%
50-74 %	2.77%	1.64%	3.47%	6.06%	4.76%	3.44%	4.20%	2.81%
75% or more	0.91%	1.30%	1.19%	1.25%	2.04%	1.08%	0.60%	0.99%
Union presence								
No union employees	0.79%	1.16%	1.24%	0.86%	1.21%	1.28%	0.74%	0.90%
Has union employees	2.20%	7.85%	7.92%	7.81%	3.86%	1.88%	7.31%	2.07%
Unknown	2.79%	1.76% *	3.76% *	3.65% *	10.49% *	1.73%	2.61% *	2.66%
Percent low wage employees								
50% or more low wage	1.94%	2.08%	2.09%	1.55%	3.02%	3.27%	2.00%	2.14%
Less than 50% low wage	1.10%	1.21%	1.34%	2.03%	1.78%	2.05%	1.09%	1.34%
Unknown	1.23%	4.28%	5.09% *	6.62% *	5.06%	0.99%	2.75%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.B.3(2002) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89,099,457	9,730,655	7,122,511	12,011,350	16,920,212	43,314,729	22,680,953	66,418,504
Industry group **								
Agric., fish., forest.	1,078,223	346,921	107,709	203,280	183,674	236,638 *	582,701	495,522
Mining and manufacturing	14,720,266	494,161	752,747	2,226,692	3,211,256	8,035,410	2,178,596	12,541,670
Construction	5,398,756	1,371,096	1,082,034	1,560,584	895,561	489,481	3,304,334	2,094,422
Utilities and transp.	3,864,368	243,366	223,513	382,164	559,922	2,455,403	622,946	3,241,421
Wholesale trade	5,438,315	646,414	636,465	791,361	1,443,341	1,920,733	1,655,799	3,782,515
Fin. svs. and real estate	10,951,512	868,161	486,001	731,016	1,436,298	7,430,037	1,679,181	9,272,331
Retail trade	9,954,940	1,293,587	943,806	1,321,819	1,634,880	4,760,847	2,919,008	7,035,932
Professional services	20,772,791	2,363,356	1,358,798	2,155,422	4,198,446	10,696,768	4,786,605	15,986,186
Other services	16,920,287	2,103,593	1,531,437	2,639,011	3,356,834	7,289,411	4,951,783	11,968,504
Ownership								
For profit, incorporated	65,359,306	6,316,024	5,614,556	9,286,092	11,370,162	32,772,472	16,475,874	48,883,432
For profit, unincorporated	7,678,923	2,592,767	861,590	1,090,201	1,775,072	1,359,292	4,006,180	3,672,743
Nonprofit	11,211,733	805,776	639,284	1,598,868	3,356,780	4,811,025	2,149,062	9,062,671
Unknown	4,849,495	16,088 *	7,080 *	36,189 *	418,198 *	4,371,940	49,837 *	4,799,658
Age of firm								
Less than 5 years	3,860,197	1,571,889	620,534	831,298	563,814	272,662	2,580,619	1,279,577
5-9 years	6,491,785	1,843,352	1,123,786	1,315,537	973,306	1,235,804	3,643,560	2,848,225
10-19 years	11,949,140	2,580,834	1,909,544	2,816,785	3,081,075	1,560,902	6,004,581	5,944,559
20 or more years	45,094,870	3,722,509	3,461,841	7,000,822	10,908,594	20,001,104	10,416,917	34,677,953
Unknown	21,703,466	12,071	6,806 *	46,908	1,393,424	20,244,257	35,276	21,668,190
Multi/single status								
2 or more locations	56,373,434	153,339	428,181	2,744,886	10,902,612	42,144,416	1,677,784	54,695,650
1 location only	32,726,023	9,577,317	6,694,330	9,266,464	6,017,601	1,170,313	21,003,170	11,722,854
Percent full-time employees								
Less than 25%	904,923	90,202	95,229	169,611	151,138	398,743	275,318	629,604
25-49 %	3,538,387	400,875	357,432	527,533	625,809	1,626,738	1,012,755	2,525,632
50-74 %	9,132,073	1,435,643	793,002	1,466,592	1,791,374	3,645,462	2,952,213	6,179,860
75% or more	75,524,074	7,803,936	5,876,848	9,847,613	14,351,891	37,643,786	18,440,667	57,083,408
Union presence								
No union employees	67,079,067	9,257,943	6,618,056	10,596,622	13,741,256	26,865,191	21,015,069	46,063,998
Has union employees	14,456,063	216,380	330,984	1,150,369	2,161,471	10,596,859	1,087,752	13,368,311
Unknown	7,564,327	256,333	173,471	264,358	1,017,486	5,852,679	578,132	6,986,195
Percent low-wage employees								
50% or more low wage	13,403,800	2,393,291	1,584,708	2,960,435	3,645,698	2,819,668	5,378,548	8,025,252
Less than 50% low wage	45,404,041	6,831,324	5,239,752	8,576,700	10,957,004	13,799,261	16,266,763	29,137,278
Unknown	30,291,616	506,041	298,051	474,214	2,317,510	26,695,800	1,035,642	29,255,974

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.3(2002) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,025,765	201,702	210,821	186,712	471,047	1,155,594	336,545	1,057,809
Industry group **								
Agric., fish., forest.	121,327	18,322	19,390	51,305	35,827	150,287 *	45,630	134,201
Mining and manufacturing	426,275	36,582	66,634	129,795	266,715	563,366	111,537	455,127
Construction	193,883	61,429	54,263	70,652	103,291	110,160	109,354	207,333
Utilities and transp.	357,329	28,100	33,875	35,184	81,782	298,808	48,304	335,951
Wholesale trade	302,983	63,582	65,255	63,135	218,619	193,069	118,566	273,179
Fin. svs. and real estate	508,146	45,079	54,408	40,980	115,996	528,071	68,985	523,371
Retail trade	284,365	36,246	44,036	73,796	170,480	252,982	52,966	272,047
Professional services	501,326	81,272	66,313	156,702	357,271	529,872	170,260	482,221
Other services	512,653	52,599	96,116	77,530	182,514	424,164	73,793	468,289
Ownership								
For profit, incorporated	1,095,571	147,567	161,818	133,208	425,710	992,823	269,205	1,171,145
For profit, unincorporated	179,667	68,597	60,362	110,302	205,272	163,458	72,066	206,244
Nonprofit	435,325	34,816	54,080	140,827	160,562	422,287	150,089	471,371
Unknown	417,059	9,825 *	3,369 *	20,576 *	129,242 *	362,656	24,022 *	430,478
Age of firm								
Less than 5 years	147,033	40,241	64,050	74,032	64,402	37,220	65,936	132,946
5-9 years	297,716	84,580	88,834	53,176	147,633	234,508	109,467	229,982
10-19 years	420,631	64,431	83,381	171,932	224,416	173,772	172,359	314,823
20 or more years	803,543	128,279	133,852	168,626	375,976	802,022	222,444	873,501
Unknown	850,976	3,134	3,866 *	7,546	254,907	748,408	8,821	852,055
Multi/single status								
2 or more locations	912,300	17,252	40,949	189,558	382,205	1,078,370	172,147	1,033,219
1 location only	472,610	207,866	199,905	151,131	213,450	197,183	304,528	303,671
Percent full-time employees								
Less than 25%	68,104	9,293	9,202	14,475	16,942	57,929	15,609	67,836
25-49 %	119,004	16,370	22,025	27,179	77,227	106,528	28,780	106,201
50-74 %	253,876	60,381	43,921	196,152	129,861	167,451	160,129	141,894
75% or more	1,114,985	171,509	193,522	164,215	554,175	1,105,060	292,748	1,070,977
Union presence								
No union employees	1,068,288	186,967	197,694	149,867	432,422	967,228	290,139	893,053
Has union employees	885,488	28,060	35,474	162,085	155,917	996,731	166,025	956,954
Unknown	475,280	18,467	42,581	54,255	284,763	401,174	63,018	506,530
Percent low-wage employees								
50% or more low wage	351,788	91,754	95,241	100,817	266,377	247,204	108,724	348,580
Less than 50% low wage	843,423	191,672	136,497	148,222	480,235	618,031	275,287	835,536
Unknown	921,968	30,276	35,379	58,429	346,137	817,448	81,725	922,752

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.3.a(2002) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89,099,457	10.9%	8.0%	13.5%	19.0%	48.6%	25.5%	74.5%
Industry group **								
Agric., fish., forest.	1,078,223	32.2%	10.0%	18.9%	17.0%	21.9% *	54.0%	46.0%
Mining and manufacturing	14,720,266	3.4%	5.1%	15.1%	21.8%	54.6%	14.8%	85.2%
Construction	5,398,756	25.4%	20.0%	28.9%	16.6%	9.1%	61.2%	38.8%
Utilities and transp.	3,864,368	6.3%	5.8%	9.9%	14.5%	63.5%	16.1%	83.9%
Wholesale trade	5,438,315	11.9%	11.7%	14.6%	26.5%	35.3%	30.4%	69.6%
Fin. svs. and real estate	10,951,512	7.9%	4.4%	6.7%	13.1%	67.8%	15.3%	84.7%
Retail trade	9,954,940	13.0%	9.5%	13.3%	16.4%	47.8%	29.3%	70.7%
Professional services	20,772,791	11.4%	6.5%	10.4%	20.2%	51.5%	23.0%	77.0%
Other services	16,920,287	12.4%	9.1%	15.6%	19.8%	43.1%	29.3%	70.7%
Ownership								
For profit, incorporated	65,359,306	9.7%	8.6%	14.2%	17.4%	50.1%	25.2%	74.8%
For profit, unincorporated	7,678,923	33.8%	11.2%	14.2%	23.1%	17.7%	52.2%	47.8%
Nonprofit	11,211,733	7.2%	5.7%	14.3%	29.9%	42.9%	19.2%	80.8%
Unknown	4,849,495	0.3% *	0.1% *	0.7% *	8.6% *	90.2%	1.0% *	99.0%
Age of firm								
Less than 5 years	3,860,197	40.7%	16.1%	21.5%	14.6%	7.1%	66.9%	33.1%
5-9 years	6,491,785	28.4%	17.3%	20.3%	15.0%	19.0%	56.1%	43.9%
10-19 years	11,949,140	21.6%	16.0%	23.6%	25.8%	13.1%	50.3%	49.7%
20 or more years	45,094,870	8.3%	7.7%	15.5%	24.2%	44.4%	23.1%	76.9%
Unknown	21,703,466	0.1%	0.0% *	0.2%	6.4%	93.3%	0.2%	99.8%
Multi/single status								
2 or more locations	56,373,434	0.3%	0.8%	4.9%	19.3%	74.8%	3.0%	97.0%
1 location only	32,726,023	29.3%	20.5%	28.3%	18.4%	3.6%	64.2%	35.8%
Percent full-time employees								
Less than 25%	904,923	10.0%	10.5%	18.7%	16.7%	44.1%	30.4%	69.6%
25-49 %	3,538,387	11.3%	10.1%	14.9%	17.7%	46.0%	28.6%	71.4%
50-74 %	9,132,073	15.7%	8.7%	16.1%	19.6%	39.9%	32.3%	67.7%
75% or more	75,524,074	10.3%	7.8%	13.0%	19.0%	49.8%	24.4%	75.6%
Union presence								
No union employees	67,079,067	13.8%	9.9%	15.8%	20.5%	40.1%	31.3%	68.7%
Has union employees	14,456,063	1.5%	2.3%	8.0%	15.0%	73.3%	7.5%	92.5%
Unknown	7,564,327	3.4%	2.3%	3.5% *	13.5%	77.4%	7.6%	92.4%
Percent low-wage employees								
50% or more low wage	13,403,800	17.9%	11.8%	22.1%	27.2%	21.0%	40.1%	59.9%
Less than 50% low wage	45,404,041	15.0%	11.5%	18.9%	24.1%	30.4%	35.8%	64.2%
Unknown	30,291,616	1.7%	1.0%	1.6%	7.7%	88.1%	3.4%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,025,765	0.22%	0.24%	0.31%	0.61%	0.82%	0.47%	0.47%
Industry group **								
Agric., fish., forest.	121,327	3.44%	2.41%	4.74%	3.95%	7.42% *	5.65%	5.65%
Mining and manufacturing	426,275	0.26%	0.50%	0.91%	2.03%	2.49%	0.88%	0.88%
Construction	193,883	1.66%	1.08%	1.11%	1.76%	1.78%	2.72%	2.72%
Utilities and transp.	357,329	0.87%	0.70%	0.73%	2.40%	3.01%	1.43%	1.43%
Wholesale trade	302,983	1.18%	0.93%	1.23%	3.15%	2.42%	2.07%	2.07%
Fin. svs. and real estate	508,146	0.41%	0.58%	0.44%	1.23%	1.98%	0.89%	0.89%
Retail trade	284,365	0.41%	0.58%	0.62%	1.53%	1.75%	0.86%	0.86%
Professional services	501,326	0.35%	0.34%	0.81%	1.57%	1.89%	0.82%	0.82%
Other services	512,653	0.31%	0.51%	0.65%	1.12%	1.43%	0.72%	0.72%
Ownership								
For profit, incorporated	1,095,571	0.30%	0.29%	0.31%	0.59%	0.79%	0.64%	0.64%
For profit, unincorporated	179,667	1.11%	0.99%	1.43%	2.16%	1.97%	1.63%	1.63%
Nonprofit	435,325	0.44%	0.55%	1.35%	1.47%	2.45%	1.58%	1.58%
Unknown	417,059	0.21% *	0.09% *	0.63% *	1.75% *	1.93%	0.72% *	0.72%
Age of firm								
Less than 5 years	147,033	2.20%	1.27%	1.41%	1.45%	0.86%	2.46%	2.46%
5-9 years	297,716	1.20%	1.24%	0.88%	2.22%	2.65%	1.71%	1.71%
10-19 years	420,631	0.87%	0.72%	0.97%	1.57%	1.14%	1.19%	1.19%
20 or more years	803,543	0.38%	0.33%	0.47%	0.79%	1.04%	0.68%	0.68%
Unknown	850,976	0.01%	0.02% *	0.03%	1.06%	1.04%	0.04%	0.04%
Multi/single status								
2 or more locations	912,300	0.04%	0.07%	0.40%	0.77%	0.85%	0.36%	0.36%
1 location only	472,610	0.54%	0.52%	0.39%	0.64%	0.57%	0.63%	0.63%
Percent full-time employees								
Less than 25%	68,104	1.98%	0.94%	1.78%	1.40%	3.44%	2.84%	2.84%
25-49 %	119,004	0.55%	0.82%	0.56%	1.88%	2.20%	0.89%	0.89%
50-74 %	253,876	0.75%	0.54%	1.69%	1.19%	1.80%	0.97%	0.97%
75% or more	1,114,985	0.22%	0.28%	0.29%	0.77%	0.88%	0.45%	0.45%
Union presence								
No union employees	1,068,288	0.16%	0.25%	0.32%	0.76%	0.93%	0.37%	0.37%
Has union employees	885,488	0.23%	0.31%	1.36%	1.35%	2.35%	1.36%	1.36%
Unknown	475,280	0.34%	0.62%	1.09% *	3.10%	3.08%	1.43%	1.43%
Percent low-wage employees								
50% or more low wage	351,788	0.89%	0.79%	0.89%	1.48%	1.55%	1.28%	1.28%
Less than 50% low wage	843,423	0.53%	0.23%	0.53%	0.86%	0.96%	0.82%	0.82%
Unknown	921,968	0.12%	0.11%	0.20%	1.04%	0.93%	0.27%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.3.b(2002) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.3%	54.2%	79.2%	90.8%	96.8%	99.6%	70.7%	98.3%
Industry group **								
Agric., fish., forest.	71.8%	38.1%	60.8%	80.1%	96.4%	100.0%	50.8%	96.5%
Mining and manufacturing	97.2%	69.7%	86.1%	94.2%	99.2%	100.0%	84.6%	99.4%
Construction	80.5%	50.9%	80.9%	93.7%	91.7%	100.0%	71.4%	94.9%
Utilities and transp.	94.8%	52.7%	84.4%	97.4%	98.7%	98.6%	74.4%	98.7%
Wholesale trade	94.0%	67.1%	87.3%	99.1%	98.6%	99.6%	81.9%	99.2%
Fin. svs. and real estate	96.5%	63.6%	88.6%	99.1%	99.8%	100.0%	77.6%	99.9%
Retail trade	90.6%	51.3%	80.1%	93.0%	98.7%	100.0%	70.3%	99.1%
Professional services	93.8%	64.4%	86.8%	96.0%	97.1%	99.6%	77.5%	98.8%
Other services	83.0%	38.0%	61.6%	75.8%	92.3%	98.9%	53.8%	95.1%
Ownership								
For profit, incorporated	92.7%	59.8%	81.2%	91.3%	97.6%	99.7%	75.1%	98.6%
For profit, unincorporated	70.1%	39.8%	60.4%	80.9%	90.3%	99.0%	49.3%	92.8%
Nonprofit	94.7%	56.7%	87.7%	94.4%	97.7%	99.9%	77.0%	98.9%
Unknown	98.2%	64.5%	16.1% *	100.0%	96.6%	98.7%	76.6%	98.5%
Age of firm								
Less than 5 years	61.8%	38.2%	60.6%	76.7%	88.8%	99.3%	48.9%	87.8%
5-9 years	76.7%	50.7%	69.8%	84.4%	97.3%	97.3%	62.5%	94.9%
10-19 years	83.4%	55.3%	79.3%	88.6%	96.2%	100.0%	70.3%	96.5%
20 or more years	94.4%	62.1%	85.7%	94.6%	98.5%	99.7%	79.3%	99.0%
Unknown	98.7%	25.2% *	3.3% *	75.5%	87.9%	99.6%	54.2%	98.8%
Multi/single status								
2 or more locations	98.6%	79.6%	82.6%	95.0%	96.8%	99.6%	89.1%	98.9%
1 location only	78.6%	53.8%	79.0%	89.5%	96.8%	100.0%	69.3%	95.4%
Percent full-time employees								
Less than 25%	80.4%	26.1%	47.3%	74.3%	94.0%	97.9%	48.0%	94.5%
25-49 %	83.7%	39.7%	49.0%	77.9%	94.9%	99.8%	50.0%	97.2%
50-74 %	85.3%	45.9%	66.4%	83.1%	97.6%	99.9%	59.7%	97.6%
75% or more	92.5%	56.8%	83.3%	92.9%	96.8%	99.6%	74.0%	98.5%
Union presence								
No union employees	89.5%	54.4%	79.4%	90.4%	97.5%	99.6%	70.3%	98.2%
Has union employees	98.9%	79.8%	88.5%	97.3%	99.3%	99.7%	91.2%	99.5%
Unknown	92.9%	27.5%	53.5%	77.1%	81.8%	99.6%	47.7%	96.6%
Percent low wage employees								
50% or more low wage	75.3%	32.8%	51.9%	75.9%	95.3%	98.0%	47.7%	93.8%
Less than 50% low wage	92.1%	63.4%	88.5%	96.6%	99.1%	99.4%	79.7%	99.1%
Unknown	97.1%	31.9%	60.9%	78.7%	88.0%	99.9%	49.1%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.3.b(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	1.04%	0.79%	0.60%	0.78%	0.11%	0.54%	0.26%
Industry group **								
Agric., fish., forest.	3.26%	3.57%	6.01%	9.34%	2.38%	0.00%	4.37%	2.36%
Mining and manufacturing	0.27%	3.23%	2.56%	0.97%	0.36%	0.00%	1.07%	0.21%
Construction	1.47%	1.94%	2.78%	1.71%	4.38%	0.00%	1.21%	1.94%
Utilities and transp.	0.96%	5.32%	4.49%	1.56%	1.38%	1.00%	2.29%	0.80%
Wholesale trade	0.54%	2.80%	3.55%	0.43%	0.59%	0.61%	2.33%	0.39%
Fin. svs. and real estate	0.34%	3.07%	3.71%	0.55%	0.21%	0.02%	1.86%	0.03%
Retail trade	0.52%	2.70%	2.25%	2.29%	0.37%	0.00%	1.46%	0.28%
Professional services	0.30%	1.39%	1.49%	1.00%	1.18%	0.25%	1.07%	0.33%
Other services	0.80%	1.88%	2.34%	1.82%	3.00%	0.24%	1.07%	1.12%
Ownership								
For profit, incorporated	0.17%	1.18%	0.88%	0.63%	0.44%	0.11%	0.56%	0.09%
For profit, unincorporated	1.24%	1.03%	2.30%	3.47%	4.18%	0.92%	0.98%	2.82%
Nonprofit	0.66%	3.37%	2.23%	0.76%	1.26%	0.04%	1.99%	0.44%
Unknown	1.18%	18.58%	10.20% *	21.08%	2.52%	1.27%	16.71%	1.16%
Age of firm								
Less than 5 years	1.48%	2.34%	6.25%	4.33%	3.23%	1.31%	1.59%	2.53%
5-9 years	1.02%	1.75%	3.71%	2.64%	1.67%	2.74%	1.29%	1.39%
10-19 years	0.85%	1.44%	1.08%	1.75%	1.43%	0.01%	1.29%	0.78%
20 or more years	0.21%	1.27%	1.13%	0.42%	0.51%	0.09%	0.66%	0.15%
Unknown	0.77%	9.58% *	10.25% *	9.93%	6.57%	0.17%	11.81%	0.77%
Multi/single status								
2 or more locations	0.30%	2.59%	4.11%	0.45%	1.17%	0.11%	1.56%	0.30%
1 location only	0.37%	1.07%	0.76%	0.70%	0.96%	0.00%	0.53%	0.71%
Percent full-time employees								
Less than 25%	2.44%	3.79%	3.82%	3.60%	2.40%	2.37%	2.68%	1.43%
25-49 %	0.75%	3.56%	5.33%	2.90%	2.00%	0.16%	1.95%	0.38%
50-74 %	0.55%	1.81%	2.34%	2.34%	0.57%	0.07%	1.62%	0.44%
75% or more	0.21%	1.16%	0.91%	0.40%	0.84%	0.13%	0.56%	0.31%
Union presence								
No union employees	0.26%	1.10%	0.86%	0.69%	0.49%	0.16%	0.52%	0.18%
Has union employees	0.42%	3.70%	3.74%	1.16%	0.66%	0.31%	1.11%	0.37%
Unknown	1.38%	2.48%	8.01%	6.74%	6.46%	0.22%	5.30%	1.51%
Percent low wage employees								
50% or more low wage	0.73%	1.76%	2.34%	1.57%	1.15%	0.74%	1.05%	0.70%
Less than 50% low wage	0.26%	0.98%	0.71%	0.43%	0.18%	0.35%	0.52%	0.19%
Unknown	0.46%	3.19%	6.35%	6.62%	4.26%	0.06%	4.89%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.3.b.(1)(2002) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.3%	92.4%	90.8%	88.6%	85.7%	86.6%	90.5%	86.6%
Industry group **								
Agric., fish., forest.	77.3%	87.2%	86.3%	66.4%	60.7%	89.3%	77.6%	77.2%
Mining and manufacturing	93.1%	95.6%	95.3%	92.8%	93.5%	92.6%	94.7%	92.8%
Construction	80.1%	89.8%	83.8%	77.4%	74.6%	77.2%	83.9%	75.6%
Utilities and transp.	87.5%	93.5%	95.0%	94.6%	94.5%	83.9%	95.1%	86.4%
Wholesale trade	91.6%	97.1%	94.1%	95.0%	92.2%	87.8%	94.9%	90.4%
Fin. svs. and real estate	91.8%	92.7%	92.7%	96.7%	95.3%	90.5%	93.6%	91.5%
Retail trade	81.1%	90.8%	90.8%	89.4%	79.2%	76.8%	90.3%	78.5%
Professional services	90.1%	94.4%	95.0%	94.2%	86.1%	89.7%	95.0%	89.0%
Other services	79.5%	88.7%	85.8%	81.3%	76.0%	78.7%	84.1%	78.5%
Ownership								
For profit, incorporated	87.8%	92.1%	91.1%	88.2%	87.2%	87.0%	90.5%	87.1%
For profit, unincorporated	86.9%	93.7%	87.6%	85.1%	84.3%	85.6%	88.9%	85.7%
Nonprofit	88.0%	91.7%	91.8%	92.7%	84.4%	88.3%	92.2%	87.3%
Unknown	80.3%	100.0%	100.0% *	99.4%	62.1%	81.8%	100.0%	80.1%
Age of firm								
Less than 5 years	86.3%	92.3%	91.5%	79.6%	85.0%	83.9%	91.8%	80.1%
5-9 years	88.6%	92.9%	88.0%	86.4%	82.6%	92.5%	89.1%	88.3%
10-19 years	87.3%	92.2%	90.2%	87.9%	84.5%	84.8%	90.6%	84.9%
20 or more years	89.0%	92.3%	91.8%	90.1%	88.7%	87.9%	90.6%	88.6%
Unknown	84.0%	83.8%	100.0% *	94.2%	65.0%	85.1%	90.6%	84.0%
Multi/single status								
2 or more locations	86.9%	95.0%	94.7%	92.1%	86.7%	86.5%	92.5%	86.7%
1 location only	88.4%	92.3%	90.6%	87.5%	83.9%	90.0%	90.3%	86.0%
Percent full-time employees								
Less than 25%	91.1%	91.6%	89.7%	93.7%	85.7%	92.4%	93.1%	90.7%
25-49 %	80.7%	90.6%	89.3%	87.8%	85.4%	75.3%	90.2%	78.7%
50-74 %	86.1%	91.6%	92.4%	86.7%	84.9%	84.5%	91.0%	84.6%
75% or more	87.7%	92.6%	90.7%	88.8%	85.8%	87.2%	90.4%	87.1%
Union presence								
No union employees	87.9%	92.4%	91.4%	88.6%	87.0%	86.5%	90.9%	86.9%
Has union employees	88.1%	92.0%	84.0%	92.0%	88.1%	87.8%	89.3%	88.0%
Unknown	81.4%	92.8%	77.6%	70.7%	59.5%	84.8%	71.1%	81.8%
Percent low wage employees								
50% or more low wage	78.4%	86.2%	81.8%	77.2%	75.3%	80.0%	80.4%	77.7%
Less than 50% low wage	92.0%	93.5%	92.4%	92.0%	91.9%	91.4%	92.7%	91.6%
Unknown	83.8%	91.4%	90.9%	81.4%	70.7%	84.8%	82.9%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.3.b.(1)(2002) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.49%	0.52%	0.50%	0.82%	0.96%	0.39%	0.61%
Industry group **								
Agric., fish., forest.	3.81%	2.91%	5.25%	11.20%	8.45%	5.31%	5.24%	6.53%
Mining and manufacturing	0.87%	0.60%	1.23%	0.99%	0.57%	1.52%	0.66%	1.05%
Construction	1.52%	0.89%	3.31%	3.59%	5.63%	5.07%	2.59%	2.39%
Utilities and transp.	3.60%	2.39%	1.14%	1.53%	1.70%	4.69%	0.60%	4.04%
Wholesale trade	1.43%	0.76%	1.56%	0.72%	1.27%	3.58%	0.77%	1.82%
Fin. svs. and real estate	0.96%	1.55%	3.16%	0.76%	1.46%	1.27%	1.20%	1.08%
Retail trade	1.32%	0.72%	1.44%	1.40%	2.55%	2.10%	0.76%	1.68%
Professional services	0.95%	0.43%	0.44%	0.98%	2.75%	1.51%	0.29%	1.18%
Other services	0.75%	2.02%	1.58%	1.46%	1.44%	1.37%	0.75%	0.94%
Ownership								
For profit, incorporated	0.51%	0.65%	0.76%	0.72%	0.50%	0.99%	0.61%	0.69%
For profit, unincorporated	1.29%	0.51%	3.27%	4.47%	2.49%	3.17%	1.88%	1.89%
Nonprofit	1.25%	1.00%	1.54%	0.88%	3.15%	1.26%	0.77%	1.34%
Unknown	1.98%	27.89%	31.62% *	23.42%	8.21%	2.29%	21.08%	1.95%
Age of firm								
Less than 5 years	2.39%	1.16%	2.38%	5.53%	3.99%	3.47%	1.19%	4.18%
5-9 years	0.85%	1.09%	1.88%	1.68%	2.72%	2.18%	0.80%	1.89%
10-19 years	0.50%	0.51%	1.06%	1.21%	1.37%	1.54%	0.75%	0.71%
20 or more years	0.48%	0.75%	0.58%	0.88%	0.54%	1.21%	0.89%	0.70%
Unknown	1.04%	25.07%	31.62% *	2.52%	6.97%	1.25%	13.86%	1.05%
Multi/single status								
2 or more locations	0.68%	1.47%	1.18%	1.22%	1.19%	0.99%	1.67%	0.73%
1 location only	0.37%	0.50%	0.61%	0.61%	1.43%	1.74%	0.34%	0.81%
Percent full-time employees								
Less than 25%	1.03%	3.80%	3.47%	2.50%	2.91%	1.22%	1.18%	1.36%
25-49 %	2.89%	1.58%	3.90%	2.24%	3.21%	4.35%	1.53%	3.51%
50-74 %	1.31%	1.59%	1.22%	3.99%	1.60%	1.38%	1.30%	1.72%
75% or more	0.56%	0.43%	0.67%	0.48%	0.95%	1.01%	0.49%	0.71%
Union presence								
No union employees	0.41%	0.54%	0.36%	0.54%	0.49%	0.98%	0.23%	0.57%
Has union employees	0.87%	4.25%	6.34%	1.75%	2.53%	1.24%	3.73%	1.04%
Unknown	2.99%	2.00%	6.28%	9.78%	8.40%	2.48%	8.56%	2.88%
Percent low wage employees								
50% or more low wage	0.82%	2.22%	1.39%	1.06%	1.67%	1.70%	1.49%	1.16%
Less than 50% low wage	0.41%	0.33%	0.69%	0.40%	0.82%	1.23%	0.21%	0.65%
Unknown	1.29%	2.44%	3.38%	5.98%	4.60%	1.47%	6.01%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.1%	82.4%	79.1%	79.4%	81.9%	85.1%	80.1%	83.8%
Industry group **								
Agric., fish., forest.	82.6%	85.5%	79.5%	85.6%	84.3%	79.5%	83.4%	82.2%
Mining and manufacturing	88.3%	80.5%	80.5%	82.2%	87.1%	91.4%	79.8%	89.6%
Construction	79.8%	81.8%	77.0%	79.9%	79.5%	81.9%	79.6%	80.0%
Utilities and transp.	87.8%	75.2%	76.6%	79.0%	80.7%	92.9%	76.5%	89.6%
Wholesale trade	86.3%	85.3%	80.3%	85.4%	85.6%	89.3%	83.1%	87.5%
Fin. svs. and real estate	88.7%	86.0%	85.6%	83.4%	86.9%	90.0%	84.6%	89.2%
Retail trade	76.6%	81.2%	77.9%	74.5%	74.9%	76.8%	77.7%	76.2%
Professional services	84.1%	82.9%	82.3%	80.3%	83.1%	85.6%	81.8%	84.6%
Other services	73.0%	80.3%	73.2%	73.4%	73.0%	71.9%	76.1%	72.2%
Ownership								
For profit, incorporated	83.1%	82.5%	78.9%	79.0%	82.2%	85.2%	80.0%	83.9%
For profit, unincorporated	79.7%	80.3%	76.2%	77.7%	79.2%	82.3%	78.5%	80.4%
Nonprofit	84.2%	86.7%	83.2%	82.5%	82.6%	85.6%	82.2%	84.5%
Unknown	84.1%	100.0%	33.3% *	85.2%	77.5%	84.5%	94.4%	84.0%
Age of firm								
Less than 5 years	79.4%	82.0%	80.9%	75.1%	79.6%	80.0%	79.4%	79.4%
5-9 years	80.0%	83.9%	74.0%	72.8%	84.0%	84.3%	78.5%	81.3%
10-19 years	79.6%	81.9%	80.1%	79.3%	78.5%	79.4%	80.4%	79.0%
20 or more years	82.9%	82.3%	79.7%	80.9%	83.2%	84.1%	80.4%	83.6%
Unknown	86.2%	40.5% *	60.0% *	80.8%	75.4%	86.7%	66.5%	86.2%
Multi/single status								
2 or more locations	84.4%	86.7%	81.5%	81.0%	82.6%	85.1%	80.5%	84.5%
1 location only	80.2%	82.3%	78.9%	78.9%	80.6%	84.5%	80.0%	80.5%
Percent full-time employees								
Less than 25%	75.2%	88.3%	82.9%	74.2%	74.3%	74.2%	82.4%	73.5%
25-49 %	74.7%	83.4%	75.4%	70.9%	74.3%	74.8%	76.7%	74.2%
50-74 %	76.1%	81.4%	74.4%	73.5%	72.9%	77.7%	76.0%	76.1%
75% or more	84.3%	82.5%	79.7%	80.7%	83.4%	86.3%	80.7%	85.1%
Union presence								
No union employees	82.0%	82.0%	79.0%	78.7%	81.9%	83.9%	79.8%	82.8%
Has union employees	87.2%	94.4%	83.6%	85.3%	86.1%	87.6%	84.8%	87.4%
Unknown	83.9%	81.3%	74.1%	82.0%	66.1%	85.9%	79.9%	84.1%
Percent low wage employees								
50% or more low wage	68.1%	78.7%	72.9%	68.5%	70.4%	60.4%	73.0%	66.4%
Less than 50% low wage	84.3%	83.0%	80.2%	81.8%	85.3%	86.8%	81.3%	85.7%
Unknown	86.0%	82.7%	75.4%	82.3%	78.6%	86.6%	79.2%	86.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.3.b.(1).a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.41%	0.78%	0.58%	0.89%	0.35%	0.57%	0.26%
Industry group **								
Agric., fish., forest.	1.74%	2.71%	4.48%	10.29%	5.24%	5.40%	2.35%	4.14%
Mining and manufacturing	0.55%	1.83%	1.77%	1.39%	0.87%	0.73%	1.32%	0.61%
Construction	1.25%	1.83%	2.14%	1.24%	4.11%	3.82%	1.07%	2.87%
Utilities and transp.	1.02%	2.91%	3.36%	3.26%	2.56%	0.93%	1.46%	1.18%
Wholesale trade	1.02%	2.17%	1.73%	1.62%	1.45%	2.04%	1.33%	1.20%
Fin. svs. and real estate	1.01%	1.81%	1.91%	1.82%	0.99%	1.35%	0.89%	1.16%
Retail trade	0.69%	1.38%	1.48%	1.83%	2.28%	1.04%	0.99%	0.76%
Professional services	0.49%	1.05%	0.62%	1.73%	1.26%	0.93%	0.93%	0.71%
Other services	0.77%	1.02%	2.47%	1.71%	1.36%	1.26%	1.15%	0.99%
Ownership								
For profit, incorporated	0.20%	0.42%	1.04%	0.57%	1.19%	0.39%	0.65%	0.24%
For profit, unincorporated	0.66%	1.09%	2.26%	2.07%	1.97%	2.53%	0.87%	1.10%
Nonprofit	0.57%	0.98%	2.20%	1.54%	1.34%	0.86%	0.90%	0.62%
Unknown	1.61%	27.89%	10.54% *	21.51%	3.27%	1.57%	22.18%	1.64%
Age of firm								
Less than 5 years	0.85%	1.58%	2.73%	2.80%	4.28%	5.50%	1.33%	1.17%
5-9 years	1.02%	1.13%	2.61%	2.55%	2.38%	3.51%	1.10%	1.60%
10-19 years	0.57%	0.67%	1.21%	0.85%	1.77%	1.29%	0.74%	1.03%
20 or more years	0.17%	0.82%	0.98%	0.52%	0.88%	0.34%	0.60%	0.19%
Unknown	0.56%	12.38% *	18.97% *	4.66%	4.51%	0.64%	13.15%	0.57%
Multi/single status								
2 or more locations	0.23%	2.80%	1.37%	1.15%	0.80%	0.33%	1.29%	0.22%
1 location only	0.40%	0.42%	0.81%	0.61%	1.41%	2.14%	0.57%	0.93%
Percent full-time employees								
Less than 25%	2.57%	3.02%	3.26%	3.20%	2.80%	3.92%	2.30%	2.98%
25-49 %	1.09%	2.59%	2.14%	2.20%	2.80%	1.89%	1.07%	1.42%
50-74 %	0.88%	2.05%	3.23%	2.30%	1.54%	1.56%	1.07%	1.18%
75% or more	0.31%	0.63%	0.70%	0.58%	0.99%	0.40%	0.59%	0.35%
Union presence								
No union employees	0.25%	0.47%	0.77%	0.48%	0.84%	0.56%	0.53%	0.31%
Has union employees	0.62%	1.64%	4.27%	2.22%	1.47%	0.57%	2.60%	0.49%
Unknown	1.30%	3.92%	5.48%	3.39%	5.92%	1.04%	2.69%	1.36%
Percent low wage employees								
50% or more low wage	0.94%	1.71%	1.58%	2.23%	1.73%	2.24%	1.27%	1.23%
Less than 50% low wage	0.36%	0.54%	0.81%	0.56%	0.83%	0.56%	0.53%	0.42%
Unknown	0.44%	2.89%	3.19%	2.53%	2.72%	0.42%	1.34%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.3.b.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.6%	76.2%	71.9%	70.4%	70.2%	73.7%	72.4%	72.6%
Industry group **								
Agric., fish., forest.	63.9%	74.5%	68.6%	56.8%	51.2%	71.0%	64.7%	63.4%
Mining and manufacturing	82.2%	76.9%	76.7%	76.3%	81.5%	84.7%	75.6%	83.2%
Construction	63.9%	73.5%	64.5%	61.8%	59.3%	63.2%	66.8%	60.5%
Utilities and transp.	76.8%	70.3%	72.8%	74.8%	76.2%	77.9%	72.7%	77.4%
Wholesale trade	79.0%	82.8%	75.5%	81.2%	79.0%	78.4%	78.9%	79.1%
Fin. svs. and real estate	81.4%	79.7%	79.4%	80.7%	82.8%	81.4%	79.2%	81.7%
Retail trade	62.2%	73.8%	70.7%	66.6%	59.3%	59.0%	70.1%	59.8%
Professional services	75.8%	78.3%	78.2%	75.6%	71.5%	76.8%	77.7%	75.3%
Other services	58.0%	71.2%	62.8%	59.7%	55.5%	56.6%	64.0%	56.6%
Ownership								
For profit, incorporated	73.0%	75.9%	71.9%	69.7%	71.6%	74.1%	72.3%	73.2%
For profit, unincorporated	69.2%	75.2%	66.8%	66.1%	66.8%	70.5%	69.8%	68.9%
Nonprofit	74.1%	79.5%	76.4%	76.5%	69.7%	75.6%	75.8%	73.8%
Unknown	67.5%	100.0%	33.3% *	84.7%	48.1%	69.1%	94.4%	67.3%
Age of firm								
Less than 5 years	68.5%	75.7%	74.0%	59.8%	67.7%	67.2%	72.9%	63.6%
5-9 years	70.9%	78.0%	65.1%	62.9%	69.4%	78.0%	69.9%	71.8%
10-19 years	69.5%	75.5%	72.2%	69.7%	66.3%	67.3%	72.9%	67.1%
20 or more years	73.8%	76.0%	73.2%	72.9%	73.8%	73.9%	72.9%	74.0%
Unknown	72.4%	34.0% *	60.0% *	76.2%	49.1%	73.8%	60.2%	72.4%
Multi/single status								
2 or more locations	73.3%	82.4%	77.2%	74.6%	71.6%	73.6%	74.4%	73.3%
1 location only	70.9%	76.0%	71.5%	69.0%	67.6%	76.0%	72.2%	69.2%
Percent full-time employees								
Less than 25%	68.5%	80.9%	74.4%	69.5%	63.6%	68.5%	76.7%	66.7%
25-49 %	60.2%	75.6%	67.3%	62.2%	63.4%	56.3%	69.2%	58.4%
50-74 %	65.5%	74.5%	68.8%	63.8%	61.9%	65.7%	69.2%	64.4%
75% or more	73.9%	76.4%	72.3%	71.6%	71.6%	75.3%	72.9%	74.2%
Union presence								
No union employees	72.0%	75.8%	72.2%	69.7%	71.2%	72.6%	72.5%	71.9%
Has union employees	76.8%	86.9%	70.2%	78.5%	75.8%	76.9%	75.7%	76.9%
Unknown	68.3%	75.5%	57.5%	58.0%	39.3%	72.8%	56.8%	68.7%
Percent low wage employees								
50% or more low wage	53.4%	67.9%	59.6%	52.9%	53.0%	48.3%	58.8%	51.6%
Less than 50% low wage	77.5%	77.7%	74.2%	75.3%	78.4%	79.3%	75.4%	78.5%
Unknown	72.1%	75.6%	68.5%	67.0%	55.6%	73.4%	65.7%	72.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.59%	0.79%	0.67%	0.90%	0.74%	0.67%	0.43%
Industry group **								
Agric., fish., forest.	3.01%	3.04%	6.14%	9.21%	7.32%	7.11%	4.88%	6.01%
Mining and manufacturing	1.05%	1.95%	2.29%	0.84%	0.88%	1.86%	1.61%	1.32%
Construction	1.67%	1.62%	3.35%	3.50%	4.92%	5.82%	2.50%	2.71%
Utilities and transp.	3.49%	3.39%	3.28%	2.88%	2.09%	4.67%	1.59%	3.94%
Wholesale trade	1.53%	1.96%	2.52%	1.97%	1.94%	3.94%	1.70%	1.95%
Fin. svs. and real estate	0.89%	2.33%	3.01%	2.08%	1.49%	1.29%	1.09%	1.09%
Retail trade	1.11%	1.42%	1.83%	1.74%	3.06%	1.85%	1.25%	1.33%
Professional services	1.02%	0.91%	0.77%	1.45%	2.86%	1.43%	0.77%	1.20%
Other services	0.88%	2.20%	2.47%	1.06%	0.98%	1.73%	0.98%	1.09%
Ownership								
For profit, incorporated	0.39%	0.61%	1.13%	0.86%	1.04%	0.87%	0.93%	0.51%
For profit, unincorporated	1.34%	1.10%	2.50%	4.10%	2.37%	3.78%	1.83%	1.93%
Nonprofit	1.27%	1.59%	1.58%	1.15%	3.23%	1.51%	0.84%	1.42%
Unknown	2.05%	27.89%	10.54% *	21.37%	7.90%	1.77%	22.18%	2.00%
Age of firm								
Less than 5 years	1.99%	2.05%	3.20%	4.41%	5.13%	5.59%	2.02%	3.43%
5-9 years	0.94%	1.53%	2.99%	1.96%	2.19%	3.83%	1.03%	1.92%
10-19 years	0.55%	0.81%	1.27%	1.42%	1.41%	1.97%	0.83%	0.81%
20 or more years	0.47%	0.90%	0.91%	1.04%	0.74%	1.16%	0.96%	0.65%
Unknown	0.75%	10.27% *	18.97% *	4.77%	7.22%	0.98%	12.55%	0.75%
Multi/single status								
2 or more locations	0.59%	3.08%	1.88%	1.71%	1.30%	0.80%	1.95%	0.63%
1 location only	0.41%	0.61%	0.84%	0.59%	1.03%	2.62%	0.64%	0.72%
Percent full-time employees								
Less than 25%	2.84%	3.02%	3.28%	3.96%	3.31%	3.96%	1.98%	3.22%
25-49 %	2.45%	3.14%	3.90%	2.58%	3.49%	3.27%	1.17%	2.93%
50-74 %	1.66%	1.83%	3.10%	3.23%	1.98%	2.07%	0.80%	2.10%
75% or more	0.47%	0.80%	0.86%	0.85%	1.09%	0.82%	0.81%	0.58%
Union presence								
No union employees	0.31%	0.72%	0.86%	0.53%	0.60%	0.74%	0.60%	0.43%
Has union employees	1.01%	4.68%	5.23%	2.18%	2.31%	1.28%	3.12%	0.99%
Unknown	2.82%	4.15%	6.29%	8.43%	8.28%	2.24%	6.51%	2.90%
Percent low wage employees								
50% or more low wage	0.64%	1.78%	1.44%	1.53%	1.22%	1.78%	1.18%	0.98%
Less than 50% low wage	0.46%	0.63%	0.76%	0.63%	0.85%	1.35%	0.48%	0.59%
Unknown	1.04%	3.19%	4.24%	4.62%	5.07%	1.18%	4.79%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.B.4(2002) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,337,746	3,918,521	2,374,048	3,689,907	3,806,072	8,549,199	8,149,735	14,188,011
Industry group **								
Agric., fish., forest.	476,934	208,095	43,870	119,354 *	104,609 *	1,006 *	270,065	206,868 *
Mining and manufacturing	399,136	89,069	53,874	100,375	69,942	85,876	194,647	204,489
Construction	462,082	242,141	75,333	100,248 *	30,704 *	13,657 *	352,964	109,119 *
Utilities and transp.	704,806	63,115	27,339	56,980	69,986 *	487,387	124,369	580,437
Wholesale trade	386,922	104,385	55,601	72,890	86,983	67,063 *	212,067	174,855
Fin. svs. and real estate	1,063,032	203,803	60,289	87,370	180,317	531,254	309,234	753,798
Retail trade	4,837,371	579,701	351,946	458,587	448,219	2,998,917	1,118,817	3,718,554
Professional services	4,713,184	828,860	349,319	622,101	1,001,115	1,911,789	1,458,530	3,254,654
Other services	9,294,280	1,599,354	1,356,476	2,072,003	1,814,197	2,452,249	4,109,043	5,185,237
Ownership								
For profit, incorporated	14,515,962	1,830,398	1,532,502	2,385,008	2,149,731	6,618,324	4,608,552	9,907,410
For profit, unincorporated	3,216,193	1,471,923	503,464	542,463	498,628	199,715	2,197,325	1,018,868
Nonprofit	4,001,071	611,677	336,642	757,552	1,056,495	1,238,706	1,335,882	2,665,189
Unknown	604,520	4,523 *	1,440 *	4,884 *	101,218	492,454	7,975	596,544
Age of firm								
Less than 5 years	1,639,239	682,391	299,099	375,062	187,298	95,389	1,176,743	462,496
5-9 years	2,350,104	860,169	462,083	584,978	306,842	136,032	1,582,067	768,037
10-19 years	3,584,243	952,676	623,206	986,067	695,115	327,179	2,156,914	1,427,330
20 or more years	11,994,331	1,420,906	988,619	1,726,083	2,393,995	5,464,728	3,227,841	8,766,490
Unknown	2,769,828	2,378 *	1,040 *	17,718 *	222,822	2,525,870	6,171	2,763,657
Multi/single status								
2 or more locations	11,568,113	40,554	152,416	780,004	2,275,619	8,319,520	518,711	11,049,403
1 location only	10,769,633	3,877,967	2,221,631	2,909,903	1,530,453	229,678	7,631,024	3,138,608
Percent full-time employees								
Less than 25%	7,385,965	1,793,445	885,553	1,343,943	1,033,071	2,329,952	3,392,776	3,993,189
25-49 %	5,832,903	779,181	670,201	905,694	993,332	2,484,495	1,884,772	3,948,131
50-74 %	5,601,898	1,010,539	493,533	923,006	1,048,500	2,126,320	1,966,217	3,635,682
75% or more	3,516,979	335,355	324,760	517,264	731,168	1,608,432	905,970	2,611,009
Union presence								
No union employees	17,471,480	3,747,832	2,284,402	3,415,362	3,277,605	4,746,279	7,728,677	9,742,803
Has union employees	2,532,965	89,044	36,415	227,483 *	374,313	1,805,710	259,064 *	2,273,901
Unknown	2,333,301	81,645	53,230	47,063 *	154,153	1,997,210	161,994	2,171,307
Percent low-wage employees								
50% or more low wage	9,453,132	2,065,672	1,423,922	2,173,945	1,859,120	1,930,474	4,535,825	4,917,307
Less than 50% low wage	7,452,288	1,595,824	868,378	1,407,324	1,525,724	2,055,039	3,221,845	4,230,443
Unknown	5,432,326	257,025	81,748	108,639	421,228	4,563,686	392,065	5,040,261

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.4(2002) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	478,824	87,005	106,299	165,882	198,916	354,221	131,164	405,436
Industry group **								
Agric., fish., forest.	69,959	16,670	13,095	56,314 *	50,794 *	569 *	20,450	70,008 *
Mining and manufacturing	21,716	9,611	6,158	11,376	12,624	15,417	13,870	24,182
Construction	40,880	21,027	9,622	36,065 *	9,634 *	7,015 *	22,989	33,257 *
Utilities and transp.	114,609	8,539	4,572	8,476	27,119 *	125,182	12,076	119,494
Wholesale trade	41,548	17,456	8,024	15,489	22,406	22,098 *	22,832	36,155
Fin. svs. and real estate	74,120	9,100	12,736	8,600	20,733	66,883	20,660	60,110
Retail trade	246,220	21,085	20,920	66,844	27,583	222,955	44,006	243,771
Professional services	218,235	31,448	26,524	95,094	72,918	178,479	84,042	185,527
Other services	282,428	57,961	108,464	92,258	119,577	177,770	116,941	262,706
Ownership								
For profit, incorporated	429,034	32,625	70,280	157,391	114,396	353,492	127,834	324,025
For profit, unincorporated	118,200	81,680	72,734	71,933	80,456	32,896	98,960	101,615
Nonprofit	228,724	36,849	24,281	83,301	104,669	107,597	88,572	188,381
Unknown	85,155	1,724 *	961 *	2,961 *	24,876	72,698	2,064	84,725
Age of firm								
Less than 5 years	87,939	30,374	26,171	46,034	32,452	24,258	41,951	81,540
5-9 years	127,609	68,027	77,353	67,889	49,200	36,602	105,470	73,056
10-19 years	169,501	34,686	32,769	109,115	83,735	50,868	110,240	90,098
20 or more years	322,734	57,633	42,769	90,766	142,997	215,201	87,566	294,248
Unknown	238,858	927 *	750 *	7,060 *	55,534	215,714	1,431	239,796
Multi/single status								
2 or more locations	482,566	6,705	19,613	121,931	171,903	364,189	93,272	452,999
1 location only	146,827	90,770	110,579	101,039	121,463	40,228	113,319	138,637
Percent full-time employees								
Less than 25%	378,517	67,097	77,273	145,692	120,484	306,074	101,292	344,339
25-49 %	160,318	31,751	63,355	52,843	98,367	122,764	72,167	132,604
50-74 %	143,218	36,663	31,479	114,237	61,549	119,245	100,459	87,118
75% or more	66,428	18,056	17,691	19,630	26,187	55,533	19,497	58,591
Union presence								
No union employees	319,621	83,222	112,022	150,937	178,338	222,439	88,062	280,611
Has union employees	164,868	18,688	10,575	90,902 *	47,800	183,701	86,263 *	171,091
Unknown	294,579	13,421	9,805	15,616 *	32,462	290,659	18,127	286,762
Percent low-wage employees								
50% or more low wage	266,698	68,382	110,034	115,357	135,431	218,315	113,087	231,371
Less than 50% low wage	274,944	45,504	44,468	129,234	120,304	177,054	105,234	266,340
Unknown	461,919	58,541	9,733	18,985	48,649	431,365	57,553	440,504

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table I.B.4.a(2002) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22,337,746	17.5%	10.6%	16.5%	17.0%	38.3%	36.5%	63.5%
Industry group **								
Agric., fish., forest.	476,934	43.6%	9.2%	25.0%	21.9% *	0.2% *	56.6%	43.4% *
Mining and manufacturing	399,136	22.3%	13.5%	25.1%	17.5%	21.5%	48.8%	51.2%
Construction	462,082	52.4%	16.3%	21.7%	6.6% *	3.0% *	76.4%	23.6% *
Utilities and transp.	704,806	9.0%	3.9% *	8.1% *	9.9% *	69.2%	17.6% *	82.4%
Wholesale trade	386,922	27.0%	14.4%	18.8%	22.5%	17.3% *	54.8%	45.2%
Fin. svs. and real estate	1,063,032	19.2%	5.7%	8.2%	17.0%	50.0%	29.1%	70.9%
Retail trade	4,837,371	12.0%	7.3%	9.5%	9.3%	62.0%	23.1%	76.9%
Professional services	4,713,184	17.6%	7.4%	13.2%	21.2%	40.6%	30.9%	69.1%
Other services	9,294,280	17.2%	14.6%	22.3%	19.5%	26.4%	44.2%	55.8%
Ownership								
For profit, incorporated	14,515,962	12.6%	10.6%	16.4%	14.8%	45.6%	31.7%	68.3%
For profit, unincorporated	3,216,193	45.8%	15.7%	16.9%	15.5%	6.2%	68.3%	31.7%
Nonprofit	4,001,071	15.3%	8.4%	18.9%	26.4%	31.0%	33.4%	66.6%
Unknown	604,520	0.7% *	0.2% *	0.8% *	16.7%	81.5%	1.3% *	98.7%
Age of firm								
Less than 5 years	1,639,239	41.6%	18.2%	22.9%	11.4%	5.8%	71.8%	28.2%
5-9 years	2,350,104	36.6%	19.7%	24.9%	13.1%	5.8%	67.3%	32.7%
10-19 years	3,584,243	26.6%	17.4%	27.5%	19.4%	9.1%	60.2%	39.8%
20 or more years	11,994,331	11.8%	8.2%	14.4%	20.0%	45.6%	26.9%	73.1%
Unknown	2,769,828	0.1% *	0.0% *	0.6% *	8.0%	91.2%	0.2% *	99.8%
Multi/single status								
2 or more locations	11,568,113	0.4%	1.3%	6.7%	19.7%	71.9%	4.5%	95.5%
1 location only	10,769,633	36.0%	20.6%	27.0%	14.2%	2.1%	70.9%	29.1%
Percent full-time employees								
Less than 25%	7,385,965	24.3%	12.0%	18.2%	14.0%	31.5%	45.9%	54.1%
25-49 %	5,832,903	13.4%	11.5%	15.5%	17.0%	42.6%	32.3%	67.7%
50-74 %	5,601,898	18.0%	8.8%	16.5%	18.7%	38.0%	35.1%	64.9%
75% or more	3,516,979	9.5%	9.2%	14.7%	20.8%	45.7%	25.8%	74.2%
Union presence								
No union employees	17,471,480	21.5%	13.1%	19.5%	18.8%	27.2%	44.2%	55.8%
Has union employees	2,532,965	3.5%	1.4%	9.0% *	14.8%	71.3%	10.2% *	89.8%
Unknown	2,333,301	3.5%	2.3%	2.0%	6.6% *	85.6%	6.9%	93.1%
Percent low-wage employees								
50% or more low wage	9,453,132	21.9%	15.1%	23.0%	19.7%	20.4%	48.0%	52.0%
Less than 50% low wage	7,452,288	21.4%	11.7%	18.9%	20.5%	27.6%	43.2%	56.8%
Unknown	5,432,326	4.7%	1.5%	2.0%	7.8%	84.0%	7.2%	92.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	478,824	0.62%	0.41%	0.77%	0.75%	0.93%	0.57%	0.57%
Industry group **								
Agric., fish., forest.	69,959	6.71%	2.71%	7.40%	6.46% *	0.11% *	8.98%	8.98% *
Mining and manufacturing	21,716	2.73%	1.19%	3.00%	2.52%	3.02%	3.73%	3.73%
Construction	40,880	3.22%	2.84%	5.02%	1.49% *	1.41% *	4.52%	4.52% *
Utilities and transp.	114,609	2.06%	1.96% *	2.95% *	4.61% *	7.98%	5.91% *	5.91%
Wholesale trade	41,548	3.99%	1.65%	3.68%	4.98%	3.41% *	4.97%	4.97%
Fin. svs. and real estate	74,120	0.96%	0.87%	0.87%	2.41%	2.82%	1.36%	1.36%
Retail trade	246,220	0.79%	0.48%	1.13%	0.76%	1.60%	1.24%	1.24%
Professional services	218,235	0.68%	0.76%	1.73%	1.17%	2.49%	1.45%	1.45%
Other services	282,428	1.02%	0.88%	1.29%	0.82%	1.44%	1.50%	1.50%
Ownership								
For profit, incorporated	429,034	0.19%	0.41%	1.07%	0.90%	1.33%	0.46%	0.46%
For profit, unincorporated	118,200	2.09%	2.08%	2.00%	2.36%	1.01%	2.62%	2.62%
Nonprofit	228,724	1.02%	0.86%	1.68%	1.10%	1.88%	1.55%	1.55%
Unknown	85,155	0.41% *	0.22% *	0.45% *	3.25%	3.73%	0.52% *	0.52%
Age of firm								
Less than 5 years	87,939	2.54%	1.80%	1.90%	1.53%	1.23%	3.34%	3.34%
5-9 years	127,609	1.79%	2.57%	2.37%	2.04%	1.56%	2.55%	2.55%
10-19 years	169,501	1.33%	1.01%	1.93%	2.14%	1.32%	1.56%	1.56%
20 or more years	322,734	0.58%	0.37%	0.76%	0.89%	0.93%	0.73%	0.73%
Unknown	238,858	0.04% *	0.03% *	0.23% *	1.55%	1.59%	0.08% *	0.08%
Multi/single status								
2 or more locations	482,566	0.07%	0.18%	1.01%	1.04%	1.00%	0.66%	0.66%
1 location only	146,827	1.18%	0.91%	0.89%	1.01%	0.35%	1.07%	1.07%
Percent full-time employees								
Less than 25%	378,517	1.77%	0.82%	2.25%	1.25%	2.85%	2.09%	2.09%
25-49 %	160,318	0.54%	1.08%	0.76%	1.47%	1.77%	1.01%	1.01%
50-74 %	143,218	0.71%	0.60%	1.68%	0.93%	1.97%	1.11%	1.11%
75% or more	66,428	0.46%	0.47%	0.64%	0.79%	0.88%	0.50%	0.50%
Union presence								
No union employees	319,621	0.65%	0.54%	1.03%	0.86%	0.91%	0.67%	0.67%
Has union employees	164,868	0.95%	0.39%	3.22% *	1.97%	4.47%	3.00% *	3.00%
Unknown	294,579	0.78%	0.68%	0.51%	2.52% *	3.46%	1.09%	1.09%
Percent low-wage employees								
50% or more low wage	266,698	0.81%	1.13%	1.51%	1.18%	1.84%	1.29%	1.29%
Less than 50% low wage	274,944	0.98%	0.86%	1.48%	1.03%	1.67%	1.70%	1.70%
Unknown	461,919	0.84%	0.25%	0.24%	1.01%	1.43%	0.86%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.4.b(2002) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.5%	30.0%	48.4%	72.7%	95.5%	98.7%	43.5%	95.4%
Industry group **								
Agric., fish., forest.	45.9%	27.6%	27.9% *	42.0% *	93.8%	100.0%	28.4%	68.8%
Mining and manufacturing	80.5%	50.3%	75.2%	80.3%	99.6%	100.0%	65.8%	94.6%
Construction	60.4%	37.0%	68.3%	94.7%	96.3%	100.0%	49.0%	97.3%
Utilities and transp.	89.5%	27.7%	74.1%	74.6%	89.9%	100.0%	46.0%	98.8%
Wholesale trade	81.7%	54.5%	72.9%	96.2%	94.4%	99.1%	69.8%	96.1%
Fin. svs. and real estate	86.4%	40.1%	71.4%	97.3%	99.7%	99.6%	54.4%	99.6%
Retail trade	86.2%	29.4%	56.8%	83.1%	93.3%	100.0%	46.1%	98.2%
Professional services	84.2%	38.5%	63.4%	88.8%	96.4%	100.0%	54.5%	97.5%
Other services	67.3%	21.2%	38.3%	64.1%	95.3%	95.6%	36.1%	92.1%
Ownership								
For profit, incorporated	81.3%	38.2%	52.3%	71.9%	94.1%	99.3%	49.9%	96.0%
For profit, unincorporated	43.5%	18.6%	26.3%	56.4%	97.9%	99.3%	23.4%	86.8%
Nonprofit	83.9%	33.4%	63.9%	87.4%	98.3%	100.0%	54.4%	98.7%
Unknown	85.2%	3.7% *	.	41.2% *	82.7%	87.2%	27.3% *	86.0%
Age of firm								
Less than 5 years	40.7%	18.2%	25.3%	53.4%	91.4%	99.7%	23.3%	84.9%
5-9 years	46.7%	21.5%	36.1%	57.3%	90.2%	97.7%	31.9%	77.1%
10-19 years	63.0%	33.0%	42.2%	72.1%	96.1%	92.5%	44.5%	91.1%
20 or more years	86.6%	38.9%	65.0%	82.9%	96.3%	99.7%	55.9%	97.8%
Unknown	96.6%	9.0% *	.	37.3% *	95.5%	97.3%	36.1% *	96.8%
Multi/single status								
2 or more locations	96.4%	46.4%	55.5%	85.4%	95.4%	98.7%	71.7%	97.5%
1 location only	55.1%	29.9%	47.9%	69.3%	95.6%	99.9%	41.6%	87.9%
Percent full-time employees								
Less than 25%	60.2%	12.5%	28.7%	58.2%	92.8%	95.7%	24.7%	90.5%
25-49 %	81.1%	38.6%	47.8%	76.2%	94.4%	99.8%	48.0%	96.9%
50-74 %	82.8%	43.1%	63.5%	80.6%	97.5%	99.8%	56.3%	97.1%
75% or more	92.8%	64.6%	80.3%	90.2%	97.7%	99.8%	76.8%	98.3%
Union presence								
No union employees	71.4%	30.1%	49.2%	71.9%	95.0%	97.8%	43.3%	93.6%
Has union employees	96.5%	43.0%	41.6% *	94.6%	99.2%	100.0%	68.7%	99.7%
Unknown	92.9%	13.3% *	16.3%	29.0% *	95.4%	99.5%	12.6%	98.9%
Percent low wage employees								
50% or more low wage	62.9%	22.5%	34.7%	62.5%	92.7%	98.8%	33.3%	90.2%
Less than 50% low wage	82.2%	42.4%	73.1%	90.2%	98.5%	99.5%	60.9%	98.5%
Unknown	92.1%	13.9%	25.2%	50.5%	96.6%	98.2%	18.1%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.B.4.b(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.06%	2.32%	1.59%	0.51%	0.93%	0.69%	0.73%
Industry group **								
Agric., fish., forest.	7.02%	5.77%	13.70% *	16.21% *	11.81%	25.82%	5.57%	11.74%
Mining and manufacturing	3.06%	4.94%	6.49%	5.79%	0.27%	0.00%	4.38%	2.45%
Construction	3.40%	4.71%	7.63%	3.31%	4.42%	0.00%	3.67%	2.21%
Utilities and transp.	3.53%	4.59%	10.96%	7.65%	3.35%	0.00%	5.01%	1.10%
Wholesale trade	1.87%	7.50%	6.67%	2.01%	2.87%	0.35%	5.11%	1.57%
Fin. svs. and real estate	0.86%	2.86%	10.76%	1.24%	0.36%	0.45%	2.10%	0.28%
Retail trade	0.93%	2.27%	3.86%	3.28%	1.89%	0.00%	1.86%	0.48%
Professional services	0.97%	1.54%	3.99%	2.57%	1.16%	0.05%	2.25%	0.55%
Other services	1.56%	1.63%	3.42%	2.46%	0.88%	2.58%	1.01%	1.53%
Ownership								
For profit, incorporated	0.64%	1.72%	2.14%	2.77%	0.63%	0.32%	1.33%	0.40%
For profit, unincorporated	2.74%	1.27%	3.65%	7.95%	1.61%	0.63%	1.72%	4.25%
Nonprofit	0.98%	4.37%	3.25%	1.68%	0.92%	0.02%	2.76%	0.41%
Unknown	6.71%	10.22% *	.	15.09% *	8.76%	6.77%	13.56% *	6.83%
Age of firm								
Less than 5 years	3.16%	2.12%	5.83%	7.39%	7.16%	0.52%	2.14%	4.01%
5-9 years	2.86%	2.64%	4.32%	5.40%	5.98%	2.42%	3.17%	6.85%
10-19 years	1.74%	2.27%	4.04%	3.46%	1.44%	3.25%	2.54%	1.34%
20 or more years	0.39%	2.32%	2.81%	1.50%	1.18%	0.16%	1.10%	0.37%
Unknown	2.63%	5.17% *	.	18.07% *	3.23%	2.72%	13.27% *	2.62%
Multi/single status								
2 or more locations	0.91%	9.31%	5.63%	1.39%	1.11%	0.99%	4.66%	0.92%
1 location only	1.02%	1.05%	2.55%	1.78%	1.26%	0.03%	0.86%	2.26%
Percent full-time employees								
Less than 25%	2.49%	1.37%	3.24%	2.48%	2.35%	3.19%	1.36%	2.86%
25-49 %	1.14%	3.51%	5.53%	3.13%	1.89%	0.14%	2.50%	0.43%
50-74 %	0.55%	1.57%	2.73%	2.44%	0.75%	0.09%	1.47%	0.56%
75% or more	0.43%	2.14%	1.81%	1.51%	1.16%	0.15%	0.80%	0.43%
Union presence								
No union employees	0.89%	0.94%	2.44%	1.66%	0.63%	1.51%	0.76%	1.03%
Has union employees	0.72%	11.41%	14.70% *	5.64%	1.01%	0.06%	8.93%	0.20%
Unknown	0.91%	5.77% *	4.18%	12.47% *	2.98%	0.18%	3.06%	0.32%
Percent low wage employees								
50% or more low wage	0.93%	1.52%	2.84%	2.02%	0.92%	0.86%	1.11%	1.21%
Less than 50% low wage	0.69%	1.26%	3.00%	1.07%	0.44%	0.46%	0.57%	0.32%
Unknown	1.76%	2.35%	5.42%	10.95%	1.52%	1.68%	3.07%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.B.4.b.(1)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	31.0%	18.5%	15.9%	25.2%	34.1%	21.5%	29.8%
Industry group **								
Agric., fish., forest.	11.3% *	21.7% *	19.1% *	4.6% *	7.0% *	84.0%	20.4% *	6.4% *
Mining and manufacturing	38.2%	32.3%	26.8%	30.2%	43.9%	49.3%	30.9%	42.9%
Construction	26.0%	44.4%	25.7% *	10.2% *	25.2% *	17.1% *	32.9%	14.7% *
Utilities and transp.	29.0%	36.4% *	17.4% *	40.3%	53.0%	25.1% *	31.4%	28.7%
Wholesale trade	26.5%	26.9% *	18.4%	9.9% *	28.2%	46.6%	18.9%	33.2%
Fin. svs. and real estate	48.4%	32.6%	17.2% *	36.6%	21.0%	64.5%	29.3%	52.6%
Retail trade	20.5%	28.8%	17.5%	10.2%	22.9%	21.2%	19.8%	20.6%
Professional services	39.5%	34.5%	29.4%	20.0%	38.4%	47.6%	26.4%	42.7%
Other services	23.0%	26.6%	13.1%	14.0%	17.9%	33.6%	16.5%	25.0%
Ownership								
For profit, incorporated	26.1%	29.6%	20.7%	16.3%	21.3%	30.4%	21.5%	27.2%
For profit, unincorporated	22.8%	31.9%	13.7%	15.0%	24.7%	23.6%	24.7%	21.7%
Nonprofit	37.6%	34.4%	13.3%	15.4%	33.5%	57.5%	19.6%	42.5%
Unknown	25.6%	.	.	.	18.8% *	27.1%	.	25.7%
Age of firm								
Less than 5 years	22.4%	35.5%	19.3% *	12.1% *	25.7% *	23.5% *	25.7%	20.1% *
5-9 years	23.7%	30.0%	10.9% *	18.9%	24.8%	41.0%	17.6%	28.8%
10-19 years	24.1%	28.9%	23.7%	14.3%	21.2%	48.9%	22.1%	25.6%
20 or more years	30.1%	31.5%	18.3%	16.5%	27.2%	36.2%	21.7%	31.9%
Unknown	26.6%	100.0% *	.	19.6% *	15.4% *	27.5%	21.9% *	26.6%
Multi/single status								
2 or more locations	31.1%	52.6%	24.1% *	17.5%	25.9%	33.6%	20.8%	31.4%
1 location only	22.4%	30.6%	18.1%	15.4%	24.0%	51.8%	21.6%	23.2%
Percent full-time employees								
Less than 25%	19.2%	36.1%	12.7% *	9.7%	18.5%	21.9%	16.9%	19.8%
25-49 %	25.0%	16.9%	14.5%	14.2%	19.2%	32.5%	15.5%	27.2%
50-74 %	32.0%	33.1%	18.8%	17.2%	31.9%	38.8%	23.3%	34.7%
75% or more	39.0%	40.9%	28.8%	26.8%	32.2%	46.9%	32.2%	40.8%
Union presence								
No union employees	27.4%	29.8%	18.1%	15.6%	22.9%	38.2%	21.5%	29.5%
Has union employees	44.6%	66.7%	39.5%	19.3% *	49.0%	46.2%	21.8% *	46.3%
Unknown	13.5%	29.7%	33.2% *	22.9% *	14.0% *	13.2%	30.0% *	13.3%
Percent low wage employees								
50% or more low wage	23.7%	22.8%	13.2%	13.4%	17.7%	39.4%	16.3%	26.3%
Less than 50% low wage	35.4%	36.2%	22.4%	18.0%	35.9%	49.7%	25.2%	40.2%
Unknown	24.2%	38.3%	26.2% *	28.0% *	17.3% *	24.6%	30.4%	24.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.B.4.b.(1)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.90%	0.65%	1.74%	0.87%	1.47%	2.03%	0.84%	1.11%
Industry group **								
Agric., fish., forest.	4.10% *	11.15% *	12.22% *	6.70% *	8.11% *	23.61%	8.45% *	4.17% *
Mining and manufacturing	4.02%	7.16%	6.29%	4.37%	7.06%	7.21%	3.02%	4.71%
Construction	4.37%	4.68%	8.01% *	5.44% *	9.98% *	15.07% *	4.04%	8.46% *
Utilities and transp.	6.79%	12.70% *	9.27% *	10.61%	13.32%	7.92% *	8.18%	7.08%
Wholesale trade	4.58%	10.59% *	4.96%	3.80% *	7.72%	9.88%	5.10%	5.76%
Fin. svs. and real estate	2.79%	5.57%	7.66% *	5.86%	3.15%	3.72%	2.59%	3.44%
Retail trade	1.22%	2.73%	2.70%	2.03%	4.54%	1.76%	1.10%	1.43%
Professional services	1.67%	1.92%	3.29%	2.65%	2.91%	3.83%	2.10%	2.35%
Other services	0.81%	1.99%	1.80%	1.89%	2.33%	2.85%	1.55%	1.08%
Ownership								
For profit, incorporated	1.18%	1.31%	1.54%	1.51%	2.10%	2.24%	0.94%	1.47%
For profit, unincorporated	1.61%	3.31%	3.41%	2.73%	4.90%	4.36%	2.15%	1.93%
Nonprofit	2.07%	4.73%	3.42%	1.97%	2.29%	3.57%	3.46%	2.37%
Unknown	2.62%	.	.	.	11.20% *	2.56%	.	2.62%
Age of firm								
Less than 5 years	3.94%	5.58%	6.50% *	7.98% *	9.69% *	10.13% *	3.54%	8.06% *
5-9 years	2.24%	2.15%	3.97% *	3.85%	6.19%	5.77%	1.92%	3.53%
10-19 years	2.00%	2.97%	3.62%	2.51%	3.08%	7.33%	1.98%	2.65%
20 or more years	1.53%	2.46%	2.43%	1.55%	2.22%	2.64%	1.64%	1.80%
Unknown	2.92%	31.62% *	.	11.25% *	5.57% *	3.18%	10.92% *	2.95%
Multi/single status								
2 or more locations	1.33%	9.84%	8.75% *	3.47%	1.26%	1.99%	5.18%	1.41%
1 location only	1.21%	0.77%	1.97%	1.23%	2.56%	8.19%	0.98%	1.60%
Percent full-time employees								
Less than 25%	2.56%	4.79%	4.42% *	2.20%	3.43%	3.68%	3.68%	2.60%
25-49 %	1.48%	3.21%	2.58%	2.21%	3.51%	2.58%	2.59%	1.88%
50-74 %	1.93%	2.45%	3.00%	2.19%	3.67%	3.76%	1.63%	2.39%
75% or more	1.18%	2.90%	2.71%	0.97%	2.17%	2.03%	1.54%	1.60%
Union presence								
No union employees	1.03%	0.93%	1.80%	1.04%	1.28%	2.57%	0.82%	1.34%
Has union employees	3.35%	13.40%	10.13%	9.10% *	5.03%	4.25%	10.42% *	3.57%
Unknown	1.65%	8.91%	11.35% *	10.65% *	5.79% *	1.97%	9.40% *	1.62%
Percent low wage employees								
50% or more low wage	1.63%	1.70%	2.46%	1.70%	2.31%	3.00%	1.20%	1.95%
Less than 50% low wage	1.52%	0.95%	2.30%	1.57%	2.15%	3.60%	1.33%	2.22%
Unknown	1.76%	9.70%	7.94% *	8.87% *	5.49% *	2.07%	6.06%	1.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.B.4.b.(1).(a)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.7%	59.5%	44.9%	37.7%	44.2%	54.0%	49.4%	50.9%
Industry group **								
Agric., fish., forest.	77.7%	93.1%	30.5% *	.	100.0% *	14.2% *	78.7%	76.0% *
Mining and manufacturing	56.8%	46.5%	79.8%	46.5%	59.5%	58.2%	52.9%	58.6%
Construction	68.0%	67.3%	59.1%	69.8%	83.0%	74.2%	63.8%	83.3%
Utilities and transp.	64.6%	88.7%	22.9% *	22.0% *	22.4% *	82.0%	46.7%	66.5%
Wholesale trade	46.7%	58.2%	52.3%	46.7%	53.5%	34.7% *	54.0%	43.1%
Fin. svs. and real estate	63.2%	68.5%	71.6%	52.3%	63.7%	63.5%	63.4%	63.2%
Retail trade	56.6%	51.0%	44.7%	49.5%	50.9%	59.0%	47.1%	57.9%
Professional services	58.2%	53.8%	48.7%	40.0%	50.7%	64.7%	48.9%	59.7%
Other services	31.7%	60.4%	30.8%	30.1%	30.0%	29.6%	41.8%	29.7%
Ownership								
For profit, incorporated	47.2%	56.3%	42.9%	34.6%	40.2%	49.8%	45.8%	47.4%
For profit, unincorporated	38.7%	54.7%	40.3%	22.5% *	32.8%	39.0%	46.7%	33.4%
Nonprofit	62.8%	74.7%	59.4%	52.9%	53.8%	67.6%	64.4%	62.6%
Unknown	45.6%	.	.	.	30.0% *	47.7%	.	45.6%
Age of firm								
Less than 5 years	52.1%	64.8%	33.6% *	39.8%	61.8%	33.8% *	49.9%	54.1%
5-9 years	39.0%	50.7%	55.8%	20.9%	20.2% *	65.9%	49.0%	33.7%
10-19 years	42.7%	57.1%	37.9%	35.7%	44.9%	38.5%	44.3%	41.6%
20 or more years	52.7%	62.2%	48.3%	42.7%	45.9%	55.6%	52.2%	52.8%
Unknown	51.7%	.	.	48.4% *	35.9% *	52.5%	.	51.7%
Multi/single status								
2 or more locations	50.5%	61.7%	37.7%	41.9%	40.6%	52.9%	42.1%	50.7%
1 location only	51.2%	59.4%	45.6%	36.1%	50.1%	78.8%	50.2%	52.3%
Percent full-time employees								
Less than 25%	48.5%	78.0%	41.9%	41.0%	27.6%	52.8%	66.5%	44.9%
25-49 %	45.0%	46.5%	27.9%	25.6%	45.2%	48.1%	31.0%	46.8%
50-74 %	53.5%	58.2%	48.2%	37.3%	43.6%	59.5%	50.1%	54.2%
75% or more	54.2%	52.2%	54.1%	45.5%	57.2%	55.0%	49.3%	55.3%
Union presence								
No union employees	45.2%	56.8%	43.0%	34.3%	40.8%	47.4%	47.5%	44.6%
Has union employees	67.5%	97.5%	84.8%	64.6%	58.0%	68.7%	82.4%	66.9%
Unknown	51.8%	31.9% *	92.9% *	87.4% *	41.5%	52.0%	60.7%	51.6%
Percent low wage employees								
50% or more low wage	37.4%	61.6%	29.2%	26.4%	22.9%	43.2%	41.7%	36.5%
Less than 50% low wage	59.3%	58.0%	51.3%	46.8%	57.0%	64.8%	52.7%	61.3%
Unknown	50.7%	68.8%	64.9%	35.0% *	38.9%	51.4%	61.3%	50.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.B.4.b.(1).(a)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	3.31%	4.01%	2.66%	3.80%	1.62%	2.69%	1.14%
Industry group **								
Agric., fish., forest.	10.72%	2.66%	13.78% *	.	31.62% *	5.16% *	8.80%	23.14% *
Mining and manufacturing	4.10%	10.50%	9.87%	7.08%	3.08%	6.34%	6.15%	3.72%
Construction	6.13%	7.87%	12.86%	10.76%	15.83%	16.76%	6.34%	12.18%
Utilities and transp.	6.52%	16.81%	10.94% *	10.26% *	13.47% *	4.58%	9.28%	6.85%
Wholesale trade	6.47%	11.96%	13.53%	12.14%	11.72%	13.95% *	6.44%	8.98%
Fin. svs. and real estate	3.75%	5.65%	12.55%	8.47%	6.29%	5.10%	5.30%	4.32%
Retail trade	1.74%	6.85%	7.03%	7.82%	7.94%	3.25%	3.93%	1.78%
Professional services	1.82%	3.37%	4.95%	5.57%	5.09%	2.02%	3.50%	1.73%
Other services	1.41%	7.69%	6.88%	5.00%	4.40%	2.27%	5.70%	1.68%
Ownership								
For profit, incorporated	1.29%	3.89%	4.83%	2.97%	4.16%	2.46%	2.45%	1.83%
For profit, unincorporated	2.22%	4.24%	7.79%	9.99% *	4.61%	8.97%	3.73%	3.60%
Nonprofit	2.05%	7.61%	7.33%	6.82%	4.90%	3.86%	5.25%	2.45%
Unknown	6.95%	.	.	.	12.99% *	6.88%	.	6.95%
Age of firm								
Less than 5 years	6.83%	7.91%	10.57% *	10.91%	11.01%	11.44% *	7.66%	9.84%
5-9 years	5.86%	6.42%	9.51%	5.85%	6.82% *	12.30%	5.07%	7.82%
10-19 years	2.49%	4.12%	7.54%	3.50%	7.27%	4.65%	3.77%	3.23%
20 or more years	1.27%	4.15%	4.72%	4.09%	3.74%	2.02%	2.78%	1.53%
Unknown	4.99%	.	.	14.65% *	13.69% *	4.84%	.	4.98%
Multi/single status								
2 or more locations	1.30%	13.69%	9.56%	6.06%	3.66%	1.81%	6.27%	1.39%
1 location only	2.40%	3.17%	3.78%	2.81%	5.59%	4.33%	2.62%	4.31%
Percent full-time employees								
Less than 25%	3.17%	5.08%	11.10%	8.45%	4.37%	4.87%	5.11%	3.47%
25-49 %	2.25%	10.09%	6.54%	5.48%	6.45%	3.76%	4.42%	2.60%
50-74 %	2.65%	3.33%	4.87%	5.82%	4.77%	4.51%	2.89%	3.31%
75% or more	2.07%	4.49%	2.72%	2.57%	3.40%	3.63%	2.20%	2.57%
Union presence								
No union employees	1.35%	2.82%	4.35%	2.73%	3.46%	2.92%	2.04%	1.81%
Has union employees	2.54%	13.07%	16.71%	8.66%	7.23%	2.66%	11.83%	2.22%
Unknown	3.20%	14.59% *	28.18% *	27.68% *	10.98%	3.15%	15.38%	3.36%
Percent low wage employees								
50% or more low wage	2.59%	5.31%	4.95%	4.53%	3.10%	3.30%	5.47%	2.84%
Less than 50% low wage	1.30%	2.98%	4.28%	4.39%	3.77%	2.07%	2.35%	1.15%
Unknown	3.26%	8.73%	19.14%	11.03% *	5.41%	3.58%	7.88%	3.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.B.4.b.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.2%	18.4%	8.3%	6.0%	11.1%	18.4%	10.6%	15.2%
Industry group **								
Agric., fish., forest.	8.8% *	20.2% *	5.8% *	.	7.0% *	12.0% *	16.1% *	4.9% *
Mining and manufacturing	21.7%	15.0%	21.4% *	14.1%	26.2%	28.7%	16.4%	25.2%
Construction	17.7%	29.9%	15.2% *	7.1% *	20.9% *	12.7% *	21.0%	12.2% *
Utilities and transp.	18.7%	32.2% *	4.0% *	8.9% *	11.9% *	20.6% *	14.7%	19.1%
Wholesale trade	12.4%	15.7% *	9.6% *	4.6% *	15.1% *	16.1% *	10.2%	14.3% *
Fin. svs. and real estate	30.6%	22.3%	12.3% *	19.2%	13.4%	41.0%	18.6%	33.2%
Retail trade	11.6%	14.7%	7.8%	5.0%	11.7% *	12.5%	9.3%	11.9%
Professional services	23.0%	18.6%	14.3%	8.0%	19.5%	30.8%	12.9%	25.5%
Other services	7.3%	16.1%	4.0%	4.2%	5.4%	9.9%	6.9%	7.4%
Ownership								
For profit, incorporated	12.3%	16.7%	8.9%	5.6%	8.6%	15.1%	9.8%	12.9%
For profit, unincorporated	8.8%	17.5%	5.5%	3.4% *	8.1% *	9.2% *	11.5%	7.2%
Nonprofit	23.6%	25.7%	7.9%	8.2%	18.0%	38.9%	12.6%	26.6%
Unknown	11.7%	.	.	.	5.7% *	12.9%	.	11.7%
Age of firm								
Less than 5 years	11.7%	23.0%	6.5% *	4.8% *	15.9% *	8.0% *	12.8% *	10.9% *
5-9 years	9.2%	15.2%	6.1% *	3.9%	5.0%	27.0%	8.6%	9.7%
10-19 years	10.3%	16.5%	9.0%	5.1%	9.5%	18.8%	9.8%	10.7%
20 or more years	15.9%	19.6%	8.8%	7.0%	12.5%	20.1%	11.3%	16.8%
Unknown	13.7%	.	.	9.5% *	5.5% *	14.5%	.	13.7%
Multi/single status								
2 or more locations	15.7%	32.5% *	9.1% *	7.3%	10.5%	17.8%	8.8%	15.9%
1 location only	11.5%	18.2%	8.3%	5.5%	12.0%	40.8%	10.9%	12.2%
Percent full-time employees								
Less than 25%	9.3%	28.1%	5.3% *	4.0% *	5.1%	11.6%	11.2%	8.9%
25-49 %	11.2%	7.9%	4.1%	3.6%	8.7%	15.7%	4.8%	12.8%
50-74 %	17.1%	19.3%	9.1%	6.4%	13.9%	23.1%	11.7%	18.8%
75% or more	21.1%	21.4%	15.6%	12.2%	18.4%	25.8%	15.9%	22.5%
Union presence								
No union employees	12.4%	16.9%	7.8%	5.3%	9.3%	18.1%	10.2%	13.2%
Has union employees	30.1%	65.0%	33.5%	12.5% *	28.4%	31.7%	17.9% *	31.0%
Unknown	7.0%	9.5% *	30.8% *	20.0% *	5.8% *	6.9%	18.2% *	6.9%
Percent low wage employees								
50% or more low wage	8.9%	14.1%	3.9%	3.6%	4.1%	17.0%	6.8%	9.6%
Less than 50% low wage	21.0%	21.0%	11.5%	8.4%	20.4%	32.2%	13.3%	24.6%
Unknown	12.3%	26.4%	17.0% *	9.8% *	6.7%	12.7%	18.7%	12.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.B.4.b.(2)(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.11%	1.30%	0.56%	0.82%	1.26%	0.82%	0.69%
Industry group **								
Agric., fish., forest.	3.90% *	10.57% *	10.08% *	.	8.11% *	4.68% *	8.38% *	2.16% *
Mining and manufacturing	2.24%	2.89%	6.67% *	3.60%	4.25%	5.03%	2.00%	2.62%
Construction	3.31%	5.30%	6.82% *	4.38% *	9.64% *	10.01% *	3.67%	6.94% *
Utilities and transp.	4.30%	11.30% *	4.76% *	2.68% *	4.64% *	7.36% *	2.23%	4.98%
Wholesale trade	2.61%	6.99% *	3.46% *	1.54% *	6.15% *	5.68% *	2.98%	4.47% *
Fin. svs. and real estate	3.23%	3.78%	5.22% *	4.43%	3.18%	5.01%	2.38%	4.06%
Retail trade	0.95%	1.82%	1.86%	1.28%	4.03% *	1.59%	0.59%	1.09%
Professional services	1.44%	1.05%	2.10%	1.33%	2.08%	2.51%	1.38%	1.79%
Other services	0.43%	2.97%	0.89%	0.45%	0.80%	1.03%	1.00%	0.49%
Ownership								
For profit, incorporated	0.73%	1.24%	1.27%	0.67%	0.94%	1.55%	0.63%	0.95%
For profit, unincorporated	0.79%	1.98%	1.57%	1.07% *	2.51% *	3.59% *	0.94%	1.16%
Nonprofit	1.70%	5.29%	2.15%	1.93%	1.67%	3.70%	3.29%	2.05%
Unknown	1.66%	.	.	.	4.27% *	1.86%	.	1.66%
Age of firm								
Less than 5 years	3.38%	5.25%	3.59% *	4.28% *	6.99% *	5.19% *	4.00% *	5.89% *
5-9 years	1.71%	2.34%	2.41% *	0.72%	1.40%	6.61%	1.53%	2.13%
10-19 years	0.74%	1.58%	1.55%	1.32%	1.73%	3.83%	1.04%	1.16%
20 or more years	0.89%	2.01%	1.57%	0.84%	1.03%	1.59%	0.87%	1.00%
Unknown	2.55%	.	.	4.51% *	1.82% *	2.69%	.	2.55%
Multi/single status								
2 or more locations	0.79%	12.39% *	2.85% *	1.46%	0.78%	1.25%	2.30%	0.83%
1 location only	0.82%	1.07%	1.34%	0.50%	1.10%	7.57%	0.82%	1.11%
Percent full-time employees								
Less than 25%	1.69%	4.89%	3.42% *	1.36% *	1.04%	2.23%	3.31%	1.58%
25-49 %	1.10%	1.51%	1.00%	0.59%	2.38%	2.37%	0.88%	1.45%
50-74 %	1.72%	1.81%	1.74%	1.42%	2.07%	3.27%	1.17%	2.12%
75% or more	1.02%	1.78%	1.19%	0.75%	1.69%	1.72%	0.64%	1.33%
Union presence								
No union employees	0.71%	0.91%	1.37%	0.46%	0.55%	2.01%	0.48%	0.95%
Has union employees	2.73%	14.33%	8.56%	8.40% *	3.95%	3.28%	8.85% *	2.40%
Unknown	0.91%	4.77% *	11.00% *	10.54% *	3.29% *	0.95%	7.03% *	0.90%
Percent low wage employees								
50% or more low wage	1.09%	1.61%	1.11%	0.64%	0.64%	2.18%	0.90%	1.31%
Less than 50% low wage	1.23%	1.16%	1.87%	1.33%	1.71%	3.04%	1.10%	1.62%
Unknown	1.06%	5.80%	7.84% *	3.38% *	1.71%	1.15%	4.27%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,189	3,565	3,308	3,129	3,174	3,130	3,375	3,133
Industry group **								
Agric., fish., forest.	2,870	3,005	3,472	2,695	2,707	2,751	3,083	2,673
Mining and manufacturing	3,119	3,471	3,341	2,826	3,134	3,169	3,210	3,102
Construction	3,032	3,400	2,932	2,921	2,906	3,034	3,141	2,869
Utilities and transp.	3,223	3,204	3,186	3,354	3,297	3,186	3,286	3,211
Wholesale trade	3,105	3,564	3,326	3,134	2,756	3,179	3,362	2,986
Fin. svs. and real estate	3,242	3,755	3,272	3,368	3,217	3,176	3,509	3,193
Retail trade	2,951	3,394	3,105	2,957	2,873	2,854	3,198	2,857
Professional services	3,362	3,669	3,514	3,351	3,397	3,270	3,573	3,301
Other services	3,174	3,670	3,450	3,271	3,260	2,961	3,457	3,090
Ownership								
For profit, incorporated	3,118	3,541	3,258	3,033	3,042	3,080	3,309	3,057
For profit, unincorporated	3,253	3,539	3,070	3,199	3,237	3,093	3,394	3,154
Nonprofit	3,485	3,804	3,834	3,527	3,528	3,348	3,789	3,420
Unknown	3,218	3,770 *	1,812 *	2,303 *	3,206	3,223	2,978	3,221
Age of firm								
Less than 5 years	2,990	3,326	2,985	2,879	2,878	2,454	3,110	2,822
5-9 years	3,117	3,465	2,862	2,916	2,880	3,279	3,174	3,068
10-19 years	3,202	3,482	3,332	3,129	3,194	2,850	3,371	3,057
20 or more years	3,219	3,721	3,435	3,182	3,194	3,130	3,471	3,147
Unknown	3,158	4,776 *	3,120 *	3,102	3,328	3,150	2,978	3,158
Multi/single status								
2 or more locations	3,152	3,737	3,306	3,236	3,170	3,135	3,420	3,142
1 location only	3,256	3,560	3,308	3,094	3,181	2,960	3,370	3,091
Percent full-time employees								
Less than 25%	2,853	3,845	4,241	2,849	3,072	2,540	3,670	2,650
25-49 %	2,987	3,527	3,607	3,230	3,180	2,723	3,490	2,873
50-74 %	3,291	3,711	3,388	3,381	3,315	3,129	3,579	3,193
75% or more	3,194	3,536	3,275	3,096	3,154	3,169	3,335	3,151
Union presence								
No union employees	3,169	3,549	3,300	3,100	3,145	3,080	3,353	3,094
Has union employees	3,316	4,051	3,616	3,469	3,401	3,262	3,860	3,281
Unknown	3,131	3,802	3,228	3,156	3,055	3,125	3,436	3,119
Percent low wage employees								
50% or more low wage	3,004	3,589	3,368	3,020	2,984	2,670	3,348	2,870
Less than 50% low wage	3,253	3,559	3,301	3,163	3,220	3,199	3,378	3,188
Unknown	3,150	3,609	3,216	3,007	3,226	3,143	3,425	3,144

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.C.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.30	50.64	24.74	23.29	47.09	42.05	22.54	23.18
Industry group **								
Agric., fish., forest.	162.23	171.28	549.60	321.38	97.11	369.52	204.82	125.11
Mining and manufacturing	63.98	163.93	178.20	68.27	87.72	99.53	64.92	72.27
Construction	71.78	143.34	96.16	166.88	75.05	248.15	68.65	104.19
Utilities and transp.	193.70	215.27	221.05	145.96	133.40	287.16	100.11	226.99
Wholesale trade	77.51	108.54	161.05	127.32	113.90	111.01	105.31	76.57
Fin. svs. and real estate	42.82	80.27	78.35	99.13	108.68	56.34	42.82	57.86
Retail trade	31.73	91.46	91.84	52.48	95.41	62.95	60.69	49.00
Professional services	45.18	81.55	49.77	54.89	85.26	74.19	44.82	48.75
Other services	34.44	92.81	53.18	66.04	124.25	44.12	34.18	48.37
Ownership								
For profit, incorporated	17.32	60.86	26.75	20.57	56.12	36.22	22.77	21.80
For profit, unincorporated	44.09	95.35	96.20	92.90	96.49	127.76	54.32	57.34
Nonprofit	52.03	136.06	99.54	63.48	90.18	99.85	72.51	57.53
Unknown	151.07	1,182.73 *	573.00 *	751.60 *	135.68	168.17	784.48	159.59
Age of firm								
Less than 5 years	79.28	129.89	134.64	101.24	143.17	249.86	83.63	121.50
5-9 years	93.34	163.34	75.99	103.24	151.33	219.43	70.66	140.18
10-19 years	50.55	71.54	84.79	74.84	112.70	126.57	45.25	76.69
20 or more years	21.44	65.30	32.51	31.44	53.58	53.83	25.34	24.76
Unknown	42.82	1,510.30 *	986.63 *	184.67	116.80	45.42	620.30	42.94
Multi/single status								
2 or more locations	25.83	264.66	160.91	85.55	42.47	42.67	98.18	26.12
1 location only	25.31	48.77	25.65	25.29	71.90	161.47	23.32	46.39
Percent full-time employees								
Less than 25%	99.87	367.26	181.75	53.39	185.80	118.09	138.64	115.88
25-49 %	68.08	186.15	196.26	101.44	156.02	67.37	124.43	74.58
50-74 %	48.24	128.22	155.02	115.72	78.10	89.21	81.39	51.32
75% or more	22.36	58.88	29.39	18.50	50.99	44.88	23.65	26.07
Union presence								
No union employees	17.94	52.21	18.95	22.68	58.35	37.77	21.45	22.77
Has union employees	56.24	266.74	461.06	180.89	81.43	78.29	233.01	61.30
Unknown	103.74	412.39	400.19	319.73	281.18	119.47	296.83	103.50
Percent low wage employees								
50% or more low wage	34.28	95.52	178.84	59.67	95.20	75.95	68.02	49.23
Less than 50% low wage	22.91	52.51	37.04	35.20	45.29	54.30	29.15	27.62
Unknown	34.49	124.54	383.60	183.87	38.89	37.46	123.67	35.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.C.1.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,973	3,460	3,130	2,954	2,891	2,877	3,228	2,881
Industry group **								
Agric., fish., forest.	2,765	2,818	2,898	2,690	2,756	2,688 *	2,799	2,686
Mining and manufacturing	2,895	3,612	3,498	2,750	2,763	2,890	3,237	2,798
Construction	2,884	3,602	2,865	2,598	2,448	2,954	3,134	2,423
Utilities and transp.	3,023	3,119	2,733	3,327	3,419	2,868	2,989	3,033
Wholesale trade	2,731	3,235	3,289	2,886	2,227	2,787	3,156	2,495
Fin. svs. and real estate	2,909	3,612	2,979	2,866	2,930	2,843	3,214	2,854
Retail trade	2,859	3,273	2,986	2,982	2,767	2,709	3,170	2,721
Professional services	3,184	3,527	3,110	3,160	3,284	3,066	3,358	3,129
Other services	2,975	3,548	3,230	3,162	2,918	2,711	3,281	2,866
Ownership								
For profit, incorporated	2,891	3,431	3,101	2,867	2,695	2,815	3,176	2,773
For profit, unincorporated	3,131	3,546	3,089	3,152	2,921	2,760	3,399	2,900
Nonprofit	3,277	3,496	3,379	3,254	3,335	3,208	3,413	3,252
Unknown	2,733	.	1,812 *	6,604 *	3,566	2,706	1,812 *	2,734
Age of firm								
Less than 5 years	2,818	3,219	2,528	3,092	2,358	2,235	2,950	2,657
5-9 years	3,036	3,792	2,648	2,796	3,164	2,691	3,228	2,797
10-19 years	3,001	3,370	3,373	2,849	2,695	2,995	3,232	2,808
20 or more years	2,986	3,435	3,248	3,003	2,946	2,864	3,265	2,896
Unknown	2,913	4,776 *	.	4,658	2,958	2,910	4,776 *	2,913
Multi/single status								
2 or more locations	2,905	4,169	3,122	3,034	2,926	2,878	3,297	2,891
1 location only	3,064	3,448	3,131	2,933	2,839	2,862	3,223	2,848
Percent full-time employees								
Less than 25%	3,051	3,366	4,083	2,947	2,993	2,487	3,517	2,780
25-49 %	3,128	3,750	3,148	3,215	3,359	2,798	3,336	3,072
50-74 %	3,006	3,568	3,171	3,163	3,020	2,753	3,362	2,876
75% or more	2,959	3,430	3,112	2,907	2,834	2,902	3,197	2,871
Union presence								
No union employees	3,006	3,447	3,134	2,941	2,877	2,938	3,227	2,900
Has union employees	2,842	4,550	3,061	3,148	3,058	2,726	3,374	2,815
Unknown	2,849	2,985	2,913	2,969	2,730	2,856	2,948	2,845
Percent low wage employees								
50% or more low wage	2,838	3,566	3,509	2,798	2,659	2,510	3,297	2,630
Less than 50% low wage	3,028	3,443	3,061	2,990	2,943	2,906	3,215	2,920
Unknown	2,929	3,346	2,992	3,208	3,134	2,907	3,188	2,922

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.1.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.31	52.41	85.62	38.78	54.44	39.20	35.76	27.36
Industry group **								
Agric., fish., forest.	119.38	366.98	625.32	496.99	632.99	850.02 *	121.48	467.54
Mining and manufacturing	38.24	419.37	482.53	88.74	112.09	90.41	173.61	31.10
Construction	118.30	234.47	101.06	84.84	402.90	469.14	150.93	85.57
Utilities and transp.	60.63	315.80	268.07	297.42	202.84	142.94	194.66	112.52
Wholesale trade	130.84	174.23	559.19	177.26	159.12	108.32	186.37	135.76
Fin. svs. and real estate	42.04	122.55	150.17	177.96	133.55	53.04	92.17	58.16
Retail trade	32.83	126.87	117.54	86.14	89.79	66.22	74.68	52.16
Professional services	55.98	117.41	91.74	88.80	103.20	91.25	74.65	69.13
Other services	33.22	172.78	122.54	86.10	100.49	57.64	85.22	50.34
Ownership								
For profit, incorporated	25.35	60.64	97.97	45.30	65.14	39.47	39.38	32.63
For profit, unincorporated	78.59	193.61	157.17	163.11	130.91	236.94	124.55	65.47
Nonprofit	65.71	156.10	250.58	84.07	94.38	116.58	98.29	69.58
Unknown	84.06	.	573.00 *	2,088.37 *	577.38	77.67	573.00 *	84.02
Age of firm								
Less than 5 years	104.55	183.91	175.03	131.92	185.90	296.36	121.05	124.65
5-9 years	101.77	287.39	84.17	138.72	210.53	348.23	103.38	132.18
10-19 years	83.66	152.10	219.24	112.55	107.76	177.06	123.23	92.26
20 or more years	29.81	85.89	46.84	38.45	83.21	37.70	49.76	31.33
Unknown	49.19	1,510.30 *	.	1,255.07	340.78	51.30	1,510.30 *	49.15
Multi/single status								
2 or more locations	35.83	764.05	280.96	54.91	97.27	40.88	205.45	37.57
1 location only	25.65	46.83	87.88	43.93	25.85	238.09	33.44	20.59
Percent full-time employees								
Less than 25%	143.41	337.86	559.27	639.83	165.21	106.66	267.43	89.04
25-49 %	92.12	275.29	148.19	162.52	185.38	107.04	126.85	119.96
50-74 %	56.46	201.24	253.07	139.15	108.36	108.06	130.18	74.90
75% or more	25.56	69.02	106.13	51.04	60.87	34.14	43.53	27.73
Union presence								
No union employees	26.15	58.32	84.62	38.91	65.18	45.26	36.27	31.41
Has union employees	44.24	893.10	527.02	199.00	88.53	49.78	332.52	42.54
Unknown	109.52	557.32	652.25	768.94	317.10	127.02	255.12	106.66
Percent low wage employees								
50% or more low wage	65.66	207.99	255.09	61.36	161.09	82.52	122.41	100.24
Less than 50% low wage	24.29	77.68	78.16	64.83	23.97	36.42	38.43	25.34
Unknown	45.96	398.65	420.59	496.31	155.10	51.88	206.97	48.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.1.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,283	3,570	3,355	3,185	3,320	3,246	3,398	3,253
Industry group **								
Agric., fish., forest.	2,968	3,082	4,364	2,715	2,688	2,907	3,349	2,742
Mining and manufacturing	3,204	3,458	3,212	2,829	3,316	3,251	3,183	3,207
Construction	3,052	3,206	2,911	3,022	3,125	3,063	3,055	3,048
Utilities and transp.	3,304	3,080	3,521	3,371	3,249	3,299	3,399	3,290
Wholesale trade	3,303	3,631	3,439	3,252	3,179	3,307	3,440	3,251
Fin. svs. and real estate	3,413	3,786	3,497	3,479	3,349	3,375	3,612	3,378
Retail trade	2,936	3,266	3,154	2,884	2,859	2,889	3,121	2,877
Professional services	3,410	3,759	3,519	3,421	3,451	3,331	3,610	3,361
Other services	3,332	3,683	3,539	3,336	3,508	3,172	3,522	3,284
Ownership								
For profit, incorporated	3,211	3,520	3,299	3,107	3,224	3,183	3,329	3,179
For profit, unincorporated	3,299	3,582	3,115	3,141	3,356	3,192	3,397	3,245
Nonprofit	3,597	3,853	3,925	3,605	3,655	3,473	3,859	3,541
Unknown	3,440	3,770 *	.	2,136	3,116	3,476	3,011	3,446
Age of firm								
Less than 5 years	3,031	3,252	3,222	2,824	3,121	2,570	3,091	2,949
5-9 years	3,173	3,333	3,004	3,053	2,798	3,461	3,177	3,171
10-19 years	3,295	3,487	3,277	3,213	3,478	2,889	3,376	3,230
20 or more years	3,316	3,788	3,484	3,228	3,322	3,257	3,516	3,267
Unknown	3,264	.	3,120 *	2,978	3,500	3,252	2,909	3,264
Multi/single status								
2 or more locations	3,262	3,596	3,426	3,259	3,284	3,252	3,426	3,256
1 location only	3,328	3,569	3,350	3,158	3,387	3,027	3,395	3,237
Percent full-time employees								
Less than 25%	2,961	4,240	4,421	2,919	3,146	2,727	3,803	2,797
25-49 %	2,967	3,296	3,805	3,299	3,099	2,785	3,486	2,875
50-74 %	3,401	3,750	3,433	3,456	3,555	3,243	3,636	3,336
75% or more	3,293	3,543	3,319	3,154	3,304	3,290	3,360	3,275
Union presence								
No union employees	3,248	3,557	3,343	3,175	3,293	3,170	3,383	3,202
Has union employees	3,425	3,681	3,716	3,414	3,511	3,397	3,807	3,405
Unknown	3,325	4,277	3,288	2,699	3,250	3,339	3,237	3,328
Percent low wage employees								
50% or more low wage	3,117	3,627	3,301	3,185	3,210	2,788	3,393	3,027
Less than 50% low wage	3,337	3,554	3,372	3,206	3,360	3,317	3,402	3,308
Unknown	3,251	3,702	2,972	2,787	3,245	3,257	3,311	3,249

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.1.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.93	73.92	53.75	33.21	55.08	56.37	30.54	41.25
Industry group **								
Agric., fish., forest.	210.51	240.32	1,156.85	546.08	315.53	527.88	248.86	209.41
Mining and manufacturing	85.15	226.87	237.17	87.36	105.09	118.83	81.46	87.65
Construction	81.22	165.99	140.32	230.53	105.79	303.15	89.52	121.00
Utilities and transp.	241.07	387.11	221.67	196.97	216.04	326.18	119.89	262.12
Wholesale trade	77.35	135.82	106.53	173.67	110.63	148.85	88.59	106.37
Fin. svs. and real estate	65.44	126.47	165.72	156.85	131.43	79.35	106.24	84.97
Retail trade	27.12	139.44	120.84	81.28	110.53	48.20	69.16	44.64
Professional services	59.75	107.75	112.50	60.99	106.82	81.45	56.82	63.59
Other services	67.01	116.77	90.63	80.34	180.20	75.66	53.41	80.73
Ownership								
For profit, incorporated	33.95	93.16	56.35	35.70	62.90	45.53	36.95	39.64
For profit, unincorporated	40.95	114.57	219.94	139.14	121.68	129.84	50.56	67.87
Nonprofit	78.36	165.76	138.41	69.63	126.92	140.53	88.32	90.62
Unknown	182.23	1,182.73 *	.	601.05	139.77	208.02	844.99	195.38
Age of firm								
Less than 5 years	128.38	201.06	185.94	130.31	203.72	379.81	130.39	196.92
5-9 years	119.47	79.63	165.96	140.47	216.08	344.43	73.67	195.65
10-19 years	50.84	73.89	99.89	96.35	125.47	128.77	35.65	86.91
20 or more years	38.28	105.05	48.87	40.84	47.95	67.44	43.06	40.86
Unknown	73.59	.	986.63 *	143.33	138.28	77.31	610.01	73.79
Multi/single status								
2 or more locations	46.01	300.38	191.82	116.41	43.92	57.11	113.45	46.44
1 location only	30.12	76.40	54.50	48.97	120.53	205.73	31.79	69.04
Percent full-time employees								
Less than 25%	130.05	527.34	285.16	201.61	228.39	174.57	181.79	149.14
25-49 %	74.56	251.99	274.79	90.69	224.99	78.42	158.03	75.02
50-74 %	40.46	137.72	235.19	152.93	126.21	64.32	90.01	45.13
75% or more	38.78	85.65	54.20	37.24	55.32	57.91	33.36	44.03
Union presence								
No union employees	29.41	75.12	46.54	31.57	70.52	46.58	29.00	35.92
Has union employees	78.25	394.85	806.37	341.21	103.70	112.85	330.61	82.96
Unknown	134.81	783.62	625.94	319.71	273.61	156.21	415.17	135.79
Percent low wage employees								
50% or more low wage	37.71	98.06	180.27	71.26	73.10	97.83	71.24	57.10
Less than 50% low wage	35.01	85.65	45.84	42.14	62.26	68.22	32.56	44.61
Unknown	55.55	172.98	466.01	166.26	59.29	59.82	127.99	56.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.1.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,288	3,826	3,644	3,546	3,208	2,961	3,738	3,060
Industry group **								
Agric., fish., forest.	2,713	3,079	2,990	2,599	2,725	2,284	3,020	2,379
Mining and manufacturing	3,275	3,180	3,351	3,402	3,440	3,207	3,257	3,278
Construction	3,511	3,531	3,495	4,153	1,965	2,841	3,687	2,887
Utilities and transp.	3,130	3,829	3,548	3,296	3,214	2,947	3,697	3,010
Wholesale trade	3,387	6,711	2,829	3,465	2,957	2,889	3,895	2,901
Fin. svs. and real estate	3,156	3,971	3,001	4,252	2,852	2,990	3,809	2,994
Retail trade	3,382	4,024	3,268	3,345	3,908	3,089	3,650	3,235
Professional services	3,724	3,712	4,541	3,561	3,455	3,676	3,934	3,546
Other services	2,826	3,933	3,680	3,381	2,827	2,181	3,723	2,475
Ownership								
For profit, incorporated	3,242	3,899	3,571	3,316	2,872	3,025	3,682	3,031
For profit, unincorporated	3,347	3,346	2,758	3,641	3,498	3,007	3,369	3,309
Nonprofit	3,687	4,335	4,731	4,082	3,621	2,979	4,413	3,364
Unknown	2,274	.	.	.	3,819	2,134	.	2,274
Age of firm								
Less than 5 years	3,411	3,794	3,415	2,349	3,225	3,432 *	3,648	2,536
5-9 years	2,956	2,994	3,466	2,383	2,639	4,646	2,925	3,164
10-19 years	3,353	3,759	3,602	3,645	2,878	2,124	3,762	2,668
20 or more years	3,420	4,219	3,694	3,733	3,344	3,000	3,930	3,180
Unknown	2,977	.	.	.	2,710	2,996	.	2,977
Multi/single status								
2 or more locations	3,060	3,652	3,079	3,766	3,190	2,958	3,726	3,028
1 location only	3,635	3,828	3,696	3,455	3,253	3,308	3,739	3,272
Percent full-time employees								
Less than 25%	2,381	4,181	3,319	2,425	2,976	2,096	3,606	2,172
25-49 %	2,616	3,648	3,821	3,006	2,595	1,685	3,866	1,962
50-74 %	3,734	3,926	3,690	3,834	3,211	3,948	3,921	3,596
75% or more	3,312	3,802	3,619	3,601	3,254	2,999	3,689	3,124
Union presence								
No union employees	3,220	3,793	3,635	3,331	3,084	2,650	3,646	2,894
Has union employees	3,912	5,155	3,898	4,171	3,666	3,891	4,473	3,819
Unknown	2,613	4,337	3,570	4,793	2,817	2,401	4,429	2,443
Percent low wage employees								
50% or more low wage	2,921	3,536	3,178	2,982	2,875	1,926	3,328	2,655
Less than 50% low wage	3,552	3,889	3,676	3,665	3,348	3,033	3,783	3,276
Unknown	3,059	3,789	4,288	4,001	3,281	3,002	4,382	3,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.1.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.21	116.60	163.70	125.54	104.92	119.25	92.65	80.53
Industry group **								
Agric., fish., forest.	259.17	654.30	785.99	622.23	764.47	683.48	393.42	518.00
Mining and manufacturing	130.52	280.42	411.32	314.18	455.22	196.20	187.05	158.79
Construction	261.67	265.83	484.80	718.82	491.44	747.42	244.47	491.70
Utilities and transp.	171.23	679.24	937.00	842.78	695.67	279.77	336.41	250.16
Wholesale trade	180.80	1,421.24	375.64	443.84	656.82	386.75	461.47	204.61
Fin. svs. and real estate	162.36	668.96	578.05	558.30	233.61	278.81	287.17	197.27
Retail trade	181.74	224.93	237.99	229.21	322.64	319.97	191.31	263.34
Professional services	125.60	89.00	307.02	148.36	260.94	236.02	165.14	132.45
Other services	126.16	281.26	243.37	164.41	126.34	341.38	178.45	183.74
Ownership								
For profit, incorporated	90.72	151.96	149.09	145.88	214.53	139.62	80.61	112.17
For profit, unincorporated	135.47	103.09	325.32	382.38	525.01	461.20	173.61	201.85
Nonprofit	187.86	434.10	456.45	137.18	280.85	477.57	295.26	142.08
Unknown	288.97	.	.	.	945.10	309.26	.	288.97
Age of firm								
Less than 5 years	275.27	226.44	695.86	294.10	893.04	1,085.29 *	242.65	619.56
5-9 years	134.75	165.45	465.34	317.18	599.02	1,366.63	187.54	367.60
10-19 years	115.42	228.56	251.08	299.77	251.15	417.38	116.11	115.21
20 or more years	100.50	214.07	214.28	196.24	115.65	163.10	136.58	95.01
Unknown	190.71	.	.	.	286.34	204.19	.	190.71
Multi/single status								
2 or more locations	84.97	962.94	403.08	234.57	118.49	118.45	231.56	89.13
1 location only	99.15	123.11	177.10	125.37	322.38	725.30	98.89	144.31
Percent full-time employees								
Less than 25%	78.30	789.72	961.10	524.49	674.55	95.41	437.96	90.95
25-49 %	248.13	465.04	640.03	304.28	547.36	322.53	185.12	299.64
50-74 %	242.28	205.15	360.93	348.90	356.60	463.30	211.19	361.38
75% or more	60.06	150.54	194.57	161.82	88.30	136.96	92.17	84.93
Union presence								
No union employees	85.93	108.24	168.79	104.62	161.79	134.88	111.03	90.37
Has union employees	128.95	1,226.90	837.91	587.79	404.12	204.75	564.61	150.70
Unknown	147.05	962.67	1,004.06	1,210.78	758.43	192.70	930.67	177.95
Percent low wage employees								
50% or more low wage	125.91	259.18	182.53	235.43	368.33	223.98	131.24	139.31
Less than 50% low wage	104.21	145.48	195.59	188.29	154.69	169.42	113.48	126.85
Unknown	143.12	820.87	869.73	1,087.20	309.81	168.38	611.34	160.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	565	428	458	562	588	597	479	591
Industry group **								
Agric., fish., forest.	415	277 *	950	362 *	317 *	425	435	397
Mining and manufacturing	483	438	402	540	475	478	468	485
Construction	532	476	466	579	508	667	526	540
Utilities and transp.	533	322	581 *	691	630	489	508	537
Wholesale trade	478	395	463	506	471	503	428	500
Fin. svs. and real estate	568	242	405	440	570	631	356	606
Retail trade	670	642	507	700	798	654	602	695
Professional services	540	341	335	510	587	596	404	580
Other services	671	565	608	617	688	711	566	702
Ownership								
For profit, incorporated	578	427	472	602	588	611	488	607
For profit, unincorporated	572	458	512	640	608	623	520	609
Nonprofit	503	337	317	355	563	565	366	533
Unknown	551	1,210 *	.	207 *	863	529	621	551
Age of firm								
Less than 5 years	540	494	359	625	689	471	464	648
5-9 years	543	436	430	628	486	663	465	611
10-19 years	594	464	537	577	685	668	513	664
20 or more years	554	383	434	542	563	602	466	578
Unknown	584	816 *	.	396 *	641	582	544 *	584
Multi/single status								
2 or more locations	590	410	389	556	574	601	542	592
1 location only	519	428	463	564	614	484	472	587
Percent full-time employees								
Less than 25%	640	498 *	545 *	618	746	638	525	668
25-49 %	709	551	933	837	659	685	789	691
50-74 %	611	456	502	554	708	635	522	641
75% or more	549	417	433	547	564	586	458	577
Union presence								
No union employees	574	431	453	569	586	639	477	613
Has union employees	507	344 *	418 *	476	555	504	506 *	507
Unknown	591	294 *	912 *	558 *	798	574	507 *	595
Percent low wage employees								
50% or more low wage	641	594	547	695	624	667	585	664
Less than 50% low wage	535	398	438	525	571	606	459	574
Unknown	587	422	569	613	639	584	469	589

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.96	22.39	14.85	20.53	11.36	12.80	8.32	9.73
Industry group **								
Agric., fish., forest.	83.01	114.03 *	276.41	146.02 *	132.25 *	103.00	88.64	94.71
Mining and manufacturing	14.14	109.66	45.24	26.42	35.86	26.85	44.34	17.76
Construction	30.56	46.09	61.37	48.40	89.97	51.30	35.09	60.12
Utilities and transp.	41.83	64.52	275.68 *	90.95	78.94	57.96	102.01	39.11
Wholesale trade	22.68	60.44	80.84	73.47	27.42	36.42	56.97	19.64
Fin. svs. and real estate	21.15	29.45	69.55	45.97	68.18	27.83	31.43	21.05
Retail trade	13.34	63.49	59.36	56.74	43.68	13.21	41.27	14.39
Professional services	16.95	26.22	51.17	35.07	21.82	30.95	27.00	22.47
Other services	21.28	91.97	62.74	67.97	48.33	16.09	29.63	23.77
Ownership								
For profit, incorporated	12.03	21.84	13.77	27.23	19.34	19.36	7.63	15.75
For profit, unincorporated	39.54	42.67	59.10	138.22	93.22	67.26	25.48	63.67
Nonprofit	24.88	60.61	56.88	41.72	29.10	43.74	30.78	29.16
Unknown	35.23	733.35 *	.	94.61 *	192.82	32.97	183.23	36.80
Age of firm								
Less than 5 years	32.49	40.81	73.15	93.40	59.23	101.75	42.36	58.77
5-9 years	35.04	41.27	70.27	56.88	56.05	99.43	38.59	48.30
10-19 years	27.58	51.87	36.11	42.01	35.46	77.65	28.05	34.25
20 or more years	7.35	42.56	33.28	22.34	15.49	13.65	17.31	8.49
Unknown	18.04	258.04 *	.	167.16 *	114.44	19.42	218.74 *	18.12
Multi/single status								
2 or more locations	8.87	100.96	54.42	33.19	20.92	13.14	42.82	9.07
1 location only	9.27	23.80	14.48	23.09	24.20	63.07	8.71	18.79
Percent full-time employees								
Less than 25%	36.11	187.73 *	173.15 *	51.20	165.40	66.50	79.51	51.74
25-49 %	29.61	95.79	153.53	79.63	45.51	32.26	85.49	28.39
50-74 %	27.90	66.42	76.80	67.45	70.67	24.69	40.63	25.45
75% or more	8.76	20.59	20.21	21.59	16.37	12.26	8.95	11.31
Union presence								
No union employees	8.91	23.34	18.45	20.57	10.43	16.68	9.56	11.79
Has union employees	18.24	330.27 *	249.24 *	65.26	54.89	27.77	152.15 *	17.59
Unknown	29.49	174.94 *	337.80 *	176.66 *	115.53	30.08	194.57 *	29.37
Percent low wage employees								
50% or more low wage	17.30	59.37	47.08	64.16	21.83	23.60	32.66	16.18
Less than 50% low wage	9.77	17.14	21.34	22.29	22.00	24.54	9.77	15.30
Unknown	13.77	87.09	111.12	110.65	61.90	16.19	59.90	13.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.2.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	552	476	506	583	566	559	525	562
Industry group **								
Agric., fish., forest.	450 *	614 *	798 *	367 *	299 *	.	520 *	292 *
Mining and manufacturing	493	535 *	398	548	450	509	506	490
Construction	553	470	555	621	445 *	769	625	419
Utilities and transp.	624	335 *	751 *	907	781	509	593 *	633
Wholesale trade	477	428	624 *	586	420	422	476	478
Fin. svs. and real estate	531	236	487 *	379	600	562	390	556
Retail trade	668	562	686	741	753	636	651	676
Professional services	495	340	249	566	550	522	392	527
Other services	654	829	587	564	705	646	639	659
Ownership								
For profit, incorporated	573	450	500	654	570	587	524	593
For profit, unincorporated	541	587	708	487	456	548	627	468
Nonprofit	487	414	397	315	594	490	411	501
Unknown	490	.	.	780 *	631	487	.	491
Age of firm								
Less than 5 years	572	413 *	425 *	873	681	437	482	682
5-9 years	519	513	426	696	507	425 *	507	535
10-19 years	615	548	644	633	551	793	588	637
20 or more years	544	427	472	528	568	573	506	557
Unknown	533	816 *	.	568	609	531	816 *	533
Multi/single status								
2 or more locations	555	221 *	377	562	534	565	526	556
1 location only	548	480	514	589	614	443	525	579
Percent full-time employees								
Less than 25%	602	564 *	190 *	645	697	606	443 *	694
25-49 %	737	896	657	806	713	697	777	726
50-74 %	620	577	518	576	608	674	567	639
75% or more	531	438	504	569	546	534	509	538
Union presence								
No union employees	568	485	501	584	570	609	527	588
Has union employees	498	127 *	146 *	518	491	509	373	505
Unknown	462	250 *	1,478 *	820 *	705	398	768 *	450
Percent low wage employees								
50% or more low wage	636	727	544	676	621	608	607	648
Less than 50% low wage	526	425	502	544	533	572	510	536
Unknown	561	589 *	435 *	931	767	545	445	564

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.2.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.80	33.53	33.20	31.67	34.99	16.84	20.63	20.25
Industry group **								
Agric., fish., forest.	137.24 *	241.35 *	273.59 *	171.42 *	91.40 *	.	231.21 *	108.29 *
Mining and manufacturing	36.88	213.82 *	72.81	64.63	63.84	51.17	75.94	46.89
Construction	45.06	98.07	104.82	81.23	246.44 *	177.51	53.20	79.32
Utilities and transp.	70.86	122.53 *	384.97 *	243.56	158.67	67.88	305.79 *	64.02
Wholesale trade	43.77	103.35	258.17 *	152.49	66.45	55.65	130.88	68.86
Fin. svs. and real estate	34.46	43.32	219.39 *	48.01	79.13	38.40	66.80	35.51
Retail trade	25.25	50.49	77.68	86.03	63.38	39.16	47.37	29.22
Professional services	22.45	44.19	30.90	65.29	48.27	34.85	41.22	26.41
Other services	30.13	102.11	110.16	56.91	111.73	60.55	44.85	40.06
Ownership								
For profit, incorporated	25.30	38.91	42.65	39.16	45.94	25.66	22.18	29.20
For profit, unincorporated	52.60	96.60	152.68	132.81	103.93	83.68	57.89	73.24
Nonprofit	28.52	83.85	91.70	57.53	57.04	41.91	45.45	32.84
Unknown	57.54	.	.	246.66 *	113.77	58.56	.	57.75
Age of firm								
Less than 5 years	68.23	144.01 *	149.94 *	128.57	129.60	124.79	77.43	92.15
5-9 years	21.88	78.54	91.66	64.09	122.55	178.11 *	58.74	81.12
10-19 years	56.09	95.52	96.52	40.19	107.34	137.93	55.82	77.76
20 or more years	19.74	60.46	50.48	37.01	40.59	26.62	31.13	24.36
Unknown	30.05	258.04 *	.	153.40	112.88	30.54	258.04 *	30.04
Multi/single status								
2 or more locations	16.20	95.14 *	102.52	53.95	28.29	14.80	61.68	16.98
1 location only	27.11	34.95	33.96	36.20	61.37	102.24	22.56	35.21
Percent full-time employees								
Less than 25%	75.03	279.44 *	178.08 *	150.37	190.11	65.91	162.69 *	98.05
25-49 %	45.78	148.27	75.14	118.08	80.52	59.09	95.24	36.73
50-74 %	39.30	101.80	105.97	108.78	57.38	51.26	88.59	27.64
75% or more	20.69	31.62	38.57	39.25	45.81	19.02	21.56	23.46
Union presence								
No union employees	17.68	35.49	31.78	31.73	30.92	17.21	18.54	18.80
Has union employees	53.47	246.61 *	44.54 *	89.78	134.44	43.99	96.66	59.00
Unknown	56.22	129.61 *	530.56 *	248.09 *	161.69	36.67	385.81 *	49.95
Percent low wage employees								
50% or more low wage	28.48	124.29	65.80	59.71	57.67	63.77	51.93	36.35
Less than 50% low wage	25.04	20.09	43.77	41.38	39.26	37.80	19.01	30.56
Unknown	27.73	277.48 *	151.93 *	204.06	132.08	26.61	120.48	29.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	571	378	416	537	586	620	436	605
Industry group **								
Agric., fish., forest.	439	115 *	1,110 *	381	320 *	580	380	475
Mining and manufacturing	486	342	376	520	481	494	419	496
Construction	495	417	404	512	526	670	420	588
Utilities and transp.	489	272	530 *	641	470	473	498	488
Wholesale trade	487	318	363	493	517	537	386	526
Fin. svs. and real estate	601	249	381	450	569	688	344	647
Retail trade	650	650	383	624	762	662	550	682
Professional services	559	362	359	468	596	617	406	597
Other services	683	360	576	656	670	753	496	731
Ownership								
For profit, incorporated	582	392	431	557	589	632	449	617
For profit, unincorporated	577	343	426	773	632	614	469	637
Nonprofit	505	307	303	323	528	609	309	546
Unknown	571	1,210 *	.	185 *	821 *	549	638	570
Age of firm								
Less than 5 years	509	530	258 *	535	646	488	427	621
5-9 years	557	338	435	608	478	741	426	640
10-19 years	569	400	476	518	731	598	462	655
20 or more years	556	344	396	536	549	620	425	588
Unknown	614	.	.	383 *	645	613	534 *	614
Multi/single status								
2 or more locations	607	454 *	354	520	583	623	508	610
1 location only	493	375	421	543	592	513	427	580
Percent full-time employees								
Less than 25%	603	572 *	801 *	669	645	565	663	591
25-49 %	672	317	794	839	582	682	687	669
50-74 %	598	376	539	494	771	599	492	627
75% or more	561	378	386	526	564	620	416	599
Union presence								
No union employees	574	376	414	556	581	652	438	621
Has union employees	511	430 *	440 *	325	564	518	394 *	517
Unknown	653	379 *	524	412 *	837	649	410 *	661
Percent low wage employees								
50% or more low wage	635	455	540	719	594	691	559	660
Less than 50% low wage	535	365	387	494	581	624	413	590
Unknown	607	382	809	521	605	610	519	608

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.53	23.56	34.70	22.92	14.15	13.23	15.20	8.07
Industry group **								
Agric., fish., forest.	93.45	48.45 *	447.08 *	103.75	229.78 *	127.16	96.70	99.97
Mining and manufacturing	15.58	94.97	64.94	36.10	38.59	24.59	43.54	16.69
Construction	38.76	70.29	90.72	61.51	107.51	74.57	48.32	66.11
Utilities and transp.	39.54	73.85	301.56 *	127.88	119.16	61.57	107.27	40.33
Wholesale trade	23.39	81.82	79.69	55.76	45.90	40.38	41.99	31.34
Fin. svs. and real estate	22.05	54.34	84.31	58.08	81.83	28.27	35.22	24.90
Retail trade	26.13	164.41	97.65	72.81	54.75	17.85	88.55	19.22
Professional services	25.67	28.98	60.31	45.40	37.87	38.51	28.68	32.33
Other services	31.95	66.95	84.10	95.67	54.79	32.98	39.03	32.78
Ownership								
For profit, incorporated	9.02	37.13	28.93	30.96	15.29	20.60	15.37	12.07
For profit, unincorporated	55.95	47.37	123.66	153.17	98.57	82.87	48.09	81.05
Nonprofit	35.16	79.99	82.77	44.78	49.04	51.60	35.76	40.57
Unknown	41.95	733.35 *	.	72.20 *	255.94 *	40.96	188.14	44.03
Age of firm								
Less than 5 years	54.51	94.63	88.96 *	110.47	73.18	112.16	79.94	62.41
5-9 years	56.14	59.22	82.44	87.95	65.32	126.48	53.59	60.15
10-19 years	21.52	46.00	49.03	46.57	47.74	66.21	20.13	31.34
20 or more years	13.03	38.10	56.78	33.05	19.64	14.46	24.95	12.70
Unknown	24.25	.	.	170.41 *	130.63	24.13	220.06 *	24.26
Multi/single status								
2 or more locations	8.32	173.79 *	58.28	47.99	23.01	14.22	51.29	8.77
1 location only	14.21	24.08	36.67	26.90	28.75	93.11	16.08	16.18
Percent full-time employees								
Less than 25%	40.68	234.87 *	265.30 *	72.53	154.30	81.72	135.07	67.23
25-49 %	47.11	80.36	131.12	107.80	96.11	39.72	115.09	43.04
50-74 %	31.81	58.98	127.96	75.18	91.26	27.81	51.88	34.64
75% or more	6.01	24.00	31.96	22.13	12.43	12.81	15.07	8.12
Union presence								
No union employees	9.89	22.63	38.13	22.02	14.96	20.83	17.66	11.88
Has union employees	20.36	396.55 *	487.98 *	51.06	52.08	31.47	214.99 *	17.89
Unknown	37.53	331.37 *	149.35	211.66 *	246.44	37.39	278.15 *	37.06
Percent low wage employees								
50% or more low wage	23.96	54.53	63.44	93.23	57.31	27.28	51.56	29.80
Less than 50% low wage	9.35	24.90	40.46	16.74	23.07	24.05	20.92	10.82
Unknown	15.79	103.67	196.02	116.94	68.59	17.60	89.86	15.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.C.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	570	481	546	652	760	519	546	583
Industry group **								
Agric., fish., forest.	293 *	.	.	.	.	.	403 *	173 *
Mining and manufacturing	404	.	.	.	.	.	606 *	363
Construction	748	.	.	.	.	.	801	558
Utilities and transp.	633	.	.	.	.	.	254 *	714
Wholesale trade	375	.	.	.	.	.	468 *	287
Fin. svs. and real estate	427	.	.	.	.	.	330 *	451
Retail trade	810	.	.	.	.	.	690	875
Professional services	564	.	.	.	.	.	424	682
Other services	653	.	.	.	.	.	664	649
Ownership								
For profit, incorporated	562	.	.	.	.	.	575	555
For profit, unincorporated	648	.	.	.	.	.	453	981 *
Nonprofit	574	.	.	.	.	.	502	607
Unknown	557	.	.	.	.	.	.	557
Age of firm								
Less than 5 years	617	.	.	.	.	.	591	716 *
5-9 years	527	.	.	.	.	.	506	662
10-19 years	689	.	.	.	.	.	552	920
20 or more years	577	.	.	.	.	.	545	592
Unknown	478	.	.	.	.	.	.	478
Multi/single status								
2 or more locations	570	.	.	.	.	.	815	558
1 location only	571	.	.	.	.	.	521	744
Percent full-time employees								
Less than 25%	775	.	.	.	.	.	283 *	859
25-49 %	904	.	.	.	.	.	1,168	766
50-74 %	649	.	.	.	.	.	500	759
75% or more	519	.	.	.	.	.	523	517
Union presence								
No union employees	599	.	.	.	.	.	513	664
Has union employees	500	.	.	.	.	.	920	431
Unknown	521	.	.	.	.	.	466	526
Percent low wage employees								
50% or more low wage	717	.	.	.	.	.	625	777
Less than 50% low wage	577	.	.	.	.	.	542	618
Unknown	511	.	.	.	.	.	329 *	517

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.41	65.58	92.55	83.35	114.62	42.07	46.18	42.08
Industry group **								
Agric., fish., forest.	114.22 *	.	.	.	.	.	154.64 *	97.96 *
Mining and manufacturing	69.09	.	.	.	.	.	189.76 *	73.12
Construction	131.50	.	.	.	.	.	159.60	130.40
Utilities and transp.	128.02	.	.	.	.	.	102.59 *	150.82
Wholesale trade	58.46	.	.	.	.	.	249.79 *	83.06
Fin. svs. and real estate	59.18	.	.	.	.	.	99.32 *	92.18
Retail trade	80.85	.	.	.	.	.	109.43	135.74
Professional services	57.67	.	.	.	.	.	59.70	78.91
Other services	74.23	.	.	.	.	.	165.33	76.38
Ownership								
For profit, incorporated	26.75	.	.	.	.	.	52.65	31.48
For profit, unincorporated	120.12	.	.	.	.	.	96.78	345.31 *
Nonprofit	87.05	.	.	.	.	.	81.28	124.61
Unknown	145.47	.	.	.	.	.	.	145.47
Age of firm								
Less than 5 years	142.63	.	.	.	.	.	170.88	392.24 *
5-9 years	90.18	.	.	.	.	.	117.25	134.98
10-19 years	88.17	.	.	.	.	.	88.70	160.29
20 or more years	32.43	.	.	.	.	.	66.30	48.59
Unknown	80.19	.	.	.	.	.	.	80.19
Multi/single status								
2 or more locations	40.22	.	.	.	.	.	196.01	40.99
1 location only	42.97	.	.	.	.	.	50.35	91.51
Percent full-time employees								
Less than 25%	92.68	.	.	.	.	.	111.47 *	94.78
25-49 %	116.26	.	.	.	.	.	263.59	114.04
50-74 %	73.30	.	.	.	.	.	91.67	90.39
75% or more	34.96	.	.	.	.	.	56.78	45.42
Union presence								
No union employees	33.22	.	.	.	.	.	47.26	47.87
Has union employees	73.36	.	.	.	.	.	237.17	77.14
Unknown	68.43	.	.	.	.	.	119.05	68.96
Percent low wage employees								
50% or more low wage	63.84	.	.	.	.	.	80.64	113.57
Less than 50% low wage	34.69	.	.	.	.	.	57.07	74.70
Unknown	50.12	.	.	.	.	.	104.42 *	49.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.7%	12.0%	13.8%	18.0%	18.5%	19.1%	14.2%	18.9%
Industry group **								
Agric., fish., forest.	14.5%	9.2% *	27.4%	13.4% *	11.7% *	15.5%	14.1%	14.8%
Mining and manufacturing	15.5%	12.6%	12.0%	19.1%	15.2%	15.1%	14.6%	15.6%
Construction	17.5%	14.0%	15.9%	19.8%	17.5%	22.0%	16.7%	18.8%
Utilities and transp.	16.5%	10.1%	18.2% *	20.6%	19.1%	15.4%	15.5%	16.7%
Wholesale trade	15.4%	11.1%	13.9%	16.2%	17.1%	15.8%	12.7%	16.8%
Fin. svs. and real estate	17.5%	6.4%	12.4%	13.1%	17.7%	19.9%	10.2%	19.0%
Retail trade	22.7%	18.9%	16.3%	23.7%	27.8%	22.9%	18.8%	24.3%
Professional services	16.1%	9.3%	9.5%	15.2%	17.3%	18.2%	11.3%	17.6%
Other services	21.1%	15.4%	17.6%	18.9%	21.1%	24.0%	16.4%	22.7%
Ownership								
For profit, incorporated	18.5%	12.0%	14.5%	19.8%	19.3%	19.8%	14.8%	19.8%
For profit, unincorporated	17.6%	13.0%	16.7%	20.0%	18.8%	20.1%	15.3%	19.3%
Nonprofit	14.4%	8.9%	8.3%	10.1%	16.0%	16.9%	9.7%	15.6%
Unknown	17.1%	32.1% *	.	9.0% *	26.9%	16.4%	20.9%	17.1%
Age of firm								
Less than 5 years	18.1%	14.8%	12.0%	21.7%	23.9%	19.2%	14.9%	23.0%
5-9 years	17.4%	12.6%	15.0%	21.5%	16.9%	20.2%	14.7%	19.9%
10-19 years	18.5%	13.3%	16.1%	18.4%	21.4%	23.4%	15.2%	21.7%
20 or more years	17.2%	10.3%	12.6%	17.0%	17.6%	19.2%	13.4%	18.4%
Unknown	18.5%	17.1% *	.	12.8% *	19.3%	18.5%	18.3% *	18.5%
Multi/single status								
2 or more locations	18.7%	11.0%	11.8%	17.2%	18.1%	19.2%	15.9%	18.8%
1 location only	15.9%	12.0%	14.0%	18.2%	19.3%	16.4%	14.0%	19.0%
Percent full-time employees								
Less than 25%	22.4%	13.0% *	12.9% *	21.7%	24.3%	25.1%	14.3%	25.2%
25-49 %	23.7%	15.6%	25.9%	25.9%	20.7%	25.2%	22.6%	24.1%
50-74 %	18.6%	12.3%	14.8%	16.4%	21.4%	20.3%	14.6%	20.1%
75% or more	17.2%	11.8%	13.2%	17.7%	17.9%	18.5%	13.7%	18.3%
Union presence								
No union employees	18.1%	12.2%	13.7%	18.4%	18.6%	20.7%	14.2%	19.8%
Has union employees	15.3%	8.5% *	11.6% *	13.7%	16.3%	15.4%	13.1%	15.4%
Unknown	18.9%	7.7% *	28.3% *	17.7% *	26.1%	18.4%	14.8% *	19.1%
Percent low wage employees								
50% or more low wage	21.4%	16.5%	16.3%	23.0%	20.9%	25.0%	17.5%	23.1%
Less than 50% low wage	16.4%	11.2%	13.3%	16.6%	17.7%	18.9%	13.6%	18.0%
Unknown	18.6%	11.7%	17.7%	20.4%	19.8%	18.6%	13.7%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.62%	0.49%	0.65%	0.25%	0.39%	0.29%	0.29%
Industry group **								
Agric., fish., forest.	2.29%	3.87% *	7.23%	4.87% *	4.77% *	2.86%	2.65%	3.21%
Mining and manufacturing	0.62%	2.68%	1.41%	0.92%	0.98%	1.00%	1.36%	0.74%
Construction	0.83%	1.21%	2.02%	1.35%	2.89%	1.59%	1.09%	1.83%
Utilities and transp.	1.18%	2.06%	6.63% *	2.25%	2.60%	1.14%	2.66%	1.06%
Wholesale trade	0.67%	1.83%	1.74%	2.21%	1.21%	1.12%	1.54%	0.79%
Fin. svs. and real estate	0.66%	0.78%	2.05%	1.40%	2.40%	0.98%	0.90%	0.75%
Retail trade	0.49%	1.86%	1.95%	2.02%	1.70%	0.77%	1.00%	0.44%
Professional services	0.56%	0.77%	1.47%	1.05%	0.59%	0.98%	0.76%	0.70%
Other services	0.66%	2.45%	1.75%	2.03%	1.19%	0.73%	0.94%	0.74%
Ownership								
For profit, incorporated	0.39%	0.62%	0.49%	0.92%	0.63%	0.62%	0.28%	0.52%
For profit, unincorporated	1.30%	1.16%	1.84%	4.32%	2.75%	1.89%	0.74%	2.13%
Nonprofit	0.60%	1.83%	1.50%	1.19%	0.66%	1.05%	0.79%	0.69%
Unknown	0.93%	11.97% *	.	3.59% *	5.39%	0.96%	6.04%	0.94%
Age of firm								
Less than 5 years	1.18%	1.71%	3.37%	3.12%	2.20%	4.24%	1.53%	1.96%
5-9 years	0.96%	0.96%	2.58%	1.83%	1.88%	3.47%	1.19%	1.53%
10-19 years	0.95%	1.32%	1.21%	1.30%	1.34%	2.02%	0.81%	1.26%
20 or more years	0.22%	1.15%	1.05%	0.69%	0.46%	0.43%	0.52%	0.22%
Unknown	0.59%	5.40% *	.	6.58% *	3.21%	0.65%	8.01% *	0.60%
Multi/single status								
2 or more locations	0.27%	2.47%	1.71%	0.93%	0.58%	0.39%	1.28%	0.27%
1 location only	0.28%	0.67%	0.48%	0.75%	0.61%	2.09%	0.30%	0.57%
Percent full-time employees								
Less than 25%	1.59%	3.99% *	4.76% *	2.09%	4.34%	3.33%	1.80%	2.49%
25-49 %	1.13%	2.58%	3.88%	2.67%	1.07%	1.25%	2.15%	1.14%
50-74 %	0.81%	1.84%	2.87%	1.62%	2.20%	0.63%	1.14%	0.73%
75% or more	0.28%	0.59%	0.65%	0.71%	0.48%	0.40%	0.34%	0.37%
Union presence								
No union employees	0.26%	0.65%	0.58%	0.65%	0.37%	0.51%	0.29%	0.35%
Has union employees	0.47%	6.95% *	3.49% *	1.86%	1.81%	0.74%	2.96%	0.49%
Unknown	0.68%	4.00% *	9.34% *	6.00% *	4.17%	0.68%	4.85% *	0.67%
Percent low wage employees								
50% or more low wage	0.54%	1.95%	1.71%	1.65%	1.20%	0.95%	1.06%	0.69%
Less than 50% low wage	0.26%	0.47%	0.79%	0.76%	0.58%	0.65%	0.37%	0.43%
Unknown	0.48%	2.41%	4.14%	3.17%	2.01%	0.58%	2.12%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.6%	13.7%	16.2%	19.7%	19.6%	19.4%	16.3%	19.5%
Industry group **								
Agric., fish., forest.	16.3%	21.8% *	27.5% *	13.7% *	10.9%	.	18.6% *	10.9% *
Mining and manufacturing	17.0%	14.8% *	11.4%	19.9%	16.3%	17.6%	15.6%	17.5%
Construction	19.2%	13.1%	19.4%	23.9%	18.2% *	26.0%	19.9%	17.3%
Utilities and transp.	20.6%	10.8% *	27.5% *	27.3%	22.8%	17.7%	19.8% *	20.9%
Wholesale trade	17.5%	13.2%	19.0%	20.3%	18.9%	15.1%	15.1%	19.2%
Fin. svs. and real estate	18.2%	6.5%	16.3% *	13.2%	20.5%	19.8%	12.1%	19.5%
Retail trade	23.4%	17.2%	23.0%	24.9%	27.2%	23.5%	20.5%	24.9%
Professional services	15.6%	9.6%	8.0%	17.9%	16.8%	17.0%	11.7%	16.8%
Other services	22.0%	23.4%	18.2%	17.8%	24.2%	23.8%	19.5%	23.0%
Ownership								
For profit, incorporated	19.8%	13.1%	16.1%	22.8%	21.1%	20.8%	16.5%	21.4%
For profit, unincorporated	17.3%	16.6%	22.9%	15.4% *	15.6%	19.9%	18.5%	16.1%
Nonprofit	14.9%	11.8%	11.7%	9.7%	17.8%	15.3%	12.0%	15.4%
Unknown	17.9%	.	.	11.8% *	17.7%	18.0%	.	18.0%
Age of firm								
Less than 5 years	20.3%	12.8%	16.8% *	28.2%	28.9%	19.6%	16.3%	25.7%
5-9 years	17.1%	13.5%	16.1%	24.9%	16.0%	15.8%	15.7%	19.1%
10-19 years	20.5%	16.3%	19.1%	22.2%	20.4%	26.5%	18.2%	22.7%
20 or more years	18.2%	12.4%	14.5%	17.6%	19.3%	20.0%	15.5%	19.2%
Unknown	18.3%	17.1% *	.	12.2%	20.6%	18.2%	17.1% *	18.3%
Multi/single status								
2 or more locations	19.1%	5.3% *	12.1%	18.5%	18.2%	19.6%	15.9%	19.2%
1 location only	17.9%	13.9%	16.4%	20.1%	21.6%	15.5%	16.3%	20.3%
Percent full-time employees								
Less than 25%	19.7%	16.7% *	4.7% *	21.9%	23.3% *	24.4%	12.6% *	25.0%
25-49 %	23.5%	23.9%	20.9%	25.1%	21.2%	24.9%	23.3%	23.6%
50-74 %	20.6%	16.2%	16.3%	18.2%	20.1%	24.5%	16.9%	22.2%
75% or more	17.9%	12.8%	16.2%	19.6%	19.3%	18.4%	15.9%	18.8%
Union presence								
No union employees	18.9%	14.1%	16.0%	19.9%	19.8%	20.7%	16.3%	20.3%
Has union employees	17.5%	2.8% *	4.8% *	16.5%	16.1%	18.7%	11.0% *	17.9%
Unknown	16.2%	8.4% *	50.7% *	27.6% *	25.8%	13.9%	26.0% *	15.8%
Percent low wage employees								
50% or more low wage	22.4%	20.4%	15.5%	24.2%	23.4%	24.2%	18.4%	24.7%
Less than 50% low wage	17.4%	12.4%	16.4%	18.2%	18.1%	19.7%	15.9%	18.3%
Unknown	19.2%	17.6%	14.5% *	29.0%	24.5%	18.7%	14.0%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.98%	1.02%	1.01%	1.24%	0.59%	0.64%	0.68%
Industry group **								
Agric., fish., forest.	4.65%	7.29% *	8.86% *	5.40% *	3.06%	.	6.80% *	3.92% *
Mining and manufacturing	1.33%	4.79% *	2.56%	2.46%	2.45%	1.55%	2.60%	1.61%
Construction	1.71%	2.81%	3.58%	2.67%	5.55% *	6.57%	2.09%	3.20%
Utilities and transp.	2.26%	3.75% *	9.64% *	6.01%	6.49%	2.13%	6.92% *	1.86%
Wholesale trade	1.03%	3.51%	4.40%	4.27%	3.35%	1.80%	3.14%	2.20%
Fin. svs. and real estate	1.04%	1.20%	7.78% *	1.36%	2.61%	1.21%	1.91%	1.09%
Retail trade	0.81%	2.04%	2.49%	2.90%	2.24%	1.69%	1.46%	0.81%
Professional services	0.69%	1.37%	1.14%	2.22%	1.43%	1.24%	1.30%	0.84%
Other services	1.02%	3.35%	3.59%	1.83%	3.12%	2.21%	1.61%	1.28%
Ownership								
For profit, incorporated	0.79%	1.27%	1.52%	1.31%	1.57%	0.74%	0.77%	0.90%
For profit, unincorporated	1.49%	2.41%	5.34%	5.16% *	3.60%	2.58%	1.71%	2.52%
Nonprofit	0.81%	2.10%	2.58%	1.74%	1.28%	1.30%	1.32%	0.89%
Unknown	1.98%	.	.	3.73% *	2.93%	2.04%	.	1.99%
Age of firm								
Less than 5 years	2.48%	3.59%	5.52% *	4.47%	5.20%	4.69%	2.37%	3.48%
5-9 years	1.04%	2.66%	4.29%	2.76%	4.78%	3.06%	1.83%	2.68%
10-19 years	1.72%	2.14%	2.74%	1.49%	3.17%	3.11%	1.49%	2.41%
20 or more years	0.65%	1.74%	1.59%	1.12%	1.05%	0.88%	0.98%	0.75%
Unknown	1.09%	5.40% *	.	3.20%	3.99%	1.10%	5.40% *	1.09%
Multi/single status								
2 or more locations	0.60%	4.74% *	2.97%	1.76%	0.83%	0.53%	1.87%	0.60%
1 location only	0.90%	1.01%	1.05%	1.19%	2.03%	2.77%	0.70%	1.27%
Percent full-time employees								
Less than 25%	2.60%	7.55% *	6.13% *	4.90%	7.12% *	3.10%	3.86% *	3.07%
25-49 %	1.57%	3.60%	2.51%	4.87%	2.23%	1.65%	2.68%	1.37%
50-74 %	1.18%	3.22%	3.21%	3.04%	1.76%	1.90%	2.64%	0.99%
75% or more	0.70%	1.00%	1.23%	1.23%	1.57%	0.63%	0.73%	0.79%
Union presence								
No union employees	0.61%	1.01%	0.97%	1.00%	1.25%	0.76%	0.52%	0.70%
Has union employees	1.81%	6.65% *	1.43% *	3.04%	4.69%	1.33%	5.28% *	1.92%
Unknown	1.86%	4.96% *	16.44% *	8.41% *	5.24%	1.31%	10.80% *	1.75%
Percent low wage employees								
50% or more low wage	1.01%	4.11%	2.63%	2.03%	1.91%	2.04%	1.66%	1.30%
Less than 50% low wage	0.82%	0.58%	1.30%	1.37%	1.31%	1.26%	0.62%	1.02%
Unknown	0.90%	4.73%	4.96% *	6.76%	4.54%	0.87%	3.89%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	10.6%	12.4%	16.9%	17.7%	19.1%	12.8%	18.6%
Industry group **								
Agric., fish., forest.	14.8%	3.7% *	25.4%	14.0% *	11.9% *	20.0%	11.4%	17.3%
Mining and manufacturing	15.2%	9.9% *	11.7%	18.4%	14.5%	15.2%	13.2%	15.5%
Construction	16.2%	13.0%	13.9%	16.9%	16.8%	21.9%	13.7%	19.3%
Utilities and transp.	14.8%	8.8%	15.0% *	19.0%	14.5% *	14.4%	14.6%	14.8%
Wholesale trade	14.7%	8.7%	10.5%	15.2%	16.3%	16.2%	11.2%	16.2%
Fin. svs. and real estate	17.6%	6.6%	10.9%	12.9%	17.0%	20.4%	9.5%	19.1%
Retail trade	22.1%	19.9%	12.1% *	21.6%	26.7%	22.9%	17.6%	23.7%
Professional services	16.4%	9.6%	10.2%	13.7%	17.3%	18.5%	11.3%	17.8%
Other services	20.5%	9.8%	16.3%	19.7%	19.1%	23.7%	14.1%	22.3%
Ownership								
For profit, incorporated	18.1%	11.1%	13.1%	17.9%	18.3%	19.9%	13.5%	19.4%
For profit, unincorporated	17.5%	9.6%	13.7%	24.6%	18.8%	19.2%	13.8%	19.6%
Nonprofit	14.0%	8.0%	7.7%	8.9%	14.4%	17.5%	8.0%	15.4%
Unknown	16.6%	32.1% *	.	8.7% *	26.3% *	15.8%	21.2%	16.5%
Age of firm								
Less than 5 years	16.8%	16.3%	8.0% *	18.9%	20.7%	19.0%	13.8%	21.0%
5-9 years	17.6%	10.1%	14.5%	19.9%	17.1%	21.4%	13.4%	20.2%
10-19 years	17.3%	11.5%	14.5%	16.1%	21.0%	20.7%	13.7%	20.3%
20 or more years	16.8%	9.1%	11.4%	16.6%	16.5%	19.0%	12.1%	18.0%
Unknown	18.8%	.	.	12.9% *	18.4%	18.8%	18.3% *	18.8%
Multi/single status								
2 or more locations	18.6%	12.6% *	10.3%	15.9%	17.8%	19.2%	14.8%	18.7%
1 location only	14.8%	10.5%	12.6%	17.2%	17.5%	16.9%	12.6%	17.9%
Percent full-time employees								
Less than 25%	20.4%	13.5% *	18.1% *	22.9%	20.5%	20.7%	17.4%	21.1%
25-49 %	22.6%	9.6%	20.9%	25.4%	18.8%	24.5%	19.7%	23.3%
50-74 %	17.6%	10.0%	15.7% *	14.3%	21.7%	18.5%	13.5%	18.8%
75% or more	17.0%	10.7%	11.6%	16.7%	17.1%	18.8%	12.4%	18.3%
Union presence								
No union employees	17.7%	10.6%	12.4%	17.5%	17.6%	20.6%	13.0%	19.4%
Has union employees	14.9%	11.7% *	11.8% *	9.5%	16.1%	15.2%	10.3% *	15.2%
Unknown	19.6%	8.9% *	15.9%	15.3% *	25.7%	19.4%	12.7% *	19.9%
Percent low wage employees								
50% or more low wage	20.4%	12.5%	16.4%	22.6%	18.5%	24.8%	16.5%	21.8%
Less than 50% low wage	16.0%	10.3%	11.5%	15.4%	17.3%	18.8%	12.1%	17.8%
Unknown	18.7%	10.3%	27.2%	18.7%	18.6%	18.7%	15.7%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.68%	1.16%	0.68%	0.40%	0.40%	0.52%	0.23%
Industry group **								
Agric., fish., forest.	2.60%	1.53% *	7.19%	4.26% *	6.97% *	4.02%	2.67%	3.12%
Mining and manufacturing	0.56%	3.97% *	1.62%	1.01%	0.93%	0.97%	1.37%	0.66%
Construction	1.33%	1.91%	2.85%	2.09%	3.44%	2.36%	1.63%	2.03%
Utilities and transp.	0.45%	2.37%	6.98% *	3.48%	4.38% *	0.88%	2.78%	0.25%
Wholesale trade	0.70%	2.45%	2.36%	2.01%	1.47%	1.09%	1.24%	0.87%
Fin. svs. and real estate	0.72%	1.30%	2.63%	1.80%	2.68%	0.97%	1.08%	0.85%
Retail trade	1.04%	4.91%	3.76% *	2.32%	2.11%	0.82%	2.74%	0.67%
Professional services	0.71%	0.82%	1.87%	1.51%	0.94%	1.12%	0.79%	0.91%
Other services	0.82%	1.71%	2.43%	3.08%	1.51%	1.13%	1.22%	0.81%
Ownership								
For profit, incorporated	0.31%	0.90%	1.06%	0.94%	0.47%	0.72%	0.52%	0.47%
For profit, unincorporated	1.77%	1.28%	2.78%	4.29%	2.91%	2.27%	1.40%	2.58%
Nonprofit	0.88%	2.17%	1.99%	1.42%	1.26%	1.26%	0.96%	1.02%
Unknown	0.82%	11.97% *	.	3.65% *	8.35% *	0.90%	6.14%	0.81%
Age of firm								
Less than 5 years	1.57%	3.25%	4.01% *	3.95%	1.98%	4.41%	2.67%	1.84%
5-9 years	1.65%	1.76%	2.60%	2.38%	2.01%	4.20%	1.76%	1.81%
10-19 years	0.83%	1.20%	1.50%	1.52%	1.92%	2.17%	0.50%	1.33%
20 or more years	0.40%	1.06%	1.74%	1.02%	0.66%	0.47%	0.79%	0.34%
Unknown	0.75%	.	.	6.60% *	3.75%	0.76%	8.05% *	0.75%
Multi/single status								
2 or more locations	0.26%	4.85% *	1.98%	1.21%	0.70%	0.41%	1.53%	0.27%
1 location only	0.44%	0.71%	1.26%	0.84%	0.79%	3.98%	0.56%	0.46%
Percent full-time employees								
Less than 25%	1.64%	4.32% *	7.12% *	2.94%	4.57%	3.68%	3.67%	2.94%
25-49 %	1.54%	2.70%	3.57%	3.23%	2.02%	1.27%	3.11%	1.43%
50-74 %	0.90%	1.45%	5.00% *	1.58%	2.71%	0.83%	1.47%	0.91%
75% or more	0.23%	0.69%	1.08%	0.71%	0.46%	0.42%	0.55%	0.32%
Union presence								
No union employees	0.29%	0.70%	1.27%	0.63%	0.47%	0.57%	0.57%	0.34%
Has union employees	0.43%	8.11% *	4.45% *	1.74%	1.47%	0.81%	4.48% *	0.38%
Unknown	0.54%	7.11% *	4.49%	7.59% *	7.10%	0.68%	6.26% *	0.62%
Percent low wage employees								
50% or more low wage	0.69%	1.61%	2.13%	2.44%	2.00%	1.03%	1.54%	0.99%
Less than 50% low wage	0.20%	0.73%	1.36%	0.54%	0.53%	0.54%	0.70%	0.17%
Unknown	0.61%	2.85%	6.78%	3.65%	2.41%	0.69%	2.77%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.3.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	12.6%	15.0%	18.4%	23.7%	17.5%	14.6%	19.0%
Industry group **								
Agric., fish., forest.	10.8%	.	.	.	.	.	13.3% *	7.3% *
Mining and manufacturing	12.3%	.	.	.	.	.	18.6%	11.1%
Construction	21.3%	.	.	.	.	.	21.7%	19.3%
Utilities and transp.	20.2%	.	.	.	.	.	6.9% *	23.7%
Wholesale trade	11.1%	.	.	.	.	.	12.0% *	9.9%
Fin. svs. and real estate	13.5%	.	.	.	.	.	8.7% *	15.1%
Retail trade	23.9%	.	.	.	.	.	18.9%	27.1%
Professional services	15.1%	.	.	.	.	.	10.8%	19.2%
Other services	23.1%	.	.	.	.	.	17.8%	26.2%
Ownership								
For profit, incorporated	17.3%	.	.	.	.	.	15.6%	18.3%
For profit, unincorporated	19.4%	.	.	.	.	.	13.4%	29.7% *
Nonprofit	15.6%	.	.	.	.	.	11.4%	18.0%
Unknown	24.5%	.	.	.	.	.	.	24.5%
Age of firm								
Less than 5 years	18.1%	.	.	.	.	.	16.2%	28.2% *
5-9 years	17.8%	.	.	.	.	.	17.3%	20.9%
10-19 years	20.5%	.	.	.	.	.	14.7%	34.5%
20 or more years	16.9%	.	.	.	.	.	13.9%	18.6%
Unknown	16.0%	.	.	.	.	.	.	16.0%
Multi/single status								
2 or more locations	18.6%	.	.	.	.	.	21.9% *	18.4%
1 location only	15.7%	.	.	.	.	.	13.9%	22.7%
Percent full-time employees								
Less than 25%	32.5%	.	.	.	.	.	7.8% *	39.6%
25-49 %	34.6%	.	.	.	.	.	30.2%	39.1%
50-74 %	17.4%	.	.	.	.	.	12.8%	21.1%
75% or more	15.7%	.	.	.	.	.	14.2%	16.6%
Union presence								
No union employees	18.6%	.	.	.	.	.	14.1%	23.0%
Has union employees	12.8%	.	.	.	.	.	20.6%	11.3%
Unknown	19.9%	.	.	.	.	.	10.5%	21.5%
Percent low wage employees								
50% or more low wage	24.5%	.	.	.	.	.	18.8%	29.3%
Less than 50% low wage	16.2%	.	.	.	.	.	14.3%	18.9%
Unknown	16.7%	.	.	.	.	.	7.5% *	17.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.3.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.80%	2.48%	2.27%	3.10%	1.35%	1.31%	1.23%
Industry group **								
Agric., fish., forest.	3.21%	.	.	.	.	.	5.67% *	3.23% *
Mining and manufacturing	1.96%	.	.	.	.	.	4.92%	2.04%
Construction	3.00%	.	.	.	.	.	3.38%	5.18%
Utilities and transp.	4.04%	.	.	.	.	.	2.72% *	5.24%
Wholesale trade	1.75%	.	.	.	.	.	5.65% *	2.64%
Fin. svs. and real estate	1.68%	.	.	.	.	.	2.94% *	2.32%
Retail trade	2.19%	.	.	.	.	.	2.94%	3.55%
Professional services	1.59%	.	.	.	.	.	1.67%	2.03%
Other services	2.27%	.	.	.	.	.	3.58%	4.04%
Ownership								
For profit, incorporated	0.70%	.	.	.	.	.	1.39%	0.95%
For profit, unincorporated	3.77%	.	.	.	.	.	2.48%	8.98% *
Nonprofit	1.96%	.	.	.	.	.	1.99%	2.98%
Unknown	7.21%	.	.	.	.	.	.	7.21%
Age of firm								
Less than 5 years	4.15%	.	.	.	.	.	4.66%	9.20% *
5-9 years	2.47%	.	.	.	.	.	2.80%	3.92%
10-19 years	2.97%	.	.	.	.	.	2.11%	6.31%
20 or more years	0.78%	.	.	.	.	.	1.56%	1.39%
Unknown	1.94%	.	.	.	.	.	.	1.94%
Multi/single status								
2 or more locations	1.11%	.	.	.	.	.	6.67% *	1.19%
1 location only	1.28%	.	.	.	.	.	1.37%	2.54%
Percent full-time employees								
Less than 25%	3.85%	.	.	.	.	.	3.09% *	3.68%
25-49 %	3.93%	.	.	.	.	.	6.63%	5.75%
50-74 %	2.13%	.	.	.	.	.	2.28%	3.05%
75% or more	0.80%	.	.	.	.	.	1.64%	1.04%
Union presence								
No union employees	0.94%	.	.	.	.	.	1.46%	1.31%
Has union employees	1.87%	.	.	.	.	.	4.78%	2.03%
Unknown	3.44%	.	.	.	.	.	2.87%	3.61%
Percent low wage employees								
50% or more low wage	1.63%	.	.	.	.	.	1.78%	4.04%
Less than 50% low wage	0.79%	.	.	.	.	.	1.58%	2.06%
Unknown	1.38%	.	.	.	.	.	2.53% *	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.C.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.7%	56.8%	57.6%	55.7%	51.3%	42.2%	57.0%	45.5%
Industry group **								
Agric., fish., forest.	43.9%	49.2%	52.4%	48.0%	37.3%	39.8%	53.3%	37.8%
Mining and manufacturing	40.1%	50.9%	55.0%	51.5%	43.2%	34.6%	53.0%	38.3%
Construction	47.8%	52.0%	48.6%	47.4%	45.4%	44.2%	50.1%	44.8%
Utilities and transp.	39.9%	53.8%	58.8%	48.2%	40.6%	36.6%	54.5%	37.9%
Wholesale trade	46.1%	53.7%	56.0%	51.4%	49.0%	36.9%	54.7%	42.9%
Fin. svs. and real estate	44.6%	55.7%	62.9%	55.4%	51.5%	40.4%	57.4%	42.9%
Retail trade	53.7%	63.2%	59.2%	56.4%	55.4%	49.9%	60.3%	51.5%
Professional services	50.6%	60.3%	60.2%	59.4%	54.2%	45.3%	59.8%	48.5%
Other services	55.7%	55.7%	60.7%	66.6%	61.8%	49.3%	60.8%	54.4%
Ownership								
For profit, incorporated	46.6%	56.5%	56.8%	54.3%	49.6%	41.2%	56.1%	44.2%
For profit, unincorporated	55.4%	60.4%	58.9%	59.7%	54.4%	48.2%	61.1%	52.0%
Nonprofit	51.7%	51.7%	62.3%	61.6%	55.8%	45.3%	58.6%	50.5%
Unknown	44.5%	67.6%	100.0% *	30.2% *	46.5%	44.4%	39.1% *	44.5%
Age of firm								
Less than 5 years	52.9%	56.5%	51.7%	56.8%	48.9%	45.3%	55.4%	49.7%
5-9 years	55.3%	56.9%	56.7%	56.8%	50.8%	55.5%	57.1%	53.9%
10-19 years	55.8%	58.6%	59.5%	57.6%	54.8%	48.2%	58.3%	53.8%
20 or more years	48.1%	55.8%	57.5%	54.9%	50.7%	42.5%	56.5%	46.2%
Unknown	40.9%	20.8% *	100.0% *	45.1%	49.4%	40.6%	50.7%	40.9%
Multi/single status								
2 or more locations	44.3%	55.5%	58.9%	54.2%	50.2%	42.1%	55.1%	44.0%
1 location only	55.5%	56.9%	57.5%	56.3%	53.3%	46.5%	57.2%	53.2%
Percent full-time employees								
Less than 25%	57.6%	43.0%	54.8%	68.2%	66.9%	55.3%	53.5%	58.7%
25-49 %	57.4%	54.2%	59.9%	70.2%	57.3%	54.9%	62.4%	56.4%
50-74 %	53.9%	57.7%	63.1%	58.3%	60.1%	48.0%	59.9%	52.1%
75% or more	46.4%	57.1%	56.9%	54.6%	49.7%	40.8%	56.4%	44.1%
Union presence								
No union employees	50.1%	57.8%	59.0%	58.1%	52.6%	43.0%	58.5%	47.3%
Has union employees	39.1%	33.5%	33.6%	37.3%	43.5%	38.6%	34.6%	39.4%
Unknown	46.9%	59.8%	49.4%	62.2%	54.6%	45.7%	57.4%	46.5%
Percent low wage employees								
50% or more low wage	63.0%	58.4%	67.5%	70.1%	63.4%	57.5%	64.9%	62.3%
Less than 50% low wage	48.6%	56.5%	56.3%	52.7%	48.6%	41.5%	55.7%	45.5%
Unknown	42.3%	58.9%	53.0%	61.8%	52.1%	41.3%	56.4%	42.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.C.4(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.71%	0.76%	0.75%	0.69%	0.66%	0.51%	0.49%
Industry group **								
Agric., fish., forest.	2.36%	3.60%	8.49%	5.95%	6.60%	7.12%	3.44%	4.36%
Mining and manufacturing	0.81%	3.28%	3.58%	1.32%	1.30%	1.76%	1.87%	1.01%
Construction	1.57%	2.74%	2.48%	2.35%	3.14%	3.74%	1.87%	2.55%
Utilities and transp.	0.82%	3.99%	4.77%	3.61%	3.64%	1.13%	3.62%	1.16%
Wholesale trade	1.57%	1.94%	2.84%	2.93%	2.12%	2.03%	1.43%	1.96%
Fin. svs. and real estate	1.30%	2.54%	3.13%	1.57%	2.66%	1.71%	1.27%	1.49%
Retail trade	0.74%	1.64%	1.25%	1.83%	1.52%	1.47%	1.22%	1.03%
Professional services	0.69%	1.51%	1.20%	1.30%	0.88%	1.19%	0.82%	0.78%
Other services	0.98%	1.85%	2.04%	1.45%	1.32%	1.63%	1.10%	1.17%
Ownership								
For profit, incorporated	0.54%	1.03%	0.91%	1.06%	0.70%	0.91%	0.70%	0.68%
For profit, unincorporated	1.14%	1.45%	3.03%	2.69%	2.33%	2.77%	1.59%	1.72%
Nonprofit	1.05%	3.03%	2.67%	2.21%	1.59%	1.79%	2.23%	1.32%
Unknown	1.34%	20.15%	31.62% *	12.99% *	3.93%	1.32%	14.22% *	1.18%
Age of firm								
Less than 5 years	1.00%	3.33%	3.32%	1.35%	4.05%	3.79%	1.97%	2.24%
5-9 years	1.96%	1.66%	2.49%	1.46%	2.29%	5.50%	1.50%	3.08%
10-19 years	0.68%	1.64%	1.80%	1.45%	1.80%	1.56%	0.64%	1.36%
20 or more years	0.51%	0.95%	1.08%	0.73%	0.92%	0.74%	0.52%	0.64%
Unknown	0.38%	10.63% *	31.62% *	9.75%	3.10%	0.33%	12.17%	0.39%
Multi/single status								
2 or more locations	0.57%	3.93%	3.29%	1.47%	1.01%	0.66%	1.47%	0.60%
1 location only	0.37%	0.76%	0.76%	0.77%	0.65%	2.35%	0.62%	0.66%
Percent full-time employees								
Less than 25%	2.02%	4.08%	5.39%	4.00%	2.36%	2.44%	3.29%	2.07%
25-49 %	1.26%	2.47%	3.69%	3.01%	2.35%	1.65%	2.35%	1.24%
50-74 %	1.13%	2.11%	1.99%	3.70%	1.70%	1.70%	1.58%	1.23%
75% or more	0.46%	0.79%	0.97%	0.71%	0.67%	0.76%	0.65%	0.57%
Union presence								
No union employees	0.30%	0.63%	0.76%	0.88%	0.60%	0.48%	0.40%	0.35%
Has union employees	1.53%	5.18%	5.10%	2.83%	1.82%	1.83%	2.98%	1.56%
Unknown	1.40%	6.40%	9.96%	8.62%	3.05%	1.71%	5.90%	1.46%
Percent low wage employees								
50% or more low wage	0.96%	1.73%	1.65%	1.85%	1.18%	1.73%	1.00%	1.39%
Less than 50% low wage	0.68%	0.73%	1.08%	0.68%	0.74%	1.90%	0.58%	1.01%
Unknown	0.31%	4.42%	7.01%	3.70%	2.10%	0.32%	2.40%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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

Table I.C.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.6%	67.2%	58.3%	38.2%	25.3%	11.2%	56.3%	17.5%
Industry group **								
Agric., fish., forest.	50.4%	87.7%	41.4% *	50.3%	47.7%	25.1% *	71.7%	30.7%
Mining and manufacturing	25.3%	61.5%	58.4%	31.0%	27.6%	16.2%	48.6%	20.9%
Construction	45.7%	64.0%	53.8%	43.2%	41.9%	6.4% *	53.0%	34.9%
Utilities and transp.	24.2%	69.0%	57.3%	35.5%	28.3%	14.2%	55.5%	18.2%
Wholesale trade	30.5%	61.5%	54.8%	39.6%	24.2%	10.0% *	53.1%	20.0%
Fin. svs. and real estate	21.2%	77.2%	61.2%	43.8%	25.7%	8.1%	64.3%	13.4%
Retail trade	19.9%	58.4%	56.3%	30.9%	10.2%	4.7%	50.3%	8.4%
Professional services	27.9%	71.3%	67.6%	43.0%	23.2%	12.2%	63.1%	17.7%
Other services	27.2%	63.6%	50.9%	38.4%	29.7%	11.3%	53.8%	19.2%
Ownership								
For profit, incorporated	25.5%	67.6%	57.7%	35.6%	24.0%	10.3%	55.6%	15.9%
For profit, unincorporated	39.3%	65.5%	57.4%	40.1%	31.0%	13.6% *	57.7%	26.5%
Nonprofit	30.2%	69.7%	63.1%	48.3%	27.9%	15.3%	59.9%	23.9%
Unknown	11.7%	.	100.0% *	56.6% *	9.1% *	11.6%	39.8% *	11.4%
Age of firm								
Less than 5 years	44.0%	65.7%	60.8%	36.9%	18.2%	18.2% *	60.3%	21.0%
5-9 years	37.2%	67.5%	58.6%	33.2%	23.6%	13.1% *	58.8%	18.5%
10-19 years	36.8%	64.8%	52.9%	39.9%	23.3%	4.4% *	54.3%	21.8%
20 or more years	27.8%	68.9%	60.7%	38.4%	26.2%	11.9%	56.2%	19.8%
Unknown	11.5%	.	100.0% *	44.0%	26.9%	10.7%	33.5% *	11.5%
Multi/single status								
2 or more locations	15.4%	63.8%	56.0%	36.6%	23.0%	10.8%	45.4%	14.3%
1 location only	46.6%	67.2%	58.5%	38.7%	29.5%	22.2%	57.4%	31.1%
Percent full-time employees								
Less than 25%	22.5%	80.7%	61.4%	42.2%	31.8%	3.6% *	64.0%	12.2%
25-49 %	15.2%	64.2%	42.2%	27.4%	18.6%	2.2% *	44.6%	8.5%
50-74 %	27.1%	68.0%	58.2%	36.6%	23.7%	10.2%	57.1%	16.8%
75% or more	27.2%	66.9%	58.9%	38.9%	25.8%	12.0%	56.6%	18.3%
Union presence								
No union employees	28.2%	67.0%	58.1%	38.7%	24.1%	7.7%	56.6%	16.7%
Has union employees	24.3%	73.0%	71.7%	34.0%	37.8%	18.5%	53.0%	22.5%
Unknown	15.4%	70.8%	42.9% *	29.1% *	8.5% *	14.2%	47.7%	14.0%
Percent low wage employees								
50% or more low wage	27.3%	62.4%	56.1%	28.5%	25.8%	5.0%	52.0%	17.7%
Less than 50% low wage	34.0%	68.1%	58.9%	40.8%	25.7%	12.4%	57.2%	22.0%
Unknown	13.1%	65.6%	51.4%	37.2%	21.6%	11.2%	55.2%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.C.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.10%	1.80%	1.84%	1.38%	0.89%	1.02%	0.43%
Industry group **								
Agric., fish., forest.	6.73%	5.72%	14.89% *	13.88%	13.77%	12.23% *	6.17%	8.38%
Mining and manufacturing	1.91%	8.03%	4.88%	3.24%	4.14%	2.38%	3.80%	1.79%
Construction	1.91%	2.68%	3.55%	3.06%	8.61%	4.14% *	2.33%	4.71%
Utilities and transp.	2.62%	4.82%	8.15%	5.50%	6.70%	4.00%	4.49%	2.28%
Wholesale trade	2.36%	5.83%	5.98%	4.64%	6.19%	3.02% *	5.01%	3.06%
Fin. svs. and real estate	0.91%	4.08%	3.57%	2.85%	4.93%	1.71%	3.28%	1.33%
Retail trade	1.37%	3.11%	5.30%	3.32%	1.97%	0.93%	2.45%	0.75%
Professional services	1.21%	2.52%	3.50%	3.16%	2.12%	2.30%	2.16%	1.45%
Other services	1.66%	3.92%	3.34%	4.96%	3.44%	2.07%	1.78%	1.90%
Ownership								
For profit, incorporated	0.46%	1.19%	2.09%	1.69%	1.98%	0.97%	1.03%	0.42%
For profit, unincorporated	2.90%	1.39%	5.21%	4.24%	5.59%	7.63% *	1.88%	4.76%
Nonprofit	1.57%	5.30%	4.55%	4.22%	2.17%	3.26%	3.35%	1.76%
Unknown	2.35%	.	31.62% *	18.48% *	4.24% *	2.40%	14.63% *	2.29%
Age of firm								
Less than 5 years	2.49%	3.66%	7.20%	5.39%	4.18%	9.43% *	2.91%	4.20%
5-9 years	3.53%	1.84%	5.68%	4.43%	4.56%	7.39% *	2.16%	5.19%
10-19 years	0.83%	2.16%	2.70%	2.89%	2.52%	3.03% *	1.64%	1.20%
20 or more years	0.72%	2.45%	2.79%	2.09%	1.37%	1.05%	1.37%	0.71%
Unknown	1.01%	.	31.62% *	10.85%	6.33%	1.24%	13.76% *	1.02%
Multi/single status								
2 or more locations	0.60%	7.85%	5.45%	1.93%	1.91%	0.87%	3.86%	0.57%
1 location only	0.75%	1.10%	1.57%	2.05%	1.52%	5.49%	0.89%	1.25%
Percent full-time employees								
Less than 25%	1.65%	5.66%	9.17%	4.90%	6.57%	1.12% *	3.46%	1.38%
25-49 %	1.04%	5.04%	5.59%	4.07%	3.67%	1.01% *	2.86%	0.93%
50-74 %	2.15%	3.99%	3.96%	3.66%	4.84%	1.93%	3.05%	2.14%
75% or more	0.54%	1.25%	2.21%	1.69%	1.73%	0.97%	0.93%	0.57%
Union presence								
No union employees	0.46%	1.16%	1.82%	1.76%	1.40%	0.67%	0.84%	0.56%
Has union employees	2.22%	8.89%	6.82%	5.21%	4.02%	2.45%	7.04%	2.05%
Unknown	2.35%	9.23%	12.99% *	12.28% *	3.32% *	2.64%	9.92%	2.28%
Percent low wage employees								
50% or more low wage	1.74%	2.40%	3.15%	2.83%	3.47%	1.40%	1.89%	1.99%
Less than 50% low wage	0.98%	0.90%	2.26%	1.98%	1.22%	1.64%	1.24%	1.04%
Unknown	0.80%	7.59%	8.43%	9.13%	3.87%	1.16%	3.91%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,469	8,548	8,412	8,363	8,404	8,504	8,502	8,463
Industry group **								
Agric., fish., forest.	7,497	7,362	8,216	5,967	8,228	7,713	7,618	7,437
Mining and manufacturing	8,301	8,814	8,681	7,759	8,369	8,336	8,374	8,294
Construction	8,015	7,967	7,794	8,060	8,092	8,235	7,899	8,156
Utilities and transp.	8,516	8,917	7,881	9,667	8,532	8,403	9,229	8,443
Wholesale trade	8,552	8,782	8,198	8,230	7,878	9,029	8,300	8,619
Fin. svs. and real estate	8,569	8,491	8,616	9,230	8,531	8,537	8,727	8,554
Retail trade	8,121	7,796	8,049	8,287	7,777	8,222	8,086	8,130
Professional services	8,853	9,084	9,054	8,916	8,844	8,807	9,108	8,806
Other services	8,317	8,657	8,468	8,535	8,380	8,194	8,598	8,249
Ownership								
For profit, incorporated	8,378	8,684	8,351	8,239	8,204	8,425	8,450	8,364
For profit, unincorporated	8,319	8,279	8,388	8,159	8,530	8,172	8,357	8,301
Nonprofit	9,064	8,135	8,937	9,181	9,049	9,149	8,999	9,074
Unknown	8,514	7,794	.	8,916	9,149	8,477	8,771	8,511
Age of firm								
Less than 5 years	8,319	8,019	8,856	8,261	8,427	8,023	8,331	8,303
5-9 years	8,557	8,349	7,666	8,378	8,022	9,664	8,117	8,912
10-19 years	8,320	8,501	8,295	8,330	8,498	7,899	8,484	8,196
20 or more years	8,428	8,788	8,573	8,390	8,360	8,419	8,640	8,389
Unknown	8,589	.	.	6,786	9,017	8,576	8,282	8,589
Multi/single status								
2 or more locations	8,499	8,930	8,169	8,731	8,392	8,510	9,165	8,485
1 location only	8,385	8,538	8,427	8,233	8,429	8,284	8,435	8,324
Percent full-time employees								
Less than 25%	8,070	8,896	7,918	9,257	8,277	7,622	8,741	7,812
25-49 %	8,139	8,637	8,538	7,729	8,461	7,993	8,658	8,044
50-74 %	8,745	8,475	8,833	8,759	8,907	8,725	8,878	8,710
75% or more	8,460	8,541	8,372	8,320	8,355	8,514	8,442	8,463
Union presence								
No union employees	8,468	8,602	8,458	8,356	8,329	8,532	8,505	8,459
Has union employees	8,460	7,896	7,721	8,377	8,648	8,470	8,420	8,463
Unknown	8,498	8,520	9,483	8,624	9,075	8,449	9,126	8,485
Percent low wage employees								
50% or more low wage	7,860	8,280	8,064	8,217	7,794	7,517	8,238	7,721
Less than 50% low wage	8,509	8,614	8,414	8,408	8,474	8,574	8,540	8,499
Unknown	8,513	7,980	9,204	7,525	8,498	8,520	8,385	8,514

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.54	163.83	88.23	89.35	107.67	103.80	88.24	73.80
Industry group **								
Agric., fish., forest.	499.50	489.19	542.89	949.44	707.36	1,055.41	261.70	680.05
Mining and manufacturing	146.18	282.78	394.58	184.96	304.09	196.48	171.62	168.12
Construction	139.52	199.13	460.04	257.45	219.13	513.03	217.03	179.06
Utilities and transp.	231.15	1,036.38	510.71	493.55	581.89	236.06	513.30	228.38
Wholesale trade	300.17	526.68	411.79	185.72	328.96	515.97	336.06	354.89
Fin. svs. and real estate	85.42	409.02	425.06	350.04	249.05	113.74	315.11	73.69
Retail trade	150.74	276.38	111.94	228.73	190.78	234.51	144.58	187.67
Professional services	113.46	249.31	200.39	223.43	151.01	160.73	121.30	129.03
Other services	140.16	279.94	259.27	149.49	219.61	209.37	168.85	174.43
Ownership								
For profit, incorporated	73.68	213.32	120.29	105.61	177.55	125.13	78.22	90.16
For profit, unincorporated	135.42	215.50	314.96	242.62	60.98	526.65	144.44	176.00
Nonprofit	130.84	385.03	274.82	250.79	149.45	213.76	275.81	140.85
Unknown	238.22	2,231.61	.	2,554.94	403.69	255.50	2,355.23	243.14
Age of firm								
Less than 5 years	169.56	256.78	409.24	419.82	406.14	1,146.25	142.07	415.61
5-9 years	416.39	319.11	400.36	162.94	332.44	1,352.97	204.15	734.71
10-19 years	125.56	214.35	150.29	139.40	398.14	313.23	128.37	199.92
20 or more years	59.45	208.74	124.62	110.55	111.71	129.21	144.69	84.18
Unknown	82.96	.	.	1,140.60	384.30	90.68	1,794.29	82.91
Multi/single status								
2 or more locations	81.48	699.58	390.83	163.64	162.25	104.60	299.72	81.68
1 location only	68.86	174.83	84.16	98.10	118.83	353.20	86.73	85.57
Percent full-time employees								
Less than 25%	179.60	703.39	547.76	678.88	676.56	352.86	331.10	251.47
25-49 %	144.91	225.88	336.65	351.97	375.87	188.34	209.68	167.82
50-74 %	111.56	250.73	169.51	265.82	143.90	241.23	199.82	152.53
75% or more	65.41	185.52	95.75	90.51	127.55	118.40	88.18	79.48
Union presence								
No union employees	65.50	164.51	63.54	91.86	101.95	120.80	81.59	83.63
Has union employees	129.52	600.20	683.23	275.95	335.27	139.79	447.22	118.52
Unknown	141.24	1,323.01	758.29	571.07	787.09	147.35	430.88	135.42
Percent low wage employees								
50% or more low wage	83.89	333.16	316.61	141.90	227.70	138.19	216.18	111.04
Less than 50% low wage	77.97	180.44	100.72	110.14	124.65	191.29	101.89	113.17
Unknown	76.68	614.60	691.60	535.94	285.35	82.20	423.76	77.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,173	8,654	8,149	8,037	7,918	8,219	8,346	8,136
Industry group **								
Agric., fish., forest.	8,750	8,657	7,712	8,909	8,992	.	8,359	8,993
Mining and manufacturing	8,108	9,045	8,345	7,312	7,480	8,497	7,871	8,135
Construction	7,665	7,708	7,669	7,813	6,839	9,121	7,826	7,354
Utilities and transp.	8,808	8,663	8,154	9,655	8,072	8,855	9,766	8,707
Wholesale trade	7,840	9,120	8,268	7,836	6,805	8,185	8,653	7,612
Fin. svs. and real estate	7,692	9,460	7,930	8,487	7,985	7,556	9,049	7,588
Retail trade	8,208	7,643	7,895	8,664	7,894	8,282	7,983	8,282
Professional services	8,544	9,355	8,522	8,377	8,802	8,393	8,827	8,488
Other services	8,311	8,135	8,471	8,364	8,065	8,389	8,288	8,317
Ownership								
For profit, incorporated	8,064	8,759	8,111	7,958	7,403	8,169	8,335	7,999
For profit, unincorporated	7,830	8,396	7,516	7,551	8,524	6,481	8,046	7,705
Nonprofit	8,840	8,400	9,242	8,805	8,939	8,816	8,830	8,841
Unknown	8,003	3,898 *	.	.	10,875	7,925	3,898 *	8,008
Age of firm								
Less than 5 years	7,936	8,114	8,335	8,205	7,773	6,784	8,118	7,715
5-9 years	8,491	8,909	6,893	8,368	8,453	9,211	8,116	8,838
10-19 years	7,874	8,618	7,590	8,120	6,884	8,399	8,258	7,542
20 or more years	8,158	8,725	8,702	7,960	8,061	8,143	8,497	8,093
Unknown	8,274	.	.	7,842	8,837	8,262	.	8,274
Multi/single status								
2 or more locations	8,203	9,049	8,002	8,168	7,935	8,250	8,876	8,194
1 location only	8,104	8,647	8,154	8,006	7,892	7,409	8,316	7,844
Percent full-time employees								
Less than 25%	8,325	8,734	7,238	9,888	7,903	8,069	8,418	8,242
25-49 %	8,391	8,152	7,718	8,914	9,221	8,016	8,113	8,457
50-74 %	8,313	8,226	8,456	8,008	8,370	8,341	8,194	8,340
75% or more	8,148	8,746	8,149	8,011	7,770	8,214	8,371	8,102
Union presence								
No union employees	8,259	8,692	8,268	8,048	7,926	8,372	8,401	8,216
Has union employees	7,841	8,046	5,662	7,854	7,696	7,892	7,699	7,850
Unknown	8,399	8,276	8,370	9,721	9,388	8,332	8,383	8,400
Percent low wage employees								
50% or more low wage	7,761	8,310	7,488	8,357	7,558	7,448	7,928	7,683
Less than 50% low wage	8,226	8,737	8,262	7,994	7,894	8,402	8,414	8,154
Unknown	8,171	7,399	7,855	8,595	9,023	8,149	8,071	8,172

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.D.1.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.39	170.21	211.61	137.14	182.29	151.93	136.47	130.19
Industry group **								
Agric., fish., forest.	745.48	1,132.15	2,014.20	1,941.89	2,295.01	.	618.72	2,278.34
Mining and manufacturing	314.49	418.16	261.97	266.41	278.25	530.98	223.21	386.93
Construction	180.77	285.66	600.41	345.98	471.91	1,401.17	233.44	294.47
Utilities and transp.	426.71	1,728.93	1,530.86	1,235.40	951.83	510.97	1,309.76	449.17
Wholesale trade	202.99	530.11	525.24	321.18	458.23	392.15	383.76	266.07
Fin. svs. and real estate	122.61	791.02	726.04	420.91	373.39	139.40	209.09	133.14
Retail trade	257.79	432.07	376.40	339.05	412.46	292.63	229.90	298.17
Professional services	207.56	352.72	315.55	271.61	179.87	293.60	283.54	226.28
Other services	240.83	378.69	560.97	336.37	285.58	547.00	305.01	329.12
Ownership								
For profit, incorporated	109.33	191.06	219.37	169.17	206.02	182.65	140.19	162.39
For profit, unincorporated	224.91	414.40	231.60	332.05	322.79	683.04	296.46	257.85
Nonprofit	202.48	529.71	516.67	199.88	172.60	300.92	304.03	223.43
Unknown	398.39	1,232.66 *	.	.	1,915.67	408.10	1,232.66 *	397.36
Age of firm								
Less than 5 years	318.35	392.94	497.55	989.50	681.27	1,157.21	223.43	546.01
5-9 years	345.85	431.20	467.29	269.18	599.31	1,059.53	335.20	692.74
10-19 years	161.76	284.00	291.48	326.73	404.36	571.97	249.31	219.93
20 or more years	124.79	254.08	227.89	137.49	147.62	225.44	178.06	180.11
Unknown	101.84	.	.	2,191.02	367.07	115.27	.	101.84
Multi/single status								
2 or more locations	146.32	1,923.12	703.69	242.86	232.82	155.41	612.36	151.63
1 location only	77.89	177.06	231.80	153.82	215.78	554.71	142.98	114.50
Percent full-time employees								
Less than 25%	396.58	1,255.38	643.08	1,708.37	544.21	1,049.63	480.56	498.33
25-49 %	325.59	307.88	923.09	417.41	749.36	309.63	274.34	405.51
50-74 %	162.73	306.72	633.32	521.19	326.31	275.08	181.61	225.13
75% or more	87.54	190.53	223.38	174.35	173.73	160.82	146.25	128.10
Union presence								
No union employees	105.07	168.38	209.68	150.20	184.68	194.07	129.21	171.01
Has union employees	143.31	1,301.22	1,265.19	426.48	562.47	145.80	736.24	125.22
Unknown	359.17	1,860.53	1,645.51	2,712.59	974.76	374.96	962.52	362.84
Percent low wage employees								
50% or more low wage	278.57	359.75	416.67	248.27	642.60	570.84	274.10	449.76
Less than 50% low wage	107.38	188.43	233.15	159.39	154.46	300.20	165.95	202.65
Unknown	121.80	1,449.40	977.84	1,370.37	379.19	133.04	559.07	124.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.1.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,616	8,598	8,546	8,495	8,643	8,635	8,614	8,617
Industry group **								
Agric., fish., forest.	7,291	7,301	8,735	5,570	7,250	7,971	7,649	7,165
Mining and manufacturing	8,384	8,782	8,877	7,993	8,755	8,277	8,585	8,366
Construction	8,288	8,097	8,092	8,297	8,537	8,361	8,136	8,428
Utilities and transp.	8,359	9,033	7,887	9,655	8,450	8,201	9,224	8,276
Wholesale trade	8,828	8,506	8,475	8,407	8,496	9,168	8,247	8,961
Fin. svs. and real estate	8,977	8,199	8,646	9,280	8,666	9,059	8,486	9,021
Retail trade	8,058	7,640	8,180	8,195	7,665	8,185	8,148	8,037
Professional services	8,962	9,294	9,150	9,061	8,936	8,918	9,280	8,913
Other services	8,479	9,038	8,348	8,596	8,742	8,341	8,734	8,424
Ownership								
For profit, incorporated	8,521	8,700	8,496	8,409	8,508	8,532	8,558	8,515
For profit, unincorporated	8,665	8,598	8,765	8,461	8,701	8,713	8,743	8,633
Nonprofit	9,211	8,093	8,693	9,014	9,234	9,435	8,835	9,281
Unknown	8,737	8,216 *	.	8,851 *	8,929	8,726	8,887	8,734
Age of firm								
Less than 5 years	8,460	7,809	8,964	8,465	8,792	8,389	8,313	8,626
5-9 years	8,661	8,237	8,044	8,409	7,875	9,854	8,204	8,961
10-19 years	8,558	8,770	8,568	8,202	9,094	7,983	8,609	8,526
20 or more years	8,576	8,832	8,581	8,640	8,542	8,556	8,771	8,544
Unknown	8,706	.	.	5,725	9,147	8,693	8,282	8,707
Multi/single status								
2 or more locations	8,624	8,756	8,394	8,720	8,580	8,630	9,083	8,615
1 location only	8,592	8,593	8,556	8,407	8,784	8,818	8,557	8,631
Percent full-time employees								
Less than 25%	8,620	10,491	8,659	9,285	8,696	8,189	9,615	8,330
25-49 %	8,109	8,968	9,002	6,949	8,066	8,108	8,922	7,988
50-74 %	8,869	8,777	9,175	8,644	9,406	8,759	9,129	8,813
75% or more	8,613	8,506	8,474	8,506	8,606	8,650	8,527	8,627
Union presence								
No union employees	8,600	8,692	8,544	8,497	8,528	8,645	8,608	8,598
Has union employees	8,669	7,759	8,245	8,515	9,075	8,647	8,555	8,679
Unknown	8,612	9,186	10,567	7,910	9,264	8,553	9,806	8,590
Percent low wage employees								
50% or more low wage	8,028	9,036	8,601	8,238	8,019	7,610	8,824	7,811
Less than 50% low wage	8,663	8,561	8,479	8,578	8,745	8,694	8,597	8,682
Unknown	8,642	8,175	9,873	7,260	8,405	8,664	8,499	8,644

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.1.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.71	151.07	160.93	125.97	159.09	108.68	79.60	78.60
Industry group **								
Agric., fish., forest.	321.52	1,013.13	1,661.61	1,157.75	849.88	1,312.70	1,006.41	424.84
Mining and manufacturing	129.91	392.15	628.20	193.70	389.54	148.85	234.77	151.99
Construction	175.91	366.71	514.76	345.05	296.18	596.46	318.83	189.77
Utilities and transp.	281.65	1,486.04	511.41	547.48	786.41	242.67	531.77	254.42
Wholesale trade	369.02	606.43	584.30	440.75	397.04	591.42	245.38	423.39
Fin. svs. and real estate	142.53	614.76	522.92	365.82	325.57	168.79	340.93	123.21
Retail trade	167.41	348.96	278.29	255.63	261.20	264.24	213.44	187.58
Professional services	119.39	239.38	299.35	292.80	259.52	196.17	121.02	134.70
Other services	143.30	579.43	440.55	224.20	222.42	218.84	207.97	167.73
Ownership								
For profit, incorporated	89.84	212.49	231.33	167.65	236.88	124.72	98.68	100.36
For profit, unincorporated	166.84	347.24	593.48	463.15	182.90	458.56	272.09	206.37
Nonprofit	168.64	532.33	489.28	290.28	314.29	214.94	305.08	198.72
Unknown	177.55	2,471.91 *	.	2,701.67 *	347.46	197.94	2,511.28	182.38
Age of firm								
Less than 5 years	221.25	302.23	776.77	703.77	551.48	1,133.47	236.77	506.28
5-9 years	655.84	401.58	397.33	217.76	461.94	1,691.24	233.34	989.01
10-19 years	168.66	222.07	161.90	197.67	358.82	182.22	129.23	218.64
20 or more years	60.91	260.25	227.68	143.25	188.64	121.79	148.69	64.77
Unknown	86.57	.	.	1,352.33	448.59	89.55	1,794.29	86.59
Multi/single status								
2 or more locations	85.49	1,218.43	462.36	163.96	220.14	107.70	319.51	83.61
1 location only	91.63	162.43	174.54	156.25	163.91	404.78	97.35	142.82
Percent full-time employees								
Less than 25%	370.92	1,319.01	1,250.15	696.40	793.12	593.88	466.10	428.46
25-49 %	133.57	373.58	738.84	602.75	599.75	255.94	288.80	140.37
50-74 %	113.68	295.70	235.90	237.02	292.08	225.89	215.55	148.39
75% or more	84.95	182.35	179.05	140.33	181.25	124.22	90.61	94.23
Union presence								
No union employees	83.97	145.52	138.61	140.38	151.22	143.72	81.84	99.00
Has union employees	147.45	507.32	715.52	453.47	359.15	153.20	460.83	131.75
Unknown	125.89	1,712.86	2,258.71	1,039.31	875.19	110.62	593.52	143.16
Percent low wage employees								
50% or more low wage	83.11	348.52	297.97	234.23	250.07	132.56	241.04	83.59
Less than 50% low wage	105.97	189.61	174.23	151.65	185.73	221.93	89.45	134.19
Unknown	75.63	829.23	1,699.43	626.47	311.28	78.03	555.56	78.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.1.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,265	8,111	8,433	8,616	7,718	8,342	8,359	8,231
Industry group **								
Agric., fish., forest.	6,339	6,553	7,383	6,550	7,388	4,576	6,715	5,738
Mining and manufacturing	8,198	8,337	8,592	8,388	7,058	8,373	8,619	8,154
Construction	7,093	8,047	6,274	7,325	7,219	4,331 *	6,866	7,658
Utilities and transp.	9,335	8,905	7,529	9,821	9,891	9,328	8,427	9,488
Wholesale trade	8,476	8,888	7,205	8,066	6,930	11,079	7,833	8,915
Fin. svs. and real estate	8,199	7,901	10,238	11,280	8,703	7,672	9,937	7,933
Retail trade	8,189	8,474	7,923	7,459	8,688	8,218	8,149	8,203
Professional services	9,114	7,886	9,928	9,403	7,980	9,644	9,037	9,151
Other services	6,807	8,326	9,697	8,918	6,531	5,300	8,826	5,931
Ownership								
For profit, incorporated	8,206	8,458	8,308	8,086	7,441	8,300	8,231	8,196
For profit, unincorporated	7,235	7,041	8,312	7,678	7,410	4,833	7,252	7,221
Nonprofit	9,017	7,586	10,965	10,665	8,311	8,891	10,083	8,724
Unknown	8,061	.	.	9,228 *	8,148	7,974	.	8,061
Age of firm								
Less than 5 years	8,901	8,846	9,734	7,050	8,708 *	13,656 *	9,202	8,102
5-9 years	7,658	7,084	8,540	8,136	7,549	7,596 *	7,619	7,931
10-19 years	7,902	7,386	8,500	9,890	7,598	5,118 *	8,435	6,763
20 or more years	8,194	8,725	8,235	8,305	7,722	8,281	8,371	8,129
Unknown	8,538	.	.	9,228 *	7,748	8,559	.	8,538
Multi/single status								
2 or more locations	8,377	10,273	7,495	9,948	7,871	8,344	9,895	8,305
1 location only	8,031	8,082	8,530	7,885	7,439	7,613	8,155	7,722
Percent full-time employees								
Less than 25%	5,801	5,473	7,101	7,591	4,862	5,731	6,265	5,687
25-49 %	7,403	8,617	8,929	8,697	7,053	6,319	9,106	6,910
50-74 %	9,276	8,104	8,508	10,151	8,393	9,862	9,182	9,335
75% or more	8,205	8,206	8,431	8,157	7,627	8,335	8,158	8,221
Union presence								
No union employees	7,988	8,087	8,561	8,547	7,702	7,688	8,274	7,823
Has union employees	8,937	9,904	7,465	8,766	7,923	9,214	8,864	8,949
Unknown	8,030	7,136	7,026	8,587	6,583	8,099	8,238	8,024
Percent low wage employees								
50% or more low wage	7,081	6,751	7,935	7,655	7,151	6,457	7,170	7,002
Less than 50% low wage	8,208	8,539	8,467	8,780	7,683	7,783	8,583	7,916
Unknown	8,579	7,318	9,916	7,950	8,332	8,604	8,255	8,582

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.1.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	152.14	362.68	247.36	384.85	308.13	310.33	256.19	218.74
Industry group **								
Agric., fish., forest.	509.98	930.87	2,071.48	1,839.87	2,085.31	1,366.20	578.25	1,353.78
Mining and manufacturing	337.69	974.77	1,423.44	906.31	560.01	461.16	554.16	366.13
Construction	408.31	852.57	625.81	1,166.04	1,813.61	1,444.10 *	390.93	809.39
Utilities and transp.	353.72	1,743.92	2,211.92	1,930.53	1,899.10	744.34	1,142.33	603.04
Wholesale trade	580.02	1,856.47	1,433.46	1,109.93	1,673.07	558.06	1,063.55	600.22
Fin. svs. and real estate	340.39	1,206.04	2,280.44	1,785.44	1,419.14	478.18	603.47	519.30
Retail trade	478.62	725.83	1,067.55	710.73	945.18	736.59	349.95	564.45
Professional services	252.84	386.74	581.24	621.36	719.62	473.09	384.51	296.90
Other services	255.60	447.09	1,563.29	647.88	280.06	595.35	363.12	418.05
Ownership								
For profit, incorporated	188.68	436.12	285.00	415.49	554.32	302.82	313.94	250.93
For profit, unincorporated	308.76	401.35	1,438.20	1,423.68	799.02	1,314.86	345.11	475.10
Nonprofit	298.98	586.57	1,948.96	560.77	522.87	748.53	581.12	407.00
Unknown	877.57	.	.	2,918.15 *	2,200.77	851.76	.	877.57
Age of firm								
Less than 5 years	847.37	1,245.58	2,137.17	1,197.61	2,634.24 *	4,110.00 *	1,156.43	1,595.00
5-9 years	345.59	654.55	1,348.11	1,454.50	1,941.69	2,393.33 *	427.97	1,482.88
10-19 years	620.79	1,091.35	753.73	750.29	719.19	1,596.20 *	821.78	990.90
20 or more years	187.08	308.09	510.71	472.15	321.11	456.95	301.67	220.99
Unknown	304.98	.	.	2,918.15 *	1,549.34	301.39	.	304.98
Multi/single status								
2 or more locations	214.82	2,689.52	1,153.97	650.55	481.11	310.64	840.66	237.00
1 location only	216.81	365.93	274.09	332.03	478.40	1,735.83	213.63	394.77
Percent full-time employees								
Less than 25%	399.33	956.29	1,698.71	1,874.31	1,330.73	408.79	857.56	420.34
25-49 %	520.62	569.07	2,419.05	450.14	1,233.34	849.69	519.82	638.44
50-74 %	458.42	456.17	629.14	842.64	655.67	1,084.59	551.07	657.47
75% or more	168.15	421.64	359.02	355.50	347.01	262.45	251.82	220.25
Union presence								
No union employees	167.89	351.39	347.85	296.80	399.72	293.93	263.24	222.73
Has union employees	333.30	2,862.39	1,610.88	711.38	682.65	392.56	766.40	360.97
Unknown	575.53	1,862.70	2,065.03	1,938.40	1,965.13	617.32	1,716.73	587.30
Percent low wage employees								
50% or more low wage	263.71	535.43	462.36	512.33	1,104.42	692.81	362.27	368.51
Less than 50% low wage	197.50	356.56	314.16	407.02	446.46	289.65	279.17	191.16
Unknown	347.14	1,186.79	2,431.91	1,902.76	1,068.53	354.52	1,415.58	348.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,987	1,778	2,218	2,615	2,220	1,809	2,155	1,955
Industry group **								
Agric., fish., forest.	1,685	952 *	3,251	1,687 *	1,755 *	1,799	1,694	1,681
Mining and manufacturing	1,409	2,005	1,853	2,115	1,497	1,218	2,023	1,349
Construction	2,231	1,648	2,346	2,570	2,199	2,001	2,067	2,431
Utilities and transp.	1,486	1,887	1,467 *	2,089	1,472	1,408	1,598	1,475
Wholesale trade	1,772	1,354	1,449	2,049	2,033	1,673	1,543	1,833
Fin. svs. and real estate	2,160	1,599	2,725	3,076	2,687	2,042	2,292	2,148
Retail trade	2,402	1,734	2,487	3,889	2,908	2,009	2,713	2,316
Professional services	2,201	1,992	2,468	2,851	2,508	2,025	2,304	2,183
Other services	2,408	2,023	2,163	2,591	3,003	2,274	2,173	2,465
Ownership								
For profit, incorporated	1,936	1,729	2,245	2,675	2,118	1,744	2,165	1,892
For profit, unincorporated	2,311	1,988	2,877	2,424	2,572	2,027	2,369	2,283
Nonprofit	2,167	1,680	1,403	2,406	2,412	2,107	1,881	2,213
Unknown	1,973	5,351 *	.	1,284 *	2,547	1,940	1,954 *	1,973
Age of firm								
Less than 5 years	2,070	1,633	2,411	2,154	2,262	2,044	1,979	2,181
5-9 years	2,351	2,219	2,001	2,821	2,193	2,407	2,238	2,443
10-19 years	2,471	1,714	2,472	3,031	2,502	2,340	2,263	2,628
20 or more years	1,947	1,686	2,113	2,480	2,162	1,731	2,106	1,917
Unknown	1,837	.	.	2,235 *	2,200	1,824	3,624	1,837
Multi/single status								
2 or more locations	1,898	1,692	2,605	2,545	2,189	1,806	2,519	1,886
1 location only	2,238	1,780	2,194	2,640	2,282	1,902	2,118	2,387
Percent full-time employees								
Less than 25%	2,443	2,432	2,060	2,509	2,360	2,491	2,315	2,492
25-49 %	2,423	1,401	2,492	3,069	2,970	2,276	2,189	2,466
50-74 %	2,315	1,511	2,569	2,251	2,853	2,266	2,058	2,382
75% or more	1,933	1,815	2,175	2,649	2,129	1,745	2,162	1,892
Union presence								
No union employees	2,138	1,814	2,296	2,870	2,375	1,901	2,252	2,109
Has union employees	1,494	1,427 *	1,410	1,560 *	1,469	1,494	1,403	1,501
Unknown	2,119	1,078 *	2,244 *	2,863	2,610	2,083	2,211	2,117
Percent low wage employees								
50% or more low wage	2,495	1,991	2,356	2,579	2,726	2,468	2,261	2,581
Less than 50% low wage	2,047	1,755	2,194	2,610	2,152	1,764	2,142	2,014
Unknown	1,826	1,460 *	2,433	2,903	2,216	1,797	2,141	1,822

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.00	85.41	57.34	109.69	76.49	34.86	38.81	35.55
Industry group **								
Agric., fish., forest.	242.60	535.61 *	965.62	720.76 *	625.63 *	361.57	459.47	483.59
Mining and manufacturing	43.58	308.46	275.65	78.64	56.43	52.76	114.17	41.41
Construction	179.70	292.66	341.63	447.92	255.89	193.95	113.40	272.08
Utilities and transp.	58.14	410.47	604.41 *	355.81	184.95	83.38	187.47	61.42
Wholesale trade	91.18	254.15	180.07	262.64	243.94	107.09	177.55	103.75
Fin. svs. and real estate	72.52	201.86	354.23	195.42	187.89	83.23	187.87	75.94
Retail trade	68.92	283.17	131.07	171.57	266.61	109.41	138.22	99.79
Professional services	59.86	121.57	148.73	202.36	171.55	64.93	72.69	71.97
Other services	118.22	314.16	253.57	211.35	192.35	126.08	151.11	127.91
Ownership								
For profit, incorporated	35.80	102.98	52.02	130.92	81.91	40.76	39.53	42.45
For profit, unincorporated	113.25	276.37	264.00	283.23	319.12	223.43	210.65	113.69
Nonprofit	78.45	315.67	208.80	229.68	128.05	148.53	157.91	90.60
Unknown	176.56	1,639.57 *	.	439.31 *	444.06	166.31	705.21 *	170.08
Age of firm								
Less than 5 years	103.63	258.68	524.03	323.24	550.42	329.01	274.51	273.35
5-9 years	117.95	174.82	358.00	296.34	269.15	285.46	169.80	148.37
10-19 years	113.17	142.81	180.68	298.00	211.75	277.23	93.32	154.56
20 or more years	54.45	168.54	89.15	129.12	120.53	70.36	82.37	63.20
Unknown	51.14	.	.	838.09 *	384.78	49.04	995.91	51.26
Multi/single status								
2 or more locations	38.98	337.65	520.15	250.24	102.04	38.97	211.12	40.47
1 location only	50.18	92.23	63.14	97.21	147.11	348.71	39.44	99.01
Percent full-time employees								
Less than 25%	117.02	529.36	571.62	415.05	275.96	105.63	382.64	102.92
25-49 %	104.03	410.27	412.40	539.42	300.40	74.92	232.43	123.53
50-74 %	83.53	333.84	308.43	399.98	160.18	181.28	186.76	115.19
75% or more	32.64	59.93	80.68	112.41	77.16	32.18	48.07	35.64
Union presence								
No union employees	27.96	56.48	73.25	62.36	73.14	32.83	28.78	36.90
Has union employees	64.23	846.70 *	362.46	485.71 *	152.75	78.16	266.21	64.50
Unknown	138.16	326.58 *	687.60 *	648.36	454.34	157.01	558.30	151.57
Percent low wage employees								
50% or more low wage	98.44	312.16	263.18	250.59	202.98	154.25	153.51	127.22
Less than 50% low wage	47.25	74.77	56.24	111.53	99.66	70.50	44.24	62.22
Unknown	32.52	465.73 *	620.34	504.92	285.32	30.47	319.05	33.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.2.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,084	1,820	2,291	2,811	2,298	1,889	2,271	2,043
Industry group **								
Agric., fish., forest.	1,871 *	890 *	4,857	4,649	1,197 *	.	2,746 *	1,328 *
Mining and manufacturing	1,586	1,838	2,063	2,007	1,647	1,415	2,155	1,519
Construction	2,440	1,463	2,409	2,892	2,541	3,162	2,354	2,606
Utilities and transp.	1,864	2,107	2,224	2,064 *	2,307	1,744	1,738	1,878
Wholesale trade	1,844	1,492	1,741	2,163	1,825	1,867	1,682	1,889
Fin. svs. and real estate	1,886	885	2,461	3,839	2,433	1,778	2,009	1,877
Retail trade	2,604	1,975	2,311	4,388	3,177	2,257	2,865	2,518
Professional services	2,239	2,388	2,319	2,889	2,613	2,026	2,212	2,244
Other services	2,480	1,796	2,201	2,973	2,956	2,330	2,243	2,541
Ownership								
For profit, incorporated	2,060	1,958	2,260	2,761	2,227	1,846	2,335	1,993
For profit, unincorporated	2,126	1,586	2,800	2,862	2,259	1,872	2,093	2,145
Nonprofit	2,191	1,239	2,097	3,156	2,512	1,996	1,892	2,223
Unknown	2,046	1,842 *	.	.	2,230	2,041	1,842 *	2,046
Age of firm								
Less than 5 years	2,247	1,308	2,743	2,528	2,892	1,941	2,026	2,514
5-9 years	2,925	2,751	2,325	3,361	1,935	3,733	2,613	3,212
10-19 years	2,506	1,400	2,557	3,074	2,447	3,091	2,226	2,747
20 or more years	2,004	1,811	2,097	2,687	2,268	1,727	2,237	1,959
Unknown	1,904	.	.	1,842 *	2,010 *	1,901	.	1,904
Multi/single status								
2 or more locations	1,949	1,286 *	2,330	2,683	2,204	1,875	2,451	1,942
1 location only	2,391	1,829	2,290	2,842	2,440	2,237	2,261	2,549
Percent full-time employees								
Less than 25%	2,015	1,489 *	1,532 *	3,497	2,660	2,176	1,512 *	2,467
25-49 %	2,621	1,582 *	2,436	4,761	3,203	2,252	2,357	2,684
50-74 %	2,511	1,488 *	2,426	2,667	2,651	2,600	2,114	2,601
75% or more	2,018	1,908	2,284	2,780	2,186	1,804	2,310	1,957
Union presence								
No union employees	2,254	1,871	2,335	3,035	2,454	2,004	2,327	2,231
Has union employees	1,558	956 *	920 *	1,768	1,399	1,581	1,538 *	1,559
Unknown	2,173	1,402 *	3,294	1,583 *	3,429	2,114	2,790	2,157
Percent low wage employees								
50% or more low wage	2,530	1,898	2,196	3,610	2,471	2,369	2,261	2,657
Less than 50% low wage	2,159	1,825	2,239	2,712	2,264	1,888	2,260	2,121
Unknown	1,896	882 *	3,603	3,553	2,325	1,868	2,740	1,887

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.2.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.47	139.03	165.30	115.42	178.34	131.36	79.09	100.96
Industry group **								
Agric., fish., forest.	566.83 *	349.10 *	1,420.82	1,305.65	445.15 *	.	924.96 *	447.19 *
Mining and manufacturing	100.22	336.28	379.70	155.22	170.15	151.20	227.04	111.33
Construction	207.00	409.31	683.86	314.43	387.02	487.39	404.08	240.19
Utilities and transp.	174.49	594.05	581.99	668.74 *	425.97	231.13	436.92	196.90
Wholesale trade	142.36	409.11	497.95	352.52	294.31	185.97	263.58	171.62
Fin. svs. and real estate	89.66	221.57	461.32	428.11	320.10	97.18	259.24	97.16
Retail trade	201.30	346.76	266.23	276.41	274.89	279.51	219.44	255.14
Professional services	115.01	281.16	338.49	290.79	233.13	169.58	184.88	138.74
Other services	249.22	437.66	528.84	372.22	302.72	454.36	164.53	285.73
Ownership								
For profit, incorporated	73.44	183.18	168.21	152.11	168.19	127.47	89.21	96.79
For profit, unincorporated	194.45	310.87	581.04	592.89	676.50	259.28	297.51	241.88
Nonprofit	131.27	331.47	513.87	383.15	150.06	253.70	418.80	178.26
Unknown	290.77	582.33 *	.	.	421.33	299.76	582.33 *	290.86
Age of firm								
Less than 5 years	231.45	295.48	542.33	739.32	841.62	470.01	332.37	293.12
5-9 years	381.38	452.39	450.29	498.34	484.60	860.12	366.01	709.66
10-19 years	187.45	256.48	294.21	308.81	284.92	602.85	240.36	202.91
20 or more years	97.16	184.42	199.57	145.81	126.69	143.83	120.59	115.77
Unknown	64.15	.	.	587.77 *	762.66 *	77.17	.	64.15
Multi/single status								
2 or more locations	121.80	510.72 *	618.47	285.37	191.02	140.38	457.18	121.82
1 location only	81.14	146.77	166.89	130.10	227.42	518.94	86.30	94.45
Percent full-time employees								
Less than 25%	342.22	1,149.10 *	744.72 *	846.19	397.36	302.12	697.02 *	279.12
25-49 %	193.07	497.36 *	366.44	321.13	525.96	203.36	321.89	226.69
50-74 %	215.68	663.29 *	615.44	500.43	320.91	336.03	334.06	282.44
75% or more	79.96	172.48	189.34	118.47	172.86	115.42	90.84	91.75
Union presence								
No union employees	80.72	136.90	174.82	134.18	161.68	107.06	68.73	104.49
Has union employees	78.83	327.84 *	754.93 *	460.98	303.72	146.34	501.20 *	100.40
Unknown	428.00	545.22 *	904.36	582.69 *	942.74	456.13	719.97	443.53
Percent low wage employees								
50% or more low wage	158.47	403.76	240.86	332.18	266.44	391.97	208.56	225.53
Less than 50% low wage	90.74	170.79	189.74	133.57	174.72	171.88	90.96	131.16
Unknown	130.79	594.66 *	884.56	845.78	446.92	143.10	615.29	132.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,977	1,801	2,263	2,573	2,176	1,814	2,165	1,946
Industry group **								
Agric., fish., forest.	1,784	1,312 *	2,074 *	1,316 *	2,624	1,909	1,608 *	1,846
Mining and manufacturing	1,370	2,257	1,963	2,159	1,412	1,190	2,077	1,307
Construction	2,263	1,605	2,473	2,671	2,211	1,931	2,006	2,501
Utilities and transp.	1,420	1,902	1,250 *	2,135	1,206	1,389	1,537	1,408
Wholesale trade	1,785	1,125	1,429	2,196	2,248	1,588	1,510	1,847
Fin. svs. and real estate	2,311	1,832	3,082	2,931	2,783	2,198	2,506	2,293
Retail trade	2,387	1,708	2,733	3,705	2,845	1,936	2,803	2,290
Professional services	2,192	1,903	2,479	2,760	2,437	2,051	2,358	2,167
Other services	2,363	2,063	2,065	2,392	2,936	2,264	2,109	2,418
Ownership								
For profit, incorporated	1,929	1,617	2,383	2,703	2,094	1,746	2,173	1,891
For profit, unincorporated	2,410	2,491	2,766	2,442	2,649	2,068	2,651	2,310
Nonprofit	2,119	1,775	1,057	1,956	2,316	2,207	1,690	2,199
Unknown	1,958	5,731 *	.	865 *	2,282 *	1,940	1,956 *	1,958
Age of firm								
Less than 5 years	1,941	1,658	2,305 *	2,061	1,886	1,909	1,891	1,997
5-9 years	2,093	2,095	1,738	2,494	2,283	1,859	2,046	2,123
10-19 years	2,469	1,958	2,523	3,017	2,488	2,021	2,346	2,547
20 or more years	1,946	1,666	2,232	2,458	2,114	1,757	2,144	1,914
Unknown	1,863	.	.	1,919 *	2,122	1,852	3,624	1,862
Multi/single status								
2 or more locations	1,905	1,818	2,925	2,486	2,166	1,817	2,628	1,890
1 location only	2,211	1,800	2,217	2,607	2,199	1,687	2,109	2,326
Percent full-time employees								
Less than 25%	2,661	4,350	3,009	2,291	2,287	2,539	3,272	2,483
25-49 %	2,270	787	2,075 *	2,411	2,768	2,279	1,666	2,360
50-74 %	2,263	1,566	2,864	2,133	2,839	2,178	2,130	2,291
75% or more	1,934	1,820	2,208	2,638	2,111	1,761	2,162	1,898
Union presence								
No union employees	2,109	1,868	2,344	2,824	2,341	1,873	2,302	2,068
Has union employees	1,496	1,294 *	1,698	1,478 *	1,430	1,511	1,247 *	1,517
Unknown	2,188	1,057 *	1,544 *	4,082	2,138	2,181	1,957	2,192
Percent low wage employees								
50% or more low wage	2,448	2,071	2,462	2,134	2,730	2,475	2,280	2,494
Less than 50% low wage	2,033	1,772	2,269	2,613	2,134	1,740	2,160	1,995
Unknown	1,834	1,664 *	1,764 *	2,936	2,034	1,815	1,996	1,832

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.2.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.04	121.56	117.86	177.00	86.69	32.17	70.69	29.26
Industry group **								
Agric., fish., forest.	247.30	841.11 *	702.78 *	458.47 *	618.12	388.98	765.65 *	440.83
Mining and manufacturing	36.00	659.77	400.94	114.13	64.88	34.38	204.30	30.40
Construction	265.74	273.42	318.04	668.70	239.41	228.23	140.79	382.41
Utilities and transp.	42.89	463.30	692.74 *	340.48	244.60	55.92	249.28	31.42
Wholesale trade	131.00	264.63	361.11	322.45	380.11	109.38	221.93	135.80
Fin. svs. and real estate	83.12	341.21	466.37	315.07	228.01	99.75	314.21	83.07
Retail trade	95.68	313.05	255.30	232.44	310.10	110.01	169.02	118.63
Professional services	72.86	135.14	211.76	281.99	181.63	85.50	68.72	89.74
Other services	117.29	316.52	258.37	127.57	270.76	85.92	210.13	116.10
Ownership								
For profit, incorporated	35.66	94.73	94.72	200.80	108.96	34.11	56.14	35.88
For profit, unincorporated	161.48	470.56	514.81	422.23	321.23	224.42	308.07	163.26
Nonprofit	116.20	493.82	187.93	246.47	195.09	183.98	305.51	135.83
Unknown	178.93	1,812.76 *	.	273.50 *	772.29 *	173.05	735.07 *	177.97
Age of firm								
Less than 5 years	133.16	386.03	751.64 *	426.31	361.83	267.85	392.45	318.86
5-9 years	164.29	224.86	485.58	346.91	279.90	429.93	175.88	257.81
10-19 years	156.88	265.96	258.41	464.69	200.02	154.12	126.67	190.69
20 or more years	47.42	188.27	151.87	187.29	146.87	47.74	105.20	47.32
Unknown	65.33	.	.	910.90 *	378.08	68.45	995.91	65.63
Multi/single status								
2 or more locations	31.29	412.45	643.02	295.48	117.73	29.56	226.86	31.52
1 location only	78.23	127.18	129.56	175.13	137.86	498.99	76.93	140.44
Percent full-time employees								
Less than 25%	382.17	1,301.88	898.77	417.71	375.92	194.03	926.63	135.32
25-49 %	101.88	189.28	639.55 *	698.87	315.76	95.86	159.66	109.39
50-74 %	111.28	241.99	449.64	490.17	179.88	103.21	128.53	121.36
75% or more	34.44	116.37	137.55	177.37	89.42	34.54	71.68	33.01
Union presence								
No union employees	28.07	94.77	140.88	83.48	89.97	34.88	53.96	26.59
Has union employees	78.43	673.83 *	500.16	657.46 *	181.94	74.26	377.98 *	80.23
Unknown	82.39	347.53 *	742.65 *	583.44	629.09	94.39	526.42	84.02
Percent low wage employees								
50% or more low wage	113.54	353.92	420.11	334.64	289.02	212.25	261.89	144.32
Less than 50% low wage	57.47	116.24	118.58	196.13	111.34	66.27	80.69	60.39
Unknown	41.84	696.85 *	595.77 *	545.50	362.91	39.63	489.80	40.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,697	1,596	1,758	2,195	2,400	1,395	1,792	1,663
Industry group **								
Agric., fish., forest.	820	.	.	.	.	.	705 *	1,003 *
Mining and manufacturing	1,138	.	.	.	.	.	1,021 *	1,150
Construction	1,215	.	.	.	.	.	1,436	665 *
Utilities and transp.	1,239	.	.	.	.	.	1,733 *	1,155
Wholesale trade	1,387	.	.	.	.	.	1,415 *	1,368
Fin. svs. and real estate	1,674	.	.	.	.	.	1,208 *	1,745
Retail trade	1,864	.	.	.	.	.	1,904	1,850
Professional services	2,134	.	.	.	.	.	2,288	2,060
Other services	2,497	.	.	.	.	.	2,303	2,582
Ownership								
For profit, incorporated	1,514	.	.	.	.	.	1,643	1,466
For profit, unincorporated	2,142	.	.	.	.	.	1,686	2,511
Nonprofit	2,379	.	.	.	.	.	2,770	2,272
Unknown	1,720	.	.	.	.	.	.	1,720
Age of firm								
Less than 5 years	2,354	.	.	.	.	.	2,366	2,320
5-9 years	1,978	.	.	.	.	.	2,027	1,638 *
10-19 years	2,359	.	.	.	.	.	1,947	3,239
20 or more years	1,712	.	.	.	.	.	1,597	1,754
Unknown	1,353	.	.	.	.	.	.	1,353
Multi/single status								
2 or more locations	1,621	.	.	.	.	.	2,096	1,598
1 location only	1,856	.	.	.	.	.	1,752	2,114
Percent full-time employees								
Less than 25%	2,246	.	.	.	.	.	1,037 *	2,544
25-49 %	3,043	.	.	.	.	.	4,404	2,649
50-74 %	2,057	.	.	.	.	.	1,829	2,199
75% or more	1,557	.	.	.	.	.	1,709	1,508
Union presence								
No union employees	1,939	.	.	.	.	.	1,777	2,032
Has union employees	1,269	.	.	.	.	.	1,886	1,174
Unknown	1,488	.	.	.	.	.	1,729 *	1,480
Percent low wage employees								
50% or more low wage	2,686	.	.	.	.	.	2,207	3,108
Less than 50% low wage	1,698	.	.	.	.	.	1,721	1,680
Unknown	1,491	.	.	.	.	.	1,520 *	1,491

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.2.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.73	216.04	204.43	147.27	189.98	77.34	79.15	78.25
Industry group **								
Agric., fish., forest.	188.95	.	.	.	.	.	373.87 *	412.27 *
Mining and manufacturing	153.67	.	.	.	.	.	608.60 *	219.83
Construction	164.54	.	.	.	.	.	337.45	573.78 *
Utilities and transp.	223.65	.	.	.	.	.	618.36 *	255.66
Wholesale trade	338.37	.	.	.	.	.	540.25 *	258.83
Fin. svs. and real estate	197.96	.	.	.	.	.	1,067.85 *	185.41
Retail trade	167.03	.	.	.	.	.	439.47	159.90
Professional services	180.47	.	.	.	.	.	181.27	190.92
Other services	269.84	.	.	.	.	.	568.61	281.56
Ownership								
For profit, incorporated	57.79	.	.	.	.	.	139.27	95.24
For profit, unincorporated	264.67	.	.	.	.	.	295.44	365.06
Nonprofit	261.21	.	.	.	.	.	678.88	296.59
Unknown	372.78	.	.	.	.	.	.	372.78
Age of firm								
Less than 5 years	303.06	.	.	.	.	.	602.61	686.53
5-9 years	291.38	.	.	.	.	.	355.40	694.51 *
10-19 years	242.82	.	.	.	.	.	227.98	594.33
20 or more years	77.45	.	.	.	.	.	122.02	110.10
Unknown	127.94	.	.	.	.	.	.	127.94
Multi/single status								
2 or more locations	96.62	.	.	.	.	.	575.63	92.26
1 location only	81.37	.	.	.	.	.	108.79	284.81
Percent full-time employees								
Less than 25%	141.87	.	.	.	.	.	510.99 *	103.68
25-49 %	265.56	.	.	.	.	.	935.92	292.86
50-74 %	233.94	.	.	.	.	.	457.07	355.52
75% or more	57.38	.	.	.	.	.	156.44	64.78
Union presence								
No union employees	68.72	.	.	.	.	.	127.77	84.78
Has union employees	148.02	.	.	.	.	.	522.33	108.67
Unknown	272.56	.	.	.	.	.	629.84 *	288.32
Percent low wage employees								
50% or more low wage	291.49	.	.	.	.	.	325.17	439.08
Less than 50% low wage	69.69	.	.	.	.	.	90.91	111.56
Unknown	103.96	.	.	.	.	.	702.22 *	106.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.5%	20.8%	26.4%	31.3%	26.4%	21.3%	25.3%	23.1%
Industry group **								
Agric., fish., forest.	22.5%	12.9% *	39.6%	28.3%	21.3% *	23.3%	22.2%	22.6%
Mining and manufacturing	17.0%	22.8%	21.3%	27.3%	17.9%	14.6%	24.2%	16.3%
Construction	27.8%	20.7%	30.1%	31.9%	27.2%	24.3%	26.2%	29.8%
Utilities and transp.	17.5%	21.2%	18.6% *	21.6%	17.3%	16.8%	17.3%	17.5%
Wholesale trade	20.7%	15.4%	17.7%	24.9%	25.8%	18.5%	18.6%	21.3%
Fin. svs. and real estate	25.2%	18.8%	31.6%	33.3%	31.5%	23.9%	26.3%	25.1%
Retail trade	29.6%	22.2%	30.9%	46.9%	37.4%	24.4%	33.6%	28.5%
Professional services	24.9%	21.9%	27.3%	32.0%	28.4%	23.0%	25.3%	24.8%
Other services	29.0%	23.4%	25.5%	30.4%	35.8%	27.7%	25.3%	29.9%
Ownership								
For profit, incorporated	23.1%	19.9%	26.9%	32.5%	25.8%	20.7%	25.6%	22.6%
For profit, unincorporated	27.8%	24.0%	34.3%	29.7%	30.2%	24.8%	28.3%	27.5%
Nonprofit	23.9%	20.7%	15.7%	26.2%	26.7%	23.0%	20.9%	24.4%
Unknown	23.2%	68.7%	.	14.4% *	27.8%	22.9%	22.3% *	23.2%
Age of firm								
Less than 5 years	24.9%	20.4%	27.2%	26.1%	26.8%	25.5%	23.8%	26.3%
5-9 years	27.5%	26.6%	26.1%	33.7%	27.3%	24.9%	27.6%	27.4%
10-19 years	29.7%	20.2%	29.8%	36.4%	29.4%	29.6%	26.7%	32.1%
20 or more years	23.1%	19.2%	24.6%	29.6%	25.9%	20.6%	24.4%	22.9%
Unknown	21.4%	.	.	32.9%	24.4%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.3%	18.9%	31.9%	29.1%	26.1%	21.2%	27.5%	22.2%
1 location only	26.7%	20.9%	26.0%	32.1%	27.1%	23.0%	25.1%	28.7%
Percent full-time employees								
Less than 25%	30.3%	27.3%	26.0%	27.1%	28.5%	32.7%	26.5%	31.9%
25-49 %	29.8%	16.2%	29.2%	39.7%	35.1%	28.5%	25.3%	30.7%
50-74 %	26.5%	17.8%	29.1%	25.7%	32.0%	26.0%	23.2%	27.3%
75% or more	22.9%	21.3%	26.0%	31.8%	25.5%	20.5%	25.6%	22.4%
Union presence								
No union employees	25.2%	21.1%	27.2%	34.4%	28.5%	22.3%	26.5%	24.9%
Has union employees	17.7%	18.1% *	18.3%	18.6%	17.0%	17.6%	16.7%	17.7%
Unknown	24.9%	12.7% *	23.7% *	33.2%	28.8%	24.7%	24.2%	25.0%
Percent low wage employees								
50% or more low wage	31.7%	24.0%	29.2%	31.4%	35.0%	32.8%	27.4%	33.4%
Less than 50% low wage	24.1%	20.4%	26.1%	31.0%	25.4%	20.6%	25.1%	23.7%
Unknown	21.5%	18.3% *	26.4%	38.6%	26.1%	21.1%	25.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.07%	0.61%	1.35%	0.98%	0.35%	0.29%	0.35%
Industry group **								
Agric., fish., forest.	2.54%	5.09% *	11.11%	6.44%	7.06% *	5.50%	5.41%	5.43%
Mining and manufacturing	0.57%	3.46%	3.34%	1.13%	0.82%	0.64%	1.49%	0.61%
Construction	2.11%	3.60%	4.51%	4.67%	3.05%	4.24%	1.64%	3.53%
Utilities and transp.	0.66%	4.48%	7.27% *	3.96%	2.67%	0.70%	2.20%	0.69%
Wholesale trade	0.94%	2.23%	2.35%	3.66%	3.27%	1.39%	1.65%	1.23%
Fin. svs. and real estate	0.78%	1.92%	4.01%	3.11%	2.04%	0.98%	1.92%	0.87%
Retail trade	0.96%	4.11%	1.71%	1.52%	3.18%	1.59%	1.77%	1.36%
Professional services	0.65%	1.39%	2.02%	2.90%	1.98%	0.78%	0.70%	0.77%
Other services	1.32%	3.45%	2.89%	2.19%	2.48%	1.52%	1.59%	1.53%
Ownership								
For profit, incorporated	0.33%	1.20%	0.57%	1.53%	1.15%	0.37%	0.34%	0.38%
For profit, unincorporated	1.41%	3.42%	3.43%	3.37%	3.62%	2.47%	2.56%	1.33%
Nonprofit	0.79%	3.51%	2.21%	2.16%	1.57%	1.75%	1.37%	0.89%
Unknown	1.71%	20.60%	.	4.87% *	5.66%	1.60%	8.66% *	1.63%
Age of firm								
Less than 5 years	1.29%	3.12%	6.11%	3.23%	5.22%	5.35%	3.22%	3.54%
5-9 years	2.02%	1.76%	4.48%	3.20%	3.51%	4.65%	1.96%	2.72%
10-19 years	1.59%	2.16%	1.91%	3.71%	2.49%	2.91%	1.38%	2.17%
20 or more years	0.59%	1.82%	1.08%	1.40%	1.41%	0.81%	0.74%	0.70%
Unknown	0.63%	.	.	7.44%	4.03%	0.60%	10.70%	0.64%
Multi/single status								
2 or more locations	0.39%	3.31%	6.45%	2.89%	1.33%	0.39%	2.68%	0.41%
1 location only	0.46%	1.15%	0.68%	1.21%	1.75%	3.84%	0.38%	1.08%
Percent full-time employees								
Less than 25%	1.54%	6.31%	7.15%	5.70%	3.74%	2.12%	4.69%	1.80%
25-49 %	1.28%	4.54%	4.38%	5.43%	3.70%	1.44%	2.49%	1.64%
50-74 %	1.08%	3.91%	3.75%	4.14%	1.63%	2.32%	2.12%	1.47%
75% or more	0.34%	0.94%	0.93%	1.31%	1.00%	0.39%	0.45%	0.39%
Union presence								
No union employees	0.35%	0.86%	0.87%	0.82%	0.97%	0.49%	0.37%	0.45%
Has union employees	0.67%	7.36% *	4.14%	5.13%	1.41%	0.97%	3.12%	0.68%
Unknown	1.37%	4.16% *	10.36% *	6.58%	5.00%	1.54%	5.39%	1.56%
Percent low wage employees								
50% or more low wage	1.14%	3.35%	3.37%	2.88%	3.06%	1.94%	1.52%	1.74%
Less than 50% low wage	0.51%	0.97%	0.57%	1.35%	1.23%	0.79%	0.31%	0.67%
Unknown	0.42%	6.88% *	7.14%	3.70%	3.61%	0.34%	4.23%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.3.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.5%	21.0%	28.1%	35.0%	29.0%	23.0%	27.2%	25.1%
Industry group **								
Agric., fish., forest.	21.4% *	10.3% *	63.0%	52.2%	13.3% *	.	32.9% *	14.8%
Mining and manufacturing	19.6%	20.3%	24.7%	27.5%	22.0%	16.7%	27.4%	18.7%
Construction	31.8%	19.0%	31.4%	37.0%	37.2%	34.7%	30.1%	35.4%
Utilities and transp.	21.2%	24.3%	27.3% *	21.4% *	28.6%	19.7%	17.8% *	21.6%
Wholesale trade	23.5%	16.4%	21.1% *	27.6%	26.8%	22.8%	19.4%	24.8%
Fin. svs. and real estate	24.5%	9.4%	31.0%	45.2%	30.5%	23.5%	22.2%	24.7%
Retail trade	31.7%	25.8%	29.3%	50.7%	40.2%	27.3%	35.9%	30.4%
Professional services	26.2%	25.5%	27.2%	34.5%	29.7%	24.1%	25.1%	26.4%
Other services	29.8%	22.1%	26.0%	35.5%	36.6%	27.8%	27.1%	30.6%
Ownership								
For profit, incorporated	25.5%	22.4%	27.9%	34.7%	30.1%	22.6%	28.0%	24.9%
For profit, unincorporated	27.2%	18.9%	37.3%	37.9%	26.5%	28.9%	26.0%	27.8%
Nonprofit	24.8%	14.8%	22.7%	35.8%	28.1%	22.6%	21.4%	25.1%
Unknown	25.6%	47.2% *	.	.	20.5%	25.8%	47.2% *	25.6%
Age of firm								
Less than 5 years	28.3%	16.1%	32.9%	30.8%	37.2%	28.6% *	25.0%	32.6%
5-9 years	34.4%	30.9%	33.7%	40.2%	22.9%	40.5%	32.2%	36.3%
10-19 years	31.8%	16.2%	33.7%	37.9%	35.5%	36.8%	27.0%	36.4%
20 or more years	24.6%	20.8%	24.1%	33.8%	28.1%	21.2%	26.3%	24.2%
Unknown	23.0%	.	.	23.5% *	22.7% *	23.0%	.	23.0%
Multi/single status								
2 or more locations	23.8%	14.2% *	29.1%	32.9%	27.8%	22.7%	27.6%	23.7%
1 location only	29.5%	21.2%	28.1%	35.5%	30.9%	30.2%	27.2%	32.5%
Percent full-time employees								
Less than 25%	24.2%	17.0% *	21.2% *	35.4%	33.7%	27.0%	18.0% *	29.9%
25-49 %	31.2%	19.4% *	31.6%	53.4%	34.7%	28.1%	29.1%	31.7%
50-74 %	30.2%	18.1% *	28.7%	33.3%	31.7%	31.2%	25.8%	31.2%
75% or more	24.8%	21.8%	28.0%	34.7%	28.1%	22.0%	27.6%	24.2%
Union presence								
No union employees	27.3%	21.5%	28.2%	37.7%	31.0%	23.9%	27.7%	27.2%
Has union employees	19.9%	11.9% *	16.3% *	22.5%	18.2%	20.0%	20.0% *	19.9%
Unknown	25.9%	16.9% *	39.4% *	16.3% *	36.5%	25.4%	33.3%	25.7%
Percent low wage employees								
50% or more low wage	32.6%	22.8%	29.3%	43.2%	32.7%	31.8%	28.5%	34.6%
Less than 50% low wage	26.2%	20.9%	27.1%	33.9%	28.7%	22.5%	26.9%	26.0%
Unknown	23.2%	11.9% *	45.9%	41.3%	25.8%	22.9%	34.0%	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.3.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.59%	1.92%	1.53%	1.81%	1.37%	0.86%	1.04%
Industry group **								
Agric., fish., forest.	6.80% *	4.77% *	17.83%	14.43%	4.06% *	.	10.37% *	4.35%
Mining and manufacturing	1.33%	4.00%	4.39%	1.81%	2.28%	1.98%	2.75%	1.40%
Construction	2.35%	5.69%	8.08%	4.84%	5.34%	5.41%	4.86%	3.11%
Utilities and transp.	1.88%	6.61%	8.72% *	8.10% *	6.46%	2.36%	5.69% *	2.16%
Wholesale trade	1.79%	4.01%	7.37% *	3.66%	4.23%	2.18%	2.81%	2.30%
Fin. svs. and real estate	1.07%	2.66%	5.44%	5.75%	3.46%	1.26%	2.90%	1.15%
Retail trade	2.56%	4.49%	3.63%	2.42%	2.71%	3.88%	2.46%	3.19%
Professional services	1.24%	2.47%	5.03%	3.28%	2.27%	1.77%	1.81%	1.47%
Other services	2.29%	4.95%	6.75%	3.82%	2.92%	3.89%	2.06%	2.62%
Ownership								
For profit, incorporated	0.74%	2.10%	2.04%	1.85%	1.54%	1.38%	1.02%	0.98%
For profit, unincorporated	2.49%	4.34%	6.78%	7.83%	6.96%	2.71%	4.09%	3.13%
Nonprofit	1.55%	4.31%	5.40%	4.18%	1.75%	2.74%	4.05%	2.00%
Unknown	2.41%	14.94% *	.	.	4.05%	2.39%	14.94% *	2.41%
Age of firm								
Less than 5 years	3.11%	3.25%	6.76%	8.80%	9.65%	9.16% *	4.07%	3.82%
5-9 years	3.71%	4.48%	5.35%	6.14%	4.79%	6.67%	3.56%	4.78%
10-19 years	2.62%	3.07%	4.23%	4.32%	2.92%	5.73%	3.08%	3.21%
20 or more years	1.00%	1.99%	2.20%	1.65%	1.54%	1.61%	1.30%	1.21%
Unknown	0.75%	.	.	7.34% *	10.07% *	0.85%	.	0.75%
Multi/single status								
2 or more locations	1.26%	5.29% *	8.47%	3.66%	1.76%	1.46%	4.71%	1.27%
1 location only	0.92%	1.64%	1.99%	1.80%	2.33%	5.65%	0.97%	0.90%
Percent full-time employees								
Less than 25%	3.96%	10.61% *	8.76% *	8.31%	6.35%	4.48%	7.29% *	3.46%
25-49 %	2.20%	6.21% *	6.37%	3.44%	5.33%	3.03%	4.36%	3.17%
50-74 %	2.63%	7.59% *	6.94%	5.21%	3.90%	4.43%	4.17%	3.44%
75% or more	0.81%	2.11%	2.42%	1.47%	1.78%	1.16%	1.10%	0.94%
Union presence								
No union employees	0.94%	1.57%	2.30%	1.33%	1.92%	1.28%	0.82%	1.19%
Has union employees	1.22%	4.42% *	12.87% *	5.59%	3.01%	1.83%	6.54% *	1.51%
Unknown	3.81%	5.54% *	12.25% *	6.26% *	10.03%	3.95%	8.94%	3.94%
Percent low wage employees								
50% or more low wage	2.08%	4.58%	2.41%	3.64%	4.33%	5.57%	2.22%	3.47%
Less than 50% low wage	1.01%	2.03%	2.18%	1.67%	1.91%	1.87%	0.94%	1.40%
Unknown	1.47%	6.71% *	10.68%	10.28%	4.44%	1.61%	7.36%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.3.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.9%	20.9%	26.5%	30.3%	25.2%	21.0%	25.1%	22.6%
Industry group **								
Agric., fish., forest.	24.5%	18.0% *	23.7% *	23.6%	36.2%	24.0%	21.0%	25.8%
Mining and manufacturing	16.3%	25.7%	22.1%	27.0%	16.1%	14.4%	24.2%	15.6%
Construction	27.3%	19.8%	30.6%	32.2%	25.9%	23.1%	24.7%	29.7%
Utilities and transp.	17.0%	21.1%	15.8% *	22.1%	14.3% *	16.9%	16.7%	17.0%
Wholesale trade	20.2%	13.2%	16.9%	26.1%	26.5%	17.3%	18.3%	20.6%
Fin. svs. and real estate	25.7%	22.3%	35.6%	31.6%	32.1%	24.3%	29.5%	25.4%
Retail trade	29.6%	22.4%	33.4%	45.2%	37.1%	23.7%	34.4%	28.5%
Professional services	24.5%	20.5%	27.1%	30.5%	27.3%	23.0%	25.4%	24.3%
Other services	27.9%	22.8%	24.7%	27.8%	33.6%	27.1%	24.1%	28.7%
Ownership								
For profit, incorporated	22.6%	18.6%	28.0%	32.1%	24.6%	20.5%	25.4%	22.2%
For profit, unincorporated	27.8%	29.0%	31.6%	28.9%	30.4%	23.7%	30.3%	26.8%
Nonprofit	23.0%	21.9%	12.2%	21.7%	25.1%	23.4%	19.1%	23.7%
Unknown	22.4%	69.8% *	.	9.8% *	25.6% *	22.2%	22.0% *	22.4%
Age of firm								
Less than 5 years	22.9%	21.2%	25.7% *	24.4%	21.5%	22.8%	22.7%	23.1%
5-9 years	24.2%	25.4%	21.6%	29.7%	29.0%	18.9% *	24.9%	23.7%
10-19 years	28.9%	22.3%	29.4%	36.8%	27.4%	25.3%	27.2%	29.9%
20 or more years	22.7%	18.9%	26.0%	28.5%	24.8%	20.5%	24.4%	22.4%
Unknown	21.4%	.	.	33.5%	23.2%	21.3%	43.8%	21.4%
Multi/single status								
2 or more locations	22.1%	20.8%	34.8%	28.5%	25.2%	21.1%	28.9%	21.9%
1 location only	25.7%	21.0%	25.9%	31.0%	25.0%	19.1%	24.6%	27.0%
Percent full-time employees								
Less than 25%	30.9%	41.5%	34.8% *	24.7%	26.3%	31.0%	34.0%	29.8%
25-49 %	28.0%	8.8%	23.0%	34.7%	34.3%	28.1%	18.7%	29.6%
50-74 %	25.5%	17.8%	31.2%	24.7%	30.2%	24.9%	23.3%	26.0%
75% or more	22.5%	21.4%	26.1%	31.0%	24.5%	20.4%	25.4%	22.0%
Union presence								
No union employees	24.5%	21.5%	27.4%	33.2%	27.4%	21.7%	26.7%	24.1%
Has union employees	17.3%	16.7% *	20.6%	17.4% *	15.8%	17.5%	14.6%	17.5%
Unknown	25.4%	11.5% *	14.6% *	51.6%	23.1% *	25.5%	20.0%	25.5%
Percent low wage employees								
50% or more low wage	30.5%	22.9%	28.6%	25.9%	34.0%	32.5%	25.8%	31.9%
Less than 50% low wage	23.5%	20.7%	26.8%	30.5%	24.4%	20.0%	25.1%	23.0%
Unknown	21.2%	20.4% *	17.9% *	40.4%	24.2%	20.9%	23.5%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.3.b(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.47%	1.42%	2.04%	1.13%	0.46%	0.67%	0.31%
Industry group **								
Agric., fish., forest.	3.17%	7.46% *	7.59% *	5.94%	7.47%	5.71%	6.23%	5.19%
Mining and manufacturing	0.55%	7.18%	4.09%	1.69%	0.74%	0.57%	2.37%	0.58%
Construction	2.99%	3.50%	4.55%	6.24%	2.94%	4.65%	2.45%	4.62%
Utilities and transp.	0.64%	6.29%	7.87% *	4.06%	4.29% *	0.50%	3.97%	0.64%
Wholesale trade	1.21%	2.87%	3.93%	4.77%	4.75%	1.73%	2.50%	1.49%
Fin. svs. and real estate	0.82%	3.14%	5.10%	3.29%	2.23%	1.13%	3.26%	0.92%
Retail trade	1.42%	4.56%	3.54%	2.24%	3.91%	1.52%	2.19%	1.56%
Professional services	0.85%	1.82%	2.61%	3.27%	2.17%	1.06%	0.78%	1.04%
Other services	1.46%	3.39%	3.35%	1.78%	3.34%	1.42%	2.14%	1.57%
Ownership								
For profit, incorporated	0.37%	1.17%	1.15%	2.22%	1.49%	0.49%	0.59%	0.38%
For profit, unincorporated	1.86%	4.86%	5.45%	4.70%	3.66%	2.66%	3.27%	1.83%
Nonprofit	1.21%	5.08%	2.07%	2.52%	3.00%	1.95%	2.85%	1.33%
Unknown	1.88%	22.06% *	.	3.09% *	9.72% *	1.85%	8.53% *	1.88%
Age of firm								
Less than 5 years	1.84%	6.25%	8.26% *	4.39%	3.52%	3.89%	4.87%	3.83%
5-9 years	2.82%	2.36%	5.93%	3.64%	3.63%	6.99% *	2.32%	4.13%
10-19 years	1.85%	2.87%	2.92%	5.30%	2.61%	1.79%	1.54%	2.16%
20 or more years	0.48%	1.95%	1.78%	1.98%	1.72%	0.54%	0.93%	0.50%
Unknown	0.76%	.	.	8.38%	3.73%	0.80%	10.70%	0.76%
Multi/single status								
2 or more locations	0.34%	4.47%	6.82%	3.37%	1.54%	0.42%	2.79%	0.35%
1 location only	0.69%	1.57%	1.47%	1.97%	1.86%	5.59%	0.80%	1.41%
Percent full-time employees								
Less than 25%	3.46%	12.37%	10.69% *	5.50%	4.57%	2.92%	9.25%	2.47%
25-49 %	1.42%	2.51%	6.10%	6.67%	4.24%	1.44%	1.65%	1.59%
50-74 %	1.33%	3.22%	5.70%	5.30%	2.01%	1.34%	1.46%	1.48%
75% or more	0.33%	1.38%	1.64%	2.03%	1.16%	0.47%	0.68%	0.34%
Union presence								
No union employees	0.31%	1.24%	1.98%	1.05%	1.23%	0.55%	0.67%	0.34%
Has union employees	0.73%	7.33% *	5.47%	6.51% *	1.84%	0.86%	4.34%	0.76%
Unknown	1.01%	4.25% *	8.49% *	7.15%	7.45% *	1.05%	5.16%	1.06%
Percent low wage employees								
50% or more low wage	1.29%	3.38%	5.31%	3.84%	3.23%	2.38%	2.80%	1.73%
Less than 50% low wage	0.53%	1.36%	1.51%	2.27%	1.41%	0.76%	0.77%	0.58%
Unknown	0.55%	9.46% *	6.97% *	4.46%	4.28%	0.50%	7.04%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.D.3.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	19.7%	20.8%	25.5%	31.1%	16.7%	21.4%	20.2%
Industry group **								
Agric., fish., forest.	12.9%	.	.	.	.	.	10.5% *	17.5%
Mining and manufacturing	13.9%	.	.	.	.	.	11.8% *	14.1%
Construction	17.1%	.	.	.	.	.	20.9%	8.7% *
Utilities and transp.	13.3%	.	.	.	.	.	20.6% *	12.2%
Wholesale trade	16.4%	.	.	.	.	.	18.1% *	15.3%
Fin. svs. and real estate	20.4%	.	.	.	.	.	12.2% *	22.0%
Retail trade	22.8%	.	.	.	.	.	23.4%	22.6%
Professional services	23.4%	.	.	.	.	.	25.3%	22.5%
Other services	36.7%	.	.	.	.	.	26.1%	43.5%
Ownership								
For profit, incorporated	18.4%	.	.	.	.	.	20.0%	17.9%
For profit, unincorporated	29.6%	.	.	.	.	.	23.2%	34.8%
Nonprofit	26.4%	.	.	.	.	.	27.5%	26.0%
Unknown	21.3% *	.	.	.	.	.	.	21.3% *
Age of firm								
Less than 5 years	26.4%	.	.	.	.	.	25.7%	28.6% *
5-9 years	25.8%	.	.	.	.	.	26.6%	20.6% *
10-19 years	29.9%	.	.	.	.	.	23.1%	47.9%
20 or more years	20.9%	.	.	.	.	.	19.1%	21.6%
Unknown	15.8%	.	.	.	.	.	.	15.8%
Multi/single status								
2 or more locations	19.3%	.	.	.	.	.	21.2% *	19.2%
1 location only	23.1%	.	.	.	.	.	21.5%	27.4%
Percent full-time employees								
Less than 25%	38.7%	.	.	.	.	.	16.5% *	44.7%
25-49 %	41.1%	.	.	.	.	.	48.4%	38.3%
50-74 %	22.2%	.	.	.	.	.	19.9%	23.6%
75% or more	19.0%	.	.	.	.	.	20.9%	18.3%
Union presence								
No union employees	24.3%	.	.	.	.	.	21.5%	26.0%
Has union employees	14.2%	.	.	.	.	.	21.3%	13.1%
Unknown	18.5%	.	.	.	.	.	21.0% *	18.4%
Percent low wage employees								
50% or more low wage	37.9%	.	.	.	.	.	30.8%	44.4%
Less than 50% low wage	20.7%	.	.	.	.	.	20.0%	21.2%
Unknown	17.4%	.	.	.	.	.	18.4% *	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.3.c(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	2.10%	2.68%	2.53%	2.37%	1.21%	1.15%	1.17%
Industry group **								
Agric., fish., forest.	2.77%	.	.	.	.	.	5.24% *	4.90%
Mining and manufacturing	2.06%	.	.	.	.	.	6.70% *	2.58%
Construction	2.34%	.	.	.	.	.	4.93%	6.32% *
Utilities and transp.	2.24%	.	.	.	.	.	7.84% *	2.41%
Wholesale trade	3.28%	.	.	.	.	.	5.61% *	3.07%
Fin. svs. and real estate	2.58%	.	.	.	.	.	11.65% *	2.13%
Retail trade	2.58%	.	.	.	.	.	5.91%	2.80%
Professional services	1.73%	.	.	.	.	.	2.06%	1.92%
Other services	3.75%	.	.	.	.	.	5.53%	4.11%
Ownership								
For profit, incorporated	0.75%	.	.	.	.	.	1.83%	1.19%
For profit, unincorporated	3.47%	.	.	.	.	.	4.12%	4.95%
Nonprofit	3.11%	.	.	.	.	.	6.52%	3.22%
Unknown	9.03% *	.	.	.	.	.	.	9.03% *
Age of firm								
Less than 5 years	6.31%	.	.	.	.	.	6.39%	9.14% *
5-9 years	4.26%	.	.	.	.	.	5.00%	7.10% *
10-19 years	2.23%	.	.	.	.	.	2.42%	6.46%
20 or more years	1.15%	.	.	.	.	.	1.64%	1.48%
Unknown	1.64%	.	.	.	.	.	.	1.64%
Multi/single status								
2 or more locations	1.29%	.	.	.	.	.	7.32% *	1.32%
1 location only	1.37%	.	.	.	.	.	1.34%	3.88%
Percent full-time employees								
Less than 25%	2.47%	.	.	.	.	.	5.78% *	3.85%
25-49 %	3.09%	.	.	.	.	.	9.00%	6.29%
50-74 %	3.44%	.	.	.	.	.	4.43%	6.52%
75% or more	0.77%	.	.	.	.	.	2.14%	0.87%
Union presence								
No union employees	0.93%	.	.	.	.	.	1.62%	1.17%
Has union employees	1.56%	.	.	.	.	.	5.95%	1.34%
Unknown	4.22%	.	.	.	.	.	6.31% *	4.64%
Percent low wage employees								
50% or more low wage	2.79%	.	.	.	.	.	3.54%	5.93%
Less than 50% low wage	0.82%	.	.	.	.	.	1.29%	1.09%
Unknown	1.70%	.	.	.	.	.	6.12% *	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	29.6%	28.1%	28.8%	32.2%	39.0%	28.5%	36.6%
Industry group **								
Agric., fish., forest.	38.9%	39.6%	30.3%	36.6%	48.6%	36.2%	32.5%	43.1%
Mining and manufacturing	40.3%	33.6%	28.9%	31.8%	39.1%	43.8%	29.8%	41.7%
Construction	35.0%	33.2%	34.6%	36.0%	35.9%	34.1%	33.7%	36.6%
Utilities and transp.	40.8%	31.8%	31.8%	33.1%	45.2%	42.0%	32.4%	41.9%
Wholesale trade	37.0%	33.5%	25.7%	33.0%	32.9%	45.9%	29.1%	39.9%
Fin. svs. and real estate	38.4%	29.0%	20.6%	26.4%	31.7%	42.5%	26.3%	40.1%
Retail trade	30.5%	25.6%	27.8%	28.5%	27.1%	33.4%	27.0%	31.7%
Professional services	32.4%	26.3%	26.6%	26.3%	29.7%	36.0%	26.6%	33.8%
Other services	29.0%	30.6%	29.3%	20.3%	24.4%	33.1%	26.9%	29.5%
Ownership								
For profit, incorporated	36.0%	29.7%	28.4%	30.0%	33.5%	40.0%	28.9%	37.8%
For profit, unincorporated	29.6%	26.5%	28.9%	23.9%	31.2%	34.0%	25.8%	31.8%
Nonprofit	31.4%	34.9%	25.6%	24.8%	28.6%	35.3%	28.3%	31.9%
Unknown	37.1%	32.4% *	.	44.5%	30.8%	37.5%	39.4% *	37.1%
Age of firm								
Less than 5 years	31.0%	30.8%	35.2%	25.4%	34.2%	30.3%	30.5%	31.5%
5-9 years	28.4%	28.3%	27.9%	28.0%	28.3%	28.9%	28.1%	28.5%
10-19 years	29.0%	28.6%	27.4%	27.8%	28.4%	34.1%	28.1%	29.7%
20 or more years	34.7%	30.4%	27.7%	29.5%	33.1%	38.6%	28.5%	36.1%
Unknown	40.4%	.	.	36.1%	36.5%	40.6%	24.2%	40.4%
Multi/single status								
2 or more locations	37.4%	30.0%	24.9%	29.5%	32.9%	39.1%	27.5%	37.7%
1 location only	29.6%	29.6%	28.4%	28.5%	31.0%	35.5%	28.6%	31.0%
Percent full-time employees								
Less than 25%	28.2%	49.1%	32.4%	20.7%	21.0%	28.2%	36.6%	26.0%
25-49 %	28.9%	34.3%	27.9%	19.7%	28.3%	30.7%	26.3%	29.5%
50-74 %	30.7%	29.3%	26.2%	29.5%	26.3%	33.9%	27.6%	31.7%
75% or more	35.9%	29.0%	28.3%	29.2%	33.3%	40.1%	28.6%	37.6%
Union presence								
No union employees	32.9%	28.6%	26.9%	26.2%	31.1%	38.0%	27.1%	34.8%
Has union employees	42.6%	54.3%	48.2%	48.5%	39.4%	42.3%	49.6%	42.1%
Unknown	36.0%	21.7%	36.4%	23.7% *	28.7%	37.1%	23.9%	36.4%
Percent low wage employees								
50% or more low wage	23.3%	29.1%	21.7%	19.3%	21.3%	27.0%	23.0%	23.4%
Less than 50% low wage	34.1%	29.6%	28.8%	30.8%	34.4%	38.7%	29.3%	36.2%
Unknown	39.6%	30.9%	35.7%	25.0%	33.9%	40.2%	31.2%	39.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.4(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.77%	0.69%	0.68%	0.74%	0.59%	0.68%	0.50%
Industry group **								
Agric., fish., forest.	2.89%	3.59%	7.53%	6.15%	8.00%	6.11%	3.86%	5.18%
Mining and manufacturing	0.84%	3.85%	2.41%	1.39%	1.51%	1.56%	1.54%	1.04%
Construction	1.62%	2.74%	2.89%	2.94%	3.68%	4.14%	1.97%	2.71%
Utilities and transp.	1.13%	4.28%	5.44%	3.47%	3.36%	1.47%	3.78%	1.42%
Wholesale trade	1.58%	2.63%	2.69%	2.40%	3.35%	2.06%	1.82%	2.20%
Fin. svs. and real estate	1.20%	2.94%	3.00%	1.71%	2.93%	1.43%	1.63%	1.35%
Retail trade	0.74%	2.00%	1.18%	1.66%	1.87%	1.66%	1.38%	0.95%
Professional services	0.70%	1.25%	1.10%	1.36%	1.44%	0.93%	0.73%	0.78%
Other services	0.91%	1.75%	1.95%	1.29%	1.23%	1.30%	1.00%	1.04%
Ownership								
For profit, incorporated	0.56%	1.11%	0.85%	0.78%	0.93%	0.97%	0.76%	0.79%
For profit, unincorporated	1.22%	0.98%	2.24%	2.79%	2.86%	2.23%	1.24%	1.76%
Nonprofit	1.09%	3.95%	2.32%	2.20%	1.68%	1.76%	2.40%	1.31%
Unknown	1.63%	11.51% *	.	12.88%	3.95%	1.85%	12.76% *	1.59%
Age of firm								
Less than 5 years	1.04%	2.64%	3.16%	2.26%	3.73%	4.87%	1.27%	2.44%
5-9 years	1.08%	1.63%	2.38%	0.96%	1.89%	3.59%	1.56%	1.74%
10-19 years	0.53%	1.61%	1.28%	1.47%	1.88%	1.63%	0.52%	1.07%
20 or more years	0.52%	1.43%	1.01%	0.76%	1.01%	0.79%	0.90%	0.74%
Unknown	0.66%	.	.	7.97%	3.63%	0.73%	5.56%	0.66%
Multi/single status								
2 or more locations	0.53%	3.20%	2.43%	1.39%	0.97%	0.61%	1.65%	0.57%
1 location only	0.36%	0.82%	0.81%	0.65%	0.69%	2.11%	0.68%	0.60%
Percent full-time employees								
Less than 25%	1.84%	5.44%	5.67%	3.95%	1.74%	2.21%	3.45%	1.81%
25-49 %	1.11%	2.65%	2.48%	2.64%	2.65%	1.72%	1.69%	1.24%
50-74 %	1.07%	1.56%	2.71%	3.88%	1.40%	1.75%	1.54%	1.12%
75% or more	0.36%	0.84%	0.89%	0.45%	0.84%	0.72%	0.77%	0.56%
Union presence								
No union employees	0.17%	0.59%	0.59%	0.60%	0.77%	0.49%	0.46%	0.35%
Has union employees	1.09%	7.19%	6.26%	3.75%	2.07%	1.56%	4.24%	1.22%
Unknown	1.49%	4.66%	9.85%	8.51% *	4.80%	1.58%	4.76%	1.57%
Percent low wage employees								
50% or more low wage	0.75%	1.70%	1.39%	1.74%	1.25%	1.24%	1.02%	0.96%
Less than 50% low wage	0.57%	0.78%	0.87%	0.68%	0.99%	1.41%	0.73%	0.93%
Unknown	0.59%	4.13%	7.96%	3.88%	2.97%	0.66%	3.03%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.D.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.8%	57.4%	37.9%	21.0%	13.3%	7.9%	41.4%	9.7%
Industry group **								
Agric., fish., forest.	30.7%	77.9%	37.6% *	7.0% *	36.7% *	3.8% *	62.2%	15.1% *
Mining and manufacturing	15.8%	51.1%	46.3%	14.9%	17.5%	12.8%	35.6%	13.9%
Construction	39.0%	60.5%	37.0%	41.0%	33.3%	10.1% *	46.4%	30.0%
Utilities and transp.	14.9%	37.9%	47.1%	15.7% *	26.2% *	9.6% *	35.2%	12.8%
Wholesale trade	17.1%	59.6%	48.8%	30.2%	9.2% *	4.9% *	50.6%	8.3%
Fin. svs. and real estate	7.9%	59.9%	30.6%	13.6%	8.0% *	4.4%	39.9%	5.1%
Retail trade	9.9%	54.7%	29.8%	8.0% *	5.1% *	3.1% *	32.1%	3.8%
Professional services	14.0%	55.5%	35.0%	17.6%	7.5%	9.4%	40.4%	9.1%
Other services	15.0%	58.0%	36.9%	26.2%	12.6%	5.3% *	43.4%	8.2%
Ownership								
For profit, incorporated	15.0%	57.9%	38.2%	22.6%	13.7%	8.1%	41.4%	10.0%
For profit, unincorporated	22.0%	52.8%	30.6%	14.2%	10.9% *	13.9% *	42.2%	12.3%
Nonprofit	13.8%	62.6%	41.5%	15.7%	13.6%	6.5% *	42.1%	9.2%
Unknown	6.4%	9.9% *	.	3.2% *	1.6% *	6.7% *	2.3% *	6.5% *
Age of firm								
Less than 5 years	33.7%	61.2%	35.9%	31.5%	16.6% *	.	48.1%	16.2%
5-9 years	29.6%	49.3%	45.0%	23.2%	14.3% *	21.4% *	44.7%	17.4%
10-19 years	22.5%	60.4%	30.9%	18.9%	12.6% *	3.0% *	38.9%	10.1%
20 or more years	16.0%	57.8%	40.0%	20.8%	13.3%	9.7%	40.7%	11.5%
Unknown	6.1%	.	.	3.1% *	12.2% *	5.9%	.	6.1%
Multi/single status								
2 or more locations	8.5%	33.8%	34.5%	16.5%	10.5%	7.5%	21.9%	8.2%
1 location only	32.6%	58.0%	38.1%	22.6%	18.9%	23.7%	43.3%	19.2%
Percent full-time employees								
Less than 25%	19.2%	68.9%	60.4%	30.8% *	15.9% *	0.1% *	58.0%	4.3% *
25-49 %	12.3%	64.7%	45.6%	14.0% *	13.6% *	2.2% *	50.7%	5.3%
50-74 %	15.1%	67.5%	37.0%	16.1%	10.8%	5.0% *	44.3%	7.6% *
75% or more	14.8%	54.9%	37.3%	21.7%	13.5%	8.5%	40.2%	10.2%
Union presence								
No union employees	12.9%	56.1%	35.2%	17.0%	8.8%	4.2%	39.4%	6.2%
Has union employees	23.2%	73.7%	66.0%	38.0%	34.8%	16.8%	56.6%	20.4%
Unknown	6.3%	56.7%	36.9% *	10.9% *	4.0% *	5.6%	38.6%	5.6%
Percent low wage employees								
50% or more low wage	17.4%	62.3%	38.1%	17.7%	9.5%	2.1% *	47.2%	6.5%
Less than 50% low wage	19.6%	56.4%	38.0%	21.6%	14.3%	9.6%	40.6%	12.4%
Unknown	7.9%	63.0%	34.5% *	16.5% *	9.0% *	7.3%	43.6%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.D.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	2.06%	2.51%	1.75%	1.50%	0.86%	1.56%	0.55%
Industry group **								
Agric., fish., forest.	6.56%	5.22%	15.35% *	5.38% *	13.41% *	9.77% *	6.91%	5.98% *
Mining and manufacturing	1.70%	7.97%	6.53%	1.47%	3.54%	2.25%	3.58%	1.97%
Construction	3.36%	4.94%	4.48%	6.68%	6.11%	6.02% *	2.99%	4.13%
Utilities and transp.	2.84%	9.93%	11.62%	7.96% *	8.20% *	3.66% *	7.36%	3.26%
Wholesale trade	2.40%	3.72%	7.62%	5.94%	3.75% *	2.57% *	2.43%	2.36%
Fin. svs. and real estate	1.04%	3.97%	7.22%	3.86%	2.66% *	0.91%	4.02%	0.98%
Retail trade	0.66%	5.83%	3.53%	2.68% *	2.41% *	0.98% *	2.82%	0.67%
Professional services	1.31%	2.61%	4.78%	2.93%	1.70%	2.09%	3.06%	1.41%
Other services	1.59%	3.23%	5.33%	2.41%	2.28%	2.14% *	1.86%	1.83%
Ownership								
For profit, incorporated	0.67%	1.86%	2.33%	2.11%	2.04%	1.01%	1.44%	0.76%
For profit, unincorporated	2.05%	5.93%	4.03%	3.69%	4.25% *	7.90% *	4.35%	3.61%
Nonprofit	1.50%	4.95%	6.33%	3.20%	2.21%	2.78% *	3.61%	1.92%
Unknown	1.76%	10.81% *	.	10.25% *	1.59% *	2.22% *	11.48% *	1.99% *
Age of firm								
Less than 5 years	2.47%	4.23%	7.54%	7.19%	5.31% *	.	3.85%	4.17%
5-9 years	2.31%	2.02%	5.90%	5.54%	4.96% *	7.65% *	2.50%	4.46%
10-19 years	0.98%	2.47%	4.74%	4.26%	4.31% *	1.48% *	3.08%	1.55%
20 or more years	0.56%	2.98%	2.78%	2.25%	1.48%	1.15%	2.23%	0.78%
Unknown	1.07%	.	.	4.10% *	5.67% *	1.03%	.	1.07%
Multi/single status								
2 or more locations	0.65%	8.72%	8.51%	3.52%	2.08%	0.81%	5.77%	0.64%
1 location only	0.94%	2.10%	2.46%	2.36%	1.91%	5.76%	1.36%	1.18%
Percent full-time employees								
Less than 25%	2.58%	9.05%	10.20%	10.60% *	7.53% *	0.08% *	6.13%	1.30% *
25-49 %	1.51%	5.84%	7.56%	4.40% *	5.66% *	1.31% *	4.07%	1.12%
50-74 %	2.21%	4.51%	4.99%	3.95%	2.71%	2.90% *	4.17%	2.74% *
75% or more	0.60%	2.08%	2.83%	1.69%	1.72%	0.90%	1.67%	0.72%
Union presence								
No union employees	0.47%	1.56%	2.69%	0.85%	1.45%	0.60%	1.55%	0.47%
Has union employees	1.72%	10.44%	7.13%	6.95%	4.32%	2.14%	6.76%	1.60%
Unknown	1.11%	12.38%	12.45% *	9.93% *	2.64% *	1.39%	8.69%	1.17%
Percent low wage employees								
50% or more low wage	1.65%	4.90%	4.76%	3.19%	2.69%	0.81% *	3.16%	1.37%
Less than 50% low wage	0.67%	1.89%	2.56%	1.76%	1.75%	1.12%	1.49%	0.75%
Unknown	1.00%	10.73%	11.03% *	9.06% *	3.75% *	1.01%	5.79%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.E.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,043	6,389	6,201	6,100	6,156	5,950	6,307	5,991
Industry group **								
Agric., fish., forest.	5,421	7,122	5,521	4,797	5,519	5,070	6,243	5,022
Mining and manufacturing	5,924	5,515	5,935	5,799	6,357	5,822	5,909	5,926
Construction	5,964	5,785	6,038	6,139	5,756	5,961	6,114	5,790
Utilities and transp.	6,286	6,964	7,825	6,950	6,763	6,065	7,069	6,218
Wholesale trade	5,787	6,299	5,890	6,074	5,124	6,077	6,101	5,680
Fin. svs. and real estate	6,120	7,305	5,783	6,794	6,099	5,996	6,628	6,054
Retail trade	5,720	5,496	5,854	5,832	6,088	5,578	5,747	5,714
Professional services	6,279	6,397	6,642	6,178	6,496	6,188	6,564	6,228
Other services	6,024	7,068	6,836	6,047	6,087	5,816	6,742	5,878
Ownership								
For profit, incorporated	5,957	6,301	6,103	6,000	6,013	5,886	6,203	5,905
For profit, unincorporated	6,020	6,212	6,250	6,174	5,884	5,883	6,214	5,927
Nonprofit	6,529	7,375	7,070	6,638	6,689	6,333	7,233	6,432
Unknown	6,025	.	.	5,928 *	6,887	5,956	5,928 *	6,026
Age of firm								
Less than 5 years	5,838	5,941	5,693	5,689	6,448	5,228	5,717	5,953
5-9 years	5,538	5,740	5,341	5,616	5,105	5,836	5,655	5,457
10-19 years	6,036	6,556	6,151	6,034	5,891	5,820	6,402	5,797
20 or more years	6,153	6,686	6,491	6,226	6,270	5,999	6,519	6,080
Unknown	5,955	5,448 *	.	6,214	6,947	5,925	5,443	5,956
Multi/single status								
2 or more locations	6,036	6,697	6,250	6,390	6,343	5,947	6,586	6,021
1 location only	6,063	6,380	6,197	5,993	5,777	6,041	6,271	5,811
Percent full-time employees								
Less than 25%	5,697	6,488	6,836	6,207	6,244	5,376	6,685	5,524
25-49 %	6,122	7,245	7,061	6,118	6,418	5,841	6,953	5,985
50-74 %	6,269	6,396	6,331	6,503	6,411	6,154	6,521	6,211
75% or more	6,023	6,356	6,158	6,060	6,120	5,943	6,260	5,977
Union presence								
No union employees	6,007	6,390	6,141	5,995	6,020	5,932	6,245	5,944
Has union employees	6,257	6,509	6,801	7,063	6,933	6,058	7,163	6,202
Unknown	5,822	6,070	7,470	5,422	5,961	5,800	6,084	5,812
Percent low wage employees								
50% or more low wage	5,640	6,244	6,075	5,711	5,560	5,424	6,198	5,465
Less than 50% low wage	6,154	6,394	6,193	6,165	6,260	6,019	6,314	6,098
Unknown	5,961	6,981	6,973	5,607	6,265	5,943	6,545	5,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.1(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.02	109.60	100.27	64.14	110.43	58.69	58.94	48.14
Industry group **								
Agric., fish., forest.	316.19	955.30	888.04	723.77	399.45	1,017.00	220.32	413.77
Mining and manufacturing	70.43	300.12	241.76	142.49	176.90	70.71	101.96	72.43
Construction	146.85	312.02	279.69	243.07	208.57	423.63	99.77	193.20
Utilities and transp.	178.55	530.37	936.32	301.62	364.23	209.54	337.84	196.47
Wholesale trade	143.71	380.66	162.47	285.67	197.07	185.31	154.89	183.76
Fin. svs. and real estate	105.44	232.42	395.59	251.48	295.31	93.09	222.63	102.46
Retail trade	91.86	437.65	267.49	138.53	297.40	109.01	161.32	112.05
Professional services	99.90	181.11	243.91	142.35	171.10	137.34	146.47	107.99
Other services	82.96	246.70	403.08	190.58	230.16	84.79	152.94	116.48
Ownership								
For profit, incorporated	42.48	146.43	149.23	67.19	119.08	63.65	71.75	49.68
For profit, unincorporated	165.49	202.51	382.09	253.45	330.21	344.46	128.55	224.33
Nonprofit	58.14	384.28	378.13	208.41	182.33	103.28	203.99	61.66
Unknown	162.37	.	.	1,791.98 *	414.44	176.77	1,791.98 *	162.79
Age of firm								
Less than 5 years	149.94	382.76	289.02	374.19	975.90	629.54	225.82	486.21
5-9 years	144.03	206.16	257.05	186.28	347.64	338.94	132.71	244.21
10-19 years	90.81	175.59	163.26	154.52	142.50	335.72	110.67	131.13
20 or more years	38.18	169.62	108.98	70.30	111.68	68.61	66.84	48.83
Unknown	78.65	1,722.81 *	.	1,329.43	372.90	88.75	1,413.78	78.82
Multi/single status								
2 or more locations	51.27	954.76	415.05	128.28	136.16	60.50	222.47	51.21
1 location only	39.56	112.52	120.94	95.47	109.19	335.68	62.73	74.57
Percent full-time employees								
Less than 25%	143.63	490.51	1,516.34	636.82	701.09	123.93	405.16	170.42
25-49 %	78.93	747.37	835.03	226.49	236.23	152.27	512.78	115.79
50-74 %	110.89	420.36	261.24	173.05	141.24	166.46	202.16	118.33
75% or more	41.38	110.61	109.09	57.97	114.96	57.15	57.58	47.64
Union presence								
No union employees	61.69	118.56	94.56	78.62	103.39	91.01	56.37	77.18
Has union employees	100.35	411.19	968.81	279.10	252.32	133.71	213.08	113.30
Unknown	100.30	794.71	1,510.03	418.21	416.97	105.28	490.42	107.99
Percent low wage employees								
50% or more low wage	80.47	365.73	348.12	205.47	240.61	162.72	169.92	120.89
Less than 50% low wage	46.48	110.25	116.63	75.37	134.40	79.70	70.55	64.01
Unknown	77.60	854.79	947.08	370.40	362.66	82.71	356.12	77.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.E.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,220	1,159	1,454	1,633	1,546	1,022	1,406	1,184
Industry group **								
Agric., fish., forest.	970	1,455	992 *	791 *	1,012	867	1,182	867
Mining and manufacturing	954	1,123	1,130	1,334	1,279	768	1,239	921
Construction	1,481	1,215	1,508	1,492	1,718	1,413	1,391	1,586
Utilities and transp.	935	877	738 *	1,505	1,176	837	1,151	916
Wholesale trade	1,210	1,476	1,439	1,665	1,351	809	1,643	1,063
Fin. svs. and real estate	1,315	1,338	1,485	2,036	1,826	1,134	1,580	1,281
Retail trade	1,449	1,070	1,750	2,053	1,988	1,129	1,582	1,417
Professional services	1,245	1,011	1,595	1,754	1,568	1,072	1,341	1,228
Other services	1,413	1,151	1,360	1,585	1,671	1,325	1,330	1,429
Ownership								
For profit, incorporated	1,200	1,119	1,469	1,648	1,592	977	1,412	1,156
For profit, unincorporated	1,461	1,327	1,737	1,748	1,694	1,100	1,487	1,449
Nonprofit	1,261	1,129	1,084	1,524	1,317	1,200	1,305	1,255
Unknown	1,156	.	.	617 *	1,589	1,128	617 *	1,163
Age of firm								
Less than 5 years	1,336	1,263	1,582	1,567	1,405	796	1,464	1,215
5-9 years	1,259	953	1,500	1,801	1,160	1,061	1,309	1,224
10-19 years	1,657	1,267	1,521	1,821	1,824	1,539	1,483	1,770
20 or more years	1,245	1,166	1,398	1,557	1,528	1,029	1,387	1,217
Unknown	995	.	.	959 *	1,454	982	1,192 *	995
Multi/single status								
2 or more locations	1,131	1,119 *	1,594	1,536	1,545	1,016	1,422	1,123
1 location only	1,468	1,160	1,442	1,669	1,548	1,219	1,403	1,546
Percent full-time employees								
Less than 25%	1,128	1,568 *	1,071 *	1,722	1,300	976	1,714	1,026
25-49 %	1,366	1,894 *	1,475	1,901	1,363	1,231	1,591	1,329
50-74 %	1,382	1,170	1,279	1,568	1,834	1,239	1,325	1,395
75% or more	1,201	1,126	1,471	1,631	1,527	995	1,405	1,161
Union presence								
No union employees	1,379	1,175	1,554	1,764	1,641	1,166	1,487	1,350
Has union employees	861	889 *	236 *	701	1,134	839	575	879
Unknown	706	829 *	407 *	445 *	1,014	691	503 *	714
Percent low wage employees								
50% or more low wage	1,497	1,080	1,293	1,697	1,820	1,194	1,353	1,542
Less than 50% low wage	1,376	1,172	1,478	1,649	1,530	1,169	1,423	1,360
Unknown	934	1,118 *	1,199 *	883 *	1,206	920	1,022	933

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.E.2(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.33	57.31	59.02	44.64	44.20	31.22	24.09	24.66
Industry group **								
Agric., fish., forest.	162.77	432.84	513.72 *	327.68 *	297.96	249.48	312.40	191.82
Mining and manufacturing	36.76	319.58	104.49	103.00	119.75	53.90	84.99	42.47
Construction	58.76	195.17	186.97	120.60	371.47	183.04	104.35	160.05
Utilities and transp.	63.81	228.32	922.15 *	288.83	170.13	95.63	245.41	65.98
Wholesale trade	89.80	261.10	226.56	269.46	228.97	70.73	159.95	126.75
Fin. svs. and real estate	55.86	194.73	211.04	151.80	126.69	52.97	119.36	64.85
Retail trade	57.37	264.29	260.05	102.30	150.98	56.07	170.11	55.55
Professional services	44.38	85.93	134.01	94.55	151.28	70.27	88.29	54.59
Other services	84.51	275.82	201.71	129.28	134.04	113.27	110.10	100.54
Ownership								
For profit, incorporated	23.72	53.06	68.67	57.37	46.44	31.00	36.13	29.80
For profit, unincorporated	89.11	174.57	243.75	158.23	226.98	168.11	130.98	110.03
Nonprofit	60.23	263.61	178.29	115.60	115.57	91.57	132.91	61.24
Unknown	92.32	.	.	263.15 *	338.05	87.62	263.15 *	90.33
Age of firm								
Less than 5 years	135.53	335.76	251.82	280.75	297.51	173.58	160.98	172.67
5-9 years	41.45	114.08	324.37	118.71	111.11	202.41	101.41	89.95
10-19 years	72.43	144.86	94.02	133.52	122.89	206.86	111.00	95.61
20 or more years	29.84	105.34	63.33	35.63	80.67	40.43	40.99	36.02
Unknown	51.15	.	.	412.02 *	278.73	53.05	450.06 *	51.33
Multi/single status								
2 or more locations	26.69	447.20 *	200.00	87.71	45.34	32.88	132.11	26.72
1 location only	37.31	66.54	54.65	50.24	89.19	353.99	25.43	75.48
Percent full-time employees								
Less than 25%	167.39	507.20 *	364.31 *	316.88	274.35	161.89	305.25	149.85
25-49 %	103.03	803.76 *	244.86	300.05	314.65	104.62	347.32	91.99
50-74 %	54.14	170.17	200.96	147.56	57.20	78.50	140.94	65.15
75% or more	20.40	65.19	57.55	45.34	49.65	33.05	28.64	24.78
Union presence								
No union employees	19.68	49.97	67.21	46.86	54.83	34.62	30.93	22.66
Has union employees	45.21	710.34 *	324.22 *	83.45	156.40	47.14	117.11	47.87
Unknown	69.55	535.03 *	176.54 *	389.88 *	276.90	75.31	191.32 *	70.59
Percent low wage employees								
50% or more low wage	46.18	202.43	174.54	132.79	92.66	92.17	107.75	68.81
Less than 50% low wage	33.97	72.26	59.20	35.16	54.43	43.37	27.32	47.46
Unknown	48.73	690.87 *	503.65 *	358.69 *	116.73	51.38	290.49	49.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.E.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.2%	18.1%	23.4%	26.8%	25.1%	17.2%	22.3%	19.8%
Industry group **								
Agric., fish., forest.	17.9%	20.4% *	18.0% *	16.5% *	18.3%	17.1%	18.9%	17.3%
Mining and manufacturing	16.1%	20.4%	19.0%	23.0%	20.1%	13.2%	21.0%	15.5%
Construction	24.8%	21.0%	25.0%	24.3%	29.9%	23.7%	22.7%	27.4%
Utilities and transp.	14.9%	12.6%	9.4% *	21.7%	17.4%	13.8%	16.3%	14.7%
Wholesale trade	20.9%	23.4%	24.4%	27.4%	26.4%	13.3%	26.9%	18.7%
Fin. svs. and real estate	21.5%	18.3%	25.7%	30.0%	29.9%	18.9%	23.8%	21.2%
Retail trade	25.3%	19.5%	29.9%	35.2%	32.7%	20.2%	27.5%	24.8%
Professional services	19.8%	15.8%	24.0%	28.4%	24.1%	17.3%	20.4%	19.7%
Other services	23.5%	16.3%	19.9%	26.2%	27.5%	22.8%	19.7%	24.3%
Ownership								
For profit, incorporated	20.2%	17.8%	24.1%	27.5%	26.5%	16.6%	22.8%	19.6%
For profit, unincorporated	24.3%	21.4%	27.8%	28.3%	28.8%	18.7%	23.9%	24.4%
Nonprofit	19.3%	15.3%	15.3%	23.0%	19.7%	19.0%	18.0%	19.5%
Unknown	19.2%	.	.	10.4% *	23.1%	18.9%	10.4% *	19.3%
Age of firm								
Less than 5 years	22.9%	21.3%	27.8%	27.5%	21.8%	15.2%	25.6%	20.4%
5-9 years	22.7%	16.6%	28.1%	32.1%	22.7%	18.2%	23.2%	22.4%
10-19 years	27.4%	19.3%	24.7%	30.2%	31.0%	26.5%	23.2%	30.5%
20 or more years	20.2%	17.4%	21.5%	25.0%	24.4%	17.1%	21.3%	20.0%
Unknown	16.7%	.	.	15.4% *	20.9%	16.6%	21.9% *	16.7%
Multi/single status								
2 or more locations	18.7%	16.7%	25.5%	24.0%	24.4%	17.1%	21.6%	18.7%
1 location only	24.2%	18.2%	23.3%	27.8%	26.8%	20.2%	22.4%	26.6%
Percent full-time employees								
Less than 25%	19.8%	24.2% *	15.7% *	27.7%	20.8%	18.2%	25.6%	18.6%
25-49 %	22.3%	26.1% *	20.9%	31.1%	21.2%	21.1%	22.9%	22.2%
50-74 %	22.0%	18.3%	20.2%	24.1%	28.6%	20.1%	20.3%	22.5%
75% or more	19.9%	17.7%	23.9%	26.9%	25.0%	16.7%	22.4%	19.4%
Union presence								
No union employees	23.0%	18.4%	25.3%	29.4%	27.3%	19.7%	23.8%	22.7%
Has union employees	13.8%	13.7% *	3.5% *	9.9%	16.4%	13.8%	8.0%	14.2%
Unknown	12.1%	13.7% *	5.5% *	8.2% *	17.0% *	11.9%	8.3% *	12.3%
Percent low wage employees								
50% or more low wage	26.5%	17.3%	21.3%	29.7%	32.7%	22.0%	21.8%	28.2%
Less than 50% low wage	22.4%	18.3%	23.9%	26.8%	24.4%	19.4%	22.5%	22.3%
Unknown	15.7%	16.0% *	17.2% *	15.8%	19.3%	15.5%	15.6% *	15.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.E.3(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.97%	0.88%	0.67%	0.75%	0.59%	0.37%	0.45%
Industry group **								
Agric., fish., forest.	2.25%	6.16% *	8.84% *	6.47% *	5.25%	4.86%	5.33%	3.16%
Mining and manufacturing	0.55%	5.28%	2.17%	2.12%	1.84%	0.93%	1.49%	0.65%
Construction	0.84%	3.01%	3.48%	2.27%	5.19%	3.73%	1.59%	2.48%
Utilities and transp.	0.89%	3.14%	10.80% *	4.16%	3.18%	1.43%	3.33%	0.89%
Wholesale trade	1.82%	3.80%	3.49%	4.40%	4.41%	1.27%	2.22%	2.82%
Fin. svs. and real estate	0.95%	2.54%	4.38%	2.68%	2.90%	0.94%	2.16%	1.12%
Retail trade	1.13%	3.53%	3.63%	2.43%	3.23%	1.33%	2.36%	1.24%
Professional services	0.87%	1.59%	1.85%	1.98%	2.29%	1.39%	1.32%	1.11%
Other services	1.39%	3.94%	3.12%	1.84%	2.33%	1.99%	1.74%	1.71%
Ownership								
For profit, incorporated	0.41%	0.88%	1.01%	0.79%	0.93%	0.57%	0.48%	0.51%
For profit, unincorporated	1.49%	3.26%	3.71%	3.02%	3.35%	2.62%	2.17%	1.65%
Nonprofit	0.85%	4.10%	2.74%	1.50%	1.69%	1.36%	2.02%	0.89%
Unknown	1.52%	.	.	7.67% *	6.92%	1.48%	7.67% *	1.48%
Age of firm								
Less than 5 years	2.11%	5.36%	6.25%	4.74%	5.05%	3.04%	2.95%	2.57%
5-9 years	1.11%	1.77%	5.74%	2.08%	2.45%	2.93%	1.69%	2.03%
10-19 years	1.34%	2.30%	1.21%	2.27%	2.44%	3.48%	1.59%	1.86%
20 or more years	0.43%	1.82%	0.96%	0.64%	1.47%	0.65%	0.56%	0.53%
Unknown	0.97%	.	.	6.20% *	5.34%	1.02%	7.37% *	0.98%
Multi/single status								
2 or more locations	0.48%	4.78%	3.49%	1.58%	0.97%	0.61%	1.50%	0.49%
1 location only	0.52%	1.06%	0.87%	0.69%	1.30%	5.67%	0.34%	1.11%
Percent full-time employees								
Less than 25%	2.98%	10.47% *	5.82% *	6.39%	5.26%	3.15%	4.55%	2.87%
25-49 %	1.80%	7.93% *	4.91%	4.39%	5.80%	2.19%	4.41%	1.80%
50-74 %	0.90%	2.96%	3.40%	2.12%	0.74%	1.21%	2.33%	1.02%
75% or more	0.38%	1.01%	1.00%	0.68%	0.95%	0.61%	0.40%	0.45%
Union presence								
No union employees	0.46%	0.77%	1.09%	0.75%	1.10%	0.79%	0.46%	0.56%
Has union employees	0.80%	9.89% *	6.18% *	1.23%	1.78%	0.97%	1.74%	0.88%
Unknown	1.19%	7.00% *	3.24% *	8.86% *	6.14% *	1.34%	3.04% *	1.25%
Percent low wage employees								
50% or more low wage	0.89%	3.40%	2.68%	1.51%	1.96%	1.89%	1.60%	1.44%
Less than 50% low wage	0.51%	1.14%	0.89%	0.58%	0.86%	0.73%	0.45%	0.75%
Unknown	0.94%	9.64% *	7.06% *	4.31%	1.69%	0.99%	6.08% *	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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.

Table I.E.4(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	13.6%	14.3%	15.5%	16.5%	18.8%	14.5%	17.9%
Industry group **								
Agric., fish., forest.	17.2%	11.2%	17.4%	15.4%	14.1%	24.0%	14.2%	19.2%
Mining and manufacturing	19.6%	15.5%	16.1%	16.7%	17.6%	21.5%	17.2%	20.0%
Construction	17.2%	14.8%	16.8%	16.5%	18.6%	21.8%	16.2%	18.6%
Utilities and transp.	19.3%	14.4%	9.5%	18.7%	14.2%	21.4%	13.1%	20.1%
Wholesale trade	16.9%	12.8%	18.2%	15.6%	18.1%	17.2%	16.1%	17.2%
Fin. svs. and real estate	17.0%	15.3%	16.5%	18.2%	16.9%	17.1%	16.3%	17.1%
Retail trade	15.8%	11.1%	13.1%	15.0%	17.6%	16.7%	12.7%	16.8%
Professional services	17.0%	13.4%	13.2%	14.3%	16.0%	18.7%	13.6%	17.7%
Other services	15.3%	13.6%	10.0%	13.0%	13.7%	17.6%	12.3%	16.1%
Ownership								
For profit, incorporated	17.4%	13.8%	14.8%	15.7%	16.8%	18.8%	14.9%	18.0%
For profit, unincorporated	15.1%	13.1%	12.2%	16.4%	14.4%	17.8%	13.1%	16.3%
Nonprofit	16.9%	13.4%	12.1%	13.6%	15.7%	19.5%	13.1%	17.6%
Unknown	18.5%	.	.	25.3% *	22.8%	18.2%	21.5% *	18.4%
Age of firm								
Less than 5 years	16.1%	12.6%	13.0%	17.8%	16.9%	24.4%	14.0%	18.7%
5-9 years	16.3%	14.8%	15.5%	15.2%	20.9%	15.6%	14.7%	17.6%
10-19 years	15.2%	12.8%	13.1%	14.6%	16.7%	17.7%	13.5%	16.5%
20 or more years	17.2%	13.8%	14.7%	15.7%	16.2%	18.9%	15.0%	17.7%
Unknown	18.7%	79.2% *	.	18.8% *	14.2%	18.9%	25.1%	18.7%
Multi/single status								
2 or more locations	18.3%	14.5%	16.2%	16.4%	16.9%	18.8%	17.5%	18.3%
1 location only	14.9%	13.6%	14.1%	15.2%	15.7%	18.0%	14.2%	15.8%
Percent full-time employees								
Less than 25%	14.2%	7.9%	12.8%	11.0%	12.1%	16.5%	9.9%	15.3%
25-49 %	13.6%	11.5%	12.2%	10.2%	14.3%	14.5%	11.3%	14.1%
50-74 %	15.3%	13.1%	10.7%	12.2%	13.7%	18.0%	12.5%	16.2%
75% or more	17.7%	13.9%	14.8%	16.2%	17.0%	19.1%	15.0%	18.3%
Union presence								
No union employees	17.0%	13.6%	14.1%	15.7%	16.3%	19.0%	14.4%	17.8%
Has union employees	18.3%	12.3%	18.2%	14.2%	17.1%	19.1%	15.8%	18.5%
Unknown	17.1%	18.6%	14.2% *	14.1%	16.7%	17.2%	18.7%	17.0%
Percent low wage employees								
50% or more low wage	13.7%	12.6%	10.9%	10.6%	15.2%	15.5%	12.0%	14.3%
Less than 50% low wage	17.3%	13.9%	14.9%	16.5%	17.0%	19.7%	15.0%	18.3%
Unknown	18.1%	10.2%	11.3%	13.2%	14.1%	18.5%	12.4%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.E.4(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.28%	0.65%	0.39%	0.41%	0.49%	0.28%	0.38%
Industry group **								
Agric., fish., forest.	1.59%	3.07%	4.96%	3.77%	3.74%	4.92%	1.92%	2.06%
Mining and manufacturing	0.79%	2.04%	1.51%	1.25%	1.13%	1.17%	0.90%	0.93%
Construction	0.63%	1.81%	2.17%	1.03%	1.89%	2.77%	0.88%	1.38%
Utilities and transp.	1.46%	2.48%	2.79%	3.11%	3.11%	1.81%	1.44%	1.78%
Wholesale trade	0.69%	1.62%	2.52%	2.33%	2.36%	1.06%	1.64%	0.95%
Fin. svs. and real estate	0.47%	1.99%	2.88%	1.41%	1.76%	0.63%	1.31%	0.57%
Retail trade	0.40%	1.15%	0.72%	0.83%	1.50%	0.95%	0.72%	0.48%
Professional services	0.68%	0.63%	0.64%	0.70%	0.83%	1.07%	0.34%	0.81%
Other services	0.32%	1.39%	1.02%	1.16%	0.89%	0.76%	0.49%	0.42%
Ownership								
For profit, incorporated	0.33%	0.58%	0.76%	0.52%	0.61%	0.52%	0.36%	0.45%
For profit, unincorporated	0.89%	1.02%	1.76%	1.83%	0.73%	1.61%	0.84%	1.12%
Nonprofit	0.70%	1.76%	2.05%	0.52%	0.90%	1.16%	0.60%	0.77%
Unknown	1.12%	.	.	10.98% *	2.21%	1.18%	10.61% *	1.09%
Age of firm								
Less than 5 years	1.00%	1.66%	2.18%	1.67%	2.58%	3.17%	1.35%	1.46%
5-9 years	1.17%	1.24%	1.26%	1.12%	2.21%	3.09%	0.58%	2.21%
10-19 years	0.51%	0.71%	1.51%	0.52%	1.00%	1.25%	0.52%	0.70%
20 or more years	0.41%	0.59%	0.94%	0.39%	0.67%	0.71%	0.66%	0.51%
Unknown	0.55%	25.13% *	.	5.67% *	1.29%	0.58%	7.02%	0.54%
Multi/single status								
2 or more locations	0.43%	2.90%	1.71%	1.09%	0.77%	0.49%	1.17%	0.45%
1 location only	0.25%	0.31%	0.64%	0.36%	0.56%	1.74%	0.24%	0.51%
Percent full-time employees								
Less than 25%	0.82%	1.74%	3.71%	1.41%	1.40%	1.28%	0.87%	1.03%
25-49 %	0.63%	2.28%	2.26%	1.39%	2.07%	1.17%	1.37%	0.69%
50-74 %	0.70%	0.96%	1.06%	1.21%	1.42%	1.39%	0.71%	0.83%
75% or more	0.36%	0.47%	0.71%	0.51%	0.47%	0.48%	0.36%	0.44%
Union presence								
No union employees	0.33%	0.33%	0.57%	0.55%	0.53%	0.51%	0.26%	0.45%
Has union employees	0.86%	3.56%	3.65%	1.82%	2.03%	1.23%	2.21%	0.88%
Unknown	1.11%	3.77%	5.54% *	4.17%	3.50%	1.20%	3.51%	1.23%
Percent low wage employees								
50% or more low wage	0.71%	1.40%	0.57%	0.84%	1.52%	1.09%	0.58%	0.94%
Less than 50% low wage	0.48%	0.44%	0.75%	0.48%	0.41%	1.08%	0.27%	0.66%
Unknown	0.44%	2.06%	2.64%	1.83%	1.82%	0.49%	1.55%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.E.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.7%	35.8%	32.6%	17.3%	8.5%	7.5%	29.6%	8.2%
Industry group **								
Agric., fish., forest.	19.5% *	38.8%	68.4%	17.7% *	15.3% *	6.0% *	42.1%	8.4% *
Mining and manufacturing	15.1%	33.9%	38.6%	17.8%	10.6% *	14.2%	29.6%	13.4%
Construction	27.0%	39.8%	33.0%	28.8%	24.9%	2.1% *	35.2%	17.5%
Utilities and transp.	11.9%	31.1% *	63.8%	17.9% *	12.6% *	8.8%	32.8%	10.0%
Wholesale trade	11.8%	42.9%	27.3%	17.3%	2.9% *	6.4% *	28.4%	6.1% *
Fin. svs. and real estate	5.5%	27.8%	40.0%	6.0%	2.6% *	2.7%	26.2%	2.8%
Retail trade	9.1%	50.7%	26.7%	11.2%	9.2% *	1.7% *	29.3%	4.2% *
Professional services	11.0%	33.0%	26.3%	15.0%	7.1%	8.1%	27.7%	8.0%
Other services	10.2%	31.4%	32.6%	21.4%	8.5% *	4.2% *	28.4%	6.5%
Ownership								
For profit, incorporated	12.0%	36.1%	32.4%	17.3%	8.3%	7.8%	29.4%	8.4%
For profit, unincorporated	15.4%	31.2%	19.5%	13.9%	5.1% *	15.0% *	26.6%	10.0% *
Nonprofit	11.3%	42.7%	45.7%	20.6%	10.5% *	5.3%	35.6%	8.0%
Unknown	5.9% *	.	.	.	8.7% *	5.8% *	.	6.0% *
Age of firm								
Less than 5 years	21.5%	30.7%	20.3% *	14.6% *	22.1% *	20.0% *	25.4%	17.8% *
5-9 years	20.2%	36.1%	30.3%	12.3%	6.5% *	21.5% *	31.5%	12.6% *
10-19 years	17.2%	37.5%	30.4%	15.5%	9.2% *	8.2% *	29.2%	9.3%
20 or more years	12.2%	36.0%	35.6%	18.7%	7.7%	7.9%	30.0%	8.7%
Unknown	6.3%	.	.	40.0% *	11.1% *	6.1%	.	6.3%
Multi/single status								
2 or more locations	7.2%	38.6% *	25.7%	14.0%	5.4%	7.0%	22.5%	6.8%
1 location only	24.3%	35.7%	33.2%	18.5%	14.7%	23.9%	30.5%	16.7%
Percent full-time employees								
Less than 25%	9.1%	34.8% *	64.6%	30.2% *	9.4% *	0.1% *	38.0%	4.1%
25-49 %	11.6%	35.4%	32.4%	20.2%	21.6% *	2.9% *	31.8%	8.2% *
50-74 %	9.1%	40.7%	33.5%	16.0% *	6.6% *	2.0% *	31.6%	3.9%
75% or more	12.0%	35.0%	32.2%	17.2%	8.1%	8.3%	29.2%	8.7%
Union presence								
No union employees	10.3%	35.0%	29.8%	14.2%	6.3%	4.7%	27.3%	5.8%
Has union employees	18.7%	54.3%	67.5%	40.4%	20.3% *	15.1%	55.9%	16.4%
Unknown	6.9%	38.3% *	55.6%	40.8% *	6.4% *	5.2%	46.0%	5.5%
Percent low wage employees								
50% or more low wage	11.0%	31.7%	36.2%	14.3%	7.7%	1.8% *	28.2%	5.7%
Less than 50% low wage	14.9%	36.6%	32.1%	17.2%	8.6%	9.4%	29.6%	9.8%
Unknown	7.2%	28.2%	38.5%	32.3%	8.7% *	6.7%	36.1%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.E.4.a(2002) 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, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	1.74%	2.44%	0.96%	1.53%	0.62%	1.16%	0.58%
Industry group **								
Agric., fish., forest.	9.71% *	10.27%	19.88%	11.12% *	12.43% *	9.84% *	10.28%	10.34% *
Mining and manufacturing	1.62%	6.17%	8.00%	4.15%	3.55% *	2.01%	4.05%	1.89%
Construction	2.05%	4.82%	6.58%	2.87%	6.43%	2.62% *	2.65%	3.26%
Utilities and transp.	2.00%	12.94% *	15.08%	5.41% *	5.83% *	2.09%	7.75%	2.57%
Wholesale trade	2.73%	7.95%	5.51%	4.79%	1.66% *	3.55% *	3.34%	3.03% *
Fin. svs. and real estate	0.81%	4.33%	8.17%	1.49%	2.09% *	0.80%	2.89%	0.80%
Retail trade	1.34%	4.69%	3.51%	3.22%	4.25% *	0.70% *	2.67%	1.37% *
Professional services	1.21%	3.53%	4.83%	3.30%	1.64%	1.87%	2.50%	1.36%
Other services	1.75%	6.01%	7.95%	2.84%	2.57% *	2.40% *	3.09%	1.74%
Ownership								
For profit, incorporated	0.70%	2.06%	2.66%	0.95%	1.88%	0.81%	0.98%	0.69%
For profit, unincorporated	2.78%	5.90%	4.13%	3.78%	4.10% *	8.46% *	4.79%	3.21% *
Nonprofit	0.99%	6.36%	7.23%	3.61%	3.33% *	1.43%	4.50%	1.10%
Unknown	2.34% *	.	.	.	4.42% *	3.15% *	.	2.70% *
Age of firm								
Less than 5 years	4.15%	8.21%	6.61% *	7.11% *	8.19% *	8.92% *	5.61%	6.37% *
5-9 years	2.82%	3.73%	6.05%	2.86%	4.11% *	7.23% *	2.09%	4.71% *
10-19 years	1.67%	4.57%	5.87%	2.71%	3.01% *	4.56% *	3.21%	1.82%
20 or more years	0.57%	1.88%	2.65%	2.04%	1.65%	0.77%	1.43%	0.62%
Unknown	1.10%	.	.	12.54% *	5.81% *	1.17%	.	1.10%
Multi/single status								
2 or more locations	0.63%	12.20% *	4.07%	2.24%	0.95%	0.65%	3.31%	0.62%
1 location only	0.99%	1.96%	2.54%	0.78%	2.61%	5.74%	1.03%	1.78%
Percent full-time employees								
Less than 25%	1.88%	12.32% *	17.31%	10.13% *	6.17% *	0.12% *	7.72%	1.14%
25-49 %	2.94%	9.64%	8.58%	5.92%	8.27% *	1.09% *	5.51%	2.83% *
50-74 %	1.46%	5.26%	6.24%	4.89% *	2.05% *	1.26% *	3.95%	1.08%
75% or more	0.62%	2.04%	2.44%	1.06%	1.61%	0.61%	1.25%	0.62%
Union presence								
No union employees	0.81%	1.60%	2.70%	1.15%	1.69%	0.86%	1.19%	0.78%
Has union employees	1.94%	9.38%	13.20%	6.26%	6.81% *	1.31%	6.21%	1.78%
Unknown	1.75%	14.24% *	16.65%	13.60% *	3.31% *	1.46%	11.34%	1.28%
Percent low wage employees								
50% or more low wage	1.22%	5.26%	6.38%	2.46%	1.89%	0.79% *	3.09%	1.14%
Less than 50% low wage	0.69%	2.05%	2.54%	0.98%	1.66%	0.78%	1.40%	0.64%
Unknown	0.75%	8.07%	10.35%	8.66%	2.87% *	0.89%	7.39%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.F.1(2002) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.6%	56.2%	53.4%	54.2%	55.9%	41.2%	54.2%	46.0%
Industry group **								
Agric., fish., forest.	59.7%	.	.	.	.	.	65.0%	56.3%
Mining and manufacturing	50.1%	.	.	.	.	.	56.2%	49.3%
Construction	57.1%	.	.	.	.	.	54.2%	61.0%
Utilities and transp.	52.6%	.	.	.	.	.	60.7%	51.5%
Wholesale trade	49.2%	.	.	.	.	.	52.3%	48.1%
Fin. svs. and real estate	42.3%	.	.	.	.	.	57.1%	40.3%
Retail trade	51.7%	.	.	.	.	.	57.8%	49.7%
Professional services	43.4%	.	.	.	.	.	51.6%	41.4%
Other services	47.9%	.	.	.	.	.	50.9%	47.1%
Ownership								
For profit, incorporated	49.0%	.	.	.	.	.	54.2%	47.7%
For profit, unincorporated	53.8%	.	.	.	.	.	60.2%	50.0%
Nonprofit	41.4%	.	.	.	.	.	47.0%	40.3%
Unknown	36.5%	.	.	.	.	.	73.7%	36.1%
Age of firm								
Less than 5 years	52.2%	.	.	.	.	.	51.7%	52.7%
5-9 years	47.1%	.	.	.	.	.	51.9%	43.2%
10-19 years	54.5%	.	.	.	.	.	52.2%	56.4%
20 or more years	51.9%	.	.	.	.	.	56.1%	50.9%
Unknown	35.0%	.	.	.	.	.	93.7%	34.9%
Multi/single status								
2 or more locations	45.5%	.	.	.	.	.	60.7%	45.1%
1 location only	52.1%	.	.	.	.	.	53.5%	50.3%
Percent full-time employees								
Less than 25%	56.0%	.	.	.	.	.	53.2%	56.7%
25-49 %	51.1%	.	.	.	.	.	55.2%	50.2%
50-74 %	46.7%	.	.	.	.	.	51.8%	45.2%
75% or more	47.4%	.	.	.	.	.	54.5%	45.7%
Union presence								
No union employees	49.1%	.	.	.	.	.	54.5%	47.3%
Has union employees	43.6%	.	.	.	.	.	49.6%	43.2%
Unknown	43.0%	.	.	.	.	.	54.3%	42.7%
Percent low wage employees **								
50% or more low wage	55.4%	.	.	.	.	.	55.2%	55.5%
Less than 50% low wage	52.7%	.	.	.	.	.	54.0%	52.1%
Unknown	37.5%	.	.	.	.	.	55.4%	37.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.1(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.33%	0.94%	1.17%	1.11%	0.86%	0.71%	0.82%
Industry group **								
Agric., fish., forest.	5.39%	.	.	.	.	.	5.79%	9.14%
Mining and manufacturing	1.92%	.	.	.	.	.	3.34%	1.92%
Construction	2.49%	.	.	.	.	.	2.90%	4.08%
Utilities and transp.	3.00%	.	.	.	.	.	2.79%	3.36%
Wholesale trade	2.63%	.	.	.	.	.	2.90%	3.68%
Fin. svs. and real estate	2.25%	.	.	.	.	.	2.39%	2.54%
Retail trade	1.62%	.	.	.	.	.	2.15%	1.95%
Professional services	1.85%	.	.	.	.	.	1.99%	1.94%
Other services	1.46%	.	.	.	.	.	2.11%	2.00%
Ownership								
For profit, incorporated	1.16%	.	.	.	.	.	0.77%	1.30%
For profit, unincorporated	2.64%	.	.	.	.	.	1.52%	4.48%
Nonprofit	1.55%	.	.	.	.	.	2.84%	1.76%
Unknown	3.04%	.	.	.	.	.	16.83%	3.10%
Age of firm								
Less than 5 years	1.89%	.	.	.	.	.	2.76%	4.60%
5-9 years	3.79%	.	.	.	.	.	2.09%	5.42%
10-19 years	1.79%	.	.	.	.	.	2.09%	2.36%
20 or more years	0.84%	.	.	.	.	.	0.81%	0.91%
Unknown	2.09%	.	.	.	.	.	19.80%	2.07%
Multi/single status								
2 or more locations	0.85%	.	.	.	.	.	2.92%	0.89%
1 location only	0.69%	.	.	.	.	.	0.61%	1.46%
Percent full-time employees								
Less than 25%	4.14%	.	.	.	.	.	6.85%	3.68%
25-49 %	2.78%	.	.	.	.	.	2.86%	3.37%
50-74 %	2.43%	.	.	.	.	.	2.25%	2.75%
75% or more	0.81%	.	.	.	.	.	0.59%	0.94%
Union presence								
No union employees	0.69%	.	.	.	.	.	0.66%	0.81%
Has union employees	2.38%	.	.	.	.	.	4.93%	2.29%
Unknown	2.86%	.	.	.	.	.	6.46%	2.88%
Percent low wage employees **								
50% or more low wage	1.65%	.	.	.	.	.	1.56%	2.29%
Less than 50% low wage	0.89%	.	.	.	.	.	0.79%	1.25%
Unknown	1.62%	.	.	.	.	.	4.74%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.2(2002) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	446	629	588	561	436	335	602	391
Industry group **								
Agric., fish., forest.	589	.	.	.	.	.	743	436
Mining and manufacturing	416	.	.	.	.	.	611	375
Construction	560	.	.	.	.	.	595	513
Utilities and transp.	391	.	.	.	.	.	610	345
Wholesale trade	501	.	.	.	.	.	697	413
Fin. svs. and real estate	419	.	.	.	.	.	602	374
Retail trade	459	.	.	.	.	.	608	392
Professional services	435	.	.	.	.	.	582	381
Other services	452	.	.	.	.	.	560	418
Ownership								
For profit, incorporated	451	.	.	.	.	.	612	394
For profit, unincorporated	526	.	.	.	.	.	644	432
Nonprofit	399	.	.	.	.	.	453	385
Unknown	345	.	.	.	.	.	1,029	329
Age of firm								
Less than 5 years	500	.	.	.	.	.	583	387
5-9 years	478	.	.	.	.	.	545	403
10-19 years	546	.	.	.	.	.	631	474
20 or more years	445	.	.	.	.	.	604	397
Unknown	333	.	.	.	.	.	341	333
Multi/single status								
2 or more locations	371	.	.	.	.	.	580	361
1 location only	567	.	.	.	.	.	604	509
Percent full-time employees								
Less than 25%	478	.	.	.	.	.	738	411
25-49 %	426	.	.	.	.	.	571	389
50-74 %	440	.	.	.	.	.	609	377
75% or more	447	.	.	.	.	.	599	393
Union presence								
No union employees	470	.	.	.	.	.	604	408
Has union employees	349	.	.	.	.	.	522	335
Unknown	373	.	.	.	.	.	631	360
Percent low wage employees **								
50% or more low wage	502	.	.	.	.	.	628	453
Less than 50% low wage	466	.	.	.	.	.	597	394
Unknown	368	.	.	.	.	.	587	361

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** 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.F.2(2002) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.16	17.32	17.33	20.04	12.00	9.35	11.48	8.81
Industry group **								
Agric., fish., forest.	49.90	.	.	.	.	.	95.55	76.37
Mining and manufacturing	10.80	.	.	.	.	.	32.37	12.50
Construction	22.67	.	.	.	.	.	25.51	39.67
Utilities and transp.	28.66	.	.	.	.	.	67.42	23.82
Wholesale trade	14.52	.	.	.	.	.	35.88	25.14
Fin. svs. and real estate	14.91	.	.	.	.	.	35.22	12.33
Retail trade	11.94	.	.	.	.	.	25.65	10.86
Professional services	13.22	.	.	.	.	.	18.83	17.05
Other services	10.47	.	.	.	.	.	12.64	14.90
Ownership								
For profit, incorporated	8.75	.	.	.	.	.	15.32	10.65
For profit, unincorporated	13.80	.	.	.	.	.	21.33	26.70
Nonprofit	24.19	.	.	.	.	.	21.64	27.50
Unknown	25.30	.	.	.	.	.	288.91	20.62
Age of firm								
Less than 5 years	20.58	.	.	.	.	.	33.50	32.80
5-9 years	15.47	.	.	.	.	.	11.52	26.84
10-19 years	24.71	.	.	.	.	.	38.32	25.43
20 or more years	9.94	.	.	.	.	.	15.11	11.43
Unknown	9.56	.	.	.	.	.	78.57	9.59
Multi/single status								
2 or more locations	9.87	.	.	.	.	.	34.58	10.76
1 location only	9.97	.	.	.	.	.	10.26	18.01
Percent full-time employees								
Less than 25%	31.80	.	.	.	.	.	109.37	21.59
25-49 %	20.96	.	.	.	.	.	44.09	15.41
50-74 %	21.50	.	.	.	.	.	27.49	25.14
75% or more	8.74	.	.	.	.	.	15.04	9.92
Union presence								
No union employees	8.31	.	.	.	.	.	10.66	10.54
Has union employees	18.76	.	.	.	.	.	87.49	19.95
Unknown	20.96	.	.	.	.	.	85.51	19.35
Percent low wage employees **								
50% or more low wage	12.42	.	.	.	.	.	21.99	15.54
Less than 50% low wage	11.12	.	.	.	.	.	15.84	11.07
Unknown	11.25	.	.	.	.	.	40.87	10.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.F.3(2002) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	958	1,379	1,387	1,269	928	789	1,371	865
Industry group **								
Agric., fish., forest.	1,213	.	.	.	.	.	1,699	929
Mining and manufacturing	851	.	.	.	.	.	1,469	778
Construction	1,213	.	.	.	.	.	1,231	1,195
Utilities and transp.	782	.	.	.	.	.	1,075	746
Wholesale trade	1,026	.	.	.	.	.	1,533	850
Fin. svs. and real estate	957	.	.	.	.	.	1,350	900
Retail trade	1,051	.	.	.	.	.	1,386	953
Professional services	942	.	.	.	.	.	1,353	851
Other services	1,029	.	.	.	.	.	1,361	948
Ownership								
For profit, incorporated	954	.	.	.	.	.	1,377	859
For profit, unincorporated	1,197	.	.	.	.	.	1,540	993
Nonprofit	901	.	.	.	.	.	1,078	872
Unknown	844	.	.	.	.	.	1,565	828
Age of firm								
Less than 5 years	1,101	.	.	.	.	.	1,345	836
5-9 years	1,099	.	.	.	.	.	1,338	903
10-19 years	1,169	.	.	.	.	.	1,377	1,044
20 or more years	944	.	.	.	.	.	1,383	853
Unknown	829	.	.	.	.	.	446 *	830
Multi/single status								
2 or more locations	830	.	.	.	.	.	1,348	815
1 location only	1,269	.	.	.	.	.	1,374	1,134
Percent full-time employees								
Less than 25%	1,185	.	.	.	.	.	1,286	1,162
25-49 %	957	.	.	.	.	.	1,465	865
50-74 %	975	.	.	.	.	.	1,513	823
75% or more	952	.	.	.	.	.	1,353	864
Union presence								
No union employees	1,011	.	.	.	.	.	1,397	895
Has union employees	795	.	.	.	.	.	1,059	772
Unknown	911	.	.	.	.	.	1,750	883
Percent low wage employees **								
50% or more low wage	1,136	.	.	.	.	.	1,484	1,022
Less than 50% low wage	992	.	.	.	.	.	1,353	866
Unknown	842	.	.	.	.	.	1,494	831

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.F.3(2002) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.59	38.59	91.41	53.72	23.17	25.35	37.03	19.64
Industry group **								
Agric., fish., forest.	85.60	.	.	.	.	.	129.17	133.08
Mining and manufacturing	20.56	.	.	.	.	.	134.04	15.08
Construction	72.52	.	.	.	.	.	46.67	120.62
Utilities and transp.	64.13	.	.	.	.	.	136.49	65.93
Wholesale trade	44.99	.	.	.	.	.	91.28	43.07
Fin. svs. and real estate	41.18	.	.	.	.	.	62.80	42.35
Retail trade	40.24	.	.	.	.	.	92.98	45.91
Professional services	47.46	.	.	.	.	.	53.90	51.18
Other services	37.93	.	.	.	.	.	153.54	44.55
Ownership								
For profit, incorporated	17.34	.	.	.	.	.	37.99	18.15
For profit, unincorporated	63.80	.	.	.	.	.	63.33	69.09
Nonprofit	60.52	.	.	.	.	.	67.92	63.11
Unknown	61.31	.	.	.	.	.	383.86	57.57
Age of firm								
Less than 5 years	85.72	.	.	.	.	.	109.70	62.06
5-9 years	74.98	.	.	.	.	.	81.64	103.44
10-19 years	56.71	.	.	.	.	.	62.36	69.27
20 or more years	21.02	.	.	.	.	.	36.11	22.33
Unknown	32.82	.	.	.	.	.	135.06 *	32.96
Multi/single status								
2 or more locations	23.00	.	.	.	.	.	81.77	21.68
1 location only	35.13	.	.	.	.	.	39.78	50.71
Percent full-time employees								
Less than 25%	66.12	.	.	.	.	.	122.31	71.02
25-49 %	51.68	.	.	.	.	.	152.24	36.25
50-74 %	42.91	.	.	.	.	.	101.00	32.79
75% or more	20.97	.	.	.	.	.	36.46	20.96
Union presence								
No union employees	19.63	.	.	.	.	.	30.66	21.19
Has union employees	37.26	.	.	.	.	.	118.99	34.00
Unknown	65.17	.	.	.	.	.	292.71	54.06
Percent low wage employees **								
50% or more low wage	35.71	.	.	.	.	.	67.18	40.36
Less than 50% low wage	21.48	.	.	.	.	.	39.08	20.93
Unknown	32.55	.	.	.	.	.	140.63	32.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.F.4(2002) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.9%	77.1%	78.2%	80.6%	76.9%	79.5%	78.8%	78.9%
Industry group **								
Agric., fish., forest.	77.0%	.	.	.	.	.	64.1%	85.5%
Mining and manufacturing	73.9%	.	.	.	.	.	79.8%	73.1%
Construction	74.6%	.	.	.	.	.	76.2%	72.4%
Utilities and transp.	79.5%	.	.	.	.	.	76.6%	79.9%
Wholesale trade	79.1%	.	.	.	.	.	79.6%	78.9%
Fin. svs. and real estate	80.4%	.	.	.	.	.	82.0%	80.2%
Retail trade	78.8%	.	.	.	.	.	77.8%	79.2%
Professional services	82.2%	.	.	.	.	.	81.0%	82.5%
Other services	79.2%	.	.	.	.	.	77.6%	79.7%
Ownership								
For profit, incorporated	78.7%	.	.	.	.	.	79.5%	78.5%
For profit, unincorporated	77.5%	.	.	.	.	.	75.9%	78.4%
Nonprofit	79.5%	.	.	.	.	.	77.3%	79.9%
Unknown	81.2%	.	.	.	.	.	84.1%	81.2%
Age of firm								
Less than 5 years	78.0%	.	.	.	.	.	75.5%	81.3%
5-9 years	81.7%	.	.	.	.	.	80.8%	82.5%
10-19 years	81.2%	.	.	.	.	.	81.1%	81.3%
20 or more years	78.2%	.	.	.	.	.	77.8%	78.3%
Unknown	78.7%	.	.	.	.	.	42.1% *	78.8%
Multi/single status								
2 or more locations	78.6%	.	.	.	.	.	75.4%	78.6%
1 location only	79.6%	.	.	.	.	.	79.2%	80.1%
Percent full-time employees								
Less than 25%	65.3%	.	.	.	.	.	70.6%	63.8%
25-49 %	81.2%	.	.	.	.	.	74.0%	82.7%
50-74 %	77.9%	.	.	.	.	.	76.0%	78.5%
75% or more	79.1%	.	.	.	.	.	79.6%	79.0%
Union presence								
No union employees	79.2%	.	.	.	.	.	79.9%	79.0%
Has union employees	76.5%	.	.	.	.	.	66.4%	77.3%
Unknown	81.3%	.	.	.	.	.	69.4%	81.7%
Percent low wage employees **								
50% or more low wage	76.1%	.	.	.	.	.	77.8%	75.5%
Less than 50% low wage	79.0%	.	.	.	.	.	79.1%	78.9%
Unknown	79.5%	.	.	.	.	.	77.6%	79.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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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.

Table I.F.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	0.36%	1.13%	0.72%	1.35%	0.85%	0.58%	0.76%
Industry group **								
Agric., fish., forest.	5.66%	.	.	.	.	.	4.24%	8.16%
Mining and manufacturing	1.74%	.	.	.	.	.	1.19%	1.96%
Construction	1.90%	.	.	.	.	.	2.45%	2.34%
Utilities and transp.	1.91%	.	.	.	.	.	4.73%	1.99%
Wholesale trade	2.28%	.	.	.	.	.	1.97%	3.09%
Fin. svs. and real estate	1.64%	.	.	.	.	.	2.46%	1.68%
Retail trade	1.65%	.	.	.	.	.	1.90%	1.86%
Professional services	1.15%	.	.	.	.	.	1.32%	1.44%
Other services	1.09%	.	.	.	.	.	1.62%	1.35%
Ownership								
For profit, incorporated	0.84%	.	.	.	.	.	0.71%	0.93%
For profit, unincorporated	2.26%	.	.	.	.	.	1.78%	3.72%
Nonprofit	1.79%	.	.	.	.	.	3.05%	2.19%
Unknown	2.28%	.	.	.	.	.	20.30%	2.28%
Age of firm								
Less than 5 years	1.84%	.	.	.	.	.	2.69%	2.79%
5-9 years	2.45%	.	.	.	.	.	2.02%	3.77%
10-19 years	1.02%	.	.	.	.	.	0.94%	1.78%
20 or more years	0.86%	.	.	.	.	.	0.85%	1.02%
Unknown	1.30%	.	.	.	.	.	16.23% *	1.29%
Multi/single status								
2 or more locations	0.68%	.	.	.	.	.	1.44%	0.68%
1 location only	0.75%	.	.	.	.	.	0.61%	1.59%
Percent full-time employees								
Less than 25%	3.59%	.	.	.	.	.	3.38%	4.33%
25-49 %	1.88%	.	.	.	.	.	2.40%	1.98%
50-74 %	1.41%	.	.	.	.	.	2.17%	1.60%
75% or more	0.66%	.	.	.	.	.	0.70%	0.82%
Union presence								
No union employees	0.83%	.	.	.	.	.	0.66%	1.09%
Has union employees	1.47%	.	.	.	.	.	4.17%	1.25%
Unknown	1.69%	.	.	.	.	.	7.95%	1.71%
Percent low wage employees **								
50% or more low wage	1.75%	.	.	.	.	.	1.23%	2.30%
Less than 50% low wage	0.92%	.	.	.	.	.	0.64%	1.27%
Unknown	1.36%	.	.	.	.	.	3.10%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.F.5(2002) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15	17	17	16	15	15	17	15
Industry group **								
Agric., fish., forest.	17	.	.	.	.	.	18	16
Mining and manufacturing	15	.	.	.	.	.	17	15
Construction	16	.	.	.	.	.	17	15
Utilities and transp.	16	.	.	.	.	.	17	16
Wholesale trade	16	.	.	.	.	.	16	16
Fin. svs. and real estate	15	.	.	.	.	.	16	15
Retail trade	16	.	.	.	.	.	18	16
Professional services	15	.	.	.	.	.	16	15
Other services	15	.	.	.	.	.	16	15
Ownership								
For profit, incorporated	15	.	.	.	.	.	17	15
For profit, unincorporated	16	.	.	.	.	.	18	15
Nonprofit	14	.	.	.	.	.	15	14
Unknown	16	.	.	.	.	.	12	16
Age of firm								
Less than 5 years	16	.	.	.	.	.	16	15
5-9 years	15	.	.	.	.	.	16	15
10-19 years	16	.	.	.	.	.	16	15
20 or more years	15	.	.	.	.	.	17	15
Unknown	15	.	.	.	.	.	18	15
Multi/single status								
2 or more locations	15	.	.	.	.	.	17	15
1 location only	16	.	.	.	.	.	17	15
Percent full-time employees								
Less than 25%	16	.	.	.	.	.	16	17
25-49 %	16	.	.	.	.	.	17	15
50-74 %	16	.	.	.	.	.	17	15
75% or more	15	.	.	.	.	.	17	15
Union presence								
No union employees	16	.	.	.	.	.	17	15
Has union employees	14	.	.	.	.	.	15	14
Unknown	16	.	.	.	.	.	16	16
Percent low wage employees **								
50% or more low wage	17	.	.	.	.	.	17	16
Less than 50% low wage	15	.	.	.	.	.	17	15
Unknown	15	.	.	.	.	.	15	15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.F.5(2002) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.08	0.14	0.17	0.14	0.24	0.12	0.12	0.10
Industry group **								
Agric., fish., forest.	0.68	.	.	.	.	.	0.93	0.97
Mining and manufacturing	0.21	.	.	.	.	.	0.27	0.22
Construction	0.33	.	.	.	.	.	0.31	0.67
Utilities and transp.	0.32	.	.	.	.	.	0.65	0.35
Wholesale trade	0.47	.	.	.	.	.	0.52	0.56
Fin. svs. and real estate	0.22	.	.	.	.	.	0.47	0.21
Retail trade	0.12	.	.	.	.	.	0.37	0.15
Professional services	0.19	.	.	.	.	.	0.30	0.23
Other services	0.24	.	.	.	.	.	0.25	0.29
Ownership								
For profit, incorporated	0.08	.	.	.	.	.	0.14	0.08
For profit, unincorporated	0.24	.	.	.	.	.	0.27	0.36
Nonprofit	0.21	.	.	.	.	.	0.31	0.25
Unknown	0.47	.	.	.	.	.	2.66	0.45
Age of firm								
Less than 5 years	0.32	.	.	.	.	.	0.52	0.53
5-9 years	0.25	.	.	.	.	.	0.35	0.40
10-19 years	0.11	.	.	.	.	.	0.22	0.20
20 or more years	0.07	.	.	.	.	.	0.16	0.10
Unknown	0.20	.	.	.	.	.	4.27	0.20
Multi/single status								
2 or more locations	0.11	.	.	.	.	.	0.39	0.11
1 location only	0.09	.	.	.	.	.	0.12	0.22
Percent full-time employees								
Less than 25%	0.45	.	.	.	.	.	0.64	0.74
25-49 %	0.33	.	.	.	.	.	0.71	0.39
50-74 %	0.18	.	.	.	.	.	0.28	0.26
75% or more	0.08	.	.	.	.	.	0.12	0.10
Union presence								
No union employees	0.09	.	.	.	.	.	0.11	0.12
Has union employees	0.16	.	.	.	.	.	0.52	0.18
Unknown	0.39	.	.	.	.	.	0.84	0.40
Percent low wage employees **								
50% or more low wage	0.14	.	.	.	.	.	0.28	0.16
Less than 50% low wage	0.08	.	.	.	.	.	0.11	0.12
Unknown	0.18	.	.	.	.	.	0.30	0.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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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.

Table I.F.6(2002) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	18.9%	18.1%	18.3%	17.3%	17.1%	18.5%	17.2%
Industry group **								
Agric., fish., forest.	18.9%	.	.	.	.	.	22.2%	16.7%
Mining and manufacturing	17.4%	.	.	.	.	.	16.8%	17.5%
Construction	17.0%	.	.	.	.	.	17.3%	16.7%
Utilities and transp.	17.2%	.	.	.	.	.	16.9%	17.2%
Wholesale trade	17.1%	.	.	.	.	.	22.0%	15.9%
Fin. svs. and real estate	18.2%	.	.	.	.	.	17.1%	18.3%
Retail trade	17.7%	.	.	.	.	.	19.6%	17.2%
Professional services	16.8%	.	.	.	.	.	18.3%	16.5%
Other services	17.9%	.	.	.	.	.	19.0%	17.6%
Ownership								
For profit, incorporated	17.2%	.	.	.	.	.	18.5%	16.9%
For profit, unincorporated	18.7%	.	.	.	.	.	18.5%	18.9%
Nonprofit	17.7%	.	.	.	.	.	18.9%	17.5%
Unknown	19.5%	.	.	.	.	.	20.0%	19.5%
Age of firm								
Less than 5 years	16.2%	.	.	.	.	.	16.8%	15.2%
5-9 years	16.5%	.	.	.	.	.	17.3%	15.9%
10-19 years	17.6%	.	.	.	.	.	18.3%	17.1%
20 or more years	17.5%	.	.	.	.	.	19.2%	17.2%
Unknown	17.5%	.	.	.	.	.	15.6%	17.5%
Multi/single status								
2 or more locations	17.3%	.	.	.	.	.	19.9%	17.2%
1 location only	17.8%	.	.	.	.	.	18.3%	17.3%
Percent full-time employees								
Less than 25%	19.1%	.	.	.	.	.	17.8%	19.3%
25-49 %	17.6%	.	.	.	.	.	18.7%	17.4%
50-74 %	16.9%	.	.	.	.	.	19.2%	16.4%
75% or more	17.4%	.	.	.	.	.	18.5%	17.2%
Union presence								
No union employees	17.4%	.	.	.	.	.	18.8%	17.1%
Has union employees	16.5%	.	.	.	.	.	16.5%	16.5%
Unknown	20.3%	.	.	.	.	.	17.2%	20.4%
Percent low wage employees **								
50% or more low wage	18.5%	.	.	.	.	.	19.1%	18.3%
Less than 50% low wage	17.2%	.	.	.	.	.	18.5%	16.7%
Unknown	17.6%	.	.	.	.	.	17.8%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

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

Table I.F.6(2002) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	0.35%	0.74%	0.46%	0.37%	0.33%	0.34%	0.18%
Industry group **								
Agric., fish., forest.	1.06%	.	.	.	.	.	1.07%	2.45%
Mining and manufacturing	0.27%	.	.	.	.	.	0.96%	0.29%
Construction	0.56%	.	.	.	.	.	0.61%	0.77%
Utilities and transp.	0.74%	.	.	.	.	.	1.50%	0.90%
Wholesale trade	0.69%	.	.	.	.	.	2.24%	0.91%
Fin. svs. and real estate	0.99%	.	.	.	.	.	0.98%	1.11%
Retail trade	0.37%	.	.	.	.	.	0.42%	0.42%
Professional services	0.46%	.	.	.	.	.	0.59%	0.56%
Other services	0.52%	.	.	.	.	.	0.53%	0.60%
Ownership								
For profit, incorporated	0.16%	.	.	.	.	.	0.42%	0.19%
For profit, unincorporated	0.46%	.	.	.	.	.	0.73%	0.67%
Nonprofit	0.51%	.	.	.	.	.	0.37%	0.59%
Unknown	1.09%	.	.	.	.	.	5.96%	1.09%
Age of firm								
Less than 5 years	0.66%	.	.	.	.	.	0.71%	1.02%
5-9 years	0.83%	.	.	.	.	.	0.80%	1.16%
10-19 years	0.30%	.	.	.	.	.	0.41%	0.41%
20 or more years	0.10%	.	.	.	.	.	0.50%	0.10%
Unknown	0.49%	.	.	.	.	.	4.38%	0.50%
Multi/single status								
2 or more locations	0.21%	.	.	.	.	.	1.77%	0.22%
1 location only	0.30%	.	.	.	.	.	0.33%	0.33%
Percent full-time employees								
Less than 25%	0.25%	.	.	.	.	.	0.51%	0.30%
25-49 %	0.83%	.	.	.	.	.	0.86%	0.92%
50-74 %	0.44%	.	.	.	.	.	0.41%	0.52%
75% or more	0.17%	.	.	.	.	.	0.41%	0.20%
Union presence								
No union employees	0.15%	.	.	.	.	.	0.41%	0.18%
Has union employees	0.42%	.	.	.	.	.	0.90%	0.45%
Unknown	0.84%	.	.	.	.	.	1.04%	0.88%
Percent low wage employees **								
50% or more low wage	0.41%	.	.	.	.	.	0.65%	0.54%
Less than 50% low wage	0.15%	.	.	.	.	.	0.37%	0.19%
Unknown	0.43%	.	.	.	.	.	1.38%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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