

Table I.B.2.b(2003) 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, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.0%	65.1%	60.1%	57.7%	61.1%	65.1%	60.7%	63.5%
Industry group **								
Agric., fish., forest.	51.2%	61.3%	42.6%	52.3%	58.0%	38.3% *	48.9%	52.5%
Mining and manufacturing	80.3%	73.7%	71.9%	72.2%	80.0%	83.1%	71.6%	81.5%
Construction	64.2%	71.9%	65.3%	61.5%	61.8%	63.1%	65.7%	62.7%
Utilities and transp.	71.1%	62.8%	57.6%	72.8%	70.9%	72.2%	64.4%	72.0%
Wholesale trade	76.6%	72.1%	71.9%	68.7%	75.7%	82.1%	71.2%	78.7%
Fin. svcs. and real estate	75.8%	68.5%	73.5%	68.9%	78.6%	76.7%	69.5%	76.8%
Retail trade	50.3%	58.5%	52.9%	57.2%	57.4%	46.9%	55.2%	49.3%
Professional services	67.1%	68.5%	62.7%	62.3%	64.2%	70.0%	64.7%	67.7%
Other services	41.7%	54.9%	46.1%	35.4%	34.5%	44.8%	45.8%	40.5%
Ownership								
For profit, incorporated	63.9%	67.1%	62.2%	60.0%	61.9%	65.3%	62.5%	64.2%
For profit, unincorporated	58.4%	62.6%	57.4%	48.5%	56.0%	62.7%	57.5%	58.8%
Nonprofit	62.4%	61.0%	53.9%	55.3%	60.3%	66.1%	56.1%	63.2%
Unknown	57.0%	55.5%	39.7%	47.9%	63.6%	61.2%	49.2%	60.3%
Age of firm								
Less than 5 years	53.6%	63.6%	56.4%	49.5%	48.5%	49.5%	58.1%	49.4%
5-9 years	55.1%	62.8%	57.3%	51.5%	50.9%	56.6%	58.2%	52.8%
10-19 years	58.0%	66.3%	57.9%	52.5%	56.3%	61.0%	59.9%	56.5%
20 or more years	62.9%	65.6%	62.3%	61.6%	64.0%	62.5%	62.2%	63.1%
Unknown	68.9%	69.9%	20.7% *	55.4%	65.0%	69.1%	40.1% *	68.9%
Multi/single status								
2 or more locations	65.0%	61.8%	69.2%	63.2%	64.0%	65.4%	64.8%	65.0%
1 location only	58.8%	65.2%	59.2%	56.0%	56.7%	57.6%	60.3%	56.9%
Percent full-time employees								
Less than 25%	21.4%	31.5%	16.5%	14.1%	12.5%	27.5%	18.7%	22.0%
25-49 %	30.2%	31.3%	30.4%	24.3%	27.2%	32.6%	29.2%	30.4%
50-74 %	46.8%	52.3%	41.8%	40.9%	44.8%	48.8%	45.5%	47.2%
75% or more	72.7%	72.5%	69.7%	67.3%	72.6%	74.6%	69.8%	73.5%
Union presence								
No union employees	60.9%	64.5%	59.3%	57.2%	60.0%	62.4%	60.1%	61.1%
Has union employees	70.9%	77.7%	71.0%	64.5%	68.4%	71.8%	69.5%	71.0%
Unknown	64.4%	79.4%	66.1%	55.3%	63.3%	64.6%	67.0%	64.4%
Percent low wage employees								
50% or more low wage	35.2%	45.9%	35.0%	31.4%	37.0%	33.2%	36.4%	34.7%
Less than 50% low wage	68.5%	69.0%	65.8%	66.4%	69.5%	69.6%	66.7%	69.3%
Unknown	67.0%	65.4%	61.3%	50.5%	60.8%	67.7%	62.2%	67.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.74%	0.87%	0.96%	0.82%	0.99%	0.38%	0.47%
Industry group **								
Agric., fish., forest.	4.43%	4.30%	7.18%	6.59%	12.80%	12.61% *	5.09%	7.07%
Mining and manufacturing	0.79%	2.09%	2.11%	1.95%	0.76%	1.47%	0.79%	0.89%
Construction	1.47%	1.35%	1.63%	2.49%	3.62%	5.26%	0.88%	2.89%
Utilities and transp.	2.79%	5.53%	5.90%	4.54%	2.78%	3.94%	2.87%	3.21%
Wholesale trade	1.28%	3.12%	2.80%	2.94%	1.81%	1.09%	2.31%	1.01%
Fin. svcs. and real estate	1.10%	2.18%	3.37%	2.28%	1.92%	1.30%	1.77%	1.11%
Retail trade	1.72%	2.49%	3.41%	2.33%	2.08%	2.30%	2.44%	1.98%
Professional services	0.66%	0.84%	0.98%	1.76%	1.15%	1.23%	0.77%	0.87%
Other services	1.12%	2.43%	2.32%	1.46%	1.64%	2.27%	1.19%	1.28%
Ownership								
For profit, incorporated	0.54%	0.98%	0.81%	0.94%	1.12%	1.26%	0.42%	0.71%
For profit, unincorporated	1.56%	1.57%	2.87%	3.33%	2.39%	3.87%	1.53%	2.29%
Nonprofit	0.85%	3.74%	3.81%	2.46%	1.76%	1.27%	1.39%	1.10%
Unknown	2.89%	3.99%	4.03%	2.83%	3.19%	5.22%	2.40%	3.96%
Age of firm								
Less than 5 years	1.84%	2.29%	1.87%	3.85%	4.14%	5.35%	2.23%	2.66%
5-9 years	1.42%	2.03%	1.68%	2.51%	3.40%	3.71%	1.00%	2.08%
10-19 years	0.90%	1.03%	2.19%	2.06%	1.65%	2.92%	1.14%	1.44%
20 or more years	0.65%	1.37%	1.12%	0.95%	0.86%	1.71%	0.58%	0.82%
Unknown	1.59%	20.40%	6.56% *	10.70%	5.13%	1.69%	12.31% *	1.59%
Multi/single status								
2 or more locations	0.81%	4.83%	2.97%	1.40%	0.97%	1.06%	1.56%	0.82%
1 location only	0.75%	0.71%	0.85%	1.12%	1.44%	3.70%	0.43%	1.39%
Percent full-time employees								
Less than 25%	3.09%	3.34%	3.15%	1.17%	1.34%	4.49%	1.34%	3.60%
25-49 %	1.35%	1.76%	1.78%	2.25%	2.37%	1.85%	1.31%	1.53%
50-74 %	1.21%	1.40%	1.83%	1.63%	1.32%	2.21%	1.37%	1.56%
75% or more	0.34%	0.91%	1.03%	1.24%	0.76%	0.61%	0.33%	0.41%
Union presence								
No union employees	0.54%	0.85%	0.95%	0.80%	1.09%	0.98%	0.42%	0.67%
Has union employees	1.12%	5.00%	5.46%	6.55%	1.80%	1.57%	3.07%	1.21%
Unknown	1.86%	6.78%	9.34%	8.42%	4.98%	1.90%	4.29%	1.91%
Percent low wage employees								
50% or more low wage	1.13%	2.63%	1.86%	1.33%	2.06%	2.67%	1.32%	1.31%
Less than 50% low wage	0.48%	0.79%	0.87%	1.29%	1.03%	1.52%	0.53%	0.70%
Unknown	1.16%	2.98%	5.89%	6.57%	2.93%	1.32%	2.20%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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