

**Table I.B.3.b(2003) Percent of private-sector full-time employees 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	89.8%	52.9%	77.6%	87.6%	96.7%	98.9%	68.4%	97.4%
Industry group **								
Agric., fish., forest.	64.1%	38.6%	46.9%	75.5%	77.8%	100.0%	45.6%	83.1%
Mining and manufacturing	95.5%	57.5%	83.3%	91.4%	98.6%	99.1%	78.7%	98.5%
Construction	78.5%	45.6%	79.8%	91.5%	99.4%	100.0%	66.3%	96.8%
Utilities and transp.	92.2%	46.9%	71.9%	90.5%	95.6%	98.7%	65.6%	98.0%
Wholesale trade	93.3%	65.8%	88.2%	94.8%	98.9%	99.1%	81.6%	98.4%
Fin. svcs. and real estate	95.0%	60.6%	94.2%	97.5%	98.7%	99.0%	75.1%	98.8%
Retail trade	88.6%	41.8%	74.2%	91.6%	98.1%	99.9%	62.8%	98.8%
Professional services	93.2%	64.3%	85.7%	93.4%	97.5%	99.3%	76.1%	98.7%
Other services	81.3%	45.6%	63.2%	70.5%	91.8%	97.3%	56.9%	92.7%
Ownership								
For profit, incorporated	90.8%	56.6%	79.2%	87.4%	96.2%	98.9%	72.0%	97.2%
For profit, unincorporated	78.0%	43.7%	67.8%	86.2%	94.7%	98.9%	54.5%	97.1%
Nonprofit	96.3%	66.6%	86.8%	90.4%	99.6%	98.9%	78.5%	98.8%
Unknown	82.2%	39.3%	66.0%	91.4%	96.6%	100.0%	54.4%	98.3%
Age of firm								
Less than 5 years	63.2%	40.7%	57.0%	77.3%	85.5%	99.2%	48.6%	89.8%
5-9 years	73.7%	47.1%	66.8%	76.9%	96.2%	98.3%	59.1%	90.7%
10-19 years	79.0%	54.4%	79.7%	83.2%	93.3%	90.7%	68.8%	90.2%
20 or more years	93.5%	59.4%	82.5%	92.6%	99.0%	99.9%	76.0%	99.0%
Unknown	98.2%	34.1% *	41.5% *	93.8%	80.9%	98.7%	55.8%	98.2%
Multi/single status								
2 or more locations	98.3%	66.5%	87.1%	91.5%	97.4%	99.3%	83.9%	98.7%
1 location only	76.2%	52.6%	76.8%	86.4%	95.7%	87.7%	67.2%	91.8%
Percent full-time employees								
Less than 25%	80.9%	32.2%	48.7%	70.9%	86.1%	100.0%	49.9%	93.7%
25-49 %	84.3%	38.7%	57.2%	77.6%	96.4%	99.7%	52.6%	98.1%
50-74 %	83.8%	40.2%	64.4%	77.4%	96.9%	99.0%	53.1%	97.2%
75% or more	90.9%	55.9%	81.3%	89.5%	96.9%	98.9%	71.8%	97.5%
Union presence								
No union employees	87.6%	53.0%	77.7%	87.3%	97.0%	99.8%	68.3%	97.4%
Has union employees	98.7%	74.9%	91.3%	94.5%	99.4%	99.9%	86.6%	99.6%
Unknown	91.6%	21.3%	45.2%	78.7%	72.2%	95.6%	37.0%	94.5%
Percent low wage employees								
50% or more low wage	71.6%	29.4%	50.2%	69.6%	92.5%	98.7%	44.5%	91.7%
Less than 50% low wage	91.2%	62.1%	86.9%	95.1%	98.8%	99.9%	77.6%	98.9%
Unknown	94.8%	31.2%	52.1%	58.9%	89.2%	98.4%	41.3%	97.2%

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.3.b(2003) Standard error for percent of private-sector full-time employees 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	0.39%	1.07%	1.42%	1.24%	0.53%	0.48%	0.59%	0.39%
Industry group **								
Agric., fish., forest.	5.79%	4.12%	7.91%	13.46%	16.34%	10.54%	2.77%	8.69%
Mining and manufacturing	0.26%	3.05%	1.69%	1.67%	0.65%	0.33%	1.13%	0.21%
Construction	0.94%	2.33%	3.17%	1.86%	0.35%	0.15%	1.52%	0.96%
Utilities and transp.	1.56%	4.32%	7.23%	6.18%	2.05%	1.02%	4.22%	0.77%
Wholesale trade	0.80%	1.69%	3.28%	1.89%	0.47%	0.92%	1.08%	0.81%
Fin. svcs. and real estate	0.51%	2.89%	1.97%	1.78%	0.42%	0.49%	2.35%	0.39%
Retail trade	0.77%	1.35%	2.64%	2.79%	0.54%	0.15%	1.25%	0.27%
Professional services	0.46%	1.49%	2.32%	1.13%	0.77%	0.30%	1.14%	0.40%
Other services	1.76%	1.09%	3.25%	3.56%	1.74%	2.41%	1.09%	2.28%
Ownership								
For profit, incorporated	0.54%	1.35%	1.57%	1.65%	0.71%	0.59%	0.64%	0.52%
For profit, unincorporated	0.67%	1.22%	3.06%	2.31%	1.93%	0.50%	0.72%	0.70%
Nonprofit	0.36%	2.90%	4.40%	2.57%	0.16%	0.55%	2.24%	0.27%
Unknown	2.15%	3.10%	7.33%	3.77%	2.75%	0.02%	2.50%	1.33%
Age of firm								
Less than 5 years	1.95%	2.47%	4.32%	4.11%	7.54%	0.86%	2.08%	3.58%
5-9 years	2.34%	1.63%	2.69%	6.35%	2.41%	1.60%	1.53%	4.07%
10-19 years	0.95%	1.57%	1.49%	1.84%	0.97%	4.73%	1.05%	2.01%
20 or more years	0.20%	0.99%	2.19%	0.71%	0.30%	0.06%	0.76%	0.12%
Unknown	0.54%	11.12% *	14.10% *	14.95%	5.52%	0.46%	13.01%	0.54%
Multi/single status								
2 or more locations	0.32%	7.67%	2.65%	2.11%	0.46%	0.21%	1.82%	0.28%
1 location only	0.67%	0.98%	1.51%	1.50%	1.06%	5.80%	0.64%	1.44%
Percent full-time employees								
Less than 25%	2.53%	5.41%	3.74%	3.24%	5.40%	0.00%	2.27%	1.51%
25-49 %	1.19%	1.57%	3.66%	3.68%	1.80%	0.19%	2.12%	0.62%
50-74 %	0.88%	1.74%	2.91%	2.59%	1.07%	0.40%	1.74%	0.62%
75% or more	0.42%	1.36%	1.33%	1.47%	0.59%	0.56%	0.64%	0.44%
Union presence								
No union employees	0.37%	1.04%	1.48%	1.37%	0.58%	0.08%	0.57%	0.41%
Has union employees	0.23%	4.84%	2.49%	1.20%	0.48%	0.05%	2.14%	0.13%
Unknown	2.20%	3.39%	9.05%	10.48%	5.65%	2.06%	5.89%	2.05%
Percent low wage employees								
50% or more low wage	0.99%	1.33%	3.13%	1.79%	1.62%	1.00%	1.22%	1.08%
Less than 50% low wage	0.21%	1.03%	1.09%	0.58%	0.46%	0.04%	0.59%	0.20%
Unknown	0.78%	3.75%	5.45%	8.57%	1.53%	0.71%	3.49%	0.78%

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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