

Table I.B.3.b.(1)(2003) 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, 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	88.8%	93.2%	91.1%	88.2%	89.1%	87.9%	91.5%	88.1%
Industry group **								
Agric., fish., forest.	77.7%	82.3%	77.0%	82.1%	65.9%	84.5%	76.6%	78.3%
Mining and manufacturing	93.0%	96.2%	94.5%	93.2%	94.7%	91.9%	95.0%	92.7%
Construction	83.6%	91.4%	87.6%	79.4%	80.1%	84.6%	88.5%	78.7%
Utilities and transp.	92.1%	95.2%	84.4%	93.9%	91.1%	92.5%	90.6%	92.3%
Wholesale trade	93.2%	94.8%	91.9%	90.7%	95.4%	93.0%	93.6%	93.0%
Fin. svcs. and real estate	93.1%	95.6%	93.6%	95.2%	95.4%	92.0%	94.7%	92.8%
Retail trade	84.5%	90.1%	90.6%	92.4%	85.4%	81.2%	90.7%	83.0%
Professional services	90.8%	95.4%	94.9%	93.4%	90.3%	89.2%	94.8%	89.8%
Other services	80.6%	90.5%	87.6%	77.2%	80.0%	79.0%	86.5%	78.9%
Ownership								
For profit, incorporated	89.4%	93.5%	91.8%	88.3%	89.5%	88.8%	91.8%	88.8%
For profit, unincorporated	86.6%	92.6%	86.5%	84.8%	86.5%	85.0%	89.7%	85.1%
Nonprofit	87.3%	94.0%	92.2%	91.0%	88.8%	84.9%	92.3%	86.8%
Unknown	85.8%	91.0%	87.4%	89.0%	90.3%	81.5%	91.2%	84.0%
Age of firm								
Less than 5 years	86.3%	91.2%	88.8%	82.6%	88.9%	77.9%	89.9%	82.9%
5-9 years	89.4%	92.7%	90.0%	85.4%	91.0%	88.8%	90.7%	88.4%
10-19 years	89.6%	94.1%	89.9%	87.6%	87.2%	91.6%	91.0%	88.4%
20 or more years	89.2%	93.4%	92.1%	89.5%	89.6%	87.9%	92.1%	88.5%
Unknown	87.8%	100.0%	100.0% *	74.5%	83.5%	87.9%	100.0%	87.7%
Multi/single status								
2 or more locations	88.8%	87.1%	93.8%	90.7%	91.0%	88.1%	92.3%	88.7%
1 location only	88.8%	93.4%	90.8%	87.3%	86.2%	82.7%	91.4%	85.5%
Percent full-time employees								
Less than 25%	73.2%	90.5%	94.4%	90.7%	90.6%	58.3%	92.8%	68.9%
25-49 %	82.8%	89.5%	90.7%	80.7%	80.6%	82.4%	88.1%	81.6%
50-74 %	88.0%	94.7%	88.3%	91.1%	89.5%	85.9%	91.5%	87.2%
75% or more	89.3%	93.2%	91.3%	88.1%	89.4%	88.8%	91.6%	88.7%
Union presence								
No union employees	89.1%	93.1%	91.1%	89.5%	89.3%	87.4%	91.6%	88.2%
Has union employees	88.0%	96.4%	88.5%	77.9%	88.2%	88.6%	88.3%	88.0%
Unknown	88.2%	94.1%	96.9%	72.7%	89.5%	88.5%	95.4%	88.1%
Percent low wage employees								
50% or more low wage	80.5%	87.1%	77.8%	78.1%	82.0%	79.3%	81.2%	80.2%
Less than 50% low wage	91.8%	94.1%	93.0%	90.9%	91.5%	91.5%	93.2%	91.2%
Unknown	86.7%	92.5%	95.7%	74.9%	83.7%	86.9%	92.3%	86.5%

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.(1)(2003) 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, 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	0.26%	0.36%	0.65%	0.94%	0.55%	0.55%	0.37%	0.30%
Industry group **								
Agric., fish., forest.	2.90%	3.42%	8.10%	9.42%	14.17%	12.89%	3.51%	4.97%
Mining and manufacturing	1.01%	0.56%	1.43%	1.13%	0.70%	1.51%	0.33%	1.12%
Construction	2.16%	1.10%	1.67%	2.57%	4.58%	3.68%	1.12%	4.10%
Utilities and transp.	1.11%	3.00%	2.94%	1.88%	1.64%	1.53%	1.72%	1.21%
Wholesale trade	0.63%	1.49%	1.55%	3.04%	0.87%	0.80%	1.24%	0.68%
Fin. svcs. and real estate	0.70%	1.85%	2.91%	1.50%	1.34%	1.05%	0.82%	0.79%
Retail trade	1.66%	2.05%	1.79%	1.80%	3.35%	2.36%	0.99%	2.13%
Professional services	0.30%	0.29%	0.41%	0.88%	0.95%	0.44%	0.29%	0.43%
Other services	0.83%	1.44%	2.19%	3.47%	1.69%	0.84%	1.40%	0.84%
Ownership								
For profit, incorporated	0.34%	0.46%	0.53%	0.83%	0.84%	0.62%	0.33%	0.42%
For profit, unincorporated	1.15%	1.15%	2.00%	2.82%	2.73%	2.50%	1.28%	1.44%
Nonprofit	0.77%	1.30%	2.18%	2.00%	1.76%	1.42%	1.61%	0.90%
Unknown	3.38%	1.95%	2.56%	3.64%	2.63%	4.96%	1.16%	4.36%
Age of firm								
Less than 5 years	2.05%	1.78%	1.63%	3.39%	3.50%	6.51%	1.29%	3.73%
5-9 years	1.20%	1.39%	1.55%	3.09%	3.40%	2.26%	1.07%	2.02%
10-19 years	0.74%	0.69%	1.62%	1.60%	2.46%	2.18%	0.73%	1.33%
20 or more years	0.44%	0.51%	0.55%	1.17%	0.63%	1.25%	0.32%	0.58%
Unknown	0.94%	27.89%	31.62% *	12.81%	3.64%	0.97%	21.08%	0.94%
Multi/single status								
2 or more locations	0.50%	4.83%	1.81%	1.54%	0.70%	0.63%	1.15%	0.50%
1 location only	0.72%	0.37%	0.61%	1.27%	1.25%	3.41%	0.31%	1.38%
Percent full-time employees								
Less than 25%	6.39%	4.11%	1.79%	2.61%	1.94%	9.70%	2.27%	7.14%
25-49 %	1.95%	2.89%	4.18%	3.27%	3.83%	3.11%	1.32%	2.37%
50-74 %	1.02%	0.87%	1.90%	1.54%	1.79%	1.44%	1.12%	1.26%
75% or more	0.35%	0.41%	0.66%	1.03%	0.65%	0.60%	0.45%	0.39%
Union presence								
No union employees	0.34%	0.36%	0.76%	0.65%	0.50%	0.61%	0.36%	0.40%
Has union employees	1.04%	1.48%	3.32%	7.68%	2.27%	1.14%	1.69%	1.13%
Unknown	1.73%	2.74%	10.39%	11.33%	1.61%	1.82%	2.18%	1.74%
Percent low wage employees								
50% or more low wage	0.90%	2.12%	2.72%	1.83%	2.18%	1.95%	1.26%	0.93%
Less than 50% low wage	0.52%	0.31%	0.41%	1.12%	0.53%	0.99%	0.30%	0.69%
Unknown	0.85%	1.89%	3.70%	6.76%	2.43%	1.01%	1.43%	0.84%

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.