

**Table I.C.4.a(2003) 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, 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	27.3%	66.4%	55.1%	39.4%	27.3%	11.7%	55.9%	18.6%
Industry group **								
Agric., fish., forest.	65.0%	72.6%	69.7%	61.8%	65.7%	57.3%	62.6%	66.4%
Mining and manufacturing	22.7%	65.7%	54.1%	32.2%	21.2%	14.4%	52.7%	17.3%
Construction	47.3%	72.6%	60.6%	42.2%	29.3%	15.5%	58.5%	32.8%
Utilities and transp.	27.3%	70.3%	42.2%	64.1%	26.7%	17.6% *	56.7%	22.8%
Wholesale trade	27.7%	61.3%	59.3%	37.3%	17.3% *	8.8%	55.3%	14.2%
Fin. svcs. and real estate	21.6%	61.3%	60.4%	35.8%	33.9%	7.4%	54.8%	15.5%
Retail trade	20.7%	64.8%	43.8%	26.1%	22.7%	11.1%	47.0%	14.0%
Professional services	29.7%	68.6%	56.8%	41.3%	28.1%	14.3%	59.4%	20.9%
Other services	28.1%	64.0%	52.3%	43.8%	32.2%	6.9%	55.7%	17.6%
Ownership								
For profit, incorporated	26.0%	66.9%	56.0%	37.3%	25.9%	11.0%	55.1%	17.2%
For profit, unincorporated	30.1%	63.0%	46.7%	33.9%	19.0%	11.9%	54.3%	16.0%
Nonprofit	29.7%	72.5%	57.4%	55.8%	33.9%	14.3%	65.9%	24.7%
Unknown	36.8%	66.9%	57.1%	50.4%	32.3%	19.6%	58.6%	27.3%
Age of firm								
Less than 5 years	37.3%	58.2%	47.0%	23.9%	28.2%	14.3% *	50.3%	21.8%
5-9 years	41.0%	66.5%	51.7%	47.0%	21.9%	13.7%	57.4%	24.7%
10-19 years	37.8%	65.6%	50.7%	38.8%	22.9%	10.9%	54.7%	22.0%
20 or more years	29.5%	69.0%	59.0%	39.6%	29.3%	12.6%	57.0%	21.6%
Unknown	10.8%	52.7% *	.	26.6% *	8.0% *	10.8%	22.7% *	10.8%
Multi/single status								
2 or more locations	16.3%	61.3%	57.2%	36.2%	24.1%	11.5%	48.7%	15.1%
1 location only	47.2%	66.5%	54.9%	40.6%	32.5%	22.0%	56.7%	33.4%
Percent full-time employees								
Less than 25%	18.5%	70.0%	60.8%	38.1%	29.2%	2.6% *	60.6%	9.6% *
25-49 %	22.0%	68.1%	58.9%	35.9%	23.2%	6.9%	55.5%	13.0%
50-74 %	27.5%	67.1%	45.4%	34.2%	23.3%	17.5%	55.1%	19.6%
75% or more	27.7%	66.2%	55.9%	40.2%	28.0%	11.5%	55.9%	19.0%
Union presence								
No union employees	29.0%	65.9%	54.1%	38.7%	25.6%	7.3%	55.4%	17.7%
Has union employees	28.8%	82.6%	82.0%	50.4%	40.5%	21.6%	74.2%	25.9%
Unknown	12.8%	71.8%	18.9% *	32.7% *	20.8% *	11.5%	35.7% *	12.2%
Percent low wage employees								
50% or more low wage	28.4%	64.3%	48.2%	37.9%	22.2%	9.1%	50.7%	19.4%
Less than 50% low wage	34.6%	66.7%	56.0%	40.2%	29.3%	11.0%	56.6%	23.3%
Unknown	13.9%	66.2%	57.8%	27.6%	19.6%	12.3%	60.3%	12.7%

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.

. 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.a(2003) 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, 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	0.88%	0.95%	1.45%	2.42%	2.17%	0.78%	1.04%	0.88%
Industry group **								
Agric., fish., forest.	4.27%	5.72%	12.64%	12.80%	17.36%	15.47%	4.49%	6.29%
Mining and manufacturing	1.27%	5.29%	6.06%	3.95%	1.51%	2.49%	3.86%	1.40%
Construction	2.53%	4.07%	3.50%	5.99%	7.93%	3.52%	2.40%	4.93%
Utilities and transp.	4.32%	9.08%	7.92%	10.79%	6.10%	6.35% *	6.19%	4.95%
Wholesale trade	2.58%	3.90%	5.64%	6.28%	5.27% *	2.32%	3.40%	2.06%
Fin. svcs. and real estate	1.51%	3.69%	6.05%	7.01%	4.49%	1.07%	2.89%	1.43%
Retail trade	1.39%	2.94%	3.69%	3.56%	6.30%	2.72%	2.76%	2.36%
Professional services	1.37%	1.99%	4.13%	5.11%	2.02%	1.94%	1.57%	1.49%
Other services	2.18%	2.33%	3.43%	2.88%	6.14%	1.38%	2.20%	2.82%
Ownership								
For profit, incorporated	1.00%	1.66%	1.27%	2.72%	2.98%	0.84%	1.30%	1.04%
For profit, unincorporated	1.40%	2.75%	5.97%	7.07%	3.83%	3.03%	1.94%	1.93%
Nonprofit	2.20%	3.55%	6.27%	2.75%	3.12%	3.03%	3.24%	2.47%
Unknown	3.02%	4.37%	7.10%	6.10%	8.43%	4.29%	2.52%	4.16%
Age of firm								
Less than 5 years	3.15%	5.22%	6.79%	4.65%	7.40%	4.98% *	3.59%	4.61%
5-9 years	2.49%	3.05%	6.73%	5.27%	5.54%	3.10%	2.05%	3.67%
10-19 years	2.14%	2.47%	3.07%	3.46%	4.00%	3.12%	1.76%	3.12%
20 or more years	1.52%	1.72%	1.95%	2.62%	2.35%	1.68%	1.38%	1.48%
Unknown	1.02%	16.70% *	.	11.49% *	5.52% *	1.05%	11.29% *	1.02%
Multi/single status								
2 or more locations	0.75%	8.41%	4.64%	2.29%	1.56%	0.71%	2.80%	0.76%
1 location only	1.33%	0.96%	1.42%	2.75%	4.08%	3.96%	1.06%	2.22%
Percent full-time employees								
Less than 25%	4.20%	5.95%	9.74%	6.87%	7.60%	2.62% *	4.65%	3.63% *
25-49 %	1.23%	5.76%	4.11%	5.76%	4.83%	1.97%	4.14%	1.64%
50-74 %	2.88%	2.60%	4.50%	5.84%	2.43%	4.14%	2.63%	3.07%
75% or more	0.94%	1.07%	2.12%	2.59%	2.46%	0.96%	1.34%	0.99%
Union presence								
No union employees	1.04%	0.97%	1.48%	2.55%	2.19%	0.48%	1.02%	1.05%
Has union employees	2.66%	4.12%	6.16%	7.54%	4.97%	2.49%	4.68%	2.57%
Unknown	2.20%	11.17%	17.61% *	11.95% *	8.34% *	2.38%	12.38% *	2.24%
Percent low wage employees								
50% or more low wage	2.61%	2.97%	3.10%	4.09%	5.05%	2.59%	1.76%	3.29%
Less than 50% low wage	1.08%	0.94%	1.57%	2.62%	2.40%	1.11%	1.23%	1.04%
Unknown	1.14%	8.36%	9.61%	8.03%	4.98%	1.20%	6.24%	1.07%

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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