

Table I.D.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	36.2%	32.6%	28.8%	30.5%	34.1%	39.7%	30.7%	37.5%
Industry group **								
Agric., fish., forest.	34.4%	37.9%	44.4%	22.5%	34.1%	48.0%	34.9%	34.1%
Mining and manufacturing	43.5%	32.0%	34.0%	34.8%	42.8%	46.6%	33.8%	44.7%
Construction	37.1%	40.3%	29.9%	38.0%	39.2%	38.1%	35.2%	39.2%
Utilities and transp.	40.2%	35.7%	26.1%	35.0%	38.8%	42.3%	34.0%	41.0%
Wholesale trade	40.1%	28.8%	31.6%	37.0%	38.1%	45.7%	31.2%	43.1%
Fin. svcs. and real estate	36.9%	30.2%	31.2%	27.3%	34.5%	39.4%	30.5%	37.8%
Retail trade	31.8%	31.8%	27.1%	29.9%	28.3%	33.5%	29.5%	32.3%
Professional services	33.1%	30.4%	25.5%	25.6%	29.3%	37.6%	28.7%	34.2%
Other services	31.9%	33.6%	27.6%	24.8%	28.7%	35.5%	28.5%	33.0%
Ownership								
For profit, incorporated	37.1%	33.3%	29.9%	31.6%	35.8%	40.1%	31.5%	38.5%
For profit, unincorporated	33.7%	28.5%	25.1%	27.7%	32.3%	40.5%	27.2%	36.8%
Nonprofit	32.5%	36.2%	20.6%	24.5%	29.6%	36.1%	28.9%	32.9%
Unknown	35.3%	34.0%	28.7%	28.5%	31.0%	40.2%	31.5%	36.5%
Age of firm								
Less than 5 years	33.9%	35.8%	30.3%	31.0%	30.1%	43.3%	34.1%	33.7%
5-9 years	32.9%	31.3%	26.4%	29.7%	35.8%	39.0%	29.6%	35.6%
10-19 years	31.2%	32.7%	26.4%	28.5%	31.3%	37.3%	29.6%	32.5%
20 or more years	35.4%	32.2%	30.3%	31.2%	34.3%	38.6%	31.1%	36.4%
Unknown	40.8%	38.2% *	11.8% *	19.5% *	43.4%	40.8%	24.5% *	40.8%
Multi/single status								
2 or more locations	38.0%	32.4%	26.3%	27.5%	34.9%	39.6%	25.9%	38.4%
1 location only	32.0%	32.6%	29.0%	31.5%	32.6%	42.0%	31.2%	33.0%
Percent full-time employees								
Less than 25%	33.1%	38.7%	28.1%	21.8%	28.4%	35.6%	30.9%	33.6%
25-49 %	28.5%	33.9%	23.3%	20.9%	22.1%	31.9%	26.2%	29.0%
50-74 %	30.8%	31.7%	22.0%	21.3%	28.1%	34.4%	26.6%	31.8%
75% or more	37.2%	32.5%	29.7%	31.8%	35.3%	40.8%	31.4%	38.6%
Union presence								
No union employees	34.0%	31.5%	27.4%	29.0%	33.2%	38.5%	29.6%	35.6%
Has union employees	41.3%	56.6%	45.6%	47.0%	39.2%	40.7%	49.0%	40.8%
Unknown	40.7%	36.1%	39.1%	24.8%	36.3%	41.1%	32.5%	40.8%
Percent low wage employees								
50% or more low wage	25.6%	27.6%	22.1%	17.7%	25.4%	30.9%	22.6%	26.6%
Less than 50% low wage	35.5%	33.3%	29.2%	32.4%	35.3%	40.4%	31.7%	37.2%
Unknown	39.6%	33.3%	37.6%	29.4%	37.7%	39.9%	33.7%	39.7%

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.

** 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(2003) 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, 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	0.32%	0.73%	0.94%	0.91%	0.63%	0.46%	0.56%	0.33%
Industry group **								
Agric., fish., forest.	3.62%	3.18%	6.32%	6.05%	8.12%	7.54%	3.47%	6.02%
Mining and manufacturing	0.75%	1.95%	3.53%	1.29%	1.62%	0.97%	1.92%	0.90%
Construction	1.82%	2.00%	2.47%	2.85%	2.56%	4.09%	2.12%	2.18%
Utilities and transp.	1.80%	4.97%	3.66%	4.42%	3.11%	2.45%	3.36%	1.96%
Wholesale trade	0.94%	2.03%	2.66%	1.94%	2.22%	1.15%	0.97%	1.18%
Fin. svcs. and real estate	1.04%	3.01%	4.09%	1.59%	1.89%	0.94%	2.33%	1.10%
Retail trade	1.00%	1.76%	1.68%	1.95%	2.54%	1.33%	0.73%	1.42%
Professional services	0.45%	0.91%	1.27%	1.27%	1.44%	0.66%	0.75%	0.52%
Other services	1.19%	1.79%	2.09%	1.04%	2.17%	1.77%	0.83%	1.61%
Ownership								
For profit, incorporated	0.47%	0.59%	1.19%	0.96%	0.86%	0.60%	0.71%	0.49%
For profit, unincorporated	0.91%	1.63%	1.64%	2.00%	2.01%	1.09%	1.36%	1.12%
Nonprofit	0.80%	4.54%	3.46%	2.64%	1.61%	1.16%	2.51%	0.67%
Unknown	1.60%	2.69%	2.43%	3.74%	3.97%	3.13%	1.92%	2.36%
Age of firm								
Less than 5 years	1.50%	2.53%	4.20%	2.42%	1.94%	4.71%	1.84%	2.37%
5-9 years	1.06%	1.89%	2.35%	1.68%	2.51%	2.07%	1.04%	1.42%
10-19 years	0.58%	1.20%	0.88%	1.49%	1.88%	2.16%	0.92%	1.09%
20 or more years	0.47%	1.26%	1.60%	1.05%	0.82%	0.77%	0.99%	0.46%
Unknown	0.50%	12.51% *	3.72% *	8.18% *	2.89%	0.53%	8.09% *	0.50%
Multi/single status								
2 or more locations	0.47%	6.18%	2.89%	1.81%	0.83%	0.46%	1.85%	0.48%
1 location only	0.45%	0.78%	0.89%	0.91%	1.45%	3.92%	0.49%	0.96%
Percent full-time employees								
Less than 25%	1.68%	4.33%	4.36%	3.11%	3.62%	3.16%	2.38%	2.70%
25-49 %	1.36%	4.39%	3.51%	2.02%	1.90%	1.66%	2.28%	1.37%
50-74 %	1.02%	2.15%	1.89%	1.62%	2.85%	1.23%	1.46%	1.21%
75% or more	0.35%	0.81%	0.96%	0.92%	0.71%	0.48%	0.59%	0.39%
Union presence								
No union employees	0.39%	0.66%	0.78%	0.85%	0.70%	0.48%	0.44%	0.40%
Has union employees	1.19%	6.43%	4.49%	3.72%	1.89%	1.03%	2.91%	1.13%
Unknown	1.27%	5.49%	7.81%	6.42%	3.44%	1.43%	3.80%	1.40%
Percent low wage employees								
50% or more low wage	1.34%	1.47%	1.40%	1.05%	2.14%	1.62%	0.89%	1.61%
Less than 50% low wage	0.38%	0.91%	0.86%	1.03%	0.64%	0.67%	0.60%	0.36%
Unknown	0.52%	3.86%	5.27%	3.15%	2.32%	0.56%	4.02%	0.51%

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.

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