

Table I.D.4.a(2003) Percent of private-sector employees enrolled in a health insurance plan that take family 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	14.2%	55.0%	36.0%	21.2%	11.9%	7.3%	39.6%	9.2%
Industry group **								
Agric., fish., forest.	41.0%	75.7%	71.4%	37.9% *	37.2% *	0.6% *	71.3%	23.6%
Mining and manufacturing	14.3%	53.2%	36.6%	21.2%	12.8%	11.5%	34.6%	12.3%
Construction	38.6%	66.2%	45.0%	35.2%	31.1%	3.4% *	49.1%	28.0%
Utilities and transp.	13.0%	59.9%	26.3%	26.7% *	21.0%	7.6%	39.8%	10.1%
Wholesale trade	13.3%	56.5%	34.5%	15.8%	4.4% *	7.9% *	37.0%	7.3% *
Fin. svcs. and real estate	8.1%	40.0%	20.5%	8.5% *	10.7% *	4.8%	26.3%	6.1%
Retail trade	8.9%	55.5%	27.1%	8.8% *	7.3% *	3.0% *	34.0%	3.5%
Professional services	13.5%	47.4%	34.2%	19.6%	8.4% *	8.5%	36.8%	8.8%
Other services	16.1%	62.3%	43.3%	23.3%	13.7%	3.1%	48.0%	7.0%
Ownership								
For profit, incorporated	14.1%	55.0%	36.1%	20.1%	11.7%	7.8%	38.7%	9.3%
For profit, unincorporated	16.5%	47.3%	31.5%	22.4%	10.6% *	6.8% *	36.9%	9.6% *
Nonprofit	11.4%	66.4%	32.2%	32.7%	13.2%	3.8% *	47.6%	7.9%
Unknown	18.9%	65.7%	52.9%	19.6%	13.3% *	7.7% *	53.0%	8.9% *
Age of firm								
Less than 5 years	28.2%	44.6%	32.4%	12.5% *	14.5% *	29.1% *	34.5%	21.1% *
5-9 years	25.9%	54.4%	33.3%	25.8%	13.6% *	13.3% *	40.6%	16.1%
10-19 years	22.9%	60.0%	28.0%	21.7%	6.6%	9.1% *	40.0%	10.0%
20 or more years	15.8%	55.2%	40.3%	21.1%	13.2%	8.6%	40.0%	10.9%
Unknown	5.2%	62.5% *	.	.	2.0% *	5.3%	26.7% *	5.2%
Multi/single status								
2 or more locations	8.1%	17.3% *	24.0%	17.7%	8.8%	7.3%	22.0%	7.8%
1 location only	30.6%	55.9%	37.1%	22.3%	17.7%	4.2% *	41.1%	17.2%
Percent full-time employees								
Less than 25%	12.8% *	51.2%	42.7%	36.2% *	12.0% *	5.0% *	46.1%	6.9% *
25-49 %	11.3%	68.7%	39.4%	22.7% *	3.0% *	2.5% *	49.2%	3.1%
50-74 %	11.3%	60.0%	47.8%	18.5% *	6.4% *	2.4% *	51.2%	3.4% *
75% or more	14.5%	53.9%	34.9%	21.2%	12.6%	8.0%	38.0%	9.9%
Union presence								
No union employees	13.6%	52.8%	32.0%	17.1%	8.6%	4.7%	36.8%	6.7%
Has union employees	21.4%	82.3%	74.2%	47.1%	30.6%	13.9%	69.4%	17.9%
Unknown	5.6%	50.0%	11.1% *	23.3% *	6.4% *	5.1%	25.5% *	5.3%
Percent low wage employees								
50% or more low wage	20.1%	71.2%	43.9%	22.1%	15.4% *	4.0% *	50.7%	10.6%
Less than 50% low wage	18.1%	53.6%	36.1%	21.2%	11.8%	7.5%	38.8%	10.7%
Unknown	7.8%	47.5%	20.5% *	19.1% *	9.2% *	7.3%	33.4%	7.4%

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.D.4.a(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family 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	0.68%	1.68%	1.81%	1.74%	1.25%	1.13%	1.59%	0.92%
Industry group **								
Agric., fish., forest.	6.02%	3.45%	13.97%	13.67% *	14.44% *	0.83% *	4.88%	6.31%
Mining and manufacturing	1.90%	6.24%	7.62%	3.38%	2.37%	3.25%	4.68%	2.16%
Construction	3.30%	3.47%	4.83%	7.19%	8.47%	1.97% *	2.71%	6.12%
Utilities and transp.	1.60%	7.93%	6.21%	8.23% *	6.16%	2.22%	8.94%	1.77%
Wholesale trade	2.08%	5.93%	8.40%	3.24%	1.86% *	3.49% *	3.67%	2.44% *
Fin. svcs. and real estate	0.61%	4.97%	5.99%	3.85% *	3.88% *	0.82%	2.41%	0.56%
Retail trade	0.79%	4.37%	6.39%	3.82% *	2.20% *	1.13% *	2.67%	0.96%
Professional services	0.93%	2.32%	3.49%	3.41%	2.70% *	1.45%	2.49%	1.29%
Other services	1.35%	3.97%	4.42%	5.15%	2.48%	0.83%	2.95%	1.19%
Ownership								
For profit, incorporated	0.78%	2.68%	2.00%	1.72%	1.53%	1.21%	1.80%	1.07%
For profit, unincorporated	2.84%	2.75%	5.59%	5.35%	4.35% *	3.54% *	3.24%	3.32% *
Nonprofit	1.59%	4.80%	9.17%	6.06%	3.33%	1.19% *	4.42%	1.70%
Unknown	3.58%	4.27%	8.84%	5.34%	8.19% *	3.59% *	3.45%	3.98% *
Age of firm								
Less than 5 years	3.31%	4.92%	3.18%	5.60% *	5.77% *	10.04% *	2.97%	6.94% *
5-9 years	3.56%	5.24%	5.56%	6.06%	5.14% *	4.00% *	4.09%	4.26%
10-19 years	1.67%	3.05%	5.23%	4.12%	1.98%	5.80% *	2.27%	2.05%
20 or more years	0.98%	2.37%	2.70%	2.29%	1.53%	1.74%	1.64%	1.35%
Unknown	0.89%	19.06% *	.	.	2.07% *	0.91%	8.97% *	0.89%
Multi/single status								
2 or more locations	0.96%	9.95% *	5.88%	3.71%	1.52%	1.16%	5.01%	1.02%
1 location only	1.48%	1.62%	2.29%	1.36%	3.32%	2.33% *	1.50%	2.60%
Percent full-time employees								
Less than 25%	5.62% *	10.83%	10.07%	10.90% *	5.60% *	5.44% *	8.54%	5.05% *
25-49 %	1.16%	6.29%	7.63%	8.17% *	1.83% *	0.82% *	3.86%	0.75%
50-74 %	1.24%	3.03%	7.77%	6.57% *	3.20% *	1.23% *	2.70%	1.25% *
75% or more	0.73%	1.82%	2.07%	1.90%	1.23%	1.21%	1.91%	0.94%
Union presence								
No union employees	0.58%	1.58%	2.24%	2.08%	1.11%	1.08%	1.52%	0.78%
Has union employees	2.60%	5.70%	4.09%	8.04%	5.25%	3.00%	4.28%	2.69%
Unknown	1.15%	12.89%	9.76% *	9.50% *	3.90% *	1.05%	11.48% *	1.07%
Percent low wage employees								
50% or more low wage	2.21%	4.07%	4.61%	3.74%	5.29% *	1.61% *	3.61%	2.80%
Less than 50% low wage	0.74%	1.99%	2.78%	1.64%	1.16%	1.24%	1.83%	0.78%
Unknown	1.41%	8.96%	11.92% *	7.41% *	3.57% *	1.41%	6.24%	1.39%

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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