

Table I. B. 3. b. (1) (2000) 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, 2000

| 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                        | 88.9%  | 92.9%                  | 90.5%             | 88.1%             | 88.9%             | 88.3%                  | 90.8%                  | 88.4%                |
| <b>Industry group **</b>             |        |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.               | 84.2%  | 90.4%                  | 84.2%             | 87.3%             | 80.3%             | 82.4%                  | 88.3%                  | 81.8%                |
| Mining and manufacturing             | 93.8%  | 93.6%                  | 95.1%             | 91.2%             | 94.3%             | 94.1%                  | 92.5%                  | 94.0%                |
| Construction                         | 81.7%  | 91.2%                  | 86.7%             | 80.0%             | 69.7%             | 87.2%                  | 86.6%                  | 76.2%                |
| Utilities and transp.                | 89.6%  | 95.8%                  | 91.2%             | 93.5%             | 95.0%             | 87.3%                  | 93.6%                  | 89.0%                |
| Wholesale trade                      | 91.8%  | 95.4%                  | 93.2%             | 93.3%             | 93.9%             | 89.2%                  | 93.7%                  | 91.1%                |
| Fin. svcs. and real est.             | 92.7%  | 94.9%                  | 97.0%             | 96.3%             | 95.0%             | 91.5%                  | 96.2%                  | 92.2%                |
| Retail trade                         | 86.6%  | 89.1%                  | 90.9%             | 88.3%             | 89.1%             | 84.4%                  | 89.8%                  | 85.6%                |
| Professional services                | 90.6%  | 94.7%                  | 93.1%             | 94.3%             | 89.5%             | 88.9%                  | 94.1%                  | 89.5%                |
| Other Services                       | 82.1%  | 90.7%                  | 84.2%             | 78.8%             | 83.0%             | 81.1%                  | 85.3%                  | 81.2%                |
| Unknown                              | 100.0% | 100.0% *               | *****             | *****             | *****             | *****                  | 100.0% *               | *****                |
| <b>Ownership</b>                     |        |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated             | 89.0%  | 92.8%                  | 90.8%             | 88.0%             | 88.6%             | 88.7%                  | 90.5%                  | 88.6%                |
| For profit, unincorporated           | 89.6%  | 93.5%                  | 87.8%             | 88.8%             | 86.6%             | 89.2%                  | 92.1%                  | 87.6%                |
| Nonprofit                            | 90.2%  | 92.2%                  | 90.8%             | 88.8%             | 90.8%             | 89.7%                  | 91.1%                  | 90.0%                |
| Unknown                              | 83.3%  | 100.0% *               | 91.2%             | 93.8%             | 90.4%             | 82.7%                  | 92.5%                  | 83.3%                |
| <b>Age of firm</b>                   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years                    | 89.4%  | 92.9%                  | 86.8%             | 85.4%             | 92.8%             | 86.3%                  | 90.0%                  | 88.5%                |
| 5-9 years                            | 89.5%  | 91.3%                  | 93.9%             | 88.9%             | 86.0%             | 89.2%                  | 92.1%                  | 87.1%                |
| 10-19 years                          | 89.4%  | 93.2%                  | 90.7%             | 87.0%             | 85.7%             | 92.5%                  | 91.1%                  | 88.3%                |
| 20 or more years                     | 90.1%  | 93.3%                  | 90.6%             | 89.1%             | 90.3%             | 90.0%                  | 90.7%                  | 90.0%                |
| Unknown                              | 86.3%  | *****                  | 100.0%            | 77.6%             | 82.5%             | 86.5%                  | 74.4%                  | 86.3%                |
| <b>Multi/single status</b>           |        |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations                  | 89.0%  | 89.8%                  | 94.5%             | 91.1%             | 90.3%             | 88.5%                  | 91.1%                  | 88.9%                |
| 1 location only                      | 88.7%  | 93.0%                  | 90.1%             | 87.1%             | 86.3%             | 80.2%                  | 90.7%                  | 85.6%                |
| <b>Percent full-time employees</b>   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%                        | 83.3%  | 85.5%                  | 85.1%             | 86.3%             | 88.1%             | 79.5%                  | 87.7%                  | 82.1%                |
| 25-49%                               | 79.4%  | 89.5%                  | 90.4%             | 82.0%             | 82.0%             | 75.1%                  | 84.9%                  | 78.0%                |
| 50-74%                               | 89.2%  | 93.7%                  | 88.7%             | 88.6%             | 89.8%             | 88.4%                  | 89.9%                  | 89.0%                |
| 75% or more                          | 89.3%  | 93.0%                  | 90.8%             | 88.4%             | 89.1%             | 88.9%                  | 91.1%                  | 88.8%                |
| <b>Union presence</b>                |        |                        |                   |                   |                   |                        |                        |                      |
| No union employees                   | 89.0%  | 92.8%                  | 90.7%             | 88.9%             | 89.3%             | 87.8%                  | 91.0%                  | 88.3%                |
| Has union employees                  | 89.9%  | 93.5%                  | 86.4%             | 81.2%             | 87.4%             | 91.2%                  | 86.2%                  | 90.2%                |
| Unknown                              | 84.1%  | 97.0%                  | 96.4%             | 77.2%             | 81.3%             | 84.0%                  | 94.6%                  | 83.6%                |
| <b>Percent low-wage employees **</b> |        |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage                 | 81.8%  | 86.7%                  | 82.3%             | 78.4%             | 81.2%             | 84.0%                  | 83.0%                  | 81.4%                |
| Less than 50% low wage               | 92.7%  | 94.1%                  | 92.3%             | 91.6%             | 92.1%             | 93.4%                  | 92.7%                  | 92.7%                |
| Unknown                              | 86.3%  | 95.2%                  | 96.2%             | 87.2%             | 85.8%             | 86.2%                  | 91.7%                  | 86.2%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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 prior year's estimates. See Technical Appendix.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. B. 3. b. (1) (2000) 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, 2000

| 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%  | 0.36%                  | 0.53%             | 0.52%             | 0.78%             | 0.53%                  | 0.28%                  | 0.46%                |
| <b>Industry group **</b>             |        |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.               | 2.42%  | 2.49%                  | 6.51%             | 5.63%             | 5.53%             | 5.32%                  | 3.52%                  | 3.30%                |
| Mining and manufacturing             | 0.47%  | 0.78%                  | 1.01%             | 1.81%             | 0.89%             | 0.63%                  | 1.41%                  | 0.42%                |
| Construction                         | 1.47%  | 1.01%                  | 1.89%             | 2.04%             | 4.20%             | 5.63%                  | 1.18%                  | 2.75%                |
| Utilities and transp.                | 1.02%  | 3.84%                  | 2.48%             | 1.40%             | 2.28%             | 1.28%                  | 1.72%                  | 1.14%                |
| Wholesale trade                      | 0.61%  | 1.11%                  | 2.11%             | 1.07%             | 1.24%             | 1.17%                  | 1.10%                  | 0.67%                |
| Fin. svcs. and real est.             | 1.10%  | 1.44%                  | 0.78%             | 1.16%             | 0.85%             | 1.67%                  | 0.65%                  | 1.16%                |
| Retail trade                         | 1.01%  | 0.98%                  | 1.12%             | 1.25%             | 1.52%             | 1.71%                  | 0.73%                  | 1.37%                |
| Professional services                | 0.63%  | 1.12%                  | 1.05%             | 0.74%             | 1.49%             | 0.88%                  | 0.69%                  | 0.71%                |
| Other Services                       | 0.80%  | 1.24%                  | 1.87%             | 1.64%             | 2.17%             | 2.00%                  | 1.01%                  | 1.22%                |
| Unknown                              | 31.62% | 31.62% *               | *****             | *****             | *****             | *****                  | 31.62% *               | *****                |
| <b>Ownership</b>                     |        |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated             | 0.31%  | 0.50%                  | 0.45%             | 0.63%             | 0.91%             | 0.59%                  | 0.35%                  | 0.46%                |
| For profit, unincorporated           | 1.07%  | 0.86%                  | 1.65%             | 2.65%             | 1.88%             | 2.92%                  | 0.70%                  | 2.16%                |
| Nonprofit                            | 0.50%  | 2.08%                  | 1.28%             | 0.95%             | 1.10%             | 1.09%                  | 1.01%                  | 0.58%                |
| Unknown                              | 1.52%  | 31.62% *               | 27.20%            | 22.15%            | 3.12%             | 1.64%                  | 25.83%                 | 1.52%                |
| <b>Age of firm</b>                   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years                    | 0.69%  | 1.24%                  | 1.41%             | 2.62%             | 1.39%             | 4.62%                  | 1.06%                  | 2.04%                |
| 5-9 years                            | 0.79%  | 1.26%                  | 1.26%             | 1.70%             | 2.63%             | 1.69%                  | 0.72%                  | 1.58%                |
| 10-19 years                          | 0.83%  | 0.66%                  | 0.83%             | 1.51%             | 2.07%             | 1.33%                  | 0.51%                  | 1.18%                |
| 20 or more years                     | 0.55%  | 0.59%                  | 1.01%             | 0.49%             | 1.04%             | 0.82%                  | 0.65%                  | 0.79%                |
| Unknown                              | 0.63%  | *****                  | 29.81%            | 5.84%             | 2.50%             | 0.63%                  | 6.96%                  | 0.64%                |
| <b>Multi/single status</b>           |        |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations                  | 0.43%  | 2.04%                  | 0.95%             | 0.80%             | 0.95%             | 0.53%                  | 1.27%                  | 0.47%                |
| 1 location only                      | 0.22%  | 0.36%                  | 0.59%             | 0.66%             | 1.11%             | 4.40%                  | 0.26%                  | 0.51%                |
| <b>Percent full-time employees</b>   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%                        | 2.28%  | 4.24%                  | 4.35%             | 2.18%             | 2.63%             | 3.89%                  | 2.43%                  | 3.04%                |
| 25-49%                               | 1.85%  | 2.89%                  | 3.12%             | 2.60%             | 3.14%             | 3.05%                  | 2.14%                  | 2.35%                |
| 50-74%                               | 0.48%  | 0.79%                  | 2.08%             | 1.54%             | 1.43%             | 0.83%                  | 0.78%                  | 0.73%                |
| 75% or more                          | 0.38%  | 0.41%                  | 0.52%             | 0.53%             | 0.88%             | 0.58%                  | 0.30%                  | 0.52%                |
| <b>Union presence</b>                |        |                        |                   |                   |                   |                        |                        |                      |
| No union employees                   | 0.29%  | 0.43%                  | 0.48%             | 0.52%             | 0.70%             | 0.62%                  | 0.30%                  | 0.45%                |
| Has union employees                  | 0.95%  | 4.17%                  | 4.27%             | 1.94%             | 3.06%             | 0.69%                  | 2.98%                  | 1.00%                |
| Unknown                              | 1.95%  | 2.68%                  | 14.46%            | 5.57%             | 8.20%             | 2.44%                  | 2.46%                  | 1.98%                |
| <b>Percent low-wage employees **</b> |        |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage                 | 1.05%  | 0.74%                  | 1.49%             | 1.76%             | 1.83%             | 1.39%                  | 0.91%                  | 1.27%                |
| Less than 50% low wage               | 0.28%  | 0.38%                  | 0.58%             | 0.41%             | 0.77%             | 0.70%                  | 0.24%                  | 0.47%                |
| Unknown                              | 0.70%  | 2.34%                  | 10.38%            | 2.70%             | 1.65%             | 0.77%                  | 2.01%                  | 0.71%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

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\*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 prior year's estimates. See Technical Appendix.

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