

Table I.D.4.a(2002) 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, 2002

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	14.8%	57.4%	37.9%	21.0%	13.3%	7.9%	41.4%	9.7%
Industry group **								
Agric., fish., forest.	30.7%	77.9%	37.6% *	7.0% *	36.7% *	3.8% *	62.2%	15.1% *
Mining and manufacturing	15.8%	51.1%	46.3%	14.9%	17.5%	12.8%	35.6%	13.9%
Construction	39.0%	60.5%	37.0%	41.0%	33.3%	10.1% *	46.4%	30.0%
Utilities and transp.	14.9%	37.9%	47.1%	15.7% *	26.2% *	9.6% *	35.2%	12.8%
Wholesale trade	17.1%	59.6%	48.8%	30.2%	9.2% *	4.9% *	50.6%	8.3%
Fin. svcs. and real estate	7.9%	59.9%	30.6%	13.6%	8.0% *	4.4%	39.9%	5.1%
Retail trade	9.9%	54.7%	29.8%	8.0% *	5.1% *	3.1% *	32.1%	3.8%
Professional services	14.0%	55.5%	35.0%	17.6%	7.5%	9.4%	40.4%	9.1%
Other services	15.0%	58.0%	36.9%	26.2%	12.6%	5.3% *	43.4%	8.2%
Ownership								
For profit, incorporated	15.0%	57.9%	38.2%	22.6%	13.7%	8.1%	41.4%	10.0%
For profit, unincorporated	22.0%	52.8%	30.6%	14.2%	10.9% *	13.9% *	42.2%	12.3%
Nonprofit	13.8%	62.6%	41.5%	15.7%	13.6%	6.5% *	42.1%	9.2%
Unknown	6.4%	9.9% *	.	3.2% *	1.6% *	6.7% *	2.3% *	6.5% *
Age of firm								
Less than 5 years	33.7%	61.2%	35.9%	31.5%	16.6% *	.	48.1%	16.2%
5-9 years	29.6%	49.3%	45.0%	23.2%	14.3% *	21.4% *	44.7%	17.4%
10-19 years	22.5%	60.4%	30.9%	18.9%	12.6% *	3.0% *	38.9%	10.1%
20 or more years	16.0%	57.8%	40.0%	20.8%	13.3%	9.7%	40.7%	11.5%
Unknown	6.1%	.	.	3.1% *	12.2% *	5.9%	.	6.1%
Multi/single status								
2 or more locations	8.5%	33.8%	34.5%	16.5%	10.5%	7.5%	21.9%	8.2%
1 location only	32.6%	58.0%	38.1%	22.6%	18.9%	23.7%	43.3%	19.2%
Percent full-time employees								
Less than 25%	19.2%	68.9%	60.4%	30.8% *	15.9% *	0.1% *	58.0%	4.3% *
25-49 %	12.3%	64.7%	45.6%	14.0% *	13.6% *	2.2% *	50.7%	5.3%
50-74 %	15.1%	67.5%	37.0%	16.1%	10.8%	5.0% *	44.3%	7.6% *
75% or more	14.8%	54.9%	37.3%	21.7%	13.5%	8.5%	40.2%	10.2%
Union presence								
No union employees	12.9%	56.1%	35.2%	17.0%	8.8%	4.2%	39.4%	6.2%
Has union employees	23.2%	73.7%	66.0%	38.0%	34.8%	16.8%	56.6%	20.4%
Unknown	6.3%	56.7%	36.9% *	10.9% *	4.0% *	5.6%	38.6%	5.6%
Percent low wage employees								
50% or more low wage	17.4%	62.3%	38.1%	17.7%	9.5%	2.1% *	47.2%	6.5%
Less than 50% low wage	19.6%	56.4%	38.0%	21.6%	14.3%	9.6%	40.6%	12.4%
Unknown	7.9%	63.0%	34.5% *	16.5% *	9.0% *	7.3%	43.6%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002

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	0.43%	2.06%	2.51%	1.75%	1.50%	0.86%	1.56%	0.55%
Industry group **								
Agric., fish., forest.	6.56%	5.22%	15.35% *	5.38% *	13.41% *	9.77% *	6.91%	5.98% *
Mining and manufacturing	1.70%	7.97%	6.53%	1.47%	3.54%	2.25%	3.58%	1.97%
Construction	3.36%	4.94%	4.48%	6.68%	6.11%	6.02% *	2.99%	4.13%
Utilities and transp.	2.84%	9.93%	11.62%	7.96% *	8.20% *	3.66% *	7.36%	3.26%
Wholesale trade	2.40%	3.72%	7.62%	5.94%	3.75% *	2.57% *	2.43%	2.36%
Fin. svcs. and real estate	1.04%	3.97%	7.22%	3.86%	2.66% *	0.91%	4.02%	0.98%
Retail trade	0.66%	5.83%	3.53%	2.68% *	2.41% *	0.98% *	2.82%	0.67%
Professional services	1.31%	2.61%	4.78%	2.93%	1.70%	2.09%	3.06%	1.41%
Other services	1.59%	3.23%	5.33%	2.41%	2.28%	2.14% *	1.86%	1.83%
Ownership								
For profit, incorporated	0.67%	1.86%	2.33%	2.11%	2.04%	1.01%	1.44%	0.76%
For profit, unincorporated	2.05%	5.93%	4.03%	3.69%	4.25% *	7.90% *	4.35%	3.61%
Nonprofit	1.50%	4.95%	6.33%	3.20%	2.21%	2.78% *	3.61%	1.92%
Unknown	1.76%	10.81% *	.	10.25% *	1.59% *	2.22% *	11.48% *	1.99% *
Age of firm								
Less than 5 years	2.47%	4.23%	7.54%	7.19%	5.31% *	.	3.85%	4.17%
5-9 years	2.31%	2.02%	5.90%	5.54%	4.96% *	7.65% *	2.50%	4.46%
10-19 years	0.98%	2.47%	4.74%	4.26%	4.31% *	1.48% *	3.08%	1.55%
20 or more years	0.56%	2.98%	2.78%	2.25%	1.48%	1.15%	2.23%	0.78%
Unknown	1.07%	.	.	4.10% *	5.67% *	1.03%	.	1.07%
Multi/single status								
2 or more locations	0.65%	8.72%	8.51%	3.52%	2.08%	0.81%	5.77%	0.64%
1 location only	0.94%	2.10%	2.46%	2.36%	1.91%	5.76%	1.36%	1.18%
Percent full-time employees								
Less than 25%	2.58%	9.05%	10.20%	10.60% *	7.53% *	0.08% *	6.13%	1.30% *
25-49 %	1.51%	5.84%	7.56%	4.40% *	5.66% *	1.31% *	4.07%	1.12%
50-74 %	2.21%	4.51%	4.99%	3.95%	2.71%	2.90% *	4.17%	2.74% *
75% or more	0.60%	2.08%	2.83%	1.69%	1.72%	0.90%	1.67%	0.72%
Union presence								
No union employees	0.47%	1.56%	2.69%	0.85%	1.45%	0.60%	1.55%	0.47%
Has union employees	1.72%	10.44%	7.13%	6.95%	4.32%	2.14%	6.76%	1.60%
Unknown	1.11%	12.38%	12.45% *	9.93% *	2.64% *	1.39%	8.69%	1.17%
Percent low wage employees								
50% or more low wage	1.65%	4.90%	4.76%	3.19%	2.69%	0.81% *	3.16%	1.37%
Less than 50% low wage	0.67%	1.89%	2.56%	1.76%	1.75%	1.12%	1.49%	0.75%
Unknown	1.00%	10.73%	11.03% *	9.06% *	3.75% *	1.01%	5.79%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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