

A large majority of uninsured Montanans is employed (Table 2-3 and Figure 2-7). Twenty-six percent of the uninsured were self-employed and 51 percent by someone else (for uninsured children, these statistics refer to the primary wage earner in the family). A high percent of employed Montanans without insurance were in permanent jobs (84 percent) and were employed by small employers of 10 or fewer employees (56 percent). Industries with high proportions of the uninsured included agriculture, construction, government, hospitality services such as motels, casinos, convenience stores, and gas stations, other services such as personal and repair businesses, and retail trade.

**Table 2-3
 Employment Status of Montana's Uninsured
 Population Under 65 Years, 2003**

Proportion of Uninsured	
Employment status of target or responsible adult (n=1,167)	
Self-employed	26% — 14
Employed by someone else	51%
Unemployed	14%
Disabled	2%
Full-time student	5%
Retired	2%
Type of employment (n=863)	
Permanent	84%
Temporary	7%
Seasonal	9%
Size of employer (n=839)	
1 employee	20%
2 to 10 employees	36%
11 to 19 employees	9%
20 to 50 employees	12%
51 to 100 employees	6%
101 to 500 employees	5%
More than 500 employees	12%
Industry of employer (n=853)	
Agriculture	9%
Manufacturing	4%
Mining/extraction	2%
Transportation/utilities	3%
Construction	15%
Government	11%
Professional services	6%
Hospitality services	16%
Other services	22%
Trade	12%