

Table I. A. 2. f(2001) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2001

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	73.3%	55.3%	79.8%	86.4%	91.0%	84.0%	64.5%	86.4%
<b>Industry group **</b>								
Agric., fish., forest.	45.9%	32.9%	78.4%	78.9%	87.1%	65.0%	41.8%	79.5%
Mining and manufacturing	85.1%	74.2%	90.9%	96.1%	91.8%	75.4%	84.4%	86.2%
Construction	71.3%	61.3%	81.7%	90.5%	91.1%	92.6%	68.9%	91.3%
Utilities and transp.	72.4%	53.5%	84.9%	90.4%	94.6%	71.3%	65.3%	79.8%
Wholesale trade	74.9%	54.7%	89.5%	96.4%	94.5%	81.9%	67.4%	88.2%
Fin. svcs. and real est.	70.3%	55.9%	74.0%	81.1%	88.6%	71.9%	61.5%	75.8%
Retail trade	83.2%	63.4%	87.5%	91.3%	95.8%	90.4%	73.1%	91.6%
Professional services	67.2%	53.3%	77.5%	80.7%	88.9%	82.3%	60.6%	84.3%
Other Services	71.2%	47.6%	68.8%	79.9%	88.6%	92.5%	57.1%	90.0%
<b>Ownership</b>								
For profit, incorporated	76.3%	57.7%	82.2%	89.8%	93.5%	83.0%	68.3%	86.3%
For profit, unincorporated	62.3%	53.9%	83.0%	81.4%	82.0%	79.8%	59.0%	81.3%
Nonprofit	63.2%	44.1%	62.3%	71.9%	86.8%	86.9%	51.4%	85.3%
Unknown	92.5%	*****	100.0% *	95.7%	84.0%	94.3%	60.1% *	93.2%
<b>Age of firm</b>								
Less than 5 years	61.2%	53.1%	76.9%	85.1%	76.9%	85.7%	58.6%	81.6%
5-9 years	66.5%	55.2%	81.3%	85.7%	87.2%	85.9%	63.0%	85.7%
10-19 years	69.9%	56.1%	81.7%	88.0%	91.0%	93.7%	65.2%	91.1%
20 or more years	75.2%	55.5%	78.8%	86.3%	91.7%	81.9%	66.1%	86.2%
Unknown	85.6%	63.0%	100.0%	71.4%	95.3%	85.2%	78.8%	85.7%
<b>Multi/single status</b>								
2 or more locations	85.8%	73.4%	79.4%	88.1%	91.4%	84.0%	81.8%	86.2%
1 location only	64.8%	54.9%	79.9%	85.4%	88.5%	68.9%	63.1%	87.7%
<b>Percent full-time employees</b>								
Less than 25%	65.9%	28.4%	60.4%	77.3%	80.9%	92.0%	45.7%	87.1%
25-49%	74.2%	43.1%	68.7%	81.8%	94.5%	89.4%	56.1%	89.7%
50-74%	75.6%	57.1%	79.7%	85.6%	91.4%	93.1%	64.6%	92.2%
75% or more	73.3%	56.9%	82.0%	87.9%	91.5%	80.7%	66.2%	84.6%
<b>Union presence</b>								
No union employees	72.4%	55.1%	80.2%	86.8%	91.2%	83.3%	64.4%	86.4%
Has union employees	81.3%	67.1%	73.0%	80.4%	88.8%	84.0%	71.1%	84.6%
Unknown	82.3%	43.5%	71.7%	80.4%	90.2%	90.5%	54.7%	90.2%
<b>Percent low-wage employees **</b>								
50% or more low wage	72.9%	45.6%	77.4%	87.1%	92.8%	90.0%	58.8%	91.3%
Less than 50% low wage	70.5%	57.8%	80.9%	86.0%	89.7%	76.1%	66.2%	83.7%
Unknown	83.7%	54.3%	63.2%	87.9%	92.1%	85.4%	60.9%	85.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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

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

Table I. A. 2. f(2001) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2001

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	0.40%	0.58%	0.88%	0.47%	0.37%	0.74%	0.44%	0.45%
<b>Industry group **</b>								
Agric., fish., forest.	3.18%	3.84%	10.76%	11.46%	13.82%	11.57%	3.01%	9.91%
Mining and manufacturing	1.35%	4.68%	1.87%	1.23%	2.30%	1.64%	2.26%	0.84%
Construction	1.24%	2.24%	4.37%	2.17%	3.12%	4.82%	1.34%	2.65%
Utilities and transp.	3.01%	6.63%	5.25%	3.63%	3.52%	5.29%	5.50%	2.97%
Wholesale trade	1.80%	4.20%	4.75%	1.55%	2.06%	3.42%	1.98%	2.12%
Fin. svcs. and real est.	2.36%	2.73%	3.27%	3.18%	1.69%	3.81%	2.52%	3.06%
Retail trade	1.29%	2.68%	2.52%	1.75%	1.24%	1.40%	2.16%	0.96%
Professional services	1.22%	2.00%	1.71%	1.58%	1.77%	3.04%	1.56%	1.97%
Other Services	1.19%	1.90%	3.27%	2.01%	0.94%	1.65%	1.50%	1.17%
<b>Ownership</b>								
For profit, incorporated	0.55%	0.88%	1.21%	0.88%	0.51%	0.93%	0.47%	0.60%
For profit, unincorporated	1.39%	1.40%	2.91%	4.86%	2.20%	6.33%	1.65%	2.91%
Nonprofit	1.21%	2.25%	2.31%	1.40%	1.86%	3.24%	1.44%	1.31%
Unknown	1.55%	*****	31.62% *	18.81%	5.29%	1.11%	18.27% *	1.52%
<b>Age of firm</b>								
Less than 5 years	2.22%	2.99%	2.62%	2.59%	5.23%	7.40%	2.52%	2.98%
5-9 years	0.88%	1.92%	1.24%	2.96%	3.01%	5.29%	1.13%	2.50%
10-19 years	0.94%	1.70%	1.96%	2.11%	2.15%	1.98%	1.20%	1.07%
20 or more years	0.49%	1.21%	1.07%	0.68%	0.66%	1.09%	0.80%	0.72%
Unknown	1.21%	18.82%	27.89%	13.27%	2.40%	1.29%	15.51%	1.23%
<b>Multi/single status</b>								
2 or more locations	0.52%	5.91%	3.81%	1.51%	0.44%	0.75%	1.93%	0.54%
1 location only	0.48%	0.59%	1.14%	0.82%	1.77%	7.24%	0.53%	1.15%
<b>Percent full-time employees</b>								
Less than 25%	1.45%	5.32%	6.21%	4.17%	3.74%	2.82%	1.76%	2.13%
25-49%	0.86%	4.33%	4.88%	3.51%	1.49%	1.64%	1.93%	1.15%
50-74%	1.31%	1.64%	3.31%	2.37%	1.70%	2.30%	1.74%	1.50%
75% or more	0.51%	0.58%	1.20%	0.49%	0.61%	1.19%	0.61%	0.76%
<b>Union presence</b>								
No union employees	0.40%	0.62%	0.82%	0.59%	0.46%	0.84%	0.42%	0.38%
Has union employees	1.59%	4.98%	6.22%	3.83%	3.10%	2.34%	3.28%	2.10%
Unknown	1.51%	10.34%	9.80%	6.40%	4.46%	2.11%	7.81%	1.79%
<b>Percent low-wage employees **</b>								
50% or more low wage	1.19%	2.40%	2.51%	1.53%	1.26%	0.82%	1.58%	0.80%
Less than 50% low wage	0.25%	0.42%	1.31%	0.67%	0.76%	2.10%	0.34%	0.79%
Unknown	0.80%	5.23%	7.95%	3.72%	2.61%	1.07%	4.06%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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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