

**Table I.A.2(2004) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

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	55.1%	34.1%	64.0%	81.2%	94.3%	98.9%	41.9%	96.0%
Industry group **								
Agric., fish., forest.	25.8%	19.0%	47.6%	75.8%	78.8%	99.3%	22.8%	86.6%
Mining and manufacturing	70.1%	46.4%	82.1%	91.3%	97.2%	100.0%	60.9%	97.4%
Construction	43.9%	33.2%	73.2%	82.8%	96.4%	100.0%	41.4%	96.7%
Utilities and transp.	59.7%	34.1%	59.4%	85.1%	93.9%	100.0%	42.3%	96.7%
Wholesale trade	66.7%	44.8%	84.1%	95.3%	97.4%	100.0%	56.9%	98.9%
Fin. svcs. and real estate	69.3%	40.4%	81.0%	92.8%	97.3%	99.6%	47.6%	98.7%
Retail trade	56.4%	24.6%	57.9%	79.2%	93.8%	98.4%	33.3%	96.5%
Professional services	60.5%	42.4%	72.5%	91.4%	95.5%	99.2%	49.9%	97.2%
Other services	45.1%	28.9%	46.4%	62.5%	89.7%	97.9%	34.1%	90.8%
Ownership								
For profit, incorporated	60.3%	37.9%	66.2%	80.6%	93.8%	98.9%	46.2%	96.0%
For profit, unincorporated	35.7%	24.4%	49.2%	73.7%	92.4%	99.2%	28.3%	94.9%
Nonprofit	66.3%	43.6%	74.3%	92.0%	97.0%	98.9%	53.7%	97.5%
Age of firm								
Less than 5 years	25.2%	21.1%	38.8%	56.6%	70.4%	38.6%	23.9%	61.0%
5-9 years	39.7%	32.0%	52.6%	69.2%	88.4%	96.7%	36.3%	87.9%
10-19 years	48.1%	36.7%	65.0%	75.6%	94.3%	96.1%	43.4%	90.9%
20 or more years	65.2%	40.4%	73.2%	88.1%	96.4%	99.3%	51.1%	97.0%
Unknown	97.7%	4.2%*	29.1%*	85.4%	91.1%	99.5%	38.6%	98.9%
Multi/single status								
2 or more locations	94.5%	61.6%	76.7%	86.8%	94.6%	98.9%	78.0%	97.0%
1 location only	41.6%	33.9%	62.6%	77.5%	91.8%	99.3%	40.2%	86.4%
Percent full-time employees								
Less than 25%	21.0%	8.6%	20.9%	47.7%	78.2%	93.4%	11.8%	81.4%
25-49 %	52.6%	27.9%	46.8%	65.7%	89.4%	98.1%	35.1%	92.1%
50-74 %	52.2%	31.7%	60.6%	72.3%	94.8%	98.9%	38.3%	95.8%
75% or more	62.9%	41.8%	76.2%	90.1%	96.9%	99.5%	50.6%	98.1%
Union presence								
No union employees	53.1%	35.0%	64.3%	81.1%	94.5%	98.7%	42.5%	95.2%
Has union employees	87.6%	54.8%	81.9%	94.1%	98.0%	100.0%	67.4%	99.6%
Unknown	58.0%	7.1%	23.8%	55.5%	84.7%	98.7%	10.5%	97.3%
Percent low wage employees								
50% or more low wage	41.2%	17.8%	38.1%	61.9%	90.2%	98.2%	23.4%	92.3%
Less than 50% low wage	62.5%	42.7%	77.2%	91.0%	96.9%	99.3%	51.5%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

**Table I.A.2(2004) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

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	0.36%	0.60%	0.66%	0.57%	0.68%	0.25%	0.50%	0.34%
Industry group **								
Agric., fish., forest.	2.41%	2.12%	7.78%	13.13%	10.67%	1.26%	2.25%	5.62%
Mining and manufacturing	0.99%	2.00%	1.74%	1.82%	2.06%	0.03%	1.29%	0.82%
Construction	1.41%	1.45%	2.28%	3.16%	1.75%	0.00%	1.52%	1.10%
Utilities and transp.	1.57%	3.25%	7.00%	3.80%	4.01%	0.00%	2.08%	1.50%
Wholesale trade	1.67%	2.42%	2.46%	1.84%	1.52%	0.00%	1.94%	0.55%
Fin. svcs. and real estate	1.00%	2.23%	1.97%	2.70%	1.00%	0.21%	1.77%	0.44%
Retail trade	0.84%	1.20%	2.23%	2.57%	1.48%	0.39%	1.27%	0.33%
Professional services	0.62%	1.14%	2.00%	0.73%	1.52%	0.86%	0.91%	0.65%
Other services	0.74%	1.06%	1.46%	1.31%	1.82%	0.62%	0.87%	0.60%
Ownership								
For profit, incorporated	0.50%	0.76%	1.11%	0.62%	0.70%	0.21%	0.64%	0.37%
For profit, unincorporated	0.39%	0.53%	1.53%	2.47%	1.82%	0.97%	0.46%	0.70%
Nonprofit	1.23%	1.88%	2.86%	1.47%	1.39%	1.13%	1.33%	0.88%
Age of firm								
Less than 5 years	0.84%	1.20%	3.44%	4.84%	7.49%	11.21%	0.96%	4.57%
5-9 years	0.60%	0.90%	2.26%	2.74%	2.96%	1.84%	0.81%	2.51%
10-19 years	0.85%	0.76%	1.55%	3.41%	1.64%	2.80%	0.87%	1.05%
20 or more years	0.43%	0.86%	0.81%	1.36%	0.67%	0.27%	0.60%	0.41%
Unknown	0.38%	2.59%*	13.27%*	10.99%	3.01%	0.18%	8.17%*	0.24%
Multi/single status								
2 or more locations	0.25%	2.42%	3.00%	0.82%	0.70%	0.25%	1.34%	0.30%
1 location only	0.46%	0.59%	0.63%	0.63%	1.53%	0.45%	0.51%	1.42%
Percent full-time employees								
Less than 25%	1.28%	0.88%	3.68%	4.07%	3.24%	2.64%	0.85%	2.25%
25-49 %	1.46%	1.59%	3.83%	3.64%	4.02%	1.28%	1.77%	1.05%
50-74 %	0.85%	1.18%	2.46%	2.43%	1.60%	0.58%	1.03%	0.89%
75% or more	0.42%	0.68%	0.96%	0.90%	0.67%	0.12%	0.60%	0.32%
Union presence								
No union employees	0.41%	0.61%	0.66%	0.55%	0.76%	0.30%	0.54%	0.44%
Has union employees	1.22%	3.57%	2.95%	2.34%	1.57%	0.00%	2.23%	0.29%
Unknown	0.93%	1.38%	6.06%	8.22%	3.70%	0.48%	1.18%	0.61%
Percent low wage employees								
50% or more low wage	0.75%	0.69%	1.13%	1.74%	1.14%	0.36%	0.52%	0.77%
Less than 50% low wage	0.35%	0.66%	0.88%	0.49%	0.66%	0.24%	0.54%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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