

Table I.B.2.c(2014) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2014

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	67.0%	19.7%	29.2%	42.8%	58.2%	83.9%	29.6%	74.2%
Industry group **								
Agric., fish., forest.	34.9%	19.9% *	21.5% *	--	45.2% *	54.2%	19.7% *	41.7%
Mining and manufacturing	60.6%	18.6%	27.9%	42.9%	50.5%	75.4%	29.8%	64.8%
Construction	47.0%	18.9%	32.5%	44.9%	55.2%	77.3%	33.1%	57.6%
Utilities and transp.	71.6%	18.2% *	22.3% *	27.5%	47.0%	87.4%	24.8%	77.7%
Wholesale trade	55.5%	18.9%	23.7%	42.0%	58.0%	76.1%	26.5%	65.8%
Fin. svcs. and real estate	77.7%	18.8%	41.8%	43.6%	74.5%	88.2%	36.2%	83.0%
Retail trade	74.9%	21.6%	19.6%	37.5%	61.8%	87.4%	21.1%	81.9%
Professional services	69.7%	21.1%	32.3%	54.0%	61.5%	85.0%	33.7%	76.2%
Other services	62.9%	18.4%	26.8%	35.9%	54.5%	82.4%	26.6%	71.0%
Ownership								
For profit, incorporated	68.0%	20.0%	28.2%	42.9%	57.5%	84.1%	28.8%	75.5%
For profit, unincorporated	59.3%	17.0%	34.8%	43.4%	61.4%	79.0%	31.9%	68.1%
Nonprofit	67.9%	22.6%	28.0%	42.1%	58.0%	85.5%	30.5%	72.8%
Age of firm								
Less than 5 years	54.7%	22.6%	43.5%	47.9%	70.1%	85.6%	37.3%	66.6%
5-9 years	43.8%	19.8%	30.3%	38.9%	55.2%	78.2%	29.0%	56.2%
10-19 years	51.9%	21.5%	33.0%	47.1%	59.3%	78.9%	32.7%	62.5%
20 or more years	71.2%	17.8%	24.9%	41.2%	57.3%	84.1%	26.7%	76.4%
Multi/single status								
2 or more locations	78.1%	23.8% *	25.8%	44.7%	60.6%	84.1%	37.5%	79.0%
1 location only	42.3%	19.6%	29.5%	42.3%	55.1%	78.2%	28.8%	54.7%
Percent full-time employees								
Less than 25%	52.7%	7.5% *	22.2% *	26.8%	41.9%	73.3%	20.5%	59.6%
25-49 %	61.1%	20.1%	15.5%	25.8%	51.2%	81.0%	20.7%	68.6%
50-74 %	72.8%	20.3%	24.9%	42.2%	60.6%	87.7%	24.5%	80.2%
75% or more	67.5%	20.4%	31.7%	47.1%	60.3%	84.0%	32.4%	74.7%
Union presence								
No union employees	59.3%	19.2%	28.4%	42.0%	57.6%	81.8%	28.6%	68.6%
Has union employees	80.7%	38.7% *	47.4%	54.1%	62.7%	86.7%	48.9%	82.1%
Unknown	83.9%	--	--	--	52.9%	85.0%	31.8% *	84.1%
Percent low-wage employees								
50% or more low-wage	64.2%	16.1%	25.2%	31.1%	44.7%	80.9%	25.0%	69.2%
Less than 50% low-wage	67.9%	20.4%	29.9%	46.0%	62.5%	85.1%	30.5%	76.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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 few 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.B.2.c(2014) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2014

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	0.55%	1.20%	1.55%	1.43%	1.36%	0.70%	0.93%	0.62%
Industry group **								
Agric., fish., forest.	6.87%	7.49% *	17.57% *	--	14.79% *	14.41%	8.14% *	9.28%
Mining and manufacturing	1.76%	4.30%	5.17%	3.80%	3.54%	2.45%	3.15%	1.93%
Construction	2.83%	3.67%	4.83%	5.08%	7.15%	5.71%	3.07%	4.36%
Utilities and transp.	2.61%	6.52% *	7.97% *	5.65%	7.87%	2.61%	4.66%	2.70%
Wholesale trade	2.46%	4.14%	5.06%	4.53%	5.29%	3.67%	3.01%	2.89%
Fin. svcs. and real estate	1.81%	3.55%	6.09%	5.14%	3.08%	2.41%	3.40%	1.99%
Retail trade	1.43%	4.27%	4.89%	4.27%	4.33%	1.49%	2.72%	1.44%
Professional services	1.01%	2.06%	2.78%	2.78%	2.45%	1.19%	1.72%	1.11%
Other services	1.29%	2.85%	3.22%	3.04%	2.96%	1.51%	2.05%	1.42%
Ownership								
For profit, incorporated	0.66%	1.48%	1.82%	1.68%	1.70%	0.81%	1.09%	0.73%
For profit, unincorporated	1.73%	2.37%	4.06%	4.17%	3.51%	2.62%	2.45%	2.08%
Nonprofit	1.38%	3.54%	4.34%	3.37%	2.93%	1.56%	2.67%	1.49%
Age of firm								
Less than 5 years	3.10%	3.41%	6.24%	6.22%	5.84%	6.87%	3.65%	4.23%
5-9 years	2.42%	2.58%	4.34%	3.84%	5.41%	8.50%	2.38%	3.82%
10-19 years	1.66%	2.71%	2.90%	3.11%	3.38%	3.83%	1.86%	2.31%
20 or more years	0.62%	1.70%	2.07%	1.80%	1.60%	0.71%	1.25%	0.66%
Multi/single status								
2 or more locations	0.63%	9.82% *	4.47%	2.54%	1.48%	0.70%	2.84%	0.64%
1 location only	1.04%	1.21%	1.63%	1.68%	2.47%	4.79%	0.99%	1.71%
Percent full-time employees								
Less than 25%	2.54%	2.66% *	6.73% *	6.06%	4.99%	3.33%	3.85%	2.85%
25-49 %	2.06%	4.35%	3.99%	3.90%	5.31%	2.43%	2.67%	2.34%
50-74 %	1.34%	2.80%	4.22%	4.23%	3.52%	1.41%	2.34%	1.38%
75% or more	0.66%	1.47%	1.83%	1.66%	1.58%	0.86%	1.13%	0.74%
Union presence								
No union employees	0.70%	1.16%	1.57%	1.47%	1.44%	0.98%	0.94%	0.81%
Has union employees	1.42%	12.64% *	7.91%	5.96%	4.36%	1.55%	5.16%	1.46%
Unknown	1.27%	--	--	--	7.73%	1.28%	14.85% *	1.27%
Percent low-wage employees								
50% or more low-wage	1.21%	2.80%	3.95%	3.23%	2.70%	1.37%	2.35%	1.30%
Less than 50% low-wage	0.63%	1.32%	1.68%	1.57%	1.53%	0.81%	1.01%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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