

Table I.B.2(2008) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	87.7%	45.0%	69.5%	85.3%	95.9%	99.0%	61.6%	97.4%
Industry group **								
Agric., fish., forest.	51.5%	30.6%	39.4%	67.8%	50.6%	100.0%	37.3%	69.5%
Mining and manufacturing	95.4%	56.6%	82.9%	91.1%	98.3%	100.0%	77.0%	98.9%
Construction	77.6%	41.9%	72.4%	90.7%	99.7%	99.6%	63.2%	97.6%
Utilities and transp.	92.8%	42.4%	70.5%	91.1%	98.9%	99.7%	61.2%	99.4%
Wholesale trade	93.1%	56.4%	89.2%	98.4%	98.2%	100.0%	79.6%	99.3%
Fin. svcs. and real estate	94.1%	52.7%	86.7%	96.1%	98.9%	99.7%	68.6%	99.5%
Retail trade	89.9%	36.5%	67.9%	89.2%	98.9%	99.9%	58.5%	99.4%
Professional services	91.7%	55.2%	81.4%	91.9%	98.2%	99.8%	71.0%	98.8%
Other services	77.8%	35.3%	50.3%	70.5%	89.4%	96.2%	47.2%	92.5%
Ownership								
For profit, incorporated	88.7%	48.2%	71.4%	84.8%	95.4%	98.9%	64.8%	97.1%
For profit, unincorporated	77.7%	36.4%	59.4%	79.8%	93.4%	99.4%	48.0%	96.6%
Nonprofit	94.3%	52.0%	73.6%	94.5%	99.2%	99.9%	70.4%	99.4%
Age of firm								
Less than 5 years	56.1%	30.6%	48.5%	71.9%	82.0%	99.0%	42.3%	86.6%
5-9 years	62.9%	39.5%	64.6%	73.7%	89.7%	62.0%	52.3%	79.9%
10-19 years	76.8%	46.7%	66.1%	80.6%	94.7%	97.0%	59.5%	93.8%
20 or more years	91.9%	53.1%	78.0%	92.0%	97.4%	99.8%	72.2%	98.4%
Unknown	99.5%	20.0%	21.6% *	68.8%	97.9%	99.8%	33.7%	99.7%
Multi/single status								
2 or more locations	98.8%	64.7%	76.2%	89.9%	97.7%	99.7%	82.2%	99.1%
1 location only	72.6%	44.8%	69.2%	84.4%	93.7%	85.4%	60.6%	91.5%
Percent full-time employees								
Less than 25%	56.6%	10.9%	29.8%	56.6%	76.6%	86.7%	23.6%	82.9%
25-49 %	80.9%	34.3%	53.7%	68.3%	90.3%	99.7%	47.4%	95.0%
50-74 %	86.1%	43.9%	60.6%	81.9%	96.9%	99.6%	55.3%	98.1%
75% or more	92.1%	54.1%	80.5%	91.6%	98.0%	99.7%	72.2%	98.7%
Union presence								
No union employees	84.6%	45.3%	69.8%	85.4%	95.8%	98.4%	61.7%	96.6%
Has union employees	97.8%	45.0%	70.0%	93.5%	99.4%	99.9%	71.0%	99.6%
Unknown	96.2%	22.9%	48.5%	42.0%	85.4%	99.8%	35.6%	98.5%
Percent low wage employees								
50% or more low wage	77.1%	21.7%	41.7%	66.9%	90.9%	99.2%	36.8%	94.8%
Less than 50% low wage	91.9%	55.8%	82.0%	93.5%	97.9%	99.0%	73.2%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.B.2(2008) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2008

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	0.31%	0.74%	0.82%	0.99%	0.74%	0.42%	0.48%	0.28%
Industry group **								
Agric., fish., forest.	6.04%	3.00%	11.52%	11.20%	14.74%	23.57%	4.90%	10.36%
Mining and manufacturing	0.31%	2.99%	3.18%	1.73%	0.68%	0.01%	2.05%	0.28%
Construction	0.93%	1.76%	3.77%	1.55%	0.16%	0.24%	0.97%	0.65%
Utilities and transp.	0.63%	3.11%	5.24%	2.61%	0.63%	0.22%	3.23%	0.23%
Wholesale trade	0.65%	3.52%	1.72%	1.27%	1.80%	0.00%	2.34%	0.57%
Fin. svcs. and real estate	0.45%	1.97%	3.42%	1.95%	0.52%	0.23%	1.96%	0.26%
Retail trade	0.38%	1.10%	3.40%	1.39%	0.55%	0.04%	1.81%	0.09%
Professional services	0.29%	1.25%	2.00%	0.74%	0.48%	0.09%	0.86%	0.23%
Other services	0.68%	1.11%	2.72%	2.32%	1.55%	1.63%	1.06%	0.88%
Ownership								
For profit, incorporated	0.32%	1.04%	1.05%	1.20%	0.84%	0.56%	0.67%	0.33%
For profit, unincorporated	0.76%	1.42%	2.17%	2.10%	1.89%	0.18%	1.27%	0.51%
Nonprofit	0.36%	2.60%	2.79%	1.08%	0.23%	0.13%	1.72%	0.12%
Age of firm								
Less than 5 years	1.48%	1.32%	2.65%	2.99%	4.02%	1.63%	1.47%	1.96%
5-9 years	1.95%	1.78%	1.96%	4.15%	3.85%	11.31%	1.29%	5.20%
10-19 years	0.77%	1.20%	2.49%	2.39%	1.04%	1.10%	1.31%	0.77%
20 or more years	0.40%	1.02%	1.30%	0.80%	0.90%	0.10%	0.89%	0.28%
Unknown	0.08%	5.62%	7.74% *	10.83%	0.97%	0.07%	6.46%	0.07%
Multi/single status								
2 or more locations	0.08%	5.91%	2.59%	2.25%	0.19%	0.06%	2.01%	0.07%
1 location only	0.69%	0.76%	0.82%	1.19%	1.71%	6.05%	0.63%	1.15%
Percent full-time employees								
Less than 25%	2.49%	1.10%	3.11%	3.41%	7.35%	5.16%	1.41%	4.37%
25-49 %	0.90%	1.79%	3.91%	3.49%	2.46%	0.09%	2.18%	0.68%
50-74 %	0.56%	1.31%	2.07%	1.73%	1.12%	0.15%	1.07%	0.37%
75% or more	0.21%	1.13%	0.98%	0.70%	0.37%	0.09%	0.43%	0.17%
Union presence								
No union employees	0.37%	0.76%	0.89%	0.96%	0.61%	0.73%	0.57%	0.40%
Has union employees	0.26%	5.04%	4.82%	2.99%	0.24%	0.08%	3.20%	0.23%
Unknown	0.44%	5.04%	10.80%	11.13%	4.62%	0.15%	6.55%	0.48%
Percent low wage employees								
50% or more low wage	0.76%	0.84%	2.46%	2.19%	1.14%	0.25%	1.20%	0.47%
Less than 50% low wage	0.37%	0.96%	0.60%	0.72%	0.63%	0.54%	0.49%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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