

Table I.A.2.d(2004) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	33.8%	10.9%	20.4%	28.3%	42.0%	71.5%	15.1%	59.0%
Industry group **								
Agric., fish., forest.	20.6%	9.3%	27.1% *	36.8% *	41.9% *	82.0%	14.5%	52.9%
Mining and manufacturing	28.0%	9.2% *	23.0%	31.6%	39.6%	59.9%	18.0%	46.7%
Construction	16.6%	10.0%	18.6%	36.3%	33.0%	32.3% *	14.5%	36.6%
Utilities and transp.	41.8%	6.5% *	26.4%	30.7%	46.9%	78.0%	14.0%	67.6%
Wholesale trade	26.2%	12.2%	19.0%	23.7%	38.7%	61.0%	16.0%	45.4%
Fin. svcs. and real estate	44.1%	12.7%	19.1%	32.8%	50.8%	68.6%	16.2%	62.2%
Retail trade	42.7%	9.6%	13.5%	18.5%	34.5%	70.5%	11.7%	61.2%
Professional services	33.1%	11.9%	22.1%	35.8%	49.4%	78.9%	16.7%	62.2%
Other services	30.9%	10.3%	22.2%	20.9%	34.2%	74.5%	14.0%	57.3%
Ownership								
For profit, incorporated	35.5%	10.8%	19.4%	27.5%	39.5%	72.1%	15.0%	60.4%
For profit, unincorporated	27.3%	10.7%	21.2%	30.4%	38.7%	72.6%	13.9%	59.3%
Nonprofit	30.8%	11.6%	26.3%	30.6%	51.9%	53.5%	18.6%	47.4%
Age of firm								
Less than 5 years	14.4%	11.8%	17.3%	24.4%	19.0%	48.0%	13.3%	26.3%
5-9 years	17.3%	9.5%	22.0%	28.5%	26.4%	67.6%	13.6%	38.6%
10-19 years	18.3%	10.3%	18.3%	25.1%	36.4%	56.5%	13.2%	40.6%
20 or more years	37.1%	11.5%	21.4%	29.8%	44.3%	79.7%	17.0%	60.9%
Unknown	63.6%	58.9% *	.	18.6% *	52.1%	65.1%	25.1% *	63.9%
Multi/single status								
2 or more locations	56.9%	14.3%	22.0%	27.0%	41.9%	71.5%	23.0%	61.0%
1 location only	15.9%	10.8%	20.1%	29.2%	42.8%	70.8%	14.4%	37.5%
Percent full-time employees								
Less than 25%	32.1%	6.8% *	15.0% *	15.4% *	35.1%	72.1%	9.8% *	53.6%
25-49 %	36.8%	8.3%	14.9% *	22.8%	29.9%	70.9%	11.9%	58.3%
50-74 %	32.3%	8.7%	22.2%	25.9%	40.3%	66.4%	13.4%	56.1%
75% or more	33.9%	11.7%	20.8%	30.2%	44.4%	72.8%	16.0%	60.2%
Union presence								
No union employees	27.4%	10.3%	19.5%	27.2%	40.8%	62.5%	14.4%	50.6%
Has union employees	67.7%	26.0%	35.2%	43.8%	52.4%	89.8%	31.9%	82.0%
Unknown	75.9%	18.0% *	24.9% *	32.4% *	52.5%	83.3%	24.3%	80.4%
Percent low wage employees								
50% or more low wage	38.7%	10.8%	17.4%	21.0%	34.5%	71.8%	13.6%	57.0%
Less than 50% low wage	32.0%	10.9%	21.1%	30.8%	46.5%	71.3%	15.5%	60.1%

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.

. Data suppressed due to high standard errors or no 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.A.2.d(2004) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.56%	0.43%	0.89%	1.21%	0.92%	0.69%	0.51%	0.69%
Industry group **								
Agric., fish., forest.	2.88%	2.62%	10.10% *	11.16% *	14.35% *	18.05%	2.24%	11.78%
Mining and manufacturing	1.17%	2.98% *	3.84%	2.40%	5.76%	3.81%	1.74%	2.01%
Construction	1.26%	1.42%	3.10%	3.12%	7.10%	11.36% *	1.77%	5.28%
Utilities and transp.	3.48%	2.91% *	7.11%	6.52%	8.22%	4.69%	2.57%	3.43%
Wholesale trade	2.18%	2.32%	3.72%	6.14%	5.53%	7.25%	2.60%	4.59%
Fin. svcs. and real estate	1.72%	1.64%	4.08%	5.73%	3.19%	2.72%	0.98%	2.18%
Retail trade	0.86%	1.27%	1.92%	4.87%	4.08%	1.50%	0.96%	1.17%
Professional services	0.80%	1.08%	1.77%	1.16%	1.92%	1.75%	0.77%	1.46%
Other services	1.10%	1.17%	2.58%	2.58%	3.50%	2.20%	1.09%	2.04%
Ownership								
For profit, incorporated	0.69%	0.62%	1.25%	1.50%	1.60%	0.60%	0.75%	0.66%
For profit, unincorporated	1.27%	0.71%	2.23%	3.69%	4.40%	4.44%	0.50%	2.85%
Nonprofit	1.34%	1.04%	4.05%	3.73%	3.35%	4.30%	1.22%	2.10%
Age of firm								
Less than 5 years	1.19%	0.88%	4.38%	6.86%	4.43%	10.92%	1.10%	5.97%
5-9 years	0.83%	1.25%	2.78%	4.83%	3.45%	5.13%	0.58%	2.72%
10-19 years	0.66%	1.35%	2.25%	1.92%	3.34%	7.80%	0.91%	3.34%
20 or more years	1.00%	0.77%	1.18%	1.88%	0.77%	0.96%	0.81%	1.10%
Unknown	1.06%	19.11% *	.	8.84% *	8.08%	1.20%	13.24% *	1.08%
Multi/single status								
2 or more locations	0.53%	4.04%	4.33%	2.68%	1.06%	0.69%	2.97%	0.65%
1 location only	0.48%	0.43%	1.09%	1.78%	2.27%	6.79%	0.49%	1.41%
Percent full-time employees								
Less than 25%	1.91%	2.72% *	5.53% *	5.12% *	6.87%	5.32%	3.01% *	4.00%
25-49 %	2.16%	1.64%	5.04% *	2.80%	5.63%	3.79%	1.54%	2.54%
50-74 %	1.87%	1.64%	2.39%	3.26%	4.73%	3.03%	1.71%	1.87%
75% or more	0.57%	0.49%	1.18%	1.34%	1.14%	0.80%	0.58%	0.82%
Union presence								
No union employees	0.54%	0.56%	1.13%	1.35%	1.17%	1.45%	0.61%	0.85%
Has union employees	1.34%	4.05%	5.48%	4.02%	5.87%	1.63%	3.49%	1.40%
Unknown	1.29%	8.00% *	8.94% *	14.02% *	8.29%	1.01%	6.48%	0.73%
Percent low wage employees								
50% or more low wage	0.79%	0.98%	2.44%	2.41%	1.73%	1.70%	0.99%	0.94%
Less than 50% low wage	0.53%	0.52%	1.16%	1.38%	1.57%	1.19%	0.50%	1.03%

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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