

Table I.A.2.f(2004) 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, 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	75.0%	55.5%	82.0%	87.6%	90.4%	85.6%	66.1%	87.0%
Industry group **								
Agric., fish., forest.	44.8%	28.9%	71.8%	67.3%	86.7%	48.4% *	40.1%	70.3%
Mining and manufacturing	86.4%	74.5%	95.4%	98.3%	95.4%	74.7%	86.3%	86.6%
Construction	71.7%	58.8%	86.9%	92.1%	98.6%	86.8%	69.4%	92.4%
Utilities and transp.	79.5%	69.1%	95.0%	89.5%	93.3%	75.5%	77.9%	81.1%
Wholesale trade	72.0%	50.9%	80.3%	90.9%	88.9%	77.7%	65.8%	83.6%
Fin. svcs. and real estate	77.9%	62.0%	79.1%	89.5%	88.7%	82.5%	68.7%	83.9%
Retail trade	85.1%	54.0%	85.3%	91.2%	94.0%	95.9%	68.4%	95.2%
Professional services	68.1%	54.0%	79.3%	81.4%	89.2%	69.0%	62.7%	77.8%
Other services	72.4%	51.5%	75.2%	83.7%	87.9%	92.5%	60.7%	90.8%
Ownership								
For profit, incorporated	77.4%	57.9%	86.2%	90.5%	91.9%	84.7%	69.6%	86.9%
For profit, unincorporated	69.9%	55.4%	74.4%	87.1%	87.3%	93.1%	61.3%	90.5%
Nonprofit	63.9%	37.6%	61.5%	73.0%	86.8%	85.9%	48.7%	84.6%
Age of firm								
Less than 5 years	66.2%	58.9%	74.2%	95.2%	91.2%	86.9%	63.9%	91.8%
5-9 years	65.5%	53.6%	81.5%	85.2%	88.5%	87.2%	61.9%	86.2%
10-19 years	72.1%	57.9%	85.5%	88.5%	91.8%	94.5%	67.8%	91.4%
20 or more years	76.1%	53.9%	81.3%	86.9%	90.8%	85.2%	66.8%	87.3%
Unknown	85.4%	18.4% *	100.0%	95.4%	84.5%	85.3%	94.7%	85.4%
Multi/single status								
2 or more locations	86.9%	66.1%	86.4%	89.3%	90.5%	85.6%	86.9%	86.9%
1 location only	65.7%	55.4%	81.4%	86.3%	89.7%	85.1%	64.2%	88.3%
Percent full-time employees								
Less than 25%	70.7%	33.9%	66.4%	77.1%	92.5%	94.1%	49.0%	91.5%
25-49 %	77.4%	38.9%	78.1%	87.5%	88.8%	96.9%	57.7%	94.5%
50-74 %	77.4%	58.6%	75.6%	80.9%	92.2%	94.9%	64.9%	93.0%
75% or more	74.5%	57.2%	84.5%	89.5%	89.9%	81.0%	67.9%	84.2%
Union presence								
No union employees	74.4%	55.7%	82.8%	87.5%	91.1%	88.5%	66.2%	89.1%
Has union employees	74.9%	50.0%	69.7%	86.5%	83.1%	78.3%	64.2%	79.2%
Unknown	81.8%	51.3%	65.7%	99.5%	86.5%	82.9%	63.6%	83.4%
Percent low wage employees								
50% or more low wage	79.0%	45.3%	78.6%	86.7%	92.2%	94.1%	59.8%	93.0%
Less than 50% low wage	73.5%	57.8%	82.8%	87.9%	89.3%	80.8%	67.5%	83.7%

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.f(2004) 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, 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	0.47%	0.82%	1.26%	0.95%	0.85%	0.58%	0.56%	0.47%
Industry group **								
Agric., fish., forest.	2.76%	3.92%	11.83%	14.22%	13.77%	16.12% *	3.35%	8.88%
Mining and manufacturing	1.31%	2.65%	1.48%	1.09%	1.92%	2.92%	1.75%	1.53%
Construction	1.37%	1.81%	2.12%	2.09%	0.86%	8.38%	1.53%	2.38%
Utilities and transp.	1.60%	4.92%	6.08%	3.39%	5.78%	4.16%	1.97%	3.37%
Wholesale trade	1.49%	3.13%	3.37%	2.50%	4.46%	4.44%	2.26%	2.57%
Fin. svcs. and real estate	0.90%	2.68%	2.44%	2.96%	2.74%	2.09%	1.56%	1.48%
Retail trade	1.00%	3.02%	1.12%	1.48%	2.18%	0.98%	1.98%	1.00%
Professional services	1.25%	2.59%	2.68%	2.13%	1.51%	3.37%	1.74%	1.52%
Other services	0.73%	1.50%	2.91%	2.59%	2.72%	1.05%	1.40%	1.02%
Ownership								
For profit, incorporated	0.42%	0.95%	1.30%	0.84%	0.77%	0.74%	0.69%	0.43%
For profit, unincorporated	1.08%	1.94%	3.51%	3.12%	2.82%	3.56%	1.21%	2.55%
Nonprofit	1.78%	2.65%	3.87%	2.73%	2.50%	2.36%	1.95%	2.21%
Age of firm								
Less than 5 years	2.06%	2.47%	5.07%	2.08%	4.60%	13.04%	2.26%	3.44%
5-9 years	2.13%	2.70%	2.91%	3.15%	5.02%	4.84%	2.25%	2.83%
10-19 years	0.80%	1.67%	1.67%	2.09%	2.51%	1.61%	1.14%	1.75%
20 or more years	0.68%	1.32%	1.30%	1.34%	0.96%	1.19%	0.88%	0.61%
Unknown	1.03%	10.38% *	25.82%	10.40%	5.57%	0.94%	10.17%	1.04%
Multi/single status								
2 or more locations	0.44%	8.31%	1.97%	1.15%	0.95%	0.58%	1.60%	0.43%
1 location only	0.53%	0.83%	1.25%	1.38%	1.71%	5.50%	0.57%	1.49%
Percent full-time employees								
Less than 25%	0.88%	4.96%	7.78%	4.81%	1.73%	2.02%	2.29%	1.28%
25-49 %	1.91%	3.30%	3.99%	3.54%	3.36%	1.11%	2.96%	1.52%
50-74 %	1.25%	2.80%	2.81%	2.98%	2.24%	0.95%	1.49%	1.07%
75% or more	0.48%	1.01%	1.29%	1.20%	0.90%	0.73%	0.61%	0.51%
Union presence								
No union employees	0.49%	0.88%	1.20%	0.91%	0.96%	0.70%	0.51%	0.63%
Has union employees	1.76%	6.35%	5.84%	6.78%	4.11%	2.78%	4.99%	2.72%
Unknown	1.77%	7.48%	14.22%	0.21%	9.01%	2.03%	7.08%	2.07%
Percent low wage employees								
50% or more low wage	0.81%	1.86%	3.60%	1.18%	1.60%	0.61%	1.41%	0.86%
Less than 50% low wage	0.53%	1.13%	0.79%	1.07%	1.00%	0.78%	0.75%	0.62%

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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