

**Table I.A.2.g(2004) Average length of waiting period (in weeks) before new employees were eligible for health insurance at 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	8.1	6.2	9.2	8.9	9.2	9.3	7.3	9.2
Industry group **								
Agric., fish., forest.	6.1	4.0	7.7*	10.3	14.5	5.8*	5.3	10.3
Mining and manufacturing	9.0	8.3	10.3	9.8	9.6	6.8	9.3	8.4
Construction	8.8	7.1	11.3	11.3	12.8	8.3	8.7	10.3
Utilities and transp.	8.9	9.3	9.9	9.6	9.7	7.8	9.5	8.4
Wholesale trade	6.9	5.7	8.5	7.7	7.6	6.6	6.9	7.0
Fin. svcs. and real estate	7.3	5.9	7.7	8.1	7.4	8.0	6.4	7.9
Retail trade	10.7	6.9	10.8	10.3	11.9	12.3	8.5	12.1
Professional services	6.5	5.5	8.1	6.8	8.3	6.0	6.3	6.9
Other services	8.0	5.8	8.4	9.6	9.2	9.8	6.8	9.7
Ownership								
For profit, incorporated	8.6	6.6	9.9	9.5	9.3	9.4	7.9	9.4
For profit, unincorporated	7.4	6.0	8.3	8.6	9.6	9.1	6.6	9.1
Nonprofit	5.5	3.2	4.8	5.6	8.5	7.1	4.0	7.5
Age of firm								
Less than 5 years	7.2	6.4	8.7	9.0	9.3	8.0*	7.0	9.1
5-9 years	7.0	5.8	8.7	8.9	8.1	10.0	6.6	9.1
10-19 years	8.0	6.4	10.1	9.0	10.6	9.3	7.6	9.7
20 or more years	8.1	6.1	8.9	8.9	9.2	8.9	7.4	9.0
Unknown	9.4	0.4*	5.1	5.5	7.4	9.6	6.9	9.4
Multi/single status								
2 or more locations	9.2	6.9	9.8	8.7	9.1	9.3	9.1	9.2
1 location only	7.2	6.2	9.1	9.0	9.9	6.1	7.1	9.3
Percent full-time employees								
Less than 25%	8.3	4.0	9.9	10.2	10.7	9.6	6.6	9.9
25-49 %	10.0	4.7	8.8	9.9	10.0	14.2	6.8	12.9
50-74 %	8.3	6.8	8.3	8.2	9.5	9.9	7.3	9.6
75% or more	7.8	6.3	9.3	8.8	8.9	8.3	7.4	8.5
Union presence								
No union employees	8.1	6.2	9.2	8.8	9.4	10.0	7.3	9.6
Has union employees	7.6	5.2	8.0	9.2	8.2	7.7	7.2	7.8
Unknown	8.1	5.5	8.2*	9.5	6.4	8.3	7.0	8.2
Percent low wage employees								
50% or more low wage	9.6	5.5	9.6	11.0	10.7	11.5	7.4	11.2
Less than 50% low wage	7.5	6.3	9.1	8.1	8.3	8.0	7.2	8.1

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.

\*\* 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.g(2004) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at 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	0.12	0.14	0.16	0.10	0.15	0.30	0.09	0.19
Industry group **								
Agric., fish., forest.	0.65	0.71	2.46 *	2.74	2.98	3.11 *	0.71	1.37
Mining and manufacturing	0.27	0.63	0.58	0.39	0.57	0.50	0.41	0.35
Construction	0.35	0.46	0.37	0.72	1.28	1.70	0.40	0.83
Utilities and transp.	0.54	1.22	1.10	1.07	1.06	0.75	0.73	0.51
Wholesale trade	0.27	0.38	0.79	0.35	0.79	0.55	0.39	0.47
Fin. svcs. and real estate	0.24	0.34	0.54	0.62	0.33	0.31	0.27	0.29
Retail trade	0.32	0.50	0.57	0.29	0.69	0.58	0.39	0.43
Professional services	0.21	0.31	0.50	0.26	0.37	0.54	0.23	0.25
Other services	0.20	0.21	0.59	0.44	0.38	0.60	0.21	0.37
Ownership								
For profit, incorporated	0.12	0.18	0.17	0.21	0.27	0.29	0.12	0.18
For profit, unincorporated	0.29	0.33	0.48	0.56	0.62	0.80	0.27	0.56
Nonprofit	0.21	0.34	0.39	0.29	0.70	0.59	0.22	0.39
Age of firm								
Less than 5 years	0.44	0.67	0.86	0.61	1.24	3.03 *	0.48	0.75
5-9 years	0.33	0.38	0.83	0.50	0.99	1.06	0.35	0.66
10-19 years	0.16	0.24	0.44	0.35	0.71	0.58	0.20	0.33
20 or more years	0.16	0.26	0.25	0.18	0.28	0.51	0.14	0.31
Unknown	0.22	0.21 *	1.48	1.08	0.99	0.23	0.95	0.22
Multi/single status								
2 or more locations	0.20	1.42	0.77	0.22	0.15	0.30	0.37	0.22
1 location only	0.09	0.14	0.13	0.20	0.55	1.10	0.11	0.34
Percent full-time employees								
Less than 25%	0.41	0.79	1.71	1.00	0.93	0.81	0.68	0.34
25-49 %	0.23	0.58	0.67	0.61	0.73	0.35	0.38	0.32
50-74 %	0.15	0.38	0.38	0.47	0.57	0.32	0.18	0.30
75% or more	0.14	0.19	0.15	0.14	0.29	0.36	0.12	0.24
Union presence								
No union employees	0.11	0.14	0.17	0.10	0.18	0.36	0.09	0.22
Has union employees	0.47	1.48	0.68	0.62	0.70	0.66	0.82	0.51
Unknown	0.54	1.01	2.61 *	0.85	0.82	0.62	1.51	0.59
Percent low wage employees								
50% or more low wage	0.18	0.31	0.55	0.36	0.26	0.47	0.22	0.30
Less than 50% low wage	0.11	0.21	0.13	0.12	0.23	0.23	0.13	0.16

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.

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