

**Table I.B.2(2004) Percent of private-sector employees in 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	86.7%	45.5%	68.4%	84.2%	94.8%	99.5%	61.0%	97.2%
Industry group **								
Agric., fish., forest.	64.0%	19.0%	48.8%	78.0%	88.0%	95.4%	32.4%	90.4%
Mining and manufacturing	96.4%	59.2%	85.5%	94.5%	98.9%	99.9%	81.6%	99.3%
Construction	75.3%	42.3%	76.9%	87.3%	99.0%	100.0%	62.2%	98.5%
Utilities and transp.	92.5%	48.1%	64.2%	83.8%	97.0%	100.0%	64.9%	98.4%
Wholesale trade	92.4%	58.8%	89.0%	95.3%	99.8%	100.0%	79.4%	99.6%
Fin. svcs. and real estate	94.6%	57.7%	85.6%	96.4%	97.8%	100.0%	72.5%	99.3%
Retail trade	85.4%	35.4%	65.0%	83.1%	93.9%	99.5%	54.1%	97.4%
Professional services	91.0%	58.8%	75.7%	93.3%	96.5%	99.2%	70.2%	98.2%
Other services	75.2%	35.3%	50.3%	66.5%	87.1%	98.9%	46.7%	92.3%
Ownership								
For profit, incorporated	87.8%	49.8%	69.8%	83.3%	93.4%	99.6%	64.2%	97.0%
For profit, unincorporated	73.9%	33.9%	57.1%	81.9%	96.1%	99.2%	46.2%	96.6%
Nonprofit	93.3%	52.7%	76.6%	93.5%	98.6%	99.0%	70.8%	98.7%
Age of firm								
Less than 5 years	47.3%	27.0%	44.8%	64.5%	82.5%	68.8%	37.2%	74.6%
5-9 years	66.3%	37.9%	57.7%	76.7%	82.4%	97.9%	50.0%	89.0%
10-19 years	76.1%	49.2%	69.3%	79.7%	94.7%	99.1%	61.3%	93.8%
20 or more years	91.4%	54.3%	76.4%	90.0%	97.3%	99.8%	71.0%	98.2%
Unknown	99.0%	6.1%*	41.6%*	92.2%	83.0%	99.6%	76.3%	99.2%
Multi/single status								
2 or more locations	98.0%	71.8%	82.0%	90.6%	95.6%	99.5%	86.0%	98.5%
1 location only	69.2%	45.1%	67.3%	82.2%	93.3%	98.5%	58.9%	91.4%
Percent full-time employees								
Less than 25%	54.7%	11.1%	30.1%	58.7%	75.7%	93.3%	26.0%	82.3%
25-49 %	78.5%	35.6%	52.4%	70.8%	90.2%	98.4%	50.0%	92.6%
50-74 %	82.1%	40.0%	63.0%	71.0%	96.4%	99.7%	50.9%	97.0%
75% or more	91.9%	56.4%	79.6%	92.1%	97.4%	99.8%	72.1%	98.8%
Union presence								
No union employees	83.2%	46.5%	68.3%	83.6%	94.6%	99.4%	61.1%	96.3%
Has union employees	98.8%	61.9%	89.2%	97.8%	99.6%	100.0%	84.6%	99.9%
Unknown	92.0%	8.6%	26.2%	61.1%	82.5%	98.9%	21.4%	97.6%
Percent low wage employees								
50% or more low wage	74.9%	24.2%	43.0%	66.7%	86.9%	98.8%	38.5%	92.5%
Less than 50% low wage	91.7%	56.6%	81.0%	92.9%	98.6%	99.7%	72.4%	99.1%

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.B.2(2004) Standard error for percent of private-sector employees in 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	0.30%	0.97%	0.73%	0.76%	0.86%	0.14%	0.49%	0.31%
Industry group **								
Agric., fish., forest.	5.78%	3.13%	8.57%	14.03%	12.46%	6.31%	4.40%	6.92%
Mining and manufacturing	0.22%	2.76%	1.41%	1.39%	0.53%	0.04%	0.98%	0.24%
Construction	0.80%	1.74%	3.53%	3.36%	0.71%	0.00%	1.81%	0.50%
Utilities and transp.	1.14%	3.02%	7.85%	4.72%	1.53%	0.00%	2.19%	0.85%
Wholesale trade	0.43%	2.68%	1.58%	1.33%	0.09%	0.00%	1.23%	0.27%
Fin. svcs. and real estate	0.37%	2.83%	2.95%	1.22%	1.28%	0.03%	1.30%	0.37%
Retail trade	0.82%	2.26%	2.51%	2.99%	2.40%	0.14%	1.80%	0.63%
Professional services	0.35%	2.57%	2.44%	1.00%	0.93%	0.40%	0.86%	0.41%
Other services	1.01%	1.05%	1.60%	1.71%	3.09%	0.53%	0.59%	1.29%
Ownership								
For profit, incorporated	0.45%	1.41%	1.00%	1.01%	1.30%	0.12%	0.83%	0.39%
For profit, unincorporated	1.17%	1.81%	1.91%	2.60%	1.16%	0.56%	1.33%	0.97%
Nonprofit	0.59%	3.64%	3.48%	1.10%	0.64%	0.70%	1.40%	0.57%
Age of firm								
Less than 5 years	2.10%	2.44%	3.83%	5.76%	4.51%	7.93%	2.25%	5.54%
5-9 years	1.48%	2.16%	2.17%	2.90%	5.20%	1.82%	0.86%	2.87%
10-19 years	0.80%	1.52%	2.46%	3.48%	1.35%	1.01%	1.69%	0.90%
20 or more years	0.23%	1.55%	1.24%	1.22%	0.78%	0.08%	0.75%	0.31%
Unknown	0.26%	3.90%*	14.52%*	12.08%	6.21%	0.22%	12.34%*	0.28%
Multi/single status								
2 or more locations	0.20%	4.50%	2.74%	1.61%	0.80%	0.14%	1.19%	0.22%
1 location only	0.52%	0.92%	0.69%	1.05%	1.39%	1.17%	0.54%	1.15%
Percent full-time employees								
Less than 25%	2.45%	1.55%	4.24%	4.13%	5.86%	2.17%	1.94%	3.17%
25-49 %	1.14%	1.92%	4.12%	3.47%	2.84%	0.89%	2.03%	1.28%
50-74 %	0.63%	2.19%	3.12%	2.56%	1.35%	0.17%	1.24%	0.53%
75% or more	0.24%	0.74%	0.91%	0.88%	0.80%	0.05%	0.50%	0.25%
Union presence								
No union employees	0.47%	1.08%	0.73%	0.75%	0.83%	0.18%	0.53%	0.40%
Has union employees	0.17%	4.03%	2.45%	0.86%	0.19%	0.00%	1.90%	0.03%
Unknown	0.43%	2.03%	6.64%	8.36%	5.73%	0.41%	3.30%	0.50%
Percent low wage employees								
50% or more low wage	1.05%	1.13%	1.59%	1.36%	2.17%	0.40%	0.78%	1.07%
Less than 50% low wage	0.22%	1.19%	1.09%	0.83%	0.36%	0.12%	0.48%	0.17%

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.