

Table I.B.2.a(2004) Percent of private-sector employees eligible for health insurance at 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	78.4%	82.5%	77.9%	75.0%	75.3%	79.9%	78.8%	78.3%
Industry group **								
Agric., fish., forest.	71.1%	83.3%	58.6%	53.3%	82.9%	63.6%	74.0%	70.2%
Mining and manufacturing	91.6%	87.3%	88.9%	89.1%	90.8%	92.9%	89.6%	91.9%
Construction	78.7%	86.9%	83.7%	76.7%	69.9%	78.8%	82.4%	74.6%
Utilities and transp.	87.4%	89.7%	86.1%	86.0%	81.6%	88.9%	86.5%	87.5%
Wholesale trade	88.6%	89.0%	88.9%	90.4%	87.5%	88.2%	90.2%	87.9%
Fin. svcs. and real estate	89.6%	89.3%	85.5%	86.4%	90.5%	90.0%	86.4%	90.1%
Retail trade	67.5%	76.3%	70.3%	69.1%	71.6%	65.3%	73.6%	66.2%
Professional services	81.6%	84.3%	82.7%	80.5%	77.8%	82.9%	82.8%	81.3%
Other services	60.9%	74.0%	61.8%	51.3%	50.8%	65.7%	63.0%	60.3%
Ownership								
For profit, incorporated	78.7%	84.3%	79.3%	76.2%	76.4%	79.3%	80.2%	78.3%
For profit, unincorporated	77.9%	82.4%	74.9%	72.2%	75.9%	80.2%	78.7%	77.6%
Nonprofit	77.1%	68.8%	72.5%	70.8%	71.7%	83.1%	69.7%	78.4%
Age of firm								
Less than 5 years	72.1%	82.1%	76.5%	60.2%	72.7%	71.0%	75.5%	67.7%
5-9 years	76.2%	84.3%	77.4%	69.0%	69.4%	82.1%	80.3%	72.9%
10-19 years	74.9%	86.1%	76.7%	76.6%	67.7%	71.0%	79.9%	71.0%
20 or more years	79.3%	80.1%	78.8%	76.8%	77.5%	81.1%	78.5%	79.6%
Unknown	79.2%	84.3%	70.9%	74.3%	78.6%	79.2%	83.2%	79.2%
Multi/single status								
2 or more locations	79.2%	85.2%	81.8%	78.7%	76.0%	79.9%	80.9%	79.1%
1 location only	76.7%	82.5%	77.5%	73.6%	73.9%	79.0%	78.6%	74.0%
Percent full-time employees								
Less than 25%	32.5%	44.0%	23.1%	26.1%	26.3%	40.2%	28.6%	33.7%
25-49 %	51.0%	48.7%	41.6%	39.2%	43.4%	59.6%	43.1%	53.2%
50-74 %	66.3%	68.7%	67.5%	60.5%	59.1%	69.3%	67.5%	66.1%
75% or more	86.1%	90.3%	87.6%	85.3%	86.1%	85.5%	88.1%	85.6%
Union presence								
No union employees	77.6%	82.2%	77.9%	74.8%	74.9%	79.2%	78.9%	77.1%
Has union employees	79.6%	90.6%	78.1%	75.8%	78.7%	79.9%	76.5%	79.8%
Unknown	81.0%	90.8%	78.8%	78.4%	71.5%	81.5%	85.4%	80.9%
Percent low wage employees								
50% or more low wage	60.4%	69.1%	54.1%	54.6%	55.5%	63.7%	58.8%	60.7%
Less than 50% low wage	84.7%	85.6%	84.2%	82.2%	83.7%	85.6%	84.2%	84.8%

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.

** 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.a(2004) Standard error for percent of private-sector employees eligible for health insurance at 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	0.43%	0.48%	1.08%	0.86%	0.78%	0.78%	0.64%	0.62%
Industry group **								
Agric., fish., forest.	6.03%	3.55%	10.28%	12.72%	11.22%	8.99%	5.53%	7.83%
Mining and manufacturing	0.57%	2.18%	1.00%	0.76%	1.30%	0.78%	0.90%	0.65%
Construction	0.91%	1.22%	1.92%	4.99%	5.02%	5.00%	2.33%	1.57%
Utilities and transp.	1.13%	2.51%	2.44%	4.14%	3.77%	1.43%	1.51%	1.19%
Wholesale trade	1.33%	0.90%	1.53%	1.00%	3.36%	2.23%	0.96%	2.11%
Fin. svcs. and real estate	0.68%	1.48%	2.20%	1.17%	1.56%	0.83%	1.37%	0.78%
Retail trade	0.94%	1.99%	2.06%	2.06%	2.46%	1.39%	0.82%	1.01%
Professional services	0.57%	0.84%	1.03%	1.74%	1.44%	0.66%	0.61%	0.66%
Other services	0.72%	1.86%	1.98%	2.74%	2.64%	1.51%	1.77%	1.20%
Ownership								
For profit, incorporated	0.50%	0.57%	1.19%	1.00%	1.23%	0.75%	0.79%	0.66%
For profit, unincorporated	0.87%	1.50%	2.85%	2.95%	1.79%	2.12%	1.45%	1.34%
Nonprofit	1.20%	2.91%	2.58%	1.28%	2.21%	1.74%	1.60%	1.36%
Age of firm								
Less than 5 years	2.09%	1.98%	3.75%	5.36%	4.99%	7.15%	2.38%	2.57%
5-9 years	1.24%	1.22%	2.65%	4.57%	3.90%	2.18%	1.58%	2.07%
10-19 years	1.41%	1.02%	1.71%	2.29%	3.79%	3.91%	1.22%	2.16%
20 or more years	0.87%	0.70%	1.24%	1.48%	1.23%	1.27%	0.84%	1.17%
Unknown	0.68%	23.80%	19.95%	9.64%	2.45%	0.70%	9.02%	0.67%
Multi/single status								
2 or more locations	0.67%	3.16%	1.77%	1.62%	0.96%	0.78%	1.63%	0.71%
1 location only	0.56%	0.50%	1.18%	1.13%	1.20%	5.03%	0.57%	1.25%
Percent full-time employees								
Less than 25%	3.23%	4.94%	2.84%	4.12%	2.90%	5.81%	3.81%	3.93%
25-49 %	1.96%	3.37%	2.91%	2.10%	4.01%	2.68%	1.96%	2.48%
50-74 %	0.75%	1.48%	1.38%	1.88%	2.03%	1.29%	0.66%	0.90%
75% or more	0.34%	0.49%	0.52%	1.23%	0.59%	0.44%	0.69%	0.40%
Union presence								
No union employees	0.55%	0.45%	1.01%	0.82%	0.96%	1.18%	0.63%	0.83%
Has union employees	0.67%	2.56%	4.48%	4.71%	1.84%	0.91%	3.16%	0.72%
Unknown	1.00%	5.10%	15.81%	5.64%	6.24%	1.10%	3.35%	1.06%
Percent low wage employees								
50% or more low wage	1.00%	1.60%	2.34%	1.88%	1.88%	1.90%	1.91%	1.48%
Less than 50% low wage	0.25%	0.51%	0.89%	1.17%	0.77%	0.42%	0.56%	0.30%

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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