

Table I.B.2(2005) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2005

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	86.9%	43.7%	68.2%	85.0%	93.0%	99.4%	62.2%	96.4%
Industry group **								
Agric., fish., forest.	52.7%	25.0%	60.3%	91.0%	40.7%*	100.0%	52.0%	53.4%
Mining and manufacturing	96.1%	54.4%	78.9%	93.9%	99.4%	100.0%	77.7%	99.5%
Construction	75.7%	42.1%	72.7%	87.0%	89.8%	100.0%	61.3%	94.0%
Utilities and transp.	90.7%	37.0%	77.7%	88.0%	84.9%	98.5%	66.4%	96.3%
Wholesale trade	92.6%	62.8%	83.3%	95.1%	100.0%	100.0%	79.1%	99.6%
Fin. svcs. and real estate	94.3%	50.2%	89.5%	95.3%	99.0%	99.8%	68.7%	99.6%
Retail trade	87.7%	35.6%	66.9%	87.6%	97.7%	99.5%	57.1%	98.2%
Professional services	91.7%	56.6%	80.5%	91.7%	97.8%	99.1%	72.2%	98.1%
Other services	76.6%	32.7%	49.2%	70.6%	86.7%	99.1%	49.5%	91.3%
Ownership								
For profit, incorporated	89.0%	48.8%	70.1%	84.5%	95.9%	99.5%	66.2%	97.3%
For profit, unincorporated	69.7%	32.6%	53.2%	77.8%	75.5%	98.7%	44.4%	87.9%
Nonprofit	94.1%	48.0%	82.9%	94.8%	98.3%	99.2%	74.7%	98.5%
Age of firm								
Less than 5 years	48.6%	29.7%	48.2%	59.7%	60.0%	97.3%	39.1%	65.8%
5-9 years	61.5%	38.7%	57.5%	70.3%	73.6%	98.9%	50.2%	80.4%
10-19 years	75.5%	44.1%	65.9%	81.0%	96.1%	96.0%	60.4%	91.7%
20 or more years	91.6%	51.7%	77.2%	91.8%	96.7%	99.7%	72.9%	98.0%
Unknown	99.0%	2.3%*	26.8%*	76.4%	98.6%	99.4%	40.1%	99.3%
Multi/single status								
2 or more locations	98.5%	63.8%	75.0%	91.3%	97.9%	99.5%	84.0%	98.9%
1 location only	69.9%	43.5%	67.8%	83.2%	86.5%	95.5%	60.8%	86.4%
Percent full-time employees								
Less than 25%	53.2%	11.7%	23.9%	62.2%	65.3%	95.8%	27.9%	75.5%
25-49 %	79.3%	31.9%	56.0%	74.3%	91.0%	98.3%	51.9%	92.4%
50-74 %	83.8%	39.4%	57.4%	77.3%	98.0%	100.0%	52.7%	97.7%
75% or more	91.6%	54.1%	78.5%	91.0%	95.9%	99.5%	72.2%	98.0%
Union presence								
No union employees	84.2%	44.1%	68.1%	85.0%	94.8%	99.3%	62.2%	96.1%
Has union employees	97.6%	51.7%	87.6%	93.6%	96.6%	100.0%	77.1%	99.3%
Unknown	89.2%	17.6%	34.9%	56.1%	47.2%*	99.0%	36.1%	93.6%
Percent low wage employees								
50% or more low wage	73.8%	21.8%	42.2%	68.1%	79.4%	98.9%	41.1%	89.4%
Less than 50% low wage	91.6%	52.8%	80.0%	92.6%	98.2%	99.6%	71.6%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2005

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	0.52%	0.52%	1.79%	1.09%	2.21%	0.20%	0.63%	0.72%
Industry group **								
Agric., fish., forest.	6.60%	2.17%	9.29%	12.88%	16.59% *	10.54%	5.22%	13.63%
Mining and manufacturing	0.31%	2.53%	2.83%	1.48%	0.20%	0.03%	1.94%	0.17%
Construction	2.29%	1.34%	3.55%	2.69%	4.03%	0.00%	1.66%	2.08%
Utilities and transp.	1.12%	3.27%	5.03%	5.92%	7.71%	1.70%	4.49%	1.26%
Wholesale trade	0.51%	2.07%	3.75%	1.33%	0.00%	0.01%	1.26%	0.38%
Fin. svcs. and real estate	0.45%	1.74%	3.25%	1.84%	0.55%	0.09%	2.05%	0.16%
Retail trade	0.44%	1.85%	2.74%	2.58%	0.75%	0.19%	1.46%	0.42%
Professional services	0.31%	0.84%	1.20%	1.17%	0.62%	0.52%	0.48%	0.37%
Other services	1.26%	1.27%	2.47%	3.13%	4.60%	0.50%	0.81%	2.08%
Ownership								
For profit, incorporated	0.41%	0.78%	1.67%	1.21%	0.67%	0.16%	1.10%	0.23%
For profit, unincorporated	2.12%	1.69%	2.88%	3.59%	7.90%	0.94%	1.51%	4.35%
Nonprofit	0.52%	2.69%	3.15%	1.94%	0.80%	0.71%	1.87%	0.51%
Age of firm								
Less than 5 years	2.74%	1.50%	4.61%	8.10%	12.42%	1.53%	2.39%	6.93%
5-9 years	1.81%	1.72%	2.92%	3.11%	7.52%	2.11%	0.96%	5.34%
10-19 years	1.53%	1.24%	2.41%	3.13%	1.31%	1.54%	0.96%	1.86%
20 or more years	0.29%	0.96%	1.49%	0.80%	0.68%	0.23%	0.82%	0.33%
Unknown	0.31%	10.34% *	8.68% *	9.80%	0.65%	0.27%	9.96%	0.27%
Multi/single status								
2 or more locations	0.16%	6.07%	4.22%	1.28%	0.30%	0.21%	1.71%	0.14%
1 location only	1.13%	0.54%	1.70%	1.29%	4.53%	1.96%	0.58%	2.91%
Percent full-time employees								
Less than 25%	3.15%	0.90%	4.78%	5.33%	8.73%	2.14%	1.81%	6.27%
25-49 %	1.67%	1.28%	3.46%	4.85%	2.28%	1.05%	2.17%	1.89%
50-74 %	0.69%	2.02%	3.20%	3.93%	1.05%	0.02%	1.72%	0.78%
75% or more	0.39%	0.83%	1.73%	1.23%	1.00%	0.25%	0.56%	0.40%
Union presence								
No union employees	0.47%	0.57%	1.77%	1.14%	1.46%	0.25%	0.66%	0.67%
Has union employees	0.28%	1.09%	5.47%	2.71%	1.78%	0.01%	2.60%	0.32%
Unknown	2.55%	3.03%	9.71%	7.48%	14.58% *	0.69%	4.97%	2.60%
Percent low wage employees								
50% or more low wage	1.32%	0.78%	2.45%	2.44%	5.09%	0.51%	1.18%	2.21%
Less than 50% low wage	0.33%	0.64%	1.46%	0.91%	0.35%	0.16%	0.68%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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