Table I.B.2(2006) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2006

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 86.9\% | 43.3\% | 67.4\% | 85.0\% | 95.1\% | 98.7\% | 61.2\% | 96.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 60.9\% | 22.9\% | 50.3\% | 62.1\% | 93.3\% | 89.9\% | 38.7\% | 87.4\% |
| Mining and manufacturing | 94.6\% | 50.3\% | 76.8\% | 92.4\% | 97.7\% | 99.6\% | 77.1\% | 98.3\% |
| Construction | 74.7\% | 42.1\% | 72.0\% | 84.8\% | 92.1\% | 100.0\% | 62.2\% | 91.8\% |
| Utilities and transp. | 93.0\% | 38.8\% | 79.8\% | 87.2\% | 97.0\% | 99.7\% | 66.5\% | 98.5\% |
| Wholesale trade | 91.7\% | 60.5\% | 87.0\% | 95.5\% | 95.7\% | 98.0\% | 80.2\% | 97.0\% |
| Fin. svs. and real estate | 93.1\% | 55.9\% | 81.5\% | 97.0\% | 99.7\% | 98.0\% | 68.3\% | 98.4\% |
| Retail trade | 88.2\% | 33.9\% | 63.1\% | 86.4\% | 97.5\% | 99.3\% | 54.6\% | 98.4\% |
| Professional services | 91.3\% | 54.1\% | 78.9\% | 92.9\% | 97.7\% | 98.9\% | 71.1\% | 98.1\% |
| Other services | 77.1\% | 32.7\% | 49.5\% | 72.3\% | 88.1\% | 97.6\% | 47.3\% | 92.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 88.2\% | 47.1\% | 70.5\% | 85.4\% | 93.7\% | 98.6\% | 65.0\% | 96.5\% |
| For profit, unincorporated | 73.5\% | 32.9\% | 48.4\% | 76.1\% | 96.2\% | 98.5\% | 43.8\% | 96.0\% |
| Nonprofit | 93.9\% | 52.6\% | 77.9\% | 92.1\% | 99.0\% | 99.1\% | 75.0\% | 98.1\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 48.0\% | 27.7\% | 41.8\% | 60.0\% | 80.7\% | 99.7\% | 35.3\% | 82.5\% |
| 5-9 years | 65.8\% | 41.0\% | 59.8\% | 74.3\% | 85.5\% | 97.4\% | 53.7\% | 85.3\% |
| 10-19 years | 76.5\% | 44.9\% | 67.9\% | 83.3\% | 95.2\% | 91.5\% | 60.4\% | 92.8\% |
| 20 or more years | 91.6\% | 51.6\% | 76.9\% | 90.9\% | 96.9\% | 99.5\% | 72.3\% | 97.8\% |
| Unknown | 96.7\% | 19.0\% | 23.5\% | 62.5\% | 88.9\% | 98.4\% | 28.1\% | 98.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 97.8\% | 56.5\% | 81.2\% | 89.7\% | 96.1\% | 98.9\% | 83.4\% | 98.1\% |
| 1 location only | 71.5\% | 43.2\% | 66.6\% | 84.0\% | 93.7\% | 94.1\% | 60.1\% | 91.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 56.1\% | 11.8\% | 26.8\% | 55.2\% | 78.2\% | 87.9\% | 22.4\% | 82.2\% |
| 25-49 \% | 80.7\% | 30.9\% | 64.8\% | 71.6\% | 84.0\% | 99.5\% | 52.4\% | 93.2\% |
| 50-74 \% | 81.9\% | 39.1\% | 54.8\% | 83.4\% | 96.9\% | 98.2\% | 52.3\% | 96.7\% |
| $75 \%$ or more | 91.6\% | 53.5\% | 77.6\% | 90.4\% | 97.6\% | 99.3\% | 71.6\% | 98.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 83.9\% | 43.7\% | 67.3\% | 84.7\% | 94.9\% | 98.9\% | 61.3\% | 96.1\% |
| Has union employees | 98.1\% | 50.1\% | 84.6\% | 93.4\% | 99.6\% | 99.9\% | 73.5\% | 99.9\% |
| Unknown | 92.3\% | 20.9\% | 35.3\% | 69.3\% | 81.0\% | 96.5\% | 37.6\% | 95.3\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 75.5\% | 20.5\% | 38.2\% | 67.5\% | 86.7\% | 97.0\% | 35.8\% | 92.1\% |
| Less than $50 \%$ low wage | 91.4\% | 53.8\% | 79.9\% | 92.2\% | 98.2\% | 99.3\% | 72.2\% | 98.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.21\% | 0.93\% | 1.19\% | 0.85\% | 0.98\% | 0.27\% | 0.45\% | 0.34\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.10\% | 3.23\% | 9.17\% | 7.48\% | 17.02\% | 15.74\% | 2.87\% | 14.75\% |
| Mining and manufacturing | 0.49\% | 3.73\% | 3.60\% | 1.38\% | 0.91\% | 0.23\% | 2.08\% | 0.32\% |
| Construction | 1.23\% | 1.90\% | 2.90\% | 3.27\% | 3.21\% | 0.00\% | 1.38\% | 2.05\% |
| Utilities and transp. | 0.96\% | 5.81\% | 8.15\% | 3.59\% | 1.80\% | 0.15\% | 3.30\% | 0.50\% |
| Wholesale trade | 0.71\% | 2.05\% | 1.77\% | 1.36\% | 2.04\% | 1.56\% | 1.26\% | 1.20\% |
| Fin. svs. and real estate | 0.94\% | 3.87\% | 2.67\% | 1.07\% | 0.14\% | 1.21\% | 2.22\% | 0.93\% |
| Retail trade | 0.50\% | 1.39\% | 3.51\% | 4.28\% | 1.11\% | 0.20\% | 1.56\% | 0.53\% |
| Professional services | 0.45\% | 1.01\% | 1.87\% | 1.16\% | 0.78\% | 0.43\% | 0.92\% | 0.44\% |
| Other services | 0.35\% | 1.33\% | 2.68\% | 1.85\% | 2.56\% | 0.67\% | 1.13\% | 1.00\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.32\% | 1.09\% | 1.07\% | 0.84\% | 1.38\% | 0.33\% | 0.54\% | 0.48\% |
| For profit, unincorporated | 0.78\% | 1.59\% | 2.85\% | 3.29\% | 1.41\% | 0.39\% | 1.56\% | 0.57\% |
| Nonprofit | 0.77\% | 2.71\% | 2.87\% | 2.85\% | 0.41\% | 0.71\% | 1.71\% | 0.71\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.31\% | 1.33\% | 5.68\% | 6.58\% | 6.53\% | 0.14\% | 1.57\% | 4.06\% |
| 5-9 years | 1.23\% | 1.64\% | 2.33\% | 4.54\% | 4.79\% | 1.79\% | 1.66\% | 3.55\% |
| 10-19 years | 0.70\% | 1.57\% | 1.86\% | 1.55\% | 1.52\% | 2.59\% | 1.10\% | 0.71\% |
| 20 or more years | 0.35\% | 1.44\% | 1.19\% | 1.10\% | 0.82\% | 0.19\% | 0.89\% | 0.29\% |
| Unknown | 0.57\% | 2.54\% | 6.41\% | 7.14\% | 4.99\% | 0.44\% | 3.32\% | 0.51\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.27\% | 6.08\% | 3.67\% | 1.62\% | 0.84\% | 0.23\% | 1.71\% | 0.28\% |
| 1 location only | 0.42\% | 0.95\% | 1.22\% | 0.77\% | 1.50\% | 2.53\% | 0.41\% | 0.82\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.33\% | 1.27\% | 3.20\% | 2.59\% | 4.35\% | 4.84\% | 1.91\% | 3.60\% |
| 25-49 \% | 1.65\% | 2.29\% | 3.33\% | 3.50\% | 6.28\% | 0.20\% | 1.66\% | 1.41\% |
| 50-74 \% | 0.71\% | 1.44\% | 3.23\% | 2.94\% | 0.99\% | 0.82\% | 1.74\% | 0.69\% |
| 75\% or more | 0.18\% | 1.23\% | 1.00\% | 1.03\% | 0.83\% | 0.27\% | 0.63\% | 0.24\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.34\% | 0.83\% | 1.27\% | 0.97\% | 1.08\% | 0.35\% | 0.42\% | 0.36\% |
| Has union employees | 0.24\% | 5.44\% | 4.93\% | 5.40\% | 0.66\% | 0.07\% | 3.02\% | 0.08\% |
| Unknown | 0.98\% | 3.68\% | 9.87\% | 9.60\% | 7.57\% | 1.07\% | 4.49\% | 1.14\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 0.74\% | 1.16\% | 1.87\% | 2.97\% | 2.60\% | 0.76\% | 1.20\% | 1.23\% |
| Less than $50 \%$ low wage | 0.17\% | 1.02\% | 1.03\% | 0.70\% | 0.56\% | 0.19\% | 0.40\% | 0.19\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

