

Table I.A.2.c(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	21.1%	37.9%	25.7%	14.8%	5.6%	4.5%	32.4%	5.8%
Industry group **								
Agric., fish., forest.	47.8%	55.9%	45.3% *	.	.	.	52.1%	.
Mining and manufacturing	23.5%	43.1%	25.6%	.	.	.	31.4%	.
Construction	35.6%	44.0%	28.0%	.	.	.	37.7%	.
Utilities and transp.	15.3%	28.4%	16.8% *	.	.	.	24.9%	.
Wholesale trade	24.3%	44.6%	23.2%	.	.	.	35.0%	.
Fin. svcs. and real estate	15.1%	40.1%	15.8%	.	.	.	33.1%	.
Retail trade	10.8%	27.1%	21.6%	.	.	.	23.9%	.
Professional services	23.4%	35.3%	25.0%	.	.	.	30.7%	.
Other services	22.4%	38.2%	32.1%	.	.	.	34.5%	.
Ownership								
For profit, incorporated	20.0%	38.2%	25.0%	.	.	.	32.0%	.
For profit, unincorporated	24.8%	36.1%	24.5%	.	.	.	32.8%	.
Nonprofit	22.9%	40.4%	32.6%	.	.	.	34.7%	.
Age of firm								
Less than 5 years	29.0%	36.8%	17.0%	.	.	.	31.3%	.
5-9 years	29.3%	35.4%	29.5%	.	.	.	32.5%	.
10-19 years	27.6%	38.6%	23.6%	.	.	.	32.5%	.
20 or more years	21.1%	38.7%	27.2%	.	.	.	32.6%	.
Unknown	3.5%	48.7% *	.	.	.	.	47.2%	.
Multi/single status								
2 or more locations	5.8%	25.7% *	21.0%	.	.	.	18.1%	.
1 location only	31.8%	38.0%	26.2%	.	.	.	33.3%	.
Percent full-time employees								
Less than 25%	17.6%	30.2%	34.5%	.	.	.	29.9%	.
25-49 %	16.6%	40.0%	29.0%	.	.	.	33.7%	.
50-74 %	21.5%	38.4%	27.5%	.	.	.	34.0%	.
75% or more	21.7%	38.0%	24.6%	.	.	.	32.1%	.
Union presence								
No union employees	21.9%	37.5%	24.8%	.	.	.	31.8%	.
Has union employees	22.6%	54.9%	46.0%	.	.	.	51.4%	.
Unknown	7.6%	46.4%	36.1% *	.	.	.	40.3%	.
Percent low wage employees								
50% or more low wage	14.4%	33.0%	25.9%	.	.	.	28.3%	.
Less than 50% low wage	23.3%	38.9%	25.7%	.	.	.	33.3%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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.c(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2008

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	0.48%	1.00%	1.35%	0.76%	0.49%	0.68%	0.74%	0.52%
Industry group **								
Agric., fish., forest.	4.58%	7.81%	15.28% *	.	.	.	6.19%	.
Mining and manufacturing	1.02%	4.23%	5.02%	.	.	.	1.72%	.
Construction	1.55%	2.13%	2.53%	.	.	.	1.62%	.
Utilities and transp.	2.66%	5.83%	8.91% *	.	.	.	4.63%	.
Wholesale trade	0.99%	3.44%	3.14%	.	.	.	1.81%	.
Fin. svcs. and real estate	1.39%	3.26%	2.83%	.	.	.	1.95%	.
Retail trade	1.08%	3.71%	3.15%	.	.	.	2.66%	.
Professional services	0.90%	2.30%	1.81%	.	.	.	1.47%	.
Other services	1.49%	2.56%	3.99%	.	.	.	1.73%	.
Ownership								
For profit, incorporated	0.56%	1.06%	1.28%	.	.	.	0.90%	.
For profit, unincorporated	1.30%	2.57%	2.65%	.	.	.	1.85%	.
Nonprofit	1.53%	3.96%	4.28%	.	.	.	2.52%	.
Age of firm								
Less than 5 years	2.02%	2.53%	3.26%	.	.	.	2.17%	.
5-9 years	1.17%	2.33%	3.58%	.	.	.	1.19%	.
10-19 years	0.67%	1.00%	3.47%	.	.	.	0.76%	.
20 or more years	1.08%	2.19%	1.42%	.	.	.	1.46%	.
Unknown	0.65%	16.07% *	.	.	.	.	12.71%	.
Multi/single status								
2 or more locations	0.41%	8.42% *	3.05%	.	.	.	2.44%	.
1 location only	0.75%	1.03%	1.54%	.	.	.	0.76%	.
Percent full-time employees								
Less than 25%	2.02%	4.61%	6.52%	.	.	.	3.42%	.
25-49 %	1.31%	4.33%	4.26%	.	.	.	3.12%	.
50-74 %	1.38%	2.22%	4.52%	.	.	.	2.30%	.
75% or more	0.36%	1.00%	1.17%	.	.	.	0.66%	.
Union presence								
No union employees	0.57%	1.05%	1.54%	.	.	.	0.75%	.
Has union employees	1.67%	6.02%	4.83%	.	.	.	2.04%	.
Unknown	1.54%	11.07%	14.20% *	.	.	.	10.15%	.
Percent low wage employees								
50% or more low wage	0.62%	2.33%	2.32%	.	.	.	1.24%	.
Less than 50% low wage	0.57%	1.28%	1.28%	.	.	.	0.88%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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