

Table I. B. 2. c(2000) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2000

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	56.3%	21.8%	17.7%	30.9%	46.1%	77.9%	22.1%	65.9%
<b>Industry group **</b>								
Agric., fish., forest.	44.6%	12.6% *	17.2% *	25.8% *	47.2%	76.8%	19.2%	61.5%
Mining and manufacturing	55.2%	16.1%	25.1%	37.6%	39.6%	70.8%	28.3%	59.5%
Construction	29.1%	15.0%	15.7%	33.1%	37.1%	50.5%	19.5%	40.2%
Utilities and transp.	72.2%	61.7%	10.7% *	30.9%	59.6%	82.7%	46.6%	76.4%
Wholesale trade	47.4%	12.1%	15.8%	25.0%	46.4%	71.4%	16.9%	58.9%
Fin. svcs. and real est.	75.4%	23.8%	31.3%	36.0%	62.5%	89.3%	29.2%	82.7%
Retail trade	54.8%	12.8%	13.2%	25.3%	42.0%	74.5%	15.2%	65.1%
Professional services	59.9%	23.6%	18.5%	36.8%	50.4%	83.6%	23.1%	71.4%
Other Services	50.6%	22.6%	15.4%	25.6%	44.6%	73.7%	20.2%	59.9%
<b>Ownership</b>								
For profit, incorporated	57.1%	20.6%	17.1%	31.3%	44.1%	78.4%	21.8%	66.6%
For profit, unincorporated	40.5%	24.4%	17.0%	23.2%	50.6%	72.7%	22.1%	56.1%
Nonprofit	55.8%	22.6%	22.5%	32.9%	50.5%	79.9%	24.0%	63.8%
Unknown	69.8%	*****	*****	*****	55.2%	71.4%	*****	69.8%
<b>Age of firm</b>								
Less than 5 years	37.4%	27.5%	17.4%	30.7%	53.3%	86.9%	22.8%	62.8%
5-9 years	34.8%	16.2%	18.5%	27.9%	46.6%	67.9%	18.9%	49.8%
10-19 years	42.1%	26.7%	16.3%	29.5%	44.0%	77.3%	24.6%	54.0%
20 or more years	56.3%	15.8%	18.4%	31.5%	44.9%	81.9%	20.6%	64.9%
Unknown	73.8%	*****	*****	57.4%	61.8%	74.4%	74.0%	73.8%
<b>Multi/single status</b>								
2 or more locations	69.2%	23.4%	24.2%	33.6%	46.7%	78.0%	28.2%	70.6%
1 location only	29.7%	21.8%	17.0%	30.0%	45.0%	69.1%	21.5%	42.2%
<b>Percent full-time employees</b>								
Less than 25%	48.9%	11.5%	0.2% *	13.4%	46.8%	77.2%	10.1%	61.0%
25-49%	49.4%	6.9% *	15.7%	19.8%	36.4%	74.4%	11.2%	59.5%
50-74%	56.7%	28.3%	15.5%	28.0%	44.5%	80.8%	21.5%	68.2%
75% or more	57.4%	22.3%	19.4%	34.0%	47.2%	77.8%	24.1%	66.5%
<b>Union presence</b>								
No union employees	49.9%	21.7%	16.6%	29.7%	43.4%	73.2%	21.4%	60.1%
Has union employees	79.9%	26.7%	40.3%	45.2%	61.8%	89.3%	37.0%	82.9%
Unknown	76.6%	9.9% *	19.3% *	24.3% *	56.6%	82.6%	13.4% *	79.7%
<b>Percent low wage employees **</b>								
50% or more low wage	37.0%	12.1%	12.2%	22.4%	34.3%	66.8%	14.7%	46.0%
Less than 50% low wage	50.3%	22.5%	19.2%	34.5%	49.2%	82.2%	23.5%	63.5%
Unknown	75.8%	58.9%	30.7% *	39.0%	61.3%	77.7%	50.2%	76.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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 prior year's estimates. See Technical Appendix

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. B. 2. c(2000) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2000

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	0.55%	2.60%	1.76%	0.90%	1.36%	0.80%	1.29%	0.59%
<b>Industry group **</b>								
Agric., fish., forest.	5.97%	4.41% *	7.11% *	9.47% *	14.08%	11.24%	4.69%	10.89%
Mining and manufacturing	1.46%	4.23%	2.59%	3.87%	1.75%	1.79%	4.08%	0.96%
Construction	1.85%	3.08%	4.21%	4.10%	7.22%	10.08%	2.81%	3.53%
Utilities and transp.	2.53%	16.93%	5.46% *	5.11%	6.01%	2.07%	9.05%	2.24%
Wholesale trade	3.05%	2.11%	3.03%	5.50%	5.87%	5.58%	2.07%	3.93%
Fin. svcs. and real est.	1.95%	6.03%	6.98%	5.10%	3.89%	2.21%	4.42%	2.14%
Retail trade	2.20%	2.69%	2.20%	2.86%	5.47%	2.22%	1.43%	2.40%
Professional services	1.61%	5.58%	2.81%	3.94%	3.14%	1.97%	3.46%	1.65%
Other Services	2.11%	2.85%	3.18%	1.95%	3.29%	2.97%	1.65%	2.64%
<b>Ownership</b>								
For profit, incorporated	0.71%	2.61%	1.88%	0.85%	1.61%	1.04%	1.40%	0.73%
For profit, unincorporated	2.59%	5.92%	3.38%	4.34%	5.28%	7.30%	4.70%	4.88%
Nonprofit	2.59%	3.74%	3.94%	3.40%	3.60%	2.35%	2.65%	2.61%
Unknown	3.03%	*****	*****	*****	13.69%	3.09%	*****	3.04%
<b>Age of firm</b>								
Less than 5 years	1.57%	4.22%	3.43%	4.61%	6.14%	5.78%	2.48%	4.20%
5-9 years	2.23%	2.57%	2.77%	3.47%	3.57%	6.41%	1.88%	3.27%
10-19 years	1.30%	5.49%	2.92%	2.03%	2.80%	3.53%	2.14%	1.64%
20 or more years	1.06%	1.60%	2.09%	1.39%	1.56%	1.43%	1.32%	1.13%
Unknown	1.02%	*****	*****	12.02%	5.85%	1.01%	16.87%	1.03%
<b>Multi/single status</b>								
2 or more locations	0.61%	6.87%	5.08%	2.78%	2.13%	0.74%	2.63%	0.62%
1 location only	1.20%	2.69%	1.65%	1.28%	1.64%	6.56%	1.56%	1.33%
<b>Percent full-time employees</b>								
Less than 25%	2.03%	2.80%	0.41% *	2.99%	7.31%	4.36%	2.72%	2.88%
25-49%	1.67%	2.33% *	3.92%	2.91%	4.20%	2.76%	2.48%	2.38%
50-74%	2.05%	5.52%	3.16%	2.79%	2.54%	1.78%	3.10%	1.99%
75% or more	0.55%	2.93%	2.27%	1.44%	1.63%	0.95%	1.42%	0.74%
<b>Union presence</b>								
No union employees	0.35%	2.79%	1.77%	0.99%	1.37%	0.82%	1.27%	0.49%
Has union employees	1.35%	7.97%	7.44%	5.39%	4.38%	0.85%	3.26%	1.32%
Unknown	3.31%	5.34% *	8.14% *	10.49% *	14.39%	4.10%	6.88% *	3.49%
<b>Percent low wage employees **</b>								
50% or more low wage	1.03%	1.88%	2.69%	1.76%	1.77%	3.14%	1.40%	1.66%
Less than 50% low wage	1.18%	2.15%	1.97%	1.70%	1.47%	1.45%	1.59%	1.12%
Unknown	1.09%	12.89%	11.38% *	2.99%	7.79%	1.12%	8.65%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

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