

Table I.B.2.b(2004) Percent of private-sector employees that are enrolled in 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	62.6%	67.3%	59.3%	58.6%	59.0%	64.7%	61.9%	62.8%
Industry group **								
Agric., fish., forest.	61.4%	71.3%	45.0%	40.5%	73.7%	56.3%	57.9%	62.4%
Mining and manufacturing	77.4%	68.6%	68.3%	69.8%	73.8%	81.9%	70.5%	78.6%
Construction	64.4%	71.4%	66.1%	63.3%	57.9%	65.2%	67.1%	61.4%
Utilities and transp.	74.5%	68.5%	68.2%	65.7%	68.4%	77.7%	67.7%	75.4%
Wholesale trade	74.6%	71.9%	66.9%	73.9%	74.9%	77.5%	71.5%	75.9%
Fin. svcs. and real estate	76.9%	75.2%	65.6%	72.6%	77.3%	78.1%	71.2%	77.8%
Retail trade	47.6%	60.8%	52.5%	50.3%	54.7%	44.0%	55.2%	46.0%
Professional services	66.2%	69.7%	64.3%	63.6%	59.7%	69.3%	66.4%	66.2%
Other services	42.4%	59.3%	44.0%	36.8%	33.4%	44.9%	46.3%	41.2%
Ownership								
For profit, incorporated	62.9%	68.6%	60.4%	60.2%	59.8%	64.1%	63.1%	62.8%
For profit, unincorporated	60.0%	66.3%	55.1%	52.6%	59.8%	61.8%	59.9%	60.0%
Nonprofit	63.1%	59.2%	56.6%	55.2%	56.0%	70.2%	56.0%	64.3%
Age of firm								
Less than 5 years	55.2%	68.6%	56.7%	47.0%	52.6%	45.4%	60.5%	48.2%
5-9 years	57.5%	66.0%	61.0%	51.9%	53.6%	58.1%	61.8%	54.2%
10-19 years	56.4%	70.7%	56.1%	57.4%	48.3%	54.0%	61.0%	52.8%
20 or more years	63.4%	65.4%	60.8%	61.0%	61.8%	65.0%	62.3%	63.6%
Unknown	65.9%	84.3%	64.3%	69.3%	66.7%	65.9%	78.4%	65.9%
Multi/single status								
2 or more locations	63.7%	74.8%	63.1%	64.2%	59.6%	64.7%	65.3%	63.7%
1 location only	60.0%	67.1%	58.9%	56.5%	57.9%	64.6%	61.4%	58.1%
Percent full-time employees								
Less than 25%	20.1%	33.5%	16.9%	14.3%	13.4%	26.3%	18.0%	20.7%
25-49 %	33.7%	36.4%	29.7%	25.4%	28.2%	39.0%	29.3%	34.9%
50-74 %	48.8%	53.3%	46.1%	43.4%	42.8%	51.4%	49.2%	48.7%
75% or more	70.5%	74.5%	67.9%	68.3%	69.4%	71.2%	70.5%	70.5%
Union presence								
No union employees	61.0%	66.7%	58.3%	57.7%	58.5%	63.2%	61.2%	61.0%
Has union employees	66.5%	82.3%	72.0%	67.3%	63.2%	66.5%	70.7%	66.2%
Unknown	65.5%	82.6%	63.8%	62.3%	55.8%	66.0%	69.5%	65.4%
Percent low wage employees								
50% or more low wage	41.1%	54.9%	36.8%	36.0%	36.8%	43.3%	41.4%	41.0%
Less than 50% low wage	70.1%	70.0%	65.2%	66.6%	68.5%	72.2%	67.4%	70.8%

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.b(2004) Standard error for percent of private-sector employees that are enrolled in 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	0.51%	0.67%	0.65%	1.00%	0.76%	0.90%	0.49%	0.70%
Industry group **								
Agric., fish., forest.	5.95%	3.77%	10.13%	9.70%	10.91%	8.31%	6.58%	7.40%
Mining and manufacturing	0.68%	2.72%	1.44%	1.92%	1.31%	0.88%	1.34%	0.71%
Construction	0.68%	1.54%	1.98%	4.04%	4.21%	4.67%	1.56%	1.64%
Utilities and transp.	2.07%	5.48%	4.55%	4.02%	3.73%	2.03%	2.88%	2.22%
Wholesale trade	2.10%	2.13%	2.29%	1.23%	3.27%	3.39%	1.50%	2.63%
Fin. svcs. and real estate	0.41%	2.58%	2.93%	1.57%	2.23%	0.47%	2.47%	0.48%
Retail trade	0.71%	1.72%	1.53%	2.43%	2.64%	0.95%	1.45%	0.82%
Professional services	0.71%	1.50%	1.43%	1.98%	1.31%	0.84%	1.05%	0.80%
Other services	0.94%	2.15%	1.88%	2.02%	2.34%	2.17%	1.13%	1.18%
Ownership								
For profit, incorporated	0.62%	0.92%	0.63%	0.97%	1.36%	1.01%	0.59%	0.83%
For profit, unincorporated	1.15%	1.64%	2.40%	2.70%	1.62%	2.44%	1.28%	1.49%
Nonprofit	1.20%	2.67%	2.56%	2.09%	2.24%	1.68%	1.07%	1.42%
Age of firm								
Less than 5 years	2.31%	2.23%	4.65%	4.17%	5.99%	7.72%	2.35%	2.59%
5-9 years	1.15%	1.83%	2.93%	3.98%	4.76%	3.04%	1.26%	2.14%
10-19 years	1.51%	1.82%	1.26%	2.13%	3.08%	3.62%	1.40%	2.03%
20 or more years	0.95%	0.89%	0.76%	1.53%	1.07%	1.47%	0.84%	1.24%
Unknown	0.85%	23.80%	18.28%	9.74%	3.02%	0.85%	10.55%	0.84%
Multi/single status								
2 or more locations	0.69%	3.11%	1.42%	1.82%	1.01%	0.88%	1.05%	0.73%
1 location only	0.43%	0.68%	0.75%	1.31%	1.09%	4.29%	0.45%	1.34%
Percent full-time employees								
Less than 25%	2.53%	3.31%	1.38%	2.26%	0.96%	5.53%	1.30%	2.97%
25-49 %	1.34%	3.08%	3.09%	1.68%	2.96%	2.14%	2.03%	1.80%
50-74 %	0.65%	1.48%	1.17%	1.70%	1.66%	0.97%	1.06%	0.67%
75% or more	0.47%	0.67%	0.52%	1.06%	0.95%	0.69%	0.69%	0.60%
Union presence								
No union employees	0.66%	0.68%	0.59%	0.92%	0.74%	1.52%	0.51%	0.94%
Has union employees	0.99%	2.36%	4.02%	5.15%	2.85%	1.17%	2.93%	1.00%
Unknown	0.89%	5.71%	13.57%	7.61%	5.02%	1.06%	7.15%	0.93%
Percent low wage employees								
50% or more low wage	0.97%	1.96%	2.19%	1.94%	1.35%	1.93%	1.15%	1.32%
Less than 50% low wage	0.38%	0.77%	0.55%	0.96%	1.25%	0.63%	0.56%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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