

Table I.B.2.c(2004) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	58.6%	20.1%	24.5%	33.3%	48.1%	78.2%	24.7%	67.3%
Industry group **								
Agric., fish., forest.	51.1%	14.4%	36.4% *	36.1% *	51.2% *	70.8%	27.9%	58.0%
Mining and manufacturing	55.9%	13.0% *	27.0%	35.0%	48.1%	68.5%	27.7%	60.4%
Construction	34.7%	18.4%	22.0%	42.4%	38.3%	50.9%	25.3%	45.1%
Utilities and transp.	62.6%	13.5% *	30.0%	25.2%	44.7%	76.0%	20.8%	68.5%
Wholesale trade	51.6%	21.3%	18.0%	29.7%	44.6%	83.8%	22.6%	64.3%
Fin. svcs. and real estate	70.4%	19.1%	22.5%	41.1%	57.6%	83.3%	27.4%	77.0%
Retail trade	62.0%	11.6%	18.0%	20.5%	42.5%	82.2%	15.7%	71.9%
Professional services	61.5%	28.3%	25.4%	40.9%	54.4%	79.1%	29.6%	69.4%
Other services	54.9%	16.5%	29.4%	26.2%	41.4%	79.1%	22.3%	64.8%
Ownership								
For profit, incorporated	58.5%	18.2%	22.8%	32.5%	44.9%	78.3%	23.3%	67.5%
For profit, unincorporated	55.3%	24.2%	25.1%	35.5%	49.3%	79.8%	26.6%	66.6%
Nonprofit	61.8%	25.6%	35.3%	35.4%	57.3%	76.8%	32.1%	66.9%
Age of firm								
Less than 5 years	32.0%	18.5%	23.4% *	36.4%	39.4%	58.4%	24.2%	42.4%
5-9 years	44.2%	13.2%	26.0%	34.1%	49.3%	81.8%	22.0%	61.5%
10-19 years	36.0%	17.7%	24.0%	29.4%	44.7%	59.8%	20.6%	48.0%
20 or more years	60.8%	23.8%	24.6%	34.4%	48.9%	84.4%	27.2%	69.0%
Unknown	71.7%	67.1% *	.	28.4% *	54.9%	72.4%	36.4% *	71.8%
Multi/single status								
2 or more locations	69.8%	23.9%	27.3%	34.5%	47.8%	78.3%	30.4%	71.2%
1 location only	34.0%	20.0%	24.2%	32.8%	48.8%	74.5%	24.0%	47.9%
Percent full-time employees								
Less than 25%	49.1%	5.5% *	23.2%	22.5%	47.0%	73.3%	18.2%	58.5%
25-49 %	52.6%	17.4%	18.9% *	24.1%	38.7%	76.7%	19.1%	61.6%
50-74 %	57.3%	21.8%	28.3%	33.8%	43.0%	75.3%	24.9%	65.3%
75% or more	60.0%	20.6%	24.4%	35.2%	50.1%	79.1%	25.7%	68.8%
Union presence								
No union employees	49.7%	19.4%	22.7%	31.6%	46.8%	72.3%	23.3%	59.6%
Has union employees	78.2%	37.2%	48.7%	50.1%	58.3%	85.7%	45.5%	80.5%
Unknown	80.7%	31.5%	25.2% *	39.2% *	42.8%	84.0%	34.9%	81.5%
Percent low wage employees								
50% or more low wage	56.0%	16.2%	22.8%	25.3%	39.5%	77.7%	21.2%	63.0%
Less than 50% low wage	59.5%	20.9%	24.9%	36.1%	51.8%	78.4%	25.6%	68.9%

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.

* 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.B.2.c(2004) 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, 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	0.80%	2.09%	1.45%	1.32%	1.06%	1.18%	0.92%	0.90%
Industry group **								
Agric., fish., forest.	10.25%	4.01%	12.09% *	11.79% *	17.33% *	15.92%	6.92%	13.98%
Mining and manufacturing	1.50%	4.10% *	3.73%	3.11%	3.45%	2.68%	1.53%	1.78%
Construction	1.77%	3.48%	3.46%	4.48%	7.28%	10.29%	3.12%	4.96%
Utilities and transp.	2.84%	7.10% *	8.94%	5.37%	8.08%	3.99%	5.12%	3.15%
Wholesale trade	3.07%	4.95%	3.84%	6.63%	5.35%	3.26%	3.59%	3.38%
Fin. svcs. and real estate	2.15%	3.34%	5.15%	8.91%	4.13%	1.88%	2.37%	2.03%
Retail trade	2.55%	2.07%	3.20%	5.61%	6.39%	2.34%	1.38%	2.49%
Professional services	1.50%	4.56%	2.42%	1.45%	2.76%	2.21%	2.07%	1.90%
Other services	1.80%	2.50%	2.88%	3.35%	3.70%	2.61%	2.07%	1.96%
Ownership								
For profit, incorporated	0.94%	1.74%	1.65%	1.43%	1.58%	1.23%	1.18%	1.06%
For profit, unincorporated	2.31%	3.74%	3.20%	4.73%	5.56%	2.64%	1.70%	3.05%
Nonprofit	2.29%	4.91%	5.05%	5.04%	3.93%	2.46%	2.98%	2.40%
Age of firm								
Less than 5 years	3.43%	2.29%	7.68% *	9.55%	8.03%	10.37%	3.46%	5.99%
5-9 years	1.97%	2.39%	4.15%	4.36%	6.86%	3.95%	2.65%	3.98%
10-19 years	1.45%	2.91%	3.52%	2.46%	4.48%	7.10%	1.89%	2.39%
20 or more years	1.00%	2.76%	1.38%	1.99%	1.25%	1.13%	1.29%	1.07%
Unknown	1.90%	22.35% *	.	11.02% *	4.03%	1.98%	16.06% *	1.89%
Multi/single status								
2 or more locations	1.05%	6.77%	5.73%	4.68%	1.03%	1.12%	4.51%	0.98%
1 location only	0.92%	2.10%	1.80%	1.24%	2.47%	6.44%	1.27%	1.79%
Percent full-time employees								
Less than 25%	3.55%	1.95% *	6.62%	5.72%	8.94%	4.32%	4.16%	4.19%
25-49 %	3.32%	4.13%	6.69% *	4.22%	7.28%	3.53%	2.84%	4.10%
50-74 %	1.66%	5.33%	3.90%	5.24%	3.67%	2.87%	3.50%	1.77%
75% or more	0.69%	2.12%	1.69%	1.77%	1.42%	1.09%	1.16%	0.88%
Union presence								
No union employees	0.97%	2.19%	1.59%	1.91%	1.25%	1.85%	1.03%	1.20%
Has union employees	1.85%	6.28%	7.77%	4.44%	4.59%	2.09%	5.02%	2.00%
Unknown	1.73%	9.37%	10.78% *	14.91% *	7.81%	1.34%	8.28%	1.70%
Percent low wage employees								
50% or more low wage	1.53%	2.64%	2.92%	2.76%	3.94%	1.82%	2.27%	1.69%
Less than 50% low wage	0.93%	2.74%	1.78%	1.65%	1.63%	1.31%	1.21%	1.12%

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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