

**Table I.B.3.b(2004) Percent of private-sector full-time employees 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	90.3%	53.0%	76.0%	89.0%	96.8%	99.8%	68.3%	98.4%
Industry group **								
Agric., fish., forest.	71.2%	25.8%	44.6%	76.8%	87.4%	99.3%	37.8%	91.8%
Mining and manufacturing	97.0%	62.8%	86.6%	94.9%	99.1%	100.0%	83.4%	99.4%
Construction	77.3%	45.2%	77.0%	87.7%	99.3%	100.0%	64.6%	98.8%
Utilities and transp.	93.7%	50.9%	69.7%	87.1%	99.0%	100.0%	69.1%	98.9%
Wholesale trade	93.8%	62.4%	91.3%	96.3%	99.9%	100.0%	82.6%	99.6%
Fin. svcs. and real estate	95.8%	62.6%	88.5%	97.8%	98.1%	100.0%	76.2%	99.6%
Retail trade	88.1%	43.3%	73.4%	87.6%	96.3%	99.6%	62.3%	97.9%
Professional services	93.6%	66.0%	81.9%	95.0%	98.3%	99.7%	76.5%	99.1%
Other services	81.7%	44.4%	59.5%	73.1%	89.1%	99.5%	54.3%	95.2%
Ownership								
For profit, incorporated	90.9%	56.1%	76.5%	88.1%	96.1%	99.8%	70.5%	98.2%
For profit, unincorporated	81.0%	42.4%	67.1%	89.1%	97.8%	99.7%	54.9%	98.5%
Nonprofit	96.2%	65.4%	85.7%	95.2%	98.4%	99.9%	80.7%	99.3%
Age of firm								
Less than 5 years	57.7%	35.5%	58.4%	77.3%	83.7%	80.9%	47.0%	82.5%
5-9 years	73.2%	45.2%	65.7%	81.3%	92.3%	98.2%	57.5%	93.5%
10-19 years	80.7%	55.5%	76.1%	85.7%	96.7%	99.1%	67.5%	96.2%
20 or more years	93.5%	61.4%	82.0%	92.6%	98.0%	99.9%	76.9%	98.8%
Unknown	99.8%	6.4%*	42.8%*	99.2%	96.1%	100.0%	85.4%	99.9%
Multi/single status								
2 or more locations	98.9%	78.3%	88.7%	93.9%	97.4%	99.8%	90.2%	99.2%
1 location only	75.6%	52.6%	74.8%	87.3%	95.7%	98.6%	66.2%	94.3%
Percent full-time employees								
Less than 25%	74.6%	31.4%	44.9%	71.4%	81.4%	96.9%	49.0%	87.5%
25-49 %	79.6%	37.0%	53.0%	71.7%	90.0%	98.5%	51.1%	93.2%
50-74 %	83.1%	41.5%	64.2%	72.0%	96.4%	99.7%	52.5%	97.2%
75% or more	91.9%	56.1%	79.8%	92.2%	97.4%	99.8%	71.9%	98.8%
Union presence								
No union employees	87.4%	54.0%	75.9%	88.2%	96.4%	99.8%	68.3%	97.7%
Has union employees	99.1%	69.1%	91.5%	98.9%	99.8%	100.0%	88.4%	100.0%
Unknown	94.8%	10.9%	34.5%	75.2%	93.2%	99.6%	27.0%	99.1%
Percent low wage employees								
50% or more low wage	80.7%	30.9%	49.3%	73.5%	89.8%	99.2%	44.6%	94.7%
Less than 50% low wage	93.2%	60.7%	83.9%	93.8%	99.1%	99.9%	75.8%	99.4%

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.

\*\* 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.3.b(2004) Standard error for percent of private-sector full-time employees 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	0.24%	0.94%	0.66%	0.92%	0.63%	0.05%	0.54%	0.23%
Industry group **								
Agric., fish., forest.	6.04%	3.47%	8.49%	14.45%	12.50%	2.16%	4.81%	4.45%
Mining and manufacturing	0.21%	2.74%	1.24%	1.47%	0.37%	0.03%	0.92%	0.19%
Construction	0.83%	1.64%	3.71%	3.50%	0.57%	0.00%	1.82%	0.44%
Utilities and transp.	1.08%	3.60%	7.94%	4.82%	0.83%	0.00%	2.08%	0.52%
Wholesale trade	0.39%	2.91%	1.56%	1.33%	0.09%	0.00%	1.07%	0.28%
Fin. svcs. and real estate	0.26%	2.94%	2.65%	0.56%	1.13%	0.01%	1.04%	0.25%
Retail trade	0.72%	3.05%	3.15%	2.55%	1.72%	0.20%	2.10%	0.55%
Professional services	0.24%	2.24%	2.15%	1.13%	0.49%	0.16%	0.80%	0.20%
Other services	0.74%	1.13%	2.02%	1.80%	1.97%	0.22%	0.99%	0.81%
Ownership								
For profit, incorporated	0.32%	1.38%	0.78%	1.24%	0.81%	0.06%	0.74%	0.29%
For profit, unincorporated	0.85%	1.95%	2.04%	1.50%	1.01%	0.25%	1.45%	0.46%
Nonprofit	0.37%	3.82%	3.48%	0.86%	0.91%	0.08%	1.52%	0.28%
Age of firm								
Less than 5 years	2.00%	2.29%	3.01%	6.12%	4.31%	6.10%	2.40%	3.81%
5-9 years	1.47%	2.33%	2.55%	3.05%	2.72%	1.91%	0.78%	1.17%
10-19 years	0.83%	1.85%	2.01%	3.56%	1.30%	0.97%	1.81%	0.89%
20 or more years	0.25%	1.52%	1.15%	0.99%	0.63%	0.02%	0.81%	0.27%
Unknown	0.04%	4.67%*	14.67%*	10.68%	1.71%	0.03%	12.11%	0.04%
Multi/single status								
2 or more locations	0.15%	4.05%	2.78%	1.18%	0.65%	0.05%	1.11%	0.15%
1 location only	0.44%	0.90%	0.66%	1.06%	0.98%	0.95%	0.54%	0.99%
Percent full-time employees								
Less than 25%	2.88%	4.41%	6.03%	4.52%	6.54%	1.43%	3.31%	3.93%
25-49 %	1.15%	2.40%	4.76%	3.32%	3.05%	0.78%	2.33%	1.07%
50-74 %	0.62%	2.47%	3.00%	2.74%	1.36%	0.14%	1.28%	0.49%
75% or more	0.23%	0.72%	0.96%	0.90%	0.77%	0.05%	0.48%	0.24%
Union presence								
No union employees	0.42%	1.08%	0.58%	0.94%	0.70%	0.09%	0.66%	0.36%
Has union employees	0.15%	3.72%	2.79%	0.62%	0.10%	0.00%	1.70%	0.02%
Unknown	0.40%	2.26%	9.34%	6.71%	2.39%	0.18%	4.15%	0.24%
Percent low wage employees								
50% or more low wage	1.18%	1.74%	2.41%	2.46%	2.01%	0.27%	1.29%	0.98%
Less than 50% low wage	0.18%	1.02%	0.93%	0.96%	0.29%	0.03%	0.46%	0.13%

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.

\*\* 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.