

Table I.B.3.b.(1)(2004) Percent of private-sector full-time employees eligible for 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	88.5%	92.1%	90.8%	87.9%	88.0%	88.0%	90.8%	87.9%
Industry group **								
Agric., fish., forest.	79.6%	93.6%	83.6%	70.0%	90.4%	65.6%	89.6%	77.0%
Mining and manufacturing	93.3%	92.6%	93.7%	94.0%	92.0%	93.6%	94.4%	93.1%
Construction	81.3%	91.0%	87.5%	77.7%	74.4%	79.3%	85.3%	77.0%
Utilities and transp.	90.8%	95.0%	92.8%	91.2%	84.7%	91.8%	93.0%	90.5%
Wholesale trade	91.8%	93.0%	93.0%	93.6%	92.2%	90.0%	93.9%	90.9%
Fin. svcs. and real estate	93.8%	96.2%	91.3%	96.4%	96.1%	92.9%	95.0%	93.6%
Retail trade	84.4%	88.0%	86.6%	86.4%	87.1%	82.7%	88.7%	83.3%
Professional services	91.2%	93.4%	94.1%	92.5%	90.2%	90.6%	93.4%	90.6%
Other services	79.0%	90.0%	88.5%	76.7%	77.9%	77.0%	87.0%	76.8%
Ownership								
For profit, incorporated	88.1%	92.6%	90.4%	87.3%	88.0%	87.4%	90.6%	87.4%
For profit, unincorporated	88.7%	90.4%	90.9%	88.7%	85.0%	89.5%	91.1%	87.8%
Nonprofit	90.7%	92.7%	93.5%	91.6%	90.0%	90.4%	91.9%	90.5%
Age of firm								
Less than 5 years	85.4%	91.6%	88.4%	79.9%	83.9%	79.0%	89.7%	79.6%
5-9 years	87.8%	92.0%	89.2%	83.9%	85.3%	89.3%	90.7%	85.5%
10-19 years	87.4%	94.2%	90.4%	87.0%	83.0%	84.7%	91.1%	84.3%
20 or more years	89.8%	91.0%	91.6%	89.6%	89.6%	89.6%	90.8%	89.5%
Unknown	86.4%	100.0%	79.8%	85.1%	84.7%	86.5%	93.8%	86.4%
Multi/single status								
2 or more locations	88.5%	91.5%	94.0%	91.7%	89.2%	88.1%	93.6%	88.4%
1 location only	88.3%	92.1%	90.4%	86.5%	85.9%	84.9%	90.5%	85.3%
Percent full-time employees								
Less than 25%	88.6%	94.8%	92.9%	78.5%	89.7%	91.4%	89.1%	88.5%
25-49 %	87.5%	87.6%	89.8%	84.6%	84.3%	89.3%	86.5%	87.8%
50-74 %	87.0%	88.9%	93.3%	85.1%	81.1%	88.1%	90.6%	86.1%
75% or more	88.7%	92.7%	90.5%	88.4%	89.0%	87.9%	91.0%	88.1%
Union presence								
No union employees	89.0%	92.0%	91.2%	88.9%	88.8%	88.0%	91.4%	88.1%
Has union employees	86.3%	94.2%	84.1%	80.5%	83.8%	87.2%	82.2%	86.6%
Unknown	88.8%	93.6%	92.9%	81.7%	87.4%	88.9%	93.0%	88.7%
Percent low wage employees								
50% or more low wage	80.4%	88.6%	83.8%	78.9%	79.3%	80.1%	84.7%	79.6%
Less than 50% low wage	90.6%	92.7%	92.0%	90.2%	90.7%	90.1%	92.0%	90.2%

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.3.b.(1)(2004) Standard error for percent of private-sector full-time employees eligible for 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	0.37%	0.38%	0.54%	1.08%	0.51%	0.55%	0.61%	0.42%
Industry group **								
Agric., fish., forest.	5.43%	2.29%	11.15%	13.73%	10.86%	9.66%	3.30%	6.70%
Mining and manufacturing	0.54%	1.94%	0.88%	0.62%	1.29%	0.75%	0.62%	0.61%
Construction	1.09%	0.96%	2.20%	5.11%	5.55%	5.07%	2.56%	1.59%
Utilities and transp.	1.30%	1.55%	2.51%	3.46%	3.97%	1.36%	1.68%	1.30%
Wholesale trade	1.43%	1.00%	1.93%	1.18%	3.54%	2.08%	0.98%	2.18%
Fin. svcs. and real estate	0.67%	0.88%	2.16%	0.85%	0.96%	0.90%	0.78%	0.76%
Retail trade	0.99%	0.98%	1.18%	2.39%	2.21%	1.59%	0.58%	1.29%
Professional services	0.37%	0.79%	0.80%	1.24%	1.01%	0.57%	0.48%	0.45%
Other services	0.86%	1.06%	1.43%	2.50%	2.43%	1.49%	1.05%	1.18%
Ownership								
For profit, incorporated	0.44%	0.49%	0.59%	1.42%	0.53%	0.61%	0.77%	0.51%
For profit, unincorporated	0.51%	1.62%	1.34%	2.03%	1.84%	1.33%	0.95%	0.81%
Nonprofit	0.52%	2.25%	1.52%	0.87%	1.32%	1.04%	1.00%	0.63%
Age of firm								
Less than 5 years	1.45%	1.15%	2.46%	4.40%	3.49%	7.03%	1.21%	2.67%
5-9 years	1.20%	1.17%	2.68%	4.16%	2.78%	2.18%	1.34%	1.59%
10-19 years	1.26%	0.62%	1.49%	2.04%	3.56%	3.52%	0.90%	1.86%
20 or more years	0.61%	0.46%	0.56%	1.16%	0.70%	0.99%	0.80%	0.74%
Unknown	0.57%	29.81%	21.87%	9.61%	2.72%	0.61%	9.25%	0.56%
Multi/single status								
2 or more locations	0.53%	3.29%	0.77%	1.03%	0.66%	0.62%	1.17%	0.54%
1 location only	0.58%	0.38%	0.56%	1.39%	0.85%	4.67%	0.58%	0.83%
Percent full-time employees								
Less than 25%	1.72%	1.90%	4.03%	4.73%	3.19%	2.00%	2.88%	1.92%
25-49 %	1.57%	3.48%	2.20%	1.92%	2.76%	2.50%	1.18%	2.19%
50-74 %	0.77%	1.84%	0.81%	2.29%	2.55%	1.09%	1.08%	0.80%
75% or more	0.39%	0.52%	0.62%	1.31%	0.47%	0.55%	0.68%	0.43%
Union presence								
No union employees	0.43%	0.43%	0.37%	0.98%	0.65%	0.64%	0.49%	0.52%
Has union employees	0.68%	1.98%	3.90%	4.06%	2.14%	0.97%	2.58%	0.74%
Unknown	0.88%	6.21%	17.23%	5.68%	2.89%	1.00%	1.74%	0.91%
Percent low wage employees								
50% or more low wage	0.85%	1.56%	1.71%	1.89%	1.52%	1.35%	1.08%	1.03%
Less than 50% low wage	0.30%	0.52%	0.62%	1.29%	0.49%	0.49%	0.64%	0.30%

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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