

**Table I.D.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	35.2%	30.3%	29.6%	30.3%	34.5%	37.9%	30.1%	36.5%
Industry group **								
Agric., fish., forest.	36.6%	38.9%	27.5%	37.6%	34.6%	40.9%	35.4%	36.9%
Mining and manufacturing	41.2%	30.5%	29.8%	31.7%	44.2%	43.3%	30.4%	42.8%
Construction	39.8%	33.6%	37.8%	41.7%	42.0%	44.2%	37.1%	43.2%
Utilities and transp.	41.1%	32.4%	37.4%	37.2%	31.6%	44.1%	36.5%	41.7%
Wholesale trade	37.1%	35.5%	33.9%	29.6%	36.7%	42.3%	31.6%	39.4%
Fin. svcs. and real estate	34.4%	26.9%	28.2%	32.7%	33.2%	35.7%	29.3%	35.1%
Retail trade	28.3%	32.9%	24.3%	25.2%	29.7%	28.5%	28.3%	28.3%
Professional services	33.6%	28.0%	25.7%	26.1%	29.2%	38.6%	27.0%	35.2%
Other services	31.7%	29.9%	28.0%	27.2%	32.5%	33.5%	28.7%	32.7%
Ownership								
For profit, incorporated	35.7%	30.7%	30.5%	31.2%	35.9%	37.9%	30.6%	37.0%
For profit, unincorporated	34.4%	29.2%	28.4%	29.0%	36.8%	37.6%	29.2%	36.5%
Nonprofit	33.5%	29.6%	24.4%	26.0%	28.9%	38.2%	28.0%	34.3%
Age of firm								
Less than 5 years	29.3%	31.1%	27.8%	27.8%	29.5%	29.4%	30.1%	27.9%
5-9 years	30.3%	30.0%	29.0%	28.0%	30.6%	32.9%	28.5%	31.8%
10-19 years	31.5%	31.8%	28.0%	27.8%	32.9%	37.9%	29.9%	32.9%
20 or more years	35.0%	29.3%	30.7%	31.9%	35.1%	37.1%	30.8%	36.0%
Unknown	39.1%	19.9%*	25.5%	23.8%*	38.8%	39.2%	19.4%*	39.2%
Multi/single status								
2 or more locations	36.8%	37.3%	26.1%	29.8%	34.9%	37.8%	28.3%	37.1%
1 location only	31.6%	30.1%	30.0%	30.6%	33.8%	41.0%	30.4%	33.5%
Percent full-time employees								
Less than 25%	35.9%	36.3%	30.6%	34.1%	22.1%	41.8%	30.3%	37.3%
25-49 %	29.2%	28.1%	21.2%	19.5%	22.9%	34.0%	24.9%	30.1%
50-74 %	32.8%	30.1%	27.7%	25.0%	32.9%	34.9%	29.3%	33.6%
75% or more	35.8%	30.3%	30.2%	31.2%	35.4%	38.4%	30.5%	37.2%
Union presence								
No union employees	32.6%	29.4%	28.2%	29.0%	33.1%	35.5%	29.0%	34.0%
Has union employees	43.0%	49.2%	46.2%	42.3%	42.5%	42.9%	45.7%	42.8%
Unknown	37.4%	43.1%	26.9%	32.3%	39.2%	37.5%	29.5%	37.6%
Percent low wage employees								
50% or more low wage	28.9%	23.7%	21.4%	24.3%	28.1%	31.4%	24.1%	29.9%
Less than 50% low wage	36.5%	31.5%	30.8%	31.5%	36.0%	39.3%	31.1%	37.9%

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.

\*\* 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.D.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage 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%	0.84%	0.80%	0.81%	0.59%	0.26%	0.45%	0.23%
Industry group **								
Agric., fish., forest.	1.70%	4.67%	6.37%	7.62%	8.23%	6.01%	3.94%	4.02%
Mining and manufacturing	0.55%	2.38%	2.19%	1.88%	0.60%	0.96%	1.32%	0.65%
Construction	1.48%	2.17%	3.22%	3.17%	2.86%	2.09%	2.39%	1.34%
Utilities and transp.	2.04%	5.71%	5.34%	2.88%	4.80%	2.04%	3.24%	2.32%
Wholesale trade	1.51%	2.27%	2.02%	2.23%	2.80%	2.40%	1.81%	1.63%
Fin. svcs. and real estate	1.09%	3.61%	3.15%	2.42%	2.38%	1.26%	2.16%	1.18%
Retail trade	0.64%	1.85%	2.03%	1.89%	2.28%	1.26%	1.65%	0.96%
Professional services	0.67%	1.46%	1.77%	1.50%	1.47%	0.85%	0.91%	0.74%
Other services	0.99%	1.42%	1.85%	1.87%	2.83%	1.65%	1.16%	1.20%
Ownership								
For profit, incorporated	0.34%	1.22%	0.68%	0.92%	0.65%	0.61%	0.59%	0.44%
For profit, unincorporated	0.85%	2.70%	2.55%	2.57%	1.98%	1.55%	1.60%	0.95%
Nonprofit	1.03%	2.41%	1.73%	0.92%	1.60%	1.49%	1.15%	1.21%
Age of firm								
Less than 5 years	1.78%	2.49%	3.00%	3.17%	5.17%	4.61%	2.20%	2.84%
5-9 years	1.54%	1.88%	2.85%	2.10%	3.72%	2.60%	1.13%	2.09%
10-19 years	0.87%	1.89%	2.22%	1.80%	2.94%	2.21%	1.38%	1.69%
20 or more years	0.37%	1.46%	1.04%	1.04%	0.52%	0.46%	0.74%	0.41%
Unknown	0.22%	6.45%*	7.62%	7.58%*	2.84%	0.25%	6.36%*	0.21%
Multi/single status								
2 or more locations	0.25%	8.01%	1.55%	1.69%	1.12%	0.32%	1.50%	0.26%
1 location only	0.65%	0.86%	0.95%	0.74%	1.51%	2.72%	0.56%	1.23%
Percent full-time employees								
Less than 25%	2.88%	5.27%	3.94%	4.85%	3.58%	4.75%	2.06%	3.51%
25-49 %	2.82%	3.45%	2.33%	2.14%	1.99%	3.54%	1.48%	3.04%
50-74 %	1.18%	2.48%	2.01%	2.08%	2.72%	1.33%	1.11%	1.29%
75% or more	0.31%	1.12%	0.81%	0.81%	0.69%	0.39%	0.55%	0.30%
Union presence								
No union employees	0.23%	0.93%	0.71%	0.73%	0.63%	0.41%	0.48%	0.25%
Has union employees	0.43%	5.63%	3.97%	4.13%	2.11%	0.62%	2.25%	0.51%
Unknown	0.75%	6.40%	6.72%	8.01%	4.12%	0.74%	5.34%	0.75%
Percent low wage employees								
50% or more low wage	0.95%	2.40%	1.47%	1.98%	2.66%	1.14%	1.31%	1.02%
Less than 50% low wage	0.28%	0.95%	0.70%	0.95%	0.73%	0.27%	0.44%	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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