

**Table I.B.2.b(2005) 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, 2005**

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	62.5%	66.2%	57.8%	57.4%	60.0%	65.0%	60.1%	63.0%
Industry group **								
Agric., fish., forest.	52.6%	59.9%	43.8%	54.7%	45.3%	68.2%	60.3%	45.3%
Mining and manufacturing	78.7%	68.1%	63.7%	67.6%	76.9%	83.7%	64.2%	80.8%
Construction	63.3%	69.8%	63.8%	59.0%	59.7%	69.0%	66.2%	60.9%
Utilities and transp.	73.3%	66.6%	55.3%	66.0%	67.7%	76.7%	59.4%	75.5%
Wholesale trade	75.7%	74.0%	71.9%	72.8%	75.6%	78.7%	72.5%	77.1%
Fin. svcs. and real estate	77.3%	73.5%	68.7%	76.4%	76.1%	78.4%	73.4%	77.9%
Retail trade	48.5%	62.6%	51.0%	59.5%	57.0%	43.6%	55.9%	47.0%
Professional services	65.6%	67.1%	60.0%	63.2%	60.3%	69.4%	63.6%	66.1%
Other services	43.4%	58.6%	46.9%	35.6%	38.5%	46.1%	46.0%	42.6%
Ownership								
For profit, incorporated	63.6%	67.6%	58.5%	59.0%	62.6%	65.4%	60.9%	64.3%
For profit, unincorporated	56.5%	66.0%	60.2%	47.8%	50.2%	59.7%	60.2%	55.2%
Nonprofit	61.4%	55.2%	49.0%	57.2%	58.4%	66.3%	54.7%	62.6%
Age of firm								
Less than 5 years	55.3%	66.6%	51.0%	44.2%	56.3%	57.3%	57.6%	52.9%
5-9 years	56.1%	71.2%	56.1%	48.7%	52.3%	56.4%	58.3%	53.8%
10-19 years	56.5%	64.9%	57.2%	52.3%	51.3%	65.1%	59.2%	54.5%
20 or more years	63.1%	65.1%	59.3%	61.2%	62.6%	64.5%	61.1%	63.6%
Unknown	65.8%	23.3%*	52.6%	62.8%	65.6%	65.8%	76.0%	65.7%
Multi/single status								
2 or more locations	64.7%	73.9%	65.5%	64.5%	63.0%	65.1%	67.0%	64.6%
1 location only	57.9%	66.1%	57.3%	55.3%	55.5%	61.0%	59.5%	55.8%
Percent full-time employees								
Less than 25%	17.3%	40.9%	15.4%	14.9%	13.4%	19.3%	20.6%	16.2%
25-49 %	31.9%	37.8%	28.8%	23.7%	27.0%	36.2%	28.3%	32.8%
50-74 %	48.7%	53.3%	43.4%	42.1%	45.9%	51.3%	46.2%	49.3%
75% or more	70.3%	72.8%	65.0%	67.6%	69.8%	71.7%	68.5%	70.8%
Union presence								
No union employees	59.8%	65.9%	57.0%	56.3%	58.9%	61.5%	59.5%	60.0%
Has union employees	70.9%	73.2%	69.8%	71.1%	67.5%	71.5%	71.3%	70.8%
Unknown	65.8%	68.3%	53.3%	58.3%	62.5%	66.2%	57.0%	66.1%
Percent low wage employees								
50% or more low wage	38.9%	52.4%	37.5%	34.0%	35.1%	41.1%	38.2%	39.1%
Less than 50% low wage	69.3%	68.6%	62.7%	65.3%	67.7%	71.9%	65.7%	70.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.2.b(2005) 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, 2005**

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	0.39%	0.64%	0.97%	1.06%	1.19%	0.71%	0.46%	0.47%
Industry group **								
Agric., fish., forest.	4.45%	5.18%	8.94%	8.23%	11.11%	9.01%	6.23%	8.99%
Mining and manufacturing	0.72%	2.69%	2.56%	2.54%	1.18%	1.27%	2.57%	0.94%
Construction	1.74%	1.79%	3.49%	2.85%	4.96%	6.21%	2.26%	2.75%
Utilities and transp.	1.72%	3.68%	5.09%	3.73%	5.61%	2.47%	3.15%	2.20%
Wholesale trade	1.22%	1.55%	2.40%	2.08%	1.74%	2.05%	1.14%	1.60%
Fin. svcs. and real estate	0.70%	1.42%	3.39%	2.03%	1.92%	0.84%	1.27%	0.79%
Retail trade	0.84%	1.90%	2.03%	1.40%	2.46%	0.99%	1.05%	0.91%
Professional services	0.59%	0.84%	1.67%	2.14%	1.83%	0.85%	0.74%	0.79%
Other services	1.17%	2.22%	2.08%	0.88%	2.76%	1.77%	1.14%	1.41%
Ownership								
For profit, incorporated	0.48%	0.69%	0.98%	1.05%	1.44%	0.88%	0.49%	0.59%
For profit, unincorporated	0.96%	1.58%	3.28%	2.64%	2.95%	1.10%	1.81%	1.25%
Nonprofit	0.75%	2.38%	3.70%	2.70%	1.71%	0.61%	1.90%	0.85%
Age of firm								
Less than 5 years	2.57%	1.53%	4.93%	4.75%	6.17%	4.98%	2.43%	3.90%
5-9 years	1.24%	1.39%	1.79%	2.13%	4.55%	2.47%	1.38%	2.25%
10-19 years	1.47%	1.28%	1.54%	1.98%	2.97%	2.13%	0.73%	2.15%
20 or more years	0.40%	0.73%	1.36%	1.09%	1.15%	0.89%	0.56%	0.45%
Unknown	1.15%	10.94%*	14.62%	8.39%	2.41%	1.15%	13.06%	1.17%
Multi/single status								
2 or more locations	0.54%	4.12%	2.03%	1.52%	1.59%	0.70%	2.23%	0.56%
1 location only	0.49%	0.68%	0.98%	1.24%	2.02%	3.05%	0.48%	0.77%
Percent full-time employees								
Less than 25%	1.26%	2.91%	3.43%	1.26%	1.25%	3.19%	1.26%	1.68%
25-49 %	0.82%	2.16%	0.89%	2.25%	2.38%	1.37%	1.22%	0.97%
50-74 %	0.95%	1.60%	1.33%	1.76%	1.69%	2.09%	1.14%	1.21%
75% or more	0.52%	0.52%	0.86%	0.98%	0.83%	0.84%	0.43%	0.63%
Union presence								
No union employees	0.45%	0.65%	1.08%	1.14%	1.23%	0.51%	0.52%	0.48%
Has union employees	1.05%	5.12%	5.25%	4.63%	2.34%	1.69%	3.74%	1.14%
Unknown	1.02%	6.21%	9.51%	6.83%	2.67%	1.32%	4.50%	1.17%
Percent low wage employees								
50% or more low wage	0.57%	2.00%	1.39%	1.64%	1.39%	1.20%	1.02%	0.60%
Less than 50% low wage	0.21%	0.54%	0.94%	1.21%	1.12%	0.52%	0.52%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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