

Table I.B.3.b.(2)(2005) Percent of private-sector full-time 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	71.8%	75.1%	67.3%	69.4%	71.2%	72.8%	70.6%	72.1%
Industry group **								
Agric., fish., forest.	57.3%	73.1%	51.8%	57.8%	49.0%	68.7%	67.4%	48.2%
Mining and manufacturing	80.3%	75.1%	66.9%	70.2%	78.7%	84.4%	68.0%	81.9%
Construction	65.4%	73.2%	66.4%	63.2%	60.1%	69.2%	69.0%	62.4%
Utilities and transp.	77.8%	74.1%	60.0%	76.0%	74.3%	80.3%	67.0%	79.6%
Wholesale trade	78.5%	79.0%	76.4%	74.6%	78.5%	81.0%	76.2%	79.4%
Fin. svcs. and real estate	80.9%	78.9%	74.7%	81.3%	81.0%	81.3%	79.2%	81.2%
Retail trade	62.7%	73.5%	61.4%	69.3%	67.2%	59.5%	66.8%	61.7%
Professional services	75.1%	75.9%	70.4%	74.9%	73.6%	76.2%	73.8%	75.4%
Other services	58.2%	72.3%	64.8%	58.3%	58.9%	55.3%	66.0%	56.1%
Ownership								
For profit, incorporated	71.9%	75.1%	67.0%	69.2%	71.2%	73.1%	70.0%	72.3%
For profit, unincorporated	68.1%	75.1%	67.9%	61.8%	66.8%	68.7%	71.3%	66.9%
Nonprofit	74.4%	75.2%	69.9%	76.4%	74.0%	74.4%	74.2%	74.4%
Age of firm								
Less than 5 years	65.8%	74.4%	60.6%	60.4%	62.7%	71.9%	66.6%	64.9%
5-9 years	69.0%	79.8%	68.2%	64.6%	66.0%	67.9%	70.7%	67.2%
10-19 years	67.3%	73.6%	65.1%	64.2%	65.8%	72.0%	69.0%	66.2%
20 or more years	73.1%	74.4%	69.1%	71.9%	73.2%	73.9%	71.8%	73.4%
Unknown	72.0%	100.0%*	58.0%	79.1%	72.3%	72.0%	78.5%	72.0%
Multi/single status								
2 or more locations	73.2%	79.8%	74.8%	74.3%	74.0%	72.9%	75.8%	73.1%
1 location only	68.7%	75.0%	66.8%	67.7%	66.9%	69.8%	70.1%	66.9%
Percent full-time employees								
Less than 25%	66.6%	85.6%	72.2%	75.6%	62.2%	61.0%	75.6%	63.9%
25-49 %	63.8%	80.0%	69.1%	59.8%	63.3%	62.7%	67.1%	63.0%
50-74 %	66.4%	73.4%	63.8%	63.2%	65.1%	67.1%	67.1%	66.3%
75% or more	72.7%	75.1%	67.6%	70.2%	72.4%	74.0%	71.1%	73.1%
Union presence								
No union employees	70.5%	75.1%	66.9%	68.7%	70.9%	71.0%	70.5%	70.5%
Has union employees	76.4%	75.1%	73.9%	77.7%	74.0%	76.9%	74.7%	76.6%
Unknown	71.6%	73.7%	58.4%	65.0%	68.2%	72.0%	63.4%	71.9%
Percent low wage employees								
50% or more low wage	55.2%	68.2%	55.9%	53.3%	56.7%	54.2%	57.3%	54.7%
Less than 50% low wage	75.4%	76.0%	69.4%	73.2%	74.2%	77.2%	73.0%	76.0%

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.3.b.(2)(2005) Standard error for percent of private-sector full-time 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	0.46%	0.64%	0.88%	0.83%	0.98%	0.79%	0.39%	0.56%
Industry group **								
Agric., fish., forest.	5.28%	4.66%	10.79%	8.17%	13.04%	9.31%	6.71%	9.32%
Mining and manufacturing	0.74%	2.87%	2.65%	2.60%	0.83%	1.28%	2.70%	0.94%
Construction	1.90%	2.06%	3.67%	2.11%	5.02%	6.33%	2.51%	3.05%
Utilities and transp.	1.50%	2.38%	4.95%	3.42%	3.52%	2.09%	3.01%	1.73%
Wholesale trade	1.13%	1.45%	2.03%	2.35%	1.84%	1.98%	1.13%	1.50%
Fin. svcs. and real estate	0.78%	1.75%	3.13%	2.43%	1.61%	0.87%	1.33%	0.91%
Retail trade	1.23%	2.35%	2.23%	1.66%	2.48%	1.41%	1.14%	1.37%
Professional services	0.39%	1.03%	1.35%	2.02%	0.91%	0.48%	0.87%	0.45%
Other services	1.46%	2.07%	0.91%	1.72%	2.62%	2.07%	0.79%	1.79%
Ownership								
For profit, incorporated	0.54%	0.55%	0.81%	0.73%	1.21%	0.94%	0.47%	0.68%
For profit, unincorporated	1.16%	1.72%	3.53%	2.21%	3.28%	1.29%	1.84%	1.66%
Nonprofit	0.50%	2.45%	2.97%	1.57%	0.76%	0.91%	1.47%	0.68%
Age of firm								
Less than 5 years	2.28%	1.80%	4.80%	3.75%	7.94%	4.45%	2.38%	5.10%
5-9 years	1.02%	1.25%	2.36%	3.01%	2.90%	2.39%	1.19%	1.86%
10-19 years	1.38%	1.13%	1.92%	1.82%	2.32%	2.23%	0.60%	2.10%
20 or more years	0.47%	0.89%	0.88%	0.87%	0.80%	0.97%	0.42%	0.55%
Unknown	1.21%	31.62%*	15.95%	6.37%	1.88%	1.23%	12.99%	1.23%
Multi/single status								
2 or more locations	0.63%	3.26%	0.97%	0.98%	1.07%	0.82%	2.06%	0.64%
1 location only	0.34%	0.65%	0.88%	0.93%	1.50%	3.86%	0.38%	0.72%
Percent full-time employees								
Less than 25%	3.57%	5.76%	7.43%	2.67%	7.17%	3.20%	2.79%	4.26%
25-49 %	2.15%	2.49%	2.31%	2.94%	5.12%	2.18%	2.00%	2.54%
50-74 %	0.96%	1.69%	1.15%	2.50%	1.83%	2.22%	1.09%	1.22%
75% or more	0.56%	0.52%	0.87%	1.05%	0.90%	0.87%	0.46%	0.67%
Union presence								
No union employees	0.42%	0.64%	0.83%	0.77%	1.02%	0.73%	0.38%	0.52%
Has union employees	1.19%	5.36%	5.04%	4.44%	2.27%	1.79%	3.54%	1.29%
Unknown	0.63%	6.89%	9.60%	6.93%	2.72%	0.85%	4.31%	0.73%
Percent low wage employees								
50% or more low wage	1.12%	2.06%	2.24%	1.52%	2.42%	1.88%	1.61%	1.07%
Less than 50% low wage	0.26%	0.60%	0.95%	0.82%	0.96%	0.48%	0.48%	0.38%

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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