

Table I.D.4(2005) Percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	34.0%	28.6%	28.7%	27.0%	33.8%	37.0%	27.7%	35.5%
Industry group **								
Agric., fish., forest.	23.1%	35.8%	30.7%	15.2% *	15.9% *	39.7%	21.8%	24.8% *
Mining and manufacturing	41.1%	30.6%	25.2%	29.7%	40.7%	44.7%	27.8%	42.6%
Construction	39.3%	35.4%	35.4%	36.0%	46.0%	42.7%	34.9%	43.3%
Utilities and transp.	37.6%	36.1%	36.9%	35.2%	36.7%	38.1%	35.1%	37.9%
Wholesale trade	36.6%	32.6%	31.1%	30.8%	39.9%	39.9%	29.6%	39.3%
Fin. svcs. and real estate	34.9%	27.9%	33.8%	27.0%	35.3%	36.3%	30.1%	35.6%
Retail trade	28.7%	26.0%	26.1%	28.3%	29.1%	29.2%	26.5%	29.2%
Professional services	32.5%	26.6%	24.8%	22.6%	30.2%	37.3%	24.8%	34.2%
Other services	27.8%	25.1%	27.2%	23.1%	25.7%	30.5%	24.8%	28.8%
Ownership								
For profit, incorporated	34.9%	29.3%	28.6%	27.7%	36.6%	37.3%	27.9%	36.6%
For profit, unincorporated	31.2%	27.0%	29.0%	28.4%	29.4%	34.5%	27.9%	32.5%
Nonprofit	31.4%	26.3%	28.7%	22.6%	27.2%	36.6%	25.8%	32.3%
Age of firm								
Less than 5 years	32.3%	24.6%	22.4%	29.4%	46.7%	35.4%	25.2%	40.6%
5-9 years	30.7%	34.6%	24.8%	27.4%	34.9%	31.0%	29.3%	32.3%
10-19 years	29.1%	28.4%	29.7%	25.5%	28.9%	34.0%	27.2%	30.6%
20 or more years	33.7%	27.4%	29.7%	27.4%	34.0%	36.9%	27.8%	35.1%
Unknown	37.4%	.	30.8% *	24.8%	36.3%	37.5%	30.2% *	37.4%
Multi/single status								
2 or more locations	36.3%	31.9%	26.9%	26.8%	35.8%	37.1%	28.7%	36.4%
1 location only	28.9%	28.5%	28.8%	27.1%	30.4%	34.9%	27.6%	30.7%
Percent full-time employees								
Less than 25%	25.1%	29.2%	31.1%	20.8%	19.3%	29.2%	25.4%	25.0%
25-49 %	25.7%	29.6%	28.3%	24.6%	22.0%	26.3%	27.2%	25.4%
50-74 %	29.6%	27.8%	25.2%	21.4%	24.1%	33.7%	25.4%	30.6%
75% or more	35.0%	28.6%	29.1%	27.8%	35.7%	38.0%	28.0%	36.7%
Union presence								
No union employees	31.8%	27.9%	27.0%	25.6%	33.1%	35.3%	26.4%	33.6%
Has union employees	40.7%	43.3%	46.6%	41.2%	37.6%	41.0%	45.2%	40.5%
Unknown	35.3%	25.8%	33.2%	25.5%	36.4%	35.5%	29.6%	35.5%
Percent low wage employees								
50% or more low wage	25.9%	28.6%	22.3%	17.1%	23.2%	29.2%	22.2%	26.7%
Less than 50% low wage	35.3%	28.6%	29.6%	28.8%	35.5%	38.3%	28.5%	37.0%

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.

. Data suppressed due to high standard errors or no reported values in cell.

** 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(2005) 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, 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	0.30%	0.56%	0.83%	0.88%	0.94%	0.52%	0.32%	0.37%
Industry group **								
Agric., fish., forest.	4.75%	4.09%	5.93%	8.89% *	9.73% *	7.62%	3.74%	8.85% *
Mining and manufacturing	0.61%	2.36%	1.49%	1.55%	1.17%	0.86%	1.27%	0.60%
Construction	2.77%	2.21%	2.71%	4.15%	5.16%	4.01%	2.20%	3.92%
Utilities and transp.	1.02%	3.20%	4.39%	3.80%	3.17%	1.04%	2.39%	0.96%
Wholesale trade	1.09%	2.60%	2.21%	2.18%	1.83%	1.93%	1.55%	1.38%
Fin. svcs. and real estate	0.86%	3.16%	2.79%	2.05%	1.92%	0.90%	1.58%	0.83%
Retail trade	0.80%	1.44%	2.23%	2.09%	1.85%	0.87%	1.71%	0.74%
Professional services	0.53%	1.24%	1.24%	1.51%	1.33%	0.79%	0.58%	0.65%
Other services	0.75%	1.83%	1.68%	1.69%	1.98%	1.63%	0.89%	0.90%
Ownership								
For profit, incorporated	0.39%	0.91%	0.88%	1.20%	1.37%	0.54%	0.50%	0.43%
For profit, unincorporated	1.17%	1.67%	3.00%	2.06%	2.92%	1.60%	1.34%	1.42%
Nonprofit	0.59%	1.91%	4.55%	2.40%	1.06%	0.62%	1.99%	0.48%
Age of firm								
Less than 5 years	3.40%	2.57%	2.96%	3.94%	7.39%	3.93%	2.23%	5.44%
5-9 years	1.05%	1.69%	1.57%	2.56%	3.29%	4.12%	1.57%	2.77%
10-19 years	0.74%	1.38%	1.37%	2.32%	1.26%	3.02%	1.14%	0.82%
20 or more years	0.30%	0.97%	1.27%	1.04%	0.63%	0.76%	0.61%	0.42%
Unknown	0.59%	.	11.86% *	5.51%	2.98%	0.60%	10.56% *	0.59%
Multi/single status								
2 or more locations	0.39%	3.82%	2.42%	0.94%	1.17%	0.52%	1.60%	0.40%
1 location only	0.29%	0.57%	0.85%	1.08%	0.86%	1.71%	0.34%	0.74%
Percent full-time employees								
Less than 25%	1.85%	5.79%	8.94%	2.57%	3.93%	3.52%	3.01%	2.04%
25-49 %	0.58%	3.22%	2.38%	2.57%	2.46%	1.12%	2.02%	0.70%
50-74 %	0.72%	1.15%	1.55%	2.17%	1.60%	0.91%	1.43%	0.67%
75% or more	0.27%	0.58%	0.96%	1.01%	0.96%	0.55%	0.46%	0.37%
Union presence								
No union employees	0.35%	0.41%	0.65%	0.85%	0.96%	0.66%	0.34%	0.42%
Has union employees	0.65%	4.74%	6.03%	3.25%	1.95%	0.90%	3.00%	0.72%
Unknown	0.88%	7.42%	7.61%	4.98%	3.36%	0.86%	4.97%	0.87%
Percent low wage employees								
50% or more low wage	0.70%	1.70%	2.20%	0.83%	1.67%	1.14%	1.05%	0.92%
Less than 50% low wage	0.33%	0.57%	0.84%	0.99%	1.33%	0.47%	0.35%	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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