

**Table I.B.2.c(2006) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2006**

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	61.4%	15.4%	21.7%	31.3%	49.7%	83.7%	21.5%	71.0%
Industry group **								
Agric., fish., forest.	21.5%	4.7% *	6.5% *	0.7% *	20.3% *	54.1%	3.6% *	30.9% *
Mining and manufacturing	58.3%	9.5% *	22.7%	36.3%	45.9%	75.6%	25.1%	63.8%
Construction	36.1%	13.2%	17.2%	38.3%	39.0%	77.4%	22.4%	48.8%
Utilities and transp.	72.4%	8.8% *	20.6%	12.6%	50.3%	90.9%	18.1%	80.0%
Wholesale trade	52.7%	15.7%	19.7%	24.2%	51.1%	79.0%	20.4%	64.9%
Fin. svcs. and real estate	76.2%	34.4%	29.1%	28.9%	54.0%	91.7%	31.2%	82.9%
Retail trade	68.8%	6.7%	12.6%	27.4%	39.1%	86.8%	11.8%	78.4%
Professional services	62.2%	15.1%	25.7%	37.8%	54.0%	83.6%	22.3%	71.9%
Other services	57.6%	13.2%	23.7%	26.3%	53.1%	80.7%	21.8%	67.2%
Ownership								
For profit, incorporated	62.4%	16.8%	19.4%	31.7%	49.6%	84.0%	21.3%	72.3%
For profit, unincorporated	53.9%	13.2%	19.9%	29.0%	36.3%	85.0%	17.3%	66.5%
Nonprofit	62.4%	10.1% *	43.1%	31.9%	57.3%	81.0%	29.5%	68.0%
Age of firm								
Less than 5 years	33.6%	17.2%	27.0%	26.4% *	44.8%	64.3%	19.8%	49.7%
5-9 years	35.6%	15.4%	13.8%	29.3%	43.0%	88.4%	17.5%	54.0%
10-19 years	40.1%	12.4%	20.0%	29.9%	44.9%	82.0%	19.5%	53.7%
20 or more years	60.0%	16.5%	23.4%	32.7%	50.6%	84.0%	23.5%	68.7%
Unknown	82.5%	18.4% *	38.8% *	19.3% *	62.1%	83.8%	22.4% *	82.8%
Multi/single status								
2 or more locations	76.5%	9.5% *	14.2%	34.4%	53.6%	84.3%	20.8%	77.6%
1 location only	32.0%	15.5%	22.2%	30.7%	44.3%	67.3%	21.6%	44.0%
Percent full-time employees								
Less than 25%	52.8%	3.4% *	13.5% *	15.9% *	42.7%	81.6%	7.2% *	62.4%
25-49 %	58.5%	8.9% *	17.3%	26.9%	39.5%	82.8%	17.3%	68.7%
50-74 %	62.4%	14.0%	17.8%	28.6%	49.1%	88.4%	16.3%	74.9%
75% or more	62.1%	16.8%	23.3%	33.3%	51.2%	83.2%	23.7%	71.2%
Union presence								
No union employees	52.4%	14.9%	20.3%	30.1%	47.3%	78.6%	20.5%	63.4%
Has union employees	83.0%	29.0%	47.0%	47.0%	62.5%	91.8%	41.6%	85.2%
Unknown	85.4%	18.7% *	21.2% *	31.3% *	62.7%	88.4%	26.3%	86.6%
Percent low wage employees								
50% or more low wage	61.4%	8.2% *	9.2%	26.8%	42.9%	83.1%	11.8%	69.4%
Less than 50% low wage	61.4%	16.6%	24.3%	32.7%	51.9%	84.0%	23.6%	71.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.c(2006) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2006**

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	0.67%	1.85%	1.81%	1.81%	1.87%	0.59%	1.09%	0.62%
Industry group **								
Agric., fish., forest.	6.32%	1.70% *	3.54% *	0.41% *	13.19% *	13.18%	1.15% *	9.33% *
Mining and manufacturing	1.46%	3.22% *	5.07%	3.26%	3.04%	2.52%	2.12%	1.74%
Construction	2.89%	2.07%	3.77%	4.92%	5.52%	7.52%	1.76%	4.91%
Utilities and transp.	2.47%	5.62% *	6.06%	3.35%	7.08%	1.94%	3.05%	1.87%
Wholesale trade	3.19%	2.80%	3.77%	4.25%	4.95%	3.92%	2.40%	4.32%
Fin. svcs. and real estate	0.94%	7.38%	4.63%	4.54%	4.33%	1.34%	4.79%	1.09%
Retail trade	1.65%	1.62%	3.33%	3.49%	3.97%	1.80%	2.74%	1.63%
Professional services	1.02%	1.67%	2.10%	2.01%	2.06%	1.37%	0.79%	0.96%
Other services	2.28%	2.89%	3.55%	4.03%	4.19%	2.52%	2.69%	2.53%
Ownership								
For profit, incorporated	0.72%	2.48%	2.13%	1.40%	1.77%	0.78%	1.27%	0.65%
For profit, unincorporated	1.53%	1.22%	3.57%	5.45%	4.10%	1.50%	2.12%	2.01%
Nonprofit	2.28%	3.62% *	4.86%	4.50%	3.68%	2.28%	3.82%	2.32%
Age of firm								
Less than 5 years	2.71%	4.72%	4.52%	10.34% *	10.06%	10.56%	2.26%	5.57%
5-9 years	2.35%	3.10%	1.84%	2.38%	4.30%	3.18%	1.92%	3.45%
10-19 years	2.28%	1.47%	2.96%	3.84%	3.87%	3.03%	2.48%	2.95%
20 or more years	1.11%	3.33%	2.70%	2.39%	1.93%	1.07%	1.64%	0.98%
Unknown	1.14%	8.24% *	14.37% *	11.68% *	6.70%	1.21%	10.08% *	1.15%
Multi/single status								
2 or more locations	0.52%	3.85% *	3.90%	2.15%	1.78%	0.56%	1.45%	0.54%
1 location only	1.27%	1.87%	1.81%	2.01%	2.81%	6.46%	1.16%	1.54%
Percent full-time employees								
Less than 25%	2.69%	1.67% *	7.05% *	6.82% *	10.88%	4.19%	2.51% *	3.30%
25-49 %	3.62%	3.27% *	3.92%	7.27%	5.06%	3.10%	4.25%	4.26%
50-74 %	2.42%	2.56%	2.34%	4.83%	5.99%	1.73%	1.56%	2.49%
75% or more	0.75%	2.21%	2.04%	1.51%	2.29%	0.55%	1.30%	0.64%
Union presence								
No union employees	0.79%	1.78%	1.72%	1.98%	1.95%	0.67%	1.04%	0.65%
Has union employees	0.95%	7.18%	8.61%	3.75%	5.44%	0.86%	5.62%	0.91%
Unknown	1.53%	7.30% *	12.29% *	11.31% *	5.16%	1.47%	7.46%	1.56%
Percent low wage employees								
50% or more low wage	1.03%	2.66% *	2.69%	3.02%	3.29%	1.20%	1.84%	0.93%
Less than 50% low wage	0.70%	2.14%	1.75%	1.87%	2.11%	0.74%	1.12%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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