

Table I.B.2.b(2008) 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, 2008

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%	65.0%	58.2%	56.3%	59.1%	63.7%	59.7%	61.8%
Industry group **								
Agric., fish., forest.	61.2%	67.1%	54.4%	43.4%	58.6%	82.5%	53.4%	66.5%
Mining and manufacturing	78.2%	67.3%	63.0%	70.8%	77.3%	82.6%	65.8%	80.0%
Construction	63.6%	67.8%	63.3%	65.0%	58.1%	67.9%	66.4%	61.0%
Utilities and transp.	75.0%	62.3%	64.0%	60.5%	72.4%	78.8%	62.7%	76.6%
Wholesale trade	74.7%	74.2%	67.3%	73.3%	74.8%	77.5%	70.6%	76.3%
Fin. svcs. and real estate	75.4%	68.5%	68.9%	69.7%	71.0%	77.9%	69.3%	76.3%
Retail trade	47.4%	60.7%	53.3%	53.2%	49.5%	45.0%	55.7%	46.0%
Professional services	65.2%	66.7%	62.9%	60.2%	60.3%	69.2%	63.7%	65.6%
Other services	41.5%	58.0%	42.3%	34.1%	34.9%	44.3%	43.5%	41.0%
Ownership								
For profit, incorporated	62.0%	66.4%	59.4%	58.7%	60.2%	63.3%	61.0%	62.3%
For profit, unincorporated	58.6%	65.1%	57.2%	47.8%	58.9%	60.9%	58.5%	58.7%
Nonprofit	61.1%	54.6%	50.2%	53.0%	56.2%	68.3%	51.7%	62.5%
Age of firm								
Less than 5 years	50.8%	64.9%	52.7%	44.0%	41.2%	59.4%	54.9%	46.3%
5-9 years	57.5%	65.7%	54.6%	53.9%	55.9%	60.5%	57.5%	57.5%
10-19 years	56.2%	66.2%	60.1%	53.6%	55.4%	51.2%	60.5%	53.5%
20 or more years	60.8%	64.2%	59.2%	59.3%	60.9%	61.2%	60.7%	60.8%
Unknown	66.9%	60.4%	100.0%	48.0%	61.2%	67.2%	68.5%	66.9%
Multi/single status								
2 or more locations	63.3%	63.3%	64.2%	60.7%	61.1%	63.9%	62.6%	63.4%
1 location only	57.9%	65.1%	57.9%	55.4%	56.6%	56.7%	59.5%	56.2%
Percent full-time employees								
Less than 25%	24.7%	35.8%	17.7%	13.6%	15.4%	32.3%	19.8%	25.8%
25-49 %	28.5%	36.2%	27.0%	23.0%	27.3%	29.7%	28.8%	28.4%
50-74 %	48.4%	52.6%	45.5%	37.6%	46.0%	51.1%	45.5%	49.0%
75% or more	69.7%	71.8%	65.6%	65.7%	67.7%	72.0%	67.6%	70.3%
Union presence								
No union employees	59.1%	64.8%	58.0%	55.5%	58.8%	60.1%	59.2%	59.1%
Has union employees	67.8%	72.9%	65.6%	67.1%	62.3%	69.0%	70.5%	67.6%
Unknown	66.9%	75.5%	54.2%	57.6%	56.0%	67.5%	57.0%	67.0%
Percent low wage employees								
50% or more low wage	38.3%	53.2%	34.0%	30.8%	35.7%	40.7%	36.4%	38.7%
Less than 50% low wage	69.0%	67.2%	63.8%	64.4%	67.9%	71.7%	65.1%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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(2008) 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, 2008

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	0.37%	0.36%	0.75%	0.60%	0.65%	0.72%	0.19%	0.45%
Industry group **								
Agric., fish., forest.	4.56%	6.82%	11.37%	9.65%	11.91%	21.41%	5.33%	8.94%
Mining and manufacturing	0.89%	3.01%	2.82%	1.34%	2.08%	1.03%	1.68%	0.96%
Construction	1.41%	2.09%	2.24%	1.55%	3.67%	4.99%	1.10%	2.47%
Utilities and transp.	1.52%	4.44%	5.90%	4.90%	2.81%	1.54%	2.17%	1.52%
Wholesale trade	0.98%	2.29%	1.75%	1.42%	1.99%	2.45%	1.32%	1.31%
Fin. svcs. and real estate	0.75%	1.80%	3.90%	1.98%	2.83%	1.19%	1.62%	0.89%
Retail trade	0.92%	2.25%	2.35%	2.10%	1.50%	1.32%	2.00%	1.09%
Professional services	0.52%	0.72%	0.99%	0.83%	1.22%	0.88%	0.50%	0.67%
Other services	0.85%	1.24%	1.60%	1.91%	1.41%	1.25%	0.63%	1.07%
Ownership								
For profit, incorporated	0.51%	0.60%	0.86%	0.49%	0.80%	0.94%	0.41%	0.58%
For profit, unincorporated	0.77%	1.07%	1.75%	2.11%	2.29%	1.57%	0.87%	1.09%
Nonprofit	0.47%	1.53%	2.13%	2.13%	1.37%	0.89%	1.37%	0.65%
Age of firm								
Less than 5 years	2.05%	1.67%	2.82%	3.64%	5.14%	7.74%	1.32%	3.93%
5-9 years	1.29%	1.19%	2.69%	1.94%	2.86%	3.69%	1.24%	1.74%
10-19 years	0.77%	1.02%	1.80%	1.90%	1.83%	2.78%	0.91%	1.23%
20 or more years	0.46%	0.51%	1.00%	0.75%	0.75%	1.25%	0.51%	0.56%
Unknown	0.58%	16.08%	29.81%	9.99%	3.05%	0.53%	9.26%	0.59%
Multi/single status								
2 or more locations	0.41%	4.88%	3.47%	0.88%	1.07%	0.67%	1.70%	0.43%
1 location only	0.47%	0.38%	0.73%	0.80%	0.80%	3.76%	0.22%	0.87%
Percent full-time employees								
Less than 25%	2.87%	3.88%	1.64%	1.38%	1.25%	4.64%	1.63%	3.51%
25-49 %	1.51%	0.91%	1.50%	1.37%	0.99%	2.65%	0.91%	1.88%
50-74 %	0.97%	1.20%	1.45%	1.06%	1.57%	1.27%	0.81%	1.13%
75% or more	0.25%	0.54%	0.69%	0.54%	0.95%	0.52%	0.35%	0.32%
Union presence								
No union employees	0.31%	0.34%	0.78%	0.72%	0.82%	0.86%	0.24%	0.41%
Has union employees	1.38%	3.97%	4.57%	4.38%	1.95%	1.49%	2.44%	1.38%
Unknown	0.80%	6.75%	8.91%	7.52%	5.31%	0.92%	5.22%	0.79%
Percent low wage employees								
50% or more low wage	0.61%	1.34%	1.16%	0.95%	0.86%	0.73%	0.96%	0.63%
Less than 50% low wage	0.24%	0.50%	0.71%	0.52%	1.12%	0.57%	0.31%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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