

Table I.B.3.b(2008) Percent of private-sector full-time employees 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	91.0%	51.7%	76.8%	89.4%	97.5%	99.7%	68.8%	98.4%
Industry group **								
Agric., fish., forest.	60.3%	32.8%	49.7%	68.3%	86.2%	100.0%	42.1%	85.6%
Mining and manufacturing	95.9%	60.1%	82.1%	91.6%	98.3%	100.0%	78.2%	99.0%
Construction	79.4%	44.6%	72.8%	90.8%	99.7%	99.6%	65.4%	97.6%
Utilities and transp.	94.3%	45.8%	73.4%	96.2%	98.9%	99.7%	66.2%	99.4%
Wholesale trade	93.9%	58.2%	90.0%	99.1%	98.2%	100.0%	81.5%	99.3%
Fin. svcs. and real estate	95.3%	58.9%	87.9%	96.5%	98.8%	99.7%	73.3%	99.5%
Retail trade	91.6%	44.8%	76.6%	93.1%	98.8%	99.9%	67.5%	99.4%
Professional services	93.9%	61.6%	86.2%	95.1%	99.0%	99.9%	77.0%	99.3%
Other services	84.1%	43.5%	61.4%	75.2%	91.6%	98.8%	55.9%	95.3%
Ownership								
For profit, incorporated	91.6%	53.6%	77.9%	89.0%	97.3%	99.6%	71.0%	98.3%
For profit, unincorporated	83.1%	44.1%	68.1%	86.1%	95.7%	99.6%	56.4%	97.7%
Nonprofit	97.0%	66.1%	83.8%	95.8%	99.7%	100.0%	81.2%	99.7%
Age of firm								
Less than 5 years	63.5%	37.2%	59.0%	80.0%	81.8%	99.6%	50.8%	87.8%
5-9 years	72.4%	46.2%	72.9%	81.8%	94.5%	94.3%	60.2%	91.9%
10-19 years	81.2%	53.6%	73.7%	84.6%	96.1%	97.3%	66.3%	95.0%
20 or more years	93.8%	59.2%	82.7%	93.9%	98.8%	99.8%	77.6%	98.9%
Unknown	99.6%	21.7%	48.6% *	69.8%	98.8%	99.9%	41.0%	99.8%
Multi/single status								
2 or more locations	99.2%	68.8%	84.5%	93.5%	98.6%	99.8%	88.7%	99.4%
1 location only	78.8%	51.5%	76.4%	88.6%	96.2%	97.1%	67.7%	94.8%
Percent full-time employees								
Less than 25%	76.4%	28.4%	46.3%	66.3%	85.0%	92.9%	44.3%	89.8%
25-49 %	82.2%	35.2%	54.8%	68.5%	91.4%	99.7%	48.5%	95.5%
50-74 %	87.1%	44.7%	61.7%	82.9%	97.1%	99.6%	56.6%	98.3%
75% or more	92.1%	53.9%	80.5%	91.5%	98.0%	99.7%	72.1%	98.6%
Union presence								
No union employees	88.4%	51.9%	76.9%	89.5%	97.3%	99.5%	68.8%	97.9%
Has union employees	98.4%	54.8%	78.2%	95.2%	99.4%	99.9%	78.5%	99.7%
Unknown	97.6%	25.5%	62.7%	53.5%	95.4%	99.8%	46.1%	99.2%
Percent low wage employees								
50% or more low wage	81.5%	26.9%	48.5%	70.7%	93.3%	99.2%	42.4%	95.6%
Less than 50% low wage	93.6%	59.3%	84.4%	95.0%	98.7%	99.8%	76.6%	99.2%

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.

* 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(2008) Standard error for percent of private-sector full-time employees 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	0.21%	0.87%	0.87%	0.74%	0.22%	0.11%	0.41%	0.14%
Industry group **								
Agric., fish., forest.	5.96%	2.93%	12.25%	11.81%	18.04%	23.57%	5.80%	10.75%
Mining and manufacturing	0.31%	2.44%	3.62%	1.70%	0.70%	0.02%	2.41%	0.27%
Construction	0.92%	1.89%	3.61%	1.50%	0.16%	0.25%	1.09%	0.64%
Utilities and transp.	0.44%	3.11%	5.45%	1.90%	0.65%	0.20%	2.45%	0.23%
Wholesale trade	0.62%	3.84%	1.70%	0.59%	1.87%	0.00%	2.22%	0.58%
Fin. svcs. and real estate	0.45%	2.43%	3.55%	2.17%	0.54%	0.25%	2.02%	0.28%
Retail trade	0.20%	1.33%	3.71%	1.33%	0.57%	0.06%	1.77%	0.13%
Professional services	0.24%	1.14%	1.79%	0.68%	0.25%	0.03%	0.55%	0.11%
Other services	0.61%	1.42%	2.72%	2.86%	1.16%	0.48%	1.19%	0.65%
Ownership								
For profit, incorporated	0.25%	1.30%	1.15%	0.93%	0.26%	0.15%	0.69%	0.17%
For profit, unincorporated	0.47%	1.70%	2.43%	1.91%	1.29%	0.28%	1.39%	0.38%
Nonprofit	0.27%	3.02%	2.77%	0.73%	0.13%	0.03%	1.61%	0.06%
Age of firm								
Less than 5 years	1.36%	1.53%	2.53%	2.21%	4.41%	1.02%	1.40%	2.46%
5-9 years	1.61%	1.84%	2.37%	4.13%	2.51%	3.08%	1.34%	3.08%
10-19 years	0.89%	1.30%	2.66%	2.07%	1.09%	1.27%	1.37%	0.80%
20 or more years	0.33%	0.91%	1.59%	0.78%	0.25%	0.11%	0.87%	0.12%
Unknown	0.07%	6.12%	14.73% *	11.88%	0.76%	0.06%	5.92%	0.06%
Multi/single status								
2 or more locations	0.08%	5.18%	2.23%	1.65%	0.24%	0.06%	1.36%	0.06%
1 location only	0.46%	0.90%	0.90%	0.86%	0.53%	2.00%	0.50%	0.53%
Percent full-time employees								
Less than 25%	2.35%	3.60%	5.46%	2.53%	5.90%	4.38%	3.00%	3.20%
25-49 %	0.93%	2.09%	4.02%	3.42%	2.24%	0.09%	2.14%	0.73%
50-74 %	0.56%	1.20%	1.90%	1.57%	1.16%	0.15%	1.04%	0.35%
75% or more	0.20%	1.11%	0.99%	0.69%	0.37%	0.09%	0.43%	0.17%
Union presence								
No union employees	0.24%	0.90%	0.88%	0.70%	0.25%	0.19%	0.48%	0.22%
Has union employees	0.25%	6.06%	3.96%	2.00%	0.28%	0.08%	3.28%	0.20%
Unknown	0.27%	5.85%	11.59%	11.80%	2.93%	0.15%	7.61%	0.26%
Percent low wage employees								
50% or more low wage	0.81%	1.25%	3.22%	2.11%	1.07%	0.32%	1.34%	0.50%
Less than 50% low wage	0.17%	1.03%	0.73%	0.53%	0.24%	0.08%	0.39%	0.10%

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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