

Table I.A.2.c(2009) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	19.9%	35.7%	26.0%	12.0%	5.2%	6.0%	30.8%	6.3%
Industry group **								
Agric., fish., forest.	42.2%	40.6%	74.9%	.	.	.	46.1%	.
Mining and manufacturing	19.4%	40.7%	20.0%	.	.	.	27.6%	.
Construction	35.0%	43.7%	26.0%	.	.	.	37.2%	.
Utilities and transp.	17.7%	35.4%	15.3%*	.	.	.	26.1%	.
Wholesale trade	25.8%	43.5%	28.6%	.	.	.	36.5%	.
Fin. svcs. and real estate	13.4%	31.5%	27.7%	.	.	.	28.9%	.
Retail trade	10.9%	31.3%	23.0%	.	.	.	26.0%	.
Professional services	23.1%	33.8%	24.1%	.	.	.	29.4%	.
Other services	19.1%	34.1%	28.3%	.	.	.	30.2%	.
Ownership								
For profit, incorporated	19.0%	36.2%	24.7%	.	.	.	30.4%	.
For profit, unincorporated	22.2%	31.8%	26.9%	.	.	.	29.6%	.
Nonprofit	22.5%	41.9%	34.7%	.	.	.	35.7%	.
Age of firm								
Less than 5 years	25.2%	32.4%	23.1%	.	.	.	28.6%	.
5-9 years	27.3%	36.5%	22.7%	.	.	.	31.1%	.
10-19 years	24.9%	35.7%	21.9%	.	.	.	30.8%	.
20 or more years	16.9%	36.3%	29.1%	.	.	.	31.1%	.
Multi/single status								
2 or more locations	6.5%	34.3%	19.1%	.	.	.	16.4%	.
1 location only	30.1%	35.7%	26.7%	.	.	.	31.7%	.
Percent full-time employees								
Less than 25%	19.6%	37.6%	34.7%	.	.	.	34.5%	.
25-49 %	16.3%	34.2%	28.6%	.	.	.	30.5%	.
50-74 %	18.3%	35.5%	29.1%	.	.	.	31.9%	.
75% or more	20.6%	35.7%	24.7%	.	.	.	30.3%	.
Union presence								
No union employees	19.5%	34.6%	24.8%	.	.	.	29.6%	.
Has union employees	29.5%	55.0%	52.9%	.	.	.	52.3%	.
Unknown	11.1%	53.6%	22.5%*	.	.	.	41.8%	.
Percent low wage employees								
50% or more low wage	13.8%	34.6%	26.1%	.	.	.	29.6%	.
Less than 50% low wage	21.9%	36.0%	25.9%	.	.	.	31.0%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.A.2.c(2009) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2009

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	0.33%	1.03%	1.14%	0.68%	0.24%	0.43%	0.58%	0.29%
Industry group **								
Agric., fish., forest.	3.98%	4.98%	13.36%	.	.	.	3.92%	.
Mining and manufacturing	1.70%	2.98%	2.27%	.	.	.	2.41%	.
Construction	1.24%	2.74%	2.62%	.	.	.	1.56%	.
Utilities and transp.	1.65%	6.16%	6.95% *	.	.	.	3.53%	.
Wholesale trade	1.14%	3.36%	5.76%	.	.	.	2.24%	.
Fin. svcs. and real estate	0.83%	2.97%	5.13%	.	.	.	2.39%	.
Retail trade	1.00%	3.19%	3.29%	.	.	.	2.27%	.
Professional services	1.15%	1.55%	2.71%	.	.	.	1.30%	.
Other services	0.98%	2.15%	2.88%	.	.	.	1.44%	.
Ownership								
For profit, incorporated	0.33%	1.02%	1.10%	.	.	.	0.65%	.
For profit, unincorporated	1.15%	2.02%	3.87%	.	.	.	1.48%	.
Nonprofit	1.21%	2.95%	4.00%	.	.	.	1.80%	.
Age of firm								
Less than 5 years	1.93%	3.08%	2.64%	.	.	.	2.12%	.
5-9 years	1.61%	2.96%	3.04%	.	.	.	1.94%	.
10-19 years	0.96%	1.39%	2.01%	.	.	.	1.05%	.
20 or more years	0.39%	1.28%	1.98%	.	.	.	0.71%	.
Multi/single status								
2 or more locations	0.31%	8.92%	3.63%	.	.	.	1.89%	.
1 location only	0.63%	1.01%	1.20%	.	.	.	0.63%	.
Percent full-time employees								
Less than 25%	1.36%	2.30%	4.73%	.	.	.	1.98%	.
25-49 %	1.33%	3.87%	4.31%	.	.	.	2.29%	.
50-74 %	1.10%	3.24%	3.52%	.	.	.	2.05%	.
75% or more	0.50%	1.42%	1.33%	.	.	.	0.92%	.
Union presence								
No union employees	0.42%	1.15%	1.14%	.	.	.	0.64%	.
Has union employees	1.87%	5.86%	3.35%	.	.	.	4.39%	.
Unknown	1.34%	10.04%	9.40% *	.	.	.	5.87%	.
Percent low wage employees								
50% or more low wage	0.80%	2.77%	2.48%	.	.	.	1.92%	.
Less than 50% low wage	0.47%	1.03%	1.32%	.	.	.	0.75%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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