

Table I.B.2.c(2009) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	66.5%	18.5%	26.2%	40.0%	55.2%	86.6%	27.3%	75.3%
Industry group **								
Agric., fish., forest.	50.3%	5.9% *	5.0% *	29.8% *	37.0% *	92.7%	12.7%	71.1%
Mining and manufacturing	65.6%	14.7%	23.2%	36.7%	58.1%	83.9%	24.1%	72.3%
Construction	41.0%	19.4%	30.2%	38.3%	50.2%	81.0%	30.7%	51.2%
Utilities and transp.	76.6%	12.7% *	17.9% *	32.9%	46.8%	91.7%	20.6%	82.5%
Wholesale trade	59.0%	19.7%	22.1%	42.3%	55.8%	84.6%	28.4%	69.5%
Fin. svcs. and real estate	74.9%	22.2%	34.1%	47.7%	59.6%	88.2%	31.2%	81.5%
Retail trade	75.5%	15.0%	22.4%	34.3%	48.0%	90.8%	25.1%	83.5%
Professional services	67.9%	21.0%	30.1%	47.4%	57.7%	88.0%	30.5%	76.3%
Other services	60.5%	16.3%	23.8%	35.6%	52.5%	80.7%	23.9%	69.4%
Ownership								
For profit, incorporated	67.5%	18.7%	25.1%	40.6%	55.1%	86.6%	27.5%	76.4%
For profit, unincorporated	62.6%	21.1%	30.9%	41.7%	55.2%	87.4%	28.1%	73.6%
Nonprofit	64.4%	11.4%	26.8%	35.0%	55.6%	86.1%	24.4%	70.9%
Age of firm								
Less than 5 years	44.3%	18.8%	22.4%	39.8%	53.6%	88.3%	23.7%	63.6%
5-9 years	43.3%	20.6%	25.5%	36.1%	42.3%	83.3%	26.0%	56.2%
10-19 years	52.6%	19.3%	27.9%	42.6%	59.9%	79.2%	28.2%	66.1%
20 or more years	71.2%	17.4%	26.2%	39.9%	55.5%	87.2%	27.8%	77.5%
Multi/single status								
2 or more locations	80.6%	18.8% *	38.2%	44.7%	59.3%	86.9%	38.7%	81.4%
1 location only	37.9%	18.5%	25.5%	39.0%	50.1%	79.5%	26.5%	50.1%
Percent full-time employees								
Less than 25%	51.8%	12.8%	13.9%	28.0%	32.2%	84.2%	14.3%	62.3%
25-49 %	58.3%	7.5%	13.2%	28.6%	51.3%	82.5%	14.8%	68.2%
50-74 %	72.6%	19.9%	26.8%	36.5%	55.8%	90.7%	23.9%	81.7%
75% or more	66.9%	19.8%	28.2%	42.5%	57.7%	86.1%	30.1%	75.3%
Union presence								
No union employees	59.7%	17.9%	25.1%	39.0%	53.6%	84.4%	26.4%	70.1%
Has union employees	86.0%	28.9%	49.0%	54.0%	67.1%	92.9%	45.2%	88.3%
Unknown	81.3%	25.1% *	15.1% *	33.4% *	60.0%	84.6%	21.8%	82.9%
Percent low wage employees								
50% or more low wage	65.3%	12.3%	13.2%	29.3%	50.7%	85.7%	15.8%	73.1%
Less than 50% low wage	66.8%	19.8%	28.9%	43.1%	57.0%	87.0%	29.9%	76.1%

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.

** 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(2009) 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, 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	0.65%	0.95%	1.34%	1.73%	1.93%	0.58%	0.90%	0.70%
Industry group **								
Agric., fish., forest.	9.29%	2.81% *	2.09% *	12.48% *	14.58% *	12.08%	3.51%	12.42%
Mining and manufacturing	1.68%	2.27%	3.27%	4.06%	4.48%	1.81%	2.37%	1.87%
Construction	2.95%	3.23%	3.64%	5.89%	7.37%	4.89%	2.91%	3.82%
Utilities and transp.	0.81%	5.88% *	5.66% *	8.45%	7.89%	1.02%	4.41%	1.01%
Wholesale trade	2.08%	4.59%	3.81%	5.45%	5.48%	3.31%	1.73%	2.90%
Fin. svcs. and real estate	1.75%	3.87%	3.01%	4.92%	5.48%	2.10%	2.13%	1.93%
Retail trade	1.68%	2.19%	3.08%	3.54%	5.22%	0.92%	1.73%	1.90%
Professional services	1.63%	2.20%	2.84%	2.44%	3.75%	1.26%	1.91%	1.63%
Other services	1.01%	1.22%	2.23%	2.26%	3.13%	2.31%	1.70%	1.32%
Ownership								
For profit, incorporated	0.71%	1.15%	1.44%	1.87%	2.26%	0.67%	0.73%	0.81%
For profit, unincorporated	1.29%	1.54%	3.80%	3.06%	2.87%	2.08%	2.29%	1.49%
Nonprofit	1.55%	2.32%	3.62%	2.27%	2.94%	2.25%	1.91%	1.61%
Age of firm								
Less than 5 years	2.67%	2.95%	4.69%	4.86%	6.57%	7.16%	1.80%	3.48%
5-9 years	3.29%	2.11%	3.53%	3.73%	6.80%	5.13%	1.43%	5.25%
10-19 years	1.54%	1.37%	2.53%	3.04%	4.23%	3.43%	1.68%	1.83%
20 or more years	0.87%	0.97%	1.92%	2.29%	2.69%	0.72%	0.99%	0.98%
Multi/single status								
2 or more locations	0.57%	7.60% *	4.47%	2.19%	1.64%	0.72%	2.54%	0.58%
1 location only	1.05%	0.96%	1.40%	2.04%	3.38%	5.50%	0.97%	1.94%
Percent full-time employees								
Less than 25%	2.94%	3.56%	3.92%	4.79%	5.49%	2.50%	2.55%	3.64%
25-49 %	2.65%	2.13%	3.37%	4.23%	6.44%	2.32%	2.85%	3.08%
50-74 %	1.85%	1.87%	3.82%	3.82%	4.39%	1.40%	1.81%	1.52%
75% or more	0.67%	1.12%	1.42%	1.96%	1.94%	0.76%	0.90%	0.70%
Union presence								
No union employees	0.81%	0.90%	1.30%	1.77%	2.08%	0.80%	0.98%	0.93%
Has union employees	0.80%	4.17%	5.90%	6.69%	4.95%	0.99%	4.04%	0.80%
Unknown	1.73%	11.43% *	9.88% *	10.50% *	3.91%	1.59%	5.76%	1.68%
Percent low wage employees								
50% or more low wage	1.37%	1.39%	1.96%	1.84%	3.68%	1.36%	1.74%	1.53%
Less than 50% low wage	0.65%	1.13%	1.58%	1.91%	1.84%	0.77%	0.87%	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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