

Table I. B. 2. c(2001) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2001

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	57.6%	16.9%	18.7%	28.2%	45.8%	79.8%	20.1%	67.1%
Industry group **								
Agric., fish., forest.	40.1%	11.4% *	2.5% *	31.3% *	37.3% *	81.5%	7.9% *	63.1%
Mining and manufacturing	52.6%	13.6% *	21.7%	29.6%	40.3%	69.1%	22.1%	57.2%
Construction	33.8%	14.4%	22.1%	21.1%	39.7%	83.8%	18.4%	49.2%
Utilities and transp.	78.0%	15.3%	8.2% *	15.8%	42.5%	92.7%	12.5%	84.2%
Wholesale trade	53.8%	24.9%	16.7% *	28.8%	53.2%	75.6%	23.4%	64.4%
Fin. svcs. and real est.	79.5%	22.7%	34.8%	43.4%	55.6%	93.3%	35.2%	85.4%
Retail trade	56.0%	15.4%	14.7%	27.7%	41.4%	75.2%	17.2%	66.0%
Professional services	59.0%	19.4%	18.9%	31.3%	51.3%	79.7%	20.7%	69.7%
Other Services	51.7%	12.3%	15.4%	25.5%	44.3%	77.3%	17.3%	61.1%
Ownership								
For profit, incorporated	59.1%	18.5%	17.6%	26.7%	43.8%	81.5%	19.6%	68.8%
For profit, unincorporated	36.1%	13.4%	26.2%	39.2%	43.7%	49.8%	22.3%	45.9%
Nonprofit	53.5%	14.0%	19.9%	29.1%	53.6%	73.0%	20.5%	60.8%
Unknown	78.5%	*****	*****	6.6% *	40.8%	82.5%	*****	79.3%
Age of firm								
Less than 5 years	31.9%	9.2%	11.1% *	40.6%	34.6%	73.7%	17.9%	47.4%
5-9 years	33.3%	19.6%	24.1%	23.6%	41.4%	53.5%	21.7%	43.9%
10-19 years	34.6%	18.8%	16.9%	23.5%	40.0%	70.0%	19.0%	46.7%
20 or more years	57.3%	16.7%	19.3%	29.4%	48.9%	79.4%	20.5%	65.5%
Unknown	80.8%	18.9% *	86.7% *	15.8% *	35.3%	83.1%	26.7% *	81.0%
Multi/single status								
2 or more locations	71.5%	47.8%	26.3%	27.6%	46.7%	80.7%	26.8%	72.8%
1 location only	28.8%	15.7%	18.0%	28.4%	44.4%	51.7%	19.3%	40.8%
Percent full-time employees								
Less than 25%	51.2%	8.7% *	2.5% *	13.1%	33.4%	85.7%	10.9% *	63.3%
25-49%	54.3%	9.1% *	16.8%	17.2%	41.4%	74.1%	13.4%	62.9%
50-74%	55.9%	20.9%	8.8% *	26.4%	44.0%	77.4%	16.4%	65.6%
75% or more	58.7%	17.1%	22.0%	31.0%	47.4%	80.4%	22.0%	68.0%
Union presence								
No union employees	49.5%	16.8%	17.7%	27.2%	43.3%	74.1%	19.2%	59.8%
Has union employees	80.2%	17.0% *	39.7%	41.8%	62.5%	87.7%	37.2%	82.5%
Unknown	86.4%	23.8% *	6.1% *	43.4%	40.7%	92.1%	21.7% *	88.4%
Percent low wage employees **								
50% or more low wage	38.0%	19.9%	10.1%	18.6%	36.5%	66.0%	16.6%	45.7%
Less than 50% low wage	48.5%	15.5%	21.2%	31.4%	50.4%	74.6%	20.6%	60.5%
Unknown	81.7%	29.4%	19.8% *	42.8%	42.1%	85.0%	31.1%	82.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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

***** No estimate available. No reported values in cell.

Table I. B. 2. c(2001) 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, 2001

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%	0.99%	1.10%	1.15%	1.68%	1.22%	0.62%	0.81%
Industry group **								
Agric., fish., forest.	4.81%	5.76% *	5.16% *	12.88% *	13.63% *	12.18%	2.45% *	6.71%
Mining and manufacturing	1.48%	4.51% *	4.68%	2.65%	2.57%	2.86%	3.41%	1.82%
Construction	3.79%	2.97%	3.49%	3.05%	7.35%	6.41%	2.60%	5.59%
Utilities and transp.	2.83%	4.52%	4.19% *	4.16%	5.74%	1.69%	2.70%	2.46%
Wholesale trade	3.58%	5.03%	5.66% *	3.62%	6.84%	4.79%	3.18%	3.99%
Fin. svcs. and real est.	1.65%	4.60%	6.20%	5.87%	5.94%	1.20%	5.53%	1.65%
Retail trade	1.84%	2.49%	3.02%	3.69%	5.42%	2.86%	1.49%	1.97%
Professional services	2.00%	2.89%	3.83%	3.36%	2.28%	2.99%	2.16%	2.30%
Other Services	1.56%	2.06%	1.79%	1.78%	3.13%	3.17%	2.05%	2.16%
Ownership								
For profit, incorporated	0.87%	1.23%	1.07%	1.15%	2.15%	1.27%	0.51%	1.04%
For profit, unincorporated	2.11%	2.77%	4.84%	5.15%	3.15%	5.01%	3.64%	3.20%
Nonprofit	2.74%	3.28%	2.93%	3.77%	2.71%	4.99%	1.86%	3.21%
Unknown	2.51%	*****	*****	10.36% *	5.44%	2.36%	*****	2.30%
Age of firm								
Less than 5 years	2.95%	1.22%	3.61% *	7.29%	5.43%	7.08%	3.53%	3.54%
5-9 years	1.42%	4.13%	3.54%	2.26%	3.76%	6.02%	3.02%	2.83%
10-19 years	1.85%	2.24%	2.54%	2.74%	3.52%	4.87%	1.95%	2.70%
20 or more years	0.98%	2.02%	1.63%	1.54%	2.47%	1.76%	1.36%	1.24%
Unknown	1.33%	15.90% *	27.47% *	8.66% *	5.30%	1.29%	15.44% *	1.26%
Multi/single status								
2 or more locations	1.09%	11.51%	6.25%	2.66%	2.25%	1.34%	4.48%	1.11%
1 location only	0.92%	1.08%	1.39%	1.15%	1.70%	8.05%	0.67%	2.10%
Percent full-time employees								
Less than 25%	3.39%	3.60% *	2.72% *	3.63%	4.29%	2.53%	3.61% *	2.89%
25-49%	3.16%	4.37% *	3.49%	3.95%	5.04%	4.31%	3.13%	3.10%
50-74%	2.91%	4.48%	2.70% *	2.81%	3.28%	4.97%	3.30%	3.39%
75% or more	0.75%	1.11%	1.36%	1.63%	2.03%	1.38%	0.92%	0.94%
Union presence								
No union employees	0.90%	0.99%	1.11%	1.25%	1.78%	1.51%	0.77%	1.12%
Has union employees	2.21%	6.08% *	3.99%	5.86%	5.00%	3.12%	3.92%	2.27%
Unknown	1.53%	13.65% *	3.88% *	12.90%	11.78%	1.52%	8.21% *	1.57%
Percent low wage employees **								
50% or more low wage	1.51%	4.15%	2.30%	2.89%	3.03%	3.21%	2.34%	2.06%
Less than 50% low wage	0.88%	1.26%	1.24%	1.45%	1.75%	2.13%	0.97%	1.25%
Unknown	1.16%	7.04%	7.10% *	4.59%	5.67%	1.13%	5.62%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey- Insurance Component

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