

Table I. A. 2(1996) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

| 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 | 52.9% | 34.2% | 64.9% | 80.8% | 92.7% | 96.7% | 41.7% | 93.9% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 29.0% | 24.4% | 49.0% | 65.9% | 78.7% | 89.4% | 27.3% | 80.3% |
| Mining | 67.7% | 44.8% | 61.0% | 97.0% | 94.4% | 100.0% | 50.3% | 98.4% |
| Construction | 40.1% | 29.6% | 67.1% | 85.6% | 95.4% | 100.0% | 37.7% | 90.7% |
| Manufacturing | 70.9% | 45.1% | 77.4% | 89.6% | 94.8% | 98.9% | 60.0% | 96.4% |
| Transp., comm., util. | 58.2% | 29.2% | 64.5% | 88.1% | 97.7% | 99.7% | 39.4% | 98.6% |
| Wholesale trade | 67.8% | 47.6% | 77.7% | 89.3% | 94.7% | 97.2% | 56.5% | 95.8% |
| Retail trade | 53.2% | 26.1% | 48.9% | 69.4% | 88.4% | 98.9% | 33.2% | 94.3% |
| Fin., ins., real est. | 62.7% | 40.9% | 91.3% | 93.2% | 98.8% | 88.6% | 48.5% | 91.7% |
| Services | 49.8% | 36.8% | 66.8% | 80.2% | 92.4% | 96.0% | 43.2% | 92.1% |
| Unknown | 18.7% | 17.3% | 60.0% * | 0.0% | 0.0% | 0.0% | 18.7% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 62.9% | 42.0% | 68.6% | 81.4% | 92.3% | 96.5% | 50.6% | 94.0% |
| For profit, unincorporated | 27.8% | 23.4% | 43.4% | 67.3% | 92.5% | 97.2% | 25.5% | 90.0% |
| Nonprofit | 60.9% | 42.1% | 71.8% | 88.1% | 99.0% | 99.4% | 50.7% | 97.4% |
| Unknown | 37.2% | 18.7% | 43.4% | 68.2% | 80.6% | 97.9% | 21.2% | 90.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28.2% | 24.0% | 43.5% | 60.2% | 89.0% | 97.9% | 27.0% | 79.7% |
| 5-9 years | 38.2% | 30.8% | 55.8% | 75.3% | 83.9% | 98.9% | 36.3% | 83.2% |
| 10-19 years | 51.3% | 40.5% | 68.9% | 81.4% | 91.7% | 98.4% | 47.4% | 91.8% |
| 20 or more years | 69.9% | 49.5% | 82.3% | 93.3% | 98.6% | 99.7% | 60.7% | 98.7% |
| Unknown | 84.7% | 23.7% | 54.7% | 73.7% | 90.0% | 95.9% | 43.1% | 93.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 91.5% | 54.7% | 73.3% | 85.1% | 93.1% | 96.7% | 72.9% | 94.8% |
| 1 location only | 41.6% | 34.0% | 63.9% | 77.8% | 90.3% | 98.3% | 40.3% | 85.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 15.6% | 7.6% | 18.8% | 44.1% | 71.4% | 92.1% | 9.7% | 80.6% |
| 25-49% | 49.6% | 25.9% | 44.1% | 66.5% | 86.1% | 99.2% | 32.9% | 93.5% |
| 50-74% | 48.6% | 32.0% | 54.0% | 74.5% | 89.6% | 95.7% | 37.6% | 92.0% |
| 75% or more | 61.9% | 42.9% | 77.4% | 87.6% | 95.3% | 96.8% | 51.5% | 95.3% |
| Union presence | | | | | | | | |
| No union employees | 49.8% | 34.6% | 65.1% | 81.1% | 92.4% | 96.3% | 42.1% | 92.4% |
| Has union employees | 78.4% | 56.3% | 80.4% | 93.4% | 97.5% | 98.0% | 67.1% | 97.0% |
| Unknown | 63.1% | 27.3% | 57.3% | 70.0% | 92.2% | 96.9% | 32.9% | 95.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 31.1% | 14.3% | 32.5% | 59.7% | 83.0% | 97.4% | 19.8% | 86.3% |
| Less than 50% low wage | 55.4% | 40.8% | 74.4% | 88.4% | 95.7% | 95.1% | 49.0% | 94.3% |
| Unknown | 66.0% | 28.5% | 60.3% | 73.1% | 93.8% | 97.2% | 34.6% | 96.1% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. A. 2(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

| 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 | 0.32% | 0.50% | 0.74% | 0.48% | 0.76% | 0.68% | 0.39% | 0.45% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.41% | 1.60% | 5.60% | 10.07% | 13.36% | 11.45% | 1.53% | 5.62% |
| Mining | 5.71% | 7.89% | 13.74% | 23.02% | 10.38% | 0.00% | 8.11% | 1.25% |
| Construction | 1.32% | 1.07% | 2.97% | 3.48% | 2.41% | 0.00% | 1.33% | 1.93% |
| Manufacturing | 1.16% | 2.62% | 2.76% | 1.79% | 1.23% | 0.47% | 1.60% | 0.50% |
| Transp., comm., util. | 2.19% | 2.16% | 6.05% | 2.61% | 2.22% | 0.23% | 2.26% | 0.59% |
| Wholesale trade | 1.14% | 2.07% | 2.87% | 1.61% | 1.83% | 1.24% | 1.43% | 1.17% |
| Retail trade | 0.68% | 1.14% | 1.70% | 1.48% | 1.13% | 0.36% | 0.86% | 0.37% |
| Fin., ins., real est. | 1.43% | 1.38% | 2.21% | 1.99% | 0.70% | 3.22% | 1.33% | 1.96% |
| Services | 0.51% | 0.85% | 1.39% | 1.46% | 1.38% | 1.80% | 0.64% | 0.80% |
| Unknown | 5.11% | 4.97% | 18.86% * | 0.00% | 0.00% | 0.00% | 5.11% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.34% | 0.66% | 0.92% | 0.58% | 0.99% | 0.71% | 0.43% | 0.50% |
| For profit, unincorporated | 0.57% | 0.56% | 2.61% | 3.30% | 2.31% | 1.82% | 0.57% | 1.94% |
| Nonprofit | 1.09% | 2.08% | 2.88% | 1.79% | 0.43% | 0.29% | 1.73% | 0.93% |
| Unknown | 1.53% | 1.88% | 7.40% | 6.99% | 5.51% | 1.41% | 2.01% | 2.55% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.91% | 1.00% | 2.77% | 2.62% | 4.86% | 0.95% | 0.91% | 2.08% |
| 5-9 years | 1.03% | 1.20% | 2.14% | 2.09% | 3.14% | 0.77% | 0.97% | 1.79% |
| 10-19 years | 0.83% | 0.69% | 1.20% | 1.56% | 2.61% | 2.14% | 0.80% | 1.40% |
| 20 or more years | 0.72% | 1.47% | 1.38% | 0.83% | 0.60% | 0.14% | 0.90% | 0.28% |
| Unknown | 0.77% | 2.55% | 6.15% | 1.65% | 1.51% | 0.88% | 1.30% | 0.64% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.43% | 3.75% | 3.54% | 1.41% | 0.97% | 0.68% | 1.63% | 0.51% |
| 1 location only | 0.35% | 0.50% | 0.80% | 0.68% | 1.07% | 1.55% | 0.39% | 1.15% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.71% | 0.65% | 2.82% | 2.79% | 4.43% | 2.09% | 0.53% | 2.94% |
| 25-49% | 0.96% | 2.22% | 3.54% | 4.06% | 3.73% | 0.34% | 1.46% | 0.86% |
| 50-74% | 0.92% | 1.34% | 2.67% | 2.99% | 1.79% | 2.39% | 0.83% | 1.46% |
| 75% or more | 0.42% | 0.71% | 1.13% | 0.59% | 0.56% | 0.68% | 0.50% | 0.52% |
| Union presence | | | | | | | | |
| No union employees | 0.32% | 0.51% | 0.84% | 0.57% | 0.76% | 1.06% | 0.42% | 0.40% |
| Has union employees | 2.78% | 4.19% | 4.55% | 2.17% | 1.78% | 1.43% | 3.12% | 1.11% |
| Unknown | 1.14% | 1.68% | 4.75% | 4.04% | 2.55% | 0.81% | 1.61% | 0.87% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.87% | 0.68% | 2.22% | 0.97% | 2.64% | 0.53% | 0.60% | 1.38% |
| Less than 50% low wage | 0.56% | 0.77% | 0.41% | 1.07% | 0.70% | 1.27% | 0.59% | 0.54% |
| Unknown | 1.30% | 1.54% | 3.36% | 4.02% | 1.85% | 0.75% | 1.41% | 0.70% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.