

Table I. B. 2(1996) Percent of private-sector employees in 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	86.5%	47.3%	69.7%	85.9%	95.9%	98.8%	62.3%	97.1%
Industry group								
Agric., fish., forest.	60.1%	33.7%	60.8%	73.3%	68.6%	99.5%	45.1%	87.4%
Mining	94.5%	64.6%	65.5%	98.2%	99.6%	100.0%	70.0%	99.7%
Construction	73.7%	43.7%	72.3%	88.8%	90.3%	100.0%	62.4%	92.6%
Manufacturing	94.8%	62.5%	79.9%	90.0%	97.8%	98.6%	79.2%	97.9%
Transp., comm., util.	91.1%	46.2%	72.5%	89.2%	90.7%	99.6%	64.9%	97.3%
Wholesale trade	91.6%	60.4%	80.5%	94.7%	98.9%	99.3%	74.7%	98.9%
Retail trade	81.3%	36.9%	51.8%	74.7%	93.0%	99.5%	49.6%	96.7%
Fin., ins., real est.	92.4%	60.0%	93.7%	96.0%	99.9%	96.7%	74.0%	97.7%
Services	85.1%	49.2%	72.5%	86.5%	96.3%	98.7%	62.9%	96.8%
Unknown	24.9%	22.6%	58.3% *	0.0%	0.0%	0.0%	24.9%	0.0%
Ownership								
For profit, incorporated	88.9%	55.4%	72.5%	85.6%	95.8%	98.7%	68.6%	97.0%
For profit, unincorporated	58.7%	31.2%	46.9%	78.1%	91.7%	98.6%	37.9%	94.1%
Nonprofit	92.9%	54.2%	79.8%	92.1%	99.6%	99.2%	70.8%	99.0%
Unknown	82.8%	33.3%	50.7%	78.2%	87.1%	99.7%	40.4%	96.0%
Age of firm								
Less than 5 years	53.1%	35.6%	48.4%	70.8%	80.2%	99.2%	43.4%	85.1%
5-9 years	67.5%	42.5%	62.4%	80.7%	92.3%	100.0%	56.4%	90.0%
10-19 years	77.9%	52.0%	72.0%	85.3%	92.3%	100.0%	64.9%	94.3%
20 or more years	93.8%	63.2%	85.3%	94.9%	99.6%	99.8%	79.2%	99.5%
Unknown	96.1%	38.1%	67.1%	81.2%	95.0%	98.3%	62.5%	97.4%
Multi/single status								
2 or more locations	97.3%	67.4%	82.1%	90.4%	96.5%	98.8%	81.4%	98.0%
1 location only	71.7%	46.9%	68.6%	84.2%	95.0%	100.0%	60.7%	93.6%
Percent full-time employees								
Less than 25%	53.1%	12.6%	23.6%	56.6%	86.1%	92.7%	21.6%	88.2%
25-49%	76.1%	27.3%	46.7%	74.9%	87.9%	99.2%	43.7%	94.7%
50-74%	81.7%	43.0%	58.4%	81.0%	96.2%	98.1%	53.8%	96.2%
75% or more	91.2%	58.5%	81.6%	90.6%	96.9%	99.2%	73.3%	98.0%
Union presence								
No union employees	82.5%	47.8%	69.4%	85.9%	95.9%	99.4%	62.3%	96.7%
Has union employees	97.7%	73.9%	87.0%	96.8%	98.8%	99.8%	87.3%	99.3%
Unknown	92.1%	34.4%	63.9%	78.3%	93.1%	98.0%	50.1%	97.0%
Percent low wage employees								
50% or more low wage	64.0%	18.4%	35.7%	65.9%	89.0%	98.5%	34.6%	90.1%
Less than 50% low wage	87.4%	55.9%	79.1%	91.9%	97.8%	98.9%	70.8%	97.9%
Unknown	93.8%	40.3%	66.2%	81.7%	95.1%	98.7%	55.8%	97.8%

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. B. 2(1996) Standard error for percent of private-sector employees in 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	0.37%	1.05%	0.83%	0.51%	0.67%	0.30%	0.58%	0.34%
Industry group								
Agric., fish., forest.	3.87%	3.31%	6.80%	9.35%	12.85%	10.49%	3.21%	4.78%
Mining	1.55%	11.46%	14.30%	23.25%	10.50%	0.00%	7.60%	0.43%
Construction	1.68%	2.56%	3.03%	2.75%	3.80%	0.00%	2.39%	2.73%
Manufacturing	0.60%	3.45%	2.57%	1.11%	0.94%	1.02%	1.83%	0.60%
Transp., comm., util.	2.01%	3.72%	6.29%	2.50%	6.27%	0.33%	2.92%	2.22%
Wholesale trade	0.53%	2.95%	2.74%	1.22%	0.51%	0.29%	1.14%	0.21%
Retail trade	0.37%	2.25%	1.37%	1.28%	0.82%	0.18%	0.84%	0.33%
Fin., ins., real est.	1.36%	2.53%	1.80%	1.83%	0.07%	2.37%	1.61%	1.55%
Services	0.68%	1.04%	1.77%	1.12%	0.99%	0.74%	0.65%	0.65%
Unknown	6.05%	5.57%	18.46% *	0.00%	0.00%	0.00%	6.05%	0.00%
Ownership								
For profit, incorporated	0.38%	1.35%	1.08%	0.69%	0.92%	0.39%	0.74%	0.35%
For profit, unincorporated	1.66%	0.84%	3.50%	3.15%	3.81%	0.70%	1.32%	2.26%
Nonprofit	0.86%	2.63%	2.90%	2.09%	0.21%	0.75%	1.64%	0.49%
Unknown	1.40%	3.70%	9.29%	8.03%	4.73%	0.15%	3.26%	1.28%
Age of firm								
Less than 5 years	1.78%	2.31%	3.70%	4.50%	7.38%	0.40%	1.44%	4.28%
5-9 years	1.12%	1.56%	1.59%	1.72%	2.29%	0.03%	1.11%	1.73%
10-19 years	0.95%	1.44%	1.79%	1.62%	3.23%	0.02%	1.71%	1.33%
20 or more years	0.23%	2.00%	0.91%	0.69%	0.24%	0.11%	0.48%	0.11%
Unknown	0.41%	6.05%	6.60%	2.33%	0.78%	0.42%	2.63%	0.43%
Multi/single status								
2 or more locations	0.30%	5.55%	2.23%	1.11%	0.57%	0.31%	2.06%	0.30%
1 location only	0.56%	1.01%	0.82%	0.75%	1.50%	0.00%	0.62%	1.14%
Percent full-time employees								
Less than 25%	2.39%	1.58%	4.31%	3.80%	3.37%	3.50%	1.26%	2.47%
25-49%	1.15%	2.20%	3.41%	2.74%	3.42%	0.35%	1.69%	0.89%
50-74%	1.27%	1.76%	2.99%	3.30%	1.60%	0.88%	1.91%	0.85%
75% or more	0.32%	1.19%	1.26%	0.81%	0.60%	0.29%	0.65%	0.29%
Union presence								
No union employees	0.36%	1.15%	0.76%	0.44%	0.65%	0.13%	0.63%	0.39%
Has union employees	0.22%	2.67%	5.66%	1.27%	0.89%	0.14%	1.32%	0.30%
Unknown	0.70%	1.98%	5.35%	3.63%	2.53%	0.63%	1.69%	0.55%
Percent low wage employees								
50% or more low wage	0.77%	1.74%	2.51%	1.97%	1.75%	0.43%	1.52%	0.89%
Less than 50% low wage	0.29%	0.98%	0.60%	0.41%	0.76%	0.57%	0.50%	0.37%
Unknown	0.62%	2.67%	4.57%	3.02%	1.63%	0.50%	1.52%	0.37%

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](#).

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