

Table I. B. 2. a. (1) (1996) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at 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	85.5%	81.9%	79.9%	82.5%	85.9%	87.7%	81.1%	86.7%
<b>Industry group</b>								
Agric., fish., forest.	88.4%	84.1%	77.7%	90.5%	76.5%	96.1%	82.7%	93.0%
Mining	90.9%	57.4%	96.2%	66.4%	94.1%	96.8%	70.3%	93.8%
Construction	82.9%	80.2%	79.9%	78.6%	85.8%	92.7%	79.4%	86.8%
Manufacturing	88.7%	85.7%	83.6%	84.9%	89.5%	89.6%	84.5%	89.3%
Transp., comm., util.	89.1%	83.7%	86.7%	88.1%	84.3%	91.0%	85.5%	89.7%
Wholesale trade	90.0%	87.8%	79.9%	87.3%	90.7%	93.7%	85.5%	91.6%
Retail trade	80.3%	79.4%	76.7%	73.5%	76.5%	83.8%	76.1%	81.5%
Fin., ins., real est.	88.4%	80.9%	85.4%	86.3%	90.5%	89.4%	83.7%	89.4%
Services	83.0%	81.5%	77.5%	83.0%	83.6%	84.2%	80.4%	83.9%
Unknown	78.1%	74.5%	100.0%	0.0%	0.0%	0.0%	78.1%	0.0%
<b>Ownership</b>								
For profit, incorporated	85.7%	82.2%	79.8%	82.8%	85.7%	88.1%	81.3%	87.0%
For profit, unincorporated	85.5%	80.4%	81.0%	86.7%	86.6%	90.6%	81.2%	88.4%
Nonprofit	83.6%	78.7%	80.2%	78.3%	85.5%	84.9%	78.7%	84.4%
Unknown	87.8%	91.1%	77.4%	82.8%	89.7%	87.5%	86.8%	87.9%
<b>Age of firm</b>								
Less than 5 years	79.7%	83.5%	74.6%	79.4%	86.4%	69.7%	79.2%	80.8%
5-9 years	81.5%	79.3%	80.8%	81.1%	86.9%	77.7%	80.5%	82.8%
10-19 years	82.7%	83.5%	78.7%	82.4%	82.9%	86.7%	81.2%	84.0%
20 or more years	83.6%	80.8%	80.8%	81.6%	83.8%	85.5%	81.2%	84.3%
Unknown	89.4%	83.9%	93.2%	89.8%	89.9%	89.2%	89.4%	89.4%
<b>Multi/single status</b>								
2 or more locations	88.2%	83.7%	90.3%	87.6%	87.9%	88.3%	89.2%	88.1%
1 location only	80.3%	81.8%	78.6%	80.2%	82.2%	71.7%	80.2%	80.5%
<b>Percent full-time employees</b>								
Less than 25%	67.3%	70.7%	65.9%	62.3%	48.5%	81.5%	64.9%	68.2%
25-49%	77.1%	72.4%	79.5%	69.6%	78.0%	79.4%	72.3%	78.3%
50-74%	78.8%	75.6%	72.6%	74.3%	81.6%	80.4%	73.3%	80.4%
75% or more	86.9%	83.3%	80.8%	84.5%	87.3%	88.9%	82.7%	88.1%
<b>Union presence</b>								
No union employees	83.6%	80.8%	78.4%	81.3%	86.0%	85.9%	80.0%	85.3%
Has union employees	88.0%	90.4%	88.0%	86.6%	87.8%	88.2%	88.7%	87.9%
Unknown	88.8%	89.4%	89.8%	90.1%	83.2%	89.4%	88.7%	88.8%
<b>Percent low wage employees</b>								
50% or more low wage	74.6%	77.6%	66.4%	71.8%	75.8%	76.1%	73.8%	74.8%
Less than 50% low wage	85.1%	81.4%	80.4%	83.0%	87.9%	87.0%	81.3%	86.8%
Unknown	88.4%	89.7%	84.6%	87.4%	84.0%	89.3%	85.5%	88.6%

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](#).

Table I. B. 2. a. (1) (1996) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at 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	0.38%	0.69%	1.11%	0.84%	0.79%	0.76%	0.63%	0.51%
<b>Industry group</b>								
Agric., fish., forest.	2.80%	3.30%	4.47%	5.07%	12.48%	11.67%	2.02%	5.54%
Mining	1.89%	13.13%	18.00%	16.39%	10.46%	1.78%	8.35%	2.09%
Construction	1.44%	2.32%	3.07%	2.43%	2.76%	3.26%	1.52%	2.18%
Manufacturing	0.92%	2.46%	1.04%	1.54%	1.34%	1.18%	1.13%	1.07%
Transp., comm., util.	1.98%	3.57%	4.56%	2.08%	5.10%	3.48%	2.03%	2.32%
Wholesale trade	0.51%	1.05%	2.86%	2.13%	1.69%	1.42%	1.35%	0.86%
Retail trade	1.12%	1.91%	1.89%	2.12%	1.68%	1.42%	1.76%	1.21%
Fin., ins., real est.	1.11%	3.44%	2.15%	1.99%	1.92%	1.99%	2.36%	1.20%
Services	0.81%	1.02%	1.94%	1.20%	1.35%	1.75%	0.91%	1.16%
Unknown	14.58%	14.20%	29.81%	0.00%	0.00%	0.00%	14.58%	0.00%
<b>Ownership</b>								
For profit, incorporated	0.34%	0.99%	1.22%	1.00%	0.95%	0.63%	0.72%	0.48%
For profit, unincorporated	0.55%	1.10%	2.17%	1.29%	1.68%	2.29%	1.13%	0.71%
Nonprofit	1.40%	3.09%	3.57%	1.63%	1.89%	3.17%	1.90%	1.77%
Unknown	2.55%	3.52%	9.63%	5.47%	3.24%	3.40%	2.94%	2.91%
<b>Age of firm</b>								
Less than 5 years	1.58%	1.61%	3.76%	3.27%	4.34%	5.26%	1.93%	2.92%
5-9 years	1.06%	1.72%	1.29%	3.09%	3.43%	4.89%	0.62%	2.31%
10-19 years	0.71%	1.07%	1.52%	1.15%	1.80%	4.02%	0.89%	1.04%
20 or more years	0.95%	1.18%	1.28%	1.18%	1.36%	1.55%	0.83%	1.14%
Unknown	0.82%	5.91%	1.82%	1.49%	0.81%	1.15%	1.84%	0.85%
<b>Multi/single status</b>								
2 or more locations	0.41%	4.79%	1.31%	1.71%	0.62%	0.68%	0.79%	0.43%
1 location only	0.83%	0.62%	1.16%	1.22%	1.48%	7.31%	0.64%	1.38%
<b>Percent full-time employees</b>								
Less than 25%	3.11%	5.77%	7.07%	5.52%	8.17%	3.34%	5.32%	3.46%
25-49%	2.32%	4.75%	3.32%	3.23%	4.22%	3.40%	2.64%	2.45%
50-74%	1.03%	2.09%	2.72%	2.66%	2.62%	0.58%	1.25%	1.19%
75% or more	0.37%	0.78%	1.10%	0.69%	0.71%	0.75%	0.66%	0.51%
<b>Union presence</b>								
No union employees	0.53%	0.93%	1.08%	0.71%	1.04%	0.45%	0.66%	0.51%
Has union employees	1.28%	1.63%	4.89%	2.74%	0.74%	1.93%	1.14%	1.36%
Unknown	1.06%	2.10%	2.08%	2.22%	2.55%	1.16%	1.05%	1.11%
<b>Percent low wage employees</b>								
50% or more low wage	1.99%	2.98%	2.14%	2.63%	2.77%	3.12%	2.79%	2.15%
Less than 50% low wage	0.66%	0.75%	1.37%	0.92%	0.70%	1.41%	0.75%	0.86%
Unknown	0.78%	1.43%	4.03%	1.76%	2.05%	0.98%	1.29%	0.84%

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](#).