

Table I.A.1(1996) Number of private-sector establishments 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	5,956,479	3,655,645	735,970	486,509	355,744	722,610	4,678,649	1,277,829
Industry group **								
Agric., fish., forest.	236,611	205,490	17,838	8,094	2,550 *	2,639	229,042	7,569
Mining	23,074	10,880	3,408	911 *	1,844 *	6,031	14,750	8,324
Construction	489,488	378,952	67,123	30,267	8,303	4,843	467,385	22,103
Manufacturing	357,806	146,197	68,812	55,532	38,675	48,590	250,116	107,690
Transp., commu., util.	230,050	117,174	29,855	17,908	15,993	49,122	156,919	73,131
Wholesale trade	423,959	220,571	53,381	47,843	40,703	61,460	302,006	121,953
Retail Trade	1,429,047	708,981	180,388	124,347	97,607	317,725	962,718	466,329
Fin., ins., real est.	528,261	300,778	38,054	34,951	38,529	115,949	355,004	173,257
Services	2,201,831	1,531,514	275,871	166,656	111,540	116,250	1,904,358	297,473
Unknown	36,350	35,109	1,241 *	0	0	0	36,350	0
Ownership								
For profit, incorporated	3,716,474	1,886,313	552,460	377,549	256,225	643,928	2,665,065	1,051,409
For profit, unincorporated	1,453,217	1,274,693	101,170	41,852	21,196	14,306	1,401,600	51,616
Nonprofit	491,303	286,264	66,972	59,051	57,111	21,905	384,420	106,882
Unknown	295,485	208,376	15,370	8,058	21,211	42,470	227,563	67,921
Age of firm								
Less than 5 years	1,428,283	1,213,296	139,903	59,008	10,181	5,895	1,396,743	31,541
5-9 years	1,041,012	814,499	139,689	62,024	15,338	9,463	997,686	43,327
10-19 years	1,222,054	864,446	189,547	98,012	43,141	26,908	1,115,477	106,576
20 or more years	1,326,843	684,295	226,767	172,546	116,506	126,729	1,006,858	319,985
Unknown	938,286	79,110	40,065	94,921	170,577	553,614	161,886	776,401
Multi/single status								
2 or more locations	1,347,845	39,480	78,621	200,339	307,727	721,679	200,788	1,147,057
1 location only	4,608,633	3,616,166	657,349	286,171	48,017	931	4,477,861	130,772
Percent full-time employees								
Less than 25%	822,008	650,470	77,337	39,768	18,451	35,982	754,138	67,870
25-49 %	395,642	197,450	66,176	36,506	23,827	71,683	286,799	108,843
50-74 %	814,894	508,957	104,022	61,428	45,296	95,191	648,891	166,003
75% or more	3,923,934	2,298,769	488,434	348,807	268,170	519,754	2,988,822	935,112
Union presence								
No union employees	4,794,223	3,162,508	647,411	420,636	277,498	286,170	4,056,642	737,581
Has union employees	174,681	68,590	24,843	25,532	24,816	30,899	108,608	66,073
Unknown	987,574	424,547	63,716	40,341	53,430	405,540	513,399	474,175
Percent low wage employees **								
50% or more low wage	1,100,346	706,489	144,033	102,395	73,305	74,124	914,451	185,895
Less than 50% low wage	3,766,196	2,511,808	524,530	333,573	208,289	187,996	3,231,251	534,945
Unknown	1,089,937	437,348	67,408	50,541	74,150	460,490	532,947	556,990

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

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1(1996) Standard error for number of private-sector establishments 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	29,537	34,140	8,473	10,596	9,695	13,712	33,342	14,471
Industry group **								
Agric., fish., forest.	6,999	6,653	1,911	2,018	1,162*	670	7,206	1,195
Mining	2,868	1,998	680	423*	442*	1,062	2,507	982
Construction	6,931	5,306	2,329	2,705	1,371	756	6,463	1,998
Manufacturing	8,365	6,928	3,959	3,305	1,962	2,923	8,855	4,105
Transp., commu., util.	9,153	4,997	3,172	2,050	2,900	2,225	7,321	3,779
Wholesale trade	15,496	10,057	3,883	2,446	5,274	6,134	12,317	7,218
Retail Trade	24,569	13,741	6,926	4,690	6,771	14,811	14,314	13,714
Fin., ins., real est.	15,532	12,752	2,887	3,566	2,839	12,866	12,869	14,373
Services	22,810	23,378	6,797	8,301	2,641	3,839	24,400	8,063
Unknown	3,391	3,401	493*	0	0	0	3,391	0
Ownership								
For profit, incorporated	29,405	28,841	11,873	8,727	6,647	12,923	29,176	15,921
For profit, unincorporated	23,876	22,331	5,085	3,318	1,844	1,883	21,235	4,100
Nonprofit	8,105	7,049	3,772	5,270	4,687	1,968	7,983	4,938
Unknown	10,727	7,361	1,610	1,407	2,427	4,050	7,460	4,614
Age of firm								
Less than 5 years	21,290	23,884	7,067	4,391	1,187	1,307	22,004	2,039
5-9 years	22,597	22,770	3,044	3,791	1,924	1,729	22,868	3,165
10-19 years	20,581	20,235	8,363	4,638	3,867	3,874	17,409	7,147
20 or more years	15,024	15,079	3,378	6,739	5,459	8,576	14,462	5,711
Unknown	16,819	5,649	3,229	5,364	7,390	13,910	5,289	15,346
Multi/single status								
2 or more locations	14,963	3,256	5,029	7,626	7,724	13,622	7,310	13,625
1 location only	33,833	34,863	8,628	6,195	2,639	239	35,418	5,046
Percent full-time employees								
Less than 25%	18,780	17,566	4,214	3,360	754	4,799	16,190	5,634
25-49 %	5,911	5,726	4,037	1,719	3,509	4,912	5,831	7,222
50-74 %	19,573	10,369	4,812	3,420	2,991	7,613	14,168	9,630
75% or more	32,489	23,009	7,299	8,916	6,137	17,377	28,298	18,154
Union presence								
No union employees	35,157	33,365	7,191	9,692	5,719	13,094	36,485	12,028
Has union employees	8,912	6,207	3,129	2,618	2,373	3,526	7,534	4,917
Unknown	12,693	9,857	4,811	3,716	5,137	8,907	8,482	10,604
Percent low wage employees **								
50% or more low wage	19,035	19,897	2,938	5,872	5,286	6,970	19,075	8,319
Less than 50% low wage	28,705	30,541	7,708	5,891	6,743	9,835	31,401	11,163
Unknown	14,661	16,677	3,303	3,323	5,310	11,380	14,507	14,735

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

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(1996) Percent of number of private-sector establishments 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	5,956,479	61.4%	12.4%	8.2%	6.0%	12.1%	78.5%	21.5%
Industry group **								
Agric., fish., forest.	236,611	86.8%	7.5%	3.4%	1.1% *	1.1%	96.8%	3.2%
Mining	23,074	47.2%	14.8%	3.9% *	8.0% *	26.1%	63.9%	36.1%
Construction	489,488	77.4%	13.7%	6.2%	1.7%	1.0%	95.5%	4.5%
Manufacturing	357,806	40.9%	19.2%	15.5%	10.8%	13.6%	69.9%	30.1%
Transp., commu., util.	230,050	50.9%	13.0%	7.8%	7.0%	21.4%	68.2%	31.8%
Wholesale trade	423,959	52.0%	12.6%	11.3%	9.6%	14.5%	71.2%	28.8%
Retail Trade	1,429,047	49.6%	12.6%	8.7%	6.8%	22.2%	67.4%	32.6%
Fin., ins., real est.	528,261	56.9%	7.2%	6.6%	7.3%	21.9%	67.2%	32.8%
Services	2,201,831	69.6%	12.5%	7.6%	5.1%	5.3%	86.5%	13.5%
Unknown	36,350	96.6%	3.4% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	3,716,474	50.8%	14.9%	10.2%	6.9%	17.3%	71.7%	28.3%
For profit, unincorporated	1,453,217	87.7%	7.0%	2.9%	1.5%	1.0%	96.4%	3.6%
Nonprofit	491,303	58.3%	13.6%	12.0%	11.6%	4.5%	78.2%	21.8%
Unknown	295,485	70.5%	5.2%	2.7%	7.2%	14.4%	77.0%	23.0%
Age of firm								
Less than 5 years	1,428,283	84.9%	9.8%	4.1%	0.7%	0.4%	97.8%	2.2%
5-9 years	1,041,012	78.2%	13.4%	6.0%	1.5%	0.9%	95.8%	4.2%
10-19 years	1,222,054	70.7%	15.5%	8.0%	3.5%	2.2%	91.3%	8.7%
20 or more years	1,326,843	51.6%	17.1%	13.0%	8.8%	9.6%	75.9%	24.1%
Unknown	938,286	8.4%	4.3%	10.1%	18.2%	59.0%	17.3%	82.7%
Multi/single status								
2 or more locations	1,347,845	2.9%	5.8%	14.9%	22.8%	53.5%	14.9%	85.1%
1 location only	4,608,633	78.5%	14.3%	6.2%	1.0%	0.0%	97.2%	2.8%
Percent full-time employees								
Less than 25%	822,008	79.1%	9.4%	4.8%	2.2%	4.4%	91.7%	8.3%
25-49 %	395,642	49.9%	16.7%	9.2%	6.0%	18.1%	72.5%	27.5%
50-74 %	814,894	62.5%	12.8%	7.5%	5.6%	11.7%	79.6%	20.4%
75% or more	3,923,934	58.6%	12.4%	8.9%	6.8%	13.2%	76.2%	23.8%
Union presence								
No union employees	4,794,223	66.0%	13.5%	8.8%	5.8%	6.0%	84.6%	15.4%
Has union employees	174,681	39.3%	14.2%	14.6%	14.2%	17.7%	62.2%	37.8%
Unknown	987,574	43.0%	6.5%	4.1%	5.4%	41.1%	52.0%	48.0%
Percent low wage employees **								
50% or more low wage	1,100,346	64.2%	13.1%	9.3%	6.7%	6.7%	83.1%	16.9%
Less than 50% low wage	3,766,196	66.7%	13.9%	8.9%	5.5%	5.0%	85.8%	14.2%
Unknown	1,089,937	40.1%	6.2%	4.6%	6.8%	42.2%	48.9%	51.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(1996) Standard error for percent of number of private-sector establishments 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	29,537	0.33%	0.17%	0.17%	0.16%	0.25%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	6,999	1.20%	0.66%	0.91%	0.45%*	0.30%	0.52%	0.52%
Mining	2,868	4.18%	2.90%	1.37%*	2.72%*	4.46%	4.85%	4.85%
Construction	6,931	0.58%	0.49%	0.51%	0.28%	0.15%	0.39%	0.39%
Manufacturing	8,365	1.38%	0.83%	0.91%	0.51%	0.96%	1.27%	1.27%
Transp., commu., util.	9,153	1.52%	1.05%	0.78%	1.36%	0.92%	1.41%	1.41%
Wholesale trade	15,496	1.26%	0.80%	0.67%	1.24%	1.30%	1.28%	1.28%
Retail Trade	24,569	0.69%	0.45%	0.33%	0.48%	0.79%	0.54%	0.54%
Fin., ins., real est.	15,532	2.27%	0.42%	0.67%	0.56%	2.09%	2.16%	2.16%
Services	22,810	0.49%	0.31%	0.38%	0.15%	0.17%	0.40%	0.40%
Unknown	3,391	1.54%	1.54%*	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	29,405	0.50%	0.33%	0.28%	0.15%	0.33%	0.42%	0.42%
For profit, unincorporated	23,876	0.39%	0.37%	0.22%	0.12%	0.12%	0.25%	0.25%
Nonprofit	8,105	0.96%	0.72%	1.03%	1.02%	0.37%	0.97%	0.97%
Unknown	10,727	0.87%	0.53%	0.48%	0.87%	0.99%	1.07%	1.07%
Age of firm								
Less than 5 years	21,290	0.77%	0.55%	0.30%	0.09%	0.09%	0.15%	0.15%
5-9 years	22,597	0.76%	0.41%	0.34%	0.18%	0.18%	0.32%	0.32%
10-19 years	20,581	1.15%	0.76%	0.36%	0.30%	0.29%	0.52%	0.52%
20 or more years	15,024	0.68%	0.36%	0.53%	0.45%	0.60%	0.44%	0.44%
Unknown	16,819	0.53%	0.42%	0.51%	0.76%	0.86%	0.52%	0.52%
Multi/single status								
2 or more locations	14,963	0.22%	0.39%	0.55%	0.55%	0.77%	0.50%	0.50%
1 location only	33,833	0.29%	0.22%	0.13%	0.06%	0.01%	0.12%	0.12%
Percent full-time employees								
Less than 25%	18,780	0.69%	0.58%	0.41%	0.08%	0.54%	0.60%	0.60%
25-49 %	5,911	1.62%	0.97%	0.46%	0.78%	1.17%	1.59%	1.59%
50-74 %	19,573	0.42%	0.52%	0.36%	0.36%	0.79%	0.89%	0.89%
75% or more	32,489	0.37%	0.16%	0.23%	0.15%	0.40%	0.40%	0.40%
Union presence								
No union employees	35,157	0.29%	0.15%	0.20%	0.12%	0.28%	0.27%	0.27%
Has union employees	8,912	2.52%	1.47%	1.28%	1.47%	1.65%	2.15%	2.15%
Unknown	12,693	0.98%	0.44%	0.38%	0.50%	0.68%	0.74%	0.74%
Percent low wage employees **								
50% or more low wage	19,035	0.90%	0.33%	0.59%	0.50%	0.60%	0.76%	0.76%
Less than 50% low wage	28,705	0.39%	0.24%	0.18%	0.17%	0.26%	0.32%	0.32%
Unknown	14,661	1.34%	0.36%	0.29%	0.48%	0.97%	1.18%	1.18%

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

** 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.

Percents may not add to 100% because of rounding.

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., commu., 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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* 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.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., commu., 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 Financing, Access and Cost Trends. 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.

** 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.A.2.a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
Industry group **						
Agric., fish., forest.	10.1%	7.2%	39.4%*	57.9%	7.2%	39.7%
Mining	50.6%	16.8%*	63.3%	88.4%	15.7%*	82.2%
Construction	15.4%	13.4%	34.0%	57.8%	13.2%	35.4%
Manufacturing	28.9%	12.5%	40.7%	71.9%	11.0%	54.8%
Transp., commu., util.	38.6%	13.3%	36.7%	72.1%	11.1%	62.2%
Wholesale trade	32.9%	12.7%	53.1%	79.5%	11.7%	64.0%
Retail Trade	39.4%	10.9%	31.6%	71.7%	10.5%	60.4%
Fin., ins., real est.	33.8%	7.8%	45.0%	75.9%	6.9%	63.0%
Services	20.1%	13.0%	26.1%	63.3%	12.5%	42.8%
Unknown	31.8%*	31.8%*	0.0%	0.0%	31.8%*	0.0%
Ownership						
For profit, incorporated	31.1%	10.8%	38.0%	73.8%	9.9%	59.9%
For profit, unincorporated	14.0%	11.2%	32.6%	54.0%	10.9%	38.0%
Nonprofit	23.3%	19.7%	21.1%	50.4%	20.3%	28.9%
Unknown	42.3%	21.2%	51.1%	62.7%	21.4%	58.6%
Age of firm						
Less than 5 years	11.4%	9.7%	41.8%	70.1%	9.6%	38.5%
5-9 years	14.2%	12.4%	29.9%	57.7%	12.1%	35.0%
10-19 years	16.1%	12.2%	31.3%	65.9%	11.7%	39.6%
20 or more years	22.5%	11.6%	30.8%	68.1%	10.9%	44.9%
Unknown	61.3%	21.0%	40.4%	73.1%	20.5%	65.2%
Multi/single status						
2 or more locations	54.5%	16.7%	37.2%	71.7%	14.3%	59.9%
1 location only	11.8%	11.4%	25.3%	55.1%	11.2%	21.8%
Percent full-time employees						
Less than 25%	27.7%	11.6%	10.3%*	68.9%	11.4%	49.5%
25-49 %	35.9%	11.2%	31.6%	71.5%	11.7%	58.2%
50-74 %	26.9%	10.3%	27.7%	70.7%	10.0%	53.9%
75% or more	28.2%	12.4%	38.1%	71.9%	11.6%	56.9%
Union presence						
No union employees	19.9%	11.1%	32.1%	62.1%	10.4%	43.6%
Has union employees	34.7%	21.9%	38.2%	62.6%	22.0%	49.1%
Unknown	60.3%	17.1%	53.1%	79.9%	16.8%	76.4%
Percent low wage employees **						
50% or more low wage	23.1%	10.6%	17.9%	57.3%	10.7%	37.1%
Less than 50% low wage	18.4%	11.3%	36.3%	61.2%	10.6%	42.9%
Unknown	60.6%	20.3%	49.9%	79.0%	19.4%	74.7%

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

** 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.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
Industry group **						
Agric., fish., forest.	1.98%	1.92%	12.49%*	12.63%	1.81%	11.45%
Mining	6.71%	10.37%*	14.00%	3.90%	10.47%*	4.64%
Construction	1.74%	1.80%	5.99%	10.15%	1.99%	5.20%
Manufacturing	1.84%	1.31%	2.63%	2.22%	1.31%	2.28%
Transp., commu., util.	3.04%	3.38%	7.97%	4.02%	3.01%	4.27%
Wholesale trade	1.92%	1.34%	4.42%	4.13%	1.34%	3.41%
Retail Trade	1.27%	0.85%	4.45%	1.68%	0.86%	1.72%
Fin., ins., real est.	1.60%	1.30%	3.86%	2.47%	1.27%	1.66%
Services	0.59%	0.78%	3.14%	2.02%	0.82%	1.37%
Unknown	12.66%*	12.66%*	0.00%	0.00%	12.66%*	0.00%
Ownership						
For profit, incorporated	0.57%	0.42%	2.00%	0.99%	0.54%	0.90%
For profit, unincorporated	1.11%	1.21%	5.20%	5.64%	1.27%	2.53%
Nonprofit	1.07%	1.11%	2.86%	3.97%	1.13%	2.22%
Unknown	2.62%	3.44%	9.90%	3.32%	3.44%	2.42%
Age of firm						
Less than 5 years	0.98%	0.97%	6.16%	7.62%	1.04%	4.52%
5-9 years	1.57%	1.44%	7.30%	9.86%	1.55%	4.77%
10-19 years	1.21%	0.93%	5.55%	3.46%	0.96%	3.30%
20 or more years	0.86%	0.55%	1.74%	3.23%	0.61%	1.95%
Unknown	0.99%	2.16%	2.99%	1.09%	2.43%	0.94%
Multi/single status						
2 or more locations	0.77%	1.99%	2.03%	0.92%	1.83%	0.77%
1 location only	0.59%	0.61%	1.41%	6.11%	0.61%	1.15%
Percent full-time employees						
Less than 25%	3.79%	1.70%	3.13%*	7.31%	1.74%	5.42%
25-49 %	2.95%	1.40%	5.50%	4.73%	1.40%	4.04%
50-74 %	1.18%	1.02%	3.19%	1.64%	1.19%	1.05%
75% or more	0.42%	0.54%	1.88%	1.19%	0.65%	0.75%
Union presence						
No union employees	0.42%	0.35%	1.67%	2.07%	0.44%	1.09%
Has union employees	2.14%	1.87%	5.50%	3.93%	2.14%	4.13%
Unknown	1.75%	2.12%	4.75%	1.37%	2.48%	1.42%
Percent low wage employees **						
50% or more low wage	1.40%	1.17%	3.02%	5.10%	1.33%	2.91%
Less than 50% low wage	0.50%	0.42%	1.92%	1.82%	0.50%	0.90%
Unknown	1.48%	1.90%	3.48%	1.21%	2.30%	1.07%

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

** 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.A.2.b(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	50.8%	71.9%	61.3%	44.9%	31.5%	18.2%	66.7%	24.9%
Industry group **								
Agric., fish., forest.	77.2%	84.8%	80.8%	48.5%	--	--	82.1% *	26.5%
Mining	51.4%	79.4%	29.1% *	17.5% *	--	--	60.6%	43.1%
Construction	64.2%	69.9%	63.3%	57.6%	--	--	67.1% *	38.2%
Manufacturing	48.1%	65.2%	55.9%	42.4%	--	--	58.4%	33.2%
Transp., commu., util.	51.5%	64.2%	57.2%	39.7%	--	--	59.5%	44.5%
Wholesale trade	48.7%	70.3%	63.0%	43.7%	--	--	64.9%	25.2%
Retail Trade	35.2%	67.5%	57.9%	36.4%	--	--	61.3%	16.2%
Fin., ins., real est.	45.7%	71.3%	64.0%	54.5%	--	--	68.8%	20.6%
Services	60.1%	74.4%	62.8%	47.7%	--	--	69.7%	31.4%
Unknown	60.8%	56.0%	100.0%	0.0%	--	--	60.8%	0.0%
Ownership								
For profit, incorporated	47.2%	71.2%	60.7%	43.3%	--	--	65.1%	22.8%
For profit, unincorporated	65.6%	72.1%	62.6%	42.6%	--	--	69.9%	33.0%
Nonprofit	63.2%	79.7%	67.8%	52.7%	--	--	74.1%	42.9%
Unknown	38.7%	61.9%	37.5% *	73.5%	--	--	58.9%	22.9%
Age of firm								
Less than 5 years	63.2%	69.0%	55.5%	42.2%	--	--	65.3%	31.1%
5-9 years	62.4%	69.8%	59.0%	44.0%	--	--	65.5% *	31.5%
10-19 years	62.7%	73.6%	61.3%	47.6%	--	--	68.6%	30.4%
20 or more years	55.3%	74.7%	64.5%	45.9%	--	--	68.1%	30.6%
Unknown	24.0%	64.0%	57.9%	41.8%	--	--	53.7%	21.1%
Multi/single status								
2 or more locations	26.3%	56.8%	57.1%	40.6%	--	--	51.0%	23.0%
1 location only	66.5%	72.2%	61.9%	48.3%	--	--	68.0% *	43.1%
Percent full-time employees								
Less than 25%	56.5%	73.4%	75.5%	60.4%	--	--	71.9%	35.9%
25-49 %	41.3%	74.9%	65.2%	40.4%	--	--	67.6%	16.9%
50-74 %	47.4%	70.3%	62.4%	40.3%	--	--	66.2%	17.3%
75% or more	51.8%	72.0%	60.3%	45.1%	--	--	66.5%	26.5%
Union presence								
No union employees	54.8%	72.3%	60.1%	43.6%	--	--	66.5%	25.4%
Has union employees	60.5%	76.1%	79.9%	56.6%	--	--	74.0%	45.1%
Unknown	33.3%	67.2%	64.3%	51.4%	--	--	65.6%	21.3%
Percent low wage employees **								
50% or more low wage	41.4%	69.6%	54.2%	36.7%	--	--	60.9% *	19.4%
Less than 50% low wage	59.1%	73.1%	62.6%	46.3%	--	--	68.0%	30.9%
Unknown	31.2%	64.1%	56.4%	47.6%	--	--	60.9%	20.9%

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

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	0.67%	1.05%	0.90%	1.70%	1.27%	0.86%	0.70%	0.68%
Industry group **								
Agric., fish., forest.	3.15%	2.74%	8.51%	12.93%	--	--	3.07% *	2.96%
Mining	6.34%	11.54%	13.03% *	10.15% *	--	--	10.09%	8.77%
Construction	2.03%	3.60%	4.04%	4.07%	--	--	2.26% *	4.48%
Manufacturing	2.25%	4.82%	3.77%	3.90%	--	--	3.59%	2.31%
Transp., commu., util.	2.30%	4.37%	7.58%	4.75%	--	--	4.26%	2.92%
Wholesale trade	1.70%	4.31%	5.11%	3.22%	--	--	3.28%	2.44%
Retail Trade	1.05%	1.61%	2.10%	3.52%	--	--	1.22%	1.27%
Fin., ins., real est.	1.77%	2.54%	4.29%	5.67%	--	--	1.97%	2.77%
Services	0.83%	1.09%	2.19%	2.41%	--	--	1.05%	1.37%
Unknown	13.64%	13.40%	29.81%	0.00%	--	--	13.64%	0.00%
Ownership								
For profit, incorporated	0.78%	1.29%	1.09%	1.80%	--	--	0.88%	0.78%
For profit, unincorporated	1.50%	1.71%	2.74%	4.75%	--	--	1.61%	3.66%
Nonprofit	1.29%	2.38%	4.43%	4.75%	--	--	1.69%	2.14%
Unknown	2.13%	5.35%	12.35% *	9.34%	--	--	3.86%	3.03%
Age of firm								
Less than 5 years	1.94%	2.35%	3.38%	5.09%	--	--	1.85%	5.19%
5-9 years	0.95%	1.50%	1.31%	5.67%	--	--	0.97% *	3.36%
10-19 years	0.92%	1.33%	1.99%	3.54%	--	--	0.94%	2.07%
20 or more years	0.86%	1.35%	1.35%	2.03%	--	--	1.03%	1.09%
Unknown	1.06%	7.43%	7.90%	2.88%	--	--	3.06%	1.04%
Multi/single status								
2 or more locations	0.69%	5.41%	3.28%	2.21%	--	--	2.38%	0.74%
1 location only	0.74%	1.05%	1.11%	1.86%	--	--	0.75% *	0.89%
Percent full-time employees								
Less than 25%	2.14%	4.25%	7.35%	6.28%	--	--	2.85%	2.68%
25-49 %	2.30%	3.14%	4.93%	5.56%	--	--	2.63%	2.50%
50-74 %	1.21%	1.19%	3.36%	5.20%	--	--	1.89%	2.17%
75% or more	0.62%	1.20%	1.54%	1.53%	--	--	0.76%	0.55%
Union presence								
No union employees	0.60%	0.92%	1.09%	1.88%	--	--	0.62%	0.84%
Has union employees	1.97%	4.80%	4.58%	5.68%	--	--	3.31%	4.89%
Unknown	1.33%	3.02%	3.66%	4.73%	--	--	2.30%	1.41%
Percent low wage employees **								
50% or more low wage	1.30%	2.77%	3.36%	4.93%	--	--	1.37% *	2.50%
Less than 50% low wage	0.58%	0.96%	1.20%	1.98%	--	--	0.69%	0.79%
Unknown	1.11%	3.36%	3.47%	2.76%	--	--	2.13%	1.15%

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

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	14.5%	19.2%	18.0%	13.2%	10.6%	6.2%	18.4%	8.1%
Industry group **								
Agric., fish., forest.	11.7%	--	--	--	--	--	12.2%	6.7%*
Mining	0.0%*	--	--	--	--	--	0.0%	0.0%
Construction	20.4%	--	--	--	--	--	21.5%*	10.4%
Manufacturing	16.0%	--	--	--	--	--	19.7%	10.6%
Transp., commu., util.	13.8%	--	--	--	--	--	19.0%	9.4%
Wholesale trade	12.5%	--	--	--	--	--	16.0%*	7.4%
Retail Trade	11.5%	--	--	--	--	--	19.2%	5.9%
Fin., ins., real est.	11.2%	--	--	--	--	--	16.9%*	4.9%
Services	17.2%	--	--	--	--	--	18.8%*	12.4%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	13.6%	--	--	--	--	--	18.4%	7.1%
For profit, unincorporated	17.4%	--	--	--	--	--	18.4%*	9.6%
Nonprofit	18.3%	--	--	--	--	--	18.8%*	17.3%
Unknown	10.5%	--	--	--	--	--	16.5%*	5.9%*
Age of firm								
Less than 5 years	16.4%*	--	--	--	--	--	16.7%*	11.7%
5-9 years	19.5%	--	--	--	--	--	20.7%*	7.2%
10-19 years	18.6%	--	--	--	--	--	20.4%*	8.9%
20 or more years	14.6%	--	--	--	--	--	16.9%	10.0%
Unknown	7.6%	--	--	--	--	--	13.8%	7.0%
Multi/single status								
2 or more locations	8.1%	--	--	--	--	--	13.5%	7.4%
1 location only	18.6%	--	--	--	--	--	18.8%*	14.7%
Percent full-time employees								
Less than 25%	14.7%	--	--	--	--	--	18.5%	9.6%
25-49 %	12.5%	--	--	--	--	--	18.8%*	6.7%
50-74 %	13.4%	--	--	--	--	--	17.9%*	6.2%
75% or more	14.8%	--	--	--	--	--	18.4%	8.4%
Union presence								
No union employees	15.2%	--	--	--	--	--	18.3%	7.6%
Has union employees	19.2%	--	--	--	--	--	22.9%*	15.0%
Unknown	10.5%	--	--	--	--	--	17.7%	7.8%
Percent low wage employees **								
50% or more low wage	10.9%	--	--	--	--	--	15.3%	5.9%
Less than 50% low wage	16.8%	--	--	--	--	--	19.1%	9.6%
Unknown	9.4%	--	--	--	--	--	15.6%	7.2%

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

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	0.44%	0.91%	1.24%	0.95%	0.96%	0.72%	0.54%	0.57%
Industry group **								
Agric., fish., forest.	1.44%	--	--	--	--	--	1.70%	2.50%*
Mining	0.00%*	--	--	--	--	--	0.00%	0.00%
Construction	2.01%	--	--	--	--	--	2.04%*	2.33%
Manufacturing	1.24%	--	--	--	--	--	1.73%	1.45%
Transp., commu., util.	1.94%	--	--	--	--	--	3.65%	1.39%
Wholesale trade	1.23%	--	--	--	--	--	2.03%*	1.24%
Retail Trade	1.07%	--	--	--	--	--	1.29%	1.04%
Fin., ins., real est.	0.94%	--	--	--	--	--	1.85%*	0.93%
Services	0.81%	--	--	--	--	--	0.90%*	1.08%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	0.55%	--	--	--	--	--	0.68%	0.75%
For profit, unincorporated	1.79%	--	--	--	--	--	1.84%*	2.44%
Nonprofit	1.25%	--	--	--	--	--	1.67%*	1.75%
Unknown	1.86%	--	--	--	--	--	3.43%*	1.85%*
Age of firm								
Less than 5 years	2.06%*	--	--	--	--	--	2.11%*	3.32%
5-9 years	1.31%	--	--	--	--	--	1.40%*	2.01%
10-19 years	0.71%	--	--	--	--	--	0.77%*	1.99%
20 or more years	0.78%	--	--	--	--	--	0.97%	1.32%
Unknown	0.83%	--	--	--	--	--	3.40%	0.73%
Multi/single status								
2 or more locations	0.53%	--	--	--	--	--	1.73%	0.60%
1 location only	0.54%	--	--	--	--	--	0.58%*	0.85%
Percent full-time employees								
Less than 25%	1.83%	--	--	--	--	--	2.70%	2.15%
25-49 %	1.65%	--	--	--	--	--	1.97%*	1.94%
50-74 %	0.55%	--	--	--	--	--	1.23%*	0.89%
75% or more	0.46%	--	--	--	--	--	0.61%	0.60%
Union presence								
No union employees	0.41%	--	--	--	--	--	0.54%	0.44%
Has union employees	1.44%	--	--	--	--	--	2.75%*	2.75%
Unknown	0.98%	--	--	--	--	--	1.60%	1.06%
Percent low wage employees **								
50% or more low wage	0.87%	--	--	--	--	--	1.31%	1.17%
Less than 50% low wage	0.51%	--	--	--	--	--	0.68%	0.56%
Unknown	0.79%	--	--	--	--	--	1.63%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	24.9%	32.8%	30.8%	24.9%	18.6%	9.9%	31.5%	14.3%
Industry group **								
Agric., fish., forest.	32.9%	--	--	--	--	--	35.0%	11.3%*
Mining	29.6%	--	--	--	--	--	43.3%	17.1%*
Construction	31.6%	--	--	--	--	--	32.2%	26.4%
Manufacturing	24.4%	--	--	--	--	--	27.8%	19.5%
Transp., commu., util.	28.8%	--	--	--	--	--	31.1%	26.8%
Wholesale trade	26.3%	--	--	--	--	--	32.7%	16.9%
Retail Trade	16.2%	--	--	--	--	--	26.0%	9.1%
Fin., ins., real est.	22.2%	--	--	--	--	--	33.6%	9.9%
Services	29.2%	--	--	--	--	--	33.0%	17.8%
Unknown	29.3%*	--	--	--	--	--	29.3%*	0.0%
Ownership								
For profit, incorporated	23.8%	--	--	--	--	--	31.7%	13.0%
For profit, unincorporated	30.5%	--	--	--	--	--	31.9%	20.4%
Nonprofit	28.4%	--	--	--	--	--	31.1%	23.2%
Unknown	19.3%	--	--	--	--	--	24.2%	15.5%
Age of firm								
Less than 5 years	32.4%	--	--	--	--	--	33.3%	19.4%
5-9 years	29.7%	--	--	--	--	--	30.9%	18.2%
10-19 years	29.3%	--	--	--	--	--	31.7%	16.5%
20 or more years	26.8%	--	--	--	--	--	31.3%	18.0%
Unknown	13.1%	--	--	--	--	--	24.3%	12.0%
Multi/single status								
2 or more locations	14.9%	--	--	--	--	--	28.1%	13.1%
1 location only	31.4%	--	--	--	--	--	31.7%	25.6%
Percent full-time employees								
Less than 25%	26.7%	--	--	--	--	--	33.0%	18.3%
25-49 %	19.3%	--	--	--	--	--	29.8%	9.5%
50-74 %	23.2%	--	--	--	--	--	30.8%	11.0%
75% or more	25.6%	--	--	--	--	--	31.6%	15.1%
Union presence								
No union employees	26.4%	--	--	--	--	--	31.4%	13.9%
Has union employees	32.9%	--	--	--	--	--	38.8%	26.1%
Unknown	17.6%	--	--	--	--	--	29.4%	13.2%
Percent low wage employees **								
50% or more low wage	16.2%	--	--	--	--	--	23.0%	8.6%
Less than 50% low wage	29.5%	--	--	--	--	--	33.0%	18.4%
Unknown	15.8%	--	--	--	--	--	26.6%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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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** 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.A.2.b.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	0.59%	0.83%	1.51%	0.91%	0.93%	0.84%	0.81%	0.64%
Industry group **								
Agric., fish., forest.	1.23%	--	--	--	--	--	1.62%	5.28%*
Mining	4.32%	--	--	--	--	--	12.72%	9.49%*
Construction	1.84%	--	--	--	--	--	1.86%	4.38%
Manufacturing	1.69%	--	--	--	--	--	3.14%	1.38%
Transp., commu., util.	2.54%	--	--	--	--	--	3.48%	3.47%
Wholesale trade	1.38%	--	--	--	--	--	2.62%	2.77%
Retail Trade	0.73%	--	--	--	--	--	1.76%	0.84%
Fin., ins., real est.	1.21%	--	--	--	--	--	2.41%	1.53%
Services	0.86%	--	--	--	--	--	1.22%	0.79%
Unknown	12.82%*	--	--	--	--	--	12.82%*	0.00%
Ownership								
For profit, incorporated	0.59%	--	--	--	--	--	0.79%	0.65%
For profit, unincorporated	1.64%	--	--	--	--	--	1.71%	3.11%
Nonprofit	1.00%	--	--	--	--	--	1.59%	2.68%
Unknown	2.49%	--	--	--	--	--	4.18%	2.76%
Age of firm								
Less than 5 years	1.15%	--	--	--	--	--	1.19%	4.66%
5-9 years	1.16%	--	--	--	--	--	1.34%	2.63%
10-19 years	1.57%	--	--	--	--	--	1.65%	1.63%
20 or more years	0.75%	--	--	--	--	--	1.11%	1.30%
Unknown	0.66%	--	--	--	--	--	2.97%	0.69%
Multi/single status								
2 or more locations	0.69%	--	--	--	--	--	1.87%	0.76%
1 location only	0.79%	--	--	--	--	--	0.83%	1.04%
Percent full-time employees								
Less than 25%	2.77%	--	--	--	--	--	4.22%	2.97%
25-49 %	2.21%	--	--	--	--	--	3.85%	2.18%
50-74 %	0.58%	--	--	--	--	--	1.15%	1.56%
75% or more	0.66%	--	--	--	--	--	0.87%	0.82%
Union presence								
No union employees	0.61%	--	--	--	--	--	0.78%	0.64%
Has union employees	2.90%	--	--	--	--	--	3.85%	2.99%
Unknown	1.19%	--	--	--	--	--	2.27%	1.23%
Percent low wage employees **								
50% or more low wage	1.22%	--	--	--	--	--	2.06%	1.69%
Less than 50% low wage	0.79%	--	--	--	--	--	1.00%	0.57%
Unknown	0.97%	--	--	--	--	--	1.49%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	15.3%	--	--	--	--	--	20.7%	6.6%
Industry group **								
Agric., fish., forest.	36.6%	--	--	--	--	--	39.3%	--
Mining	22.6%	--	--	--	--	--	17.3% *	--
Construction	16.8%	--	--	--	--	--	17.9%	--
Manufacturing	13.3%	--	--	--	--	--	15.8%	--
Transp., commu., util.	13.6%	--	--	--	--	--	12.7%	--
Wholesale trade	13.3%	--	--	--	--	--	19.4%	--
Retail Trade	10.0%	--	--	--	--	--	18.3%	--
Fin., ins., real est.	16.1%	--	--	--	--	--	22.4%	--
Services	18.2%	--	--	--	--	--	22.1%	--
Unknown	31.4% *	--	--	--	--	--	31.4% *	--
Ownership								
For profit, incorporated	13.3%	--	--	--	--	--	18.4%	--
For profit, unincorporated	21.6%	--	--	--	--	--	23.8%	--
Nonprofit	22.9%	--	--	--	--	--	29.5%	--
Unknown	13.3%	--	--	--	--	--	24.4%	--
Age of firm								
Less than 5 years	17.7%	--	--	--	--	--	18.6%	--
5-9 years	16.7%	--	--	--	--	--	17.6%	--
10-19 years	17.6%	--	--	--	--	--	19.5%	--
20 or more years	19.0%	--	--	--	--	--	24.6%	--
Unknown	7.4%	--	--	--	--	--	21.7%	--
Multi/single status								
2 or more locations	7.5%	--	--	--	--	--	14.4%	--
1 location only	20.4%	--	--	--	--	--	21.2%	--
Percent full-time employees								
Less than 25%	19.3%	--	--	--	--	--	24.4%	--
25-49 %	12.4%	--	--	--	--	--	21.8%	--
50-74 %	14.0%	--	--	--	--	--	21.3%	--
75% or more	15.6%	--	--	--	--	--	20.3%	--
Union presence								
No union employees	16.6%	--	--	--	--	--	20.5%	--
Has union employees	18.2%	--	--	--	--	--	21.1%	--
Unknown	9.9%	--	--	--	--	--	22.0%	--
Percent low wage employees **								
50% or more low wage	16.9%	--	--	--	--	--	25.6%	--
Less than 50% low wage	16.8%	--	--	--	--	--	19.9%	--
Unknown	10.3%	--	--	--	--	--	22.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	0.42%	--	--	--	--	--	0.59%	0.48%
Industry group **								
Agric., fish., forest.	3.50%	--	--	--	--	--	3.99%	--
Mining	4.82%	--	--	--	--	--	5.70% *	--
Construction	1.89%	--	--	--	--	--	2.16%	--
Manufacturing	1.14%	--	--	--	--	--	2.22%	--
Transp., commu., util.	2.06%	--	--	--	--	--	2.51%	--
Wholesale trade	1.66%	--	--	--	--	--	2.36%	--
Retail Trade	0.83%	--	--	--	--	--	1.63%	--
Fin., ins., real est.	1.46%	--	--	--	--	--	2.15%	--
Services	1.16%	--	--	--	--	--	1.28%	--
Unknown	10.02% *	--	--	--	--	--	10.02% *	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.65%	--
For profit, unincorporated	1.12%	--	--	--	--	--	1.28%	--
Nonprofit	1.45%	--	--	--	--	--	1.91%	--
Unknown	1.28%	--	--	--	--	--	4.18%	--
Age of firm								
Less than 5 years	1.49%	--	--	--	--	--	1.58%	--
5-9 years	1.36%	--	--	--	--	--	1.44%	--
10-19 years	0.87%	--	--	--	--	--	1.13%	--
20 or more years	0.49%	--	--	--	--	--	0.57%	--
Unknown	0.56%	--	--	--	--	--	2.55%	--
Multi/single status								
2 or more locations	0.51%	--	--	--	--	--	1.56%	--
1 location only	0.66%	--	--	--	--	--	0.67%	--
Percent full-time employees								
Less than 25%	1.81%	--	--	--	--	--	1.97%	--
25-49 %	1.18%	--	--	--	--	--	2.53%	--
50-74 %	1.27%	--	--	--	--	--	1.74%	--
75% or more	0.49%	--	--	--	--	--	0.76%	--
Union presence								
No union employees	0.50%	--	--	--	--	--	0.64%	--
Has union employees	2.05%	--	--	--	--	--	2.64%	--
Unknown	0.48%	--	--	--	--	--	2.32%	--
Percent low wage employees **								
50% or more low wage	1.06%	--	--	--	--	--	1.89%	--
Less than 50% low wage	0.52%	--	--	--	--	--	0.60%	--
Unknown	0.48%	--	--	--	--	--	1.92%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
Industry group **								
Agric., fish., forest.	50.6%	58.7%	45.6%	--	--	--	54.7% *	--
Mining	33.1% *	61.1% *	13.2% *	--	--	--	43.8% *	--
Construction	45.4% *	51.9% *	43.0%	--	--	--	48.4% *	--
Manufacturing	27.8%	37.9%	36.3%	--	--	--	34.7%	--
Transp., commu., util.	35.8%	39.7%	38.5%	--	--	--	36.0%	--
Wholesale trade	32.1%	52.5%	45.8%	--	--	--	46.5%	--
Retail Trade	20.9%	41.1%	40.5%	--	--	--	37.7%	--
Fin., ins., real est.	24.1%	43.6%	36.4%	--	--	--	40.1% *	--
Services	35.7%	50.1%	35.6%	--	--	--	44.1%	--
Unknown	48.3%	54.2%	0.0%	--	--	--	48.3%	--
Ownership								
For profit, incorporated	29.0%	48.1%	38.6%	--	--	--	42.0%	--
For profit, unincorporated	38.3%	44.8%	32.5%	--	--	--	42.1% *	--
Nonprofit	36.3%	54.8%	41.2%	--	--	--	47.5%	--
Unknown	29.3%	48.8%	44.2% *	--	--	--	46.4% *	--
Age of firm								
Less than 5 years	42.0%	47.1%	38.6%	--	--	--	43.9% *	--
5-9 years	37.8%	44.9%	35.4%	--	--	--	40.4% *	--
10-19 years	38.2%	48.2%	35.0%	--	--	--	42.8% *	--
20 or more years	33.2%	50.9%	42.1%	--	--	--	44.6%	--
Unknown	13.4%	45.9%	36.3%	--	--	--	30.3%	--
Multi/single status								
2 or more locations	13.1%	39.5%	30.4%	--	--	--	26.1%	--
1 location only	42.4%	48.1%	39.5%	--	--	--	44.0% *	--
Percent full-time employees								
Less than 25%	38.5%	52.7%	52.0%	--	--	--	50.1%	--
25-49 %	26.4%	58.0%	40.9%	--	--	--	47.6%	--
50-74 %	28.7%	46.8%	41.0%	--	--	--	42.8% *	--
75% or more	31.2%	47.4%	37.3%	--	--	--	42.0%	--
Union presence								
No union employees	32.5%	47.8%	36.5%	--	--	--	41.9%	--
Has union employees	48.7%	63.6%	68.8%	--	--	--	61.9%	--
Unknown	20.8%	44.7%	43.6%	--	--	--	42.4%	--
Percent low wage employees **								
50% or more low wage	25.6%	49.0%	39.4%	--	--	--	40.8% *	--
Less than 50% low wage	35.6%	48.1%	38.3%	--	--	--	43.0%	--
Unknown	19.9%	46.3%	38.1%	--	--	--	42.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
Industry group **								
Agric., fish., forest.	4.33%	3.99%	8.92%	--	--	--	4.36% *	--
Mining	5.55% *	13.80% *	5.05% *	--	--	--	10.88% *	--
Construction	2.57% *	3.91% *	4.65%	--	--	--	2.80% *	--
Manufacturing	1.92%	3.79%	5.00%	--	--	--	2.86%	--
Transp., commu., util.	2.64%	4.72%	7.39%	--	--	--	3.83%	--
Wholesale trade	2.58%	4.92%	5.65%	--	--	--	4.01%	--
Retail Trade	0.55%	2.52%	1.51%	--	--	--	1.39%	--
Fin., ins., real est.	1.27%	2.65%	3.44%	--	--	--	1.83% *	--
Services	0.94%	1.30%	1.39%	--	--	--	0.91%	--
Unknown	12.59%	13.11%	0.00%	--	--	--	12.59%	--
Ownership								
For profit, incorporated	0.69%	0.83%	1.28%	--	--	--	0.90%	--
For profit, unincorporated	1.11%	1.62%	3.87%	--	--	--	1.22% *	--
Nonprofit	1.70%	3.64%	2.39%	--	--	--	2.47%	--
Unknown	3.05%	4.51%	13.34% *	--	--	--	2.64% *	--
Age of firm								
Less than 5 years	1.33%	1.63%	3.33%	--	--	--	1.31% *	--
5-9 years	1.21%	1.69%	2.16%	--	--	--	1.21% *	--
10-19 years	0.96%	1.29%	2.14%	--	--	--	0.90% *	--
20 or more years	0.74%	1.50%	2.13%	--	--	--	0.85%	--
Unknown	0.85%	7.63%	6.92%	--	--	--	2.25%	--
Multi/single status								
2 or more locations	0.59%	3.99%	3.99%	--	--	--	2.37%	--
1 location only	0.75%	0.76%	0.95%	--	--	--	0.68% *	--
Percent full-time employees								
Less than 25%	2.71%	5.45%	5.79%	--	--	--	4.33%	--
25-49 %	1.57%	5.37%	4.23%	--	--	--	2.89%	--
50-74 %	1.48%	2.43%	3.78%	--	--	--	2.43% *	--
75% or more	0.52%	0.83%	1.13%	--	--	--	0.70%	--
Union presence								
No union employees	0.61%	0.79%	1.11%	--	--	--	0.77%	--
Has union employees	2.58%	5.09%	4.39%	--	--	--	3.76%	--
Unknown	1.34%	2.45%	4.04%	--	--	--	2.03%	--
Percent low wage employees **								
50% or more low wage	1.39%	3.04%	2.92%	--	--	--	1.58% *	--
Less than 50% low wage	0.67%	0.75%	1.16%	--	--	--	0.81%	--
Unknown	1.15%	2.50%	3.55%	--	--	--	2.21%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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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** 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.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
Industry group **								
Agric., fish., forest.	8.0%	--	--	--	--	--	8.3%	--
Mining	0.0%*	--	--	--	--	--	0.0%	--
Construction	14.1%	--	--	--	--	--	15.0%	--
Manufacturing	9.1%	--	--	--	--	--	11.8%	--
Transp., commu., util.	7.0%	--	--	--	--	--	9.3%	--
Wholesale trade	8.2%	--	--	--	--	--	11.9%	--
Retail Trade	6.0%*	--	--	--	--	--	10.4%	--
Fin., ins., real est.	4.8%*	--	--	--	--	--	8.3%	--
Services	9.1%*	--	--	--	--	--	11.0%	--
Unknown	0.0%	--	--	--	--	--	0.0%	--
Ownership								
For profit, incorporated	7.7%	--	--	--	--	--	11.2%	--
For profit, unincorporated	9.4%	--	--	--	--	--	10.4%	--
Nonprofit	8.7%*	--	--	--	--	--	10.3%	--
Unknown	7.5%	--	--	--	--	--	10.1%	--
Age of firm								
Less than 5 years	10.6%*	--	--	--	--	--	11.0%	--
5-9 years	11.1%*	--	--	--	--	--	12.1%	--
10-19 years	10.0%*	--	--	--	--	--	11.5%	--
20 or more years	7.5%*	--	--	--	--	--	10.1%	--
Unknown	4.0%	--	--	--	--	--	8.3%*	--
Multi/single status								
2 or more locations	3.6%	--	--	--	--	--	8.0%	--
1 location only	10.8%	--	--	--	--	--	11.2%	--
Percent full-time employees								
Less than 25%	6.3%	--	--	--	--	--	8.1%	--
25-49 %	7.2%*	--	--	--	--	--	13.6%	--
50-74 %	7.7%*	--	--	--	--	--	11.4%	--
75% or more	8.2%*	--	--	--	--	--	10.9%	--
Union presence								
No union employees	8.2%	--	--	--	--	--	10.5%	--
Has union employees	12.9%	--	--	--	--	--	17.0%	--
Unknown	6.0%	--	--	--	--	--	12.5%	--
Percent low wage employees **								
50% or more low wage	6.2%	--	--	--	--	--	10.0%	--
Less than 50% low wage	9.3%*	--	--	--	--	--	11.2%	--
Unknown	5.0%	--	--	--	--	--	9.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
Industry group **								
Agric., fish., forest.	1.35%	--	--	--	--	--	1.61%	--
Mining	0.00%*	--	--	--	--	--	0.00%	--
Construction	1.83%	--	--	--	--	--	1.94%	--
Manufacturing	0.87%	--	--	--	--	--	1.17%	--
Transp., commu., util.	1.38%	--	--	--	--	--	2.38%	--
Wholesale trade	1.39%	--	--	--	--	--	1.97%	--
Retail Trade	0.55%*	--	--	--	--	--	1.01%	--
Fin., ins., real est.	0.59%*	--	--	--	--	--	1.17%	--
Services	0.74%*	--	--	--	--	--	0.81%	--
Unknown	0.00%	--	--	--	--	--	0.00%	--
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.68%	--
For profit, unincorporated	0.87%	--	--	--	--	--	1.04%	--
Nonprofit	0.84%*	--	--	--	--	--	1.13%	--
Unknown	1.58%	--	--	--	--	--	2.59%	--
Age of firm								
Less than 5 years	1.24%*	--	--	--	--	--	1.30%	--
5-9 years	0.73%*	--	--	--	--	--	0.80%	--
10-19 years	0.63%*	--	--	--	--	--	0.79%	--
20 or more years	0.48%*	--	--	--	--	--	0.72%	--
Unknown	0.70%	--	--	--	--	--	2.88%*	--
Multi/single status								
2 or more locations	0.43%	--	--	--	--	--	1.63%	--
1 location only	0.44%	--	--	--	--	--	0.46%	--
Percent full-time employees								
Less than 25%	0.95%	--	--	--	--	--	1.49%	--
25-49 %	0.84%*	--	--	--	--	--	1.47%	--
50-74 %	0.41%*	--	--	--	--	--	0.92%	--
75% or more	0.45%*	--	--	--	--	--	0.54%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.48%	--
Has union employees	1.45%	--	--	--	--	--	2.46%	--
Unknown	0.92%	--	--	--	--	--	1.17%	--
Percent low wage employees **								
50% or more low wage	0.84%	--	--	--	--	--	1.33%	--
Less than 50% low wage	0.44%*	--	--	--	--	--	0.62%	--
Unknown	0.74%	--	--	--	--	--	1.03%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	14.6%	22.1%	17.8%	10.1%	5.5%	6.0%	19.7%	6.3%
Industry group **								
Agric., fish., forest.	22.1%	--	--	--	--	--	24.0%	--
Mining	20.8%	--	--	--	--	--	33.2% *	--
Construction	20.5%	--	--	--	--	--	21.5%	--
Manufacturing	13.8%	--	--	--	--	--	16.3%	--
Transp., commu., util.	21.7%	--	--	--	--	--	21.3%	--
Wholesale trade	15.0%	--	--	--	--	--	20.2%	--
Retail Trade	9.3%	--	--	--	--	--	16.6%	--
Fin., ins., real est.	12.5%	--	--	--	--	--	21.4%	--
Services	16.5%	--	--	--	--	--	20.1%	--
Unknown	23.4% *	--	--	--	--	--	23.4% *	--
Ownership								
For profit, incorporated	14.0%	--	--	--	--	--	19.8%	--
For profit, unincorporated	17.5%	--	--	--	--	--	19.1%	--
Nonprofit	16.0%	--	--	--	--	--	20.4%	--
Unknown	14.0%	--	--	--	--	--	18.2%	--
Age of firm								
Less than 5 years	21.8%	--	--	--	--	--	22.6%	--
5-9 years	17.1%	--	--	--	--	--	18.3%	--
10-19 years	16.8%	--	--	--	--	--	18.5%	--
20 or more years	15.5%	--	--	--	--	--	20.7%	--
Unknown	7.0%	--	--	--	--	--	12.1%	--
Multi/single status								
2 or more locations	6.8%	--	--	--	--	--	12.7%	--
1 location only	19.7%	--	--	--	--	--	20.3%	--
Percent full-time employees								
Less than 25%	19.5%	--	--	--	--	--	25.5%	--
25-49 %	10.2%	--	--	--	--	--	18.1%	--
50-74 %	13.4%	--	--	--	--	--	19.3%	--
75% or more	14.9%	--	--	--	--	--	19.6%	--
Union presence								
No union employees	15.0%	--	--	--	--	--	19.3%	--
Has union employees	28.0%	--	--	--	--	--	34.9%	--
Unknown	10.1%	--	--	--	--	--	17.3%	--
Percent low wage employees **								
50% or more low wage	9.5%	--	--	--	--	--	15.4%	--
Less than 50% low wage	17.2%	--	--	--	--	--	20.5%	--
Unknown	9.5%	--	--	--	--	--	17.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	0.42%	0.70%	0.97%	0.83%	0.55%	0.65%	0.63%	0.38%
Industry group **								
Agric., fish., forest.	2.19%	--	--	--	--	--	2.28%	--
Mining	4.56%	--	--	--	--	--	11.84% *	--
Construction	1.43%	--	--	--	--	--	1.45%	--
Manufacturing	1.76%	--	--	--	--	--	2.96%	--
Transp., commu., util.	2.99%	--	--	--	--	--	2.54%	--
Wholesale trade	1.83%	--	--	--	--	--	3.04%	--
Retail Trade	0.77%	--	--	--	--	--	1.36%	--
Fin., ins., real est.	1.04%	--	--	--	--	--	1.84%	--
Services	0.77%	--	--	--	--	--	0.97%	--
Unknown	10.60% *	--	--	--	--	--	10.60% *	--
Ownership								
For profit, incorporated	0.43%	--	--	--	--	--	0.64%	--
For profit, unincorporated	1.15%	--	--	--	--	--	1.28%	--
Nonprofit	1.33%	--	--	--	--	--	1.83%	--
Unknown	2.40%	--	--	--	--	--	2.81%	--
Age of firm								
Less than 5 years	0.90%	--	--	--	--	--	1.05%	--
5-9 years	0.82%	--	--	--	--	--	0.96%	--
10-19 years	1.19%	--	--	--	--	--	1.20%	--
20 or more years	0.55%	--	--	--	--	--	0.71%	--
Unknown	0.62%	--	--	--	--	--	1.66%	--
Multi/single status								
2 or more locations	0.43%	--	--	--	--	--	1.83%	--
1 location only	0.59%	--	--	--	--	--	0.60%	--
Percent full-time employees								
Less than 25%	2.28%	--	--	--	--	--	3.25%	--
25-49 %	1.63%	--	--	--	--	--	2.54%	--
50-74 %	1.02%	--	--	--	--	--	1.87%	--
75% or more	0.34%	--	--	--	--	--	0.56%	--
Union presence								
No union employees	0.42%	--	--	--	--	--	0.62%	--
Has union employees	2.54%	--	--	--	--	--	2.99%	--
Unknown	0.97%	--	--	--	--	--	1.62%	--
Percent low wage employees **								
50% or more low wage	0.79%	--	--	--	--	--	1.34%	--
Less than 50% low wage	0.51%	--	--	--	--	--	0.69%	--
Unknown	0.89%	--	--	--	--	--	1.43%	--

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Table I.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	9.9%	--	--	--	--	--	13.7%	3.7%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	24.7%	--
Mining	12.8%*	--	--	--	--	--	10.6%*	--
Construction	13.4%	--	--	--	--	--	14.4%	--
Manufacturing	8.6%	--	--	--	--	--	10.1%	--
Transp., commu., util.	9.1%	--	--	--	--	--	6.8%	--
Wholesale trade	10.3%	--	--	--	--	--	15.7%	--
Retail Trade	6.4%	--	--	--	--	--	11.3%	--
Fin., ins., real est.	7.9%	--	--	--	--	--	12.3%	--
Services	11.7%	--	--	--	--	--	14.7%	--
Unknown	24.9%*	--	--	--	--	--	24.9%*	--
Ownership								
For profit, incorporated	8.8%	--	--	--	--	--	12.5%	--
For profit, unincorporated	12.9%	--	--	--	--	--	14.4%	--
Nonprofit	14.3%	--	--	--	--	--	19.5%	--
Unknown	10.0%	--	--	--	--	--	20.6%	--
Age of firm								
Less than 5 years	11.1%	--	--	--	--	--	11.8%	--
5-9 years	11.2%	--	--	--	--	--	11.8%	--
10-19 years	12.3%	--	--	--	--	--	13.7%	--
20 or more years	12.0%	--	--	--	--	--	16.1%	--
Unknown	4.3%	--	--	--	--	--	13.9%	--
Multi/single status								
2 or more locations	4.1%	--	--	--	--	--	7.5%	--
1 location only	13.6%	--	--	--	--	--	14.2%	--
Percent full-time employees								
Less than 25%	14.4%	--	--	--	--	--	17.7%	--
25-49 %	10.1%	--	--	--	--	--	17.4%	--
50-74 %	8.9%	--	--	--	--	--	13.7%	--
75% or more	9.8%	--	--	--	--	--	13.3%	--
Union presence								
No union employees	10.5%	--	--	--	--	--	13.4%	--
Has union employees	14.5%	--	--	--	--	--	17.5%	--
Unknown	6.6%	--	--	--	--	--	15.1%	--
Percent low wage employees **								
50% or more low wage	10.6%	--	--	--	--	--	16.3%	--
Less than 50% low wage	10.7%	--	--	--	--	--	13.0%	--
Unknown	7.2%	--	--	--	--	--	17.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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%	--	--	--	--	--	0.50%	0.38%
Industry group **								
Agric., fish., forest.	3.27%	--	--	--	--	--	3.42%	--
Mining	4.61%*	--	--	--	--	--	4.72%*	--
Construction	1.66%	--	--	--	--	--	1.88%	--
Manufacturing	0.92%	--	--	--	--	--	1.40%	--
Transp., commu., util.	1.62%	--	--	--	--	--	2.00%	--
Wholesale trade	1.21%	--	--	--	--	--	2.00%	--
Retail Trade	0.59%	--	--	--	--	--	1.01%	--
Fin., ins., real est.	1.04%	--	--	--	--	--	1.46%	--
Services	0.92%	--	--	--	--	--	1.11%	--
Unknown	9.86%*	--	--	--	--	--	9.86%*	--
Ownership								
For profit, incorporated	0.35%	--	--	--	--	--	0.44%	--
For profit, unincorporated	0.88%	--	--	--	--	--	0.97%	--
Nonprofit	0.99%	--	--	--	--	--	1.43%	--
Unknown	2.07%	--	--	--	--	--	5.02%	--
Age of firm								
Less than 5 years	1.13%	--	--	--	--	--	1.21%	--
5-9 years	1.35%	--	--	--	--	--	1.38%	--
10-19 years	0.98%	--	--	--	--	--	1.13%	--
20 or more years	0.67%	--	--	--	--	--	0.75%	--
Unknown	0.40%	--	--	--	--	--	1.95%	--
Multi/single status								
2 or more locations	0.39%	--	--	--	--	--	1.02%	--
1 location only	0.52%	--	--	--	--	--	0.53%	--
Percent full-time employees								
Less than 25%	1.77%	--	--	--	--	--	2.28%	--
25-49 %	1.32%	--	--	--	--	--	2.91%	--
50-74 %	1.32%	--	--	--	--	--	1.84%	--
75% or more	0.41%	--	--	--	--	--	0.57%	--
Union presence								
No union employees	0.46%	--	--	--	--	--	0.61%	--
Has union employees	1.88%	--	--	--	--	--	2.79%	--
Unknown	0.40%	--	--	--	--	--	1.12%	--
Percent low wage employees **								
50% or more low wage	1.23%	--	--	--	--	--	1.87%	--
Less than 50% low wage	0.48%	--	--	--	--	--	0.58%	--
Unknown	0.30%	--	--	--	--	--	1.63%	--

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** 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.A.2.d(1996) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	21.5%	9.3%	11.9%	15.8%	28.2%	49.9%	10.6%	39.3%
Industry group **								
Agric., fish., forest.	10.8%	8.6% *	12.2% *	7.4% *	6.1% *	64.3%	9.2% *	28.1% *
Mining	22.3% *	0.0%	0.0%	0.0%	39.6%	46.4%	0.0%	42.6%
Construction	12.9%	9.7%	11.5%	14.7%	25.9%	70.7%	10.5%	33.7%
Manufacturing	23.4%	13.7%	9.2%	16.9%	28.6%	55.2%	13.2%	38.1%
Transp., commu., util.	23.8%	9.3%	17.2%	10.8% *	18.5% *	42.3%	11.8%	34.0%
Wholesale trade	20.1%	7.1%	14.5%	13.8%	26.1%	47.7%	9.1%	36.2%
Retail Trade	26.7%	7.8%	7.8%	14.9%	17.6%	49.0%	8.7%	39.9%
Fin., ins., real est.	32.4%	11.8%	20.7%	15.1%	44.5%	61.9%	14.2%	52.1%
Services	16.6%	9.4%	12.2%	18.2%	33.6%	42.7%	10.6%	34.7%
Unknown	1.6% *	1.8% *	0.0%	0.0%	0.0%	0.0%	1.6% *	0.0%
Ownership								
For profit, incorporated	22.5%	8.3%	11.1%	14.3%	24.9%	50.8%	9.7%	40.0%
For profit, unincorporated	13.4%	10.3%	14.1% *	21.1%	30.9%	36.7%	11.3%	29.5%
Nonprofit	20.9%	12.1%	15.1%	21.7%	35.3%	42.3%	13.6%	34.4%
Unknown	31.5%	13.5%	21.9% *	21.5% *	46.8%	44.8%	16.3%	43.4%
Age of firm								
Less than 5 years	11.8%	10.6%	11.9%	17.1%	16.5%	29.6% *	11.1%	21.3%
5-9 years	9.7%	8.5%	8.8%	12.2%	15.5%	26.5% *	9.0%	16.3%
10-19 years	11.2%	9.2%	9.5%	10.2%	20.5%	34.2%	9.4%	20.9%
20 or more years	18.0%	8.6%	13.5%	16.3%	23.3%	46.8%	11.1%	31.2%
Unknown	44.7%	15.5% *	23.6%	23.0%	35.6%	52.1%	19.6%	47.1%
Multi/single status								
2 or more locations	37.9%	11.4%	18.4%	15.6%	27.9%	49.9%	14.8%	41.0%
1 location only	11.0%	9.3%	11.0%	16.0%	30.2%	39.1% *	10.2%	22.6%
Percent full-time employees								
Less than 25%	22.2%	9.9% *	6.8% *	20.6%	15.4%	50.9%	10.5%	37.8%
25-49 %	24.3%	4.3% *	9.7% *	16.4%	15.8% *	49.8%	8.1%	39.4%
50-74 %	22.4%	8.9%	14.9%	14.7%	31.7%	50.8%	10.3%	41.7%
75% or more	21.1%	9.7%	11.8%	15.7%	29.3%	49.7%	10.8%	39.0%
Union presence								
No union employees	16.3%	9.0%	11.3%	14.6%	28.1%	44.1%	10.0%	32.1%
Has union employees	35.9%	16.1%	27.2%	31.5%	36.0%	70.1%	23.7%	49.7%
Unknown	38.3%	10.0%	10.6%	18.1%	24.9%	52.4%	10.5%	48.7%
Percent low wage employees **								
50% or more low wage	20.2%	7.3%	8.5% *	16.2%	20.7%	48.7%	9.6%	32.2%
Less than 50% low wage	15.7%	9.2%	12.2%	15.2%	30.0%	45.1%	10.4%	32.2%
Unknown	39.2%	12.4%	13.5%	20.2%	29.5%	52.0%	13.0%	48.2%

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

** 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.A.2.d(1996) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.52%	0.33%	0.74%	0.87%	1.55%	1.42%	0.32%	1.14%
Industry group **								
Agric., fish., forest.	2.54%	2.67% *	4.80% *	3.88% *	4.61% *	14.14%	2.86% *	10.57% *
Mining	7.04% *	0.00%	0.00%	0.00%	10.93%	10.30%	0.00%	9.15%
Construction	1.46%	1.23%	2.80%	3.26%	7.31%	7.71%	1.37%	5.11%
Manufacturing	1.47%	2.80%	2.03%	2.26%	3.80%	2.81%	1.68%	1.42%
Transp., commu., util.	1.96%	2.72%	3.64%	5.37% *	7.87% *	4.94%	1.72%	3.31%
Wholesale trade	1.20%	1.13%	3.44%	2.06%	5.17%	4.51%	1.61%	2.32%
Retail Trade	1.31%	1.38%	1.85%	2.19%	3.12%	2.26%	1.01%	2.18%
Fin., ins., real est.	1.37%	2.01%	2.00%	2.81%	4.32%	3.71%	1.47%	2.61%
Services	0.73%	0.90%	1.74%	1.04%	2.17%	3.01%	0.80%	1.59%
Unknown	2.10% *	4.90% *	0.00%	0.00%	0.00%	0.00%	2.10% *	0.00%
Ownership								
For profit, incorporated	0.72%	0.54%	0.68%	1.01%	1.79%	1.44%	0.36%	1.35%
For profit, unincorporated	0.92%	0.93%	4.37% *	3.36%	6.13%	6.04%	1.06%	2.89%
Nonprofit	1.18%	2.07%	3.10%	2.42%	3.26%	5.20%	1.12%	2.42%
Unknown	2.89%	2.86%	9.75% *	6.87% *	7.08%	5.45%	2.11%	4.01%
Age of firm								
Less than 5 years	1.22%	1.26%	2.25%	3.48%	4.22%	9.86% *	1.26%	5.02%
5-9 years	1.23%	1.54%	2.20%	3.23%	2.58%	8.65% *	1.16%	3.00%
10-19 years	0.93%	1.02%	1.33%	1.55%	3.21%	4.98%	1.02%	1.24%
20 or more years	0.54%	0.78%	1.34%	1.38%	2.48%	3.00%	0.43%	1.66%
Unknown	1.12%	7.13% *	6.64%	2.90%	2.11%	1.62%	2.32%	1.24%
Multi/single status								
2 or more locations	1.00%	2.48%	2.24%	1.94%	1.85%	1.42%	1.43%	1.17%
1 location only	0.30%	0.33%	0.91%	0.98%	1.90%	12.67% *	0.32%	1.18%
Percent full-time employees								
Less than 25%	3.30%	3.87% *	2.74% *	4.21%	4.17%	5.14%	2.94%	4.66%
25-49 %	2.27%	1.93% *	3.72% *	4.26%	6.23% *	5.73%	2.15%	3.58%
50-74 %	1.08%	1.35%	1.59%	3.14%	4.85%	2.88%	1.12%	1.71%
75% or more	0.75%	0.43%	0.77%	0.84%	2.11%	1.68%	0.36%	1.51%
Union presence								
No union employees	0.52%	0.48%	0.87%	0.68%	1.62%	1.34%	0.47%	1.26%
Has union employees	1.86%	3.75%	5.99%	5.26%	3.66%	3.16%	3.02%	2.62%
Unknown	1.21%	0.92%	2.81%	4.23%	5.20%	2.10%	0.91%	1.83%
Percent low wage employees **								
50% or more low wage	1.03%	2.16%	2.59% *	1.63%	2.49%	2.95%	1.44%	1.07%
Less than 50% low wage	0.47%	0.37%	0.83%	0.59%	1.90%	1.45%	0.39%	1.27%
Unknown	1.56%	1.29%	3.87%	3.77%	4.06%	2.24%	1.28%	1.90%

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

** 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.A.2.e(1996) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	--	--	58.6%
Firm size								
Less than 50 employees	10.6%	27.8%	76.1%	30.5%	49.0%	--	--	59.0%
50+ employees	39.3%	28.2%	82.8%	35.5%	64.9%	--	--	57.9%
Less than 10 employees	9.3%	30.1%	73.3%	29.7%	46.4%	--	--	49.7%
10-24 employees	11.9%	23.4%	80.7%	32.5%	52.5%	--	--	74.5%
25-99 employees	15.8%	22.8%	82.6%	30.7%	58.5%	--	--	80.7%
100-999 employees	28.2%	23.2%	84.4%	32.8%	65.0%	--	--	79.3%
1000+ employees	49.9%	32.3%	81.8%	38.1%	65.7%	--	--	41.4%
Industry group **								
Agric., fish., forest.	10.8%	41.4%	61.4%	20.2%	45.1%	--	--	44.3%
Mining	22.3%	47.3%	63.9%	11.3%	56.1%	--	--	44.0%
Construction	12.9%	22.7%	81.6%	34.7%	51.3%	--	--	64.6%
Manufacturing	23.4%	26.1%	83.0%	37.0%	55.6%	--	--	77.8%
Transp., commu., util.	23.8%	24.4%	82.2%	29.8%	62.0%	--	--	60.0%
Wholesale trade	20.1%	28.6%	78.1%	27.8%	58.2%	--	--	63.7%
Retail Trade	26.7%	26.8%	79.6%	33.8%	56.1%	--	--	56.1%
Fin., ins., real est.	32.4%	31.4%	79.5%	36.5%	58.2%	--	--	51.5%
Services	16.6%	28.1%	77.3%	31.5%	53.0%	--	--	56.7%
Unknown	1.6%	41.5%	58.5%	9.1%	49.4%	--	--	25.0%
Ownership								
For profit, incorporated	22.5%	26.5%	80.3%	32.9%	56.9%	--	--	61.5%
For profit, unincorporated	13.4%	31.3%	73.6%	29.9%	47.8%	--	--	51.7%
Nonprofit	20.9%	33.5%	73.5%	32.9%	49.7%	--	--	48.9%
Unknown	31.5%	31.4%	75.4%	31.1%	58.2%	--	--	47.9%
Age of firm								
Less than 5 years	11.8%	25.6%	77.6%	31.2%	51.0%	--	--	56.1%
5-9 years	9.7%	23.9%	79.6%	33.5%	49.4%	--	--	62.5%
10-19 years	11.2%	25.8%	77.7%	31.5%	50.3%	--	--	63.4%
20 or more years	18.0%	29.9%	76.3%	28.9%	54.2%	--	--	66.6%
Unknown	44.7%	30.6%	82.1%	37.5%	64.9%	--	--	44.8%
Multi/single status								
2 or more locations	37.9%	28.6%	82.1%	34.9%	64.3%	--	--	57.8%
1 location only	11.0%	27.5%	76.4%	30.9%	49.2%	--	--	59.1%
Percent full-time employees								
Less than 25%	22.2%	32.5%	74.3%	29.5%	52.1%	--	--	48.4%
25-49 %	24.3%	30.6%	75.7%	31.3%	52.4%	--	--	54.8%
50-74 %	22.4%	25.9%	80.7%	34.8%	56.1%	--	--	59.3%
75% or more	21.1%	27.8%	78.8%	32.3%	55.3%	--	--	59.3%
Union presence								
No union employees	16.3%	27.4%	77.8%	31.0%	53.4%	--	--	67.2%
Has union employees	35.9%	33.5%	82.3%	35.1%	60.5%	--	--	68.7%
Unknown	38.3%	29.0%	80.9%	37.4%	60.5%	--	--	23.3%
Percent low wage employees **								
50% or more low wage	20.2%	32.2%	73.5%	30.1%	49.3%	--	--	66.6%
Less than 50% low wage	15.7%	26.4%	79.1%	31.5%	54.0%	--	--	66.8%
Unknown	39.2%	30.5%	79.7%	36.3%	61.0%	--	--	31.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	--	--	0.55%
Firm size								
Less than 50 employees	0.32%	0.68%	0.54%	0.80%	0.96%	--	--	0.67%
50+ employees	1.14%	0.84%	0.67%	0.69%	0.68%	--	--	0.97%
Less than 10 employees	0.33%	0.93%	0.81%	1.15%	0.95%	--	--	0.91%
10-24 employees	0.74%	1.21%	1.05%	1.37%	1.18%	--	--	0.92%
25-99 employees	0.87%	1.21%	1.15%	1.38%	1.21%	--	--	1.34%
100-999 employees	1.55%	1.31%	1.74%	1.86%	1.41%	--	--	0.72%
1000+ employees	1.42%	0.97%	0.76%	1.11%	1.14%	--	--	1.87%
Industry group **								
Agric., fish., forest.	2.54%	3.11%	2.67%	1.36%	2.57%	--	--	2.59%
Mining	7.04%	5.57%	6.10%	4.15%	5.59%	--	--	5.27%
Construction	1.46%	1.84%	2.11%	2.58%	1.78%	--	--	1.59%
Manufacturing	1.47%	1.05%	0.96%	1.37%	2.18%	--	--	1.15%
Transp., commu., util.	1.96%	1.85%	1.64%	1.77%	2.20%	--	--	3.37%
Wholesale trade	1.20%	1.39%	1.34%	1.62%	1.80%	--	--	2.19%
Retail Trade	1.31%	0.86%	0.92%	1.58%	1.07%	--	--	1.33%
Fin., ins., real est.	1.37%	1.62%	1.67%	1.66%	1.74%	--	--	2.54%
Services	0.73%	1.26%	0.92%	1.28%	1.32%	--	--	0.94%
Unknown	2.10%	11.76%	13.27%	6.22%	11.95%	--	--	10.75%
Ownership								
For profit, incorporated	0.72%	0.55%	0.52%	0.49%	0.83%	--	--	0.80%
For profit, unincorporated	0.92%	1.10%	0.70%	1.81%	2.13%	--	--	1.30%
Nonprofit	1.18%	1.55%	1.39%	1.72%	1.04%	--	--	2.01%
Unknown	2.89%	3.12%	2.56%	2.51%	2.35%	--	--	2.38%
Age of firm								
Less than 5 years	1.22%	2.18%	1.98%	1.82%	1.72%	--	--	1.37%
5-9 years	1.23%	1.43%	1.01%	1.39%	1.51%	--	--	1.36%
10-19 years	0.93%	1.30%	0.94%	1.47%	1.61%	--	--	1.37%
20 or more years	0.54%	0.49%	0.46%	1.38%	0.93%	--	--	1.36%
Unknown	1.12%	0.54%	1.01%	0.95%	0.72%	--	--	1.32%
Multi/single status								
2 or more locations	1.00%	0.74%	0.68%	0.55%	0.72%	--	--	1.07%
1 location only	0.30%	0.70%	0.51%	0.82%	0.89%	--	--	0.71%
Percent full-time employees								
Less than 25%	3.30%	1.91%	1.99%	2.86%	3.00%	--	--	2.31%
25-49 %	2.27%	2.22%	2.22%	2.54%	2.89%	--	--	2.25%
50-74 %	1.08%	1.29%	1.21%	1.10%	1.38%	--	--	2.33%
75% or more	0.75%	0.61%	0.43%	0.53%	0.78%	--	--	0.46%
Union presence								
No union employees	0.52%	0.69%	0.55%	0.69%	0.86%	--	--	0.70%
Has union employees	1.86%	1.97%	1.60%	1.64%	3.11%	--	--	2.17%
Unknown	1.21%	0.83%	1.01%	1.11%	1.20%	--	--	1.21%
Percent low wage employees **								
50% or more low wage	1.03%	1.60%	1.47%	0.68%	1.63%	--	--	1.45%
Less than 50% low wage	0.47%	0.57%	0.50%	0.86%	0.88%	--	--	0.58%
Unknown	1.56%	0.93%	0.98%	1.17%	1.13%	--	--	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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