

Table I.B.1(1996) Number of private-sector employees 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 | 103,482,267 | 14,173,955 | 9,687,574 | 15,601,705 | 20,772,179 | 43,246,854 | 31,565,886 | 71,916,381 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,659,440 | 656,529 | 266,128 | 232,331 | 185,600 * | 318,852 * | 1,070,308 * | 589,132 |
| Mining | 629,059 | 61,417 | 32,813 * | 52,243 * | 168,097 | 314,488 | 110,336 | 518,722 |
| Construction | 5,129,922 | 1,514,702 | 989,562 | 1,239,860 | 836,866 | 548,932 | 3,204,738 | 1,925,185 |
| Manufacturing | 18,658,426 | 716,982 | 1,089,113 | 2,313,666 | 4,784,547 | 9,754,117 | 3,021,741 | 15,636,685 |
| Transp., commu., util. | 6,110,778 | 422,794 | 511,264 | 584,710 | 1,093,423 | 3,498,587 | 1,181,931 | 4,928,847 |
| Wholesale trade | 7,438,793 | 959,237 | 669,555 | 1,387,406 | 1,579,315 | 2,843,279 | 2,251,158 | 5,187,635 |
| Retail Trade | 21,405,271 | 2,910,912 | 2,241,523 | 3,319,197 | 2,648,489 | 10,285,150 | 6,997,104 | 14,408,167 |
| Fin., ins., real est. | 7,954,939 | 1,013,709 | 444,099 | 802,968 | 1,543,567 | 4,150,596 | 1,780,313 | 6,174,626 |
| Services | 34,380,465 | 5,809,881 | 3,436,133 | 5,669,325 | 7,932,275 | 11,532,851 | 11,833,083 | 22,547,382 |
| Unknown | 115,174 | 107,792 | 7,382 * | 0 | 0 | 0 | 115,174 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 76,681,948 | 8,229,145 | 7,530,179 | 11,995,417 | 14,184,362 | 34,742,846 | 21,872,678 | 54,809,270 |
| For profit, unincorporated | 9,152,925 | 4,000,197 | 1,158,426 | 1,184,929 | 1,619,178 | 1,190,195 | 5,760,813 | 3,392,112 |
| Nonprofit | 13,465,709 | 1,227,107 | 833,959 | 2,197,856 | 4,174,184 | 5,032,603 | 2,944,496 | 10,521,213 |
| Unknown | 4,181,685 | 717,507 | 165,010 | 223,504 | 794,455 | 2,281,209 | 987,898 | 3,193,786 |
| Age of firm | | | | | | | | |
| Less than 5 years | 9,460,639 | 4,154,110 | 1,842,712 | 2,255,988 | 744,276 | 463,553 | 7,263,810 | 2,196,829 |
| 5-9 years | 9,225,338 | 3,104,125 | 1,827,074 | 2,112,407 | 1,542,325 | 639,408 | 6,175,304 | 3,050,034 |
| 10-19 years | 13,674,296 | 3,327,884 | 2,577,870 | 3,272,924 | 2,925,689 | 1,569,929 | 7,654,776 | 6,019,520 |
| 20 or more years | 32,638,893 | 3,241,066 | 3,048,830 | 6,127,284 | 9,222,527 | 10,999,187 | 9,055,845 | 23,583,049 |
| Unknown | 38,483,100 | 346,771 | 391,089 | 1,833,103 | 6,337,362 | 29,574,777 | 1,416,152 | 37,066,948 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 59,748,702 | 287,180 | 804,938 | 4,109,019 | 12,751,577 | 41,795,989 | 2,402,902 | 57,345,801 |
| 1 location only | 43,733,564 | 13,886,775 | 8,882,636 | 11,492,686 | 8,020,602 | 1,450,865 | 29,162,984 | 14,570,580 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7,010,589 | 2,024,982 | 995,018 | 1,123,103 | 900,637 | 1,966,849 | 3,686,295 | 3,324,295 |
| 25-49 % | 6,922,691 | 1,023,437 | 862,237 | 1,217,795 | 1,050,096 | 2,769,126 | 2,532,541 | 4,390,150 |
| 50-74 % | 12,290,482 | 2,149,006 | 1,203,223 | 1,805,559 | 2,668,964 | 4,463,729 | 4,208,259 | 8,082,223 |
| 75% or more | 77,258,504 | 8,976,529 | 6,627,096 | 11,455,249 | 16,152,482 | 34,047,149 | 21,138,790 | 56,119,714 |
| Union presence | | | | | | | | |
| No union employees | 66,373,892 | 12,446,188 | 8,342,783 | 13,040,468 | 15,318,712 | 17,225,741 | 27,379,297 | 38,994,595 |
| Has union employees | 10,341,205 | 406,126 | 435,072 | 1,013,115 | 2,839,734 | 5,647,158 | 1,362,226 | 8,978,979 |
| Unknown | 26,767,169 | 1,321,641 | 909,719 | 1,548,121 | 2,613,733 | 20,373,955 | 2,824,363 | 23,942,806 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 12,996,072 | 2,659,131 | 1,816,052 | 2,827,946 | 3,128,850 | 2,564,093 | 6,110,027 | 6,886,045 |
| Less than 50% low wage | 57,351,359 | 10,122,674 | 6,876,468 | 10,704,357 | 13,341,382 | 16,306,479 | 22,254,182 | 35,097,178 |
| Unknown | 33,134,835 | 1,392,150 | 995,054 | 2,069,402 | 4,301,948 | 24,376,281 | 3,201,677 | 29,933,158 |

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.B.1(1996) Standard error for number of private-sector employees 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 | 1,736,347 | 221,293 | 129,587 | 605,315 | 700,285 | 1,637,944 | 336,988 | 1,688,935 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 211,573 | 40,253 | 50,193 | 75,166 | 63,648 * | 157,031 * | 87,120 * | 153,604 |
| Mining | 98,511 | 17,351 | 6,213 * | 32,524 * | 45,156 | 75,619 | 19,372 | 93,168 |
| Construction | 211,465 | 65,740 | 53,533 | 134,809 | 145,971 | 101,651 | 139,642 | 206,318 |
| Manufacturing | 802,406 | 68,953 | 70,713 | 82,639 | 414,665 | 766,720 | 154,219 | 819,531 |
| Transp., commu., util. | 556,323 | 31,624 | 67,656 | 61,326 | 149,954 | 459,118 | 103,194 | 532,267 |
| Wholesale trade | 451,253 | 78,970 | 50,613 | 112,306 | 189,192 | 314,538 | 124,018 | 419,151 |
| Retail Trade | 526,871 | 89,952 | 110,488 | 142,319 | 165,002 | 468,262 | 143,963 | 441,409 |
| Fin., ins., real est. | 656,160 | 69,975 | 27,163 | 64,070 | 274,326 | 464,144 | 100,295 | 621,456 |
| Services | 818,083 | 144,540 | 110,452 | 527,756 | 345,101 | 886,221 | 153,280 | 851,786 |
| Unknown | 20,113 | 17,385 | 3,228 * | 0 | 0 | 0 | 20,113 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,502,940 | 264,162 | 144,311 | 435,972 | 646,030 | 1,330,202 | 312,659 | 1,465,891 |
| For profit, unincorporated | 263,185 | 72,093 | 72,473 | 124,515 | 136,363 | 191,817 | 152,256 | 196,921 |
| Nonprofit | 582,808 | 47,205 | 68,928 | 230,404 | 388,433 | 504,976 | 134,107 | 605,685 |
| Unknown | 349,816 | 50,711 | 18,278 | 37,251 | 123,133 | 312,839 | 34,438 | 360,570 |
| Age of firm | | | | | | | | |
| Less than 5 years | 379,553 | 182,473 | 99,402 | 318,833 | 83,406 | 121,676 | 221,255 | 296,431 |
| 5-9 years | 465,071 | 79,407 | 94,398 | 161,923 | 260,602 | 153,077 | 169,660 | 365,572 |
| 10-19 years | 327,994 | 105,254 | 132,924 | 158,651 | 214,359 | 281,665 | 181,010 | 274,669 |
| 20 or more years | 1,165,155 | 123,540 | 55,121 | 281,060 | 552,687 | 901,452 | 189,422 | 1,097,860 |
| Unknown | 971,467 | 35,926 | 52,651 | 78,785 | 306,941 | 1,044,105 | 78,400 | 937,365 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,550,422 | 33,999 | 68,695 | 174,257 | 590,427 | 1,507,497 | 103,853 | 1,479,534 |
| 1 location only | 640,062 | 205,979 | 136,834 | 489,636 | 399,392 | 363,677 | 309,902 | 671,701 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 552,621 | 69,583 | 54,853 | 114,102 | 134,201 | 382,861 | 109,979 | 522,089 |
| 25-49 % | 509,290 | 44,563 | 52,331 | 72,287 | 152,365 | 356,747 | 76,775 | 479,010 |
| 50-74 % | 740,987 | 45,224 | 53,556 | 169,285 | 270,129 | 722,890 | 94,734 | 758,305 |
| 75% or more | 1,385,932 | 225,863 | 153,537 | 497,429 | 548,062 | 1,133,847 | 452,858 | 1,159,184 |
| Union presence | | | | | | | | |
| No union employees | 1,112,355 | 218,078 | 125,141 | 422,128 | 409,600 | 1,323,797 | 353,823 | 1,207,806 |
| Has union employees | 749,073 | 107,000 | 72,964 | 121,581 | 348,128 | 624,386 | 183,748 | 681,205 |
| Unknown | 985,901 | 53,948 | 60,950 | 208,979 | 277,190 | 818,433 | 99,939 | 996,229 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 229,948 | 70,237 | 45,605 | 187,785 | 239,555 | 215,284 | 69,636 | 217,771 |
| Less than 50% low wage | 878,320 | 241,771 | 127,840 | 345,457 | 484,440 | 1,133,203 | 370,859 | 1,026,899 |
| Unknown | 1,496,511 | 65,147 | 69,934 | 265,455 | 314,101 | 1,200,856 | 114,406 | 1,500,485 |

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.B.1.a(1996) Percent of number of private-sector employees 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 | 103,482,267 | 13.7% | 9.4% | 15.1% | 20.1% | 41.8% | 30.5% | 69.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,659,440 | 39.6% | 16.0% | 14.0% | 11.2% * | 19.2% * | 64.5% * | 35.5% |
| Mining | 629,059 | 9.8% | 5.2% * | 8.3% * | 26.7% | 50.0% | 17.5% | 82.5% |
| Construction | 5,129,922 | 29.5% | 19.3% | 24.2% | 16.3% | 10.7% | 62.5% | 37.5% |
| Manufacturing | 18,658,426 | 3.8% | 5.8% | 12.4% | 25.6% | 52.3% | 16.2% | 83.8% |
| Transp., commu., util. | 6,110,778 | 6.9% | 8.4% | 9.6% | 17.9% | 57.3% | 19.3% | 80.7% |
| Wholesale trade | 7,438,793 | 12.9% | 9.0% | 18.7% | 21.2% | 38.2% | 30.3% | 69.7% |
| Retail Trade | 21,405,271 | 13.6% | 10.5% | 15.5% | 12.4% | 48.0% | 32.7% | 67.3% |
| Fin., ins., real est. | 7,954,939 | 12.7% | 5.6% | 10.1% | 19.4% | 52.2% | 22.4% | 77.6% |
| Services | 34,380,465 | 16.9% | 10.0% | 16.5% | 23.1% | 33.5% | 34.4% | 65.6% |
| Unknown | 115,174 | 93.6% | 6.4% * | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 76,681,948 | 10.7% | 9.8% | 15.6% | 18.5% | 45.3% | 28.5% | 71.5% |
| For profit, unincorporated | 9,152,925 | 43.7% | 12.7% | 12.9% | 17.7% | 13.0% | 62.9% | 37.1% |
| Nonprofit | 13,465,709 | 9.1% | 6.2% | 16.3% | 31.0% | 37.4% | 21.9% | 78.1% |
| Unknown | 4,181,685 | 17.2% | 3.9% | 5.3% | 19.0% | 54.6% | 23.6% | 76.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 9,460,639 | 43.9% | 19.5% | 23.8% | 7.9% | 4.9% | 76.8% | 23.2% |
| 5-9 years | 9,225,338 | 33.6% | 19.8% | 22.9% | 16.7% | 6.9% | 66.9% | 33.1% |
| 10-19 years | 13,674,296 | 24.3% | 18.9% | 23.9% | 21.4% | 11.5% | 56.0% | 44.0% |
| 20 or more years | 32,638,893 | 9.9% | 9.3% | 18.8% | 28.3% | 33.7% | 27.7% | 72.3% |
| Unknown | 38,483,100 | 0.9% | 1.0% | 4.8% | 16.5% | 76.9% | 3.7% | 96.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 59,748,702 | 0.5% | 1.3% | 6.9% | 21.3% | 70.0% | 4.0% | 96.0% |
| 1 location only | 43,733,564 | 31.8% | 20.3% | 26.3% | 18.3% | 3.3% | 66.7% | 33.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7,010,589 | 28.9% | 14.2% | 16.0% | 12.8% | 28.1% | 52.6% | 47.4% |
| 25-49 % | 6,922,691 | 14.8% | 12.5% | 17.6% | 15.2% | 40.0% | 36.6% | 63.4% |
| 50-74 % | 12,290,482 | 17.5% | 9.8% | 14.7% | 21.7% | 36.3% | 34.2% | 65.8% |
| 75% or more | 77,258,504 | 11.6% | 8.6% | 14.8% | 20.9% | 44.1% | 27.4% | 72.6% |
| Union presence | | | | | | | | |
| No union employees | 66,373,892 | 18.8% | 12.6% | 19.6% | 23.1% | 26.0% | 41.3% | 58.7% |
| Has union employees | 10,341,205 | 3.9% | 4.2% | 9.8% | 27.5% | 54.6% | 13.2% | 86.8% |
| Unknown | 26,767,169 | 4.9% | 3.4% | 5.8% | 9.8% | 76.1% | 10.6% | 89.4% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 12,996,072 | 20.5% | 14.0% | 21.8% | 24.1% | 19.7% | 47.0% | 53.0% |
| Less than 50% low wage | 57,351,359 | 17.7% | 12.0% | 18.7% | 23.3% | 28.4% | 38.8% | 61.2% |
| Unknown | 33,134,835 | 4.2% | 3.0% | 6.2% | 13.0% | 73.6% | 9.7% | 90.3% |

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.B.1.a(1996) Standard error for percent of number of private employees 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 | 1,736,347 | 0.27% | 0.20% | 0.54% | 0.73% | 0.99% | 0.53% | 0.53% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 211,573 | 3.96% | 2.44% | 3.50% | 4.21% * | 4.97% * | 5.01% * | 5.01% |
| Mining | 98,511 | 1.91% | 1.71% * | 2.99% * | 7.75% | 6.85% | 4.46% | 4.46% |
| Construction | 211,465 | 0.95% | 1.42% | 2.00% | 2.59% | 2.07% | 3.17% | 3.17% |
| Manufacturing | 802,406 | 0.32% | 0.39% | 0.73% | 2.13% | 2.35% | 1.07% | 1.07% |
| Transp., commu., util. | 556,323 | 1.19% | 1.09% | 1.42% | 1.87% | 3.47% | 2.43% | 2.43% |
| Wholesale trade | 451,253 | 0.93% | 0.77% | 1.76% | 1.99% | 2.00% | 1.78% | 1.78% |
| Retail Trade | 526,871 | 0.63% | 0.38% | 0.41% | 0.94% | 1.27% | 0.60% | 0.60% |
| Fin., ins., real est. | 656,160 | 1.12% | 0.55% | 1.11% | 2.16% | 2.92% | 1.80% | 1.80% |
| Services | 818,083 | 0.66% | 0.40% | 1.48% | 1.10% | 1.96% | 0.95% | 0.95% |
| Unknown | 20,113 | 1.95% | 1.95% * | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,502,940 | 0.35% | 0.32% | 0.55% | 0.82% | 1.01% | 0.61% | 0.61% |
| For profit, unincorporated | 263,185 | 1.20% | 0.75% | 1.12% | 1.47% | 1.89% | 1.43% | 1.43% |
| Nonprofit | 582,808 | 0.34% | 0.59% | 1.86% | 2.47% | 2.75% | 1.66% | 1.66% |
| Unknown | 349,816 | 1.55% | 0.76% | 1.50% | 2.58% | 3.43% | 2.94% | 2.94% |
| Age of firm | | | | | | | | |
| Less than 5 years | 379,553 | 1.99% | 1.23% | 2.24% | 0.84% | 1.23% | 2.01% | 2.01% |
| 5-9 years | 465,071 | 2.07% | 0.71% | 1.53% | 2.08% | 1.40% | 2.38% | 2.38% |
| 10-19 years | 327,994 | 0.85% | 1.05% | 1.05% | 1.39% | 1.93% | 1.30% | 1.30% |
| 20 or more years | 1,165,155 | 0.44% | 0.27% | 1.03% | 1.29% | 1.87% | 0.90% | 0.90% |
| Unknown | 971,467 | 0.09% | 0.12% | 0.16% | 1.00% | 1.06% | 0.19% | 0.19% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,550,422 | 0.05% | 0.10% | 0.29% | 1.04% | 1.14% | 0.13% | 0.13% |
| 1 location only | 640,062 | 0.75% | 0.35% | 0.99% | 0.76% | 0.80% | 1.13% | 1.13% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 552,621 | 1.75% | 1.17% | 1.87% | 1.19% | 3.25% | 3.46% | 3.46% |
| 25-49 % | 509,290 | 1.13% | 1.05% | 1.31% | 1.77% | 2.84% | 2.48% | 2.48% |
| 50-74 % | 740,987 | 1.02% | 0.91% | 1.50% | 2.49% | 3.67% | 2.24% | 2.24% |
| 75% or more | 1,385,932 | 0.23% | 0.19% | 0.58% | 0.79% | 0.90% | 0.47% | 0.47% |
| Union presence | | | | | | | | |
| No union employees | 1,112,355 | 0.46% | 0.32% | 0.64% | 0.79% | 1.59% | 0.91% | 0.91% |
| Has union employees | 749,073 | 0.76% | 0.85% | 0.81% | 3.36% | 3.19% | 1.42% | 1.42% |
| Unknown | 985,901 | 0.28% | 0.28% | 0.77% | 0.83% | 1.09% | 0.56% | 0.56% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 229,948 | 0.88% | 0.38% | 1.17% | 1.76% | 1.64% | 0.88% | 0.88% |
| Less than 50% low wage | 878,320 | 0.55% | 0.35% | 0.72% | 0.90% | 1.62% | 1.00% | 1.00% |
| Unknown | 1,496,511 | 0.25% | 0.29% | 0.68% | 0.69% | 0.94% | 0.60% | 0.60% |

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.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., commu., 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 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.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., commu., 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 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.B.2.a(1996) Percent of private-sector employees eligible for 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 | 81.3% | 85.2% | 81.8% | 79.0% | 81.9% | 81.1% | 82.2% | 81.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 74.8% | 76.3% | 60.6% | 64.9% | 52.4% | 95.4% | 69.7% | 79.6% |
| Mining | 98.3% | 94.5% | 94.3% | 95.8% | 99.4% | 98.9% | 92.8% | 99.1% |
| Construction | 76.8% | 85.9% | 78.3% | 66.8% | 74.9% | 86.3% | 77.9% | 75.4% |
| Manufacturing | 93.1% | 88.1% | 90.9% | 90.4% | 92.8% | 94.2% | 90.7% | 93.4% |
| Transp., commu., util. | 91.8% | 90.8% | 88.2% | 86.6% | 84.6% | 95.0% | 88.2% | 92.4% |
| Wholesale trade | 88.6% | 92.1% | 92.2% | 93.0% | 93.1% | 82.7% | 92.9% | 87.2% |
| Retail Trade | 63.6% | 76.8% | 73.2% | 68.1% | 68.7% | 58.8% | 72.2% | 61.5% |
| Fin., ins., real est. | 92.7% | 91.4% | 88.5% | 93.4% | 92.7% | 93.3% | 90.7% | 93.2% |
| Services | 78.7% | 85.2% | 80.4% | 75.9% | 75.5% | 80.0% | 81.5% | 77.7% |
| Unknown | 91.2% | 92.1% | 86.3% | 0.0% | 0.0% | 0.0% | 91.2% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 81.6% | 86.1% | 83.3% | 81.1% | 82.8% | 80.4% | 83.5% | 81.1% |
| For profit, unincorporated | 82.6% | 85.8% | 79.2% | 74.0% | 82.6% | 87.8% | 81.5% | 83.4% |
| Nonprofit | 79.0% | 78.6% | 72.0% | 70.7% | 77.6% | 84.6% | 73.2% | 80.2% |
| Unknown | 82.6% | 85.0% | 78.2% | 79.3% | 88.3% | 81.0% | 84.7% | 82.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 78.7% | 87.1% | 78.8% | 70.8% | 77.4% | 81.2% | 81.5% | 74.1% |
| 5-9 years | 78.4% | 84.5% | 77.5% | 75.4% | 74.6% | 84.2% | 79.1% | 77.6% |
| 10-19 years | 80.6% | 86.0% | 84.0% | 80.6% | 75.9% | 78.9% | 83.6% | 78.0% |
| 20 or more years | 83.5% | 84.3% | 83.4% | 80.1% | 83.1% | 85.6% | 83.3% | 83.6% |
| Unknown | 80.6% | 77.7% | 77.6% | 84.9% | 85.0% | 79.5% | 80.1% | 80.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 82.4% | 84.6% | 88.4% | 86.9% | 85.2% | 81.1% | 86.1% | 82.3% |
| 1 location only | 79.3% | 85.3% | 81.0% | 76.0% | 76.5% | 81.0% | 81.8% | 76.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 29.8% | 45.7% | 34.1% | 33.0% | 36.2% | 23.2% | 39.2% | 27.3% |
| 25-49 % | 49.0% | 53.3% | 43.9% | 49.4% | 45.1% | 50.4% | 48.2% | 49.2% |
| 50-74 % | 66.8% | 70.0% | 66.3% | 66.2% | 64.1% | 68.1% | 67.5% | 66.6% |
| 75% or more | 88.5% | 91.6% | 88.7% | 86.2% | 89.3% | 88.4% | 89.0% | 88.4% |
| Union presence | | | | | | | | |
| No union employees | 82.7% | 85.1% | 82.5% | 79.8% | 82.2% | 84.2% | 82.6% | 82.7% |
| Has union employees | 86.3% | 90.1% | 75.3% | 77.1% | 79.4% | 91.8% | 77.2% | 87.5% |
| Unknown | 76.3% | 84.2% | 79.0% | 73.2% | 83.1% | 75.4% | 81.8% | 76.0% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 60.3% | 66.2% | 54.4% | 53.8% | 59.9% | 66.0% | 57.6% | 61.3% |
| Less than 50% low wage | 86.7% | 87.4% | 85.4% | 84.4% | 86.5% | 88.4% | 85.8% | 87.1% |
| Unknown | 78.3% | 79.8% | 78.7% | 75.3% | 82.3% | 77.8% | 79.8% | 78.2% |

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.

** 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.B.2.a(1996) Standard error for percent of private-sector employees eligible for 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 | 0.65% | 0.75% | 0.51% | 0.99% | 0.54% | 1.18% | 0.44% | 0.80% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.86% | 2.14% | 6.70% | 9.82% | 11.88% | 12.43% | 3.88% | 8.32% |
| Mining | 0.89% | 11.48% | 17.66% | 22.76% | 10.49% | 1.53% | 6.40% | 0.58% |
| Construction | 2.00% | 1.95% | 3.17% | 4.74% | 5.45% | 5.71% | 2.06% | 2.78% |
| Manufacturing | 0.65% | 2.66% | 1.17% | 1.35% | 0.80% | 0.98% | 0.79% | 0.67% |
| Transp., commu., util. | 0.93% | 2.39% | 1.47% | 2.07% | 3.17% | 1.24% | 1.82% | 1.16% |
| Wholesale trade | 2.85% | 1.86% | 1.36% | 1.36% | 1.27% | 5.29% | 0.66% | 3.56% |
| Retail Trade | 1.44% | 2.66% | 2.40% | 1.93% | 1.84% | 2.48% | 1.98% | 1.94% |
| Fin., ins., real est. | 0.96% | 1.64% | 2.07% | 0.90% | 1.07% | 1.41% | 1.34% | 0.97% |
| Services | 1.08% | 1.24% | 1.25% | 1.43% | 1.26% | 1.93% | 0.78% | 1.40% |
| Unknown | 13.81% | 13.94% | 25.77% | 0.00% | 0.00% | 0.00% | 13.81% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.85% | 0.82% | 0.72% | 1.06% | 0.96% | 1.48% | 0.50% | 1.08% |
| For profit, unincorporated | 1.25% | 1.50% | 3.21% | 3.15% | 2.54% | 2.06% | 1.68% | 1.77% |
| Nonprofit | 0.64% | 2.49% | 2.63% | 2.68% | 1.97% | 1.34% | 1.64% | 0.66% |
| Unknown | 2.28% | 4.94% | 9.80% | 4.96% | 3.00% | 3.04% | 2.52% | 2.99% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.62% | 1.30% | 1.85% | 2.43% | 6.08% | 5.80% | 1.17% | 3.13% |
| 5-9 years | 1.27% | 2.09% | 2.35% | 1.77% | 5.70% | 5.85% | 1.36% | 2.76% |
| 10-19 years | 0.72% | 1.02% | 1.13% | 1.75% | 1.66% | 3.32% | 1.06% | 1.16% |
| 20 or more years | 0.80% | 1.30% | 1.16% | 1.77% | 1.31% | 1.35% | 0.65% | 1.00% |
| Unknown | 1.24% | 5.94% | 5.57% | 2.54% | 1.49% | 1.56% | 5.03% | 1.25% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.85% | 5.21% | 2.05% | 1.56% | 0.76% | 1.21% | 2.71% | 0.87% |
| 1 location only | 0.68% | 0.64% | 0.58% | 1.06% | 2.17% | 6.11% | 0.50% | 1.48% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.62% | 8.14% | 6.41% | 4.04% | 6.35% | 3.36% | 2.94% | 3.15% |
| 25-49 % | 1.96% | 2.42% | 2.71% | 2.04% | 3.34% | 3.60% | 1.37% | 2.46% |
| 50-74 % | 1.86% | 1.80% | 2.25% | 2.25% | 3.46% | 3.51% | 1.69% | 2.40% |
| 75% or more | 0.60% | 0.69% | 0.79% | 1.20% | 0.47% | 1.25% | 0.49% | 0.78% |
| Union presence | | | | | | | | |
| No union employees | 0.48% | 0.97% | 0.94% | 0.98% | 0.86% | 0.80% | 0.54% | 0.73% |
| Has union employees | 0.83% | 4.04% | 6.34% | 2.79% | 2.32% | 1.20% | 2.81% | 1.16% |
| Unknown | 2.13% | 1.67% | 2.83% | 3.85% | 2.66% | 2.72% | 1.62% | 2.31% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.22% | 4.16% | 3.96% | 2.44% | 2.23% | 2.46% | 2.88% | 1.63% |
| Less than 50% low wage | 0.31% | 0.62% | 0.70% | 0.63% | 0.78% | 0.64% | 0.39% | 0.43% |
| Unknown | 1.55% | 2.76% | 2.28% | 3.49% | 1.90% | 2.05% | 1.50% | 1.69% |

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.

** 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.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% |
| Industry group ** | | | | | | | | |
| 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., commu., 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% |
| Ownership | | | | | | | | |
| 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% |
| Age of firm | | | | | | | | |
| 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% |
| Multi/single status | | | | | | | | |
| 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% |
| Percent full-time employees | | | | | | | | |
| 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% |
| Union presence | | | | | | | | |
| 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% |
| Percent low wage employees ** | | | | | | | | |
| 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 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.

** 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.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% |
| Industry group ** | | | | | | | | |
| 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., commu., 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% |
| Ownership | | | | | | | | |
| 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% |
| Age of firm | | | | | | | | |
| 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% |
| Multi/single status | | | | | | | | |
| 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% |
| Percent full-time employees | | | | | | | | |
| 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% |
| Union presence | | | | | | | | |
| 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% |
| Percent low wage employees ** | | | | | | | | |
| 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 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.

** 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.B.2.b(1996) Percent of private-sector employees 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 | 69.5% | 69.8% | 65.3% | 65.2% | 70.3% | 71.2% | 66.7% | 70.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 66.1% | 64.2% | 47.1% | 58.7% | 40.1% | 91.7% | 57.7% | 74.1% |
| Mining | 89.4% | 54.3% | 90.8% | 63.6% | 93.6% | 95.7% | 65.2% | 93.0% |
| Construction | 63.6% | 68.9% | 62.6% | 52.5% | 64.2% | 80.0% | 61.9% | 65.5% |
| Manufacturing | 82.5% | 75.5% | 76.0% | 76.7% | 83.0% | 84.4% | 76.6% | 83.4% |
| Transp., commu., util. | 81.8% | 76.0% | 76.4% | 76.4% | 71.3% | 86.5% | 75.4% | 82.8% |
| Wholesale trade | 79.8% | 80.9% | 73.6% | 81.2% | 84.4% | 77.5% | 79.4% | 79.9% |
| Retail Trade | 51.1% | 61.0% | 56.2% | 50.1% | 52.6% | 49.3% | 54.9% | 50.1% |
| Fin., ins., real est. | 82.0% | 73.9% | 75.5% | 80.6% | 83.9% | 83.4% | 75.9% | 83.3% |
| Services | 65.3% | 69.5% | 62.3% | 63.0% | 63.1% | 67.3% | 65.5% | 65.2% |
| Unknown | 71.2% | 68.6% | 86.3% | 0.0% | 0.0% | 0.0% | 71.2% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 69.9% | 70.8% | 66.4% | 67.2% | 71.0% | 70.8% | 67.9% | 70.5% |
| For profit, unincorporated | 70.7% | 69.0% | 64.2% | 64.1% | 71.6% | 79.5% | 66.2% | 73.7% |
| Nonprofit | 66.0% | 61.8% | 57.7% | 55.3% | 66.3% | 71.8% | 57.6% | 67.7% |
| Unknown | 72.5% | 77.4% | 60.5% | 65.6% | 79.2% | 70.9% | 73.5% | 72.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 62.8% | 72.7% | 58.8% | 56.2% | 66.9% | 56.5% | 64.5% | 59.9% |
| 5-9 years | 63.9% | 66.9% | 62.6% | 61.1% | 64.8% | 65.4% | 63.7% | 64.2% |
| 10-19 years | 66.7% | 71.8% | 66.1% | 66.5% | 62.9% | 68.4% | 67.9% | 65.6% |
| 20 or more years | 69.8% | 68.1% | 67.4% | 65.3% | 69.6% | 73.2% | 67.7% | 70.5% |
| Unknown | 72.0% | 65.2% | 72.3% | 76.2% | 76.3% | 70.9% | 71.5% | 72.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 72.7% | 70.9% | 79.8% | 76.1% | 74.9% | 71.6% | 76.8% | 72.5% |
| 1 location only | 63.7% | 69.7% | 63.7% | 61.0% | 62.9% | 58.1% | 65.6% | 61.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 20.1% | 32.3% | 22.5% | 20.5% | 17.6% | 18.9% | 25.4% | 18.6% |
| 25-49 % | 37.7% | 38.6% | 34.9% | 34.4% | 35.2% | 40.0% | 34.8% | 38.5% |
| 50-74 % | 52.7% | 52.9% | 48.1% | 49.2% | 52.3% | 54.7% | 49.5% | 53.6% |
| 75% or more | 76.9% | 76.2% | 71.7% | 72.8% | 78.0% | 78.6% | 73.6% | 77.8% |
| Union presence | | | | | | | | |
| No union employees | 69.1% | 68.8% | 64.7% | 64.9% | 70.6% | 72.3% | 66.1% | 70.5% |
| Has union employees | 75.9% | 81.4% | 66.2% | 66.7% | 69.7% | 81.0% | 68.5% | 76.9% |
| Unknown | 67.8% | 75.3% | 70.9% | 66.0% | 69.1% | 67.4% | 72.6% | 67.5% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 45.0% | 51.4% | 36.1% | 38.7% | 45.4% | 50.3% | 42.5% | 45.8% |
| Less than 50% low wage | 73.8% | 71.2% | 68.6% | 70.1% | 76.0% | 76.9% | 69.8% | 75.6% |
| Unknown | 69.2% | 71.6% | 66.6% | 65.8% | 69.1% | 69.5% | 68.2% | 69.3% |

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.

** 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.B.2.b(1996) Standard error for percent of private-sector employees 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 | 0.44% | 0.95% | 0.84% | 0.85% | 0.74% | 0.82% | 0.60% | 0.51% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.47% | 3.58% | 4.11% | 8.99% | 8.66% | 12.95% | 3.44% | 9.57% |
| Mining | 1.85% | 12.25% | 17.35% | 15.88% | 10.46% | 2.22% | 6.78% | 2.27% |
| Construction | 2.19% | 3.11% | 3.74% | 4.34% | 5.35% | 6.44% | 2.17% | 2.84% |
| Manufacturing | 0.88% | 2.89% | 1.74% | 1.98% | 1.52% | 1.28% | 1.42% | 1.05% |
| Transp., commu., util. | 1.31% | 4.24% | 4.00% | 2.27% | 5.55% | 3.07% | 1.94% | 1.71% |
| Wholesale trade | 2.65% | 2.07% | 2.51% | 2.57% | 2.37% | 5.40% | 1.20% | 3.17% |
| Retail Trade | 1.62% | 2.37% | 2.53% | 0.88% | 1.94% | 2.41% | 1.36% | 1.99% |
| Fin., ins., real est. | 1.59% | 3.19% | 2.73% | 2.25% | 2.13% | 2.71% | 2.28% | 1.79% |
| Services | 1.10% | 1.49% | 1.89% | 1.96% | 1.28% | 1.80% | 1.08% | 1.38% |
| Unknown | 13.24% | 12.98% | 25.77% | 0.00% | 0.00% | 0.00% | 13.24% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.62% | 1.25% | 0.75% | 0.96% | 0.96% | 1.00% | 0.58% | 0.74% |
| For profit, unincorporated | 1.35% | 1.56% | 1.96% | 3.18% | 2.84% | 3.41% | 1.99% | 1.78% |
| Nonprofit | 1.26% | 3.22% | 2.65% | 2.96% | 1.73% | 2.58% | 1.77% | 1.68% |
| Unknown | 3.07% | 6.25% | 8.91% | 5.58% | 4.94% | 4.03% | 4.11% | 3.94% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.59% | 1.71% | 2.82% | 3.47% | 6.77% | 4.70% | 1.85% | 3.50% |
| 5-9 years | 1.37% | 2.63% | 2.22% | 3.00% | 5.56% | 5.67% | 1.39% | 2.28% |
| 10-19 years | 0.79% | 1.36% | 1.18% | 1.50% | 2.06% | 4.49% | 0.94% | 1.24% |
| 20 or more years | 0.95% | 1.76% | 1.60% | 1.87% | 1.60% | 1.61% | 0.99% | 1.22% |
| Unknown | 0.81% | 8.10% | 4.99% | 2.75% | 1.64% | 1.11% | 5.41% | 0.78% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.53% | 6.85% | 2.34% | 2.31% | 0.76% | 0.76% | 2.74% | 0.54% |
| 1 location only | 0.66% | 0.81% | 0.88% | 1.13% | 1.58% | 7.30% | 0.60% | 1.42% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.93% | 6.67% | 6.09% | 2.20% | 2.78% | 3.30% | 2.40% | 2.51% |
| 25-49 % | 2.22% | 1.89% | 1.97% | 2.50% | 2.87% | 3.56% | 1.25% | 2.67% |
| 50-74 % | 1.83% | 2.06% | 2.19% | 2.46% | 3.22% | 3.02% | 1.70% | 2.31% |
| 75% or more | 0.35% | 0.98% | 0.98% | 0.81% | 0.81% | 0.99% | 0.73% | 0.53% |
| Union presence | | | | | | | | |
| No union employees | 0.61% | 1.39% | 1.01% | 0.91% | 0.95% | 0.89% | 0.71% | 0.79% |
| Has union employees | 1.22% | 4.65% | 7.45% | 3.02% | 1.97% | 1.95% | 2.74% | 1.48% |
| Unknown | 1.61% | 1.91% | 3.98% | 3.48% | 2.55% | 2.15% | 1.78% | 1.71% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.53% | 4.11% | 2.73% | 2.43% | 2.38% | 3.11% | 2.66% | 2.03% |
| Less than 50% low wage | 0.54% | 0.95% | 1.16% | 0.92% | 0.98% | 1.07% | 0.63% | 0.77% |
| Unknown | 1.12% | 3.45% | 4.05% | 3.39% | 2.25% | 1.61% | 1.49% | 1.25% |

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.

** 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.B.2.b.(1)(1996) Percent of private-sector enrollees that are enrolled in self-insured plans 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 | 46.0% | 12.6% | 11.8% | 19.4% | 39.3% | 66.9% | 13.1% | 54.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 39.2% | 6.5% * | 2.5% * | 4.8% * | 14.4% * | 81.0% | 5.5% * | 63.8% |
| Mining | 75.5% | 36.1% * | 5.0% * | 39.0% * | 74.3% | 87.6% | 20.6% * | 81.3% |
| Construction | 29.8% | 15.7% | 11.0% * | 15.7% | 50.1% | 59.6% | 12.4% | 48.2% |
| Manufacturing | 53.1% | 16.8% | 13.9% | 20.2% | 46.9% | 67.3% | 14.6% | 58.7% |
| Transp., commu., util. | 53.7% | 5.8% * | 26.9% * | 28.2% | 36.2% | 66.1% | 19.9% | 58.6% |
| Wholesale trade | 47.9% | 8.0% | 6.6% * | 23.4% | 56.6% | 70.6% | 10.1% | 60.2% |
| Retail Trade | 46.6% | 8.2% | 8.5% | 14.7% | 35.6% | 67.4% | 11.1% | 56.4% |
| Fin., ins., real est. | 49.6% | 3.4% | 10.0% * | 19.1% | 42.1% | 68.2% | 8.3% | 57.9% |
| Services | 38.2% | 16.1% | 11.8% | 19.5% | 27.1% | 63.8% | 14.6% | 46.3% |
| Unknown | 57.0% | 55.6% | 63.7% * | 0.0% | 0.0% | 0.0% | 57.0% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporat | 43.7% | 8.7% | 10.1% | 17.0% | 42.2% | 67.3% | 10.9% | 55.2% |
| For profit, unincorpor | 34.3% | 9.1% | 5.4% * | 22.6% | 38.1% | 69.3% | 10.2% | 48.3% |
| Nonprofit | 38.1% | 27.7% | 23.4% | 17.1% | 27.0% | 55.8% | 22.5% | 40.7% |
| Unknown | 54.6% | 18.2% | 14.5% | 25.6% | 43.4% | 69.6% | 16.5% | 60.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 24.8% | 11.5% | 10.5% | 22.0% | 53.5% | 74.2% | 12.2% | 47.7% |
| 5-9 years | 25.5% | 13.5% | 11.5% | 19.0% | 38.1% | 63.5% | 13.4% | 40.8% |
| 10-19 years | 27.2% | 12.2% | 13.5% | 20.8% | 27.8% | 70.4% | 14.8% | 38.5% |
| 20 or more years | 40.8% | 12.7% | 9.4% | 16.3% | 40.4% | 62.9% | 11.0% | 49.0% |
| Unknown | 61.8% | 19.3% * | 29.1% | 27.0% | 41.2% | 68.4% | 21.9% | 62.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 57.6% | 17.1% * | 15.8% | 20.8% | 42.3% | 66.8% | 16.7% | 59.1% |
| 1 location only | 21.6% | 12.4% | 11.2% | 18.8% | 33.6% | 70.4% | 12.6% | 34.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 38.6% | 11.3% | 3.3% * | 11.5% * | 12.4% * | 71.3% | 8.4% * | 49.8% |
| 25-49 % | 45.5% | 7.9% * | 10.0% * | 16.4% | 32.0% | 66.0% | 15.8% | 52.7% |
| 50-74 % | 36.1% | 9.0% | 6.9% * | 14.8% | 30.0% | 55.6% | 10.1% | 43.1% |
| 75% or more | 47.1% | 13.2% | 12.4% | 20.1% | 40.8% | 67.9% | 13.4% | 56.1% |
| Union presence | | | | | | | | |
| No union employees | 35.8% | 10.4% | 11.1% | 17.8% | 38.1% | 60.2% | 11.6% | 46.0% |
| Has union employees | 48.5% | 47.8% | 19.0% | 19.8% | 40.8% | 57.5% | 27.4% | 51.0% |
| Unknown | 68.2% | 13.0% | 13.1% | 34.2% | 45.2% | 76.2% | 17.9% | 71.5% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 30.6% | 6.6% | 8.8% * | 12.8% | 20.6% | 59.5% | 11.0% | 36.8% |
| Less than 50% low wage | 36.4% | 13.0% | 11.1% | 17.8% | 40.1% | 59.1% | 12.3% | 46.7% |
| Unknown | 65.2% | 11.9% | 19.0% | 33.8% | 45.0% | 73.2% | 22.0% | 67.8% |

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.B.2.b.(1)(1996) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans 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 | 1.07% | 1.25% | 1.46% | 1.24% | 1.52% | 1.70% | 0.64% | 1.21% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 8.67% | 2.01% * | 3.24% * | 5.65% * | 11.00% * | 13.84% | 1.69% * | 11.17% |
| Mining | 5.36% | 12.92% * | 4.04% * | 12.69% * | 14.21% | 7.12% | 10.16% * | 5.60% |
| Construction | 2.75% | 4.46% | 4.40% * | 3.40% | 7.43% | 9.44% | 1.87% | 3.80% |
| Manufacturing | 2.83% | 4.80% | 3.00% | 2.87% | 4.02% | 3.56% | 2.17% | 2.84% |
| Transp., commu., util. | 5.61% | 1.99% * | 8.76% * | 7.00% | 7.76% | 6.52% | 5.52% | 5.88% |
| Wholesale trade | 2.65% | 1.71% | 2.05% * | 4.75% | 4.30% | 3.86% | 1.33% | 3.34% |
| Retail Trade | 1.27% | 1.24% | 1.83% | 2.25% | 5.90% | 2.14% | 1.86% | 1.79% |
| Fin., ins., real est. | 2.41% | 0.94% | 3.86% * | 4.33% | 4.64% | 2.92% | 1.50% | 2.51% |
| Services | 1.67% | 2.43% | 1.80% | 2.04% | 3.20% | 3.88% | 1.21% | 2.20% |
| Unknown | 16.14% | 15.87% | 20.50% * | 0.00% | 0.00% | 0.00% | 16.14% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporat | 1.93% | 0.61% | 1.57% | 1.35% | 2.17% | 3.08% | 0.68% | 2.19% |
| For profit, unincorpor | 3.37% | 1.28% | 2.61% * | 6.04% | 7.08% | 6.73% | 1.38% | 4.60% |
| Nonprofit | 3.56% | 4.97% | 4.49% | 1.90% | 3.01% | 5.35% | 2.87% | 3.85% |
| Unknown | 2.10% | 4.23% | 3.19% | 2.83% | 4.17% | 2.52% | 2.33% | 2.20% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.69% | 3.15% | 2.07% | 5.22% | 8.87% | 7.75% | 2.22% | 5.05% |
| 5-9 years | 3.42% | 2.87% | 2.95% | 3.11% | 6.73% | 11.33% | 2.32% | 5.21% |
| 10-19 years | 2.79% | 2.17% | 2.59% | 2.41% | 4.88% | 7.88% | 1.23% | 5.27% |
| 20 or more years | 0.93% | 2.16% | 1.78% | 1.35% | 2.28% | 2.35% | 1.09% | 0.95% |
| Unknown | 1.80% | 7.68% * | 7.46% | 4.01% | 4.38% | 2.19% | 3.84% | 1.80% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.10% | 6.59% * | 4.21% | 2.08% | 2.88% | 1.61% | 2.71% | 1.06% |
| 1 location only | 1.10% | 1.28% | 1.21% | 1.93% | 2.35% | 10.15% | 0.69% | 2.54% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4.42% | 2.93% | 1.35% * | 4.05% * | 5.26% * | 6.63% | 3.25% * | 4.55% |
| 25-49 % | 4.35% | 3.10% * | 3.34% * | 3.96% | 7.29% | 5.89% | 3.33% | 5.20% |
| 50-74 % | 3.44% | 0.87% | 3.00% * | 2.81% | 5.26% | 3.78% | 1.85% | 3.86% |
| 75% or more | 1.14% | 1.49% | 1.76% | 1.22% | 1.57% | 1.79% | 0.58% | 1.33% |
| Union presence | | | | | | | | |
| No union employees | 1.34% | 1.20% | 1.34% | 1.35% | 1.43% | 2.25% | 0.85% | 1.46% |
| Has union employees | 3.29% | 8.80% | 4.69% | 3.29% | 4.95% | 4.43% | 4.31% | 3.56% |
| Unknown | 1.58% | 2.61% | 3.85% | 5.64% | 5.85% | 2.36% | 3.76% | 1.69% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 2.97% | 1.70% | 2.77% * | 3.33% | 2.86% | 5.37% | 2.56% | 3.71% |
| Less than 50% low wage | 1.07% | 1.37% | 1.66% | 1.11% | 1.66% | 2.88% | 0.81% | 1.38% |
| Unknown | 1.11% | 2.61% | 2.79% | 4.41% | 4.08% | 1.75% | 3.30% | 1.12% |

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.B.2.c(1996) Percent of private-sector employees working in establishments 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 | 43.5% | 14.6% | 15.2% | 21.3% | 38.0% | 62.1% | 16.3% | 51.2% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 21.1% | 8.3% * | 8.6% * | 11.8% * | 30.8% * | 37.5% * | 9.3% * | 32.1% |
| Mining | 40.0% | 0.0% | 0.0% | 0.0% | 30.3% * | 59.5% | 0.0% | 46.0% |
| Construction | 22.6% | 13.5% | 13.5% | 14.6% | 24.4% | 59.2% | 13.0% | 33.5% |
| Manufacturing | 48.1% | 22.0% | 13.5% | 22.3% | 35.6% | 64.1% | 20.8% | 52.4% |
| Transp., commu., util. | 46.8% | 12.3% * | 27.5% | 14.1% | 28.8% | 60.9% | 19.8% | 51.2% |
| Wholesale trade | 42.0% | 7.5% | 20.6% | 16.4% | 34.5% | 69.3% | 13.6% | 51.4% |
| Retail Trade | 40.2% | 12.1% | 11.3% | 18.9% | 24.3% | 55.4% | 13.8% | 46.8% |
| Fin., ins., real est. | 58.7% | 19.5% | 19.7% | 19.9% | 50.2% | 79.4% | 19.6% | 67.2% |
| Services | 42.2% | 15.9% | 14.8% | 26.5% | 45.0% | 59.8% | 17.2% | 50.8% |
| Unknown | 1.2% * | 1.4% * | 0.0% | 0.0% | 0.0% | 0.0% | 1.2% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 44.2% | 14.1% | 14.3% | 20.5% | 33.9% | 64.1% | 15.2% | 52.4% |
| For profit, unincorporated | 28.7% | 12.9% | 20.6% | 18.6% | 38.2% | 45.0% | 16.2% | 37.2% |
| Nonprofit | 44.8% | 20.0% | 15.8% | 25.5% | 47.3% | 57.6% | 21.3% | 49.4% |
| Unknown | 48.6% | 17.7% * | 29.3% * | 32.3% | 61.3% | 49.9% | 29.2% | 51.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 26.0% | 13.4% | 13.9% | 40.7% | 23.3% * | 42.3% | 18.5% | 38.6% |
| 5-9 years | 17.1% | 9.8% | 9.6% | 14.6% | 17.2% | 52.5% | 11.6% | 24.1% |
| 10-19 years | 24.1% | 15.3% | 14.5% | 13.3% | 30.1% | 54.0% | 14.2% | 32.7% |
| 20 or more years | 36.0% | 15.7% | 18.0% | 19.3% | 35.0% | 53.7% | 17.7% | 41.5% |
| Unknown | 62.2% | 47.8% | 20.5% * | 31.2% | 52.5% | 66.2% | 26.7% | 63.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 55.3% | 34.8% | 21.7% | 21.6% | 41.7% | 63.0% | 20.8% | 56.5% |
| 1 location only | 21.7% | 14.0% | 14.5% | 21.2% | 31.9% | 36.4% * | 15.8% | 29.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 29.3% | 11.1% * | 6.5% * | 19.6% | 19.3% | 42.4% | 13.7% | 33.5% |
| 25-49 % | 39.1% | 6.7% * | 6.8% * | 16.4% | 24.8% | 59.6% | 14.1% | 45.8% |
| 50-74 % | 39.8% | 10.0% | 21.1% | 17.5% | 38.5% | 57.3% | 14.1% | 47.3% |
| 75% or more | 45.1% | 16.0% | 15.4% | 22.4% | 39.6% | 64.0% | 16.9% | 53.1% |
| Union presence | | | | | | | | |
| No union employees | 34.8% | 14.0% | 14.4% | 18.5% | 36.1% | 58.5% | 15.2% | 43.7% |
| Has union employees | 54.7% | 21.7% | 32.1% | 32.7% | 43.5% | 67.4% | 33.7% | 57.5% |
| Unknown | 58.3% | 17.4% | 11.6% * | 37.7% | 43.3% | 63.7% | 15.0% | 61.0% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 31.9% | 10.7% * | 7.6% | 21.4% | 30.6% | 51.5% | 17.5% | 36.8% |
| Less than 50% low wage | 36.0% | 14.3% | 15.5% | 18.9% | 37.7% | 59.6% | 15.8% | 45.3% |
| Unknown | 58.7% | 20.7% | 19.9% * | 35.0% | 43.9% | 64.8% | 19.1% | 61.1% |

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.

* 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.B.2.c(1996) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 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 | 1.07% | 0.99% | 0.89% | 1.49% | 1.26% | 1.63% | 0.38% | 1.26% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.55% | 4.19% * | 5.17% * | 6.76% * | 11.31% * | 14.08% * | 5.77% * | 7.76% |
| Mining | 7.82% | 0.00% | 0.00% | 0.00% | 10.75% * | 11.75% | 0.00% | 9.14% |
| Construction | 2.67% | 2.56% | 3.89% | 3.82% | 5.44% | 11.48% | 2.03% | 5.16% |
| Manufacturing | 2.33% | 4.27% | 3.71% | 3.53% | 4.03% | 2.97% | 3.59% | 2.55% |
| Transp., commu., util. | 3.16% | 6.09% * | 6.66% | 4.02% | 6.78% | 4.31% | 4.55% | 3.60% |
| Wholesale trade | 2.13% | 1.70% | 4.22% | 4.72% | 4.48% | 4.81% | 3.59% | 2.82% |
| Retail Trade | 1.87% | 2.44% | 2.84% | 2.40% | 3.12% | 3.22% | 1.59% | 2.27% |
| Fin., ins., real est. | 2.83% | 4.08% | 2.59% | 2.16% | 5.16% | 3.46% | 2.63% | 3.24% |
| Services | 1.78% | 1.98% | 2.19% | 2.69% | 3.19% | 3.79% | 1.60% | 2.13% |
| Unknown | 0.42% * | 0.54% * | 0.00% | 0.00% | 0.00% | 0.00% | 0.42% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.34% | 1.48% | 0.89% | 1.86% | 1.80% | 1.92% | 0.65% | 1.66% |
| For profit, unincorporated | 2.19% | 1.47% | 5.94% | 4.03% | 7.23% | 9.23% | 2.05% | 3.97% |
| Nonprofit | 2.34% | 5.89% | 4.15% | 4.44% | 3.99% | 5.31% | 2.84% | 3.04% |
| Unknown | 4.39% | 7.48% * | 11.82% * | 8.93% | 6.38% | 5.62% | 6.27% | 4.82% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.63% | 1.92% | 3.01% | 8.46% | 8.12% * | 10.93% | 3.28% | 6.98% |
| 5-9 years | 1.75% | 1.79% | 2.51% | 3.79% | 4.50% | 10.98% | 1.98% | 2.58% |
| 10-19 years | 1.48% | 2.60% | 2.13% | 1.79% | 4.10% | 5.06% | 1.43% | 2.64% |
| 20 or more years | 1.96% | 2.53% | 2.21% | 2.44% | 2.77% | 3.74% | 0.80% | 2.39% |
| Unknown | 1.78% | 12.88% | 7.52% * | 2.67% | 1.74% | 1.96% | 4.85% | 1.87% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.18% | 9.13% | 3.31% | 2.05% | 1.38% | 1.49% | 3.11% | 1.24% |
| 1 location only | 1.06% | 1.02% | 1.22% | 2.25% | 2.32% | 14.27% * | 0.68% | 1.98% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.82% | 8.70% * | 2.85% * | 3.84% | 4.42% | 5.92% | 3.67% | 3.51% |
| 25-49 % | 4.16% | 2.56% * | 2.31% * | 3.81% | 4.54% | 7.34% | 3.20% | 5.07% |
| 50-74 % | 3.60% | 1.90% | 3.79% | 1.68% | 7.45% | 5.03% | 2.02% | 4.36% |
| 75% or more | 1.13% | 1.46% | 1.11% | 1.81% | 1.26% | 1.73% | 0.51% | 1.26% |
| Union presence | | | | | | | | |
| No union employees | 1.34% | 1.12% | 1.07% | 1.03% | 2.07% | 2.56% | 0.70% | 1.88% |
| Has union employees | 2.00% | 5.79% | 7.99% | 6.30% | 5.11% | 3.32% | 5.93% | 2.44% |
| Unknown | 2.51% | 3.80% | 3.71% * | 7.85% | 6.42% | 2.72% | 1.71% | 2.67% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 2.56% | 3.65% * | 2.25% | 3.42% | 2.91% | 6.06% | 2.71% | 2.95% |
| Less than 50% low wage | 0.94% | 1.01% | 1.02% | 1.26% | 2.37% | 1.79% | 0.66% | 1.29% |
| Unknown | 2.24% | 4.74% | 6.21% * | 7.15% | 4.63% | 2.33% | 2.52% | 2.42% |

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.B.3(1996) Number of full-time private-sector employees 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 | 84,793,441 | 10,328,799 | 7,449,251 | 12,660,308 | 17,545,681 | 36,809,402 | 23,904,477 | 60,888,965 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,276,227 | 454,929 | 175,408 | 196,393 | 140,825* | 308,671* | 750,360* | 525,866 |
| Mining | 613,524 | 55,916 | 26,125* | 50,998* | 166,287 | 314,197 | 97,997 | 515,527 |
| Construction | 4,709,446 | 1,291,727 | 910,729 | 1,171,008 | 803,973 | 532,008 | 2,856,530 | 1,852,915 |
| Manufacturing | 18,069,063 | 611,303 | 998,606 | 2,225,979 | 4,683,931 | 9,549,245 | 2,764,210 | 15,304,853 |
| Transp., commu., util. | 5,489,865 | 347,222 | 426,514 | 522,039 | 907,878 | 3,286,212 | 984,851 | 4,505,015 |
| Wholesale trade | 7,049,558 | 841,464 | 614,798 | 1,315,330 | 1,527,968 | 2,749,998 | 2,034,747 | 5,014,810 |
| Retail Trade | 13,762,375 | 1,754,819 | 1,297,047 | 2,117,355 | 1,837,308 | 6,755,846 | 4,191,121 | 9,571,254 |
| Fin., ins., real est. | 7,202,003 | 798,334 | 395,687 | 723,436 | 1,369,385 | 3,915,161 | 1,483,324 | 5,718,679 |
| Services | 26,553,515 | 4,109,947 | 2,599,609 | 4,337,770 | 6,108,125 | 9,398,063 | 8,673,470 | 17,880,045 |
| Unknown | 67,867 | 63,139 | 4,728* | 0 | 0 | 0 | 67,867 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 64,616,738 | 6,501,228 | 6,040,435 | 10,056,118 | 12,289,388 | 29,729,569 | 17,565,479 | 47,051,259 |
| For profit, unincorporated | 6,648,070 | 2,600,755 | 742,501 | 867,655 | 1,347,357 | 1,089,802 | 3,741,769 | 2,906,301 |
| Nonprofit | 10,028,226 | 745,045 | 556,132 | 1,564,074 | 3,187,210 | 3,975,765 | 1,917,274 | 8,110,952 |
| Unknown | 3,500,407 | 481,772 | 110,183 | 172,461* | 721,725 | 2,014,265 | 679,954 | 2,820,453 |
| Age of firm | | | | | | | | |
| Less than 5 years | 6,966,402 | 2,961,408 | 1,248,242 | 1,713,683 | 621,961 | 421,109 | 5,131,696 | 1,834,707 |
| 5-9 years | 6,924,756 | 2,207,607 | 1,334,156 | 1,615,254 | 1,200,184 | 567,555 | 4,469,190 | 2,455,566 |
| 10-19 years | 11,101,970 | 2,477,105 | 2,056,485 | 2,745,751 | 2,415,273 | 1,407,356 | 5,961,916 | 5,140,054 |
| 20 or more years | 27,495,158 | 2,455,948 | 2,530,390 | 5,078,762 | 7,898,821 | 9,531,237 | 7,271,643 | 20,223,514 |
| Unknown | 32,305,155 | 226,731 | 279,978 | 1,506,859 | 5,409,443 | 24,882,145 | 1,070,031 | 31,235,124 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 50,950,682 | 217,420 | 669,571 | 3,428,143 | 10,917,676 | 35,717,874 | 1,974,282 | 48,976,401 |
| 1 location only | 33,842,759 | 10,111,380 | 6,779,680 | 9,232,166 | 6,628,005 | 1,091,529 | 21,930,195 | 11,912,564 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 670,294 | 81,228 | 81,691 | 152,639 | 110,976 | 243,760 | 249,990 | 420,304 |
| 25-49 % | 2,529,631 | 347,256 | 316,979 | 458,782 | 389,790 | 1,016,824 | 905,613 | 1,624,018 |
| 50-74 % | 7,593,920 | 1,262,952 | 737,480 | 1,118,289 | 1,702,177 | 2,773,022 | 2,534,980 | 5,058,940 |
| 75% or more | 73,999,596 | 8,637,364 | 6,313,101 | 10,930,598 | 15,342,737 | 32,775,796 | 20,213,894 | 53,785,703 |
| Union presence | | | | | | | | |
| No union employees | 53,319,468 | 9,043,749 | 6,339,352 | 10,423,524 | 12,849,024 | 14,663,819 | 20,539,163 | 32,780,305 |
| Has union employees | 9,147,342 | 347,521 | 387,281 | 921,892 | 2,397,096 | 5,093,552 | 1,212,566 | 7,934,776 |
| Unknown | 22,326,631 | 937,529 | 722,618 | 1,314,892 | 2,299,561 | 17,052,031 | 2,152,748 | 20,173,883 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 7,503,020 | 1,265,611 | 883,233 | 1,697,733 | 2,002,836 | 1,653,607 | 3,080,688 | 4,422,332 |
| Less than 50% low wage | 49,252,228 | 8,023,157 | 5,767,708 | 9,208,683 | 11,727,553 | 14,525,127 | 18,326,697 | 30,925,531 |
| Unknown | 28,038,194 | 1,040,032 | 798,310 | 1,753,892 | 3,815,292 | 20,630,668 | 2,497,092 | 25,541,102 |

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.B.3(1996) Standard error for number of full-time private-sector employees 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 | 1,621,852 | 230,445 | 135,750 | 514,062 | 595,026 | 1,444,383 | 416,586 | 1,514,232 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 197,452 | 38,483 | 30,334 | 59,629 | 56,444 * | 153,743 * | 64,648 * | 150,715 |
| Mining | 98,121 | 16,520 | 4,803 * | 32,296 * | 44,609 | 75,553 | 19,094 | 93,136 |
| Construction | 214,688 | 68,120 | 48,088 | 133,555 | 138,744 | 102,933 | 143,357 | 198,997 |
| Manufacturing | 761,429 | 63,494 | 69,852 | 81,300 | 409,876 | 733,233 | 147,253 | 780,771 |
| Transp., commu., util. | 501,533 | 32,156 | 61,698 | 55,599 | 144,158 | 431,986 | 95,170 | 486,826 |
| Wholesale trade | 444,092 | 81,421 | 45,972 | 111,314 | 181,321 | 314,550 | 122,595 | 415,321 |
| Retail Trade | 380,030 | 82,002 | 57,002 | 111,214 | 124,075 | 375,004 | 59,660 | 356,565 |
| Fin., ins., real est. | 617,581 | 63,857 | 20,444 | 59,686 | 230,057 | 464,835 | 91,630 | 589,024 |
| Services | 775,324 | 107,882 | 94,183 | 434,130 | 276,030 | 730,277 | 146,820 | 786,230 |
| Unknown | 7,915 | 6,411 | 2,495 * | 0 | 0 | 0 | 7,915 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,526,229 | 249,966 | 124,265 | 405,171 | 533,881 | 1,311,889 | 352,837 | 1,411,316 |
| For profit, unincorporated | 226,198 | 40,607 | 55,376 | 97,997 | 138,579 | 186,188 | 102,971 | 196,817 |
| Nonprofit | 402,542 | 45,737 | 51,868 | 168,368 | 318,339 | 330,911 | 90,254 | 411,990 |
| Unknown | 339,425 | 37,586 | 15,316 | 32,400 * | 122,865 | 312,611 | 38,052 | 362,064 |
| Age of firm | | | | | | | | |
| Less than 5 years | 369,224 | 183,192 | 102,994 | 289,567 | 87,619 | 119,223 | 206,673 | 311,316 |
| 5-9 years | 393,143 | 77,565 | 70,714 | 135,168 | 243,333 | 141,608 | 121,893 | 326,622 |
| 10-19 years | 290,133 | 108,181 | 116,648 | 138,295 | 172,102 | 265,482 | 170,997 | 245,104 |
| 20 or more years | 997,230 | 110,522 | 71,678 | 233,027 | 442,512 | 756,883 | 152,037 | 913,287 |
| Unknown | 982,035 | 26,581 | 40,909 | 65,638 | 233,958 | 1,030,056 | 61,731 | 974,302 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,424,773 | 30,974 | 52,920 | 109,462 | 482,827 | 1,366,621 | 79,536 | 1,384,152 |
| 1 location only | 586,818 | 218,065 | 129,998 | 452,852 | 376,846 | 261,912 | 381,779 | 555,603 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 80,317 | 8,370 | 5,711 | 21,086 | 20,376 | 52,322 | 18,759 | 72,937 |
| 25-49 % | 188,274 | 15,611 | 19,987 | 29,070 | 56,466 | 129,829 | 28,062 | 176,552 |
| 50-74 % | 483,080 | 29,111 | 34,840 | 105,158 | 177,375 | 446,096 | 54,728 | 492,586 |
| 75% or more | 1,314,180 | 219,304 | 149,189 | 480,534 | 532,762 | 1,108,539 | 439,426 | 1,108,390 |
| Union presence | | | | | | | | |
| No union employees | 944,375 | 225,245 | 129,403 | 333,918 | 406,862 | 1,125,769 | 391,250 | 1,042,666 |
| Has union employees | 646,251 | 101,618 | 65,677 | 120,795 | 278,287 | 534,403 | 178,770 | 591,626 |
| Unknown | 1,039,201 | 48,889 | 62,125 | 208,478 | 243,806 | 872,682 | 98,035 | 1,038,251 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 199,396 | 43,743 | 37,021 | 146,041 | 187,483 | 168,556 | 57,742 | 198,735 |
| Less than 50% low wage | 835,718 | 219,643 | 122,670 | 282,835 | 420,710 | 987,521 | 374,372 | 916,684 |
| Unknown | 1,412,837 | 52,960 | 70,261 | 234,219 | 264,863 | 1,166,648 | 118,168 | 1,414,466 |

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.B.3.a(1996) Percent of number of full-time private-sector employees 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 | 84,793,441 | 12.2% | 8.8% | 14.9% | 20.7% | 43.4% | 28.2% | 71.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 1,276,227 | 35.6% | 13.7% | 15.4% | 11.0%* | 24.2%* | 58.8%* | 41.2% |
| Mining | 613,524 | 9.1% | 4.3%* | 8.3%* | 27.1% | 51.2% | 16.0% | 84.0% |
| Construction | 4,709,446 | 27.4% | 19.3% | 24.9% | 17.1% | 11.3% | 60.7% | 39.3% |
| Manufacturing | 18,069,063 | 3.4% | 5.5% | 12.3% | 25.9% | 52.8% | 15.3% | 84.7% |
| Transp., commu., util. | 5,489,865 | 6.3% | 7.8% | 9.5% | 16.5% | 59.9% | 17.9% | 82.1% |
| Wholesale trade | 7,049,558 | 11.9% | 8.7% | 18.7% | 21.7% | 39.0% | 28.9% | 71.1% |
| Retail Trade | 13,762,375 | 12.8% | 9.4% | 15.4% | 13.4% | 49.1% | 30.5% | 69.5% |
| Fin., ins., real est. | 7,202,003 | 11.1% | 5.5% | 10.0% | 19.0% | 54.4% | 20.6% | 79.4% |
| Services | 26,553,515 | 15.5% | 9.8% | 16.3% | 23.0% | 35.4% | 32.7% | 67.3% |
| Unknown | 67,867 | 93.0% | 7.0%* | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 64,616,738 | 10.1% | 9.3% | 15.6% | 19.0% | 46.0% | 27.2% | 72.8% |
| For profit, unincorporated | 6,648,070 | 39.1% | 11.2% | 13.1% | 20.3% | 16.4% | 56.3% | 43.7% |
| Nonprofit | 10,028,226 | 7.4% | 5.5% | 15.6% | 31.8% | 39.6% | 19.1% | 80.9% |
| Unknown | 3,500,407 | 13.8% | 3.1% | 4.9%* | 20.6% | 57.5% | 19.4% | 80.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 6,966,402 | 42.5% | 17.9% | 24.6% | 8.9% | 6.0% | 73.7% | 26.3% |
| 5-9 years | 6,924,756 | 31.9% | 19.3% | 23.3% | 17.3% | 8.2% | 64.5% | 35.5% |
| 10-19 years | 11,101,970 | 22.3% | 18.5% | 24.7% | 21.8% | 12.7% | 53.7% | 46.3% |
| 20 or more years | 27,495,158 | 8.9% | 9.2% | 18.5% | 28.7% | 34.7% | 26.4% | 73.6% |
| Unknown | 32,305,155 | 0.7% | 0.9% | 4.7% | 16.7% | 77.0% | 3.3% | 96.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 50,950,682 | 0.4% | 1.3% | 6.7% | 21.4% | 70.1% | 3.9% | 96.1% |
| 1 location only | 33,842,759 | 29.9% | 20.0% | 27.3% | 19.6% | 3.2% | 64.8% | 35.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 670,294 | 12.1% | 12.2% | 22.8% | 16.6% | 36.4% | 37.3% | 62.7% |
| 25-49 % | 2,529,631 | 13.7% | 12.5% | 18.1% | 15.4% | 40.2% | 35.8% | 64.2% |
| 50-74 % | 7,593,920 | 16.6% | 9.7% | 14.7% | 22.4% | 36.5% | 33.4% | 66.6% |
| 75% or more | 73,999,596 | 11.7% | 8.5% | 14.8% | 20.7% | 44.3% | 27.3% | 72.7% |
| Union presence | | | | | | | | |
| No union employees | 53,319,468 | 17.0% | 11.9% | 19.5% | 24.1% | 27.5% | 38.5% | 61.5% |
| Has union employees | 9,147,342 | 3.8% | 4.2% | 10.1% | 26.2% | 55.7% | 13.3% | 86.7% |
| Unknown | 22,326,631 | 4.2% | 3.2% | 5.9% | 10.3% | 76.4% | 9.6% | 90.4% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 7,503,020 | 16.9% | 11.8% | 22.6% | 26.7% | 22.0% | 41.1% | 58.9% |
| Less than 50% low wage | 49,252,228 | 16.3% | 11.7% | 18.7% | 23.8% | 29.5% | 37.2% | 62.8% |
| Unknown | 28,038,194 | 3.7% | 2.8% | 6.3% | 13.6% | 73.6% | 8.9% | 91.1% |

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.

* 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.B.3.a(1996) Standard error for percent of number of full-time private-sector employees 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 | 1,621,852 | 0.28% | 0.19% | 0.57% | 0.78% | 0.98% | 0.56% | 0.56% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 197,452 | 4.52% | 2.05% | 3.42% | 4.49%* | 6.04%* | 5.42%* | 5.42% |
| Mining | 98,121 | 1.87% | 1.68%* | 3.00%* | 7.84% | 7.06% | 4.49% | 4.49% |
| Construction | 214,688 | 0.94% | 1.44% | 2.04% | 2.68% | 2.31% | 3.29% | 3.29% |
| Manufacturing | 761,429 | 0.31% | 0.39% | 0.73% | 2.16% | 2.34% | 1.05% | 1.05% |
| Transp., commu., util. | 501,533 | 1.20% | 1.15% | 1.52% | 2.16% | 3.60% | 2.57% | 2.57% |
| Wholesale trade | 444,092 | 1.02% | 0.80% | 1.74% | 2.03% | 2.08% | 1.82% | 1.82% |
| Retail Trade | 380,030 | 0.77% | 0.37% | 0.68% | 1.06% | 1.54% | 0.72% | 0.72% |
| Fin., ins., real est. | 617,581 | 1.12% | 0.53% | 1.16% | 2.08% | 3.04% | 1.81% | 1.81% |
| Services | 775,324 | 0.69% | 0.43% | 1.58% | 1.10% | 1.84% | 1.06% | 1.06% |
| Unknown | 7,915 | 2.53% | 2.53%* | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,526,229 | 0.36% | 0.29% | 0.63% | 0.84% | 1.08% | 0.63% | 0.63% |
| For profit, unincorporated | 226,198 | 1.36% | 0.84% | 1.27% | 1.85% | 2.45% | 1.80% | 1.80% |
| Nonprofit | 402,542 | 0.47% | 0.54% | 1.73% | 2.83% | 2.52% | 1.36% | 1.36% |
| Unknown | 339,425 | 1.75% | 0.78% | 1.57%* | 2.86% | 3.59% | 3.13% | 3.13% |
| Age of firm | | | | | | | | |
| Less than 5 years | 369,224 | 2.80% | 1.52% | 2.58% | 1.24% | 1.63% | 2.65% | 2.65% |
| 5-9 years | 393,143 | 2.19% | 0.78% | 2.20% | 2.75% | 1.67% | 2.82% | 2.82% |
| 10-19 years | 290,133 | 1.02% | 1.10% | 1.17% | 1.57% | 2.14% | 1.43% | 1.43% |
| 20 or more years | 997,230 | 0.39% | 0.33% | 0.99% | 1.36% | 1.78% | 0.75% | 0.75% |
| Unknown | 982,035 | 0.09% | 0.11% | 0.17% | 0.97% | 1.03% | 0.21% | 0.21% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,424,773 | 0.06% | 0.09% | 0.20% | 1.02% | 1.09% | 0.14% | 0.14% |
| 1 location only | 586,818 | 0.82% | 0.31% | 1.22% | 0.97% | 0.73% | 1.22% | 1.22% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 80,317 | 1.17% | 1.02% | 3.41% | 1.76% | 4.90% | 4.18% | 4.18% |
| 25-49 % | 188,274 | 1.04% | 1.15% | 1.29% | 1.81% | 2.90% | 2.48% | 2.48% |
| 50-74 % | 483,080 | 1.03% | 0.94% | 1.56% | 2.47% | 3.57% | 2.25% | 2.25% |
| 75% or more | 1,314,180 | 0.25% | 0.19% | 0.58% | 0.81% | 0.92% | 0.49% | 0.49% |
| Union presence | | | | | | | | |
| No union employees | 944,375 | 0.49% | 0.35% | 0.68% | 0.95% | 1.64% | 1.01% | 1.01% |
| Has union employees | 646,251 | 0.84% | 0.85% | 0.94% | 3.05% | 3.04% | 1.57% | 1.57% |
| Unknown | 1,039,201 | 0.30% | 0.32% | 0.88% | 0.83% | 1.20% | 0.61% | 0.61% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 199,396 | 0.95% | 0.64% | 1.65% | 2.26% | 2.18% | 1.33% | 1.33% |
| Less than 50% low wage | 835,718 | 0.51% | 0.36% | 0.72% | 0.91% | 1.60% | 1.01% | 1.01% |
| Unknown | 1,412,837 | 0.26% | 0.31% | 0.72% | 0.67% | 1.00% | 0.65% | 0.65% |

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.B.3.b(1996) Percent of private-sector full-time employees 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 | 89.9% | 55.3% | 77.4% | 89.1% | 96.7% | 99.1% | 69.9% | 97.7% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 66.3% | 39.6% | 59.5% | 81.2% | 67.1% | 99.5% | 50.6% | 88.6% |
| Mining | 95.5% | 64.7% | 72.9% | 99.7% | 99.6% | 100.0% | 72.6% | 99.9% |
| Construction | 76.6% | 46.9% | 74.0% | 90.2% | 91.8% | 100.0% | 65.7% | 93.3% |
| Manufacturing | 95.3% | 66.8% | 81.8% | 90.3% | 97.8% | 98.6% | 81.5% | 97.8% |
| Transp., commu., util. | 92.9% | 52.2% | 79.3% | 90.6% | 91.7% | 99.7% | 70.8% | 97.7% |
| Wholesale trade | 92.6% | 62.9% | 81.6% | 95.7% | 98.9% | 99.2% | 77.0% | 98.9% |
| Retail Trade | 86.4% | 46.3% | 67.2% | 81.2% | 95.0% | 99.8% | 60.2% | 97.9% |
| Fin., ins., real est. | 94.0% | 66.4% | 94.0% | 96.0% | 99.9% | 97.2% | 78.5% | 98.0% |
| Services | 89.0% | 58.7% | 79.5% | 88.8% | 97.0% | 99.6% | 70.8% | 97.8% |
| Unknown | 33.1% | 29.7% | 78.5%* | 0.0%* | 0.0%* | 0.0% | 33.1% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 91.4% | 61.1% | 79.2% | 89.0% | 96.9% | 99.1% | 74.4% | 97.7% |
| For profit, unincorporated | 67.9% | 39.4% | 58.4% | 84.2% | 92.6% | 99.0% | 46.7% | 95.2% |
| Nonprofit | 95.5% | 68.9% | 87.5% | 93.0% | 99.8% | 99.2% | 80.4% | 99.1% |
| Unknown | 87.0% | 42.6% | 58.5% | 79.6% | 87.4% | 99.7% | 49.5% | 96.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 61.1% | 43.0% | 59.9% | 75.9% | 82.9% | 99.5% | 51.5% | 87.8% |
| 5-9 years | 73.8% | 49.7% | 70.4% | 86.2% | 93.1% | 99.9% | 64.0% | 91.7% |
| 10-19 years | 82.6% | 59.3% | 78.1% | 88.5% | 93.5% | 100.0% | 71.7% | 95.2% |
| 20 or more years | 95.7% | 71.8% | 90.2% | 95.8% | 99.6% | 99.9% | 85.0% | 99.5% |
| Unknown | 97.1% | 49.8% | 69.5% | 85.2% | 96.2% | 98.7% | 69.1% | 98.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 98.0% | 75.3% | 86.5% | 92.7% | 97.3% | 99.1% | 85.7% | 98.5% |
| 1 location only | 77.6% | 54.9% | 76.5% | 87.7% | 95.6% | 100.0% | 68.4% | 94.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 73.8% | 28.8% | 34.0% | 70.0% | 89.8% | 97.3% | 40.8% | 93.5% |
| 25-49 % | 77.0% | 27.7% | 47.5% | 75.9% | 88.2% | 99.2% | 44.9% | 94.9% |
| 50-74 % | 82.4% | 44.1% | 58.8% | 81.0% | 96.2% | 98.2% | 54.7% | 96.3% |
| 75% or more | 91.2% | 58.3% | 81.7% | 90.7% | 97.0% | 99.2% | 73.2% | 98.0% |
| Union presence | | | | | | | | |
| No union employees | 86.8% | 55.6% | 77.3% | 89.3% | 96.8% | 99.5% | 69.8% | 97.4% |
| Has union employees | 98.1% | 79.6% | 88.9% | 97.4% | 98.6% | 99.9% | 90.3% | 99.3% |
| Unknown | 93.9% | 43.6% | 72.5% | 81.2% | 94.1% | 98.5% | 59.0% | 97.6% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 70.7% | 24.2% | 41.5% | 71.1% | 89.2% | 99.2% | 42.0% | 90.7% |
| Less than 50% low wage | 89.8% | 61.4% | 83.4% | 93.4% | 98.3% | 98.9% | 75.6% | 98.2% |
| Unknown | 95.1% | 46.7% | 74.0% | 83.5% | 95.6% | 99.3% | 62.1% | 98.3% |

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.B.3.b(1996) Standard error for percent of private-sector full-time employees 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 | 0.30% | 1.07% | 1.18% | 0.71% | 0.58% | 0.28% | 0.57% | 0.28% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.41% | 4.20% | 7.68% | 10.03% | 12.40% | 10.49% | 3.83% | 4.17% |
| Mining | 1.37% | 11.19% | 14.95% | 23.51% | 10.50% | 0.00% | 8.20% | 0.13% |
| Construction | 1.52% | 2.45% | 3.35% | 2.55% | 3.33% | 0.00% | 2.00% | 2.55% |
| Manufacturing | 0.57% | 3.93% | 2.20% | 1.14% | 0.96% | 1.02% | 1.84% | 0.61% |
| Transp., commu., util. | 1.77% | 3.78% | 6.61% | 2.75% | 5.05% | 0.31% | 2.79% | 1.72% |
| Wholesale trade | 0.58% | 2.55% | 2.74% | 1.00% | 0.49% | 0.29% | 1.25% | 0.21% |
| Retail Trade | 0.52% | 2.32% | 1.95% | 1.12% | 0.76% | 0.11% | 1.23% | 0.38% |
| Fin., ins., real est. | 0.99% | 2.44% | 1.77% | 1.82% | 0.07% | 1.65% | 1.36% | 1.05% |
| Services | 0.49% | 1.41% | 1.89% | 1.31% | 1.04% | 0.11% | 1.06% | 0.41% |
| Unknown | 8.86% | 8.39% | 23.63% * | 0.00% * | 0.00% * | 0.00% | 8.86% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.30% | 1.48% | 1.17% | 0.74% | 0.77% | 0.36% | 0.72% | 0.29% |
| For profit, unincorporated | 1.88% | 0.90% | 4.18% | 3.64% | 4.18% | 0.63% | 1.74% | 2.28% |
| Nonprofit | 0.64% | 2.53% | 3.09% | 2.06% | 0.08% | 0.63% | 1.37% | 0.44% |
| Unknown | 1.49% | 4.47% | 11.01% | 8.76% | 5.05% | 0.16% | 3.92% | 1.31% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.10% | 2.53% | 3.69% | 5.33% | 7.67% | 0.25% | 1.71% | 4.43% |
| 5-9 years | 0.99% | 1.66% | 1.77% | 2.15% | 2.59% | 0.03% | 1.09% | 1.57% |
| 10-19 years | 0.92% | 1.59% | 2.09% | 1.61% | 2.46% | 0.02% | 1.78% | 1.11% |
| 20 or more years | 0.21% | 1.81% | 0.46% | 0.70% | 0.29% | 0.14% | 0.48% | 0.13% |
| Unknown | 0.45% | 6.25% | 6.33% | 2.71% | 0.85% | 0.40% | 2.77% | 0.46% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.31% | 5.22% | 2.04% | 1.27% | 0.56% | 0.29% | 2.09% | 0.30% |
| 1 location only | 0.56% | 1.03% | 1.13% | 0.92% | 1.40% | 0.00% | 0.60% | 1.11% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.46% | 6.19% | 4.66% | 3.88% | 4.65% | 1.27% | 2.49% | 1.84% |
| 25-49 % | 1.06% | 2.16% | 3.23% | 2.82% | 3.50% | 0.36% | 1.94% | 0.94% |
| 50-74 % | 1.26% | 1.92% | 3.01% | 3.38% | 1.69% | 0.87% | 2.00% | 0.89% |
| 75% or more | 0.32% | 1.17% | 1.28% | 0.82% | 0.56% | 0.30% | 0.65% | 0.29% |
| Union presence | | | | | | | | |
| No union employees | 0.36% | 1.17% | 1.09% | 0.67% | 0.56% | 0.14% | 0.60% | 0.38% |
| Has union employees | 0.30% | 3.18% | 5.75% | 1.14% | 1.04% | 0.10% | 1.51% | 0.33% |
| Unknown | 0.59% | 2.43% | 4.80% | 3.50% | 2.60% | 0.60% | 1.91% | 0.66% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.03% | 2.03% | 2.83% | 2.47% | 1.90% | 0.25% | 2.03% | 1.07% |
| Less than 50% low wage | 0.28% | 1.02% | 0.93% | 0.59% | 0.55% | 0.66% | 0.46% | 0.37% |
| Unknown | 0.36% | 2.79% | 4.54% | 3.02% | 1.64% | 0.25% | 1.55% | 0.18% |

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.

Table I.B.3.b.(1)(1996) Percent of private-sector full-time employees eligible for 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 | 89.7% | 92.8% | 90.5% | 88.1% | 90.3% | 89.2% | 90.7% | 89.4% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 85.7% | 86.5% | 89.1% | 68.8% | 70.4% | 97.7% | 83.7% | 87.4% |
| Mining | 98.8% | 98.6% | 98.4% | 95.8% | 99.5% | 98.9% | 95.9% | 99.2% |
| Construction | 78.7% | 89.7% | 80.5% | 69.1% | 75.7% | 87.2% | 80.5% | 76.7% |
| Manufacturing | 94.3% | 92.6% | 94.1% | 92.0% | 93.8% | 95.1% | 93.5% | 94.4% |
| Transp., commu., util. | 94.8% | 95.4% | 93.4% | 92.7% | 88.8% | 96.8% | 94.0% | 95.0% |
| Wholesale trade | 90.6% | 94.6% | 96.7% | 94.8% | 95.0% | 84.3% | 95.9% | 88.9% |
| Retail Trade | 83.3% | 90.0% | 89.1% | 86.0% | 85.6% | 80.5% | 88.0% | 82.0% |
| Fin., ins., real est. | 96.0% | 96.5% | 94.0% | 96.5% | 97.4% | 95.5% | 95.6% | 96.1% |
| Services | 87.9% | 93.6% | 90.3% | 88.6% | 88.1% | 85.5% | 91.6% | 86.6% |
| Unknown | 93.1% | 91.7% | 100.0% | 0.0% | 0.0% | 0.0% | 93.1% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 89.6% | 92.5% | 90.6% | 88.5% | 90.0% | 89.2% | 90.6% | 89.3% |
| For profit, unincorporated | 91.7% | 94.1% | 89.4% | 85.0% | 93.4% | 92.8% | 91.4% | 91.8% |
| Nonprofit | 89.3% | 92.7% | 89.8% | 86.5% | 89.2% | 89.9% | 89.4% | 89.3% |
| Unknown | 89.2% | 93.5% | 93.7% | 93.0% | 94.2% | 86.8% | 94.7% | 88.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 87.6% | 94.3% | 90.5% | 79.4% | 86.8% | 88.3% | 90.4% | 82.9% |
| 5-9 years | 90.0% | 93.5% | 87.9% | 87.0% | 90.6% | 92.8% | 89.9% | 90.1% |
| 10-19 years | 88.5% | 93.5% | 91.6% | 88.6% | 84.9% | 85.5% | 90.8% | 86.5% |
| 20 or more years | 90.6% | 91.7% | 90.4% | 89.7% | 90.3% | 91.2% | 91.4% | 90.4% |
| Unknown | 89.4% | 79.3% | 95.6% | 91.1% | 92.8% | 88.6% | 87.7% | 89.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 90.3% | 87.1% | 94.0% | 93.4% | 92.4% | 89.3% | 91.7% | 90.2% |
| 1 location only | 88.5% | 93.0% | 90.1% | 86.0% | 86.7% | 87.3% | 90.6% | 85.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 90.3% | 79.1% | 93.9% | 83.1% | 89.5% | 94.5% | 88.0% | 90.9% |
| 25-49 % | 82.5% | 94.6% | 90.7% | 87.3% | 81.9% | 78.7% | 91.0% | 80.3% |
| 50-74 % | 84.1% | 89.2% | 87.1% | 85.5% | 82.0% | 83.4% | 87.2% | 83.2% |
| 75% or more | 90.4% | 93.3% | 90.8% | 88.4% | 91.4% | 90.0% | 91.0% | 90.2% |
| Union presence | | | | | | | | |
| No union employees | 91.5% | 93.2% | 91.9% | 89.8% | 91.1% | 92.0% | 91.8% | 91.3% |
| Has union employees | 90.4% | 91.7% | 78.8% | 79.4% | 85.6% | 95.2% | 79.8% | 91.8% |
| Unknown | 85.4% | 88.8% | 85.1% | 80.5% | 90.4% | 85.0% | 87.8% | 85.2% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 80.8% | 85.6% | 82.0% | 73.2% | 79.1% | 87.2% | 80.2% | 81.0% |
| Less than 50% low wage | 92.6% | 94.1% | 91.8% | 91.3% | 92.6% | 93.1% | 92.2% | 92.8% |
| Unknown | 86.5% | 84.1% | 85.0% | 81.9% | 88.4% | 86.7% | 85.8% | 86.6% |

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.

** 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.B.3.b.(1)(1996) Standard error for percent of private-sector full-time employees eligible for 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 | 0.51% | 0.58% | 0.65% | 1.23% | 0.41% | 0.99% | 0.46% | 0.65% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.80% | 2.75% | 4.92% | 9.91% | 12.70% | 12.63% | 2.84% | 8.69% |
| Mining | 0.82% | 10.69% | 17.98% | 22.77% | 10.50% | 1.53% | 2.80% | 0.55% |
| Construction | 1.98% | 1.96% | 3.05% | 4.99% | 5.52% | 6.12% | 1.85% | 2.82% |
| Manufacturing | 0.71% | 2.42% | 1.01% | 1.34% | 0.82% | 1.03% | 0.88% | 0.74% |
| Transp., commu., util. | 0.95% | 2.02% | 2.06% | 1.57% | 3.60% | 1.31% | 1.36% | 1.18% |
| Wholesale trade | 2.92% | 1.59% | 0.66% | 1.34% | 0.95% | 5.21% | 0.60% | 3.58% |
| Retail Trade | 0.90% | 1.52% | 1.46% | 1.87% | 1.43% | 1.89% | 1.31% | 1.27% |
| Fin., ins., real est. | 0.65% | 0.47% | 1.46% | 0.60% | 0.74% | 1.11% | 0.52% | 0.77% |
| Services | 0.76% | 1.08% | 1.24% | 1.54% | 1.07% | 1.61% | 0.95% | 0.95% |
| Unknown | 14.19% | 14.00% | 29.81% | 0.00% | 0.00% | 0.00% | 14.19% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.70% | 0.69% | 0.82% | 1.35% | 0.66% | 1.24% | 0.52% | 0.91% |
| For profit, unincorporated | 1.14% | 0.71% | 2.10% | 3.71% | 1.73% | 1.57% | 1.48% | 1.35% |
| Nonprofit | 0.94% | 1.32% | 1.89% | 2.05% | 1.23% | 1.97% | 1.84% | 1.17% |
| Unknown | 1.65% | 4.63% | 10.04% | 3.56% | 1.67% | 2.44% | 1.27% | 2.12% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.24% | 1.00% | 2.02% | 2.60% | 4.04% | 3.73% | 1.11% | 1.61% |
| 5-9 years | 1.06% | 1.22% | 1.98% | 2.10% | 1.74% | 1.90% | 1.38% | 1.50% |
| 10-19 years | 0.75% | 0.49% | 1.02% | 1.52% | 1.79% | 3.36% | 0.74% | 1.30% |
| 20 or more years | 0.64% | 0.85% | 0.99% | 1.63% | 1.13% | 1.26% | 0.51% | 0.84% |
| Unknown | 1.08% | 7.06% | 2.13% | 2.51% | 0.78% | 1.55% | 5.18% | 1.17% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.69% | 5.59% | 2.16% | 1.08% | 0.67% | 1.05% | 2.91% | 0.75% |
| 1 location only | 0.44% | 0.42% | 0.57% | 1.44% | 1.06% | 6.63% | 0.42% | 1.02% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.34% | 10.89% | 2.21% | 4.14% | 4.39% | 9.66% | 4.36% | 6.46% |
| 25-49 % | 1.42% | 1.40% | 2.27% | 3.18% | 3.24% | 2.42% | 1.66% | 1.47% |
| 50-74 % | 1.78% | 1.81% | 2.35% | 1.98% | 3.59% | 3.65% | 2.05% | 2.45% |
| 75% or more | 0.61% | 0.70% | 0.72% | 1.36% | 0.48% | 1.19% | 0.52% | 0.80% |
| Union presence | | | | | | | | |
| No union employees | 0.41% | 0.75% | 0.74% | 1.24% | 0.58% | 0.85% | 0.41% | 0.56% |
| Has union employees | 0.74% | 4.22% | 6.31% | 3.09% | 2.39% | 0.97% | 3.25% | 0.91% |
| Unknown | 2.10% | 1.01% | 2.92% | 3.67% | 1.59% | 2.58% | 1.33% | 2.27% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 2.08% | 3.23% | 2.57% | 3.88% | 2.85% | 2.37% | 1.76% | 2.47% |
| Less than 50% low wage | 0.24% | 0.37% | 0.77% | 0.60% | 0.50% | 0.73% | 0.34% | 0.29% |
| Unknown | 1.55% | 2.54% | 2.23% | 3.14% | 1.85% | 2.00% | 1.28% | 1.70% |

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.

** 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.B.3.b.(1).a(1996) Percent of private-sector full-time 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 | 86.9% | 83.8% | 81.5% | 84.1% | 87.4% | 88.9% | 83.0% | 88.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 88.9% | 85.3% | 78.6% | 90.5% | 76.4% | 96.1% | 83.6% | 93.0% |
| Mining | 91.1% | 59.3% | 95.9% | 66.5% | 94.1% | 96.8% | 71.0% | 93.8% |
| Construction | 83.2% | 81.2% | 80.4% | 78.7% | 85.6% | 92.8% | 80.0% | 86.8% |
| Manufacturing | 89.0% | 87.1% | 84.8% | 85.3% | 89.6% | 89.9% | 85.5% | 89.5% |
| Transp., commu., util. | 90.5% | 84.0% | 87.1% | 88.7% | 90.6% | 91.4% | 86.1% | 91.2% |
| Wholesale trade | 90.5% | 89.9% | 80.6% | 87.7% | 90.8% | 94.1% | 86.6% | 91.9% |
| Retail Trade | 82.9% | 83.3% | 78.8% | 78.0% | 80.6% | 85.4% | 80.1% | 83.7% |
| Fin., ins., real est. | 89.0% | 81.9% | 86.4% | 86.6% | 90.9% | 90.0% | 84.6% | 89.9% |
| Services | 84.9% | 83.3% | 79.8% | 84.9% | 85.4% | 86.3% | 82.6% | 85.8% |
| Unknown | 95.3% | 94.3% | 100.0% | 0.0% | 0.0% | 0.0% | 95.3% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 87.0% | 84.0% | 81.3% | 84.3% | 87.1% | 89.1% | 83.1% | 88.1% |
| For profit, unincorporated | 87.0% | 82.8% | 83.1% | 88.3% | 87.3% | 91.6% | 83.6% | 89.2% |
| Nonprofit | 85.5% | 80.8% | 82.0% | 80.3% | 88.2% | 86.2% | 80.6% | 86.4% |
| Unknown | 89.3% | 93.3% | 79.8% | 86.5% | 89.8% | 89.2% | 88.8% | 89.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 81.7% | 85.5% | 75.7% | 83.5% | 86.8% | 69.6% | 82.0% | 81.2% |
| 5-9 years | 83.3% | 81.6% | 83.5% | 81.8% | 89.4% | 78.1% | 82.5% | 84.4% |
| 10-19 years | 84.3% | 85.0% | 80.5% | 83.8% | 85.2% | 87.7% | 83.0% | 85.6% |
| 20 or more years | 84.9% | 82.7% | 82.0% | 83.2% | 85.4% | 86.5% | 82.9% | 85.6% |
| Unknown | 90.6% | 88.8% | 94.6% | 90.8% | 90.9% | 90.5% | 90.8% | 90.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 89.4% | 87.4% | 91.9% | 88.8% | 89.4% | 89.4% | 90.7% | 89.3% |
| 1 location only | 82.0% | 83.7% | 80.3% | 82.1% | 84.0% | 70.5% | 82.2% | 81.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 84.7% | 88.8% | 82.9% | 86.2% | 77.6% | 86.7% | 88.2% | 83.8% |
| 25-49 % | 81.8% | 84.1% | 87.3% | 74.6% | 83.9% | 82.6% | 80.4% | 82.2% |
| 50-74 % | 83.3% | 82.3% | 77.3% | 78.5% | 86.2% | 84.5% | 79.5% | 84.5% |
| 75% or more | 87.4% | 84.0% | 81.6% | 84.9% | 87.7% | 89.4% | 83.4% | 88.5% |
| Union presence | | | | | | | | |
| No union employees | 85.4% | 82.9% | 80.2% | 83.3% | 87.7% | 87.5% | 82.2% | 86.9% |
| Has union employees | 88.5% | 90.7% | 87.4% | 86.1% | 89.3% | 88.4% | 88.4% | 88.5% |
| Unknown | 89.6% | 90.3% | 90.4% | 90.3% | 84.0% | 90.3% | 89.2% | 89.6% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 78.7% | 84.1% | 71.9% | 74.5% | 80.4% | 80.0% | 78.2% | 78.8% |
| Less than 50% low wage | 86.3% | 83.2% | 81.7% | 84.3% | 88.9% | 87.9% | 83.0% | 87.8% |
| Unknown | 89.5% | 90.9% | 85.2% | 89.6% | 85.6% | 90.3% | 87.6% | 89.6% |

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.

** 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.B.3.b.(1).a(1996) Standard error for percent of private-sector full-time 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 | 0.37% | 0.75% | 1.07% | 0.78% | 0.61% | 0.71% | 0.62% | 0.46% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.71% | 3.45% | 4.24% | 5.11% | 12.47% | 11.76% | 2.26% | 5.57% |
| Mining | 1.84% | 12.86% | 17.94% | 16.42% | 10.46% | 1.78% | 8.20% | 2.08% |
| Construction | 1.45% | 2.26% | 3.11% | 2.47% | 2.82% | 3.18% | 1.55% | 2.19% |
| Manufacturing | 0.87% | 2.25% | 0.96% | 1.49% | 1.33% | 1.10% | 1.05% | 1.01% |
| Transp., commu., util. | 1.89% | 3.57% | 4.51% | 1.85% | 2.57% | 3.46% | 1.89% | 2.22% |
| Wholesale trade | 0.50% | 1.16% | 2.75% | 2.17% | 1.74% | 1.29% | 1.21% | 0.82% |
| Retail Trade | 1.20% | 1.36% | 1.83% | 1.59% | 1.93% | 1.61% | 1.48% | 1.35% |
| Fin., ins., real est. | 1.23% | 3.67% | 2.08% | 1.97% | 1.58% | 2.06% | 2.49% | 1.24% |
| Services | 0.88% | 1.18% | 1.98% | 1.16% | 1.14% | 2.05% | 0.90% | 1.20% |
| Unknown | 15.05% | 14.93% | 29.81% | 0.00% | 0.00% | 0.00% | 15.05% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.34% | 1.06% | 1.22% | 0.86% | 0.78% | 0.55% | 0.71% | 0.46% |
| For profit, unincorporated | 0.61% | 1.23% | 2.18% | 1.07% | 1.52% | 2.52% | 0.84% | 0.97% |
| Nonprofit | 1.54% | 3.25% | 3.46% | 1.70% | 1.71% | 3.78% | 1.90% | 1.93% |
| Unknown | 2.51% | 3.21% | 9.82% | 3.43% | 3.28% | 3.34% | 2.51% | 2.92% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.62% | 1.39% | 3.51% | 3.20% | 4.19% | 5.24% | 1.85% | 2.84% |
| 5-9 years | 1.14% | 1.80% | 1.28% | 2.79% | 2.42% | 4.73% | 0.71% | 2.24% |
| 10-19 years | 0.75% | 1.05% | 1.67% | 0.91% | 1.92% | 3.76% | 0.94% | 1.19% |
| 20 or more years | 0.86% | 1.24% | 1.33% | 1.14% | 1.18% | 1.77% | 0.85% | 1.06% |
| Unknown | 0.78% | 4.94% | 1.32% | 1.44% | 0.97% | 1.06% | 1.83% | 0.81% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.38% | 4.46% | 1.21% | 1.49% | 0.59% | 0.63% | 0.66% | 0.40% |
| 1 location only | 0.85% | 0.72% | 1.12% | 1.12% | 1.35% | 8.40% | 0.67% | 1.36% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.23% | 10.03% | 2.83% | 1.80% | 4.85% | 5.88% | 1.73% | 3.86% |
| 25-49 % | 2.13% | 3.34% | 2.58% | 2.41% | 5.56% | 3.44% | 1.89% | 2.56% |
| 50-74 % | 1.19% | 1.95% | 1.95% | 2.14% | 1.96% | 1.54% | 1.00% | 1.35% |
| 75% or more | 0.39% | 0.74% | 1.10% | 0.72% | 0.72% | 0.72% | 0.65% | 0.50% |
| Union presence | | | | | | | | |
| No union employees | 0.50% | 0.97% | 1.05% | 0.59% | 0.81% | 0.61% | 0.65% | 0.47% |
| Has union employees | 1.28% | 1.48% | 4.97% | 2.87% | 0.70% | 2.00% | 1.34% | 1.35% |
| Unknown | 0.91% | 1.92% | 1.85% | 2.19% | 2.41% | 1.04% | 1.02% | 0.96% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.36% | 3.09% | 2.04% | 2.26% | 1.93% | 2.90% | 1.89% | 1.57% |
| Less than 50% low wage | 0.65% | 0.86% | 1.31% | 0.76% | 0.75% | 1.37% | 0.76% | 0.82% |
| Unknown | 0.69% | 1.34% | 4.00% | 1.99% | 1.88% | 0.83% | 1.60% | 0.71% |

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.

** 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.B.3.b.(2)(1996) Percent of private-sector full-time employees 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 | 77.9% | 77.8% | 73.7% | 74.1% | 78.9% | 79.3% | 75.3% | 78.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 76.2% | 73.8% | 70.1% | 62.3% | 53.8% | 93.8% | 70.0% | 81.3% |
| Mining | 90.0% | 58.5% | 94.4% | 63.8% | 93.6% | 95.7% | 68.1% | 93.0% |
| Construction | 65.5% | 72.8% | 64.7% | 54.4% | 64.9% | 80.9% | 64.4% | 66.6% |
| Manufacturing | 83.9% | 80.6% | 79.7% | 78.5% | 84.0% | 85.4% | 79.9% | 84.5% |
| Transp., commu., util. | 85.8% | 80.1% | 81.4% | 82.3% | 80.5% | 88.5% | 80.9% | 86.6% |
| Wholesale trade | 82.0% | 85.1% | 78.0% | 83.1% | 86.3% | 79.3% | 83.1% | 81.7% |
| Retail Trade | 69.1% | 75.0% | 70.2% | 67.1% | 69.0% | 68.7% | 70.5% | 68.7% |
| Fin., ins., real est. | 85.4% | 79.1% | 81.3% | 83.6% | 88.6% | 85.9% | 80.9% | 86.4% |
| Services | 74.7% | 78.0% | 72.1% | 75.2% | 75.3% | 73.7% | 75.6% | 74.3% |
| Unknown | 88.8% | 86.5% | 100.0% | 0.0% | 0.0% | 0.0% | 88.8% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 77.9% | 77.7% | 73.7% | 74.6% | 78.4% | 79.5% | 75.3% | 78.7% |
| For profit, unincorporated | 79.8% | 78.0% | 74.3% | 75.1% | 81.5% | 85.0% | 76.4% | 81.9% |
| Nonprofit | 76.3% | 75.0% | 73.6% | 69.5% | 78.7% | 77.5% | 72.1% | 77.1% |
| Unknown | 79.7% | 87.3% | 74.8% | 80.4% | 84.6% | 77.4% | 84.1% | 79.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 71.6% | 80.6% | 68.5% | 66.3% | 75.4% | 61.4% | 74.2% | 67.4% |
| 5-9 years | 75.0% | 76.3% | 73.4% | 71.2% | 80.9% | 72.5% | 74.2% | 76.0% |
| 10-19 years | 74.6% | 79.4% | 73.8% | 74.2% | 72.3% | 75.0% | 75.3% | 74.0% |
| 20 or more years | 76.9% | 75.8% | 74.1% | 74.6% | 77.2% | 78.8% | 75.8% | 77.3% |
| Unknown | 81.0% | 70.4% | 90.4% | 82.7% | 84.4% | 80.2% | 79.7% | 81.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 80.7% | 76.1% | 86.4% | 82.9% | 82.5% | 79.8% | 83.1% | 80.6% |
| 1 location only | 72.6% | 77.9% | 72.3% | 70.6% | 72.8% | 61.5% | 74.4% | 70.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 76.4% | 70.2% | 77.9% | 71.6% | 69.5% | 81.9% | 77.5% | 76.1% |
| 25-49 % | 67.5% | 79.6% | 79.2% | 65.1% | 68.7% | 65.0% | 73.2% | 66.0% |
| 50-74 % | 70.1% | 73.4% | 67.4% | 67.1% | 70.6% | 70.4% | 69.3% | 70.3% |
| 75% or more | 78.9% | 78.3% | 74.1% | 75.1% | 80.1% | 80.5% | 75.9% | 79.8% |
| Union presence | | | | | | | | |
| No union employees | 78.1% | 77.3% | 73.7% | 74.8% | 79.9% | 80.5% | 75.4% | 79.4% |
| Has union employees | 79.9% | 83.2% | 68.9% | 68.3% | 76.4% | 84.2% | 70.5% | 81.2% |
| Unknown | 76.5% | 80.2% | 76.9% | 72.7% | 75.9% | 76.8% | 78.3% | 76.4% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 63.6% | 72.0% | 59.0% | 54.5% | 63.6% | 69.8% | 62.8% | 63.9% |
| Less than 50% low wage | 79.9% | 78.3% | 75.0% | 76.9% | 82.3% | 81.9% | 76.5% | 81.4% |
| Unknown | 77.5% | 76.4% | 72.4% | 73.4% | 75.7% | 78.2% | 75.1% | 77.6% |

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.

** 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.B.3.b.(2)(1996) Standard error for percent of private-sector full-time employees 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% | 0.91% | 0.89% | 0.91% | 0.72% | 0.92% | 0.68% | 0.49% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.83% | 4.53% | 4.55% | 9.02% | 10.81% | 13.32% | 2.92% | 10.20% |
| Mining | 1.82% | 12.31% | 17.64% | 15.93% | 10.45% | 2.23% | 7.28% | 2.24% |
| Construction | 2.19% | 3.21% | 3.63% | 4.75% | 5.42% | 6.95% | 2.09% | 2.97% |
| Manufacturing | 0.87% | 3.25% | 1.62% | 1.91% | 1.53% | 1.24% | 1.39% | 1.00% |
| Transp., commu., util. | 1.51% | 3.82% | 4.50% | 1.99% | 3.74% | 3.32% | 1.65% | 1.90% |
| Wholesale trade | 2.68% | 1.99% | 2.78% | 2.45% | 2.16% | 5.23% | 1.06% | 3.18% |
| Retail Trade | 1.42% | 1.38% | 1.91% | 1.29% | 1.78% | 2.23% | 1.45% | 1.75% |
| Fin., ins., real est. | 1.62% | 3.58% | 2.37% | 2.10% | 1.59% | 2.74% | 2.45% | 1.75% |
| Services | 0.86% | 1.59% | 2.29% | 1.71% | 1.58% | 1.71% | 1.32% | 1.09% |
| Unknown | 14.15% | 13.80% | 29.81% | 0.00% | 0.00% | 0.00% | 14.15% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.57% | 1.25% | 0.90% | 1.03% | 0.76% | 1.08% | 0.64% | 0.71% |
| For profit, unincorporated | 1.09% | 1.36% | 1.47% | 3.29% | 2.01% | 3.07% | 1.55% | 1.58% |
| Nonprofit | 1.57% | 3.25% | 3.75% | 2.74% | 1.63% | 3.56% | 2.32% | 2.07% |
| Unknown | 2.75% | 6.04% | 9.82% | 3.62% | 3.08% | 3.78% | 3.11% | 3.51% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.73% | 1.49% | 3.00% | 3.23% | 5.78% | 4.09% | 1.98% | 2.74% |
| 5-9 years | 1.49% | 2.23% | 1.99% | 2.49% | 2.89% | 5.35% | 1.37% | 1.95% |
| 10-19 years | 0.92% | 1.26% | 1.41% | 1.41% | 1.93% | 4.43% | 0.94% | 1.43% |
| 20 or more years | 0.90% | 1.24% | 1.48% | 1.71% | 1.54% | 1.76% | 0.86% | 1.13% |
| Unknown | 1.04% | 8.56% | 2.54% | 2.72% | 1.22% | 1.53% | 5.29% | 1.11% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.58% | 7.31% | 2.07% | 1.83% | 0.82% | 0.89% | 2.94% | 0.64% |
| 1 location only | 0.73% | 0.74% | 0.91% | 1.01% | 1.12% | 8.08% | 0.67% | 1.28% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 6.38% | 10.07% | 3.17% | 4.36% | 4.80% | 11.95% | 3.83% | 7.71% |
| 25-49 % | 2.27% | 3.39% | 3.56% | 3.12% | 5.78% | 3.64% | 2.59% | 2.60% |
| 50-74 % | 2.08% | 2.44% | 2.44% | 2.33% | 3.63% | 3.57% | 2.14% | 2.66% |
| 75% or more | 0.38% | 0.90% | 1.00% | 0.93% | 0.72% | 1.05% | 0.74% | 0.58% |
| Union presence | | | | | | | | |
| No union employees | 0.57% | 1.33% | 0.95% | 0.97% | 0.71% | 0.98% | 0.71% | 0.60% |
| Has union employees | 1.24% | 4.61% | 7.44% | 2.93% | 2.05% | 1.77% | 3.10% | 1.41% |
| Unknown | 1.91% | 1.66% | 3.93% | 3.43% | 2.53% | 2.49% | 1.50% | 2.01% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.88% | 3.57% | 1.53% | 3.27% | 2.72% | 3.15% | 2.22% | 2.17% |
| Less than 50% low wage | 0.56% | 0.83% | 1.29% | 0.76% | 0.84% | 0.97% | 0.75% | 0.69% |
| Unknown | 1.40% | 3.10% | 4.43% | 2.66% | 2.59% | 2.04% | 1.97% | 1.57% |

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.

** 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.B.4(1996) Number of part-time private-sector employees 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 | 18,688,825 | 3,845,156 | 2,238,323 | 2,941,397 | 3,226,498 | 6,437,452 | 7,661,409 | 11,027,416 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 383,213 | 201,600 | 90,720 | 35,938* | 44,775* | 10,180* | 319,947* | 63,266 |
| Mining | 15,535 | 5,501* | 6,688 | 1,245* | 1,810* | 291* | 12,340* | 3,195* |
| Construction | 420,477* | 222,975 | 78,833 | 68,853 | 32,893* | 16,924* | 348,207* | 72,269 |
| Manufacturing | 589,363 | 105,679 | 90,507 | 87,688 | 100,616 | 204,873 | 257,531 | 331,832 |
| Transp., commu., util. | 620,913 | 75,572 | 84,750 | 62,670 | 185,545 | 212,376 | 197,080 | 423,832 |
| Wholesale trade | 389,235 | 117,773 | 54,758 | 72,075 | 51,347 | 93,281 | 216,411 | 172,824 |
| Retail Trade | 7,642,896 | 1,156,093 | 944,476 | 1,201,842 | 811,181 | 3,529,304 | 2,805,983 | 4,836,913 |
| Fin., ins., real est. | 752,936 | 215,375 | 48,412 | 79,532 | 174,181 | 235,435 | 296,989 | 455,947 |
| Services | 7,826,950 | 1,699,934 | 836,524 | 1,331,555 | 1,824,149 | 2,134,788 | 3,159,613 | 4,667,337 |
| Unknown | 47,308 | 44,653 | 2,655* | 0 | 0 | 0 | 47,308 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 12,065,210 | 1,727,917 | 1,489,744 | 1,939,299 | 1,894,973 | 5,013,277 | 4,307,198 | 7,758,012 |
| For profit, unincorporated | 2,504,855 | 1,399,442 | 415,925 | 317,274 | 271,821 | 100,393 | 2,019,045 | 485,810 |
| Nonprofit | 3,437,483 | 482,062 | 277,827 | 633,782 | 986,974 | 1,056,838 | 1,027,222 | 2,410,261 |
| Unknown | 681,277 | 235,735 | 54,827 | 51,042 | 72,730 | 266,944 | 307,944 | 373,333 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,494,236 | 1,192,701 | 594,470 | 542,305 | 122,315 | 42,444* | 2,132,114* | 362,122 |
| 5-9 years | 2,300,582 | 896,518 | 492,918 | 497,153 | 342,140 | 71,853 | 1,706,113 | 594,469 |
| 10-19 years | 2,572,327 | 850,779 | 521,384 | 527,174 | 510,417 | 162,573 | 1,692,860 | 879,467 |
| 20 or more years | 5,143,736 | 785,117 | 518,440 | 1,048,522 | 1,323,707 | 1,467,950 | 1,784,201 | 3,359,535 |
| Unknown | 6,177,945 | 120,040 | 111,111 | 326,244 | 927,919 | 4,692,631 | 346,120 | 5,831,824 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,798,020 | 69,760 | 135,367 | 680,876 | 1,833,901 | 6,078,115 | 428,620 | 8,369,400 |
| 1 location only | 9,890,805 | 3,775,395 | 2,102,955 | 2,260,521 | 1,392,597 | 359,336* | 7,232,789* | 2,658,016 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 6,340,295 | 1,943,754 | 913,327 | 970,464 | 789,661 | 1,723,089 | 3,436,304 | 2,903,990 |
| 25-49 % | 4,393,060 | 676,181 | 545,258 | 759,013 | 660,306 | 1,752,303 | 1,626,929 | 2,766,132 |
| 50-74 % | 4,696,563 | 886,055 | 465,744 | 687,271 | 966,787 | 1,690,707 | 1,673,280 | 3,023,283 |
| 75% or more | 3,258,907 | 339,165 | 313,994 | 524,650 | 809,744 | 1,271,353 | 924,896 | 2,334,011 |
| Union presence | | | | | | | | |
| No union employees | 13,054,424 | 3,402,439 | 2,003,431 | 2,616,944 | 2,469,688 | 2,561,922 | 6,840,134 | 6,214,290 |
| Has union employees | 1,193,863 | 58,604 | 47,791 | 91,224 | 442,638 | 553,606 | 149,660 | 1,044,203 |
| Unknown | 4,440,538 | 384,112 | 187,100 | 233,229 | 314,172 | 3,321,924 | 671,615 | 3,768,923 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 5,493,053 | 1,393,520 | 932,819 | 1,130,214 | 1,126,013 | 910,486 | 3,029,339 | 2,463,714 |
| Less than 50% low wage | 8,099,132 | 2,099,517 | 1,108,760 | 1,495,674 | 1,613,829 | 1,781,352 | 3,927,485 | 4,171,647 |
| Unknown | 5,096,641 | 352,119 | 196,743 | 315,510 | 486,656 | 3,745,613 | 704,585 | 4,392,056 |

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.B.4(1996) Standard error for number of part-time private-sector employees 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 | 522,033 | 60,852 | 62,185 | 133,815 | 240,128 | 361,346 | 102,330 | 498,415 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 36,737 | 16,192 | 30,273 | 16,259 * | 21,878 * | 5,386 * | 33,259 * | 19,739 |
| Mining | 3,975 | 2,132 * | 3,866 | 905 * | 793 * | 230 * | 4,249 * | 1,043 * |
| Construction | 14,654 * | 15,119 | 13,116 | 20,247 | 11,393 * | 6,280 * | 14,891 * | 15,789 |
| Manufacturing | 50,986 | 15,224 | 12,441 | 11,628 | 20,047 | 51,863 | 17,945 | 54,207 |
| Transp., commu., util. | 86,401 | 6,308 | 10,826 | 14,801 | 56,332 | 44,292 | 18,457 | 76,298 |
| Wholesale trade | 32,766 | 17,398 | 8,404 | 11,008 | 13,430 | 26,648 | 20,247 | 25,762 |
| Retail Trade | 349,029 | 40,735 | 61,876 | 61,163 | 78,040 | 260,730 | 107,170 | 292,121 |
| Fin., ins., real est. | 91,137 | 17,025 | 7,791 | 16,741 | 48,691 | 40,270 | 17,204 | 83,024 |
| Services | 158,145 | 61,210 | 36,036 | 127,775 | 140,762 | 243,728 | 68,594 | 183,703 |
| Unknown | 13,863 | 12,711 | 1,409 * | 0 | 0 | 0 | 13,863 | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 458,940 | 35,639 | 63,181 | 65,465 | 187,131 | 297,908 | 77,141 | 448,411 |
| For profit, unincorporated | 108,163 | 60,859 | 36,828 | 35,362 | 37,289 | 22,220 | 78,918 | 59,943 |
| Nonprofit | 214,833 | 40,281 | 25,910 | 91,945 | 115,206 | 215,141 | 52,533 | 232,362 |
| Unknown | 74,925 | 22,921 | 10,985 | 9,640 | 15,330 | 71,355 | 19,097 | 68,955 |
| Age of firm | | | | | | | | |
| Less than 5 years | 89,497 | 35,934 | 47,267 | 51,917 | 33,468 | 22,504 * | 58,129 * | 49,842 |
| 5-9 years | 157,974 | 36,898 | 40,597 | 64,328 | 65,762 | 23,203 | 92,017 | 78,570 |
| 10-19 years | 115,395 | 20,585 | 41,174 | 32,870 | 67,548 | 40,041 | 61,585 | 79,536 |
| 20 or more years | 238,767 | 38,667 | 33,042 | 76,746 | 158,024 | 221,420 | 50,319 | 268,686 |
| Unknown | 221,589 | 23,792 | 29,154 | 28,931 | 117,249 | 215,476 | 37,016 | 212,948 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 345,902 | 15,080 | 21,491 | 83,260 | 171,620 | 309,834 | 44,687 | 318,577 |
| 1 location only | 244,476 | 59,568 | 63,827 | 69,735 | 179,379 | 129,163 * | 96,426 * | 210,820 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 476,809 | 64,024 | 52,302 | 95,154 | 115,436 | 332,434 | 99,291 | 451,036 |
| 25-49 % | 321,603 | 29,501 | 32,991 | 44,261 | 96,645 | 228,026 | 49,439 | 302,995 |
| 50-74 % | 264,035 | 17,336 | 20,193 | 64,569 | 99,616 | 280,466 | 41,925 | 271,632 |
| 75% or more | 148,426 | 10,304 | 16,911 | 28,271 | 47,023 | 112,701 | 26,196 | 138,124 |
| Union presence | | | | | | | | |
| No union employees | 333,166 | 63,819 | 58,220 | 122,060 | 174,902 | 240,495 | 100,287 | 288,850 |
| Has union employees | 155,357 | 9,156 | 10,828 | 22,474 | 79,780 | 121,885 | 19,623 | 139,848 |
| Unknown | 222,200 | 21,680 | 20,347 | 46,953 | 61,572 | 222,522 | 22,642 | 224,031 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 129,088 | 57,520 | 30,646 | 68,874 | 113,427 | 81,072 | 81,735 | 102,677 |
| Less than 50% low wage | 276,427 | 56,031 | 55,308 | 92,684 | 116,256 | 229,501 | 71,051 | 271,806 |
| Unknown | 238,534 | 17,761 | 21,577 | 50,898 | 108,156 | 221,432 | 48,137 | 262,190 |

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.B.4.a(1996) Percent of number of part-time private-sector employees 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 | 18,688,825 | 20.6% | 12.0% | 15.7% | 17.3% | 34.4% | 41.0% | 59.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 383,213 | 52.6% | 23.7% | 9.4% * | 11.7% * | 2.7% * | 83.5% * | 16.5% |
| Mining | 15,535 | 35.4% * | 43.1% | 8.0% * | 11.7% * | 1.9% * | 79.4% * | 20.6% * |
| Construction | 420,477 * | 53.0% | 18.7% | 16.4% | 7.8% * | 4.0% * | 82.8% * | 17.2% |
| Manufacturing | 589,363 | 17.9% | 15.4% | 14.9% | 17.1% | 34.8% | 43.7% | 56.3% |
| Transp., commu., util. | 620,913 | 12.2% | 13.6% | 10.1% | 29.9% | 34.2% | 31.7% | 68.3% |
| Wholesale trade | 389,235 | 30.3% | 14.1% | 18.5% | 13.2% | 24.0% | 55.6% | 44.4% |
| Retail Trade | 7,642,896 | 15.1% | 12.4% | 15.7% | 10.6% | 46.2% | 36.7% | 63.3% |
| Fin., ins., real est. | 752,936 | 28.6% | 6.4% | 10.6% | 23.1% | 31.3% | 39.4% | 60.6% |
| Services | 7,826,950 | 21.7% | 10.7% | 17.0% | 23.3% | 27.3% | 40.4% | 59.6% |
| Unknown | 47,308 | 94.4% | 5.6% * | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 12,065,210 | 14.3% | 12.3% | 16.1% | 15.7% | 41.6% | 35.7% | 64.3% |
| For profit, unincorporated | 2,504,855 | 55.9% | 16.6% | 12.7% | 10.9% | 4.0% | 80.6% | 19.4% |
| Nonprofit | 3,437,483 | 14.0% | 8.1% | 18.4% | 28.7% | 30.7% | 29.9% | 70.1% |
| Unknown | 681,277 | 34.6% | 8.0% | 7.5% | 10.7% | 39.2% | 45.2% | 54.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,494,236 | 47.8% | 23.8% | 21.7% | 4.9% | 1.7% * | 85.5% * | 14.5% |
| 5-9 years | 2,300,582 | 39.0% | 21.4% | 21.6% | 14.9% | 3.1% | 74.2% | 25.8% |
| 10-19 years | 2,572,327 | 33.1% | 20.3% | 20.5% | 19.8% | 6.3% | 65.8% | 34.2% |
| 20 or more years | 5,143,736 | 15.3% | 10.1% | 20.4% | 25.7% | 28.5% | 34.7% | 65.3% |
| Unknown | 6,177,945 | 1.9% | 1.8% | 5.3% | 15.0% | 76.0% | 5.6% | 94.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,798,020 | 0.8% | 1.5% | 7.7% | 20.8% | 69.1% | 4.9% | 95.1% |
| 1 location only | 9,890,805 | 38.2% | 21.3% | 22.9% | 14.1% | 3.6% * | 73.1% * | 26.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 6,340,295 | 30.7% | 14.4% | 15.3% | 12.5% | 27.2% | 54.2% | 45.8% |
| 25-49 % | 4,393,060 | 15.4% | 12.4% | 17.3% | 15.0% | 39.9% | 37.0% | 63.0% |
| 50-74 % | 4,696,563 | 18.9% | 9.9% | 14.6% | 20.6% | 36.0% | 35.6% | 64.4% |
| 75% or more | 3,258,907 | 10.4% | 9.6% | 16.1% | 24.8% | 39.0% | 28.4% | 71.6% |
| Union presence | | | | | | | | |
| No union employees | 13,054,424 | 26.1% | 15.3% | 20.0% | 18.9% | 19.6% | 52.4% | 47.6% |
| Has union employees | 1,193,863 | 4.9% | 4.0% | 7.6% | 37.1% | 46.4% | 12.5% | 87.5% |
| Unknown | 4,440,538 | 8.7% | 4.2% | 5.3% | 7.1% | 74.8% | 15.1% | 84.9% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 5,493,053 | 25.4% | 17.0% | 20.6% | 20.5% | 16.6% | 55.1% | 44.9% |
| Less than 50% low wage | 8,099,132 | 25.9% | 13.7% | 18.5% | 19.9% | 22.0% | 48.5% | 51.5% |
| Unknown | 5,096,641 | 6.9% | 3.9% | 6.2% | 9.5% | 73.5% | 13.8% | 86.2% |

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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(1996) Standard error for percent of number of part-time private-sector employees 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 | 522,033 | 0.48% | 0.47% | 0.66% | 1.06% | 1.43% | 1.08% | 1.08% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 36,737 | 5.38% | 4.95% | 4.01% * | 4.82% * | 1.00% * | 4.15% * | 4.15% |
| Mining | 3,975 | 13.86% * | 12.50% | 7.90% * | 7.72% * | 2.74% * | 10.91% * | 10.91% * |
| Construction | 14,654 * | 4.82% | 3.17% | 4.19% | 2.61% * | 1.41% * | 3.51% * | 3.51% |
| Manufacturing | 50,986 | 2.94% | 2.77% | 2.02% | 2.80% | 5.94% | 4.59% | 4.59% |
| Transp., commu., util. | 86,401 | 2.16% | 2.74% | 1.85% | 5.52% | 5.58% | 4.02% | 4.02% |
| Wholesale trade | 32,766 | 4.40% | 1.24% | 3.46% | 3.08% | 5.01% | 4.15% | 4.15% |
| Retail Trade | 349,029 | 0.69% | 0.61% | 0.69% | 1.02% | 1.52% | 1.33% | 1.33% |
| Fin., ins., real est. | 91,137 | 2.93% | 1.37% | 1.80% | 3.88% | 2.88% | 3.46% | 3.46% |
| Services | 158,145 | 0.78% | 0.59% | 1.71% | 1.64% | 2.94% | 1.33% | 1.33% |
| Unknown | 13,863 | 1.77% | 1.77% * | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 458,940 | 0.61% | 0.69% | 0.48% | 1.19% | 1.22% | 1.33% | 1.33% |
| For profit, unincorporated | 108,163 | 0.91% | 1.50% | 1.17% | 1.64% | 0.74% | 2.10% | 2.10% |
| Nonprofit | 214,833 | 1.33% | 0.94% | 3.18% | 2.77% | 4.48% | 3.11% | 3.11% |
| Unknown | 74,925 | 3.20% | 2.39% | 1.96% | 2.81% | 5.77% | 4.11% | 4.11% |
| Age of firm | | | | | | | | |
| Less than 5 years | 89,497 | 1.65% | 1.84% | 1.70% | 1.19% | 0.92% * | 1.63% * | 1.63% |
| 5-9 years | 157,974 | 2.78% | 1.18% | 1.58% | 2.08% | 0.84% | 1.94% | 1.94% |
| 10-19 years | 115,395 | 1.27% | 1.45% | 0.94% | 2.00% | 1.51% | 2.02% | 2.02% |
| 20 or more years | 238,767 | 1.09% | 0.99% | 1.88% | 2.05% | 3.65% | 2.49% | 2.49% |
| Unknown | 221,589 | 0.43% | 0.52% | 0.43% | 1.76% | 1.81% | 0.57% | 0.57% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 345,902 | 0.15% | 0.25% | 0.86% | 1.86% | 2.09% | 0.41% | 0.41% |
| 1 location only | 244,476 | 0.94% | 0.65% | 0.73% | 1.45% | 1.32% * | 1.47% * | 1.47% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 476,809 | 1.79% | 1.19% | 1.74% | 1.16% | 3.12% | 3.39% | 3.39% |
| 25-49 % | 321,603 | 1.18% | 1.00% | 1.34% | 1.76% | 2.82% | 2.49% | 2.49% |
| 50-74 % | 264,035 | 1.02% | 0.89% | 1.42% | 2.55% | 3.89% | 2.29% | 2.29% |
| 75% or more | 148,426 | 0.41% | 0.44% | 0.98% | 1.29% | 1.97% | 1.06% | 1.06% |
| Union presence | | | | | | | | |
| No union employees | 333,166 | 0.70% | 0.52% | 0.78% | 1.04% | 1.67% | 1.08% | 1.08% |
| Has union employees | 155,357 | 0.95% | 0.99% | 1.43% | 6.26% | 5.57% | 1.32% | 1.32% |
| Unknown | 222,200 | 0.64% | 0.46% | 1.12% | 1.26% | 1.97% | 0.93% | 0.93% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 129,088 | 0.95% | 0.53% | 1.10% | 1.96% | 1.51% | 1.21% | 1.21% |
| Less than 50% low wage | 276,427 | 1.29% | 0.73% | 0.89% | 1.20% | 2.48% | 1.72% | 1.72% |
| Unknown | 238,534 | 0.37% | 0.59% | 1.02% | 1.80% | 2.22% | 1.38% | 1.38% |

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.B.4.b(1996) Percent of private-sector part-time employees 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 | 71.2% | 25.8% | 43.8% | 72.1% | 91.8% | 97.1% | 38.7% | 93.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 39.7% | 20.4% | 63.2% | 29.8% * | 73.2% * | 100.0% * | 32.2% | 77.9% |
| Mining | 54.4% | 63.4% | 36.3% * | 34.6% * | 100.0% * | 100.0% * | 49.2% | 74.5% |
| Construction | 42.1% | 24.7% | 53.4% | 65.4% | 54.9% | 100.0% | 35.0% | 76.4% |
| Manufacturing | 79.4% | 37.5% | 58.5% | 82.0% | 97.7% | 100.0% | 53.8% | 99.2% |
| Transp., commu., util. | 74.7% | 18.4% * | 38.4% | 77.7% | 85.3% | 99.1% | 35.4% | 93.0% |
| Wholesale trade | 73.5% | 42.9% | 67.8% | 75.9% | 98.6% | 100.0% | 53.4% | 98.8% |
| Retail Trade | 72.2% | 22.6% | 30.6% | 63.4% | 88.3% | 98.9% | 33.8% | 94.5% |
| Fin., ins., real est. | 76.9% | 36.3% | 91.8% | 95.7% | 100.0% | 87.5% | 51.5% | 93.4% |
| Services | 72.1% | 26.2% | 50.5% | 78.9% | 93.8% | 94.4% | 41.1% | 93.1% |
| Unknown | 13.1% * | 12.6% * | 22.3% * | 0.0% | 0.0% | 0.0% | 13.1% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 75.5% | 33.8% | 45.3% | 68.0% | 88.9% | 96.6% | 44.7% | 92.6% |
| For profit, unincorporated | 34.4% | 16.0% | 26.3% | 61.3% | 87.6% | 94.8% | 21.5% | 87.8% |
| Nonprofit | 85.1% | 31.5% | 64.2% | 90.0% | 99.0% | 99.1% | 52.8% | 98.8% |
| Unknown | 61.2% | 14.2% | 35.0% | 73.8% | 83.9% | 99.6% | 20.4% | 94.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 30.8% | 17.2% | 24.2% | 54.9% | 66.4% | 96.5% | 23.9% | 71.6% |
| 5-9 years | 48.5% | 25.0% | 40.7% | 62.7% | 89.6% | 100.0% | 36.4% | 83.0% |
| 10-19 years | 57.5% | 30.8% | 47.9% | 68.9% | 86.4% | 100.0% | 41.0% | 89.3% |
| 20 or more years | 84.1% | 36.2% | 61.6% | 90.0% | 99.5% | 99.7% | 55.7% | 99.2% |
| Unknown | 90.9% | 16.0% * | 60.9% | 62.5% | 88.0% | 96.1% | 41.9% | 93.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 93.4% | 42.9% | 60.6% | 79.0% | 91.7% | 96.9% | 61.5% | 95.1% |
| 1 location only | 51.4% | 25.5% | 42.8% | 70.0% | 91.9% | 100.0% | 37.3% | 89.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 51.0% | 11.9% | 22.7% | 54.5% | 85.6% | 92.1% | 20.2% | 87.4% |
| 25-49 % | 75.5% | 27.1% | 46.3% | 74.4% | 87.7% | 99.2% | 43.0% | 94.6% |
| 50-74 % | 80.5% | 41.5% | 57.9% | 81.1% | 96.1% | 98.1% | 52.4% | 96.1% |
| 75% or more | 91.3% | 62.1% | 80.3% | 89.5% | 96.0% | 99.6% | 75.0% | 97.8% |
| Union presence | | | | | | | | |
| No union employees | 65.0% | 27.2% | 44.4% | 72.4% | 91.0% | 98.9% | 39.8% | 92.8% |
| Has union employees | 94.8% | 39.8% | 71.6% | 90.3% | 100.0% | 99.2% | 63.1% | 99.4% |
| Unknown | 83.0% | 12.0% | 30.6% | 62.0% | 86.2% | 95.3% | 21.6% | 93.9% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 54.8% | 13.2% | 30.3% | 58.2% | 88.8% | 97.3% | 27.0% | 88.9% |
| Less than 50% low wage | 72.7% | 35.0% | 56.9% | 82.7% | 94.0% | 99.6% | 48.6% | 95.5% |
| Unknown | 86.5% | 21.6% | 34.7% | 71.9% | 91.7% | 95.8% | 33.4% | 95.0% |

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.B.4.b(1996) Standard error for percent of private-sector part-time employees 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 | 0.94% | 0.93% | 1.75% | 1.13% | 1.46% | 1.61% | 0.71% | 1.23% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.81% | 2.12% | 10.15% | 15.47% * | 18.37% * | 18.26% * | 5.33% | 13.30% |
| Mining | 13.57% | 18.00% | 14.06% * | 13.97% * | 23.57% * | 27.89% * | 14.58% | 15.35% |
| Construction | 6.03% | 2.96% | 8.19% | 10.06% | 15.46% | 14.91% | 5.29% | 9.56% |
| Manufacturing | 3.47% | 3.93% | 7.45% | 4.87% | 1.89% | 0.00% | 3.17% | 0.48% |
| Transp., commu., util. | 5.27% | 6.12% * | 8.24% | 5.74% | 9.92% | 0.54% | 6.34% | 8.38% |
| Wholesale trade | 1.73% | 7.50% | 7.07% | 7.07% | 1.30% | 0.00% | 2.45% | 0.55% |
| Retail Trade | 0.72% | 2.38% | 2.44% | 2.40% | 1.26% | 0.32% | 1.33% | 0.36% |
| Fin., ins., real est. | 3.47% | 3.82% | 3.08% | 2.52% | 0.00% | 6.91% | 3.29% | 5.94% |
| Services | 1.86% | 1.65% | 1.69% | 1.73% | 1.56% | 4.88% | 1.24% | 2.87% |
| Unknown | 5.01% * | 5.52% * | 10.80% * | 0.00% | 0.00% | 0.00% | 5.01% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.13% | 1.01% | 2.73% | 1.71% | 1.93% | 1.91% | 0.98% | 1.46% |
| For profit, unincorporated | 1.50% | 1.27% | 3.01% | 5.05% | 3.55% | 2.87% | 1.19% | 3.15% |
| Nonprofit | 1.69% | 3.83% | 4.64% | 2.67% | 0.73% | 1.37% | 3.49% | 0.75% |
| Unknown | 2.03% | 3.60% | 9.02% | 14.80% | 5.25% | 0.27% | 2.99% | 1.70% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.43% | 1.21% | 2.85% | 4.29% | 10.96% | 13.73% | 1.26% | 5.51% |
| 5-9 years | 2.19% | 2.19% | 2.82% | 4.34% | 3.50% | 10.54% | 2.17% | 4.19% |
| 10-19 years | 1.68% | 1.39% | 3.60% | 3.12% | 5.97% | 0.00% | 1.62% | 2.78% |
| 20 or more years | 1.15% | 3.05% | 3.26% | 1.74% | 0.30% | 0.33% | 2.66% | 0.24% |
| Unknown | 1.48% | 5.64% * | 8.28% | 4.04% | 1.79% | 1.94% | 5.69% | 1.54% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.13% | 7.12% | 5.56% | 2.54% | 1.25% | 1.61% | 3.55% | 1.24% |
| 1 location only | 0.83% | 0.96% | 1.77% | 1.38% | 2.44% | 11.15% | 0.83% | 1.55% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.37% | 1.45% | 4.34% | 3.82% | 3.27% | 3.91% | 1.22% | 2.76% |
| 25-49 % | 1.23% | 2.24% | 3.55% | 2.79% | 3.39% | 0.34% | 1.58% | 0.88% |
| 50-74 % | 1.30% | 1.56% | 3.04% | 3.24% | 1.46% | 0.90% | 1.78% | 0.81% |
| 75% or more | 0.75% | 2.47% | 1.57% | 1.44% | 1.57% | 0.25% | 1.02% | 0.69% |
| Union presence | | | | | | | | |
| No union employees | 0.75% | 1.17% | 2.27% | 1.31% | 1.71% | 0.17% | 0.93% | 0.84% |
| Has union employees | 1.28% | 7.55% | 11.42% | 5.29% | 0.00% | 0.74% | 6.58% | 0.61% |
| Unknown | 2.22% | 1.49% | 6.41% | 8.69% | 4.55% | 2.72% | 2.72% | 2.27% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 0.95% | 1.76% | 4.33% | 2.85% | 1.80% | 0.81% | 1.83% | 0.98% |
| Less than 50% low wage | 1.09% | 1.24% | 2.28% | 1.49% | 2.27% | 0.19% | 0.98% | 1.24% |
| Unknown | 2.39% | 2.95% | 6.01% | 5.98% | 2.63% | 2.52% | 2.33% | 2.28% |

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.B.4.b.(1)(1996) Percent of private-sector part-time employees eligible for 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 | 33.6% | 41.6% | 30.4% | 30.7% | 34.0% | 33.7% | 34.4% | 33.4% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 14.3% | 31.9% | 8.7% * | 6.4% * | 0.6% * | 26.6% * | 18.2% * | 6.0% * |
| Mining | 66.3% * | 51.9% * | 62.5% * | 90.0% | 88.1% | 100.0% | 56.6% | 90.9% |
| Construction | 36.9% | 44.8% | 42.8% | 13.3% * | 38.9% * | 57.7% | 37.9% | 34.9% |
| Manufacturing | 48.4% | 42.5% | 42.9% | 44.7% | 45.0% | 54.0% | 44.5% | 50.1% |
| Transp., commu., util. | 58.5% | 30.6% * | 34.0% * | 27.2% | 62.8% | 68.1% | 30.8% | 63.4% |
| Wholesale trade | 42.6% | 65.0% | 31.0% * | 51.7% | 34.6% | 34.1% * | 51.5% * | 36.6% |
| Retail Trade | 21.2% | 35.9% | 25.5% | 27.7% | 27.5% | 17.0% | 29.9% | 19.4% |
| Fin., ins., real est. | 54.8% | 56.9% | 41.9% | 65.6% | 55.1% | 52.7% | 52.7% | 55.6% |
| Services | 40.2% | 39.6% | 32.1% | 29.4% | 31.8% | 54.7% | 33.7% | 42.1% |
| Unknown | 84.3% | 93.2% | 0.0% | 0.0% | 0.0% | 0.0% | 84.3% | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 29.7% | 42.6% | 31.0% | 30.6% | 32.2% | 26.8% | 34.9% | 28.3% |
| For profit, unincorporated | 35.2% | 47.6% | 38.8% | 32.4% | 26.1% | 30.6% | 41.8% | 28.6% |
| Nonprofit | 45.3% | 30.7% | 23.2% | 30.3% | 39.6% | 64.7% | 27.1% | 49.5% |
| Unknown | 34.0% | 32.7% | 26.0% * | 29.5% * | 26.6% * | 37.0% | 31.0% | 34.5% |
| Age of firm | | | | | | | | |
| Less than 5 years | 29.8% | 42.4% | 17.9% | 33.1% | 17.8% * | 8.2% * | 35.3% * | 19.1% |
| 5-9 years | 25.3% | 40.0% | 28.7% | 23.3% | 16.4% * | 15.7% * | 29.2% * | 20.3% * |
| 10-19 years | 31.7% * | 43.7% | 35.6% | 27.8% | 29.4% | 21.8% | 38.9% | 25.4% |
| 20 or more years | 40.5% | 38.5% | 33.8% | 30.2% | 39.9% | 49.4% | 33.0% | 42.7% |
| Unknown | 31.0% | 68.3% | 25.9% * | 45.7% | 35.2% | 29.5% | 40.9% | 30.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 35.0% | 71.3% | 49.0% | 48.3% | 40.3% | 32.0% | 50.2% | 34.5% |
| 1 location only | 31.3% | 40.7% | 28.7% | 24.7% | 25.8% | 61.8% | 32.8% | 29.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 20.5% | 42.3% | 26.1% | 22.8% | 28.3% | 12.6% | 32.0% | 17.4% |
| 25-49 % | 29.3% | 31.7% | 16.0% * | 26.1% | 23.2% | 34.0% | 23.3% | 30.8% |
| 50-74 % | 38.3% | 40.9% | 32.8% | 34.8% | 32.5% | 43.0% | 36.4% | 38.9% |
| 75% or more | 46.7% | 50.6% | 45.7% | 40.2% | 48.8% | 47.5% | 45.3% | 47.2% |
| Union presence | | | | | | | | |
| No union employees | 34.8% | 40.7% | 30.5% | 30.6% | 32.6% | 39.2% | 34.2% | 35.1% |
| Has union employees | 53.9% | 70.7% | 39.5% * | 52.3% | 46.4% | 60.4% | 47.1% | 54.5% |
| Unknown | 24.7% | 43.6% | 23.5% | 19.6% | 25.3% | 24.6% | 29.9% | 24.5% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 24.2% | 33.7% | 18.6% | 18.4% | 25.5% | 26.9% | 21.8% | 25.1% |
| Less than 50% low wage | 42.3% | 42.4% | 36.4% | 36.9% | 40.1% | 49.9% | 39.0% | 43.8% |
| Unknown | 28.5% | 52.6% | 23.7% | 32.4% | 32.3% | 27.3% | 40.3% | 27.8% |

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.B.4.b.(1)(1996) Standard error for percent of private-sector part-time employees eligible for 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 | 1.89% | 1.74% | 2.21% | 2.06% | 3.30% | 3.36% | 1.06% | 2.36% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.42% | 2.83% | 13.35% * | 12.50% * | 2.93% * | 13.00% * | 4.05% * | 10.44% * |
| Mining | 14.36% * | 17.06% * | 19.56% * | 25.51% | 22.88% | 27.89% | 16.06% | 19.31% |
| Construction | 3.31% | 3.86% | 8.15% | 5.53% * | 13.29% * | 15.39% | 5.02% | 5.54% |
| Manufacturing | 5.22% | 8.27% | 7.38% | 5.47% | 6.36% | 8.38% | 4.14% | 6.38% |
| Transp., commu., util. | 6.24% | 13.60% * | 11.35% * | 8.01% | 11.15% | 6.63% | 8.06% | 6.87% |
| Wholesale trade | 5.94% | 7.02% | 11.46% * | 9.77% | 9.41% | 10.95% * | 4.96% * | 7.67% |
| Retail Trade | 1.58% | 7.63% | 3.95% | 3.84% | 4.11% | 1.92% | 3.09% | 1.92% |
| Fin., ins., real est. | 4.21% | 8.24% | 7.55% | 4.67% | 7.61% | 6.83% | 5.76% | 4.21% |
| Services | 3.31% | 2.72% | 3.17% | 3.20% | 3.98% | 6.54% | 1.75% | 4.31% |
| Unknown | 23.69% | 26.02% | 0.00% | 0.00% | 0.00% | 0.00% | 23.69% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.99% | 2.55% | 2.37% | 2.32% | 4.01% | 3.20% | 1.12% | 2.52% |
| For profit, unincorporated | 2.67% | 3.82% | 9.93% | 5.69% | 5.85% | 8.82% | 4.07% | 3.73% |
| Nonprofit | 2.95% | 4.18% | 4.55% | 2.97% | 4.53% | 4.95% | 3.60% | 3.24% |
| Unknown | 4.54% | 9.77% | 11.08% * | 13.06% * | 11.56% * | 5.71% | 7.52% | 5.11% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.99% | 4.39% | 4.79% | 5.30% | 11.95% * | 14.62% * | 3.51% * | 4.91% |
| 5-9 years | 3.47% | 4.45% | 4.06% | 4.36% | 8.82% * | 8.90% * | 1.98% * | 6.85% * |
| 10-19 years | 1.59% * | 4.26% | 4.12% | 4.64% | 6.74% | 5.10% | 2.61% | 3.07% |
| 20 or more years | 2.56% | 3.23% | 3.24% | 3.17% | 4.29% | 5.46% | 2.21% | 2.95% |
| Unknown | 2.95% | 12.79% | 10.00% * | 8.31% | 4.59% | 3.17% | 8.01% | 3.02% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.68% | 8.45% | 5.64% | 5.19% | 4.01% | 3.27% | 4.82% | 2.79% |
| 1 location only | 1.74% | 1.73% | 2.14% | 2.39% | 3.99% | 14.87% | 1.06% | 2.94% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.60% | 8.93% | 7.10% | 4.53% | 6.72% | 3.34% | 3.48% | 3.01% |
| 25-49 % | 2.69% | 3.66% | 5.33% * | 2.84% | 5.95% | 4.92% | 2.38% | 3.42% |
| 50-74 % | 2.53% | 2.80% | 4.43% | 3.81% | 5.72% | 4.28% | 1.83% | 3.15% |
| 75% or more | 3.20% | 3.24% | 3.33% | 2.59% | 3.67% | 6.16% | 1.79% | 3.80% |
| Union presence | | | | | | | | |
| No union employees | 1.07% | 1.80% | 2.69% | 2.38% | 3.17% | 2.75% | 1.24% | 1.50% |
| Has union employees | 6.26% | 13.17% | 13.20% * | 11.06% | 8.87% | 6.20% | 5.28% | 7.00% |
| Unknown | 4.45% | 8.06% | 5.04% | 5.76% | 6.43% | 5.50% | 4.10% | 4.68% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.70% | 5.66% | 4.30% | 3.72% | 4.36% | 2.57% | 3.58% | 1.75% |
| Less than 50% low wage | 1.34% | 2.41% | 2.52% | 1.81% | 4.30% | 2.23% | 1.55% | 1.88% |
| Unknown | 3.84% | 6.91% | 5.86% | 8.11% | 5.88% | 4.98% | 6.12% | 4.01% |

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.B.4.b.(1).(a)(1996) Percent of private-sector part-time 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 | 64.0% | 56.7% | 51.8% | 57.7% | 61.9% | 70.1% | 52.9% | 67.3% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 71.9% | 69.7% | 59.6% | 85.1% * | 100.0% | 100.0% | 67.5% | 100.0% |
| Mining | 70.4% | 19.6% * | 100.0% | 47.2% * | 100.0% | 100.0% | 55.8% * | 93.5% |
| Construction | 68.6% | 58.0% | 66.5% | 55.7% | 96.2% | 87.4% | 60.9% | 87.1% |
| Manufacturing | 65.6% | 53.6% | 44.8% | 59.8% | 79.9% | 67.7% | 50.9% | 71.1% |
| Transp., commu., util. | 63.9% | 74.3% | 74.4% | 68.0% | 37.1% * | 81.0% | 65.5% | 63.8% |
| Wholesale trade | 66.1% | 55.7% | 47.8% | 73.7% | 79.2% | 69.4% | 57.8% | 74.0% |
| Retail Trade | 57.9% | 48.8% | 54.8% | 41.9% | 45.6% | 69.6% | 45.0% | 62.1% |
| Fin., ins., real est. | 76.3% | 68.9% | 65.3% | 81.0% | 85.1% | 71.3% | 71.5% | 78.0% |
| Services | 65.1% | 58.5% | 45.3% | 62.7% | 65.7% | 68.8% | 52.6% | 68.0% |
| Unknown | 9.2% * | 9.2% * | 0.0% | 0.0% | 0.0% | 0.0% | 9.2% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 60.7% | 56.2% | 47.9% | 53.8% | 57.1% | 67.2% | 49.2% | 64.5% |
| For profit, unincorporated | 64.4% | 58.6% | 62.2% | 70.5% | 74.7% | 53.9% | 60.2% | 70.7% |
| Nonprofit | 71.2% | 56.5% | 61.6% | 63.4% | 65.6% | 78.0% | 60.7% | 72.5% |
| Unknown | 59.1% | 51.5% | 48.7% * | 39.5% * | 86.0% | 58.2% | 54.3% | 59.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 47.6% | 55.9% | 45.4% | 36.5% | 71.5% | 77.4% | 41.3% | 70.6% |
| 5-9 years | 51.9% | 52.3% | 42.1% | 69.1% | 36.2% * | 58.1% | 53.1% | 49.9% |
| 10-19 years | 54.4% | 66.1% | 47.5% | 53.7% | 49.6% | 53.1% | 56.5% | 51.5% |
| 20 or more years | 65.2% | 51.8% | 57.9% | 57.2% | 61.8% | 74.0% | 52.4% | 68.2% |
| Unknown | 69.5% | 50.5% * | 77.9% | 77.3% | 71.8% | 68.5% | 73.4% | 69.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 68.9% | 59.2% | 68.6% | 74.1% | 66.3% | 69.3% | 72.1% | 68.8% |
| 1 location only | 55.1% | 56.6% | 49.2% | 46.8% | 53.0% | 76.8% | 50.0% | 61.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 55.6% | 67.3% | 57.7% | 44.7% | 35.0% | 75.7% | 55.5% | 55.6% |
| 25-49 % | 69.2% | 54.0% | 52.9% | 59.4% | 65.7% | 75.1% | 53.8% | 72.3% |
| 50-74 % | 62.4% | 53.2% | 52.5% | 57.7% | 61.5% | 67.1% | 49.8% | 65.9% |
| 75% or more | 66.1% | 53.4% | 48.2% | 64.9% | 74.6% | 66.8% | 53.7% | 69.7% |
| Union presence | | | | | | | | |
| No union employees | 57.9% | 54.6% | 48.7% | 53.6% | 59.2% | 63.1% | 49.8% | 61.6% |
| Has union employees | 81.7% | 85.7% | 100.0% | 94.9% | 72.8% | 84.5% | 94.6% | 80.6% |
| Unknown | 72.1% | 73.2% | 67.3% | 86.5% | 59.1% | 72.8% | 76.0% | 71.9% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 50.2% | 50.1% | 35.6% | 51.8% | 50.4% | 52.6% | 48.1% | 51.0% |
| Less than 50% low wage | 65.9% | 55.3% | 54.5% | 60.1% | 70.3% | 72.7% | 53.5% | 71.2% |
| Unknown | 68.2% | 78.0% | 67.3% | 52.8% | 47.3% | 72.0% | 56.8% | 69.1% |

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.

* 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.B.4.b.(1).(a)(1996) Standard error for percent of private-sector part-time 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 | 1.56% | 3.02% | 3.42% | 3.83% | 4.07% | 2.90% | 2.34% | 1.87% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5.78% | 8.04% | 12.77% | 25.55% * | 29.81% | 25.82% | 5.85% | 18.26% |
| Mining | 15.69% | 6.21% * | 29.81% | 15.13% * | 25.82% | 27.89% | 16.94% * | 20.17% |
| Construction | 8.45% | 8.80% | 14.63% | 11.83% | 20.31% | 20.97% | 9.57% | 10.68% |
| Manufacturing | 4.01% | 14.48% | 12.55% | 9.77% | 7.25% | 6.05% | 8.65% | 4.76% |
| Transp., commu., util. | 7.91% | 15.11% | 15.24% | 12.86% | 14.52% * | 7.14% | 8.21% | 8.46% |
| Wholesale trade | 6.24% | 9.80% | 12.40% | 9.70% | 8.10% | 14.51% | 5.50% | 7.64% |
| Retail Trade | 2.72% | 8.03% | 9.52% | 5.67% | 6.79% | 3.33% | 5.21% | 2.28% |
| Fin., ins., real est. | 3.91% | 9.31% | 9.97% | 6.81% | 5.18% | 4.10% | 6.17% | 3.54% |
| Services | 2.82% | 2.70% | 3.13% | 5.37% | 3.64% | 5.51% | 2.17% | 3.25% |
| Unknown | 10.84% * | 10.84% * | 0.00% | 0.00% | 0.00% | 0.00% | 10.84% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.63% | 5.01% | 4.04% | 6.05% | 5.85% | 2.53% | 3.25% | 1.69% |
| For profit, unincorporated | 4.36% | 6.65% | 10.33% | 11.53% | 12.69% | 12.35% | 4.93% | 7.38% |
| Nonprofit | 3.29% | 4.72% | 9.61% | 4.71% | 4.06% | 5.82% | 3.79% | 3.87% |
| Unknown | 7.36% | 14.89% | 15.22% * | 14.39% * | 19.20% | 11.10% | 12.83% | 8.10% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.48% | 5.98% | 13.59% | 8.99% | 14.25% | 18.86% | 4.02% | 10.28% |
| 5-9 years | 4.71% | 6.37% | 6.79% | 12.48% | 12.30% * | 15.36% | 4.11% | 8.02% |
| 10-19 years | 4.26% | 3.73% | 7.00% | 7.22% | 8.55% | 12.94% | 4.39% | 6.09% |
| 20 or more years | 2.03% | 4.87% | 4.72% | 4.15% | 4.66% | 5.54% | 3.49% | 2.72% |
| Unknown | 3.19% | 15.88% * | 10.91% | 7.51% | 4.58% | 3.82% | 6.04% | 3.47% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.10% | 12.83% | 7.88% | 4.21% | 3.92% | 2.71% | 4.05% | 2.26% |
| 1 location only | 2.18% | 3.16% | 4.50% | 4.18% | 5.80% | 17.04% | 2.42% | 4.78% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.65% | 6.56% | 10.89% | 8.41% | 9.90% | 5.82% | 6.75% | 4.42% |
| 25-49 % | 4.54% | 8.15% | 9.86% | 9.26% | 8.51% | 6.86% | 6.84% | 4.42% |
| 50-74 % | 2.25% | 5.05% | 6.92% | 7.51% | 6.15% | 5.02% | 4.97% | 3.23% |
| 75% or more | 1.90% | 5.37% | 3.30% | 3.62% | 3.51% | 3.48% | 2.63% | 2.75% |
| Union presence | | | | | | | | |
| No union employees | 2.18% | 3.39% | 3.25% | 3.93% | 5.46% | 4.09% | 2.41% | 2.79% |
| Has union employees | 3.94% | 14.47% | 23.57% | 14.20% | 6.17% | 5.64% | 4.98% | 4.33% |
| Unknown | 3.66% | 6.98% | 14.07% | 13.59% | 10.22% | 4.25% | 5.30% | 3.81% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 4.88% | 8.52% | 9.99% | 7.95% | 6.99% | 6.69% | 7.79% | 5.50% |
| Less than 50% low wage | 1.91% | 2.82% | 2.80% | 4.85% | 3.15% | 4.91% | 2.39% | 2.78% |
| Unknown | 3.51% | 6.66% | 13.34% | 13.81% | 10.29% | 4.73% | 7.39% | 3.81% |

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.B.4.b.(2)(1996) Percent of private-sector part-time employees 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 | 21.5% | 23.6% | 15.7% | 17.7% | 21.1% | 23.6% | 18.2% | 22.5% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 10.3% | 22.3% | 5.2% * | 5.5% * | 0.6% * | 26.6% * | 12.3% | 6.0% * |
| Mining | 46.7% * | 10.2% * | 62.5% * | 42.5% | 88.1% | 100.0% | 31.6% * | 85.1% |
| Construction | 25.3% | 26.0% | 28.4% | 7.4% * | 37.4% * | 50.5% | 23.0% | 30.4% |
| Manufacturing | 31.8% | 22.8% * | 19.2% | 26.7% | 35.9% | 36.5% | 22.6% | 35.6% |
| Transp., commu., util. | 37.4% | 22.8% * | 25.3% * | 18.5% | 23.3% * | 55.1% | 20.2% | 40.4% |
| Wholesale trade | 28.2% | 36.2% | 14.8% * | 38.1% | 27.4% * | 23.7% * | 29.8% | 27.1% |
| Retail Trade | 12.3% | 17.5% | 14.0% * | 11.6% | 12.6% | 11.8% | 13.5% | 12.0% |
| Fin., ins., real est. | 41.9% | 39.2% | 27.4% | 53.2% | 46.9% | 37.6% | 37.7% | 43.4% |
| Services | 26.1% | 23.2% | 14.6% | 18.4% | 20.9% | 37.7% | 17.7% | 28.7% |
| Unknown | 7.8% * | 8.6% * | 0.0% | 0.0% | 0.0% | 0.0% | 7.8% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.0% | 23.9% | 14.8% | 16.5% | 18.4% | 18.0% | 17.1% | 18.3% |
| For profit, unincorporated | 22.7% | 27.9% | 24.1% * | 22.9% | 19.5% * | 16.5% * | 25.1% | 20.2% |
| Nonprofit | 32.3% | 17.3% | 14.3% | 19.2% | 26.0% | 50.5% | 16.4% | 35.9% |
| Unknown | 20.1% | 16.8% * | 12.7% * | 11.6% * | 22.9% * | 21.5% | 16.8% * | 20.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 14.2% | 23.7% | 8.2% | 12.1% * | 12.7% * | 6.4% * | 14.6% | 13.5% |
| 5-9 years | 13.1% | 20.9% | 12.1% | 16.1% | 6.0% * | 9.1% * | 15.5% | 10.1% |
| 10-19 years | 17.3% | 28.9% | 16.9% | 14.9% | 14.6% | 11.6% * | 22.0% | 13.1% |
| 20 or more years | 26.4% | 20.0% | 19.6% | 17.3% | 24.7% | 36.6% | 17.3% | 29.1% |
| Unknown | 21.5% | 34.5% * | 20.2% * | 35.3% | 25.3% | 20.2% | 30.0% | 21.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.2% | 42.3% | 33.6% | 35.8% | 26.7% | 22.1% | 36.2% | 23.8% |
| 1 location only | 17.2% | 23.0% | 14.1% | 11.6% | 13.7% | 47.5% | 16.4% | 18.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11.4% | 28.5% | 15.0% * | 10.2% | 9.9% | 9.5% * | 17.8% | 9.7% |
| 25-49 % | 20.3% | 17.1% | 8.4% * | 15.5% | 15.3% * | 25.5% | 12.5% | 22.3% |
| 50-74 % | 23.9% | 21.8% | 17.2% | 20.1% | 20.0% | 28.9% | 18.2% | 25.6% |
| 75% or more | 30.9% | 27.0% | 22.0% | 26.1% | 36.4% | 31.7% | 24.3% | 32.9% |
| Union presence | | | | | | | | |
| No union employees | 20.1% | 22.2% | 14.8% | 16.4% | 19.3% | 24.7% | 17.0% | 21.6% |
| Has union employees | 44.0% | 60.6% | 39.5% * | 49.6% | 33.8% | 51.0% | 44.5% | 44.0% |
| Unknown | 17.8% | 32.0% | 15.8% | 17.0% * | 15.0% | 17.9% | 22.7% | 17.6% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 12.2% | 16.9% | 6.6% * | 9.5% | 12.9% | 14.2% | 10.5% | 12.8% |
| Less than 50% low wage | 27.9% | 23.4% | 19.8% | 22.2% | 28.2% | 36.3% | 20.9% | 31.2% |
| Unknown | 19.4% | 41.1% | 16.0% | 17.1% * | 15.3% | 19.7% | 22.9% | 19.2% |

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.B.4.b.(2)(1996) Standard error for percent of private-sector part-time employees 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 | 1.20% | 1.55% | 1.97% | 1.67% | 1.76% | 1.98% | 0.83% | 1.45% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.16% | 4.12% | 4.90% * | 9.66% * | 2.93% * | 13.00% * | 2.32% | 10.44% * |
| Mining | 14.23% * | 3.39% * | 19.56% * | 12.72% | 22.88% | 27.89% | 11.12% * | 18.53% |
| Construction | 4.58% | 5.63% | 7.76% | 4.45% * | 13.54% * | 14.59% | 5.73% | 6.46% |
| Manufacturing | 3.09% | 8.77% * | 5.65% | 5.75% | 6.58% | 6.73% | 4.37% | 5.17% |
| Transp., commu., util. | 5.41% | 13.84% * | 11.90% * | 5.14% | 8.45% * | 6.98% | 5.82% | 5.77% |
| Wholesale trade | 5.69% | 7.45% | 7.86% * | 8.87% | 9.38% * | 12.41% * | 4.13% | 7.96% |
| Retail Trade | 1.32% | 5.22% | 4.77% * | 1.34% | 1.96% | 1.49% | 1.48% | 1.47% |
| Fin., ins., real est. | 4.21% | 8.76% | 5.36% | 6.31% | 7.65% | 5.19% | 5.27% | 4.65% |
| Services | 2.43% | 1.92% | 1.55% | 3.19% | 2.82% | 4.09% | 0.74% | 3.05% |
| Unknown | 10.94% * | 10.88% * | 0.00% | 0.00% | 0.00% | 0.00% | 10.94% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.13% | 2.77% | 2.20% | 2.37% | 1.86% | 1.57% | 1.19% | 1.40% |
| For profit, unincorporated | 2.42% | 3.58% | 7.35% * | 6.15% | 6.24% * | 8.76% * | 3.58% | 2.92% |
| Nonprofit | 2.99% | 3.32% | 3.06% | 2.81% | 2.91% | 4.90% | 2.00% | 3.45% |
| Unknown | 2.52% | 9.16% * | 10.37% * | 10.73% * | 10.50% * | 4.11% | 7.73% * | 2.92% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.80% | 2.28% | 2.02% | 4.32% * | 10.85% * | 7.75% * | 1.68% | 3.96% |
| 5-9 years | 1.74% | 3.89% | 3.41% | 4.51% | 3.65% * | 8.50% * | 1.46% | 2.67% |
| 10-19 years | 1.38% | 3.94% | 3.69% | 2.18% | 3.97% | 3.63% * | 2.91% | 2.07% |
| 20 or more years | 2.01% | 2.79% | 2.44% | 1.92% | 2.77% | 5.14% | 0.86% | 2.55% |
| Unknown | 1.65% | 12.61% * | 6.20% * | 7.72% | 2.81% | 1.64% | 7.30% | 1.58% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.65% | 10.64% | 4.81% | 4.73% | 2.39% | 1.81% | 3.73% | 1.66% |
| 1 location only | 1.26% | 1.65% | 2.07% | 1.38% | 1.73% | 11.49% | 0.73% | 2.59% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.49% | 7.19% | 6.50% * | 2.47% | 2.64% | 2.86% * | 2.76% | 2.01% |
| 25-49 % | 2.60% | 2.09% | 2.58% * | 2.89% | 4.93% * | 4.30% | 1.32% | 3.27% |
| 50-74 % | 2.05% | 2.67% | 3.33% | 3.32% | 3.66% | 3.62% | 1.76% | 2.68% |
| 75% or more | 2.04% | 3.17% | 1.99% | 2.38% | 2.87% | 3.79% | 1.68% | 2.28% |
| Union presence | | | | | | | | |
| No union employees | 0.92% | 1.65% | 2.13% | 1.90% | 1.98% | 2.16% | 0.84% | 1.30% |
| Has union employees | 5.42% | 12.66% | 13.20% * | 10.86% | 5.86% | 6.74% | 5.59% | 6.16% |
| Unknown | 2.71% | 5.37% | 3.53% | 6.08% * | 4.21% | 3.20% | 3.05% | 2.85% |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 1.30% | 4.23% | 2.15% * | 1.83% | 3.27% | 2.11% | 0.96% | 2.00% |
| Less than 50% low wage | 1.13% | 2.09% | 1.90% | 2.22% | 2.91% | 2.90% | 1.02% | 1.64% |
| Unknown | 2.44% | 7.39% | 4.68% | 6.26% * | 3.16% | 2.85% | 4.34% | 2.44% |

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.