

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-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	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.

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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.

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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.

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* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.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.

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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.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.