

**Table I.A.2(1996) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.9%	34.2%	64.9%	80.8%	92.7%	96.7%	41.7%	93.9%
Industry group **								
Agric., fish., forest.	29.0%	24.4%	49.0%	65.9%	78.7%	89.4%	27.3%	80.3%
Mining	67.7%	44.8%	61.0%	97.0%	94.4%	100.0%	50.3%	98.4%
Construction	40.1%	29.6%	67.1%	85.6%	95.4%	100.0%	37.7%	90.7%
Manufacturing	70.9%	45.1%	77.4%	89.6%	94.8%	98.9%	60.0%	96.4%
Transp., commu., util.	58.2%	29.2%	64.5%	88.1%	97.7%	99.7%	39.4%	98.6%
Wholesale trade	67.8%	47.6%	77.7%	89.3%	94.7%	97.2%	56.5%	95.8%
Retail Trade	53.2%	26.1%	48.9%	69.4%	88.4%	98.9%	33.2%	94.3%
Fin., ins., real est.	62.7%	40.9%	91.3%	93.2%	98.8%	88.6%	48.5%	91.7%
Services	49.8%	36.8%	66.8%	80.2%	92.4%	96.0%	43.2%	92.1%
Unknown	18.7%	17.3%	60.0% *	0.0%	0.0%	0.0%	18.7%	0.0%
Ownership								
For profit, incorporated	62.9%	42.0%	68.6%	81.4%	92.3%	96.5%	50.6%	94.0%
For profit, unincorporated	27.8%	23.4%	43.4%	67.3%	92.5%	97.2%	25.5%	90.0%
Nonprofit	60.9%	42.1%	71.8%	88.1%	99.0%	99.4%	50.7%	97.4%
Unknown	37.2%	18.7%	43.4%	68.2%	80.6%	97.9%	21.2%	90.6%
Age of firm								
Less than 5 years	28.2%	24.0%	43.5%	60.2%	89.0%	97.9%	27.0%	79.7%
5-9 years	38.2%	30.8%	55.8%	75.3%	83.9%	98.9%	36.3%	83.2%
10-19 years	51.3%	40.5%	68.9%	81.4%	91.7%	98.4%	47.4%	91.8%
20 or more years	69.9%	49.5%	82.3%	93.3%	98.6%	99.7%	60.7%	98.7%
Unknown	84.7%	23.7%	54.7%	73.7%	90.0%	95.9%	43.1%	93.4%
Multi/single status								
2 or more locations	91.5%	54.7%	73.3%	85.1%	93.1%	96.7%	72.9%	94.8%
1 location only	41.6%	34.0%	63.9%	77.8%	90.3%	98.3%	40.3%	85.9%
Percent full-time employees								
Less than 25%	15.6%	7.6%	18.8%	44.1%	71.4%	92.1%	9.7%	80.6%
25-49 %	49.6%	25.9%	44.1%	66.5%	86.1%	99.2%	32.9%	93.5%
50-74 %	48.6%	32.0%	54.0%	74.5%	89.6%	95.7%	37.6%	92.0%
75% or more	61.9%	42.9%	77.4%	87.6%	95.3%	96.8%	51.5%	95.3%
Union presence								
No union employees	49.8%	34.6%	65.1%	81.1%	92.4%	96.3%	42.1%	92.4%
Has union employees	78.4%	56.3%	80.4%	93.4%	97.5%	98.0%	67.1%	97.0%
Unknown	63.1%	27.3%	57.3%	70.0%	92.2%	96.9%	32.9%	95.8%
Percent low wage employees **								
50% or more low wage	31.1%	14.3%	32.5%	59.7%	83.0%	97.4%	19.8%	86.3%
Less than 50% low wage	55.4%	40.8%	74.4%	88.4%	95.7%	95.1%	49.0%	94.3%
Unknown	66.0%	28.5%	60.3%	73.1%	93.8%	97.2%	34.6%	96.1%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

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

**Table I.A.2(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.50%	0.74%	0.48%	0.76%	0.68%	0.39%	0.45%
Industry group **								
Agric., fish., forest.	1.41%	1.60%	5.60%	10.07%	13.36%	11.45%	1.53%	5.62%
Mining	5.71%	7.89%	13.74%	23.02%	10.38%	0.00%	8.11%	1.25%
Construction	1.32%	1.07%	2.97%	3.48%	2.41%	0.00%	1.33%	1.93%
Manufacturing	1.16%	2.62%	2.76%	1.79%	1.23%	0.47%	1.60%	0.50%
Transp., commu., util.	2.19%	2.16%	6.05%	2.61%	2.22%	0.23%	2.26%	0.59%
Wholesale trade	1.14%	2.07%	2.87%	1.61%	1.83%	1.24%	1.43%	1.17%
Retail Trade	0.68%	1.14%	1.70%	1.48%	1.13%	0.36%	0.86%	0.37%
Fin., ins., real est.	1.43%	1.38%	2.21%	1.99%	0.70%	3.22%	1.33%	1.96%
Services	0.51%	0.85%	1.39%	1.46%	1.38%	1.80%	0.64%	0.80%
Unknown	5.11%	4.97%	18.86% *	0.00%	0.00%	0.00%	5.11%	0.00%
Ownership								
For profit, incorporated	0.34%	0.66%	0.92%	0.58%	0.99%	0.71%	0.43%	0.50%
For profit, unincorporated	0.57%	0.56%	2.61%	3.30%	2.31%	1.82%	0.57%	1.94%
Nonprofit	1.09%	2.08%	2.88%	1.79%	0.43%	0.29%	1.73%	0.93%
Unknown	1.53%	1.88%	7.40%	6.99%	5.51%	1.41%	2.01%	2.55%
Age of firm								
Less than 5 years	0.91%	1.00%	2.77%	2.62%	4.86%	0.95%	0.91%	2.08%
5-9 years	1.03%	1.20%	2.14%	2.09%	3.14%	0.77%	0.97%	1.79%
10-19 years	0.83%	0.69%	1.20%	1.56%	2.61%	2.14%	0.80%	1.40%
20 or more years	0.72%	1.47%	1.38%	0.83%	0.60%	0.14%	0.90%	0.28%
Unknown	0.77%	2.55%	6.15%	1.65%	1.51%	0.88%	1.30%	0.64%
Multi/single status								
2 or more locations	0.43%	3.75%	3.54%	1.41%	0.97%	0.68%	1.63%	0.51%
1 location only	0.35%	0.50%	0.80%	0.68%	1.07%	1.55%	0.39%	1.15%
Percent full-time employees								
Less than 25%	0.71%	0.65%	2.82%	2.79%	4.43%	2.09%	0.53%	2.94%
25-49 %	0.96%	2.22%	3.54%	4.06%	3.73%	0.34%	1.46%	0.86%
50-74 %	0.92%	1.34%	2.67%	2.99%	1.79%	2.39%	0.83%	1.46%
75% or more	0.42%	0.71%	1.13%	0.59%	0.56%	0.68%	0.50%	0.52%
Union presence								
No union employees	0.32%	0.51%	0.84%	0.57%	0.76%	1.06%	0.42%	0.40%
Has union employees	2.78%	4.19%	4.55%	2.17%	1.78%	1.43%	3.12%	1.11%
Unknown	1.14%	1.68%	4.75%	4.04%	2.55%	0.81%	1.61%	0.87%
Percent low wage employees **								
50% or more low wage	0.87%	0.68%	2.22%	0.97%	2.64%	0.53%	0.60%	1.38%
Less than 50% low wage	0.56%	0.77%	0.41%	1.07%	0.70%	1.27%	0.59%	0.54%
Unknown	1.30%	1.54%	3.36%	4.02%	1.85%	0.75%	1.41%	0.70%

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

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