

**Table I.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
Industry group **								
Agric., fish., forest.	8.0%	--	--	--	--	--	8.3%	--
Mining	0.0%*	--	--	--	--	--	0.0%	--
Construction	14.1%	--	--	--	--	--	15.0%	--
Manufacturing	9.1%	--	--	--	--	--	11.8%	--
Transp., commu., util.	7.0%	--	--	--	--	--	9.3%	--
Wholesale trade	8.2%	--	--	--	--	--	11.9%	--
Retail Trade	6.0%*	--	--	--	--	--	10.4%	--
Fin., ins., real est.	4.8%*	--	--	--	--	--	8.3%	--
Services	9.1%*	--	--	--	--	--	11.0%	--
Unknown	0.0%	--	--	--	--	--	0.0%	--
Ownership								
For profit, incorporated	7.7%	--	--	--	--	--	11.2%	--
For profit, unincorporated	9.4%	--	--	--	--	--	10.4%	--
Nonprofit	8.7%*	--	--	--	--	--	10.3%	--
Unknown	7.5%	--	--	--	--	--	10.1%	--
Age of firm								
Less than 5 years	10.6%*	--	--	--	--	--	11.0%	--
5-9 years	11.1%*	--	--	--	--	--	12.1%	--
10-19 years	10.0%*	--	--	--	--	--	11.5%	--
20 or more years	7.5%*	--	--	--	--	--	10.1%	--
Unknown	4.0%	--	--	--	--	--	8.3%*	--
Multi/single status								
2 or more locations	3.6%	--	--	--	--	--	8.0%	--
1 location only	10.8%	--	--	--	--	--	11.2%	--
Percent full-time employees								
Less than 25%	6.3%	--	--	--	--	--	8.1%	--
25-49 %	7.2%*	--	--	--	--	--	13.6%	--
50-74 %	7.7%*	--	--	--	--	--	11.4%	--
75% or more	8.2%*	--	--	--	--	--	10.9%	--
Union presence								
No union employees	8.2%	--	--	--	--	--	10.5%	--
Has union employees	12.9%	--	--	--	--	--	17.0%	--
Unknown	6.0%	--	--	--	--	--	12.5%	--
Percent low wage employees **								
50% or more low wage	6.2%	--	--	--	--	--	10.0%	--
Less than 50% low wage	9.3%*	--	--	--	--	--	11.2%	--
Unknown	5.0%	--	--	--	--	--	9.9%	--

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

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

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

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

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

**Table I.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
Industry group **								
Agric., fish., forest.	1.35%	--	--	--	--	--	1.61%	--
Mining	0.00%*	--	--	--	--	--	0.00%	--
Construction	1.83%	--	--	--	--	--	1.94%	--
Manufacturing	0.87%	--	--	--	--	--	1.17%	--
Transp., commu., util.	1.38%	--	--	--	--	--	2.38%	--
Wholesale trade	1.39%	--	--	--	--	--	1.97%	--
Retail Trade	0.55%*	--	--	--	--	--	1.01%	--
Fin., ins., real est.	0.59%*	--	--	--	--	--	1.17%	--
Services	0.74%*	--	--	--	--	--	0.81%	--
Unknown	0.00%	--	--	--	--	--	0.00%	--
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.68%	--
For profit, unincorporated	0.87%	--	--	--	--	--	1.04%	--
Nonprofit	0.84%*	--	--	--	--	--	1.13%	--
Unknown	1.58%	--	--	--	--	--	2.59%	--
Age of firm								
Less than 5 years	1.24%*	--	--	--	--	--	1.30%	--
5-9 years	0.73%*	--	--	--	--	--	0.80%	--
10-19 years	0.63%*	--	--	--	--	--	0.79%	--
20 or more years	0.48%*	--	--	--	--	--	0.72%	--
Unknown	0.70%	--	--	--	--	--	2.88%*	--
Multi/single status								
2 or more locations	0.43%	--	--	--	--	--	1.63%	--
1 location only	0.44%	--	--	--	--	--	0.46%	--
Percent full-time employees								
Less than 25%	0.95%	--	--	--	--	--	1.49%	--
25-49 %	0.84%*	--	--	--	--	--	1.47%	--
50-74 %	0.41%*	--	--	--	--	--	0.92%	--
75% or more	0.45%*	--	--	--	--	--	0.54%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.48%	--
Has union employees	1.45%	--	--	--	--	--	2.46%	--
Unknown	0.92%	--	--	--	--	--	1.17%	--
Percent low wage employees **								
50% or more low wage	0.84%	--	--	--	--	--	1.33%	--
Less than 50% low wage	0.44%*	--	--	--	--	--	0.62%	--
Unknown	0.74%	--	--	--	--	--	1.03%	--

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

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