

Table I.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	--	--	--	--	--	13.7%	3.7%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	24.7%	--
Mining	12.8%*	--	--	--	--	--	10.6%*	--
Construction	13.4%	--	--	--	--	--	14.4%	--
Manufacturing	8.6%	--	--	--	--	--	10.1%	--
Transp., commu., util.	9.1%	--	--	--	--	--	6.8%	--
Wholesale trade	10.3%	--	--	--	--	--	15.7%	--
Retail Trade	6.4%	--	--	--	--	--	11.3%	--
Fin., ins., real est.	7.9%	--	--	--	--	--	12.3%	--
Services	11.7%	--	--	--	--	--	14.7%	--
Unknown	24.9%*	--	--	--	--	--	24.9%*	--
Ownership								
For profit, incorporated	8.8%	--	--	--	--	--	12.5%	--
For profit, unincorporated	12.9%	--	--	--	--	--	14.4%	--
Nonprofit	14.3%	--	--	--	--	--	19.5%	--
Unknown	10.0%	--	--	--	--	--	20.6%	--
Age of firm								
Less than 5 years	11.1%	--	--	--	--	--	11.8%	--
5-9 years	11.2%	--	--	--	--	--	11.8%	--
10-19 years	12.3%	--	--	--	--	--	13.7%	--
20 or more years	12.0%	--	--	--	--	--	16.1%	--
Unknown	4.3%	--	--	--	--	--	13.9%	--
Multi/single status								
2 or more locations	4.1%	--	--	--	--	--	7.5%	--
1 location only	13.6%	--	--	--	--	--	14.2%	--
Percent full-time employees								
Less than 25%	14.4%	--	--	--	--	--	17.7%	--
25-49 %	10.1%	--	--	--	--	--	17.4%	--
50-74 %	8.9%	--	--	--	--	--	13.7%	--
75% or more	9.8%	--	--	--	--	--	13.3%	--
Union presence								
No union employees	10.5%	--	--	--	--	--	13.4%	--
Has union employees	14.5%	--	--	--	--	--	17.5%	--
Unknown	6.6%	--	--	--	--	--	15.1%	--
Percent low wage employees **								
50% or more low wage	10.6%	--	--	--	--	--	16.3%	--
Less than 50% low wage	10.7%	--	--	--	--	--	13.0%	--
Unknown	7.2%	--	--	--	--	--	17.2%	--

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

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.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	--	--	--	--	--	0.50%	0.38%
Industry group **								
Agric., fish., forest.	3.27%	--	--	--	--	--	3.42%	--
Mining	4.61%*	--	--	--	--	--	4.72%*	--
Construction	1.66%	--	--	--	--	--	1.88%	--
Manufacturing	0.92%	--	--	--	--	--	1.40%	--
Transp., commu., util.	1.62%	--	--	--	--	--	2.00%	--
Wholesale trade	1.21%	--	--	--	--	--	2.00%	--
Retail Trade	0.59%	--	--	--	--	--	1.01%	--
Fin., ins., real est.	1.04%	--	--	--	--	--	1.46%	--
Services	0.92%	--	--	--	--	--	1.11%	--
Unknown	9.86%*	--	--	--	--	--	9.86%*	--
Ownership								
For profit, incorporated	0.35%	--	--	--	--	--	0.44%	--
For profit, unincorporated	0.88%	--	--	--	--	--	0.97%	--
Nonprofit	0.99%	--	--	--	--	--	1.43%	--
Unknown	2.07%	--	--	--	--	--	5.02%	--
Age of firm								
Less than 5 years	1.13%	--	--	--	--	--	1.21%	--
5-9 years	1.35%	--	--	--	--	--	1.38%	--
10-19 years	0.98%	--	--	--	--	--	1.13%	--
20 or more years	0.67%	--	--	--	--	--	0.75%	--
Unknown	0.40%	--	--	--	--	--	1.95%	--
Multi/single status								
2 or more locations	0.39%	--	--	--	--	--	1.02%	--
1 location only	0.52%	--	--	--	--	--	0.53%	--
Percent full-time employees								
Less than 25%	1.77%	--	--	--	--	--	2.28%	--
25-49 %	1.32%	--	--	--	--	--	2.91%	--
50-74 %	1.32%	--	--	--	--	--	1.84%	--
75% or more	0.41%	--	--	--	--	--	0.57%	--
Union presence								
No union employees	0.46%	--	--	--	--	--	0.61%	--
Has union employees	1.88%	--	--	--	--	--	2.79%	--
Unknown	0.40%	--	--	--	--	--	1.12%	--
Percent low wage employees **								
50% or more low wage	1.23%	--	--	--	--	--	1.87%	--
Less than 50% low wage	0.48%	--	--	--	--	--	0.58%	--
Unknown	0.30%	--	--	--	--	--	1.63%	--

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.