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

| IIIII oleo and octobro characteristics. Chinese Chinese, 1860 |       |                 |                 |                 |           |                 |              |                         |  |  |  |
|---|-------|-----------------|-----------------|-----------------|-----------|-----------------|--------------|-------------------------|--|--|--|
| Characteristics   | Total | Less than<br>10 | 10-24 employees | 25-99 employees | 100-999   | 1000 or<br>more | Less than 50 | 50 or more<br>employees |  |  |  |
|   |       | employees       | employees       | employees       | employees | employees       | employees    | 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.

<sup>\*\*</sup> 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

| nealth insurance by firm size and selected characteristics: United States, 1996 |        |                 |                 |           |                   |                 |              |                         |  |  |  |
|---|--------|-----------------|-----------------|-----------|-------------------|-----------------|--------------|-------------------------|--|--|--|
| Characteristics   | Total  | Less than<br>10 | 10-24 employees | 25-99     | 100-999 employees | 1000 or<br>more | Less than 50 | 50 or more<br>employees |  |  |  |
|   |        | employees       | employees       | employees | employees         | employees       | employees    | 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.

<sup>\*\*</sup> 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.