firm size and selected characteristics: United States, 1996

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employes } \end{array}$ | 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 | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 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.

