establishments that offer health insurance by firm size and selected characteristics: United States, 1996

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 85.5\% | 81.9\% | 79.9\% | 82.5\% | 85.9\% | 87.7\% | 81.1\% | 86.7\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 88.4\% | 84.1\% | 77.7\% | 90.5\% | 76.5\% | 96.1\% | 82.7\% | 93.0\% |
| Mining | 90.9\% | 57.4\% | 96.2\% | 66.4\% | 94.1\% | 96.8\% | 70.3\% | 93.8\% |
| Construction | 82.9\% | 80.2\% | 79.9\% | 78.6\% | 85.8\% | 92.7\% | 79.4\% | 86.8\% |
| Manufacturing | 88.7\% | 85.7\% | 83.6\% | 84.9\% | 89.5\% | 89.6\% | 84.5\% | 89.3\% |
| Transp., commu., util. | 89.1\% | 83.7\% | 86.7\% | 88.1\% | 84.3\% | 91.0\% | 85.5\% | 89.7\% |
| Wholesale trade | 90.0\% | 87.8\% | 79.9\% | 87.3\% | 90.7\% | 93.7\% | 85.5\% | 91.6\% |
| Retail Trade | 80.3\% | 79.4\% | 76.7\% | 73.5\% | 76.5\% | 83.8\% | 76.1\% | 81.5\% |
| Fin., ins., real est. | 88.4\% | 80.9\% | 85.4\% | 86.3\% | 90.5\% | 89.4\% | 83.7\% | 89.4\% |
| Services | 83.0\% | 81.5\% | 77.5\% | 83.0\% | 83.6\% | 84.2\% | 80.4\% | 83.9\% |
| Unknown | 78.1\% | 74.5\% | 100.0\% | 0.0\% | 0.0\% | 0.0\% | 78.1\% | 0.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 85.7\% | 82.2\% | 79.8\% | 82.8\% | 85.7\% | 88.1\% | 81.3\% | 87.0\% |
| For profit, unincorporated | 85.5\% | 80.4\% | 81.0\% | 86.7\% | 86.6\% | 90.6\% | 81.2\% | 88.4\% |
| Nonprofit | 83.6\% | 78.7\% | 80.2\% | 78.3\% | 85.5\% | 84.9\% | 78.7\% | 84.4\% |
| Unknown | 87.8\% | 91.1\% | 77.4\% | 82.8\% | 89.7\% | 87.5\% | 86.8\% | 87.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 79.7\% | 83.5\% | 74.6\% | 79.4\% | 86.4\% | 69.7\% | 79.2\% | 80.8\% |
| 5-9 years | 81.5\% | 79.3\% | 80.8\% | 81.1\% | 86.9\% | 77.7\% | 80.5\% | 82.8\% |
| 10-19 years | 82.7\% | 83.5\% | 78.7\% | 82.4\% | 82.9\% | 86.7\% | 81.2\% | 84.0\% |
| 20 or more years | 83.6\% | 80.8\% | 80.8\% | 81.6\% | 83.8\% | 85.5\% | 81.2\% | 84.3\% |
| Unknown | 89.4\% | 83.9\% | 93.2\% | 89.8\% | 89.9\% | 89.2\% | 89.4\% | 89.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 88.2\% | 83.7\% | 90.3\% | 87.6\% | 87.9\% | 88.3\% | 89.2\% | 88.1\% |
| 1 location only | 80.3\% | 81.8\% | 78.6\% | 80.2\% | 82.2\% | 71.7\% | 80.2\% | 80.5\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 67.3\% | 70.7\% | 65.9\% | 62.3\% | 48.5\% | 81.5\% | 64.9\% | 68.2\% |
| 25-49 \% | 77.1\% | 72.4\% | 79.5\% | 69.6\% | 78.0\% | 79.4\% | 72.3\% | 78.3\% |
| 50-74 \% | 78.8\% | 75.6\% | 72.6\% | 74.3\% | 81.6\% | 80.4\% | 73.3\% | 80.4\% |
| 75\% or more | 86.9\% | 83.3\% | 80.8\% | 84.5\% | 87.3\% | 88.9\% | 82.7\% | 88.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 83.6\% | 80.8\% | 78.4\% | 81.3\% | 86.0\% | 85.9\% | 80.0\% | 85.3\% |
| Has union employees | 88.0\% | 90.4\% | 88.0\% | 86.6\% | 87.8\% | 88.2\% | 88.7\% | 87.9\% |
| Unknown | 88.8\% | 89.4\% | 89.8\% | 90.1\% | 83.2\% | 89.4\% | 88.7\% | 88.8\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 74.6\% | 77.6\% | 66.4\% | 71.8\% | 75.8\% | 76.1\% | 73.8\% | 74.8\% |
| Less than 50\% low wage | 85.1\% | 81.4\% | 80.4\% | 83.0\% | 87.9\% | 87.0\% | 81.3\% | 86.8\% |
| Unknown | 88.4\% | 89.7\% | 84.6\% | 87.4\% | 84.0\% | 89.3\% | 85.5\% | 88.6\% |

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.(1)(1996) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.38\% | 0.69\% | 1.11\% | 0.84\% | 0.79\% | 0.76\% | 0.63\% | 0.51\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.80\% | 3.30\% | 4.47\% | 5.07\% | 12.48\% | 11.67\% | 2.02\% | 5.54\% |
| Mining | 1.89\% | 13.13\% | 18.00\% | 16.39\% | 10.46\% | 1.78\% | 8.35\% | 2.09\% |
| Construction | 1.44\% | 2.32\% | 3.07\% | 2.43\% | 2.76\% | 3.26\% | 1.52\% | 2.18\% |
| Manufacturing | 0.92\% | 2.46\% | 1.04\% | 1.54\% | 1.34\% | 1.18\% | 1.13\% | 1.07\% |
| Transp., commu., util. | 1.98\% | 3.57\% | 4.56\% | 2.08\% | 5.10\% | 3.48\% | 2.03\% | 2.32\% |
| Wholesale trade | 0.51\% | 1.05\% | 2.86\% | 2.13\% | 1.69\% | 1.42\% | 1.35\% | 0.86\% |
| Retail Trade | 1.12\% | 1.91\% | 1.89\% | 2.12\% | 1.68\% | 1.42\% | 1.76\% | 1.21\% |
| Fin., ins., real est. | 1.11\% | 3.44\% | 2.15\% | 1.99\% | 1.92\% | 1.99\% | 2.36\% | 1.20\% |
| Services | 0.81\% | 1.02\% | 1.94\% | 1.20\% | 1.35\% | 1.75\% | 0.91\% | 1.16\% |
| Unknown | 14.58\% | 14.20\% | 29.81\% | 0.00\% | 0.00\% | 0.00\% | 14.58\% | 0.00\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.34\% | 0.99\% | 1.22\% | 1.00\% | 0.95\% | 0.63\% | 0.72\% | 0.48\% |
| For profit, unincorporated | 0.55\% | 1.10\% | 2.17\% | 1.29\% | 1.68\% | 2.29\% | 1.13\% | 0.71\% |
| Nonprofit | 1.40\% | 3.09\% | 3.57\% | 1.63\% | 1.89\% | 3.17\% | 1.90\% | 1.77\% |
| Unknown | 2.55\% | 3.52\% | 9.63\% | 5.47\% | 3.24\% | 3.40\% | 2.94\% | 2.91\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.58\% | 1.61\% | 3.76\% | 3.27\% | 4.34\% | 5.26\% | 1.93\% | 2.92\% |
| 5-9 years | 1.06\% | 1.72\% | 1.29\% | 3.09\% | 3.43\% | 4.89\% | 0.62\% | 2.31\% |
| 10-19 years | 0.71\% | 1.07\% | 1.52\% | 1.15\% | 1.80\% | 4.02\% | 0.89\% | 1.04\% |
| 20 or more years | 0.95\% | 1.18\% | 1.28\% | 1.18\% | 1.36\% | 1.55\% | 0.83\% | 1.14\% |
| Unknown | 0.82\% | 5.91\% | 1.82\% | 1.49\% | 0.81\% | 1.15\% | 1.84\% | 0.85\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.41\% | 4.79\% | 1.31\% | 1.71\% | 0.62\% | 0.68\% | 0.79\% | 0.43\% |
| 1 location only | 0.83\% | 0.62\% | 1.16\% | 1.22\% | 1.48\% | 7.31\% | 0.64\% | 1.38\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.11\% | 5.77\% | 7.07\% | 5.52\% | 8.17\% | 3.34\% | 5.32\% | 3.46\% |
| 25-49 \% | 2.32\% | 4.75\% | 3.32\% | 3.23\% | 4.22\% | 3.40\% | 2.64\% | 2.45\% |
| 50-74 \% | 1.03\% | 2.09\% | 2.72\% | 2.66\% | 2.62\% | 0.58\% | 1.25\% | 1.19\% |
| 75\% or more | 0.37\% | 0.78\% | 1.10\% | 0.69\% | 0.71\% | 0.75\% | 0.66\% | 0.51\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.53\% | 0.93\% | 1.08\% | 0.71\% | 1.04\% | 0.45\% | 0.66\% | 0.51\% |
| Has union employees | 1.28\% | 1.63\% | 4.89\% | 2.74\% | 0.74\% | 1.93\% | 1.14\% | 1.36\% |
| Unknown | 1.06\% | 2.10\% | 2.08\% | 2.22\% | 2.55\% | 1.16\% | 1.05\% | 1.11\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.99\% | 2.98\% | 2.14\% | 2.63\% | 2.77\% | 3.12\% | 2.79\% | 2.15\% |
| Less than 50\% low wage | 0.66\% | 0.75\% | 1.37\% | 0.92\% | 0.70\% | 1.41\% | 0.75\% | 0.86\% |
| Unknown | 0.78\% | 1.43\% | 4.03\% | 1.76\% | 2.05\% | 0.98\% | 1.29\% | 0.84\% |

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.

