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 | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 69.5\% | 69.8\% | 65.3\% | 65.2\% | 70.3\% | 71.2\% | 66.7\% | 70.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 66.1\% | 64.2\% | 47.1\% | 58.7\% | 40.1\% | 91.7\% | 57.7\% | 74.1\% |
| Mining | 89.4\% | 54.3\% | 90.8\% | 63.6\% | 93.6\% | 95.7\% | 65.2\% | 93.0\% |
| Construction | 63.6\% | 68.9\% | 62.6\% | 52.5\% | 64.2\% | 80.0\% | 61.9\% | 65.5\% |
| Manufacturing | 82.5\% | 75.5\% | 76.0\% | 76.7\% | 83.0\% | 84.4\% | 76.6\% | 83.4\% |
| Transp., commu., util. | 81.8\% | 76.0\% | 76.4\% | 76.4\% | 71.3\% | 86.5\% | 75.4\% | 82.8\% |
| Wholesale trade | 79.8\% | 80.9\% | 73.6\% | 81.2\% | 84.4\% | 77.5\% | 79.4\% | 79.9\% |
| Retail Trade | 51.1\% | 61.0\% | 56.2\% | 50.1\% | 52.6\% | 49.3\% | 54.9\% | 50.1\% |
| Fin., ins., real est. | 82.0\% | 73.9\% | 75.5\% | 80.6\% | 83.9\% | 83.4\% | 75.9\% | 83.3\% |
| Services | 65.3\% | 69.5\% | 62.3\% | 63.0\% | 63.1\% | 67.3\% | 65.5\% | 65.2\% |
| Unknown | 71.2\% | 68.6\% | 86.3\% | 0.0\% | 0.0\% | 0.0\% | 71.2\% | 0.0\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 69.9\% | 70.8\% | 66.4\% | 67.2\% | 71.0\% | 70.8\% | 67.9\% | 70.5\% |
| For profit, unincorporated | 70.7\% | 69.0\% | 64.2\% | 64.1\% | 71.6\% | 79.5\% | 66.2\% | 73.7\% |
| Nonprofit | 66.0\% | 61.8\% | 57.7\% | 55.3\% | 66.3\% | 71.8\% | 57.6\% | 67.7\% |
| Unknown | 72.5\% | 77.4\% | 60.5\% | 65.6\% | 79.2\% | 70.9\% | 73.5\% | 72.3\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 62.8\% | 72.7\% | 58.8\% | 56.2\% | 66.9\% | 56.5\% | 64.5\% | 59.9\% |
| 5-9 years | 63.9\% | 66.9\% | 62.6\% | 61.1\% | 64.8\% | 65.4\% | 63.7\% | 64.2\% |
| 10-19 years | 66.7\% | 71.8\% | 66.1\% | 66.5\% | 62.9\% | 68.4\% | 67.9\% | 65.6\% |
| 20 or more years | 69.8\% | 68.1\% | 67.4\% | 65.3\% | 69.6\% | 73.2\% | 67.7\% | 70.5\% |
| Unknown | 72.0\% | 65.2\% | 72.3\% | 76.2\% | 76.3\% | 70.9\% | 71.5\% | 72.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 72.7\% | 70.9\% | 79.8\% | 76.1\% | 74.9\% | 71.6\% | 76.8\% | 72.5\% |
| 1 location only | 63.7\% | 69.7\% | 63.7\% | 61.0\% | 62.9\% | 58.1\% | 65.6\% | 61.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 20.1\% | 32.3\% | 22.5\% | 20.5\% | 17.6\% | 18.9\% | 25.4\% | 18.6\% |
| 25-49 \% | 37.7\% | 38.6\% | 34.9\% | 34.4\% | 35.2\% | 40.0\% | 34.8\% | 38.5\% |
| 50-74 \% | 52.7\% | 52.9\% | 48.1\% | 49.2\% | 52.3\% | 54.7\% | 49.5\% | 53.6\% |
| 75\% or more | 76.9\% | 76.2\% | 71.7\% | 72.8\% | 78.0\% | 78.6\% | 73.6\% | 77.8\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 69.1\% | 68.8\% | 64.7\% | 64.9\% | 70.6\% | 72.3\% | 66.1\% | 70.5\% |
| Has union employees | 75.9\% | 81.4\% | 66.2\% | 66.7\% | 69.7\% | 81.0\% | 68.5\% | 76.9\% |
| Unknown | 67.8\% | 75.3\% | 70.9\% | 66.0\% | 69.1\% | 67.4\% | 72.6\% | 67.5\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 45.0\% | 51.4\% | 36.1\% | 38.7\% | 45.4\% | 50.3\% | 42.5\% | 45.8\% |
| Less than 50\% low wage | 73.8\% | 71.2\% | 68.6\% | 70.1\% | 76.0\% | 76.9\% | 69.8\% | 75.6\% |
| Unknown | 69.2\% | 71.6\% | 66.6\% | 65.8\% | 69.1\% | 69.5\% | 68.2\% | 69.3\% |

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

| Characteristics | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.44\% | 0.95\% | 0.84\% | 0.85\% | 0.74\% | 0.82\% | 0.60\% | 0.51\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.47\% | 3.58\% | 4.11\% | 8.99\% | 8.66\% | 12.95\% | 3.44\% | 9.57\% |
| Mining | 1.85\% | 12.25\% | 17.35\% | 15.88\% | 10.46\% | 2.22\% | 6.78\% | 2.27\% |
| Construction | 2.19\% | 3.11\% | 3.74\% | 4.34\% | 5.35\% | 6.44\% | 2.17\% | 2.84\% |
| Manufacturing | 0.88\% | 2.89\% | 1.74\% | 1.98\% | 1.52\% | 1.28\% | 1.42\% | 1.05\% |
| Transp., commu., util. | 1.31\% | 4.24\% | 4.00\% | 2.27\% | 5.55\% | 3.07\% | 1.94\% | 1.71\% |
| Wholesale trade | 2.65\% | 2.07\% | 2.51\% | 2.57\% | 2.37\% | 5.40\% | 1.20\% | 3.17\% |
| Retail Trade | 1.62\% | 2.37\% | 2.53\% | 0.88\% | 1.94\% | 2.41\% | 1.36\% | 1.99\% |
| Fin., ins., real est. | 1.59\% | 3.19\% | 2.73\% | 2.25\% | 2.13\% | 2.71\% | 2.28\% | 1.79\% |
| Services | 1.10\% | 1.49\% | 1.89\% | 1.96\% | 1.28\% | 1.80\% | 1.08\% | 1.38\% |
| Unknown | 13.24\% | 12.98\% | 25.77\% | 0.00\% | 0.00\% | 0.00\% | 13.24\% | 0.00\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.62\% | 1.25\% | 0.75\% | 0.96\% | 0.96\% | 1.00\% | 0.58\% | 0.74\% |
| For profit, unincorporated | 1.35\% | 1.56\% | 1.96\% | 3.18\% | 2.84\% | 3.41\% | 1.99\% | 1.78\% |
| Nonprofit | 1.26\% | 3.22\% | 2.65\% | 2.96\% | 1.73\% | 2.58\% | 1.77\% | 1.68\% |
| Unknown | 3.07\% | 6.25\% | 8.91\% | 5.58\% | 4.94\% | 4.03\% | 4.11\% | 3.94\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.59\% | 1.71\% | 2.82\% | 3.47\% | 6.77\% | 4.70\% | 1.85\% | 3.50\% |
| 5-9 years | 1.37\% | 2.63\% | 2.22\% | 3.00\% | 5.56\% | 5.67\% | 1.39\% | 2.28\% |
| 10-19 years | 0.79\% | 1.36\% | 1.18\% | 1.50\% | 2.06\% | 4.49\% | 0.94\% | 1.24\% |
| 20 or more years | 0.95\% | 1.76\% | 1.60\% | 1.87\% | 1.60\% | 1.61\% | 0.99\% | 1.22\% |
| Unknown | 0.81\% | 8.10\% | 4.99\% | 2.75\% | 1.64\% | 1.11\% | 5.41\% | 0.78\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.53\% | 6.85\% | 2.34\% | 2.31\% | 0.76\% | 0.76\% | 2.74\% | 0.54\% |
| 1 location only | 0.66\% | 0.81\% | 0.88\% | 1.13\% | 1.58\% | 7.30\% | 0.60\% | 1.42\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.93\% | 6.67\% | 6.09\% | 2.20\% | 2.78\% | 3.30\% | 2.40\% | 2.51\% |
| 25-49 \% | 2.22\% | 1.89\% | 1.97\% | 2.50\% | 2.87\% | 3.56\% | 1.25\% | 2.67\% |
| 50-74 \% | 1.83\% | 2.06\% | 2.19\% | 2.46\% | 3.22\% | 3.02\% | 1.70\% | 2.31\% |
| $75 \%$ or more | 0.35\% | 0.98\% | 0.98\% | 0.81\% | 0.81\% | 0.99\% | 0.73\% | 0.53\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.61\% | 1.39\% | 1.01\% | 0.91\% | 0.95\% | 0.89\% | 0.71\% | 0.79\% |
| Has union employees | 1.22\% | 4.65\% | 7.45\% | 3.02\% | 1.97\% | 1.95\% | 2.74\% | 1.48\% |
| Unknown | 1.61\% | 1.91\% | 3.98\% | 3.48\% | 2.55\% | 2.15\% | 1.78\% | 1.71\% |
| Percent low wage employees ** |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.53\% | 4.11\% | 2.73\% | 2.43\% | 2.38\% | 3.11\% | 2.66\% | 2.03\% |
| Less than 50\% low wage | 0.54\% | 0.95\% | 1.16\% | 0.92\% | 0.98\% | 1.07\% | 0.63\% | 0.77\% |
| Unknown | 1.12\% | 3.45\% | 4.05\% | 3.39\% | 2.25\% | 1.61\% | 1.49\% | 1.25\% |

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.

