

Table I.B.3.b.(1).a(1996) Percent of private-sector full-time 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	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	86.9%	83.8%	81.5%	84.1%	87.4%	88.9%	83.0%	88.0%
Industry group **								
Agric., fish., forest.	88.9%	85.3%	78.6%	90.5%	76.4%	96.1%	83.6%	93.0%
Mining	91.1%	59.3%	95.9%	66.5%	94.1%	96.8%	71.0%	93.8%
Construction	83.2%	81.2%	80.4%	78.7%	85.6%	92.8%	80.0%	86.8%
Manufacturing	89.0%	87.1%	84.8%	85.3%	89.6%	89.9%	85.5%	89.5%
Transp., commu., util.	90.5%	84.0%	87.1%	88.7%	90.6%	91.4%	86.1%	91.2%
Wholesale trade	90.5%	89.9%	80.6%	87.7%	90.8%	94.1%	86.6%	91.9%
Retail Trade	82.9%	83.3%	78.8%	78.0%	80.6%	85.4%	80.1%	83.7%
Fin., ins., real est.	89.0%	81.9%	86.4%	86.6%	90.9%	90.0%	84.6%	89.9%
Services	84.9%	83.3%	79.8%	84.9%	85.4%	86.3%	82.6%	85.8%
Unknown	95.3%	94.3%	100.0%	0.0%	0.0%	0.0%	95.3%	0.0%
Ownership								
For profit, incorporated	87.0%	84.0%	81.3%	84.3%	87.1%	89.1%	83.1%	88.1%
For profit, unincorporated	87.0%	82.8%	83.1%	88.3%	87.3%	91.6%	83.6%	89.2%
Nonprofit	85.5%	80.8%	82.0%	80.3%	88.2%	86.2%	80.6%	86.4%
Unknown	89.3%	93.3%	79.8%	86.5%	89.8%	89.2%	88.8%	89.3%
Age of firm								
Less than 5 years	81.7%	85.5%	75.7%	83.5%	86.8%	69.6%	82.0%	81.2%
5-9 years	83.3%	81.6%	83.5%	81.8%	89.4%	78.1%	82.5%	84.4%
10-19 years	84.3%	85.0%	80.5%	83.8%	85.2%	87.7%	83.0%	85.6%
20 or more years	84.9%	82.7%	82.0%	83.2%	85.4%	86.5%	82.9%	85.6%
Unknown	90.6%	88.8%	94.6%	90.8%	90.9%	90.5%	90.8%	90.6%
Multi/single status								
2 or more locations	89.4%	87.4%	91.9%	88.8%	89.4%	89.4%	90.7%	89.3%
1 location only	82.0%	83.7%	80.3%	82.1%	84.0%	70.5%	82.2%	81.9%
Percent full-time employees								
Less than 25%	84.7%	88.8%	82.9%	86.2%	77.6%	86.7%	88.2%	83.8%
25-49 %	81.8%	84.1%	87.3%	74.6%	83.9%	82.6%	80.4%	82.2%
50-74 %	83.3%	82.3%	77.3%	78.5%	86.2%	84.5%	79.5%	84.5%
75% or more	87.4%	84.0%	81.6%	84.9%	87.7%	89.4%	83.4%	88.5%
Union presence								
No union employees	85.4%	82.9%	80.2%	83.3%	87.7%	87.5%	82.2%	86.9%
Has union employees	88.5%	90.7%	87.4%	86.1%	89.3%	88.4%	88.4%	88.5%
Unknown	89.6%	90.3%	90.4%	90.3%	84.0%	90.3%	89.2%	89.6%
Percent low wage employees **								
50% or more low wage	78.7%	84.1%	71.9%	74.5%	80.4%	80.0%	78.2%	78.8%
Less than 50% low wage	86.3%	83.2%	81.7%	84.3%	88.9%	87.9%	83.0%	87.8%
Unknown	89.5%	90.9%	85.2%	89.6%	85.6%	90.3%	87.6%	89.6%

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.3.b.(1).a(1996) Standard error for percent of private-sector full-time 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	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%	0.75%	1.07%	0.78%	0.61%	0.71%	0.62%	0.46%
Industry group **								
Agric., fish., forest.	2.71%	3.45%	4.24%	5.11%	12.47%	11.76%	2.26%	5.57%
Mining	1.84%	12.86%	17.94%	16.42%	10.46%	1.78%	8.20%	2.08%
Construction	1.45%	2.26%	3.11%	2.47%	2.82%	3.18%	1.55%	2.19%
Manufacturing	0.87%	2.25%	0.96%	1.49%	1.33%	1.10%	1.05%	1.01%
Transp., commu., util.	1.89%	3.57%	4.51%	1.85%	2.57%	3.46%	1.89%	2.22%
Wholesale trade	0.50%	1.16%	2.75%	2.17%	1.74%	1.29%	1.21%	0.82%
Retail Trade	1.20%	1.36%	1.83%	1.59%	1.93%	1.61%	1.48%	1.35%
Fin., ins., real est.	1.23%	3.67%	2.08%	1.97%	1.58%	2.06%	2.49%	1.24%
Services	0.88%	1.18%	1.98%	1.16%	1.14%	2.05%	0.90%	1.20%
Unknown	15.05%	14.93%	29.81%	0.00%	0.00%	0.00%	15.05%	0.00%
Ownership								
For profit, incorporated	0.34%	1.06%	1.22%	0.86%	0.78%	0.55%	0.71%	0.46%
For profit, unincorporated	0.61%	1.23%	2.18%	1.07%	1.52%	2.52%	0.84%	0.97%
Nonprofit	1.54%	3.25%	3.46%	1.70%	1.71%	3.78%	1.90%	1.93%
Unknown	2.51%	3.21%	9.82%	3.43%	3.28%	3.34%	2.51%	2.92%
Age of firm								
Less than 5 years	1.62%	1.39%	3.51%	3.20%	4.19%	5.24%	1.85%	2.84%
5-9 years	1.14%	1.80%	1.28%	2.79%	2.42%	4.73%	0.71%	2.24%
10-19 years	0.75%	1.05%	1.67%	0.91%	1.92%	3.76%	0.94%	1.19%
20 or more years	0.86%	1.24%	1.33%	1.14%	1.18%	1.77%	0.85%	1.06%
Unknown	0.78%	4.94%	1.32%	1.44%	0.97%	1.06%	1.83%	0.81%
Multi/single status								
2 or more locations	0.38%	4.46%	1.21%	1.49%	0.59%	0.63%	0.66%	0.40%
1 location only	0.85%	0.72%	1.12%	1.12%	1.35%	8.40%	0.67%	1.36%
Percent full-time employees								
Less than 25%	3.23%	10.03%	2.83%	1.80%	4.85%	5.88%	1.73%	3.86%
25-49 %	2.13%	3.34%	2.58%	2.41%	5.56%	3.44%	1.89%	2.56%
50-74 %	1.19%	1.95%	1.95%	2.14%	1.96%	1.54%	1.00%	1.35%
75% or more	0.39%	0.74%	1.10%	0.72%	0.72%	0.72%	0.65%	0.50%
Union presence								
No union employees	0.50%	0.97%	1.05%	0.59%	0.81%	0.61%	0.65%	0.47%
Has union employees	1.28%	1.48%	4.97%	2.87%	0.70%	2.00%	1.34%	1.35%
Unknown	0.91%	1.92%	1.85%	2.19%	2.41%	1.04%	1.02%	0.96%
Percent low wage employees **								
50% or more low wage	1.36%	3.09%	2.04%	2.26%	1.93%	2.90%	1.89%	1.57%
Less than 50% low wage	0.65%	0.86%	1.31%	0.76%	0.75%	1.37%	0.76%	0.82%
Unknown	0.69%	1.34%	4.00%	1.99%	1.88%	0.83%	1.60%	0.71%

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.