

Table I.A.1(1996) Number of private-sector establishments 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	5,956,479	3,655,645	735,970	486,509	355,744	722,610	4,678,649	1,277,829
Industry group **								
Agric., fish., forest.	236,611	205,490	17,838	8,094	2,550 *	2,639	229,042	7,569
Mining	23,074	10,880	3,408	911 *	1,844 *	6,031	14,750	8,324
Construction	489,488	378,952	67,123	30,267	8,303	4,843	467,385	22,103
Manufacturing	357,806	146,197	68,812	55,532	38,675	48,590	250,116	107,690
Transp., commu., util.	230,050	117,174	29,855	17,908	15,993	49,122	156,919	73,131
Wholesale trade	423,959	220,571	53,381	47,843	40,703	61,460	302,006	121,953
Retail Trade	1,429,047	708,981	180,388	124,347	97,607	317,725	962,718	466,329
Fin., ins., real est.	528,261	300,778	38,054	34,951	38,529	115,949	355,004	173,257
Services	2,201,831	1,531,514	275,871	166,656	111,540	116,250	1,904,358	297,473
Unknown	36,350	35,109	1,241 *	0	0	0	36,350	0
Ownership								
For profit, incorporated	3,716,474	1,886,313	552,460	377,549	256,225	643,928	2,665,065	1,051,409
For profit, unincorporated	1,453,217	1,274,693	101,170	41,852	21,196	14,306	1,401,600	51,616
Nonprofit	491,303	286,264	66,972	59,051	57,111	21,905	384,420	106,882
Unknown	295,485	208,376	15,370	8,058	21,211	42,470	227,563	67,921
Age of firm								
Less than 5 years	1,428,283	1,213,296	139,903	59,008	10,181	5,895	1,396,743	31,541
5-9 years	1,041,012	814,499	139,689	62,024	15,338	9,463	997,686	43,327
10-19 years	1,222,054	864,446	189,547	98,012	43,141	26,908	1,115,477	106,576
20 or more years	1,326,843	684,295	226,767	172,546	116,506	126,729	1,006,858	319,985
Unknown	938,286	79,110	40,065	94,921	170,577	553,614	161,886	776,401
Multi/single status								
2 or more locations	1,347,845	39,480	78,621	200,339	307,727	721,679	200,788	1,147,057
1 location only	4,608,633	3,616,166	657,349	286,171	48,017	931	4,477,861	130,772
Percent full-time employees								
Less than 25%	822,008	650,470	77,337	39,768	18,451	35,982	754,138	67,870
25-49 %	395,642	197,450	66,176	36,506	23,827	71,683	286,799	108,843
50-74 %	814,894	508,957	104,022	61,428	45,296	95,191	648,891	166,003
75% or more	3,923,934	2,298,769	488,434	348,807	268,170	519,754	2,988,822	935,112
Union presence								
No union employees	4,794,223	3,162,508	647,411	420,636	277,498	286,170	4,056,642	737,581
Has union employees	174,681	68,590	24,843	25,532	24,816	30,899	108,608	66,073
Unknown	987,574	424,547	63,716	40,341	53,430	405,540	513,399	474,175
Percent low wage employees **								
50% or more low wage	1,100,346	706,489	144,033	102,395	73,305	74,124	914,451	185,895
Less than 50% low wage	3,766,196	2,511,808	524,530	333,573	208,289	187,996	3,231,251	534,945
Unknown	1,089,937	437,348	67,408	50,541	74,150	460,490	532,947	556,990

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1(1996) Standard error for number of private-sector establishments 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	29,537	34,140	8,473	10,596	9,695	13,712	33,342	14,471
Industry group **								
Agric., fish., forest.	6,999	6,653	1,911	2,018	1,162*	670	7,206	1,195
Mining	2,868	1,998	680	423*	442*	1,062	2,507	982
Construction	6,931	5,306	2,329	2,705	1,371	756	6,463	1,998
Manufacturing	8,365	6,928	3,959	3,305	1,962	2,923	8,855	4,105
Transp., commu., util.	9,153	4,997	3,172	2,050	2,900	2,225	7,321	3,779
Wholesale trade	15,496	10,057	3,883	2,446	5,274	6,134	12,317	7,218
Retail Trade	24,569	13,741	6,926	4,690	6,771	14,811	14,314	13,714
Fin., ins., real est.	15,532	12,752	2,887	3,566	2,839	12,866	12,869	14,373
Services	22,810	23,378	6,797	8,301	2,641	3,839	24,400	8,063
Unknown	3,391	3,401	493*	0	0	0	3,391	0
Ownership								
For profit, incorporated	29,405	28,841	11,873	8,727	6,647	12,923	29,176	15,921
For profit, unincorporated	23,876	22,331	5,085	3,318	1,844	1,883	21,235	4,100
Nonprofit	8,105	7,049	3,772	5,270	4,687	1,968	7,983	4,938
Unknown	10,727	7,361	1,610	1,407	2,427	4,050	7,460	4,614
Age of firm								
Less than 5 years	21,290	23,884	7,067	4,391	1,187	1,307	22,004	2,039
5-9 years	22,597	22,770	3,044	3,791	1,924	1,729	22,868	3,165
10-19 years	20,581	20,235	8,363	4,638	3,867	3,874	17,409	7,147
20 or more years	15,024	15,079	3,378	6,739	5,459	8,576	14,462	5,711
Unknown	16,819	5,649	3,229	5,364	7,390	13,910	5,289	15,346
Multi/single status								
2 or more locations	14,963	3,256	5,029	7,626	7,724	13,622	7,310	13,625
1 location only	33,833	34,863	8,628	6,195	2,639	239	35,418	5,046
Percent full-time employees								
Less than 25%	18,780	17,566	4,214	3,360	754	4,799	16,190	5,634
25-49 %	5,911	5,726	4,037	1,719	3,509	4,912	5,831	7,222
50-74 %	19,573	10,369	4,812	3,420	2,991	7,613	14,168	9,630
75% or more	32,489	23,009	7,299	8,916	6,137	17,377	28,298	18,154
Union presence								
No union employees	35,157	33,365	7,191	9,692	5,719	13,094	36,485	12,028
Has union employees	8,912	6,207	3,129	2,618	2,373	3,526	7,534	4,917
Unknown	12,693	9,857	4,811	3,716	5,137	8,907	8,482	10,604
Percent low wage employees **								
50% or more low wage	19,035	19,897	2,938	5,872	5,286	6,970	19,075	8,319
Less than 50% low wage	28,705	30,541	7,708	5,891	6,743	9,835	31,401	11,163
Unknown	14,661	16,677	3,303	3,323	5,310	11,380	14,507	14,735

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a(1996) Percent of number of private-sector establishments 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	5,956,479	61.4%	12.4%	8.2%	6.0%	12.1%	78.5%	21.5%
Industry group **								
Agric., fish., forest.	236,611	86.8%	7.5%	3.4%	1.1% *	1.1%	96.8%	3.2%
Mining	23,074	47.2%	14.8%	3.9% *	8.0% *	26.1%	63.9%	36.1%
Construction	489,488	77.4%	13.7%	6.2%	1.7%	1.0%	95.5%	4.5%
Manufacturing	357,806	40.9%	19.2%	15.5%	10.8%	13.6%	69.9%	30.1%
Transp., commu., util.	230,050	50.9%	13.0%	7.8%	7.0%	21.4%	68.2%	31.8%
Wholesale trade	423,959	52.0%	12.6%	11.3%	9.6%	14.5%	71.2%	28.8%
Retail Trade	1,429,047	49.6%	12.6%	8.7%	6.8%	22.2%	67.4%	32.6%
Fin., ins., real est.	528,261	56.9%	7.2%	6.6%	7.3%	21.9%	67.2%	32.8%
Services	2,201,831	69.6%	12.5%	7.6%	5.1%	5.3%	86.5%	13.5%
Unknown	36,350	96.6%	3.4% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	3,716,474	50.8%	14.9%	10.2%	6.9%	17.3%	71.7%	28.3%
For profit, unincorporated	1,453,217	87.7%	7.0%	2.9%	1.5%	1.0%	96.4%	3.6%
Nonprofit	491,303	58.3%	13.6%	12.0%	11.6%	4.5%	78.2%	21.8%
Unknown	295,485	70.5%	5.2%	2.7%	7.2%	14.4%	77.0%	23.0%
Age of firm								
Less than 5 years	1,428,283	84.9%	9.8%	4.1%	0.7%	0.4%	97.8%	2.2%
5-9 years	1,041,012	78.2%	13.4%	6.0%	1.5%	0.9%	95.8%	4.2%
10-19 years	1,222,054	70.7%	15.5%	8.0%	3.5%	2.2%	91.3%	8.7%
20 or more years	1,326,843	51.6%	17.1%	13.0%	8.8%	9.6%	75.9%	24.1%
Unknown	938,286	8.4%	4.3%	10.1%	18.2%	59.0%	17.3%	82.7%
Multi/single status								
2 or more locations	1,347,845	2.9%	5.8%	14.9%	22.8%	53.5%	14.9%	85.1%
1 location only	4,608,633	78.5%	14.3%	6.2%	1.0%	0.0%	97.2%	2.8%
Percent full-time employees								
Less than 25%	822,008	79.1%	9.4%	4.8%	2.2%	4.4%	91.7%	8.3%
25-49 %	395,642	49.9%	16.7%	9.2%	6.0%	18.1%	72.5%	27.5%
50-74 %	814,894	62.5%	12.8%	7.5%	5.6%	11.7%	79.6%	20.4%
75% or more	3,923,934	58.6%	12.4%	8.9%	6.8%	13.2%	76.2%	23.8%
Union presence								
No union employees	4,794,223	66.0%	13.5%	8.8%	5.8%	6.0%	84.6%	15.4%
Has union employees	174,681	39.3%	14.2%	14.6%	14.2%	17.7%	62.2%	37.8%
Unknown	987,574	43.0%	6.5%	4.1%	5.4%	41.1%	52.0%	48.0%
Percent low wage employees **								
50% or more low wage	1,100,346	64.2%	13.1%	9.3%	6.7%	6.7%	83.1%	16.9%
Less than 50% low wage	3,766,196	66.7%	13.9%	8.9%	5.5%	5.0%	85.8%	14.2%
Unknown	1,089,937	40.1%	6.2%	4.6%	6.8%	42.2%	48.9%	51.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a(1996) Standard error for percent of number of private-sector establishments 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	29,537	0.33%	0.17%	0.17%	0.16%	0.25%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	6,999	1.20%	0.66%	0.91%	0.45%*	0.30%	0.52%	0.52%
Mining	2,868	4.18%	2.90%	1.37%*	2.72%*	4.46%	4.85%	4.85%
Construction	6,931	0.58%	0.49%	0.51%	0.28%	0.15%	0.39%	0.39%
Manufacturing	8,365	1.38%	0.83%	0.91%	0.51%	0.96%	1.27%	1.27%
Transp., commu., util.	9,153	1.52%	1.05%	0.78%	1.36%	0.92%	1.41%	1.41%
Wholesale trade	15,496	1.26%	0.80%	0.67%	1.24%	1.30%	1.28%	1.28%
Retail Trade	24,569	0.69%	0.45%	0.33%	0.48%	0.79%	0.54%	0.54%
Fin., ins., real est.	15,532	2.27%	0.42%	0.67%	0.56%	2.09%	2.16%	2.16%
Services	22,810	0.49%	0.31%	0.38%	0.15%	0.17%	0.40%	0.40%
Unknown	3,391	1.54%	1.54%*	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	29,405	0.50%	0.33%	0.28%	0.15%	0.33%	0.42%	0.42%
For profit, unincorporated	23,876	0.39%	0.37%	0.22%	0.12%	0.12%	0.25%	0.25%
Nonprofit	8,105	0.96%	0.72%	1.03%	1.02%	0.37%	0.97%	0.97%
Unknown	10,727	0.87%	0.53%	0.48%	0.87%	0.99%	1.07%	1.07%
Age of firm								
Less than 5 years	21,290	0.77%	0.55%	0.30%	0.09%	0.09%	0.15%	0.15%
5-9 years	22,597	0.76%	0.41%	0.34%	0.18%	0.18%	0.32%	0.32%
10-19 years	20,581	1.15%	0.76%	0.36%	0.30%	0.29%	0.52%	0.52%
20 or more years	15,024	0.68%	0.36%	0.53%	0.45%	0.60%	0.44%	0.44%
Unknown	16,819	0.53%	0.42%	0.51%	0.76%	0.86%	0.52%	0.52%
Multi/single status								
2 or more locations	14,963	0.22%	0.39%	0.55%	0.55%	0.77%	0.50%	0.50%
1 location only	33,833	0.29%	0.22%	0.13%	0.06%	0.01%	0.12%	0.12%
Percent full-time employees								
Less than 25%	18,780	0.69%	0.58%	0.41%	0.08%	0.54%	0.60%	0.60%
25-49 %	5,911	1.62%	0.97%	0.46%	0.78%	1.17%	1.59%	1.59%
50-74 %	19,573	0.42%	0.52%	0.36%	0.36%	0.79%	0.89%	0.89%
75% or more	32,489	0.37%	0.16%	0.23%	0.15%	0.40%	0.40%	0.40%
Union presence								
No union employees	35,157	0.29%	0.15%	0.20%	0.12%	0.28%	0.27%	0.27%
Has union employees	8,912	2.52%	1.47%	1.28%	1.47%	1.65%	2.15%	2.15%
Unknown	12,693	0.98%	0.44%	0.38%	0.50%	0.68%	0.74%	0.74%
Percent low wage employees **								
50% or more low wage	19,035	0.90%	0.33%	0.59%	0.50%	0.60%	0.76%	0.76%
Less than 50% low wage	28,705	0.39%	0.24%	0.18%	0.17%	0.26%	0.32%	0.32%
Unknown	14,661	1.34%	0.36%	0.29%	0.48%	0.97%	1.18%	1.18%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.2(1996) Percent of private-sector 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	52.9%	34.2%	64.9%	80.8%	92.7%	96.7%	41.7%	93.9%
Industry group **								
Agric., fish., forest.	29.0%	24.4%	49.0%	65.9%	78.7%	89.4%	27.3%	80.3%
Mining	67.7%	44.8%	61.0%	97.0%	94.4%	100.0%	50.3%	98.4%
Construction	40.1%	29.6%	67.1%	85.6%	95.4%	100.0%	37.7%	90.7%
Manufacturing	70.9%	45.1%	77.4%	89.6%	94.8%	98.9%	60.0%	96.4%
Transp., commu., util.	58.2%	29.2%	64.5%	88.1%	97.7%	99.7%	39.4%	98.6%
Wholesale trade	67.8%	47.6%	77.7%	89.3%	94.7%	97.2%	56.5%	95.8%
Retail Trade	53.2%	26.1%	48.9%	69.4%	88.4%	98.9%	33.2%	94.3%
Fin., ins., real est.	62.7%	40.9%	91.3%	93.2%	98.8%	88.6%	48.5%	91.7%
Services	49.8%	36.8%	66.8%	80.2%	92.4%	96.0%	43.2%	92.1%
Unknown	18.7%	17.3%	60.0% *	0.0%	0.0%	0.0%	18.7%	0.0%
Ownership								
For profit, incorporated	62.9%	42.0%	68.6%	81.4%	92.3%	96.5%	50.6%	94.0%
For profit, unincorporated	27.8%	23.4%	43.4%	67.3%	92.5%	97.2%	25.5%	90.0%
Nonprofit	60.9%	42.1%	71.8%	88.1%	99.0%	99.4%	50.7%	97.4%
Unknown	37.2%	18.7%	43.4%	68.2%	80.6%	97.9%	21.2%	90.6%
Age of firm								
Less than 5 years	28.2%	24.0%	43.5%	60.2%	89.0%	97.9%	27.0%	79.7%
5-9 years	38.2%	30.8%	55.8%	75.3%	83.9%	98.9%	36.3%	83.2%
10-19 years	51.3%	40.5%	68.9%	81.4%	91.7%	98.4%	47.4%	91.8%
20 or more years	69.9%	49.5%	82.3%	93.3%	98.6%	99.7%	60.7%	98.7%
Unknown	84.7%	23.7%	54.7%	73.7%	90.0%	95.9%	43.1%	93.4%
Multi/single status								
2 or more locations	91.5%	54.7%	73.3%	85.1%	93.1%	96.7%	72.9%	94.8%
1 location only	41.6%	34.0%	63.9%	77.8%	90.3%	98.3%	40.3%	85.9%
Percent full-time employees								
Less than 25%	15.6%	7.6%	18.8%	44.1%	71.4%	92.1%	9.7%	80.6%
25-49 %	49.6%	25.9%	44.1%	66.5%	86.1%	99.2%	32.9%	93.5%
50-74 %	48.6%	32.0%	54.0%	74.5%	89.6%	95.7%	37.6%	92.0%
75% or more	61.9%	42.9%	77.4%	87.6%	95.3%	96.8%	51.5%	95.3%
Union presence								
No union employees	49.8%	34.6%	65.1%	81.1%	92.4%	96.3%	42.1%	92.4%
Has union employees	78.4%	56.3%	80.4%	93.4%	97.5%	98.0%	67.1%	97.0%
Unknown	63.1%	27.3%	57.3%	70.0%	92.2%	96.9%	32.9%	95.8%
Percent low wage employees **								
50% or more low wage	31.1%	14.3%	32.5%	59.7%	83.0%	97.4%	19.8%	86.3%
Less than 50% low wage	55.4%	40.8%	74.4%	88.4%	95.7%	95.1%	49.0%	94.3%
Unknown	66.0%	28.5%	60.3%	73.1%	93.8%	97.2%	34.6%	96.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.A.2(1996) Standard error for percent of private-sector 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	0.32%	0.50%	0.74%	0.48%	0.76%	0.68%	0.39%	0.45%
Industry group **								
Agric., fish., forest.	1.41%	1.60%	5.60%	10.07%	13.36%	11.45%	1.53%	5.62%
Mining	5.71%	7.89%	13.74%	23.02%	10.38%	0.00%	8.11%	1.25%
Construction	1.32%	1.07%	2.97%	3.48%	2.41%	0.00%	1.33%	1.93%
Manufacturing	1.16%	2.62%	2.76%	1.79%	1.23%	0.47%	1.60%	0.50%
Transp., commu., util.	2.19%	2.16%	6.05%	2.61%	2.22%	0.23%	2.26%	0.59%
Wholesale trade	1.14%	2.07%	2.87%	1.61%	1.83%	1.24%	1.43%	1.17%
Retail Trade	0.68%	1.14%	1.70%	1.48%	1.13%	0.36%	0.86%	0.37%
Fin., ins., real est.	1.43%	1.38%	2.21%	1.99%	0.70%	3.22%	1.33%	1.96%
Services	0.51%	0.85%	1.39%	1.46%	1.38%	1.80%	0.64%	0.80%
Unknown	5.11%	4.97%	18.86%*	0.00%	0.00%	0.00%	5.11%	0.00%
Ownership								
For profit, incorporated	0.34%	0.66%	0.92%	0.58%	0.99%	0.71%	0.43%	0.50%
For profit, unincorporated	0.57%	0.56%	2.61%	3.30%	2.31%	1.82%	0.57%	1.94%
Nonprofit	1.09%	2.08%	2.88%	1.79%	0.43%	0.29%	1.73%	0.93%
Unknown	1.53%	1.88%	7.40%	6.99%	5.51%	1.41%	2.01%	2.55%
Age of firm								
Less than 5 years	0.91%	1.00%	2.77%	2.62%	4.86%	0.95%	0.91%	2.08%
5-9 years	1.03%	1.20%	2.14%	2.09%	3.14%	0.77%	0.97%	1.79%
10-19 years	0.83%	0.69%	1.20%	1.56%	2.61%	2.14%	0.80%	1.40%
20 or more years	0.72%	1.47%	1.38%	0.83%	0.60%	0.14%	0.90%	0.28%
Unknown	0.77%	2.55%	6.15%	1.65%	1.51%	0.88%	1.30%	0.64%
Multi/single status								
2 or more locations	0.43%	3.75%	3.54%	1.41%	0.97%	0.68%	1.63%	0.51%
1 location only	0.35%	0.50%	0.80%	0.68%	1.07%	1.55%	0.39%	1.15%
Percent full-time employees								
Less than 25%	0.71%	0.65%	2.82%	2.79%	4.43%	2.09%	0.53%	2.94%
25-49 %	0.96%	2.22%	3.54%	4.06%	3.73%	0.34%	1.46%	0.86%
50-74 %	0.92%	1.34%	2.67%	2.99%	1.79%	2.39%	0.83%	1.46%
75% or more	0.42%	0.71%	1.13%	0.59%	0.56%	0.68%	0.50%	0.52%
Union presence								
No union employees	0.32%	0.51%	0.84%	0.57%	0.76%	1.06%	0.42%	0.40%
Has union employees	2.78%	4.19%	4.55%	2.17%	1.78%	1.43%	3.12%	1.11%
Unknown	1.14%	1.68%	4.75%	4.04%	2.55%	0.81%	1.61%	0.87%
Percent low wage employees **								
50% or more low wage	0.87%	0.68%	2.22%	0.97%	2.64%	0.53%	0.60%	1.38%
Less than 50% low wage	0.56%	0.77%	0.41%	1.07%	0.70%	1.27%	0.59%	0.54%
Unknown	1.30%	1.54%	3.36%	4.02%	1.85%	0.75%	1.41%	0.70%

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.

* Figure does not meet standard of reliability or precision.

** 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.A.2.a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
Industry group **						
Agric., fish., forest.	10.1%	7.2%	39.4%*	57.9%	7.2%	39.7%
Mining	50.6%	16.8%*	63.3%	88.4%	15.7%*	82.2%
Construction	15.4%	13.4%	34.0%	57.8%	13.2%	35.4%
Manufacturing	28.9%	12.5%	40.7%	71.9%	11.0%	54.8%
Transp., commu., util.	38.6%	13.3%	36.7%	72.1%	11.1%	62.2%
Wholesale trade	32.9%	12.7%	53.1%	79.5%	11.7%	64.0%
Retail Trade	39.4%	10.9%	31.6%	71.7%	10.5%	60.4%
Fin., ins., real est.	33.8%	7.8%	45.0%	75.9%	6.9%	63.0%
Services	20.1%	13.0%	26.1%	63.3%	12.5%	42.8%
Unknown	31.8%*	31.8%*	0.0%	0.0%	31.8%*	0.0%
Ownership						
For profit, incorporated	31.1%	10.8%	38.0%	73.8%	9.9%	59.9%
For profit, unincorporated	14.0%	11.2%	32.6%	54.0%	10.9%	38.0%
Nonprofit	23.3%	19.7%	21.1%	50.4%	20.3%	28.9%
Unknown	42.3%	21.2%	51.1%	62.7%	21.4%	58.6%
Age of firm						
Less than 5 years	11.4%	9.7%	41.8%	70.1%	9.6%	38.5%
5-9 years	14.2%	12.4%	29.9%	57.7%	12.1%	35.0%
10-19 years	16.1%	12.2%	31.3%	65.9%	11.7%	39.6%
20 or more years	22.5%	11.6%	30.8%	68.1%	10.9%	44.9%
Unknown	61.3%	21.0%	40.4%	73.1%	20.5%	65.2%
Multi/single status						
2 or more locations	54.5%	16.7%	37.2%	71.7%	14.3%	59.9%
1 location only	11.8%	11.4%	25.3%	55.1%	11.2%	21.8%
Percent full-time employees						
Less than 25%	27.7%	11.6%	10.3%*	68.9%	11.4%	49.5%
25-49 %	35.9%	11.2%	31.6%	71.5%	11.7%	58.2%
50-74 %	26.9%	10.3%	27.7%	70.7%	10.0%	53.9%
75% or more	28.2%	12.4%	38.1%	71.9%	11.6%	56.9%
Union presence						
No union employees	19.9%	11.1%	32.1%	62.1%	10.4%	43.6%
Has union employees	34.7%	21.9%	38.2%	62.6%	22.0%	49.1%
Unknown	60.3%	17.1%	53.1%	79.9%	16.8%	76.4%
Percent low wage employees **						
50% or more low wage	23.1%	10.6%	17.9%	57.3%	10.7%	37.1%
Less than 50% low wage	18.4%	11.3%	36.3%	61.2%	10.6%	42.9%
Unknown	60.6%	20.3%	49.9%	79.0%	19.4%	74.7%

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.

* Figure does not meet standard of reliability or precision.

** 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.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
Industry group **						
Agric., fish., forest.	1.98%	1.92%	12.49%*	12.63%	1.81%	11.45%
Mining	6.71%	10.37%*	14.00%	3.90%	10.47%*	4.64%
Construction	1.74%	1.80%	5.99%	10.15%	1.99%	5.20%
Manufacturing	1.84%	1.31%	2.63%	2.22%	1.31%	2.28%
Transp., commu., util.	3.04%	3.38%	7.97%	4.02%	3.01%	4.27%
Wholesale trade	1.92%	1.34%	4.42%	4.13%	1.34%	3.41%
Retail Trade	1.27%	0.85%	4.45%	1.68%	0.86%	1.72%
Fin., ins., real est.	1.60%	1.30%	3.86%	2.47%	1.27%	1.66%
Services	0.59%	0.78%	3.14%	2.02%	0.82%	1.37%
Unknown	12.66%*	12.66%*	0.00%	0.00%	12.66%*	0.00%
Ownership						
For profit, incorporated	0.57%	0.42%	2.00%	0.99%	0.54%	0.90%
For profit, unincorporated	1.11%	1.21%	5.20%	5.64%	1.27%	2.53%
Nonprofit	1.07%	1.11%	2.86%	3.97%	1.13%	2.22%
Unknown	2.62%	3.44%	9.90%	3.32%	3.44%	2.42%
Age of firm						
Less than 5 years	0.98%	0.97%	6.16%	7.62%	1.04%	4.52%
5-9 years	1.57%	1.44%	7.30%	9.86%	1.55%	4.77%
10-19 years	1.21%	0.93%	5.55%	3.46%	0.96%	3.30%
20 or more years	0.86%	0.55%	1.74%	3.23%	0.61%	1.95%
Unknown	0.99%	2.16%	2.99%	1.09%	2.43%	0.94%
Multi/single status						
2 or more locations	0.77%	1.99%	2.03%	0.92%	1.83%	0.77%
1 location only	0.59%	0.61%	1.41%	6.11%	0.61%	1.15%
Percent full-time employees						
Less than 25%	3.79%	1.70%	3.13%*	7.31%	1.74%	5.42%
25-49 %	2.95%	1.40%	5.50%	4.73%	1.40%	4.04%
50-74 %	1.18%	1.02%	3.19%	1.64%	1.19%	1.05%
75% or more	0.42%	0.54%	1.88%	1.19%	0.65%	0.75%
Union presence						
No union employees	0.42%	0.35%	1.67%	2.07%	0.44%	1.09%
Has union employees	2.14%	1.87%	5.50%	3.93%	2.14%	4.13%
Unknown	1.75%	2.12%	4.75%	1.37%	2.48%	1.42%
Percent low wage employees **						
50% or more low wage	1.40%	1.17%	3.02%	5.10%	1.33%	2.91%
Less than 50% low wage	0.50%	0.42%	1.92%	1.82%	0.50%	0.90%
Unknown	1.48%	1.90%	3.48%	1.21%	2.30%	1.07%

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.

* Figure does not meet standard of reliability or precision.

** 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.A.2.b(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	50.8%	71.9%	61.3%	44.9%	31.5%	18.2%	66.7%	24.9%
Industry group **								
Agric., fish., forest.	77.2%	84.8%	80.8%	48.5%	--	--	82.1% *	26.5%
Mining	51.4%	79.4%	29.1% *	17.5% *	--	--	60.6%	43.1%
Construction	64.2%	69.9%	63.3%	57.6%	--	--	67.1% *	38.2%
Manufacturing	48.1%	65.2%	55.9%	42.4%	--	--	58.4%	33.2%
Transp., commu., util.	51.5%	64.2%	57.2%	39.7%	--	--	59.5%	44.5%
Wholesale trade	48.7%	70.3%	63.0%	43.7%	--	--	64.9%	25.2%
Retail Trade	35.2%	67.5%	57.9%	36.4%	--	--	61.3%	16.2%
Fin., ins., real est.	45.7%	71.3%	64.0%	54.5%	--	--	68.8%	20.6%
Services	60.1%	74.4%	62.8%	47.7%	--	--	69.7%	31.4%
Unknown	60.8%	56.0%	100.0%	0.0%	--	--	60.8%	0.0%
Ownership								
For profit, incorporated	47.2%	71.2%	60.7%	43.3%	--	--	65.1%	22.8%
For profit, unincorporated	65.6%	72.1%	62.6%	42.6%	--	--	69.9%	33.0%
Nonprofit	63.2%	79.7%	67.8%	52.7%	--	--	74.1%	42.9%
Unknown	38.7%	61.9%	37.5% *	73.5%	--	--	58.9%	22.9%
Age of firm								
Less than 5 years	63.2%	69.0%	55.5%	42.2%	--	--	65.3%	31.1%
5-9 years	62.4%	69.8%	59.0%	44.0%	--	--	65.5% *	31.5%
10-19 years	62.7%	73.6%	61.3%	47.6%	--	--	68.6%	30.4%
20 or more years	55.3%	74.7%	64.5%	45.9%	--	--	68.1%	30.6%
Unknown	24.0%	64.0%	57.9%	41.8%	--	--	53.7%	21.1%
Multi/single status								
2 or more locations	26.3%	56.8%	57.1%	40.6%	--	--	51.0%	23.0%
1 location only	66.5%	72.2%	61.9%	48.3%	--	--	68.0% *	43.1%
Percent full-time employees								
Less than 25%	56.5%	73.4%	75.5%	60.4%	--	--	71.9%	35.9%
25-49 %	41.3%	74.9%	65.2%	40.4%	--	--	67.6%	16.9%
50-74 %	47.4%	70.3%	62.4%	40.3%	--	--	66.2%	17.3%
75% or more	51.8%	72.0%	60.3%	45.1%	--	--	66.5%	26.5%
Union presence								
No union employees	54.8%	72.3%	60.1%	43.6%	--	--	66.5%	25.4%
Has union employees	60.5%	76.1%	79.9%	56.6%	--	--	74.0%	45.1%
Unknown	33.3%	67.2%	64.3%	51.4%	--	--	65.6%	21.3%
Percent low wage employees **								
50% or more low wage	41.4%	69.6%	54.2%	36.7%	--	--	60.9% *	19.4%
Less than 50% low wage	59.1%	73.1%	62.6%	46.3%	--	--	68.0%	30.9%
Unknown	31.2%	64.1%	56.4%	47.6%	--	--	60.9%	20.9%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	0.67%	1.05%	0.90%	1.70%	1.27%	0.86%	0.70%	0.68%
Industry group **								
Agric., fish., forest.	3.15%	2.74%	8.51%	12.93%	--	--	3.07% *	2.96%
Mining	6.34%	11.54%	13.03% *	10.15% *	--	--	10.09%	8.77%
Construction	2.03%	3.60%	4.04%	4.07%	--	--	2.26% *	4.48%
Manufacturing	2.25%	4.82%	3.77%	3.90%	--	--	3.59%	2.31%
Transp., commu., util.	2.30%	4.37%	7.58%	4.75%	--	--	4.26%	2.92%
Wholesale trade	1.70%	4.31%	5.11%	3.22%	--	--	3.28%	2.44%
Retail Trade	1.05%	1.61%	2.10%	3.52%	--	--	1.22%	1.27%
Fin., ins., real est.	1.77%	2.54%	4.29%	5.67%	--	--	1.97%	2.77%
Services	0.83%	1.09%	2.19%	2.41%	--	--	1.05%	1.37%
Unknown	13.64%	13.40%	29.81%	0.00%	--	--	13.64%	0.00%
Ownership								
For profit, incorporated	0.78%	1.29%	1.09%	1.80%	--	--	0.88%	0.78%
For profit, unincorporated	1.50%	1.71%	2.74%	4.75%	--	--	1.61%	3.66%
Nonprofit	1.29%	2.38%	4.43%	4.75%	--	--	1.69%	2.14%
Unknown	2.13%	5.35%	12.35% *	9.34%	--	--	3.86%	3.03%
Age of firm								
Less than 5 years	1.94%	2.35%	3.38%	5.09%	--	--	1.85%	5.19%
5-9 years	0.95%	1.50%	1.31%	5.67%	--	--	0.97% *	3.36%
10-19 years	0.92%	1.33%	1.99%	3.54%	--	--	0.94%	2.07%
20 or more years	0.86%	1.35%	1.35%	2.03%	--	--	1.03%	1.09%
Unknown	1.06%	7.43%	7.90%	2.88%	--	--	3.06%	1.04%
Multi/single status								
2 or more locations	0.69%	5.41%	3.28%	2.21%	--	--	2.38%	0.74%
1 location only	0.74%	1.05%	1.11%	1.86%	--	--	0.75% *	0.89%
Percent full-time employees								
Less than 25%	2.14%	4.25%	7.35%	6.28%	--	--	2.85%	2.68%
25-49 %	2.30%	3.14%	4.93%	5.56%	--	--	2.63%	2.50%
50-74 %	1.21%	1.19%	3.36%	5.20%	--	--	1.89%	2.17%
75% or more	0.62%	1.20%	1.54%	1.53%	--	--	0.76%	0.55%
Union presence								
No union employees	0.60%	0.92%	1.09%	1.88%	--	--	0.62%	0.84%
Has union employees	1.97%	4.80%	4.58%	5.68%	--	--	3.31%	4.89%
Unknown	1.33%	3.02%	3.66%	4.73%	--	--	2.30%	1.41%
Percent low wage employees **								
50% or more low wage	1.30%	2.77%	3.36%	4.93%	--	--	1.37% *	2.50%
Less than 50% low wage	0.58%	0.96%	1.20%	1.98%	--	--	0.69%	0.79%
Unknown	1.11%	3.36%	3.47%	2.76%	--	--	2.13%	1.15%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	14.5%	19.2%	18.0%	13.2%	10.6%	6.2%	18.4%	8.1%
Industry group **								
Agric., fish., forest.	11.7%	--	--	--	--	--	12.2%	6.7%*
Mining	0.0%*	--	--	--	--	--	0.0%	0.0%
Construction	20.4%	--	--	--	--	--	21.5%*	10.4%
Manufacturing	16.0%	--	--	--	--	--	19.7%	10.6%
Transp., commu., util.	13.8%	--	--	--	--	--	19.0%	9.4%
Wholesale trade	12.5%	--	--	--	--	--	16.0%*	7.4%
Retail Trade	11.5%	--	--	--	--	--	19.2%	5.9%
Fin., ins., real est.	11.2%	--	--	--	--	--	16.9%*	4.9%
Services	17.2%	--	--	--	--	--	18.8%*	12.4%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	13.6%	--	--	--	--	--	18.4%	7.1%
For profit, unincorporated	17.4%	--	--	--	--	--	18.4%*	9.6%
Nonprofit	18.3%	--	--	--	--	--	18.8%*	17.3%
Unknown	10.5%	--	--	--	--	--	16.5%*	5.9%*
Age of firm								
Less than 5 years	16.4%*	--	--	--	--	--	16.7%*	11.7%
5-9 years	19.5%	--	--	--	--	--	20.7%*	7.2%
10-19 years	18.6%	--	--	--	--	--	20.4%*	8.9%
20 or more years	14.6%	--	--	--	--	--	16.9%	10.0%
Unknown	7.6%	--	--	--	--	--	13.8%	7.0%
Multi/single status								
2 or more locations	8.1%	--	--	--	--	--	13.5%	7.4%
1 location only	18.6%	--	--	--	--	--	18.8%*	14.7%
Percent full-time employees								
Less than 25%	14.7%	--	--	--	--	--	18.5%	9.6%
25-49 %	12.5%	--	--	--	--	--	18.8%*	6.7%
50-74 %	13.4%	--	--	--	--	--	17.9%*	6.2%
75% or more	14.8%	--	--	--	--	--	18.4%	8.4%
Union presence								
No union employees	15.2%	--	--	--	--	--	18.3%	7.6%
Has union employees	19.2%	--	--	--	--	--	22.9%*	15.0%
Unknown	10.5%	--	--	--	--	--	17.7%	7.8%
Percent low wage employees **								
50% or more low wage	10.9%	--	--	--	--	--	15.3%	5.9%
Less than 50% low wage	16.8%	--	--	--	--	--	19.1%	9.6%
Unknown	9.4%	--	--	--	--	--	15.6%	7.2%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.b.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	0.44%	0.91%	1.24%	0.95%	0.96%	0.72%	0.54%	0.57%
Industry group **								
Agric., fish., forest.	1.44%	--	--	--	--	--	1.70%	2.50%*
Mining	0.00%*	--	--	--	--	--	0.00%	0.00%
Construction	2.01%	--	--	--	--	--	2.04%*	2.33%
Manufacturing	1.24%	--	--	--	--	--	1.73%	1.45%
Transp., commu., util.	1.94%	--	--	--	--	--	3.65%	1.39%
Wholesale trade	1.23%	--	--	--	--	--	2.03%*	1.24%
Retail Trade	1.07%	--	--	--	--	--	1.29%	1.04%
Fin., ins., real est.	0.94%	--	--	--	--	--	1.85%*	0.93%
Services	0.81%	--	--	--	--	--	0.90%*	1.08%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	0.55%	--	--	--	--	--	0.68%	0.75%
For profit, unincorporated	1.79%	--	--	--	--	--	1.84%*	2.44%
Nonprofit	1.25%	--	--	--	--	--	1.67%*	1.75%
Unknown	1.86%	--	--	--	--	--	3.43%*	1.85%*
Age of firm								
Less than 5 years	2.06%*	--	--	--	--	--	2.11%*	3.32%
5-9 years	1.31%	--	--	--	--	--	1.40%*	2.01%
10-19 years	0.71%	--	--	--	--	--	0.77%*	1.99%
20 or more years	0.78%	--	--	--	--	--	0.97%	1.32%
Unknown	0.83%	--	--	--	--	--	3.40%	0.73%
Multi/single status								
2 or more locations	0.53%	--	--	--	--	--	1.73%	0.60%
1 location only	0.54%	--	--	--	--	--	0.58%*	0.85%
Percent full-time employees								
Less than 25%	1.83%	--	--	--	--	--	2.70%	2.15%
25-49 %	1.65%	--	--	--	--	--	1.97%*	1.94%
50-74 %	0.55%	--	--	--	--	--	1.23%*	0.89%
75% or more	0.46%	--	--	--	--	--	0.61%	0.60%
Union presence								
No union employees	0.41%	--	--	--	--	--	0.54%	0.44%
Has union employees	1.44%	--	--	--	--	--	2.75%*	2.75%
Unknown	0.98%	--	--	--	--	--	1.60%	1.06%
Percent low wage employees **								
50% or more low wage	0.87%	--	--	--	--	--	1.31%	1.17%
Less than 50% low wage	0.51%	--	--	--	--	--	0.68%	0.56%
Unknown	0.79%	--	--	--	--	--	1.63%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	24.9%	32.8%	30.8%	24.9%	18.6%	9.9%	31.5%	14.3%
Industry group **								
Agric., fish., forest.	32.9%	--	--	--	--	--	35.0%	11.3%*
Mining	29.6%	--	--	--	--	--	43.3%	17.1%*
Construction	31.6%	--	--	--	--	--	32.2%	26.4%
Manufacturing	24.4%	--	--	--	--	--	27.8%	19.5%
Transp., commu., util.	28.8%	--	--	--	--	--	31.1%	26.8%
Wholesale trade	26.3%	--	--	--	--	--	32.7%	16.9%
Retail Trade	16.2%	--	--	--	--	--	26.0%	9.1%
Fin., ins., real est.	22.2%	--	--	--	--	--	33.6%	9.9%
Services	29.2%	--	--	--	--	--	33.0%	17.8%
Unknown	29.3%*	--	--	--	--	--	29.3%*	0.0%
Ownership								
For profit, incorporated	23.8%	--	--	--	--	--	31.7%	13.0%
For profit, unincorporated	30.5%	--	--	--	--	--	31.9%	20.4%
Nonprofit	28.4%	--	--	--	--	--	31.1%	23.2%
Unknown	19.3%	--	--	--	--	--	24.2%	15.5%
Age of firm								
Less than 5 years	32.4%	--	--	--	--	--	33.3%	19.4%
5-9 years	29.7%	--	--	--	--	--	30.9%	18.2%
10-19 years	29.3%	--	--	--	--	--	31.7%	16.5%
20 or more years	26.8%	--	--	--	--	--	31.3%	18.0%
Unknown	13.1%	--	--	--	--	--	24.3%	12.0%
Multi/single status								
2 or more locations	14.9%	--	--	--	--	--	28.1%	13.1%
1 location only	31.4%	--	--	--	--	--	31.7%	25.6%
Percent full-time employees								
Less than 25%	26.7%	--	--	--	--	--	33.0%	18.3%
25-49 %	19.3%	--	--	--	--	--	29.8%	9.5%
50-74 %	23.2%	--	--	--	--	--	30.8%	11.0%
75% or more	25.6%	--	--	--	--	--	31.6%	15.1%
Union presence								
No union employees	26.4%	--	--	--	--	--	31.4%	13.9%
Has union employees	32.9%	--	--	--	--	--	38.8%	26.1%
Unknown	17.6%	--	--	--	--	--	29.4%	13.2%
Percent low wage employees **								
50% or more low wage	16.2%	--	--	--	--	--	23.0%	8.6%
Less than 50% low wage	29.5%	--	--	--	--	--	33.0%	18.4%
Unknown	15.8%	--	--	--	--	--	26.6%	12.1%

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.

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** 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.A.2.b.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	0.59%	0.83%	1.51%	0.91%	0.93%	0.84%	0.81%	0.64%
Industry group **								
Agric., fish., forest.	1.23%	--	--	--	--	--	1.62%	5.28%*
Mining	4.32%	--	--	--	--	--	12.72%	9.49%*
Construction	1.84%	--	--	--	--	--	1.86%	4.38%
Manufacturing	1.69%	--	--	--	--	--	3.14%	1.38%
Transp., commu., util.	2.54%	--	--	--	--	--	3.48%	3.47%
Wholesale trade	1.38%	--	--	--	--	--	2.62%	2.77%
Retail Trade	0.73%	--	--	--	--	--	1.76%	0.84%
Fin., ins., real est.	1.21%	--	--	--	--	--	2.41%	1.53%
Services	0.86%	--	--	--	--	--	1.22%	0.79%
Unknown	12.82%*	--	--	--	--	--	12.82%*	0.00%
Ownership								
For profit, incorporated	0.59%	--	--	--	--	--	0.79%	0.65%
For profit, unincorporated	1.64%	--	--	--	--	--	1.71%	3.11%
Nonprofit	1.00%	--	--	--	--	--	1.59%	2.68%
Unknown	2.49%	--	--	--	--	--	4.18%	2.76%
Age of firm								
Less than 5 years	1.15%	--	--	--	--	--	1.19%	4.66%
5-9 years	1.16%	--	--	--	--	--	1.34%	2.63%
10-19 years	1.57%	--	--	--	--	--	1.65%	1.63%
20 or more years	0.75%	--	--	--	--	--	1.11%	1.30%
Unknown	0.66%	--	--	--	--	--	2.97%	0.69%
Multi/single status								
2 or more locations	0.69%	--	--	--	--	--	1.87%	0.76%
1 location only	0.79%	--	--	--	--	--	0.83%	1.04%
Percent full-time employees								
Less than 25%	2.77%	--	--	--	--	--	4.22%	2.97%
25-49 %	2.21%	--	--	--	--	--	3.85%	2.18%
50-74 %	0.58%	--	--	--	--	--	1.15%	1.56%
75% or more	0.66%	--	--	--	--	--	0.87%	0.82%
Union presence								
No union employees	0.61%	--	--	--	--	--	0.78%	0.64%
Has union employees	2.90%	--	--	--	--	--	3.85%	2.99%
Unknown	1.19%	--	--	--	--	--	2.27%	1.23%
Percent low wage employees **								
50% or more low wage	1.22%	--	--	--	--	--	2.06%	1.69%
Less than 50% low wage	0.79%	--	--	--	--	--	1.00%	0.57%
Unknown	0.97%	--	--	--	--	--	1.49%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	15.3%	--	--	--	--	--	20.7%	6.6%
Industry group **								
Agric., fish., forest.	36.6%	--	--	--	--	--	39.3%	--
Mining	22.6%	--	--	--	--	--	17.3% *	--
Construction	16.8%	--	--	--	--	--	17.9%	--
Manufacturing	13.3%	--	--	--	--	--	15.8%	--
Transp., commu., util.	13.6%	--	--	--	--	--	12.7%	--
Wholesale trade	13.3%	--	--	--	--	--	19.4%	--
Retail Trade	10.0%	--	--	--	--	--	18.3%	--
Fin., ins., real est.	16.1%	--	--	--	--	--	22.4%	--
Services	18.2%	--	--	--	--	--	22.1%	--
Unknown	31.4% *	--	--	--	--	--	31.4% *	--
Ownership								
For profit, incorporated	13.3%	--	--	--	--	--	18.4%	--
For profit, unincorporated	21.6%	--	--	--	--	--	23.8%	--
Nonprofit	22.9%	--	--	--	--	--	29.5%	--
Unknown	13.3%	--	--	--	--	--	24.4%	--
Age of firm								
Less than 5 years	17.7%	--	--	--	--	--	18.6%	--
5-9 years	16.7%	--	--	--	--	--	17.6%	--
10-19 years	17.6%	--	--	--	--	--	19.5%	--
20 or more years	19.0%	--	--	--	--	--	24.6%	--
Unknown	7.4%	--	--	--	--	--	21.7%	--
Multi/single status								
2 or more locations	7.5%	--	--	--	--	--	14.4%	--
1 location only	20.4%	--	--	--	--	--	21.2%	--
Percent full-time employees								
Less than 25%	19.3%	--	--	--	--	--	24.4%	--
25-49 %	12.4%	--	--	--	--	--	21.8%	--
50-74 %	14.0%	--	--	--	--	--	21.3%	--
75% or more	15.6%	--	--	--	--	--	20.3%	--
Union presence								
No union employees	16.6%	--	--	--	--	--	20.5%	--
Has union employees	18.2%	--	--	--	--	--	21.1%	--
Unknown	9.9%	--	--	--	--	--	22.0%	--
Percent low wage employees **								
50% or more low wage	16.9%	--	--	--	--	--	25.6%	--
Less than 50% low wage	16.8%	--	--	--	--	--	19.9%	--
Unknown	10.3%	--	--	--	--	--	22.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.b.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	0.42%	--	--	--	--	--	0.59%	0.48%
Industry group **								
Agric., fish., forest.	3.50%	--	--	--	--	--	3.99%	--
Mining	4.82%	--	--	--	--	--	5.70% *	--
Construction	1.89%	--	--	--	--	--	2.16%	--
Manufacturing	1.14%	--	--	--	--	--	2.22%	--
Transp., commu., util.	2.06%	--	--	--	--	--	2.51%	--
Wholesale trade	1.66%	--	--	--	--	--	2.36%	--
Retail Trade	0.83%	--	--	--	--	--	1.63%	--
Fin., ins., real est.	1.46%	--	--	--	--	--	2.15%	--
Services	1.16%	--	--	--	--	--	1.28%	--
Unknown	10.02% *	--	--	--	--	--	10.02% *	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.65%	--
For profit, unincorporated	1.12%	--	--	--	--	--	1.28%	--
Nonprofit	1.45%	--	--	--	--	--	1.91%	--
Unknown	1.28%	--	--	--	--	--	4.18%	--
Age of firm								
Less than 5 years	1.49%	--	--	--	--	--	1.58%	--
5-9 years	1.36%	--	--	--	--	--	1.44%	--
10-19 years	0.87%	--	--	--	--	--	1.13%	--
20 or more years	0.49%	--	--	--	--	--	0.57%	--
Unknown	0.56%	--	--	--	--	--	2.55%	--
Multi/single status								
2 or more locations	0.51%	--	--	--	--	--	1.56%	--
1 location only	0.66%	--	--	--	--	--	0.67%	--
Percent full-time employees								
Less than 25%	1.81%	--	--	--	--	--	1.97%	--
25-49 %	1.18%	--	--	--	--	--	2.53%	--
50-74 %	1.27%	--	--	--	--	--	1.74%	--
75% or more	0.49%	--	--	--	--	--	0.76%	--
Union presence								
No union employees	0.50%	--	--	--	--	--	0.64%	--
Has union employees	2.05%	--	--	--	--	--	2.64%	--
Unknown	0.48%	--	--	--	--	--	2.32%	--
Percent low wage employees **								
50% or more low wage	1.06%	--	--	--	--	--	1.89%	--
Less than 50% low wage	0.52%	--	--	--	--	--	0.60%	--
Unknown	0.48%	--	--	--	--	--	1.92%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
Industry group **								
Agric., fish., forest.	50.6%	58.7%	45.6%	--	--	--	54.7% *	--
Mining	33.1% *	61.1% *	13.2% *	--	--	--	43.8% *	--
Construction	45.4% *	51.9% *	43.0%	--	--	--	48.4% *	--
Manufacturing	27.8%	37.9%	36.3%	--	--	--	34.7%	--
Transp., commu., util.	35.8%	39.7%	38.5%	--	--	--	36.0%	--
Wholesale trade	32.1%	52.5%	45.8%	--	--	--	46.5%	--
Retail Trade	20.9%	41.1%	40.5%	--	--	--	37.7%	--
Fin., ins., real est.	24.1%	43.6%	36.4%	--	--	--	40.1% *	--
Services	35.7%	50.1%	35.6%	--	--	--	44.1%	--
Unknown	48.3%	54.2%	0.0%	--	--	--	48.3%	--
Ownership								
For profit, incorporated	29.0%	48.1%	38.6%	--	--	--	42.0%	--
For profit, unincorporated	38.3%	44.8%	32.5%	--	--	--	42.1% *	--
Nonprofit	36.3%	54.8%	41.2%	--	--	--	47.5%	--
Unknown	29.3%	48.8%	44.2% *	--	--	--	46.4% *	--
Age of firm								
Less than 5 years	42.0%	47.1%	38.6%	--	--	--	43.9% *	--
5-9 years	37.8%	44.9%	35.4%	--	--	--	40.4% *	--
10-19 years	38.2%	48.2%	35.0%	--	--	--	42.8% *	--
20 or more years	33.2%	50.9%	42.1%	--	--	--	44.6%	--
Unknown	13.4%	45.9%	36.3%	--	--	--	30.3%	--
Multi/single status								
2 or more locations	13.1%	39.5%	30.4%	--	--	--	26.1%	--
1 location only	42.4%	48.1%	39.5%	--	--	--	44.0% *	--
Percent full-time employees								
Less than 25%	38.5%	52.7%	52.0%	--	--	--	50.1%	--
25-49 %	26.4%	58.0%	40.9%	--	--	--	47.6%	--
50-74 %	28.7%	46.8%	41.0%	--	--	--	42.8% *	--
75% or more	31.2%	47.4%	37.3%	--	--	--	42.0%	--
Union presence								
No union employees	32.5%	47.8%	36.5%	--	--	--	41.9%	--
Has union employees	48.7%	63.6%	68.8%	--	--	--	61.9%	--
Unknown	20.8%	44.7%	43.6%	--	--	--	42.4%	--
Percent low wage employees **								
50% or more low wage	25.6%	49.0%	39.4%	--	--	--	40.8% *	--
Less than 50% low wage	35.6%	48.1%	38.3%	--	--	--	43.0%	--
Unknown	19.9%	46.3%	38.1%	--	--	--	42.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
Industry group **								
Agric., fish., forest.	4.33%	3.99%	8.92%	--	--	--	4.36% *	--
Mining	5.55% *	13.80% *	5.05% *	--	--	--	10.88% *	--
Construction	2.57% *	3.91% *	4.65%	--	--	--	2.80% *	--
Manufacturing	1.92%	3.79%	5.00%	--	--	--	2.86%	--
Transp., commu., util.	2.64%	4.72%	7.39%	--	--	--	3.83%	--
Wholesale trade	2.58%	4.92%	5.65%	--	--	--	4.01%	--
Retail Trade	0.55%	2.52%	1.51%	--	--	--	1.39%	--
Fin., ins., real est.	1.27%	2.65%	3.44%	--	--	--	1.83% *	--
Services	0.94%	1.30%	1.39%	--	--	--	0.91%	--
Unknown	12.59%	13.11%	0.00%	--	--	--	12.59%	--
Ownership								
For profit, incorporated	0.69%	0.83%	1.28%	--	--	--	0.90%	--
For profit, unincorporated	1.11%	1.62%	3.87%	--	--	--	1.22% *	--
Nonprofit	1.70%	3.64%	2.39%	--	--	--	2.47%	--
Unknown	3.05%	4.51%	13.34% *	--	--	--	2.64% *	--
Age of firm								
Less than 5 years	1.33%	1.63%	3.33%	--	--	--	1.31% *	--
5-9 years	1.21%	1.69%	2.16%	--	--	--	1.21% *	--
10-19 years	0.96%	1.29%	2.14%	--	--	--	0.90% *	--
20 or more years	0.74%	1.50%	2.13%	--	--	--	0.85%	--
Unknown	0.85%	7.63%	6.92%	--	--	--	2.25%	--
Multi/single status								
2 or more locations	0.59%	3.99%	3.99%	--	--	--	2.37%	--
1 location only	0.75%	0.76%	0.95%	--	--	--	0.68% *	--
Percent full-time employees								
Less than 25%	2.71%	5.45%	5.79%	--	--	--	4.33%	--
25-49 %	1.57%	5.37%	4.23%	--	--	--	2.89%	--
50-74 %	1.48%	2.43%	3.78%	--	--	--	2.43% *	--
75% or more	0.52%	0.83%	1.13%	--	--	--	0.70%	--
Union presence								
No union employees	0.61%	0.79%	1.11%	--	--	--	0.77%	--
Has union employees	2.58%	5.09%	4.39%	--	--	--	3.76%	--
Unknown	1.34%	2.45%	4.04%	--	--	--	2.03%	--
Percent low wage employees **								
50% or more low wage	1.39%	3.04%	2.92%	--	--	--	1.58% *	--
Less than 50% low wage	0.67%	0.75%	1.16%	--	--	--	0.81%	--
Unknown	1.15%	2.50%	3.55%	--	--	--	2.21%	--

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.

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** 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.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
Industry group **								
Agric., fish., forest.	8.0%	--	--	--	--	--	8.3%	--
Mining	0.0%*	--	--	--	--	--	0.0%	--
Construction	14.1%	--	--	--	--	--	15.0%	--
Manufacturing	9.1%	--	--	--	--	--	11.8%	--
Transp., commu., util.	7.0%	--	--	--	--	--	9.3%	--
Wholesale trade	8.2%	--	--	--	--	--	11.9%	--
Retail Trade	6.0%*	--	--	--	--	--	10.4%	--
Fin., ins., real est.	4.8%*	--	--	--	--	--	8.3%	--
Services	9.1%*	--	--	--	--	--	11.0%	--
Unknown	0.0%	--	--	--	--	--	0.0%	--
Ownership								
For profit, incorporated	7.7%	--	--	--	--	--	11.2%	--
For profit, unincorporated	9.4%	--	--	--	--	--	10.4%	--
Nonprofit	8.7%*	--	--	--	--	--	10.3%	--
Unknown	7.5%	--	--	--	--	--	10.1%	--
Age of firm								
Less than 5 years	10.6%*	--	--	--	--	--	11.0%	--
5-9 years	11.1%*	--	--	--	--	--	12.1%	--
10-19 years	10.0%*	--	--	--	--	--	11.5%	--
20 or more years	7.5%*	--	--	--	--	--	10.1%	--
Unknown	4.0%	--	--	--	--	--	8.3%*	--
Multi/single status								
2 or more locations	3.6%	--	--	--	--	--	8.0%	--
1 location only	10.8%	--	--	--	--	--	11.2%	--
Percent full-time employees								
Less than 25%	6.3%	--	--	--	--	--	8.1%	--
25-49 %	7.2%*	--	--	--	--	--	13.6%	--
50-74 %	7.7%*	--	--	--	--	--	11.4%	--
75% or more	8.2%*	--	--	--	--	--	10.9%	--
Union presence								
No union employees	8.2%	--	--	--	--	--	10.5%	--
Has union employees	12.9%	--	--	--	--	--	17.0%	--
Unknown	6.0%	--	--	--	--	--	12.5%	--
Percent low wage employees **								
50% or more low wage	6.2%	--	--	--	--	--	10.0%	--
Less than 50% low wage	9.3%*	--	--	--	--	--	11.2%	--
Unknown	5.0%	--	--	--	--	--	9.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
Industry group **								
Agric., fish., forest.	1.35%	--	--	--	--	--	1.61%	--
Mining	0.00%*	--	--	--	--	--	0.00%	--
Construction	1.83%	--	--	--	--	--	1.94%	--
Manufacturing	0.87%	--	--	--	--	--	1.17%	--
Transp., commu., util.	1.38%	--	--	--	--	--	2.38%	--
Wholesale trade	1.39%	--	--	--	--	--	1.97%	--
Retail Trade	0.55%*	--	--	--	--	--	1.01%	--
Fin., ins., real est.	0.59%*	--	--	--	--	--	1.17%	--
Services	0.74%*	--	--	--	--	--	0.81%	--
Unknown	0.00%	--	--	--	--	--	0.00%	--
Ownership								
For profit, incorporated	0.47%	--	--	--	--	--	0.68%	--
For profit, unincorporated	0.87%	--	--	--	--	--	1.04%	--
Nonprofit	0.84%*	--	--	--	--	--	1.13%	--
Unknown	1.58%	--	--	--	--	--	2.59%	--
Age of firm								
Less than 5 years	1.24%*	--	--	--	--	--	1.30%	--
5-9 years	0.73%*	--	--	--	--	--	0.80%	--
10-19 years	0.63%*	--	--	--	--	--	0.79%	--
20 or more years	0.48%*	--	--	--	--	--	0.72%	--
Unknown	0.70%	--	--	--	--	--	2.88%*	--
Multi/single status								
2 or more locations	0.43%	--	--	--	--	--	1.63%	--
1 location only	0.44%	--	--	--	--	--	0.46%	--
Percent full-time employees								
Less than 25%	0.95%	--	--	--	--	--	1.49%	--
25-49 %	0.84%*	--	--	--	--	--	1.47%	--
50-74 %	0.41%*	--	--	--	--	--	0.92%	--
75% or more	0.45%*	--	--	--	--	--	0.54%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.48%	--
Has union employees	1.45%	--	--	--	--	--	2.46%	--
Unknown	0.92%	--	--	--	--	--	1.17%	--
Percent low wage employees **								
50% or more low wage	0.84%	--	--	--	--	--	1.33%	--
Less than 50% low wage	0.44%*	--	--	--	--	--	0.62%	--
Unknown	0.74%	--	--	--	--	--	1.03%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	14.6%	22.1%	17.8%	10.1%	5.5%	6.0%	19.7%	6.3%
Industry group **								
Agric., fish., forest.	22.1%	--	--	--	--	--	24.0%	--
Mining	20.8%	--	--	--	--	--	33.2% *	--
Construction	20.5%	--	--	--	--	--	21.5%	--
Manufacturing	13.8%	--	--	--	--	--	16.3%	--
Transp., commu., util.	21.7%	--	--	--	--	--	21.3%	--
Wholesale trade	15.0%	--	--	--	--	--	20.2%	--
Retail Trade	9.3%	--	--	--	--	--	16.6%	--
Fin., ins., real est.	12.5%	--	--	--	--	--	21.4%	--
Services	16.5%	--	--	--	--	--	20.1%	--
Unknown	23.4% *	--	--	--	--	--	23.4% *	--
Ownership								
For profit, incorporated	14.0%	--	--	--	--	--	19.8%	--
For profit, unincorporated	17.5%	--	--	--	--	--	19.1%	--
Nonprofit	16.0%	--	--	--	--	--	20.4%	--
Unknown	14.0%	--	--	--	--	--	18.2%	--
Age of firm								
Less than 5 years	21.8%	--	--	--	--	--	22.6%	--
5-9 years	17.1%	--	--	--	--	--	18.3%	--
10-19 years	16.8%	--	--	--	--	--	18.5%	--
20 or more years	15.5%	--	--	--	--	--	20.7%	--
Unknown	7.0%	--	--	--	--	--	12.1%	--
Multi/single status								
2 or more locations	6.8%	--	--	--	--	--	12.7%	--
1 location only	19.7%	--	--	--	--	--	20.3%	--
Percent full-time employees								
Less than 25%	19.5%	--	--	--	--	--	25.5%	--
25-49 %	10.2%	--	--	--	--	--	18.1%	--
50-74 %	13.4%	--	--	--	--	--	19.3%	--
75% or more	14.9%	--	--	--	--	--	19.6%	--
Union presence								
No union employees	15.0%	--	--	--	--	--	19.3%	--
Has union employees	28.0%	--	--	--	--	--	34.9%	--
Unknown	10.1%	--	--	--	--	--	17.3%	--
Percent low wage employees **								
50% or more low wage	9.5%	--	--	--	--	--	15.4%	--
Less than 50% low wage	17.2%	--	--	--	--	--	20.5%	--
Unknown	9.5%	--	--	--	--	--	17.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.A.2.c.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	0.42%	0.70%	0.97%	0.83%	0.55%	0.65%	0.63%	0.38%
Industry group **								
Agric., fish., forest.	2.19%	--	--	--	--	--	2.28%	--
Mining	4.56%	--	--	--	--	--	11.84% *	--
Construction	1.43%	--	--	--	--	--	1.45%	--
Manufacturing	1.76%	--	--	--	--	--	2.96%	--
Transp., commu., util.	2.99%	--	--	--	--	--	2.54%	--
Wholesale trade	1.83%	--	--	--	--	--	3.04%	--
Retail Trade	0.77%	--	--	--	--	--	1.36%	--
Fin., ins., real est.	1.04%	--	--	--	--	--	1.84%	--
Services	0.77%	--	--	--	--	--	0.97%	--
Unknown	10.60% *	--	--	--	--	--	10.60% *	--
Ownership								
For profit, incorporated	0.43%	--	--	--	--	--	0.64%	--
For profit, unincorporated	1.15%	--	--	--	--	--	1.28%	--
Nonprofit	1.33%	--	--	--	--	--	1.83%	--
Unknown	2.40%	--	--	--	--	--	2.81%	--
Age of firm								
Less than 5 years	0.90%	--	--	--	--	--	1.05%	--
5-9 years	0.82%	--	--	--	--	--	0.96%	--
10-19 years	1.19%	--	--	--	--	--	1.20%	--
20 or more years	0.55%	--	--	--	--	--	0.71%	--
Unknown	0.62%	--	--	--	--	--	1.66%	--
Multi/single status								
2 or more locations	0.43%	--	--	--	--	--	1.83%	--
1 location only	0.59%	--	--	--	--	--	0.60%	--
Percent full-time employees								
Less than 25%	2.28%	--	--	--	--	--	3.25%	--
25-49 %	1.63%	--	--	--	--	--	2.54%	--
50-74 %	1.02%	--	--	--	--	--	1.87%	--
75% or more	0.34%	--	--	--	--	--	0.56%	--
Union presence								
No union employees	0.42%	--	--	--	--	--	0.62%	--
Has union employees	2.54%	--	--	--	--	--	2.99%	--
Unknown	0.97%	--	--	--	--	--	1.62%	--
Percent low wage employees **								
50% or more low wage	0.79%	--	--	--	--	--	1.34%	--
Less than 50% low wage	0.51%	--	--	--	--	--	0.69%	--
Unknown	0.89%	--	--	--	--	--	1.43%	--

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Table I.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	9.9%	--	--	--	--	--	13.7%	3.7%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	24.7%	--
Mining	12.8%*	--	--	--	--	--	10.6%*	--
Construction	13.4%	--	--	--	--	--	14.4%	--
Manufacturing	8.6%	--	--	--	--	--	10.1%	--
Transp., commu., util.	9.1%	--	--	--	--	--	6.8%	--
Wholesale trade	10.3%	--	--	--	--	--	15.7%	--
Retail Trade	6.4%	--	--	--	--	--	11.3%	--
Fin., ins., real est.	7.9%	--	--	--	--	--	12.3%	--
Services	11.7%	--	--	--	--	--	14.7%	--
Unknown	24.9%*	--	--	--	--	--	24.9%*	--
Ownership								
For profit, incorporated	8.8%	--	--	--	--	--	12.5%	--
For profit, unincorporated	12.9%	--	--	--	--	--	14.4%	--
Nonprofit	14.3%	--	--	--	--	--	19.5%	--
Unknown	10.0%	--	--	--	--	--	20.6%	--
Age of firm								
Less than 5 years	11.1%	--	--	--	--	--	11.8%	--
5-9 years	11.2%	--	--	--	--	--	11.8%	--
10-19 years	12.3%	--	--	--	--	--	13.7%	--
20 or more years	12.0%	--	--	--	--	--	16.1%	--
Unknown	4.3%	--	--	--	--	--	13.9%	--
Multi/single status								
2 or more locations	4.1%	--	--	--	--	--	7.5%	--
1 location only	13.6%	--	--	--	--	--	14.2%	--
Percent full-time employees								
Less than 25%	14.4%	--	--	--	--	--	17.7%	--
25-49 %	10.1%	--	--	--	--	--	17.4%	--
50-74 %	8.9%	--	--	--	--	--	13.7%	--
75% or more	9.8%	--	--	--	--	--	13.3%	--
Union presence								
No union employees	10.5%	--	--	--	--	--	13.4%	--
Has union employees	14.5%	--	--	--	--	--	17.5%	--
Unknown	6.6%	--	--	--	--	--	15.1%	--
Percent low wage employees **								
50% or more low wage	10.6%	--	--	--	--	--	16.3%	--
Less than 50% low wage	10.7%	--	--	--	--	--	13.0%	--
Unknown	7.2%	--	--	--	--	--	17.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.c.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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%	--	--	--	--	--	0.50%	0.38%
Industry group **								
Agric., fish., forest.	3.27%	--	--	--	--	--	3.42%	--
Mining	4.61%*	--	--	--	--	--	4.72%*	--
Construction	1.66%	--	--	--	--	--	1.88%	--
Manufacturing	0.92%	--	--	--	--	--	1.40%	--
Transp., commu., util.	1.62%	--	--	--	--	--	2.00%	--
Wholesale trade	1.21%	--	--	--	--	--	2.00%	--
Retail Trade	0.59%	--	--	--	--	--	1.01%	--
Fin., ins., real est.	1.04%	--	--	--	--	--	1.46%	--
Services	0.92%	--	--	--	--	--	1.11%	--
Unknown	9.86%*	--	--	--	--	--	9.86%*	--
Ownership								
For profit, incorporated	0.35%	--	--	--	--	--	0.44%	--
For profit, unincorporated	0.88%	--	--	--	--	--	0.97%	--
Nonprofit	0.99%	--	--	--	--	--	1.43%	--
Unknown	2.07%	--	--	--	--	--	5.02%	--
Age of firm								
Less than 5 years	1.13%	--	--	--	--	--	1.21%	--
5-9 years	1.35%	--	--	--	--	--	1.38%	--
10-19 years	0.98%	--	--	--	--	--	1.13%	--
20 or more years	0.67%	--	--	--	--	--	0.75%	--
Unknown	0.40%	--	--	--	--	--	1.95%	--
Multi/single status								
2 or more locations	0.39%	--	--	--	--	--	1.02%	--
1 location only	0.52%	--	--	--	--	--	0.53%	--
Percent full-time employees								
Less than 25%	1.77%	--	--	--	--	--	2.28%	--
25-49 %	1.32%	--	--	--	--	--	2.91%	--
50-74 %	1.32%	--	--	--	--	--	1.84%	--
75% or more	0.41%	--	--	--	--	--	0.57%	--
Union presence								
No union employees	0.46%	--	--	--	--	--	0.61%	--
Has union employees	1.88%	--	--	--	--	--	2.79%	--
Unknown	0.40%	--	--	--	--	--	1.12%	--
Percent low wage employees **								
50% or more low wage	1.23%	--	--	--	--	--	1.87%	--
Less than 50% low wage	0.48%	--	--	--	--	--	0.58%	--
Unknown	0.30%	--	--	--	--	--	1.63%	--

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** 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.A.2.d(1996) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	21.5%	9.3%	11.9%	15.8%	28.2%	49.9%	10.6%	39.3%
Industry group **								
Agric., fish., forest.	10.8%	8.6% *	12.2% *	7.4% *	6.1% *	64.3%	9.2% *	28.1% *
Mining	22.3% *	0.0%	0.0%	0.0%	39.6%	46.4%	0.0%	42.6%
Construction	12.9%	9.7%	11.5%	14.7%	25.9%	70.7%	10.5%	33.7%
Manufacturing	23.4%	13.7%	9.2%	16.9%	28.6%	55.2%	13.2%	38.1%
Transp., commu., util.	23.8%	9.3%	17.2%	10.8% *	18.5% *	42.3%	11.8%	34.0%
Wholesale trade	20.1%	7.1%	14.5%	13.8%	26.1%	47.7%	9.1%	36.2%
Retail Trade	26.7%	7.8%	7.8%	14.9%	17.6%	49.0%	8.7%	39.9%
Fin., ins., real est.	32.4%	11.8%	20.7%	15.1%	44.5%	61.9%	14.2%	52.1%
Services	16.6%	9.4%	12.2%	18.2%	33.6%	42.7%	10.6%	34.7%
Unknown	1.6% *	1.8% *	0.0%	0.0%	0.0%	0.0%	1.6% *	0.0%
Ownership								
For profit, incorporated	22.5%	8.3%	11.1%	14.3%	24.9%	50.8%	9.7%	40.0%
For profit, unincorporated	13.4%	10.3%	14.1% *	21.1%	30.9%	36.7%	11.3%	29.5%
Nonprofit	20.9%	12.1%	15.1%	21.7%	35.3%	42.3%	13.6%	34.4%
Unknown	31.5%	13.5%	21.9% *	21.5% *	46.8%	44.8%	16.3%	43.4%
Age of firm								
Less than 5 years	11.8%	10.6%	11.9%	17.1%	16.5%	29.6% *	11.1%	21.3%
5-9 years	9.7%	8.5%	8.8%	12.2%	15.5%	26.5% *	9.0%	16.3%
10-19 years	11.2%	9.2%	9.5%	10.2%	20.5%	34.2%	9.4%	20.9%
20 or more years	18.0%	8.6%	13.5%	16.3%	23.3%	46.8%	11.1%	31.2%
Unknown	44.7%	15.5% *	23.6%	23.0%	35.6%	52.1%	19.6%	47.1%
Multi/single status								
2 or more locations	37.9%	11.4%	18.4%	15.6%	27.9%	49.9%	14.8%	41.0%
1 location only	11.0%	9.3%	11.0%	16.0%	30.2%	39.1% *	10.2%	22.6%
Percent full-time employees								
Less than 25%	22.2%	9.9% *	6.8% *	20.6%	15.4%	50.9%	10.5%	37.8%
25-49 %	24.3%	4.3% *	9.7% *	16.4%	15.8% *	49.8%	8.1%	39.4%
50-74 %	22.4%	8.9%	14.9%	14.7%	31.7%	50.8%	10.3%	41.7%
75% or more	21.1%	9.7%	11.8%	15.7%	29.3%	49.7%	10.8%	39.0%
Union presence								
No union employees	16.3%	9.0%	11.3%	14.6%	28.1%	44.1%	10.0%	32.1%
Has union employees	35.9%	16.1%	27.2%	31.5%	36.0%	70.1%	23.7%	49.7%
Unknown	38.3%	10.0%	10.6%	18.1%	24.9%	52.4%	10.5%	48.7%
Percent low wage employees **								
50% or more low wage	20.2%	7.3%	8.5% *	16.2%	20.7%	48.7%	9.6%	32.2%
Less than 50% low wage	15.7%	9.2%	12.2%	15.2%	30.0%	45.1%	10.4%	32.2%
Unknown	39.2%	12.4%	13.5%	20.2%	29.5%	52.0%	13.0%	48.2%

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.

* Figure does not meet standard of reliability or precision.

** 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.A.2.d(1996) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.52%	0.33%	0.74%	0.87%	1.55%	1.42%	0.32%	1.14%
Industry group **								
Agric., fish., forest.	2.54%	2.67% *	4.80% *	3.88% *	4.61% *	14.14%	2.86% *	10.57% *
Mining	7.04% *	0.00%	0.00%	0.00%	10.93%	10.30%	0.00%	9.15%
Construction	1.46%	1.23%	2.80%	3.26%	7.31%	7.71%	1.37%	5.11%
Manufacturing	1.47%	2.80%	2.03%	2.26%	3.80%	2.81%	1.68%	1.42%
Transp., commu., util.	1.96%	2.72%	3.64%	5.37% *	7.87% *	4.94%	1.72%	3.31%
Wholesale trade	1.20%	1.13%	3.44%	2.06%	5.17%	4.51%	1.61%	2.32%
Retail Trade	1.31%	1.38%	1.85%	2.19%	3.12%	2.26%	1.01%	2.18%
Fin., ins., real est.	1.37%	2.01%	2.00%	2.81%	4.32%	3.71%	1.47%	2.61%
Services	0.73%	0.90%	1.74%	1.04%	2.17%	3.01%	0.80%	1.59%
Unknown	2.10% *	4.90% *	0.00%	0.00%	0.00%	0.00%	2.10% *	0.00%
Ownership								
For profit, incorporated	0.72%	0.54%	0.68%	1.01%	1.79%	1.44%	0.36%	1.35%
For profit, unincorporated	0.92%	0.93%	4.37% *	3.36%	6.13%	6.04%	1.06%	2.89%
Nonprofit	1.18%	2.07%	3.10%	2.42%	3.26%	5.20%	1.12%	2.42%
Unknown	2.89%	2.86%	9.75% *	6.87% *	7.08%	5.45%	2.11%	4.01%
Age of firm								
Less than 5 years	1.22%	1.26%	2.25%	3.48%	4.22%	9.86% *	1.26%	5.02%
5-9 years	1.23%	1.54%	2.20%	3.23%	2.58%	8.65% *	1.16%	3.00%
10-19 years	0.93%	1.02%	1.33%	1.55%	3.21%	4.98%	1.02%	1.24%
20 or more years	0.54%	0.78%	1.34%	1.38%	2.48%	3.00%	0.43%	1.66%
Unknown	1.12%	7.13% *	6.64%	2.90%	2.11%	1.62%	2.32%	1.24%
Multi/single status								
2 or more locations	1.00%	2.48%	2.24%	1.94%	1.85%	1.42%	1.43%	1.17%
1 location only	0.30%	0.33%	0.91%	0.98%	1.90%	12.67% *	0.32%	1.18%
Percent full-time employees								
Less than 25%	3.30%	3.87% *	2.74% *	4.21%	4.17%	5.14%	2.94%	4.66%
25-49 %	2.27%	1.93% *	3.72% *	4.26%	6.23% *	5.73%	2.15%	3.58%
50-74 %	1.08%	1.35%	1.59%	3.14%	4.85%	2.88%	1.12%	1.71%
75% or more	0.75%	0.43%	0.77%	0.84%	2.11%	1.68%	0.36%	1.51%
Union presence								
No union employees	0.52%	0.48%	0.87%	0.68%	1.62%	1.34%	0.47%	1.26%
Has union employees	1.86%	3.75%	5.99%	5.26%	3.66%	3.16%	3.02%	2.62%
Unknown	1.21%	0.92%	2.81%	4.23%	5.20%	2.10%	0.91%	1.83%
Percent low wage employees **								
50% or more low wage	1.03%	2.16%	2.59% *	1.63%	2.49%	2.95%	1.44%	1.07%
Less than 50% low wage	0.47%	0.37%	0.83%	0.59%	1.90%	1.45%	0.39%	1.27%
Unknown	1.56%	1.29%	3.87%	3.77%	4.06%	2.24%	1.28%	1.90%

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.

* Figure does not meet standard of reliability or precision.

** 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.A.2.e(1996) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	--	--	58.6%
Firm size								
Less than 50 employees	10.6%	27.8%	76.1%	30.5%	49.0%	--	--	59.0%
50+ employees	39.3%	28.2%	82.8%	35.5%	64.9%	--	--	57.9%
Less than 10 employees	9.3%	30.1%	73.3%	29.7%	46.4%	--	--	49.7%
10-24 employees	11.9%	23.4%	80.7%	32.5%	52.5%	--	--	74.5%
25-99 employees	15.8%	22.8%	82.6%	30.7%	58.5%	--	--	80.7%
100-999 employees	28.2%	23.2%	84.4%	32.8%	65.0%	--	--	79.3%
1000+ employees	49.9%	32.3%	81.8%	38.1%	65.7%	--	--	41.4%
Industry group **								
Agric., fish., forest.	10.8%	41.4%	61.4%	20.2%	45.1%	--	--	44.3%
Mining	22.3%	47.3%	63.9%	11.3%	56.1%	--	--	44.0%
Construction	12.9%	22.7%	81.6%	34.7%	51.3%	--	--	64.6%
Manufacturing	23.4%	26.1%	83.0%	37.0%	55.6%	--	--	77.8%
Transp., commu., util.	23.8%	24.4%	82.2%	29.8%	62.0%	--	--	60.0%
Wholesale trade	20.1%	28.6%	78.1%	27.8%	58.2%	--	--	63.7%
Retail Trade	26.7%	26.8%	79.6%	33.8%	56.1%	--	--	56.1%
Fin., ins., real est.	32.4%	31.4%	79.5%	36.5%	58.2%	--	--	51.5%
Services	16.6%	28.1%	77.3%	31.5%	53.0%	--	--	56.7%
Unknown	1.6%	41.5%	58.5%	9.1%	49.4%	--	--	25.0%
Ownership								
For profit, incorporated	22.5%	26.5%	80.3%	32.9%	56.9%	--	--	61.5%
For profit, unincorporated	13.4%	31.3%	73.6%	29.9%	47.8%	--	--	51.7%
Nonprofit	20.9%	33.5%	73.5%	32.9%	49.7%	--	--	48.9%
Unknown	31.5%	31.4%	75.4%	31.1%	58.2%	--	--	47.9%
Age of firm								
Less than 5 years	11.8%	25.6%	77.6%	31.2%	51.0%	--	--	56.1%
5-9 years	9.7%	23.9%	79.6%	33.5%	49.4%	--	--	62.5%
10-19 years	11.2%	25.8%	77.7%	31.5%	50.3%	--	--	63.4%
20 or more years	18.0%	29.9%	76.3%	28.9%	54.2%	--	--	66.6%
Unknown	44.7%	30.6%	82.1%	37.5%	64.9%	--	--	44.8%
Multi/single status								
2 or more locations	37.9%	28.6%	82.1%	34.9%	64.3%	--	--	57.8%
1 location only	11.0%	27.5%	76.4%	30.9%	49.2%	--	--	59.1%
Percent full-time employees								
Less than 25%	22.2%	32.5%	74.3%	29.5%	52.1%	--	--	48.4%
25-49 %	24.3%	30.6%	75.7%	31.3%	52.4%	--	--	54.8%
50-74 %	22.4%	25.9%	80.7%	34.8%	56.1%	--	--	59.3%
75% or more	21.1%	27.8%	78.8%	32.3%	55.3%	--	--	59.3%
Union presence								
No union employees	16.3%	27.4%	77.8%	31.0%	53.4%	--	--	67.2%
Has union employees	35.9%	33.5%	82.3%	35.1%	60.5%	--	--	68.7%
Unknown	38.3%	29.0%	80.9%	37.4%	60.5%	--	--	23.3%
Percent low wage employees **								
50% or more low wage	20.2%	32.2%	73.5%	30.1%	49.3%	--	--	66.6%
Less than 50% low wage	15.7%	26.4%	79.1%	31.5%	54.0%	--	--	66.8%
Unknown	39.2%	30.5%	79.7%	36.3%	61.0%	--	--	31.0%

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.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.A.2.e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1996

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	--	--	0.55%
Firm size								
Less than 50 employees	0.32%	0.68%	0.54%	0.80%	0.96%	--	--	0.67%
50+ employees	1.14%	0.84%	0.67%	0.69%	0.68%	--	--	0.97%
Less than 10 employees	0.33%	0.93%	0.81%	1.15%	0.95%	--	--	0.91%
10-24 employees	0.74%	1.21%	1.05%	1.37%	1.18%	--	--	0.92%
25-99 employees	0.87%	1.21%	1.15%	1.38%	1.21%	--	--	1.34%
100-999 employees	1.55%	1.31%	1.74%	1.86%	1.41%	--	--	0.72%
1000+ employees	1.42%	0.97%	0.76%	1.11%	1.14%	--	--	1.87%
Industry group **								
Agric., fish., forest.	2.54%	3.11%	2.67%	1.36%	2.57%	--	--	2.59%
Mining	7.04%	5.57%	6.10%	4.15%	5.59%	--	--	5.27%
Construction	1.46%	1.84%	2.11%	2.58%	1.78%	--	--	1.59%
Manufacturing	1.47%	1.05%	0.96%	1.37%	2.18%	--	--	1.15%
Transp., commu., util.	1.96%	1.85%	1.64%	1.77%	2.20%	--	--	3.37%
Wholesale trade	1.20%	1.39%	1.34%	1.62%	1.80%	--	--	2.19%
Retail Trade	1.31%	0.86%	0.92%	1.58%	1.07%	--	--	1.33%
Fin., ins., real est.	1.37%	1.62%	1.67%	1.66%	1.74%	--	--	2.54%
Services	0.73%	1.26%	0.92%	1.28%	1.32%	--	--	0.94%
Unknown	2.10%	11.76%	13.27%	6.22%	11.95%	--	--	10.75%
Ownership								
For profit, incorporated	0.72%	0.55%	0.52%	0.49%	0.83%	--	--	0.80%
For profit, unincorporated	0.92%	1.10%	0.70%	1.81%	2.13%	--	--	1.30%
Nonprofit	1.18%	1.55%	1.39%	1.72%	1.04%	--	--	2.01%
Unknown	2.89%	3.12%	2.56%	2.51%	2.35%	--	--	2.38%
Age of firm								
Less than 5 years	1.22%	2.18%	1.98%	1.82%	1.72%	--	--	1.37%
5-9 years	1.23%	1.43%	1.01%	1.39%	1.51%	--	--	1.36%
10-19 years	0.93%	1.30%	0.94%	1.47%	1.61%	--	--	1.37%
20 or more years	0.54%	0.49%	0.46%	1.38%	0.93%	--	--	1.36%
Unknown	1.12%	0.54%	1.01%	0.95%	0.72%	--	--	1.32%
Multi/single status								
2 or more locations	1.00%	0.74%	0.68%	0.55%	0.72%	--	--	1.07%
1 location only	0.30%	0.70%	0.51%	0.82%	0.89%	--	--	0.71%
Percent full-time employees								
Less than 25%	3.30%	1.91%	1.99%	2.86%	3.00%	--	--	2.31%
25-49 %	2.27%	2.22%	2.22%	2.54%	2.89%	--	--	2.25%
50-74 %	1.08%	1.29%	1.21%	1.10%	1.38%	--	--	2.33%
75% or more	0.75%	0.61%	0.43%	0.53%	0.78%	--	--	0.46%
Union presence								
No union employees	0.52%	0.69%	0.55%	0.69%	0.86%	--	--	0.70%
Has union employees	1.86%	1.97%	1.60%	1.64%	3.11%	--	--	2.17%
Unknown	1.21%	0.83%	1.01%	1.11%	1.20%	--	--	1.21%
Percent low wage employees **								
50% or more low wage	1.03%	1.60%	1.47%	0.68%	1.63%	--	--	1.45%
Less than 50% low wage	0.47%	0.57%	0.50%	0.86%	0.88%	--	--	0.58%
Unknown	1.56%	0.93%	0.98%	1.17%	1.13%	--	--	1.59%

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.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.1(1996) Number of private-sector employees 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	103,482,267	14,173,955	9,687,574	15,601,705	20,772,179	43,246,854	31,565,886	71,916,381
Industry group **								
Agric., fish., forest.	1,659,440	656,529	266,128	232,331	185,600 *	318,852 *	1,070,308 *	589,132
Mining	629,059	61,417	32,813 *	52,243 *	168,097	314,488	110,336	518,722
Construction	5,129,922	1,514,702	989,562	1,239,860	836,866	548,932	3,204,738	1,925,185
Manufacturing	18,658,426	716,982	1,089,113	2,313,666	4,784,547	9,754,117	3,021,741	15,636,685
Transp., commu., util.	6,110,778	422,794	511,264	584,710	1,093,423	3,498,587	1,181,931	4,928,847
Wholesale trade	7,438,793	959,237	669,555	1,387,406	1,579,315	2,843,279	2,251,158	5,187,635
Retail Trade	21,405,271	2,910,912	2,241,523	3,319,197	2,648,489	10,285,150	6,997,104	14,408,167
Fin., ins., real est.	7,954,939	1,013,709	444,099	802,968	1,543,567	4,150,596	1,780,313	6,174,626
Services	34,380,465	5,809,881	3,436,133	5,669,325	7,932,275	11,532,851	11,833,083	22,547,382
Unknown	115,174	107,792	7,382 *	0	0	0	115,174	0
Ownership								
For profit, incorporated	76,681,948	8,229,145	7,530,179	11,995,417	14,184,362	34,742,846	21,872,678	54,809,270
For profit, unincorporated	9,152,925	4,000,197	1,158,426	1,184,929	1,619,178	1,190,195	5,760,813	3,392,112
Nonprofit	13,465,709	1,227,107	833,959	2,197,856	4,174,184	5,032,603	2,944,496	10,521,213
Unknown	4,181,685	717,507	165,010	223,504	794,455	2,281,209	987,898	3,193,786
Age of firm								
Less than 5 years	9,460,639	4,154,110	1,842,712	2,255,988	744,276	463,553	7,263,810	2,196,829
5-9 years	9,225,338	3,104,125	1,827,074	2,112,407	1,542,325	639,408	6,175,304	3,050,034
10-19 years	13,674,296	3,327,884	2,577,870	3,272,924	2,925,689	1,569,929	7,654,776	6,019,520
20 or more years	32,638,893	3,241,066	3,048,830	6,127,284	9,222,527	10,999,187	9,055,845	23,583,049
Unknown	38,483,100	346,771	391,089	1,833,103	6,337,362	29,574,777	1,416,152	37,066,948
Multi/single status								
2 or more locations	59,748,702	287,180	804,938	4,109,019	12,751,577	41,795,989	2,402,902	57,345,801
1 location only	43,733,564	13,886,775	8,882,636	11,492,686	8,020,602	1,450,865	29,162,984	14,570,580
Percent full-time employees								
Less than 25%	7,010,589	2,024,982	995,018	1,123,103	900,637	1,966,849	3,686,295	3,324,295
25-49 %	6,922,691	1,023,437	862,237	1,217,795	1,050,096	2,769,126	2,532,541	4,390,150
50-74 %	12,290,482	2,149,006	1,203,223	1,805,559	2,668,964	4,463,729	4,208,259	8,082,223
75% or more	77,258,504	8,976,529	6,627,096	11,455,249	16,152,482	34,047,149	21,138,790	56,119,714
Union presence								
No union employees	66,373,892	12,446,188	8,342,783	13,040,468	15,318,712	17,225,741	27,379,297	38,994,595
Has union employees	10,341,205	406,126	435,072	1,013,115	2,839,734	5,647,158	1,362,226	8,978,979
Unknown	26,767,169	1,321,641	909,719	1,548,121	2,613,733	20,373,955	2,824,363	23,942,806
Percent low wage employees **								
50% or more low wage	12,996,072	2,659,131	1,816,052	2,827,946	3,128,850	2,564,093	6,110,027	6,886,045
Less than 50% low wage	57,351,359	10,122,674	6,876,468	10,704,357	13,341,382	16,306,479	22,254,182	35,097,178
Unknown	33,134,835	1,392,150	995,054	2,069,402	4,301,948	24,376,281	3,201,677	29,933,158

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1(1996) Standard error for number of private-sector employees 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	1,736,347	221,293	129,587	605,315	700,285	1,637,944	336,988	1,688,935
Industry group **								
Agric., fish., forest.	211,573	40,253	50,193	75,166	63,648 *	157,031 *	87,120 *	153,604
Mining	98,511	17,351	6,213 *	32,524 *	45,156	75,619	19,372	93,168
Construction	211,465	65,740	53,533	134,809	145,971	101,651	139,642	206,318
Manufacturing	802,406	68,953	70,713	82,639	414,665	766,720	154,219	819,531
Transp., commu., util.	556,323	31,624	67,656	61,326	149,954	459,118	103,194	532,267
Wholesale trade	451,253	78,970	50,613	112,306	189,192	314,538	124,018	419,151
Retail Trade	526,871	89,952	110,488	142,319	165,002	468,262	143,963	441,409
Fin., ins., real est.	656,160	69,975	27,163	64,070	274,326	464,144	100,295	621,456
Services	818,083	144,540	110,452	527,756	345,101	886,221	153,280	851,786
Unknown	20,113	17,385	3,228 *	0	0	0	20,113	0
Ownership								
For profit, incorporated	1,502,940	264,162	144,311	435,972	646,030	1,330,202	312,659	1,465,891
For profit, unincorporated	263,185	72,093	72,473	124,515	136,363	191,817	152,256	196,921
Nonprofit	582,808	47,205	68,928	230,404	388,433	504,976	134,107	605,685
Unknown	349,816	50,711	18,278	37,251	123,133	312,839	34,438	360,570
Age of firm								
Less than 5 years	379,553	182,473	99,402	318,833	83,406	121,676	221,255	296,431
5-9 years	465,071	79,407	94,398	161,923	260,602	153,077	169,660	365,572
10-19 years	327,994	105,254	132,924	158,651	214,359	281,665	181,010	274,669
20 or more years	1,165,155	123,540	55,121	281,060	552,687	901,452	189,422	1,097,860
Unknown	971,467	35,926	52,651	78,785	306,941	1,044,105	78,400	937,365
Multi/single status								
2 or more locations	1,550,422	33,999	68,695	174,257	590,427	1,507,497	103,853	1,479,534
1 location only	640,062	205,979	136,834	489,636	399,392	363,677	309,902	671,701
Percent full-time employees								
Less than 25%	552,621	69,583	54,853	114,102	134,201	382,861	109,979	522,089
25-49 %	509,290	44,563	52,331	72,287	152,365	356,747	76,775	479,010
50-74 %	740,987	45,224	53,556	169,285	270,129	722,890	94,734	758,305
75% or more	1,385,932	225,863	153,537	497,429	548,062	1,133,847	452,858	1,159,184
Union presence								
No union employees	1,112,355	218,078	125,141	422,128	409,600	1,323,797	353,823	1,207,806
Has union employees	749,073	107,000	72,964	121,581	348,128	624,386	183,748	681,205
Unknown	985,901	53,948	60,950	208,979	277,190	818,433	99,939	996,229
Percent low wage employees **								
50% or more low wage	229,948	70,237	45,605	187,785	239,555	215,284	69,636	217,771
Less than 50% low wage	878,320	241,771	127,840	345,457	484,440	1,133,203	370,859	1,026,899
Unknown	1,496,511	65,147	69,934	265,455	314,101	1,200,856	114,406	1,500,485

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a(1996) Percent of number of private-sector employees 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	103,482,267	13.7%	9.4%	15.1%	20.1%	41.8%	30.5%	69.5%
Industry group **								
Agric., fish., forest.	1,659,440	39.6%	16.0%	14.0%	11.2% *	19.2% *	64.5% *	35.5%
Mining	629,059	9.8%	5.2% *	8.3% *	26.7%	50.0%	17.5%	82.5%
Construction	5,129,922	29.5%	19.3%	24.2%	16.3%	10.7%	62.5%	37.5%
Manufacturing	18,658,426	3.8%	5.8%	12.4%	25.6%	52.3%	16.2%	83.8%
Transp., commu., util.	6,110,778	6.9%	8.4%	9.6%	17.9%	57.3%	19.3%	80.7%
Wholesale trade	7,438,793	12.9%	9.0%	18.7%	21.2%	38.2%	30.3%	69.7%
Retail Trade	21,405,271	13.6%	10.5%	15.5%	12.4%	48.0%	32.7%	67.3%
Fin., ins., real est.	7,954,939	12.7%	5.6%	10.1%	19.4%	52.2%	22.4%	77.6%
Services	34,380,465	16.9%	10.0%	16.5%	23.1%	33.5%	34.4%	65.6%
Unknown	115,174	93.6%	6.4% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	76,681,948	10.7%	9.8%	15.6%	18.5%	45.3%	28.5%	71.5%
For profit, unincorporated	9,152,925	43.7%	12.7%	12.9%	17.7%	13.0%	62.9%	37.1%
Nonprofit	13,465,709	9.1%	6.2%	16.3%	31.0%	37.4%	21.9%	78.1%
Unknown	4,181,685	17.2%	3.9%	5.3%	19.0%	54.6%	23.6%	76.4%
Age of firm								
Less than 5 years	9,460,639	43.9%	19.5%	23.8%	7.9%	4.9%	76.8%	23.2%
5-9 years	9,225,338	33.6%	19.8%	22.9%	16.7%	6.9%	66.9%	33.1%
10-19 years	13,674,296	24.3%	18.9%	23.9%	21.4%	11.5%	56.0%	44.0%
20 or more years	32,638,893	9.9%	9.3%	18.8%	28.3%	33.7%	27.7%	72.3%
Unknown	38,483,100	0.9%	1.0%	4.8%	16.5%	76.9%	3.7%	96.3%
Multi/single status								
2 or more locations	59,748,702	0.5%	1.3%	6.9%	21.3%	70.0%	4.0%	96.0%
1 location only	43,733,564	31.8%	20.3%	26.3%	18.3%	3.3%	66.7%	33.3%
Percent full-time employees								
Less than 25%	7,010,589	28.9%	14.2%	16.0%	12.8%	28.1%	52.6%	47.4%
25-49 %	6,922,691	14.8%	12.5%	17.6%	15.2%	40.0%	36.6%	63.4%
50-74 %	12,290,482	17.5%	9.8%	14.7%	21.7%	36.3%	34.2%	65.8%
75% or more	77,258,504	11.6%	8.6%	14.8%	20.9%	44.1%	27.4%	72.6%
Union presence								
No union employees	66,373,892	18.8%	12.6%	19.6%	23.1%	26.0%	41.3%	58.7%
Has union employees	10,341,205	3.9%	4.2%	9.8%	27.5%	54.6%	13.2%	86.8%
Unknown	26,767,169	4.9%	3.4%	5.8%	9.8%	76.1%	10.6%	89.4%
Percent low wage employees **								
50% or more low wage	12,996,072	20.5%	14.0%	21.8%	24.1%	19.7%	47.0%	53.0%
Less than 50% low wage	57,351,359	17.7%	12.0%	18.7%	23.3%	28.4%	38.8%	61.2%
Unknown	33,134,835	4.2%	3.0%	6.2%	13.0%	73.6%	9.7%	90.3%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a(1996) Standard error for percent of number of private employees 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	1,736,347	0.27%	0.20%	0.54%	0.73%	0.99%	0.53%	0.53%
Industry group **								
Agric., fish., forest.	211,573	3.96%	2.44%	3.50%	4.21% *	4.97% *	5.01% *	5.01%
Mining	98,511	1.91%	1.71% *	2.99% *	7.75%	6.85%	4.46%	4.46%
Construction	211,465	0.95%	1.42%	2.00%	2.59%	2.07%	3.17%	3.17%
Manufacturing	802,406	0.32%	0.39%	0.73%	2.13%	2.35%	1.07%	1.07%
Transp., commu., util.	556,323	1.19%	1.09%	1.42%	1.87%	3.47%	2.43%	2.43%
Wholesale trade	451,253	0.93%	0.77%	1.76%	1.99%	2.00%	1.78%	1.78%
Retail Trade	526,871	0.63%	0.38%	0.41%	0.94%	1.27%	0.60%	0.60%
Fin., ins., real est.	656,160	1.12%	0.55%	1.11%	2.16%	2.92%	1.80%	1.80%
Services	818,083	0.66%	0.40%	1.48%	1.10%	1.96%	0.95%	0.95%
Unknown	20,113	1.95%	1.95% *	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	1,502,940	0.35%	0.32%	0.55%	0.82%	1.01%	0.61%	0.61%
For profit, unincorporated	263,185	1.20%	0.75%	1.12%	1.47%	1.89%	1.43%	1.43%
Nonprofit	582,808	0.34%	0.59%	1.86%	2.47%	2.75%	1.66%	1.66%
Unknown	349,816	1.55%	0.76%	1.50%	2.58%	3.43%	2.94%	2.94%
Age of firm								
Less than 5 years	379,553	1.99%	1.23%	2.24%	0.84%	1.23%	2.01%	2.01%
5-9 years	465,071	2.07%	0.71%	1.53%	2.08%	1.40%	2.38%	2.38%
10-19 years	327,994	0.85%	1.05%	1.05%	1.39%	1.93%	1.30%	1.30%
20 or more years	1,165,155	0.44%	0.27%	1.03%	1.29%	1.87%	0.90%	0.90%
Unknown	971,467	0.09%	0.12%	0.16%	1.00%	1.06%	0.19%	0.19%
Multi/single status								
2 or more locations	1,550,422	0.05%	0.10%	0.29%	1.04%	1.14%	0.13%	0.13%
1 location only	640,062	0.75%	0.35%	0.99%	0.76%	0.80%	1.13%	1.13%
Percent full-time employees								
Less than 25%	552,621	1.75%	1.17%	1.87%	1.19%	3.25%	3.46%	3.46%
25-49 %	509,290	1.13%	1.05%	1.31%	1.77%	2.84%	2.48%	2.48%
50-74 %	740,987	1.02%	0.91%	1.50%	2.49%	3.67%	2.24%	2.24%
75% or more	1,385,932	0.23%	0.19%	0.58%	0.79%	0.90%	0.47%	0.47%
Union presence								
No union employees	1,112,355	0.46%	0.32%	0.64%	0.79%	1.59%	0.91%	0.91%
Has union employees	749,073	0.76%	0.85%	0.81%	3.36%	3.19%	1.42%	1.42%
Unknown	985,901	0.28%	0.28%	0.77%	0.83%	1.09%	0.56%	0.56%
Percent low wage employees **								
50% or more low wage	229,948	0.88%	0.38%	1.17%	1.76%	1.64%	0.88%	0.88%
Less than 50% low wage	878,320	0.55%	0.35%	0.72%	0.90%	1.62%	1.00%	1.00%
Unknown	1,496,511	0.25%	0.29%	0.68%	0.69%	0.94%	0.60%	0.60%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.2(1996) Percent of private-sector employees in 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	86.5%	47.3%	69.7%	85.9%	95.9%	98.8%	62.3%	97.1%
Industry group **								
Agric., fish., forest.	60.1%	33.7%	60.8%	73.3%	68.6%	99.5%	45.1%	87.4%
Mining	94.5%	64.6%	65.5%	98.2%	99.6%	100.0%	70.0%	99.7%
Construction	73.7%	43.7%	72.3%	88.8%	90.3%	100.0%	62.4%	92.6%
Manufacturing	94.8%	62.5%	79.9%	90.0%	97.8%	98.6%	79.2%	97.9%
Transp., commu., util.	91.1%	46.2%	72.5%	89.2%	90.7%	99.6%	64.9%	97.3%
Wholesale trade	91.6%	60.4%	80.5%	94.7%	98.9%	99.3%	74.7%	98.9%
Retail Trade	81.3%	36.9%	51.8%	74.7%	93.0%	99.5%	49.6%	96.7%
Fin., ins., real est.	92.4%	60.0%	93.7%	96.0%	99.9%	96.7%	74.0%	97.7%
Services	85.1%	49.2%	72.5%	86.5%	96.3%	98.7%	62.9%	96.8%
Unknown	24.9%	22.6%	58.3% *	0.0% *	0.0% *	0.0% *	24.9% *	0.0%
Ownership								
For profit, incorporated	88.9%	55.4%	72.5%	85.6%	95.8%	98.7%	68.6%	97.0%
For profit, unincorporated	58.7%	31.2%	46.9%	78.1%	91.7%	98.6%	37.9%	94.1%
Nonprofit	92.9%	54.2%	79.8%	92.1%	99.6%	99.2%	70.8%	99.0%
Unknown	82.8%	33.3%	50.7%	78.2%	87.1%	99.7%	40.4%	96.0%
Age of firm								
Less than 5 years	53.1%	35.6%	48.4%	70.8%	80.2%	99.2%	43.4%	85.1%
5-9 years	67.5%	42.5%	62.4%	80.7%	92.3%	100.0%	56.4%	90.0%
10-19 years	77.9%	52.0%	72.0%	85.3%	92.3%	100.0%	64.9%	94.3%
20 or more years	93.8%	63.2%	85.3%	94.9%	99.6%	99.8%	79.2%	99.5%
Unknown	96.1%	38.1%	67.1%	81.2%	95.0%	98.3%	62.5%	97.4%
Multi/single status								
2 or more locations	97.3%	67.4%	82.1%	90.4%	96.5%	98.8%	81.4%	98.0%
1 location only	71.7%	46.9%	68.6%	84.2%	95.0%	100.0%	60.7%	93.6%
Percent full-time employees								
Less than 25%	53.1%	12.6%	23.6%	56.6%	86.1%	92.7%	21.6%	88.2%
25-49 %	76.1%	27.3%	46.7%	74.9%	87.9%	99.2%	43.7%	94.7%
50-74 %	81.7%	43.0%	58.4%	81.0%	96.2%	98.1%	53.8%	96.2%
75% or more	91.2%	58.5%	81.6%	90.6%	96.9%	99.2%	73.3%	98.0%
Union presence								
No union employees	82.5%	47.8%	69.4%	85.9%	95.9%	99.4%	62.3%	96.7%
Has union employees	97.7%	73.9%	87.0%	96.8%	98.8%	99.8%	87.3%	99.3%
Unknown	92.1%	34.4%	63.9%	78.3%	93.1%	98.0%	50.1%	97.0%
Percent low wage employees **								
50% or more low wage	64.0%	18.4%	35.7%	65.9%	89.0%	98.5%	34.6%	90.1%
Less than 50% low wage	87.4%	55.9%	79.1%	91.9%	97.8%	98.9%	70.8%	97.9%
Unknown	93.8%	40.3%	66.2%	81.7%	95.1%	98.7%	55.8%	97.8%

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.

* Figure does not meet standard of reliability or precision.

** 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(1996) Standard error for percent of private-sector employees in 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%	1.05%	0.83%	0.51%	0.67%	0.30%	0.58%	0.34%
Industry group **								
Agric., fish., forest.	3.87%	3.31%	6.80%	9.35%	12.85%	10.49%	3.21%	4.78%
Mining	1.55%	11.46%	14.30%	23.25%	10.50%	0.00%	7.60%	0.43%
Construction	1.68%	2.56%	3.03%	2.75%	3.80%	0.00%	2.39%	2.73%
Manufacturing	0.60%	3.45%	2.57%	1.11%	0.94%	1.02%	1.83%	0.60%
Transp., commu., util.	2.01%	3.72%	6.29%	2.50%	6.27%	0.33%	2.92%	2.22%
Wholesale trade	0.53%	2.95%	2.74%	1.22%	0.51%	0.29%	1.14%	0.21%
Retail Trade	0.37%	2.25%	1.37%	1.28%	0.82%	0.18%	0.84%	0.33%
Fin., ins., real est.	1.36%	2.53%	1.80%	1.83%	0.07%	2.37%	1.61%	1.55%
Services	0.68%	1.04%	1.77%	1.12%	0.99%	0.74%	0.65%	0.65%
Unknown	6.05%	5.57%	18.46%*	0.00%*	0.00%*	0.00%*	6.05%*	0.00%
Ownership								
For profit, incorporated	0.38%	1.35%	1.08%	0.69%	0.92%	0.39%	0.74%	0.35%
For profit, unincorporated	1.66%	0.84%	3.50%	3.15%	3.81%	0.70%	1.32%	2.26%
Nonprofit	0.86%	2.63%	2.90%	2.09%	0.21%	0.75%	1.64%	0.49%
Unknown	1.40%	3.70%	9.29%	8.03%	4.73%	0.15%	3.26%	1.28%
Age of firm								
Less than 5 years	1.78%	2.31%	3.70%	4.50%	7.38%	0.40%	1.44%	4.28%
5-9 years	1.12%	1.56%	1.59%	1.72%	2.29%	0.03%	1.11%	1.73%
10-19 years	0.95%	1.44%	1.79%	1.62%	3.23%	0.02%	1.71%	1.33%
20 or more years	0.23%	2.00%	0.91%	0.69%	0.24%	0.11%	0.48%	0.11%
Unknown	0.41%	6.05%	6.60%	2.33%	0.78%	0.42%	2.63%	0.43%
Multi/single status								
2 or more locations	0.30%	5.55%	2.23%	1.11%	0.57%	0.31%	2.06%	0.30%
1 location only	0.56%	1.01%	0.82%	0.75%	1.50%	0.00%	0.62%	1.14%
Percent full-time employees								
Less than 25%	2.39%	1.58%	4.31%	3.80%	3.37%	3.50%	1.26%	2.47%
25-49 %	1.15%	2.20%	3.41%	2.74%	3.42%	0.35%	1.69%	0.89%
50-74 %	1.27%	1.76%	2.99%	3.30%	1.60%	0.88%	1.91%	0.85%
75% or more	0.32%	1.19%	1.26%	0.81%	0.60%	0.29%	0.65%	0.29%
Union presence								
No union employees	0.36%	1.15%	0.76%	0.44%	0.65%	0.13%	0.63%	0.39%
Has union employees	0.22%	2.67%	5.66%	1.27%	0.89%	0.14%	1.32%	0.30%
Unknown	0.70%	1.98%	5.35%	3.63%	2.53%	0.63%	1.69%	0.55%
Percent low wage employees **								
50% or more low wage	0.77%	1.74%	2.51%	1.97%	1.75%	0.43%	1.52%	0.89%
Less than 50% low wage	0.29%	0.98%	0.60%	0.41%	0.76%	0.57%	0.50%	0.37%
Unknown	0.62%	2.67%	4.57%	3.02%	1.63%	0.50%	1.52%	0.37%

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.

* Figure does not meet standard of reliability or precision.

** 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) 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 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.

Table I.B.2.a.(1)(1996) 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	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	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	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	0.38%	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.

Table I.B.2.b(1996) 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	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.

Table I.B.2.b.(1)(1996) Percent of private-sector enrollees that are enrolled in self-insured plans 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	46.0%	12.6%	11.8%	19.4%	39.3%	66.9%	13.1%	54.8%
Industry group **								
Agric., fish., forest.	39.2%	6.5% *	2.5% *	4.8% *	14.4% *	81.0%	5.5% *	63.8%
Mining	75.5%	36.1% *	5.0% *	39.0% *	74.3%	87.6%	20.6% *	81.3%
Construction	29.8%	15.7%	11.0% *	15.7%	50.1%	59.6%	12.4%	48.2%
Manufacturing	53.1%	16.8%	13.9%	20.2%	46.9%	67.3%	14.6%	58.7%
Transp., commu., util.	53.7%	5.8% *	26.9% *	28.2%	36.2%	66.1%	19.9%	58.6%
Wholesale trade	47.9%	8.0%	6.6% *	23.4%	56.6%	70.6%	10.1%	60.2%
Retail Trade	46.6%	8.2%	8.5%	14.7%	35.6%	67.4%	11.1%	56.4%
Fin., ins., real est.	49.6%	3.4%	10.0% *	19.1%	42.1%	68.2%	8.3%	57.9%
Services	38.2%	16.1%	11.8%	19.5%	27.1%	63.8%	14.6%	46.3%
Unknown	57.0%	55.6%	63.7% *	0.0%	0.0%	0.0%	57.0%	0.0%
Ownership								
For profit, incorporat	43.7%	8.7%	10.1%	17.0%	42.2%	67.3%	10.9%	55.2%
For profit, unincorpor	34.3%	9.1%	5.4% *	22.6%	38.1%	69.3%	10.2%	48.3%
Nonprofit	38.1%	27.7%	23.4%	17.1%	27.0%	55.8%	22.5%	40.7%
Unknown	54.6%	18.2%	14.5%	25.6%	43.4%	69.6%	16.5%	60.7%
Age of firm								
Less than 5 years	24.8%	11.5%	10.5%	22.0%	53.5%	74.2%	12.2%	47.7%
5-9 years	25.5%	13.5%	11.5%	19.0%	38.1%	63.5%	13.4%	40.8%
10-19 years	27.2%	12.2%	13.5%	20.8%	27.8%	70.4%	14.8%	38.5%
20 or more years	40.8%	12.7%	9.4%	16.3%	40.4%	62.9%	11.0%	49.0%
Unknown	61.8%	19.3% *	29.1%	27.0%	41.2%	68.4%	21.9%	62.7%
Multi/single status								
2 or more locations	57.6%	17.1% *	15.8%	20.8%	42.3%	66.8%	16.7%	59.1%
1 location only	21.6%	12.4%	11.2%	18.8%	33.6%	70.4%	12.6%	34.1%
Percent full-time employees								
Less than 25%	38.6%	11.3%	3.3% *	11.5% *	12.4% *	71.3%	8.4% *	49.8%
25-49 %	45.5%	7.9% *	10.0% *	16.4%	32.0%	66.0%	15.8%	52.7%
50-74 %	36.1%	9.0%	6.9% *	14.8%	30.0%	55.6%	10.1%	43.1%
75% or more	47.1%	13.2%	12.4%	20.1%	40.8%	67.9%	13.4%	56.1%
Union presence								
No union employees	35.8%	10.4%	11.1%	17.8%	38.1%	60.2%	11.6%	46.0%
Has union employees	48.5%	47.8%	19.0%	19.8%	40.8%	57.5%	27.4%	51.0%
Unknown	68.2%	13.0%	13.1%	34.2%	45.2%	76.2%	17.9%	71.5%
Percent low wage employees **								
50% or more low wage	30.6%	6.6%	8.8% *	12.8%	20.6%	59.5%	11.0%	36.8%
Less than 50% low wage	36.4%	13.0%	11.1%	17.8%	40.1%	59.1%	12.3%	46.7%
Unknown	65.2%	11.9%	19.0%	33.8%	45.0%	73.2%	22.0%	67.8%

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.

* Figure does not meet standard of reliability or precision.

** 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.(1)(1996) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans 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	1.07%	1.25%	1.46%	1.24%	1.52%	1.70%	0.64%	1.21%
Industry group **								
Agric., fish., forest.	8.67%	2.01% *	3.24% *	5.65% *	11.00% *	13.84%	1.69% *	11.17%
Mining	5.36%	12.92% *	4.04% *	12.69% *	14.21%	7.12%	10.16% *	5.60%
Construction	2.75%	4.46%	4.40% *	3.40%	7.43%	9.44%	1.87%	3.80%
Manufacturing	2.83%	4.80%	3.00%	2.87%	4.02%	3.56%	2.17%	2.84%
Transp., commu., util.	5.61%	1.99% *	8.76% *	7.00%	7.76%	6.52%	5.52%	5.88%
Wholesale trade	2.65%	1.71%	2.05% *	4.75%	4.30%	3.86%	1.33%	3.34%
Retail Trade	1.27%	1.24%	1.83%	2.25%	5.90%	2.14%	1.86%	1.79%
Fin., ins., real est.	2.41%	0.94%	3.86% *	4.33%	4.64%	2.92%	1.50%	2.51%
Services	1.67%	2.43%	1.80%	2.04%	3.20%	3.88%	1.21%	2.20%
Unknown	16.14%	15.87%	20.50% *	0.00%	0.00%	0.00%	16.14%	0.00%
Ownership								
For profit, incorporat	1.93%	0.61%	1.57%	1.35%	2.17%	3.08%	0.68%	2.19%
For profit, unincorpor	3.37%	1.28%	2.61% *	6.04%	7.08%	6.73%	1.38%	4.60%
Nonprofit	3.56%	4.97%	4.49%	1.90%	3.01%	5.35%	2.87%	3.85%
Unknown	2.10%	4.23%	3.19%	2.83%	4.17%	2.52%	2.33%	2.20%
Age of firm								
Less than 5 years	2.69%	3.15%	2.07%	5.22%	8.87%	7.75%	2.22%	5.05%
5-9 years	3.42%	2.87%	2.95%	3.11%	6.73%	11.33%	2.32%	5.21%
10-19 years	2.79%	2.17%	2.59%	2.41%	4.88%	7.88%	1.23%	5.27%
20 or more years	0.93%	2.16%	1.78%	1.35%	2.28%	2.35%	1.09%	0.95%
Unknown	1.80%	7.68% *	7.46%	4.01%	4.38%	2.19%	3.84%	1.80%
Multi/single status								
2 or more locations	1.10%	6.59% *	4.21%	2.08%	2.88%	1.61%	2.71%	1.06%
1 location only	1.10%	1.28%	1.21%	1.93%	2.35%	10.15%	0.69%	2.54%
Percent full-time employees								
Less than 25%	4.42%	2.93%	1.35% *	4.05% *	5.26% *	6.63%	3.25% *	4.55%
25-49 %	4.35%	3.10% *	3.34% *	3.96%	7.29%	5.89%	3.33%	5.20%
50-74 %	3.44%	0.87%	3.00% *	2.81%	5.26%	3.78%	1.85%	3.86%
75% or more	1.14%	1.49%	1.76%	1.22%	1.57%	1.79%	0.58%	1.33%
Union presence								
No union employees	1.34%	1.20%	1.34%	1.35%	1.43%	2.25%	0.85%	1.46%
Has union employees	3.29%	8.80%	4.69%	3.29%	4.95%	4.43%	4.31%	3.56%
Unknown	1.58%	2.61%	3.85%	5.64%	5.85%	2.36%	3.76%	1.69%
Percent low wage employees **								
50% or more low wage	2.97%	1.70%	2.77% *	3.33%	2.86%	5.37%	2.56%	3.71%
Less than 50% low wage	1.07%	1.37%	1.66%	1.11%	1.66%	2.88%	0.81%	1.38%
Unknown	1.11%	2.61%	2.79%	4.41%	4.08%	1.75%	3.30%	1.12%

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.

* Figure does not meet standard of reliability or precision.

** 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.c(1996) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	43.5%	14.6%	15.2%	21.3%	38.0%	62.1%	16.3%	51.2%
Industry group **								
Agric., fish., forest.	21.1%	8.3% *	8.6% *	11.8% *	30.8% *	37.5% *	9.3% *	32.1%
Mining	40.0%	0.0%	0.0%	0.0%	30.3% *	59.5%	0.0%	46.0%
Construction	22.6%	13.5%	13.5%	14.6%	24.4%	59.2%	13.0%	33.5%
Manufacturing	48.1%	22.0%	13.5%	22.3%	35.6%	64.1%	20.8%	52.4%
Transp., commu., util.	46.8%	12.3% *	27.5%	14.1%	28.8%	60.9%	19.8%	51.2%
Wholesale trade	42.0%	7.5%	20.6%	16.4%	34.5%	69.3%	13.6%	51.4%
Retail Trade	40.2%	12.1%	11.3%	18.9%	24.3%	55.4%	13.8%	46.8%
Fin., ins., real est.	58.7%	19.5%	19.7%	19.9%	50.2%	79.4%	19.6%	67.2%
Services	42.2%	15.9%	14.8%	26.5%	45.0%	59.8%	17.2%	50.8%
Unknown	1.2% *	1.4% *	0.0%	0.0%	0.0%	0.0%	1.2% *	0.0%
Ownership								
For profit, incorporated	44.2%	14.1%	14.3%	20.5%	33.9%	64.1%	15.2%	52.4%
For profit, unincorporated	28.7%	12.9%	20.6%	18.6%	38.2%	45.0%	16.2%	37.2%
Nonprofit	44.8%	20.0%	15.8%	25.5%	47.3%	57.6%	21.3%	49.4%
Unknown	48.6%	17.7% *	29.3% *	32.3%	61.3%	49.9%	29.2%	51.1%
Age of firm								
Less than 5 years	26.0%	13.4%	13.9%	40.7%	23.3% *	42.3%	18.5%	38.6%
5-9 years	17.1%	9.8%	9.6%	14.6%	17.2%	52.5%	11.6%	24.1%
10-19 years	24.1%	15.3%	14.5%	13.3%	30.1%	54.0%	14.2%	32.7%
20 or more years	36.0%	15.7%	18.0%	19.3%	35.0%	53.7%	17.7%	41.5%
Unknown	62.2%	47.8%	20.5% *	31.2%	52.5%	66.2%	26.7%	63.1%
Multi/single status								
2 or more locations	55.3%	34.8%	21.7%	21.6%	41.7%	63.0%	20.8%	56.5%
1 location only	21.7%	14.0%	14.5%	21.2%	31.9%	36.4% *	15.8%	29.4%
Percent full-time employees								
Less than 25%	29.3%	11.1% *	6.5% *	19.6%	19.3%	42.4%	13.7%	33.5%
25-49 %	39.1%	6.7% *	6.8% *	16.4%	24.8%	59.6%	14.1%	45.8%
50-74 %	39.8%	10.0%	21.1%	17.5%	38.5%	57.3%	14.1%	47.3%
75% or more	45.1%	16.0%	15.4%	22.4%	39.6%	64.0%	16.9%	53.1%
Union presence								
No union employees	34.8%	14.0%	14.4%	18.5%	36.1%	58.5%	15.2%	43.7%
Has union employees	54.7%	21.7%	32.1%	32.7%	43.5%	67.4%	33.7%	57.5%
Unknown	58.3%	17.4%	11.6% *	37.7%	43.3%	63.7%	15.0%	61.0%
Percent low wage employees **								
50% or more low wage	31.9%	10.7% *	7.6%	21.4%	30.6%	51.5%	17.5%	36.8%
Less than 50% low wage	36.0%	14.3%	15.5%	18.9%	37.7%	59.6%	15.8%	45.3%
Unknown	58.7%	20.7%	19.9% *	35.0%	43.9%	64.8%	19.1%	61.1%

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.

* Figure does not meet standard of reliability or precision.

** 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.c(1996) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	1.07%	0.99%	0.89%	1.49%	1.26%	1.63%	0.38%	1.26%
Industry group **								
Agric., fish., forest.	5.55%	4.19% *	5.17% *	6.76% *	11.31% *	14.08% *	5.77% *	7.76%
Mining	7.82%	0.00%	0.00%	0.00%	10.75% *	11.75%	0.00%	9.14%
Construction	2.67%	2.56%	3.89%	3.82%	5.44%	11.48%	2.03%	5.16%
Manufacturing	2.33%	4.27%	3.71%	3.53%	4.03%	2.97%	3.59%	2.55%
Transp., commu., util.	3.16%	6.09% *	6.66%	4.02%	6.78%	4.31%	4.55%	3.60%
Wholesale trade	2.13%	1.70%	4.22%	4.72%	4.48%	4.81%	3.59%	2.82%
Retail Trade	1.87%	2.44%	2.84%	2.40%	3.12%	3.22%	1.59%	2.27%
Fin., ins., real est.	2.83%	4.08%	2.59%	2.16%	5.16%	3.46%	2.63%	3.24%
Services	1.78%	1.98%	2.19%	2.69%	3.19%	3.79%	1.60%	2.13%
Unknown	0.42% *	0.54% *	0.00%	0.00%	0.00%	0.00%	0.42% *	0.00%
Ownership								
For profit, incorporated	1.34%	1.48%	0.89%	1.86%	1.80%	1.92%	0.65%	1.66%
For profit, unincorporated	2.19%	1.47%	5.94%	4.03%	7.23%	9.23%	2.05%	3.97%
Nonprofit	2.34%	5.89%	4.15%	4.44%	3.99%	5.31%	2.84%	3.04%
Unknown	4.39%	7.48% *	11.82% *	8.93%	6.38%	5.62%	6.27%	4.82%
Age of firm								
Less than 5 years	3.63%	1.92%	3.01%	8.46%	8.12% *	10.93%	3.28%	6.98%
5-9 years	1.75%	1.79%	2.51%	3.79%	4.50%	10.98%	1.98%	2.58%
10-19 years	1.48%	2.60%	2.13%	1.79%	4.10%	5.06%	1.43%	2.64%
20 or more years	1.96%	2.53%	2.21%	2.44%	2.77%	3.74%	0.80%	2.39%
Unknown	1.78%	12.88%	7.52% *	2.67%	1.74%	1.96%	4.85%	1.87%
Multi/single status								
2 or more locations	1.18%	9.13%	3.31%	2.05%	1.38%	1.49%	3.11%	1.24%
1 location only	1.06%	1.02%	1.22%	2.25%	2.32%	14.27% *	0.68%	1.98%
Percent full-time employees								
Less than 25%	2.82%	8.70% *	2.85% *	3.84%	4.42%	5.92%	3.67%	3.51%
25-49 %	4.16%	2.56% *	2.31% *	3.81%	4.54%	7.34%	3.20%	5.07%
50-74 %	3.60%	1.90%	3.79%	1.68%	7.45%	5.03%	2.02%	4.36%
75% or more	1.13%	1.46%	1.11%	1.81%	1.26%	1.73%	0.51%	1.26%
Union presence								
No union employees	1.34%	1.12%	1.07%	1.03%	2.07%	2.56%	0.70%	1.88%
Has union employees	2.00%	5.79%	7.99%	6.30%	5.11%	3.32%	5.93%	2.44%
Unknown	2.51%	3.80%	3.71% *	7.85%	6.42%	2.72%	1.71%	2.67%
Percent low wage employees **								
50% or more low wage	2.56%	3.65% *	2.25%	3.42%	2.91%	6.06%	2.71%	2.95%
Less than 50% low wage	0.94%	1.01%	1.02%	1.26%	2.37%	1.79%	0.66%	1.29%
Unknown	2.24%	4.74%	6.21% *	7.15%	4.63%	2.33%	2.52%	2.42%

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.

* Figure does not meet standard of reliability or precision.

** 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(1996) Number of full-time private-sector employees 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	84,793,441	10,328,799	7,449,251	12,660,308	17,545,681	36,809,402	23,904,477	60,888,965
Industry group **								
Agric., fish., forest.	1,276,227	454,929	175,408	196,393	140,825*	308,671*	750,360*	525,866
Mining	613,524	55,916	26,125*	50,998*	166,287	314,197	97,997	515,527
Construction	4,709,446	1,291,727	910,729	1,171,008	803,973	532,008	2,856,530	1,852,915
Manufacturing	18,069,063	611,303	998,606	2,225,979	4,683,931	9,549,245	2,764,210	15,304,853
Transp., commu., util.	5,489,865	347,222	426,514	522,039	907,878	3,286,212	984,851	4,505,015
Wholesale trade	7,049,558	841,464	614,798	1,315,330	1,527,968	2,749,998	2,034,747	5,014,810
Retail Trade	13,762,375	1,754,819	1,297,047	2,117,355	1,837,308	6,755,846	4,191,121	9,571,254
Fin., ins., real est.	7,202,003	798,334	395,687	723,436	1,369,385	3,915,161	1,483,324	5,718,679
Services	26,553,515	4,109,947	2,599,609	4,337,770	6,108,125	9,398,063	8,673,470	17,880,045
Unknown	67,867	63,139	4,728*	0	0	0	67,867	0
Ownership								
For profit, incorporated	64,616,738	6,501,228	6,040,435	10,056,118	12,289,388	29,729,569	17,565,479	47,051,259
For profit, unincorporated	6,648,070	2,600,755	742,501	867,655	1,347,357	1,089,802	3,741,769	2,906,301
Nonprofit	10,028,226	745,045	556,132	1,564,074	3,187,210	3,975,765	1,917,274	8,110,952
Unknown	3,500,407	481,772	110,183	172,461*	721,725	2,014,265	679,954	2,820,453
Age of firm								
Less than 5 years	6,966,402	2,961,408	1,248,242	1,713,683	621,961	421,109	5,131,696	1,834,707
5-9 years	6,924,756	2,207,607	1,334,156	1,615,254	1,200,184	567,555	4,469,190	2,455,566
10-19 years	11,101,970	2,477,105	2,056,485	2,745,751	2,415,273	1,407,356	5,961,916	5,140,054
20 or more years	27,495,158	2,455,948	2,530,390	5,078,762	7,898,821	9,531,237	7,271,643	20,223,514
Unknown	32,305,155	226,731	279,978	1,506,859	5,409,443	24,882,145	1,070,031	31,235,124
Multi/single status								
2 or more locations	50,950,682	217,420	669,571	3,428,143	10,917,676	35,717,874	1,974,282	48,976,401
1 location only	33,842,759	10,111,380	6,779,680	9,232,166	6,628,005	1,091,529	21,930,195	11,912,564
Percent full-time employees								
Less than 25%	670,294	81,228	81,691	152,639	110,976	243,760	249,990	420,304
25-49 %	2,529,631	347,256	316,979	458,782	389,790	1,016,824	905,613	1,624,018
50-74 %	7,593,920	1,262,952	737,480	1,118,289	1,702,177	2,773,022	2,534,980	5,058,940
75% or more	73,999,596	8,637,364	6,313,101	10,930,598	15,342,737	32,775,796	20,213,894	53,785,703
Union presence								
No union employees	53,319,468	9,043,749	6,339,352	10,423,524	12,849,024	14,663,819	20,539,163	32,780,305
Has union employees	9,147,342	347,521	387,281	921,892	2,397,096	5,093,552	1,212,566	7,934,776
Unknown	22,326,631	937,529	722,618	1,314,892	2,299,561	17,052,031	2,152,748	20,173,883
Percent low wage employees **								
50% or more low wage	7,503,020	1,265,611	883,233	1,697,733	2,002,836	1,653,607	3,080,688	4,422,332
Less than 50% low wage	49,252,228	8,023,157	5,767,708	9,208,683	11,727,553	14,525,127	18,326,697	30,925,531
Unknown	28,038,194	1,040,032	798,310	1,753,892	3,815,292	20,630,668	2,497,092	25,541,102

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3(1996) Standard error for number of full-time private-sector employees 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	1,621,852	230,445	135,750	514,062	595,026	1,444,383	416,586	1,514,232
Industry group **								
Agric., fish., forest.	197,452	38,483	30,334	59,629	56,444 *	153,743 *	64,648 *	150,715
Mining	98,121	16,520	4,803 *	32,296 *	44,609	75,553	19,094	93,136
Construction	214,688	68,120	48,088	133,555	138,744	102,933	143,357	198,997
Manufacturing	761,429	63,494	69,852	81,300	409,876	733,233	147,253	780,771
Transp., commu., util.	501,533	32,156	61,698	55,599	144,158	431,986	95,170	486,826
Wholesale trade	444,092	81,421	45,972	111,314	181,321	314,550	122,595	415,321
Retail Trade	380,030	82,002	57,002	111,214	124,075	375,004	59,660	356,565
Fin., ins., real est.	617,581	63,857	20,444	59,686	230,057	464,835	91,630	589,024
Services	775,324	107,882	94,183	434,130	276,030	730,277	146,820	786,230
Unknown	7,915	6,411	2,495 *	0	0	0	7,915	0
Ownership								
For profit, incorporated	1,526,229	249,966	124,265	405,171	533,881	1,311,889	352,837	1,411,316
For profit, unincorporated	226,198	40,607	55,376	97,997	138,579	186,188	102,971	196,817
Nonprofit	402,542	45,737	51,868	168,368	318,339	330,911	90,254	411,990
Unknown	339,425	37,586	15,316	32,400 *	122,865	312,611	38,052	362,064
Age of firm								
Less than 5 years	369,224	183,192	102,994	289,567	87,619	119,223	206,673	311,316
5-9 years	393,143	77,565	70,714	135,168	243,333	141,608	121,893	326,622
10-19 years	290,133	108,181	116,648	138,295	172,102	265,482	170,997	245,104
20 or more years	997,230	110,522	71,678	233,027	442,512	756,883	152,037	913,287
Unknown	982,035	26,581	40,909	65,638	233,958	1,030,056	61,731	974,302
Multi/single status								
2 or more locations	1,424,773	30,974	52,920	109,462	482,827	1,366,621	79,536	1,384,152
1 location only	586,818	218,065	129,998	452,852	376,846	261,912	381,779	555,603
Percent full-time employees								
Less than 25%	80,317	8,370	5,711	21,086	20,376	52,322	18,759	72,937
25-49 %	188,274	15,611	19,987	29,070	56,466	129,829	28,062	176,552
50-74 %	483,080	29,111	34,840	105,158	177,375	446,096	54,728	492,586
75% or more	1,314,180	219,304	149,189	480,534	532,762	1,108,539	439,426	1,108,390
Union presence								
No union employees	944,375	225,245	129,403	333,918	406,862	1,125,769	391,250	1,042,666
Has union employees	646,251	101,618	65,677	120,795	278,287	534,403	178,770	591,626
Unknown	1,039,201	48,889	62,125	208,478	243,806	872,682	98,035	1,038,251
Percent low wage employees **								
50% or more low wage	199,396	43,743	37,021	146,041	187,483	168,556	57,742	198,735
Less than 50% low wage	835,718	219,643	122,670	282,835	420,710	987,521	374,372	916,684
Unknown	1,412,837	52,960	70,261	234,219	264,863	1,166,648	118,168	1,414,466

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a(1996) Percent of number of full-time private-sector employees 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	84,793,441	12.2%	8.8%	14.9%	20.7%	43.4%	28.2%	71.8%
Industry group **								
Agric., fish., forest.	1,276,227	35.6%	13.7%	15.4%	11.0%*	24.2%*	58.8%*	41.2%
Mining	613,524	9.1%	4.3%*	8.3%*	27.1%	51.2%	16.0%	84.0%
Construction	4,709,446	27.4%	19.3%	24.9%	17.1%	11.3%	60.7%	39.3%
Manufacturing	18,069,063	3.4%	5.5%	12.3%	25.9%	52.8%	15.3%	84.7%
Transp., commu., util.	5,489,865	6.3%	7.8%	9.5%	16.5%	59.9%	17.9%	82.1%
Wholesale trade	7,049,558	11.9%	8.7%	18.7%	21.7%	39.0%	28.9%	71.1%
Retail Trade	13,762,375	12.8%	9.4%	15.4%	13.4%	49.1%	30.5%	69.5%
Fin., ins., real est.	7,202,003	11.1%	5.5%	10.0%	19.0%	54.4%	20.6%	79.4%
Services	26,553,515	15.5%	9.8%	16.3%	23.0%	35.4%	32.7%	67.3%
Unknown	67,867	93.0%	7.0%*	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	64,616,738	10.1%	9.3%	15.6%	19.0%	46.0%	27.2%	72.8%
For profit, unincorporated	6,648,070	39.1%	11.2%	13.1%	20.3%	16.4%	56.3%	43.7%
Nonprofit	10,028,226	7.4%	5.5%	15.6%	31.8%	39.6%	19.1%	80.9%
Unknown	3,500,407	13.8%	3.1%	4.9%*	20.6%	57.5%	19.4%	80.6%
Age of firm								
Less than 5 years	6,966,402	42.5%	17.9%	24.6%	8.9%	6.0%	73.7%	26.3%
5-9 years	6,924,756	31.9%	19.3%	23.3%	17.3%	8.2%	64.5%	35.5%
10-19 years	11,101,970	22.3%	18.5%	24.7%	21.8%	12.7%	53.7%	46.3%
20 or more years	27,495,158	8.9%	9.2%	18.5%	28.7%	34.7%	26.4%	73.6%
Unknown	32,305,155	0.7%	0.9%	4.7%	16.7%	77.0%	3.3%	96.7%
Multi/single status								
2 or more locations	50,950,682	0.4%	1.3%	6.7%	21.4%	70.1%	3.9%	96.1%
1 location only	33,842,759	29.9%	20.0%	27.3%	19.6%	3.2%	64.8%	35.2%
Percent full-time employees								
Less than 25%	670,294	12.1%	12.2%	22.8%	16.6%	36.4%	37.3%	62.7%
25-49 %	2,529,631	13.7%	12.5%	18.1%	15.4%	40.2%	35.8%	64.2%
50-74 %	7,593,920	16.6%	9.7%	14.7%	22.4%	36.5%	33.4%	66.6%
75% or more	73,999,596	11.7%	8.5%	14.8%	20.7%	44.3%	27.3%	72.7%
Union presence								
No union employees	53,319,468	17.0%	11.9%	19.5%	24.1%	27.5%	38.5%	61.5%
Has union employees	9,147,342	3.8%	4.2%	10.1%	26.2%	55.7%	13.3%	86.7%
Unknown	22,326,631	4.2%	3.2%	5.9%	10.3%	76.4%	9.6%	90.4%
Percent low wage employees **								
50% or more low wage	7,503,020	16.9%	11.8%	22.6%	26.7%	22.0%	41.1%	58.9%
Less than 50% low wage	49,252,228	16.3%	11.7%	18.7%	23.8%	29.5%	37.2%	62.8%
Unknown	28,038,194	3.7%	2.8%	6.3%	13.6%	73.6%	8.9%	91.1%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a(1996) Standard error for percent of number of full-time private-sector employees 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	1,621,852	0.28%	0.19%	0.57%	0.78%	0.98%	0.56%	0.56%
Industry group **								
Agric., fish., forest.	197,452	4.52%	2.05%	3.42%	4.49%*	6.04%*	5.42%*	5.42%
Mining	98,121	1.87%	1.68%*	3.00%*	7.84%	7.06%	4.49%	4.49%
Construction	214,688	0.94%	1.44%	2.04%	2.68%	2.31%	3.29%	3.29%
Manufacturing	761,429	0.31%	0.39%	0.73%	2.16%	2.34%	1.05%	1.05%
Transp., commu., util.	501,533	1.20%	1.15%	1.52%	2.16%	3.60%	2.57%	2.57%
Wholesale trade	444,092	1.02%	0.80%	1.74%	2.03%	2.08%	1.82%	1.82%
Retail Trade	380,030	0.77%	0.37%	0.68%	1.06%	1.54%	0.72%	0.72%
Fin., ins., real est.	617,581	1.12%	0.53%	1.16%	2.08%	3.04%	1.81%	1.81%
Services	775,324	0.69%	0.43%	1.58%	1.10%	1.84%	1.06%	1.06%
Unknown	7,915	2.53%	2.53%*	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	1,526,229	0.36%	0.29%	0.63%	0.84%	1.08%	0.63%	0.63%
For profit, unincorporated	226,198	1.36%	0.84%	1.27%	1.85%	2.45%	1.80%	1.80%
Nonprofit	402,542	0.47%	0.54%	1.73%	2.83%	2.52%	1.36%	1.36%
Unknown	339,425	1.75%	0.78%	1.57%*	2.86%	3.59%	3.13%	3.13%
Age of firm								
Less than 5 years	369,224	2.80%	1.52%	2.58%	1.24%	1.63%	2.65%	2.65%
5-9 years	393,143	2.19%	0.78%	2.20%	2.75%	1.67%	2.82%	2.82%
10-19 years	290,133	1.02%	1.10%	1.17%	1.57%	2.14%	1.43%	1.43%
20 or more years	997,230	0.39%	0.33%	0.99%	1.36%	1.78%	0.75%	0.75%
Unknown	982,035	0.09%	0.11%	0.17%	0.97%	1.03%	0.21%	0.21%
Multi/single status								
2 or more locations	1,424,773	0.06%	0.09%	0.20%	1.02%	1.09%	0.14%	0.14%
1 location only	586,818	0.82%	0.31%	1.22%	0.97%	0.73%	1.22%	1.22%
Percent full-time employees								
Less than 25%	80,317	1.17%	1.02%	3.41%	1.76%	4.90%	4.18%	4.18%
25-49 %	188,274	1.04%	1.15%	1.29%	1.81%	2.90%	2.48%	2.48%
50-74 %	483,080	1.03%	0.94%	1.56%	2.47%	3.57%	2.25%	2.25%
75% or more	1,314,180	0.25%	0.19%	0.58%	0.81%	0.92%	0.49%	0.49%
Union presence								
No union employees	944,375	0.49%	0.35%	0.68%	0.95%	1.64%	1.01%	1.01%
Has union employees	646,251	0.84%	0.85%	0.94%	3.05%	3.04%	1.57%	1.57%
Unknown	1,039,201	0.30%	0.32%	0.88%	0.83%	1.20%	0.61%	0.61%
Percent low wage employees **								
50% or more low wage	199,396	0.95%	0.64%	1.65%	2.26%	2.18%	1.33%	1.33%
Less than 50% low wage	835,718	0.51%	0.36%	0.72%	0.91%	1.60%	1.01%	1.01%
Unknown	1,412,837	0.26%	0.31%	0.72%	0.67%	1.00%	0.65%	0.65%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b(1996) Percent of private-sector full-time employees 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	89.9%	55.3%	77.4%	89.1%	96.7%	99.1%	69.9%	97.7%
Industry group **								
Agric., fish., forest.	66.3%	39.6%	59.5%	81.2%	67.1%	99.5%	50.6%	88.6%
Mining	95.5%	64.7%	72.9%	99.7%	99.6%	100.0%	72.6%	99.9%
Construction	76.6%	46.9%	74.0%	90.2%	91.8%	100.0%	65.7%	93.3%
Manufacturing	95.3%	66.8%	81.8%	90.3%	97.8%	98.6%	81.5%	97.8%
Transp., commu., util.	92.9%	52.2%	79.3%	90.6%	91.7%	99.7%	70.8%	97.7%
Wholesale trade	92.6%	62.9%	81.6%	95.7%	98.9%	99.2%	77.0%	98.9%
Retail Trade	86.4%	46.3%	67.2%	81.2%	95.0%	99.8%	60.2%	97.9%
Fin., ins., real est.	94.0%	66.4%	94.0%	96.0%	99.9%	97.2%	78.5%	98.0%
Services	89.0%	58.7%	79.5%	88.8%	97.0%	99.6%	70.8%	97.8%
Unknown	33.1%	29.7%	78.5%*	0.0%*	0.0%*	0.0%	33.1%	0.0%
Ownership								
For profit, incorporated	91.4%	61.1%	79.2%	89.0%	96.9%	99.1%	74.4%	97.7%
For profit, unincorporated	67.9%	39.4%	58.4%	84.2%	92.6%	99.0%	46.7%	95.2%
Nonprofit	95.5%	68.9%	87.5%	93.0%	99.8%	99.2%	80.4%	99.1%
Unknown	87.0%	42.6%	58.5%	79.6%	87.4%	99.7%	49.5%	96.1%
Age of firm								
Less than 5 years	61.1%	43.0%	59.9%	75.9%	82.9%	99.5%	51.5%	87.8%
5-9 years	73.8%	49.7%	70.4%	86.2%	93.1%	99.9%	64.0%	91.7%
10-19 years	82.6%	59.3%	78.1%	88.5%	93.5%	100.0%	71.7%	95.2%
20 or more years	95.7%	71.8%	90.2%	95.8%	99.6%	99.9%	85.0%	99.5%
Unknown	97.1%	49.8%	69.5%	85.2%	96.2%	98.7%	69.1%	98.0%
Multi/single status								
2 or more locations	98.0%	75.3%	86.5%	92.7%	97.3%	99.1%	85.7%	98.5%
1 location only	77.6%	54.9%	76.5%	87.7%	95.6%	100.0%	68.4%	94.5%
Percent full-time employees								
Less than 25%	73.8%	28.8%	34.0%	70.0%	89.8%	97.3%	40.8%	93.5%
25-49 %	77.0%	27.7%	47.5%	75.9%	88.2%	99.2%	44.9%	94.9%
50-74 %	82.4%	44.1%	58.8%	81.0%	96.2%	98.2%	54.7%	96.3%
75% or more	91.2%	58.3%	81.7%	90.7%	97.0%	99.2%	73.2%	98.0%
Union presence								
No union employees	86.8%	55.6%	77.3%	89.3%	96.8%	99.5%	69.8%	97.4%
Has union employees	98.1%	79.6%	88.9%	97.4%	98.6%	99.9%	90.3%	99.3%
Unknown	93.9%	43.6%	72.5%	81.2%	94.1%	98.5%	59.0%	97.6%
Percent low wage employees **								
50% or more low wage	70.7%	24.2%	41.5%	71.1%	89.2%	99.2%	42.0%	90.7%
Less than 50% low wage	89.8%	61.4%	83.4%	93.4%	98.3%	98.9%	75.6%	98.2%
Unknown	95.1%	46.7%	74.0%	83.5%	95.6%	99.3%	62.1%	98.3%

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.

* Figure does not meet standard of reliability or precision.

** 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(1996) Standard error for percent of private-sector full-time employees 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	0.30%	1.07%	1.18%	0.71%	0.58%	0.28%	0.57%	0.28%
Industry group **								
Agric., fish., forest.	4.41%	4.20%	7.68%	10.03%	12.40%	10.49%	3.83%	4.17%
Mining	1.37%	11.19%	14.95%	23.51%	10.50%	0.00%	8.20%	0.13%
Construction	1.52%	2.45%	3.35%	2.55%	3.33%	0.00%	2.00%	2.55%
Manufacturing	0.57%	3.93%	2.20%	1.14%	0.96%	1.02%	1.84%	0.61%
Transp., commu., util.	1.77%	3.78%	6.61%	2.75%	5.05%	0.31%	2.79%	1.72%
Wholesale trade	0.58%	2.55%	2.74%	1.00%	0.49%	0.29%	1.25%	0.21%
Retail Trade	0.52%	2.32%	1.95%	1.12%	0.76%	0.11%	1.23%	0.38%
Fin., ins., real est.	0.99%	2.44%	1.77%	1.82%	0.07%	1.65%	1.36%	1.05%
Services	0.49%	1.41%	1.89%	1.31%	1.04%	0.11%	1.06%	0.41%
Unknown	8.86%	8.39%	23.63% *	0.00% *	0.00% *	0.00%	8.86%	0.00%
Ownership								
For profit, incorporated	0.30%	1.48%	1.17%	0.74%	0.77%	0.36%	0.72%	0.29%
For profit, unincorporated	1.88%	0.90%	4.18%	3.64%	4.18%	0.63%	1.74%	2.28%
Nonprofit	0.64%	2.53%	3.09%	2.06%	0.08%	0.63%	1.37%	0.44%
Unknown	1.49%	4.47%	11.01%	8.76%	5.05%	0.16%	3.92%	1.31%
Age of firm								
Less than 5 years	2.10%	2.53%	3.69%	5.33%	7.67%	0.25%	1.71%	4.43%
5-9 years	0.99%	1.66%	1.77%	2.15%	2.59%	0.03%	1.09%	1.57%
10-19 years	0.92%	1.59%	2.09%	1.61%	2.46%	0.02%	1.78%	1.11%
20 or more years	0.21%	1.81%	0.46%	0.70%	0.29%	0.14%	0.48%	0.13%
Unknown	0.45%	6.25%	6.33%	2.71%	0.85%	0.40%	2.77%	0.46%
Multi/single status								
2 or more locations	0.31%	5.22%	2.04%	1.27%	0.56%	0.29%	2.09%	0.30%
1 location only	0.56%	1.03%	1.13%	0.92%	1.40%	0.00%	0.60%	1.11%
Percent full-time employees								
Less than 25%	2.46%	6.19%	4.66%	3.88%	4.65%	1.27%	2.49%	1.84%
25-49 %	1.06%	2.16%	3.23%	2.82%	3.50%	0.36%	1.94%	0.94%
50-74 %	1.26%	1.92%	3.01%	3.38%	1.69%	0.87%	2.00%	0.89%
75% or more	0.32%	1.17%	1.28%	0.82%	0.56%	0.30%	0.65%	0.29%
Union presence								
No union employees	0.36%	1.17%	1.09%	0.67%	0.56%	0.14%	0.60%	0.38%
Has union employees	0.30%	3.18%	5.75%	1.14%	1.04%	0.10%	1.51%	0.33%
Unknown	0.59%	2.43%	4.80%	3.50%	2.60%	0.60%	1.91%	0.66%
Percent low wage employees **								
50% or more low wage	1.03%	2.03%	2.83%	2.47%	1.90%	0.25%	2.03%	1.07%
Less than 50% low wage	0.28%	1.02%	0.93%	0.59%	0.55%	0.66%	0.46%	0.37%
Unknown	0.36%	2.79%	4.54%	3.02%	1.64%	0.25%	1.55%	0.18%

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.

* Figure does not meet standard of reliability or precision.

** 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)(1996) Percent of private-sector full-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.7%	92.8%	90.5%	88.1%	90.3%	89.2%	90.7%	89.4%
Industry group **								
Agric., fish., forest.	85.7%	86.5%	89.1%	68.8%	70.4%	97.7%	83.7%	87.4%
Mining	98.8%	98.6%	98.4%	95.8%	99.5%	98.9%	95.9%	99.2%
Construction	78.7%	89.7%	80.5%	69.1%	75.7%	87.2%	80.5%	76.7%
Manufacturing	94.3%	92.6%	94.1%	92.0%	93.8%	95.1%	93.5%	94.4%
Transp., commu., util.	94.8%	95.4%	93.4%	92.7%	88.8%	96.8%	94.0%	95.0%
Wholesale trade	90.6%	94.6%	96.7%	94.8%	95.0%	84.3%	95.9%	88.9%
Retail Trade	83.3%	90.0%	89.1%	86.0%	85.6%	80.5%	88.0%	82.0%
Fin., ins., real est.	96.0%	96.5%	94.0%	96.5%	97.4%	95.5%	95.6%	96.1%
Services	87.9%	93.6%	90.3%	88.6%	88.1%	85.5%	91.6%	86.6%
Unknown	93.1%	91.7%	100.0%	0.0%	0.0%	0.0%	93.1%	0.0%
Ownership								
For profit, incorporated	89.6%	92.5%	90.6%	88.5%	90.0%	89.2%	90.6%	89.3%
For profit, unincorporated	91.7%	94.1%	89.4%	85.0%	93.4%	92.8%	91.4%	91.8%
Nonprofit	89.3%	92.7%	89.8%	86.5%	89.2%	89.9%	89.4%	89.3%
Unknown	89.2%	93.5%	93.7%	93.0%	94.2%	86.8%	94.7%	88.6%
Age of firm								
Less than 5 years	87.6%	94.3%	90.5%	79.4%	86.8%	88.3%	90.4%	82.9%
5-9 years	90.0%	93.5%	87.9%	87.0%	90.6%	92.8%	89.9%	90.1%
10-19 years	88.5%	93.5%	91.6%	88.6%	84.9%	85.5%	90.8%	86.5%
20 or more years	90.6%	91.7%	90.4%	89.7%	90.3%	91.2%	91.4%	90.4%
Unknown	89.4%	79.3%	95.6%	91.1%	92.8%	88.6%	87.7%	89.5%
Multi/single status								
2 or more locations	90.3%	87.1%	94.0%	93.4%	92.4%	89.3%	91.7%	90.2%
1 location only	88.5%	93.0%	90.1%	86.0%	86.7%	87.3%	90.6%	85.8%
Percent full-time employees								
Less than 25%	90.3%	79.1%	93.9%	83.1%	89.5%	94.5%	88.0%	90.9%
25-49 %	82.5%	94.6%	90.7%	87.3%	81.9%	78.7%	91.0%	80.3%
50-74 %	84.1%	89.2%	87.1%	85.5%	82.0%	83.4%	87.2%	83.2%
75% or more	90.4%	93.3%	90.8%	88.4%	91.4%	90.0%	91.0%	90.2%
Union presence								
No union employees	91.5%	93.2%	91.9%	89.8%	91.1%	92.0%	91.8%	91.3%
Has union employees	90.4%	91.7%	78.8%	79.4%	85.6%	95.2%	79.8%	91.8%
Unknown	85.4%	88.8%	85.1%	80.5%	90.4%	85.0%	87.8%	85.2%
Percent low wage employees **								
50% or more low wage	80.8%	85.6%	82.0%	73.2%	79.1%	87.2%	80.2%	81.0%
Less than 50% low wage	92.6%	94.1%	91.8%	91.3%	92.6%	93.1%	92.2%	92.8%
Unknown	86.5%	84.1%	85.0%	81.9%	88.4%	86.7%	85.8%	86.6%

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)(1996) Standard error for percent of private-sector full-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.58%	0.65%	1.23%	0.41%	0.99%	0.46%	0.65%
Industry group **								
Agric., fish., forest.	3.80%	2.75%	4.92%	9.91%	12.70%	12.63%	2.84%	8.69%
Mining	0.82%	10.69%	17.98%	22.77%	10.50%	1.53%	2.80%	0.55%
Construction	1.98%	1.96%	3.05%	4.99%	5.52%	6.12%	1.85%	2.82%
Manufacturing	0.71%	2.42%	1.01%	1.34%	0.82%	1.03%	0.88%	0.74%
Transp., commu., util.	0.95%	2.02%	2.06%	1.57%	3.60%	1.31%	1.36%	1.18%
Wholesale trade	2.92%	1.59%	0.66%	1.34%	0.95%	5.21%	0.60%	3.58%
Retail Trade	0.90%	1.52%	1.46%	1.87%	1.43%	1.89%	1.31%	1.27%
Fin., ins., real est.	0.65%	0.47%	1.46%	0.60%	0.74%	1.11%	0.52%	0.77%
Services	0.76%	1.08%	1.24%	1.54%	1.07%	1.61%	0.95%	0.95%
Unknown	14.19%	14.00%	29.81%	0.00%	0.00%	0.00%	14.19%	0.00%
Ownership								
For profit, incorporated	0.70%	0.69%	0.82%	1.35%	0.66%	1.24%	0.52%	0.91%
For profit, unincorporated	1.14%	0.71%	2.10%	3.71%	1.73%	1.57%	1.48%	1.35%
Nonprofit	0.94%	1.32%	1.89%	2.05%	1.23%	1.97%	1.84%	1.17%
Unknown	1.65%	4.63%	10.04%	3.56%	1.67%	2.44%	1.27%	2.12%
Age of firm								
Less than 5 years	1.24%	1.00%	2.02%	2.60%	4.04%	3.73%	1.11%	1.61%
5-9 years	1.06%	1.22%	1.98%	2.10%	1.74%	1.90%	1.38%	1.50%
10-19 years	0.75%	0.49%	1.02%	1.52%	1.79%	3.36%	0.74%	1.30%
20 or more years	0.64%	0.85%	0.99%	1.63%	1.13%	1.26%	0.51%	0.84%
Unknown	1.08%	7.06%	2.13%	2.51%	0.78%	1.55%	5.18%	1.17%
Multi/single status								
2 or more locations	0.69%	5.59%	2.16%	1.08%	0.67%	1.05%	2.91%	0.75%
1 location only	0.44%	0.42%	0.57%	1.44%	1.06%	6.63%	0.42%	1.02%
Percent full-time employees								
Less than 25%	5.34%	10.89%	2.21%	4.14%	4.39%	9.66%	4.36%	6.46%
25-49 %	1.42%	1.40%	2.27%	3.18%	3.24%	2.42%	1.66%	1.47%
50-74 %	1.78%	1.81%	2.35%	1.98%	3.59%	3.65%	2.05%	2.45%
75% or more	0.61%	0.70%	0.72%	1.36%	0.48%	1.19%	0.52%	0.80%
Union presence								
No union employees	0.41%	0.75%	0.74%	1.24%	0.58%	0.85%	0.41%	0.56%
Has union employees	0.74%	4.22%	6.31%	3.09%	2.39%	0.97%	3.25%	0.91%
Unknown	2.10%	1.01%	2.92%	3.67%	1.59%	2.58%	1.33%	2.27%
Percent low wage employees **								
50% or more low wage	2.08%	3.23%	2.57%	3.88%	2.85%	2.37%	1.76%	2.47%
Less than 50% low wage	0.24%	0.37%	0.77%	0.60%	0.50%	0.73%	0.34%	0.29%
Unknown	1.55%	2.54%	2.23%	3.14%	1.85%	2.00%	1.28%	1.70%

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) 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.

Table I.B.3.b.(2)(1996) Percent of private-sector full-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.9%	77.8%	73.7%	74.1%	78.9%	79.3%	75.3%	78.6%
Industry group **								
Agric., fish., forest.	76.2%	73.8%	70.1%	62.3%	53.8%	93.8%	70.0%	81.3%
Mining	90.0%	58.5%	94.4%	63.8%	93.6%	95.7%	68.1%	93.0%
Construction	65.5%	72.8%	64.7%	54.4%	64.9%	80.9%	64.4%	66.6%
Manufacturing	83.9%	80.6%	79.7%	78.5%	84.0%	85.4%	79.9%	84.5%
Transp., commu., util.	85.8%	80.1%	81.4%	82.3%	80.5%	88.5%	80.9%	86.6%
Wholesale trade	82.0%	85.1%	78.0%	83.1%	86.3%	79.3%	83.1%	81.7%
Retail Trade	69.1%	75.0%	70.2%	67.1%	69.0%	68.7%	70.5%	68.7%
Fin., ins., real est.	85.4%	79.1%	81.3%	83.6%	88.6%	85.9%	80.9%	86.4%
Services	74.7%	78.0%	72.1%	75.2%	75.3%	73.7%	75.6%	74.3%
Unknown	88.8%	86.5%	100.0%	0.0%	0.0%	0.0%	88.8%	0.0%
Ownership								
For profit, incorporated	77.9%	77.7%	73.7%	74.6%	78.4%	79.5%	75.3%	78.7%
For profit, unincorporated	79.8%	78.0%	74.3%	75.1%	81.5%	85.0%	76.4%	81.9%
Nonprofit	76.3%	75.0%	73.6%	69.5%	78.7%	77.5%	72.1%	77.1%
Unknown	79.7%	87.3%	74.8%	80.4%	84.6%	77.4%	84.1%	79.1%
Age of firm								
Less than 5 years	71.6%	80.6%	68.5%	66.3%	75.4%	61.4%	74.2%	67.4%
5-9 years	75.0%	76.3%	73.4%	71.2%	80.9%	72.5%	74.2%	76.0%
10-19 years	74.6%	79.4%	73.8%	74.2%	72.3%	75.0%	75.3%	74.0%
20 or more years	76.9%	75.8%	74.1%	74.6%	77.2%	78.8%	75.8%	77.3%
Unknown	81.0%	70.4%	90.4%	82.7%	84.4%	80.2%	79.7%	81.0%
Multi/single status								
2 or more locations	80.7%	76.1%	86.4%	82.9%	82.5%	79.8%	83.1%	80.6%
1 location only	72.6%	77.9%	72.3%	70.6%	72.8%	61.5%	74.4%	70.2%
Percent full-time employees								
Less than 25%	76.4%	70.2%	77.9%	71.6%	69.5%	81.9%	77.5%	76.1%
25-49 %	67.5%	79.6%	79.2%	65.1%	68.7%	65.0%	73.2%	66.0%
50-74 %	70.1%	73.4%	67.4%	67.1%	70.6%	70.4%	69.3%	70.3%
75% or more	78.9%	78.3%	74.1%	75.1%	80.1%	80.5%	75.9%	79.8%
Union presence								
No union employees	78.1%	77.3%	73.7%	74.8%	79.9%	80.5%	75.4%	79.4%
Has union employees	79.9%	83.2%	68.9%	68.3%	76.4%	84.2%	70.5%	81.2%
Unknown	76.5%	80.2%	76.9%	72.7%	75.9%	76.8%	78.3%	76.4%
Percent low wage employees **								
50% or more low wage	63.6%	72.0%	59.0%	54.5%	63.6%	69.8%	62.8%	63.9%
Less than 50% low wage	79.9%	78.3%	75.0%	76.9%	82.3%	81.9%	76.5%	81.4%
Unknown	77.5%	76.4%	72.4%	73.4%	75.7%	78.2%	75.1%	77.6%

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.(2)(1996) Standard error for percent of private-sector full-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.91%	0.89%	0.91%	0.72%	0.92%	0.68%	0.49%
Industry group **								
Agric., fish., forest.	4.83%	4.53%	4.55%	9.02%	10.81%	13.32%	2.92%	10.20%
Mining	1.82%	12.31%	17.64%	15.93%	10.45%	2.23%	7.28%	2.24%
Construction	2.19%	3.21%	3.63%	4.75%	5.42%	6.95%	2.09%	2.97%
Manufacturing	0.87%	3.25%	1.62%	1.91%	1.53%	1.24%	1.39%	1.00%
Transp., commu., util.	1.51%	3.82%	4.50%	1.99%	3.74%	3.32%	1.65%	1.90%
Wholesale trade	2.68%	1.99%	2.78%	2.45%	2.16%	5.23%	1.06%	3.18%
Retail Trade	1.42%	1.38%	1.91%	1.29%	1.78%	2.23%	1.45%	1.75%
Fin., ins., real est.	1.62%	3.58%	2.37%	2.10%	1.59%	2.74%	2.45%	1.75%
Services	0.86%	1.59%	2.29%	1.71%	1.58%	1.71%	1.32%	1.09%
Unknown	14.15%	13.80%	29.81%	0.00%	0.00%	0.00%	14.15%	0.00%
Ownership								
For profit, incorporated	0.57%	1.25%	0.90%	1.03%	0.76%	1.08%	0.64%	0.71%
For profit, unincorporated	1.09%	1.36%	1.47%	3.29%	2.01%	3.07%	1.55%	1.58%
Nonprofit	1.57%	3.25%	3.75%	2.74%	1.63%	3.56%	2.32%	2.07%
Unknown	2.75%	6.04%	9.82%	3.62%	3.08%	3.78%	3.11%	3.51%
Age of firm								
Less than 5 years	1.73%	1.49%	3.00%	3.23%	5.78%	4.09%	1.98%	2.74%
5-9 years	1.49%	2.23%	1.99%	2.49%	2.89%	5.35%	1.37%	1.95%
10-19 years	0.92%	1.26%	1.41%	1.41%	1.93%	4.43%	0.94%	1.43%
20 or more years	0.90%	1.24%	1.48%	1.71%	1.54%	1.76%	0.86%	1.13%
Unknown	1.04%	8.56%	2.54%	2.72%	1.22%	1.53%	5.29%	1.11%
Multi/single status								
2 or more locations	0.58%	7.31%	2.07%	1.83%	0.82%	0.89%	2.94%	0.64%
1 location only	0.73%	0.74%	0.91%	1.01%	1.12%	8.08%	0.67%	1.28%
Percent full-time employees								
Less than 25%	6.38%	10.07%	3.17%	4.36%	4.80%	11.95%	3.83%	7.71%
25-49 %	2.27%	3.39%	3.56%	3.12%	5.78%	3.64%	2.59%	2.60%
50-74 %	2.08%	2.44%	2.44%	2.33%	3.63%	3.57%	2.14%	2.66%
75% or more	0.38%	0.90%	1.00%	0.93%	0.72%	1.05%	0.74%	0.58%
Union presence								
No union employees	0.57%	1.33%	0.95%	0.97%	0.71%	0.98%	0.71%	0.60%
Has union employees	1.24%	4.61%	7.44%	2.93%	2.05%	1.77%	3.10%	1.41%
Unknown	1.91%	1.66%	3.93%	3.43%	2.53%	2.49%	1.50%	2.01%
Percent low wage employees **								
50% or more low wage	1.88%	3.57%	1.53%	3.27%	2.72%	3.15%	2.22%	2.17%
Less than 50% low wage	0.56%	0.83%	1.29%	0.76%	0.84%	0.97%	0.75%	0.69%
Unknown	1.40%	3.10%	4.43%	2.66%	2.59%	2.04%	1.97%	1.57%

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.4(1996) Number of part-time private-sector employees 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	18,688,825	3,845,156	2,238,323	2,941,397	3,226,498	6,437,452	7,661,409	11,027,416
Industry group **								
Agric., fish., forest.	383,213	201,600	90,720	35,938*	44,775*	10,180*	319,947*	63,266
Mining	15,535	5,501*	6,688	1,245*	1,810*	291*	12,340*	3,195*
Construction	420,477*	222,975	78,833	68,853	32,893*	16,924*	348,207*	72,269
Manufacturing	589,363	105,679	90,507	87,688	100,616	204,873	257,531	331,832
Transp., commu., util.	620,913	75,572	84,750	62,670	185,545	212,376	197,080	423,832
Wholesale trade	389,235	117,773	54,758	72,075	51,347	93,281	216,411	172,824
Retail Trade	7,642,896	1,156,093	944,476	1,201,842	811,181	3,529,304	2,805,983	4,836,913
Fin., ins., real est.	752,936	215,375	48,412	79,532	174,181	235,435	296,989	455,947
Services	7,826,950	1,699,934	836,524	1,331,555	1,824,149	2,134,788	3,159,613	4,667,337
Unknown	47,308	44,653	2,655*	0	0	0	47,308	0
Ownership								
For profit, incorporated	12,065,210	1,727,917	1,489,744	1,939,299	1,894,973	5,013,277	4,307,198	7,758,012
For profit, unincorporated	2,504,855	1,399,442	415,925	317,274	271,821	100,393	2,019,045	485,810
Nonprofit	3,437,483	482,062	277,827	633,782	986,974	1,056,838	1,027,222	2,410,261
Unknown	681,277	235,735	54,827	51,042	72,730	266,944	307,944	373,333
Age of firm								
Less than 5 years	2,494,236	1,192,701	594,470	542,305	122,315	42,444*	2,132,114*	362,122
5-9 years	2,300,582	896,518	492,918	497,153	342,140	71,853	1,706,113	594,469
10-19 years	2,572,327	850,779	521,384	527,174	510,417	162,573	1,692,860	879,467
20 or more years	5,143,736	785,117	518,440	1,048,522	1,323,707	1,467,950	1,784,201	3,359,535
Unknown	6,177,945	120,040	111,111	326,244	927,919	4,692,631	346,120	5,831,824
Multi/single status								
2 or more locations	8,798,020	69,760	135,367	680,876	1,833,901	6,078,115	428,620	8,369,400
1 location only	9,890,805	3,775,395	2,102,955	2,260,521	1,392,597	359,336*	7,232,789*	2,658,016
Percent full-time employees								
Less than 25%	6,340,295	1,943,754	913,327	970,464	789,661	1,723,089	3,436,304	2,903,990
25-49 %	4,393,060	676,181	545,258	759,013	660,306	1,752,303	1,626,929	2,766,132
50-74 %	4,696,563	886,055	465,744	687,271	966,787	1,690,707	1,673,280	3,023,283
75% or more	3,258,907	339,165	313,994	524,650	809,744	1,271,353	924,896	2,334,011
Union presence								
No union employees	13,054,424	3,402,439	2,003,431	2,616,944	2,469,688	2,561,922	6,840,134	6,214,290
Has union employees	1,193,863	58,604	47,791	91,224	442,638	553,606	149,660	1,044,203
Unknown	4,440,538	384,112	187,100	233,229	314,172	3,321,924	671,615	3,768,923
Percent low wage employees **								
50% or more low wage	5,493,053	1,393,520	932,819	1,130,214	1,126,013	910,486	3,029,339	2,463,714
Less than 50% low wage	8,099,132	2,099,517	1,108,760	1,495,674	1,613,829	1,781,352	3,927,485	4,171,647
Unknown	5,096,641	352,119	196,743	315,510	486,656	3,745,613	704,585	4,392,056

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4(1996) Standard error for number of part-time private-sector employees 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	522,033	60,852	62,185	133,815	240,128	361,346	102,330	498,415
Industry group **								
Agric., fish., forest.	36,737	16,192	30,273	16,259 *	21,878 *	5,386 *	33,259 *	19,739
Mining	3,975	2,132 *	3,866	905 *	793 *	230 *	4,249 *	1,043 *
Construction	14,654 *	15,119	13,116	20,247	11,393 *	6,280 *	14,891 *	15,789
Manufacturing	50,986	15,224	12,441	11,628	20,047	51,863	17,945	54,207
Transp., commu., util.	86,401	6,308	10,826	14,801	56,332	44,292	18,457	76,298
Wholesale trade	32,766	17,398	8,404	11,008	13,430	26,648	20,247	25,762
Retail Trade	349,029	40,735	61,876	61,163	78,040	260,730	107,170	292,121
Fin., ins., real est.	91,137	17,025	7,791	16,741	48,691	40,270	17,204	83,024
Services	158,145	61,210	36,036	127,775	140,762	243,728	68,594	183,703
Unknown	13,863	12,711	1,409 *	0	0	0	13,863	0
Ownership								
For profit, incorporated	458,940	35,639	63,181	65,465	187,131	297,908	77,141	448,411
For profit, unincorporated	108,163	60,859	36,828	35,362	37,289	22,220	78,918	59,943
Nonprofit	214,833	40,281	25,910	91,945	115,206	215,141	52,533	232,362
Unknown	74,925	22,921	10,985	9,640	15,330	71,355	19,097	68,955
Age of firm								
Less than 5 years	89,497	35,934	47,267	51,917	33,468	22,504 *	58,129 *	49,842
5-9 years	157,974	36,898	40,597	64,328	65,762	23,203	92,017	78,570
10-19 years	115,395	20,585	41,174	32,870	67,548	40,041	61,585	79,536
20 or more years	238,767	38,667	33,042	76,746	158,024	221,420	50,319	268,686
Unknown	221,589	23,792	29,154	28,931	117,249	215,476	37,016	212,948
Multi/single status								
2 or more locations	345,902	15,080	21,491	83,260	171,620	309,834	44,687	318,577
1 location only	244,476	59,568	63,827	69,735	179,379	129,163 *	96,426 *	210,820
Percent full-time employees								
Less than 25%	476,809	64,024	52,302	95,154	115,436	332,434	99,291	451,036
25-49 %	321,603	29,501	32,991	44,261	96,645	228,026	49,439	302,995
50-74 %	264,035	17,336	20,193	64,569	99,616	280,466	41,925	271,632
75% or more	148,426	10,304	16,911	28,271	47,023	112,701	26,196	138,124
Union presence								
No union employees	333,166	63,819	58,220	122,060	174,902	240,495	100,287	288,850
Has union employees	155,357	9,156	10,828	22,474	79,780	121,885	19,623	139,848
Unknown	222,200	21,680	20,347	46,953	61,572	222,522	22,642	224,031
Percent low wage employees **								
50% or more low wage	129,088	57,520	30,646	68,874	113,427	81,072	81,735	102,677
Less than 50% low wage	276,427	56,031	55,308	92,684	116,256	229,501	71,051	271,806
Unknown	238,534	17,761	21,577	50,898	108,156	221,432	48,137	262,190

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.

* Figure does not meet standard of reliability or precision.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.4.a(1996) Percent of number of part-time private-sector employees 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	18,688,825	20.6%	12.0%	15.7%	17.3%	34.4%	41.0%	59.0%
Industry group **								
Agric., fish., forest.	383,213	52.6%	23.7%	9.4% *	11.7% *	2.7% *	83.5% *	16.5%
Mining	15,535	35.4% *	43.1%	8.0% *	11.7% *	1.9% *	79.4% *	20.6% *
Construction	420,477 *	53.0%	18.7%	16.4%	7.8% *	4.0% *	82.8% *	17.2%
Manufacturing	589,363	17.9%	15.4%	14.9%	17.1%	34.8%	43.7%	56.3%
Transp., commu., util.	620,913	12.2%	13.6%	10.1%	29.9%	34.2%	31.7%	68.3%
Wholesale trade	389,235	30.3%	14.1%	18.5%	13.2%	24.0%	55.6%	44.4%
Retail Trade	7,642,896	15.1%	12.4%	15.7%	10.6%	46.2%	36.7%	63.3%
Fin., ins., real est.	752,936	28.6%	6.4%	10.6%	23.1%	31.3%	39.4%	60.6%
Services	7,826,950	21.7%	10.7%	17.0%	23.3%	27.3%	40.4%	59.6%
Unknown	47,308	94.4%	5.6% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	12,065,210	14.3%	12.3%	16.1%	15.7%	41.6%	35.7%	64.3%
For profit, unincorporated	2,504,855	55.9%	16.6%	12.7%	10.9%	4.0%	80.6%	19.4%
Nonprofit	3,437,483	14.0%	8.1%	18.4%	28.7%	30.7%	29.9%	70.1%
Unknown	681,277	34.6%	8.0%	7.5%	10.7%	39.2%	45.2%	54.8%
Age of firm								
Less than 5 years	2,494,236	47.8%	23.8%	21.7%	4.9%	1.7% *	85.5% *	14.5%
5-9 years	2,300,582	39.0%	21.4%	21.6%	14.9%	3.1%	74.2%	25.8%
10-19 years	2,572,327	33.1%	20.3%	20.5%	19.8%	6.3%	65.8%	34.2%
20 or more years	5,143,736	15.3%	10.1%	20.4%	25.7%	28.5%	34.7%	65.3%
Unknown	6,177,945	1.9%	1.8%	5.3%	15.0%	76.0%	5.6%	94.4%
Multi/single status								
2 or more locations	8,798,020	0.8%	1.5%	7.7%	20.8%	69.1%	4.9%	95.1%
1 location only	9,890,805	38.2%	21.3%	22.9%	14.1%	3.6% *	73.1% *	26.9%
Percent full-time employees								
Less than 25%	6,340,295	30.7%	14.4%	15.3%	12.5%	27.2%	54.2%	45.8%
25-49 %	4,393,060	15.4%	12.4%	17.3%	15.0%	39.9%	37.0%	63.0%
50-74 %	4,696,563	18.9%	9.9%	14.6%	20.6%	36.0%	35.6%	64.4%
75% or more	3,258,907	10.4%	9.6%	16.1%	24.8%	39.0%	28.4%	71.6%
Union presence								
No union employees	13,054,424	26.1%	15.3%	20.0%	18.9%	19.6%	52.4%	47.6%
Has union employees	1,193,863	4.9%	4.0%	7.6%	37.1%	46.4%	12.5%	87.5%
Unknown	4,440,538	8.7%	4.2%	5.3%	7.1%	74.8%	15.1%	84.9%
Percent low wage employees **								
50% or more low wage	5,493,053	25.4%	17.0%	20.6%	20.5%	16.6%	55.1%	44.9%
Less than 50% low wage	8,099,132	25.9%	13.7%	18.5%	19.9%	22.0%	48.5%	51.5%
Unknown	5,096,641	6.9%	3.9%	6.2%	9.5%	73.5%	13.8%	86.2%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.a(1996) Standard error for percent of number of part-time private-sector employees 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	522,033	0.48%	0.47%	0.66%	1.06%	1.43%	1.08%	1.08%
Industry group **								
Agric., fish., forest.	36,737	5.38%	4.95%	4.01% *	4.82% *	1.00% *	4.15% *	4.15%
Mining	3,975	13.86% *	12.50%	7.90% *	7.72% *	2.74% *	10.91% *	10.91% *
Construction	14,654 *	4.82%	3.17%	4.19%	2.61% *	1.41% *	3.51% *	3.51%
Manufacturing	50,986	2.94%	2.77%	2.02%	2.80%	5.94%	4.59%	4.59%
Transp., commu., util.	86,401	2.16%	2.74%	1.85%	5.52%	5.58%	4.02%	4.02%
Wholesale trade	32,766	4.40%	1.24%	3.46%	3.08%	5.01%	4.15%	4.15%
Retail Trade	349,029	0.69%	0.61%	0.69%	1.02%	1.52%	1.33%	1.33%
Fin., ins., real est.	91,137	2.93%	1.37%	1.80%	3.88%	2.88%	3.46%	3.46%
Services	158,145	0.78%	0.59%	1.71%	1.64%	2.94%	1.33%	1.33%
Unknown	13,863	1.77%	1.77% *	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	458,940	0.61%	0.69%	0.48%	1.19%	1.22%	1.33%	1.33%
For profit, unincorporated	108,163	0.91%	1.50%	1.17%	1.64%	0.74%	2.10%	2.10%
Nonprofit	214,833	1.33%	0.94%	3.18%	2.77%	4.48%	3.11%	3.11%
Unknown	74,925	3.20%	2.39%	1.96%	2.81%	5.77%	4.11%	4.11%
Age of firm								
Less than 5 years	89,497	1.65%	1.84%	1.70%	1.19%	0.92% *	1.63% *	1.63%
5-9 years	157,974	2.78%	1.18%	1.58%	2.08%	0.84%	1.94%	1.94%
10-19 years	115,395	1.27%	1.45%	0.94%	2.00%	1.51%	2.02%	2.02%
20 or more years	238,767	1.09%	0.99%	1.88%	2.05%	3.65%	2.49%	2.49%
Unknown	221,589	0.43%	0.52%	0.43%	1.76%	1.81%	0.57%	0.57%
Multi/single status								
2 or more locations	345,902	0.15%	0.25%	0.86%	1.86%	2.09%	0.41%	0.41%
1 location only	244,476	0.94%	0.65%	0.73%	1.45%	1.32% *	1.47% *	1.47%
Percent full-time employees								
Less than 25%	476,809	1.79%	1.19%	1.74%	1.16%	3.12%	3.39%	3.39%
25-49 %	321,603	1.18%	1.00%	1.34%	1.76%	2.82%	2.49%	2.49%
50-74 %	264,035	1.02%	0.89%	1.42%	2.55%	3.89%	2.29%	2.29%
75% or more	148,426	0.41%	0.44%	0.98%	1.29%	1.97%	1.06%	1.06%
Union presence								
No union employees	333,166	0.70%	0.52%	0.78%	1.04%	1.67%	1.08%	1.08%
Has union employees	155,357	0.95%	0.99%	1.43%	6.26%	5.57%	1.32%	1.32%
Unknown	222,200	0.64%	0.46%	1.12%	1.26%	1.97%	0.93%	0.93%
Percent low wage employees **								
50% or more low wage	129,088	0.95%	0.53%	1.10%	1.96%	1.51%	1.21%	1.21%
Less than 50% low wage	276,427	1.29%	0.73%	0.89%	1.20%	2.48%	1.72%	1.72%
Unknown	238,534	0.37%	0.59%	1.02%	1.80%	2.22%	1.38%	1.38%

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.

* Figure does not meet standard of reliability or precision.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.4.b(1996) Percent of private-sector part-time employees 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	71.2%	25.8%	43.8%	72.1%	91.8%	97.1%	38.7%	93.8%
Industry group **								
Agric., fish., forest.	39.7%	20.4%	63.2%	29.8% *	73.2% *	100.0% *	32.2%	77.9%
Mining	54.4%	63.4%	36.3% *	34.6% *	100.0% *	100.0% *	49.2%	74.5%
Construction	42.1%	24.7%	53.4%	65.4%	54.9%	100.0%	35.0%	76.4%
Manufacturing	79.4%	37.5%	58.5%	82.0%	97.7%	100.0%	53.8%	99.2%
Transp., commu., util.	74.7%	18.4% *	38.4%	77.7%	85.3%	99.1%	35.4%	93.0%
Wholesale trade	73.5%	42.9%	67.8%	75.9%	98.6%	100.0%	53.4%	98.8%
Retail Trade	72.2%	22.6%	30.6%	63.4%	88.3%	98.9%	33.8%	94.5%
Fin., ins., real est.	76.9%	36.3%	91.8%	95.7%	100.0%	87.5%	51.5%	93.4%
Services	72.1%	26.2%	50.5%	78.9%	93.8%	94.4%	41.1%	93.1%
Unknown	13.1% *	12.6% *	22.3% *	0.0%	0.0%	0.0%	13.1% *	0.0%
Ownership								
For profit, incorporated	75.5%	33.8%	45.3%	68.0%	88.9%	96.6%	44.7%	92.6%
For profit, unincorporated	34.4%	16.0%	26.3%	61.3%	87.6%	94.8%	21.5%	87.8%
Nonprofit	85.1%	31.5%	64.2%	90.0%	99.0%	99.1%	52.8%	98.8%
Unknown	61.2%	14.2%	35.0%	73.8%	83.9%	99.6%	20.4%	94.9%
Age of firm								
Less than 5 years	30.8%	17.2%	24.2%	54.9%	66.4%	96.5%	23.9%	71.6%
5-9 years	48.5%	25.0%	40.7%	62.7%	89.6%	100.0%	36.4%	83.0%
10-19 years	57.5%	30.8%	47.9%	68.9%	86.4%	100.0%	41.0%	89.3%
20 or more years	84.1%	36.2%	61.6%	90.0%	99.5%	99.7%	55.7%	99.2%
Unknown	90.9%	16.0% *	60.9%	62.5%	88.0%	96.1%	41.9%	93.8%
Multi/single status								
2 or more locations	93.4%	42.9%	60.6%	79.0%	91.7%	96.9%	61.5%	95.1%
1 location only	51.4%	25.5%	42.8%	70.0%	91.9%	100.0%	37.3%	89.8%
Percent full-time employees								
Less than 25%	51.0%	11.9%	22.7%	54.5%	85.6%	92.1%	20.2%	87.4%
25-49 %	75.5%	27.1%	46.3%	74.4%	87.7%	99.2%	43.0%	94.6%
50-74 %	80.5%	41.5%	57.9%	81.1%	96.1%	98.1%	52.4%	96.1%
75% or more	91.3%	62.1%	80.3%	89.5%	96.0%	99.6%	75.0%	97.8%
Union presence								
No union employees	65.0%	27.2%	44.4%	72.4%	91.0%	98.9%	39.8%	92.8%
Has union employees	94.8%	39.8%	71.6%	90.3%	100.0%	99.2%	63.1%	99.4%
Unknown	83.0%	12.0%	30.6%	62.0%	86.2%	95.3%	21.6%	93.9%
Percent low wage employees **								
50% or more low wage	54.8%	13.2%	30.3%	58.2%	88.8%	97.3%	27.0%	88.9%
Less than 50% low wage	72.7%	35.0%	56.9%	82.7%	94.0%	99.6%	48.6%	95.5%
Unknown	86.5%	21.6%	34.7%	71.9%	91.7%	95.8%	33.4%	95.0%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b(1996) Standard error for percent of private-sector part-time employees 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	0.94%	0.93%	1.75%	1.13%	1.46%	1.61%	0.71%	1.23%
Industry group **								
Agric., fish., forest.	5.81%	2.12%	10.15%	15.47% *	18.37% *	18.26% *	5.33%	13.30%
Mining	13.57%	18.00%	14.06% *	13.97% *	23.57% *	27.89% *	14.58%	15.35%
Construction	6.03%	2.96%	8.19%	10.06%	15.46%	14.91%	5.29%	9.56%
Manufacturing	3.47%	3.93%	7.45%	4.87%	1.89%	0.00%	3.17%	0.48%
Transp., commu., util.	5.27%	6.12% *	8.24%	5.74%	9.92%	0.54%	6.34%	8.38%
Wholesale trade	1.73%	7.50%	7.07%	7.07%	1.30%	0.00%	2.45%	0.55%
Retail Trade	0.72%	2.38%	2.44%	2.40%	1.26%	0.32%	1.33%	0.36%
Fin., ins., real est.	3.47%	3.82%	3.08%	2.52%	0.00%	6.91%	3.29%	5.94%
Services	1.86%	1.65%	1.69%	1.73%	1.56%	4.88%	1.24%	2.87%
Unknown	5.01% *	5.52% *	10.80% *	0.00%	0.00%	0.00%	5.01% *	0.00%
Ownership								
For profit, incorporated	1.13%	1.01%	2.73%	1.71%	1.93%	1.91%	0.98%	1.46%
For profit, unincorporated	1.50%	1.27%	3.01%	5.05%	3.55%	2.87%	1.19%	3.15%
Nonprofit	1.69%	3.83%	4.64%	2.67%	0.73%	1.37%	3.49%	0.75%
Unknown	2.03%	3.60%	9.02%	14.80%	5.25%	0.27%	2.99%	1.70%
Age of firm								
Less than 5 years	1.43%	1.21%	2.85%	4.29%	10.96%	13.73%	1.26%	5.51%
5-9 years	2.19%	2.19%	2.82%	4.34%	3.50%	10.54%	2.17%	4.19%
10-19 years	1.68%	1.39%	3.60%	3.12%	5.97%	0.00%	1.62%	2.78%
20 or more years	1.15%	3.05%	3.26%	1.74%	0.30%	0.33%	2.66%	0.24%
Unknown	1.48%	5.64% *	8.28%	4.04%	1.79%	1.94%	5.69%	1.54%
Multi/single status								
2 or more locations	1.13%	7.12%	5.56%	2.54%	1.25%	1.61%	3.55%	1.24%
1 location only	0.83%	0.96%	1.77%	1.38%	2.44%	11.15%	0.83%	1.55%
Percent full-time employees								
Less than 25%	2.37%	1.45%	4.34%	3.82%	3.27%	3.91%	1.22%	2.76%
25-49 %	1.23%	2.24%	3.55%	2.79%	3.39%	0.34%	1.58%	0.88%
50-74 %	1.30%	1.56%	3.04%	3.24%	1.46%	0.90%	1.78%	0.81%
75% or more	0.75%	2.47%	1.57%	1.44%	1.57%	0.25%	1.02%	0.69%
Union presence								
No union employees	0.75%	1.17%	2.27%	1.31%	1.71%	0.17%	0.93%	0.84%
Has union employees	1.28%	7.55%	11.42%	5.29%	0.00%	0.74%	6.58%	0.61%
Unknown	2.22%	1.49%	6.41%	8.69%	4.55%	2.72%	2.72%	2.27%
Percent low wage employees **								
50% or more low wage	0.95%	1.76%	4.33%	2.85%	1.80%	0.81%	1.83%	0.98%
Less than 50% low wage	1.09%	1.24%	2.28%	1.49%	2.27%	0.19%	0.98%	1.24%
Unknown	2.39%	2.95%	6.01%	5.98%	2.63%	2.52%	2.33%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

** 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.4.b.(1)(1996) Percent of private-sector part-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.6%	41.6%	30.4%	30.7%	34.0%	33.7%	34.4%	33.4%
Industry group **								
Agric., fish., forest.	14.3%	31.9%	8.7% *	6.4% *	0.6% *	26.6% *	18.2% *	6.0% *
Mining	66.3% *	51.9% *	62.5% *	90.0%	88.1%	100.0%	56.6%	90.9%
Construction	36.9%	44.8%	42.8%	13.3% *	38.9% *	57.7%	37.9%	34.9%
Manufacturing	48.4%	42.5%	42.9%	44.7%	45.0%	54.0%	44.5%	50.1%
Transp., commu., util.	58.5%	30.6% *	34.0% *	27.2%	62.8%	68.1%	30.8%	63.4%
Wholesale trade	42.6%	65.0%	31.0% *	51.7%	34.6%	34.1% *	51.5% *	36.6%
Retail Trade	21.2%	35.9%	25.5%	27.7%	27.5%	17.0%	29.9%	19.4%
Fin., ins., real est.	54.8%	56.9%	41.9%	65.6%	55.1%	52.7%	52.7%	55.6%
Services	40.2%	39.6%	32.1%	29.4%	31.8%	54.7%	33.7%	42.1%
Unknown	84.3%	93.2%	0.0%	0.0%	0.0%	0.0%	84.3%	0.0%
Ownership								
For profit, incorporated	29.7%	42.6%	31.0%	30.6%	32.2%	26.8%	34.9%	28.3%
For profit, unincorporated	35.2%	47.6%	38.8%	32.4%	26.1%	30.6%	41.8%	28.6%
Nonprofit	45.3%	30.7%	23.2%	30.3%	39.6%	64.7%	27.1%	49.5%
Unknown	34.0%	32.7%	26.0% *	29.5% *	26.6% *	37.0%	31.0%	34.5%
Age of firm								
Less than 5 years	29.8%	42.4%	17.9%	33.1%	17.8% *	8.2% *	35.3% *	19.1%
5-9 years	25.3%	40.0%	28.7%	23.3%	16.4% *	15.7% *	29.2% *	20.3% *
10-19 years	31.7% *	43.7%	35.6%	27.8%	29.4%	21.8%	38.9%	25.4%
20 or more years	40.5%	38.5%	33.8%	30.2%	39.9%	49.4%	33.0%	42.7%
Unknown	31.0%	68.3%	25.9% *	45.7%	35.2%	29.5%	40.9%	30.7%
Multi/single status								
2 or more locations	35.0%	71.3%	49.0%	48.3%	40.3%	32.0%	50.2%	34.5%
1 location only	31.3%	40.7%	28.7%	24.7%	25.8%	61.8%	32.8%	29.6%
Percent full-time employees								
Less than 25%	20.5%	42.3%	26.1%	22.8%	28.3%	12.6%	32.0%	17.4%
25-49 %	29.3%	31.7%	16.0% *	26.1%	23.2%	34.0%	23.3%	30.8%
50-74 %	38.3%	40.9%	32.8%	34.8%	32.5%	43.0%	36.4%	38.9%
75% or more	46.7%	50.6%	45.7%	40.2%	48.8%	47.5%	45.3%	47.2%
Union presence								
No union employees	34.8%	40.7%	30.5%	30.6%	32.6%	39.2%	34.2%	35.1%
Has union employees	53.9%	70.7%	39.5% *	52.3%	46.4%	60.4%	47.1%	54.5%
Unknown	24.7%	43.6%	23.5%	19.6%	25.3%	24.6%	29.9%	24.5%
Percent low wage employees **								
50% or more low wage	24.2%	33.7%	18.6%	18.4%	25.5%	26.9%	21.8%	25.1%
Less than 50% low wage	42.3%	42.4%	36.4%	36.9%	40.1%	49.9%	39.0%	43.8%
Unknown	28.5%	52.6%	23.7%	32.4%	32.3%	27.3%	40.3%	27.8%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b.(1)(1996) Standard error for percent of private-sector part-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.89%	1.74%	2.21%	2.06%	3.30%	3.36%	1.06%	2.36%
Industry group **								
Agric., fish., forest.	3.42%	2.83%	13.35% *	12.50% *	2.93% *	13.00% *	4.05% *	10.44% *
Mining	14.36% *	17.06% *	19.56% *	25.51%	22.88%	27.89%	16.06%	19.31%
Construction	3.31%	3.86%	8.15%	5.53% *	13.29% *	15.39%	5.02%	5.54%
Manufacturing	5.22%	8.27%	7.38%	5.47%	6.36%	8.38%	4.14%	6.38%
Transp., commu., util.	6.24%	13.60% *	11.35% *	8.01%	11.15%	6.63%	8.06%	6.87%
Wholesale trade	5.94%	7.02%	11.46% *	9.77%	9.41%	10.95% *	4.96% *	7.67%
Retail Trade	1.58%	7.63%	3.95%	3.84%	4.11%	1.92%	3.09%	1.92%
Fin., ins., real est.	4.21%	8.24%	7.55%	4.67%	7.61%	6.83%	5.76%	4.21%
Services	3.31%	2.72%	3.17%	3.20%	3.98%	6.54%	1.75%	4.31%
Unknown	23.69%	26.02%	0.00%	0.00%	0.00%	0.00%	23.69%	0.00%
Ownership								
For profit, incorporated	1.99%	2.55%	2.37%	2.32%	4.01%	3.20%	1.12%	2.52%
For profit, unincorporated	2.67%	3.82%	9.93%	5.69%	5.85%	8.82%	4.07%	3.73%
Nonprofit	2.95%	4.18%	4.55%	2.97%	4.53%	4.95%	3.60%	3.24%
Unknown	4.54%	9.77%	11.08% *	13.06% *	11.56% *	5.71%	7.52%	5.11%
Age of firm								
Less than 5 years	2.99%	4.39%	4.79%	5.30%	11.95% *	14.62% *	3.51% *	4.91%
5-9 years	3.47%	4.45%	4.06%	4.36%	8.82% *	8.90% *	1.98% *	6.85% *
10-19 years	1.59% *	4.26%	4.12%	4.64%	6.74%	5.10%	2.61%	3.07%
20 or more years	2.56%	3.23%	3.24%	3.17%	4.29%	5.46%	2.21%	2.95%
Unknown	2.95%	12.79%	10.00% *	8.31%	4.59%	3.17%	8.01%	3.02%
Multi/single status								
2 or more locations	2.68%	8.45%	5.64%	5.19%	4.01%	3.27%	4.82%	2.79%
1 location only	1.74%	1.73%	2.14%	2.39%	3.99%	14.87%	1.06%	2.94%
Percent full-time employees								
Less than 25%	2.60%	8.93%	7.10%	4.53%	6.72%	3.34%	3.48%	3.01%
25-49 %	2.69%	3.66%	5.33% *	2.84%	5.95%	4.92%	2.38%	3.42%
50-74 %	2.53%	2.80%	4.43%	3.81%	5.72%	4.28%	1.83%	3.15%
75% or more	3.20%	3.24%	3.33%	2.59%	3.67%	6.16%	1.79%	3.80%
Union presence								
No union employees	1.07%	1.80%	2.69%	2.38%	3.17%	2.75%	1.24%	1.50%
Has union employees	6.26%	13.17%	13.20% *	11.06%	8.87%	6.20%	5.28%	7.00%
Unknown	4.45%	8.06%	5.04%	5.76%	6.43%	5.50%	4.10%	4.68%
Percent low wage employees **								
50% or more low wage	1.70%	5.66%	4.30%	3.72%	4.36%	2.57%	3.58%	1.75%
Less than 50% low wage	1.34%	2.41%	2.52%	1.81%	4.30%	2.23%	1.55%	1.88%
Unknown	3.84%	6.91%	5.86%	8.11%	5.88%	4.98%	6.12%	4.01%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b.(1).(a)(1996) Percent of private-sector part-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	64.0%	56.7%	51.8%	57.7%	61.9%	70.1%	52.9%	67.3%
Industry group **								
Agric., fish., forest.	71.9%	69.7%	59.6%	85.1% *	100.0%	100.0%	67.5%	100.0%
Mining	70.4%	19.6% *	100.0%	47.2% *	100.0%	100.0%	55.8% *	93.5%
Construction	68.6%	58.0%	66.5%	55.7%	96.2%	87.4%	60.9%	87.1%
Manufacturing	65.6%	53.6%	44.8%	59.8%	79.9%	67.7%	50.9%	71.1%
Transp., commu., util.	63.9%	74.3%	74.4%	68.0%	37.1% *	81.0%	65.5%	63.8%
Wholesale trade	66.1%	55.7%	47.8%	73.7%	79.2%	69.4%	57.8%	74.0%
Retail Trade	57.9%	48.8%	54.8%	41.9%	45.6%	69.6%	45.0%	62.1%
Fin., ins., real est.	76.3%	68.9%	65.3%	81.0%	85.1%	71.3%	71.5%	78.0%
Services	65.1%	58.5%	45.3%	62.7%	65.7%	68.8%	52.6%	68.0%
Unknown	9.2% *	9.2% *	0.0%	0.0%	0.0%	0.0%	9.2% *	0.0%
Ownership								
For profit, incorporated	60.7%	56.2%	47.9%	53.8%	57.1%	67.2%	49.2%	64.5%
For profit, unincorporated	64.4%	58.6%	62.2%	70.5%	74.7%	53.9%	60.2%	70.7%
Nonprofit	71.2%	56.5%	61.6%	63.4%	65.6%	78.0%	60.7%	72.5%
Unknown	59.1%	51.5%	48.7% *	39.5% *	86.0%	58.2%	54.3%	59.8%
Age of firm								
Less than 5 years	47.6%	55.9%	45.4%	36.5%	71.5%	77.4%	41.3%	70.6%
5-9 years	51.9%	52.3%	42.1%	69.1%	36.2% *	58.1%	53.1%	49.9%
10-19 years	54.4%	66.1%	47.5%	53.7%	49.6%	53.1%	56.5%	51.5%
20 or more years	65.2%	51.8%	57.9%	57.2%	61.8%	74.0%	52.4%	68.2%
Unknown	69.5%	50.5% *	77.9%	77.3%	71.8%	68.5%	73.4%	69.3%
Multi/single status								
2 or more locations	68.9%	59.2%	68.6%	74.1%	66.3%	69.3%	72.1%	68.8%
1 location only	55.1%	56.6%	49.2%	46.8%	53.0%	76.8%	50.0%	61.4%
Percent full-time employees								
Less than 25%	55.6%	67.3%	57.7%	44.7%	35.0%	75.7%	55.5%	55.6%
25-49 %	69.2%	54.0%	52.9%	59.4%	65.7%	75.1%	53.8%	72.3%
50-74 %	62.4%	53.2%	52.5%	57.7%	61.5%	67.1%	49.8%	65.9%
75% or more	66.1%	53.4%	48.2%	64.9%	74.6%	66.8%	53.7%	69.7%
Union presence								
No union employees	57.9%	54.6%	48.7%	53.6%	59.2%	63.1%	49.8%	61.6%
Has union employees	81.7%	85.7%	100.0%	94.9%	72.8%	84.5%	94.6%	80.6%
Unknown	72.1%	73.2%	67.3%	86.5%	59.1%	72.8%	76.0%	71.9%
Percent low wage employees **								
50% or more low wage	50.2%	50.1%	35.6%	51.8%	50.4%	52.6%	48.1%	51.0%
Less than 50% low wage	65.9%	55.3%	54.5%	60.1%	70.3%	72.7%	53.5%	71.2%
Unknown	68.2%	78.0%	67.3%	52.8%	47.3%	72.0%	56.8%	69.1%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b.(1).(a)(1996) Standard error for percent of private-sector part-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	1.56%	3.02%	3.42%	3.83%	4.07%	2.90%	2.34%	1.87%
Industry group **								
Agric., fish., forest.	5.78%	8.04%	12.77%	25.55% *	29.81%	25.82%	5.85%	18.26%
Mining	15.69%	6.21% *	29.81%	15.13% *	25.82%	27.89%	16.94% *	20.17%
Construction	8.45%	8.80%	14.63%	11.83%	20.31%	20.97%	9.57%	10.68%
Manufacturing	4.01%	14.48%	12.55%	9.77%	7.25%	6.05%	8.65%	4.76%
Transp., commu., util.	7.91%	15.11%	15.24%	12.86%	14.52% *	7.14%	8.21%	8.46%
Wholesale trade	6.24%	9.80%	12.40%	9.70%	8.10%	14.51%	5.50%	7.64%
Retail Trade	2.72%	8.03%	9.52%	5.67%	6.79%	3.33%	5.21%	2.28%
Fin., ins., real est.	3.91%	9.31%	9.97%	6.81%	5.18%	4.10%	6.17%	3.54%
Services	2.82%	2.70%	3.13%	5.37%	3.64%	5.51%	2.17%	3.25%
Unknown	10.84% *	10.84% *	0.00%	0.00%	0.00%	0.00%	10.84% *	0.00%
Ownership								
For profit, incorporated	1.63%	5.01%	4.04%	6.05%	5.85%	2.53%	3.25%	1.69%
For profit, unincorporated	4.36%	6.65%	10.33%	11.53%	12.69%	12.35%	4.93%	7.38%
Nonprofit	3.29%	4.72%	9.61%	4.71%	4.06%	5.82%	3.79%	3.87%
Unknown	7.36%	14.89%	15.22% *	14.39% *	19.20%	11.10%	12.83%	8.10%
Age of firm								
Less than 5 years	4.48%	5.98%	13.59%	8.99%	14.25%	18.86%	4.02%	10.28%
5-9 years	4.71%	6.37%	6.79%	12.48%	12.30% *	15.36%	4.11%	8.02%
10-19 years	4.26%	3.73%	7.00%	7.22%	8.55%	12.94%	4.39%	6.09%
20 or more years	2.03%	4.87%	4.72%	4.15%	4.66%	5.54%	3.49%	2.72%
Unknown	3.19%	15.88% *	10.91%	7.51%	4.58%	3.82%	6.04%	3.47%
Multi/single status								
2 or more locations	2.10%	12.83%	7.88%	4.21%	3.92%	2.71%	4.05%	2.26%
1 location only	2.18%	3.16%	4.50%	4.18%	5.80%	17.04%	2.42%	4.78%
Percent full-time employees								
Less than 25%	3.65%	6.56%	10.89%	8.41%	9.90%	5.82%	6.75%	4.42%
25-49 %	4.54%	8.15%	9.86%	9.26%	8.51%	6.86%	6.84%	4.42%
50-74 %	2.25%	5.05%	6.92%	7.51%	6.15%	5.02%	4.97%	3.23%
75% or more	1.90%	5.37%	3.30%	3.62%	3.51%	3.48%	2.63%	2.75%
Union presence								
No union employees	2.18%	3.39%	3.25%	3.93%	5.46%	4.09%	2.41%	2.79%
Has union employees	3.94%	14.47%	23.57%	14.20%	6.17%	5.64%	4.98%	4.33%
Unknown	3.66%	6.98%	14.07%	13.59%	10.22%	4.25%	5.30%	3.81%
Percent low wage employees **								
50% or more low wage	4.88%	8.52%	9.99%	7.95%	6.99%	6.69%	7.79%	5.50%
Less than 50% low wage	1.91%	2.82%	2.80%	4.85%	3.15%	4.91%	2.39%	2.78%
Unknown	3.51%	6.66%	13.34%	13.81%	10.29%	4.73%	7.39%	3.81%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b.(2)(1996) Percent of private-sector part-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	23.6%	15.7%	17.7%	21.1%	23.6%	18.2%	22.5%
Industry group **								
Agric., fish., forest.	10.3%	22.3%	5.2% *	5.5% *	0.6% *	26.6% *	12.3%	6.0% *
Mining	46.7% *	10.2% *	62.5% *	42.5%	88.1%	100.0%	31.6% *	85.1%
Construction	25.3%	26.0%	28.4%	7.4% *	37.4% *	50.5%	23.0%	30.4%
Manufacturing	31.8%	22.8% *	19.2%	26.7%	35.9%	36.5%	22.6%	35.6%
Transp., commu., util.	37.4%	22.8% *	25.3% *	18.5%	23.3% *	55.1%	20.2%	40.4%
Wholesale trade	28.2%	36.2%	14.8% *	38.1%	27.4% *	23.7% *	29.8%	27.1%
Retail Trade	12.3%	17.5%	14.0% *	11.6%	12.6%	11.8%	13.5%	12.0%
Fin., ins., real est.	41.9%	39.2%	27.4%	53.2%	46.9%	37.6%	37.7%	43.4%
Services	26.1%	23.2%	14.6%	18.4%	20.9%	37.7%	17.7%	28.7%
Unknown	7.8% *	8.6% *	0.0%	0.0%	0.0%	0.0%	7.8% *	0.0%
Ownership								
For profit, incorporated	18.0%	23.9%	14.8%	16.5%	18.4%	18.0%	17.1%	18.3%
For profit, unincorporated	22.7%	27.9%	24.1% *	22.9%	19.5% *	16.5% *	25.1%	20.2%
Nonprofit	32.3%	17.3%	14.3%	19.2%	26.0%	50.5%	16.4%	35.9%
Unknown	20.1%	16.8% *	12.7% *	11.6% *	22.9% *	21.5%	16.8% *	20.6%
Age of firm								
Less than 5 years	14.2%	23.7%	8.2%	12.1% *	12.7% *	6.4% *	14.6%	13.5%
5-9 years	13.1%	20.9%	12.1%	16.1%	6.0% *	9.1% *	15.5%	10.1%
10-19 years	17.3%	28.9%	16.9%	14.9%	14.6%	11.6% *	22.0%	13.1%
20 or more years	26.4%	20.0%	19.6%	17.3%	24.7%	36.6%	17.3%	29.1%
Unknown	21.5%	34.5% *	20.2% *	35.3%	25.3%	20.2%	30.0%	21.3%
Multi/single status								
2 or more locations	24.2%	42.3%	33.6%	35.8%	26.7%	22.1%	36.2%	23.8%
1 location only	17.2%	23.0%	14.1%	11.6%	13.7%	47.5%	16.4%	18.2%
Percent full-time employees								
Less than 25%	11.4%	28.5%	15.0% *	10.2%	9.9%	9.5% *	17.8%	9.7%
25-49 %	20.3%	17.1%	8.4% *	15.5%	15.3% *	25.5%	12.5%	22.3%
50-74 %	23.9%	21.8%	17.2%	20.1%	20.0%	28.9%	18.2%	25.6%
75% or more	30.9%	27.0%	22.0%	26.1%	36.4%	31.7%	24.3%	32.9%
Union presence								
No union employees	20.1%	22.2%	14.8%	16.4%	19.3%	24.7%	17.0%	21.6%
Has union employees	44.0%	60.6%	39.5% *	49.6%	33.8%	51.0%	44.5%	44.0%
Unknown	17.8%	32.0%	15.8%	17.0% *	15.0%	17.9%	22.7%	17.6%
Percent low wage employees **								
50% or more low wage	12.2%	16.9%	6.6% *	9.5%	12.9%	14.2%	10.5%	12.8%
Less than 50% low wage	27.9%	23.4%	19.8%	22.2%	28.2%	36.3%	20.9%	31.2%
Unknown	19.4%	41.1%	16.0%	17.1% *	15.3%	19.7%	22.9%	19.2%

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.

* Figure does not meet standard of reliability or precision.

** 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.4.b.(2)(1996) Standard error for percent of private-sector part-time 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	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.20%	1.55%	1.97%	1.67%	1.76%	1.98%	0.83%	1.45%
Industry group **								
Agric., fish., forest.	2.16%	4.12%	4.90% *	9.66% *	2.93% *	13.00% *	2.32%	10.44% *
Mining	14.23% *	3.39% *	19.56% *	12.72%	22.88%	27.89%	11.12% *	18.53%
Construction	4.58%	5.63%	7.76%	4.45% *	13.54% *	14.59%	5.73%	6.46%
Manufacturing	3.09%	8.77% *	5.65%	5.75%	6.58%	6.73%	4.37%	5.17%
Transp., commu., util.	5.41%	13.84% *	11.90% *	5.14%	8.45% *	6.98%	5.82%	5.77%
Wholesale trade	5.69%	7.45%	7.86% *	8.87%	9.38% *	12.41% *	4.13%	7.96%
Retail Trade	1.32%	5.22%	4.77% *	1.34%	1.96%	1.49%	1.48%	1.47%
Fin., ins., real est.	4.21%	8.76%	5.36%	6.31%	7.65%	5.19%	5.27%	4.65%
Services	2.43%	1.92%	1.55%	3.19%	2.82%	4.09%	0.74%	3.05%
Unknown	10.94% *	10.88% *	0.00%	0.00%	0.00%	0.00%	10.94% *	0.00%
Ownership								
For profit, incorporated	1.13%	2.77%	2.20%	2.37%	1.86%	1.57%	1.19%	1.40%
For profit, unincorporated	2.42%	3.58%	7.35% *	6.15%	6.24% *	8.76% *	3.58%	2.92%
Nonprofit	2.99%	3.32%	3.06%	2.81%	2.91%	4.90%	2.00%	3.45%
Unknown	2.52%	9.16% *	10.37% *	10.73% *	10.50% *	4.11%	7.73% *	2.92%
Age of firm								
Less than 5 years	1.80%	2.28%	2.02%	4.32% *	10.85% *	7.75% *	1.68%	3.96%
5-9 years	1.74%	3.89%	3.41%	4.51%	3.65% *	8.50% *	1.46%	2.67%
10-19 years	1.38%	3.94%	3.69%	2.18%	3.97%	3.63% *	2.91%	2.07%
20 or more years	2.01%	2.79%	2.44%	1.92%	2.77%	5.14%	0.86%	2.55%
Unknown	1.65%	12.61% *	6.20% *	7.72%	2.81%	1.64%	7.30%	1.58%
Multi/single status								
2 or more locations	1.65%	10.64%	4.81%	4.73%	2.39%	1.81%	3.73%	1.66%
1 location only	1.26%	1.65%	2.07%	1.38%	1.73%	11.49%	0.73%	2.59%
Percent full-time employees								
Less than 25%	1.49%	7.19%	6.50% *	2.47%	2.64%	2.86% *	2.76%	2.01%
25-49 %	2.60%	2.09%	2.58% *	2.89%	4.93% *	4.30%	1.32%	3.27%
50-74 %	2.05%	2.67%	3.33%	3.32%	3.66%	3.62%	1.76%	2.68%
75% or more	2.04%	3.17%	1.99%	2.38%	2.87%	3.79%	1.68%	2.28%
Union presence								
No union employees	0.92%	1.65%	2.13%	1.90%	1.98%	2.16%	0.84%	1.30%
Has union employees	5.42%	12.66%	13.20% *	10.86%	5.86%	6.74%	5.59%	6.16%
Unknown	2.71%	5.37%	3.53%	6.08% *	4.21%	3.20%	3.05%	2.85%
Percent low wage employees **								
50% or more low wage	1.30%	4.23%	2.15% *	1.83%	3.27%	2.11%	0.96%	2.00%
Less than 50% low wage	1.13%	2.09%	1.90%	2.22%	2.91%	2.90%	1.02%	1.64%
Unknown	2.44%	7.39%	4.68%	6.26% *	3.16%	2.85%	4.34%	2.44%

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.

* Figure does not meet standard of reliability or precision.

** 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.C.1(1996) Average total single premium (in dollars) per enrolled employee at private-sector 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	1,992	2,229	2,016	1,923	1,901	2,015	2,070	1,965
Industry group **								
Agric., fish., forest.	1,667	--	--	--	--	--	1,771	1,574
Mining	2,201	2,514	2,948	1,659	2,170	2,181	2,687	2,109
Construction	2,000	2,229	2,150	1,894	1,979	1,704	2,144	1,835
Manufacturing	1,850	2,076	1,829	1,904	1,758	1,879	1,917	1,836
Transp., commu., util.	2,057	2,362	1,735	1,912	1,850	2,174	1,983	2,071
Wholesale trade	1,906	2,160	2,022	1,718	1,930	1,913	1,954	1,888
Retail Trade	1,823	2,282	1,972	1,786	1,689	1,770	2,036	1,752
Fin., ins., real est.	2,063	2,301	2,208	1,819	1,860	2,135	2,184	2,033
Services	2,135	2,241	2,070	2,068	2,043	2,223	2,136	2,135
Unknown	3,093	3,431	2,045	0	0	0	3,093	0
Ownership								
For profit, incorporated	1,938	2,197	1,991	1,870	1,815	1,965	2,025	1,907
For profit, unincorporated	2,034	2,172	1,959	1,848	2,056	2,015	2,065	2,013
Nonprofit	2,242	2,566	2,233	2,285	2,123	2,292	2,395	2,213
Unknown	1,975	2,358	2,372	1,681	1,784	2,001	2,238	1,924
Age of firm								
Less than 5 years	1,977	2,144	1,947	1,975	1,774	1,575	2,068	1,792
5-9 years	1,951	2,185	1,945	1,919	1,749	1,981	1,993	1,893
10-19 years	1,937	2,274	1,996	1,832	1,746	1,960	2,074	1,804
20 or more years	2,055	2,304	2,092	1,982	1,967	2,118	2,125	2,031
Unknown	1,964	1,934	1,901	1,841	1,920	1,985	1,913	1,965
Multi/single status								
2 or more locations	1,978	1,907	1,949	1,914	1,927	2,007	1,898	1,982
1 location only	2,013	2,238	2,024	1,927	1,855	2,277	2,091	1,900
Percent full-time employees								
Less than 25%	2,002	2,381	2,227	2,050	1,999	1,782	2,246	1,887
25-49 %	1,860	2,483	2,093	1,916	2,031	1,649	2,089	1,785
50-74 %	2,029	2,184	2,114	2,044	1,918	2,039	2,151	1,988
75% or more	1,993	2,224	1,999	1,908	1,894	2,032	2,057	1,971
Union presence								
No union employees	1,952	2,179	1,961	1,884	1,869	1,984	2,016	1,920
Has union employees	2,294	3,085	2,777	2,278	2,026	2,357	2,768	2,237
Unknown	1,987	2,483	2,178	2,117	1,988	1,949	2,321	1,956
Percent low wage employees **								
50% or more low wage	1,896	2,343	1,962	1,930	1,785	1,885	2,100	1,824
Less than 50% low wage	2,001	2,194	2,003	1,906	1,903	2,079	2,040	1,980
Unknown	1,998	2,497	2,165	2,028	1,960	1,981	2,313	1,973

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.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1(1996) Standard error for average total single premium (in dollars) per enrolled employee at private-sector 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	14.46	41.78	32.07	13.59	20.07	33.48	12.81	18.36
Industry group **								
Agric., fish., forest.	49.97	--	--	--	--	--	88.40	153.62
Mining	162.58	495.01	591.52	465.20	320.91	241.56	334.11	175.43
Construction	73.40	116.61	130.24	91.55	114.20	155.65	97.45	101.22
Manufacturing	23.61	103.65	64.83	78.73	49.92	39.24	41.49	31.22
Transp., commu., util.	68.12	270.64	113.50	107.87	147.49	77.06	89.24	74.89
Wholesale trade	45.53	102.48	93.99	27.95	123.79	80.67	41.76	51.51
Retail Trade	23.67	87.03	91.26	28.29	43.27	42.99	43.32	30.43
Fin., ins., real est.	54.78	74.23	93.08	61.24	58.80	85.90	53.11	76.54
Services	41.20	58.04	38.67	26.97	40.50	111.75	26.19	52.82
Unknown	572.74	682.01	609.85	0.00	0.00	0.00	572.74	0.00
Ownership								
For profit, incorporated	13.55	33.01	40.30	16.27	16.78	33.72	15.74	16.39
For profit, unincorporated	71.79	78.52	103.13	56.82	93.84	172.03	63.68	86.75
Nonprofit	44.28	110.83	75.61	38.96	34.42	90.79	40.39	49.63
Unknown	61.79	276.38	427.97	137.18	94.63	86.15	189.70	55.42
Age of firm								
Less than 5 years	38.13	99.12	126.12	105.47	99.23	97.34	56.32	98.81
5-9 years	29.66	81.79	57.09	52.94	68.43	101.43	23.67	77.93
10-19 years	29.11	59.26	61.38	45.48	77.79	119.23	23.28	41.93
20 or more years	33.27	57.14	35.53	22.28	45.28	57.43	16.86	46.66
Unknown	32.32	125.89	110.07	22.80	36.65	50.67	47.29	33.71
Multi/single status								
2 or more locations	20.91	112.75	69.63	28.56	32.73	33.63	33.94	21.52
1 location only	18.47	41.46	34.92	13.66	53.10	146.82	14.16	38.17
Percent full-time employees								
Less than 25%	85.65	147.49	216.28	180.25	146.01	160.53	105.07	127.98
25-49 %	50.30	220.54	120.13	45.25	127.04	76.39	99.66	81.70
50-74 %	40.12	63.60	144.26	65.75	63.27	109.26	47.98	48.46
75% or more	19.75	50.29	37.79	16.82	29.53	38.47	17.25	24.26
Union presence								
No union employees	14.38	40.68	29.95	14.85	25.70	33.41	12.67	22.35
Has union employees	103.61	238.83	373.15	111.03	63.20	155.32	159.51	127.15
Unknown	40.68	106.78	104.69	98.37	81.90	40.28	91.86	36.59
Percent low wage employees **								
50% or more low wage	62.63	199.81	113.16	88.31	65.47	92.27	117.12	60.50
Less than 50% low wage	14.28	39.85	33.60	21.25	22.56	57.37	12.18	21.75
Unknown	38.01	93.53	87.59	66.06	72.39	42.18	61.09	37.83

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.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.a(1996) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector 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	1,912	2,145	1,917	1,759	1,732	2,024	1,948	1,900
Industry group **								
Agric., fish., forest.	1,579	--	--	--	--	--	1,677	1,531
Mining	1,825	2,377 *	0 *	0 *	2,250 *	1,581 *	2,377 *	1,777
Construction	1,831	2,005	2,062	1,514	1,661	1,715	1,932	1,616
Manufacturing	1,846	2,269	1,798	1,858	1,652	1,943	1,970	1,809
Transp., commu., util.	1,828	1,719	1,763	1,584	1,537	2,000	1,712	1,851
Wholesale trade	1,770	2,026	2,108	1,627	1,700	1,735	1,862	1,726
Retail Trade	1,745	2,371	1,891	1,706	1,544	1,685	2,070	1,642
Fin., ins., real est.	1,999	2,144	1,878	1,691	1,736	2,107	1,961	2,006
Services	2,048	2,128	1,933	1,826	1,852	2,304	1,938	2,083
Unknown	2,331 *	2,331 *	0 *	0 *	0 *	0 *	2,331 *	0
Ownership								
For profit, incorporated	1,867	2,064	1,909	1,720	1,648	1,977	1,906	1,853
For profit, unincorporated	1,879	2,167	1,886	1,701	1,738	2,032	1,995	1,809
Nonprofit	2,147	2,821	2,028	2,035	1,950	2,300	2,229	2,136
Unknown	1,761	2,466	1,734	1,624	1,612	1,757	2,049	1,712
Age of firm								
Less than 5 years	1,861	1,982	1,770	1,938	1,498	1,493	1,997	1,587
5-9 years	1,747	2,074	1,672	1,555	1,682	1,686	1,759	1,718
10-19 years	1,817	2,274	1,913	1,620	1,566	2,022	1,972	1,686
20 or more years	1,978	2,242	2,050	1,854	1,804	2,142	2,015	1,966
Unknown	1,930	1,627	2,347	1,710	1,749	1,988	1,963	1,929
Multi/single status								
2 or more locations	1,939	1,523	2,035	1,736	1,758	2,023	1,797	1,944
1 location only	1,867	2,163	1,901	1,767	1,689	2,065	1,962	1,727
Percent full-time employees								
Less than 25%	1,955	2,396	1,791	1,682	2,006	1,932	2,050	1,883
25-49 %	1,752	1,762	1,848	1,769	1,900	1,651	1,784	1,742
50-74 %	1,967	1,939	2,081	1,910	1,841	2,045	1,973	1,965
75% or more	1,911	2,178	1,907	1,747	1,708	2,038	1,949	1,899
Union presence								
No union employees	1,843	2,060	1,908	1,755	1,690	1,952	1,913	1,809
Has union employees	2,398	3,093	2,297	1,887	1,989	2,596	2,356	2,403
Unknown	1,926	2,826	1,834	1,738	1,810	1,931	2,197	1,907
Percent low wage employees **								
50% or more low wage	1,805	2,574	1,810	1,925	1,630	1,783	2,100	1,677
Less than 50% low wage	1,919	2,098	1,937	1,720	1,745	2,117	1,923	1,917
Unknown	1,928	2,378	1,756	1,775	1,769	1,967	2,003	1,924

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.a(1996) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector 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	29.63	62.87	66.74	49.70	30.94	72.22	36.68	39.13
Industry group **								
Agric., fish., forest.	60.25	--	--	--	--	--	224.17	274.61
Mining	439.76	751.63 *	0.00 *	0.00 *	670.77 *	471.39 *	751.63 *	464.84
Construction	96.81	189.22	222.92	87.79	264.85	254.06	165.39	63.31
Manufacturing	40.21	216.90	140.29	117.12	48.52	72.86	101.22	45.65
Transp., commu., util.	67.30	269.25	330.08	121.33	255.68	85.43	124.60	93.31
Wholesale trade	51.74	252.11	288.67	73.27	87.69	79.50	96.57	57.32
Retail Trade	37.75	109.01	196.10	61.77	70.99	56.21	101.42	52.39
Fin., ins., real est.	64.63	202.22	111.92	52.50	76.30	107.32	71.87	90.74
Services	73.61	78.78	47.53	29.66	71.58	165.49	27.42	92.90
Unknown	737.13 *	737.13 *	0.00 *	0.00 *	0.00 *	0.00 *	737.13 *	0.00
Ownership								
For profit, incorporated	34.92	68.14	77.79	55.41	35.95	74.48	47.33	45.74
For profit, unincorporated	81.94	212.79	84.69	187.79	120.73	257.13	99.18	89.73
Nonprofit	92.09	354.08	122.11	71.55	53.76	199.48	99.91	105.28
Unknown	62.24	288.89	412.99	385.62	188.64	76.30	248.48	80.61
Age of firm								
Less than 5 years	108.02	218.33	173.87	142.96	82.59	275.26	153.22	55.79
5-9 years	44.32	128.25	60.79	71.87	112.66	366.14	49.63	88.78
10-19 years	33.61	84.43	158.34	37.53	61.40	251.29	57.59	46.23
20 or more years	49.10	103.92	74.28	59.85	46.92	68.98	42.02	60.02
Unknown	57.73	255.88	454.70	77.22	63.74	93.07	136.55	58.25
Multi/single status								
2 or more locations	43.85	179.47	96.26	114.91	53.14	73.47	72.85	44.35
1 location only	25.06	64.88	85.90	49.59	43.29	499.09	42.28	24.39
Percent full-time employees								
Less than 25%	84.19	382.82	263.25	140.09	157.69	239.29	193.62	109.91
25-49 %	58.47	157.93	165.98	79.86	119.28	86.91	93.27	65.67
50-74 %	54.09	108.24	176.73	66.62	36.64	117.72	70.93	73.95
75% or more	33.03	80.11	78.23	55.17	31.96	76.40	41.33	42.36
Union presence								
No union employees	22.74	63.18	76.64	52.66	36.70	66.17	41.69	27.21
Has union employees	193.50	462.46	560.19	102.21	151.93	253.24	239.01	221.37
Unknown	45.70	252.06	154.00	94.99	91.33	53.68	107.50	49.57
Percent low wage employees **								
50% or more low wage	99.76	364.62	151.46	130.92	126.21	68.42	204.89	75.26
Less than 50% low wage	33.25	54.04	79.15	40.36	59.39	116.13	27.10	51.26
Unknown	57.83	169.38	315.47	66.00	73.89	59.59	112.53	58.68

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.b(1996) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector 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	2,019	2,202	2,044	1,967	1,967	2,028	2,083	1,998
Industry group **								
Agric., fish., forest.	1,592	--	--	--	--	--	1,747	1,466
Mining	2,093	2,476	2,788	1,573 *	1,884 *	2,220 *	2,625 *	1,992
Construction	2,104	2,406	2,198	1,999	2,061	1,949	2,269	1,960
Manufacturing	1,849	1,844	1,843	1,843	1,888	1,828	1,825	1,853
Transp., commu., util.	2,168	2,714	1,712	2,083	1,954	2,271	2,119	2,177
Wholesale trade	1,927	2,224	2,045	1,785	1,897	1,953	1,995	1,905
Retail Trade	1,866	2,081	2,004	1,784	1,797	1,863	1,941	1,844
Fin., ins., real est.	2,139	2,297	2,347	1,755	1,994	2,247	2,234	2,112
Services	2,140	2,192	2,087	2,146	2,067	2,194	2,155	2,134
Unknown	3,372	3,819	2,028 *	0	0	0	3,372	0
Ownership								
For profit, incorporated	1,974	2,224	2,032	1,923	1,886	1,984	2,065	1,943
For profit, unincorporated	2,093	2,027	1,860	1,993	2,420	2,036	1,989	2,157
Nonprofit	2,222	2,242	2,286	2,258	2,119	2,302	2,277	2,211
Unknown	2,058	2,601	2,837	1,673	1,938	2,062	2,425	2,004
Age of firm								
Less than 5 years	2,017	2,221	2,113	1,862	2,009	1,533	2,124	1,815
5-9 years	1,992	2,222	1,941	2,067	1,733	2,060	2,024	1,957
10-19 years	1,979	2,158	2,042	1,918	1,906	1,892	2,083	1,873
20 or more years	2,041	2,236	2,101	1,998	1,967	2,094	2,119	2,016
Unknown	2,017	1,933	1,738	1,910	2,048	2,021	1,910	2,020
Multi/single status								
2 or more locations	2,010	1,887	1,874	1,980	2,010	2,018	1,919	2,014
1 location only	2,034	2,212	2,066	1,960	1,888	2,357	2,106	1,937
Percent full-time employees								
Less than 25%	2,132	2,354	2,446	1,884	1,908	2,277	2,315	2,064
25-49 %	1,861	2,757	2,122	1,923	1,887	1,675	2,168	1,757
50-74 %	2,037	2,265	1,984	2,040	2,017	1,997	2,143	2,000
75% or more	2,021	2,176	2,042	1,962	1,963	2,044	2,070	2,005
Union presence								
No union employees	1,984	2,157	1,974	1,918	1,942	2,011	2,020	1,967
Has union employees	2,257	3,107	2,981	2,345	2,010	2,284	2,888	2,184
Unknown	2,017	2,347	2,176	2,182	2,068	1,972	2,306	1,987
Percent low wage employees **								
50% or more low wage	1,894	2,150	1,839	1,804	1,857	1,934	1,901	1,893
Less than 50% low wage	2,031	2,182	2,041	1,952	1,967	2,090	2,062	2,015
Unknown	2,025	2,429	2,168	2,135	2,014	1,996	2,343	1,995

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.

* Figure does not meet standard of reliability or precision.

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** 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.C.1.b(1996) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector 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	13.27	48.97	40.64	17.70	38.08	30.79	12.48	15.92
Industry group **								
Agric., fish., forest.	106.12	--	--	--	--	--	84.15	230.22
Mining	174.24	481.17	745.36	481.11 *	434.10 *	256.84 *	443.66 *	168.14
Construction	74.45	326.38	161.10	128.44	183.89	113.22	113.33	110.94
Manufacturing	35.89	102.71	113.56	75.11	86.40	77.73	49.18	41.92
Transp., commu., util.	105.48	408.05	146.77	157.78	158.92	102.53	179.18	105.34
Wholesale trade	42.53	128.42	128.50	83.36	94.44	103.35	60.24	48.90
Retail Trade	44.75	93.43	113.40	25.38	48.92	81.84	69.32	55.29
Fin., ins., real est.	72.69	88.62	189.75	86.25	86.21	92.54	78.28	92.51
Services	42.87	71.67	60.56	35.38	49.53	102.76	44.39	45.85
Unknown	895.37	1,002.02	641.31 *	0.00	0.00	0.00	895.37	0.00
Ownership								
For profit, incorporated	13.50	41.07	40.06	27.22	38.56	43.93	17.08	17.85
For profit, unincorporated	101.23	95.15	137.97	99.31	169.49	208.25	85.09	130.34
Nonprofit	51.46	71.76	121.49	54.84	82.18	99.07	62.89	54.15
Unknown	112.22	725.19	814.44	211.34	66.76	136.60	589.13	102.38
Age of firm								
Less than 5 years	56.88	152.28	147.22	80.55	136.81	242.14	64.71	99.40
5-9 years	51.09	113.51	56.24	75.21	63.25	110.43	49.77	98.63
10-19 years	17.18	89.74	71.22	55.19	122.21	150.70	37.67	23.03
20 or more years	36.52	63.13	59.70	37.52	50.78	67.15	27.65	49.88
Unknown	37.05	149.82	232.48	39.74	70.70	54.27	81.15	37.95
Multi/single status								
2 or more locations	20.38	251.50	131.51	54.39	49.82	32.05	60.04	21.11
1 location only	24.46	48.99	47.23	28.22	51.63	350.08	16.69	49.05
Percent full-time employees								
Less than 25%	72.20	216.09	303.97	100.61	277.53	179.49	154.56	101.84
25-49 %	63.03	329.72	137.38	77.79	168.20	124.55	112.52	82.79
50-74 %	77.61	114.07	98.01	81.51	87.89	187.95	50.66	101.61
75% or more	20.06	55.74	41.64	26.02	41.65	31.44	16.00	22.73
Union presence								
No union employees	19.22	43.38	42.72	27.27	49.54	34.29	14.96	24.87
Has union employees	81.88	322.17	485.26	174.34	85.83	156.00	200.95	108.91
Unknown	48.89	149.37	157.43	129.55	86.55	42.25	122.09	43.25
Percent low wage employees **								
50% or more low wage	85.36	191.95	158.57	61.87	142.76	144.51	96.40	99.64
Less than 50% low wage	14.05	51.48	35.05	29.60	49.41	58.36	12.42	25.01
Unknown	40.45	168.85	124.38	87.30	81.47	44.91	87.58	43.26

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.c(1996) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector 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	2,050	2,390	2,093	2,082	1,996	1,959	2,220	1,982
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	1,859	2,086
Mining	2,483	2,890	3,030	2,176	3,125	2,225	2,823	2,411
Construction	1,933	2,281	2,182	2,200	1,907	1,108*	2,206*	1,634
Manufacturing	1,858	2,274	1,849	2,134	1,559	1,936	2,047	1,830
Transp., commu., util.	2,057	2,184	1,756	1,791	2,089	2,130	1,993	2,070
Wholesale trade	2,029	2,242	1,830	1,688	2,254	2,037	1,985	2,048
Retail Trade	1,846	2,508	1,994	1,930	1,679	1,653	2,193	1,667
Fin., ins., real est.	1,978	2,453	2,266	2,091	1,629	1,939	2,299	1,883
Services	2,290	2,448	2,294	2,244	2,446	2,142	2,352	2,258
Unknown	1,578	1,322	2,136*	0*	0*	0	1,578	0
Ownership								
For profit, incorporated	1,947	2,330	2,004	1,981	1,833	1,893	2,109	1,887
For profit, unincorporated	2,153	2,427	2,292	1,648	2,048	1,828	2,298	1,930
Nonprofit	2,464	2,797	2,504	2,682	2,497	2,255	2,826	2,371
Unknown	2,087	2,023*	2,876	1,740	1,669	2,326	2,137	2,067
Age of firm								
Less than 5 years	2,089	2,183	1,748	2,679	1,595	2,043	2,045	2,210
5-9 years	2,171	2,287	2,502	2,352	1,867	1,764	2,405	1,834
10-19 years	2,040	2,540	2,025	1,961	1,722	2,083	2,214	1,850
20 or more years	2,211	2,469	2,121	2,115	2,316	2,142	2,262	2,187
Unknown	1,863	2,170	1,880	1,774	1,836	1,874	1,871	1,863
Multi/single status								
2 or more locations	1,953	2,566	2,062	1,950	1,957	1,946	1,973	1,952
1 location only	2,198	2,386	2,096	2,159	2,057	2,256	2,246	2,107
Percent full-time employees								
Less than 25%	1,811	2,397	2,719	2,796	2,372	946	2,472	1,548
25-49 %	2,003	2,820	2,438	2,055	2,306	1,575	2,344	1,901
50-74 %	2,120	2,360	2,624	2,298	1,788	2,130	2,449	1,996
75% or more	2,049	2,382	2,017	2,038	2,005	1,987	2,184	1,995
Union presence								
No union employees	2,042	2,374	2,012	2,009	1,968	1,967	2,160	1,976
Has union employees	2,236	3,017	2,726	2,604	2,159	2,109	3,057	2,114
Unknown	2,004	2,365	2,733	2,667	2,067	1,912	2,533	1,948
Percent low wage employees **								
50% or more low wage	2,096	2,418	2,464	2,411	2,008	1,797	2,561	1,901
Less than 50% low wage	2,049	2,347	2,002	2,064	1,944	1,975	2,157	1,980
Unknown	2,041	2,726	2,929	2,005	2,252	1,963	2,578	1,998

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.1.c(1996) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector 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	30.78	75.28	51.35	58.99	66.25	44.27	46.39	43.83
Industry group **								
Agric., fish., forest.	78.17	--	--	--	--	--	104.84	340.63
Mining	210.70	775.82	807.41	621.04	828.64	303.95	563.60	200.84
Construction	180.77	219.75	207.86	326.92	353.81	344.65*	156.38*	288.69
Manufacturing	79.38	266.66	71.12	157.85	119.23	90.27	109.76	83.75
Transp., commu., util.	72.81	375.79	317.00	299.31	523.04	209.80	202.08	117.02
Wholesale trade	157.72	211.91	270.14	120.62	382.38	135.92	106.06	205.95
Retail Trade	68.13	200.02	120.03	149.85	80.61	79.36	114.75	61.26
Fin., ins., real est.	53.57	106.51	435.45	146.82	210.58	106.17	106.44	79.17
Services	85.69	98.51	134.33	130.35	159.55	119.85	84.02	140.74
Unknown	416.98	371.09	675.46*	0.00*	0.00*	0.00	416.98	0.00
Ownership								
For profit, incorporated	25.47	82.19	62.15	53.62	52.13	40.72	41.91	31.21
For profit, unincorporated	52.50	91.72	378.04	134.46	327.39	209.97	90.96	63.76
Nonprofit	136.60	180.55	564.81	175.02	193.21	184.07	99.22	167.49
Unknown	77.74	787.18*	697.57	391.55	262.38	352.30	214.99	150.68
Age of firm								
Less than 5 years	214.33	283.26	64.53	439.74	301.70	393.16	118.12	340.77
5-9 years	95.79	82.93	178.50	310.36	347.88	368.13	74.30	209.29
10-19 years	90.14	128.60	97.78	106.88	216.44	149.00	55.95	140.62
20 or more years	64.07	76.55	102.36	92.34	161.56	116.16	58.49	118.02
Unknown	47.10	244.47	271.62	190.08	63.44	57.04	136.04	47.75
Multi/single status								
2 or more locations	40.64	288.61	150.46	74.14	79.63	41.53	135.82	41.44
1 location only	76.51	77.14	50.45	88.04	229.16	532.91	52.08	187.65
Percent full-time employees								
Less than 25%	221.44	403.86	608.63	349.34	208.68	132.50	307.11	236.78
25-49 %	110.37	342.22	246.74	133.65	384.39	200.18	188.92	176.20
50-74 %	94.66	119.39	282.67	147.20	186.17	99.09	87.78	99.27
75% or more	38.66	87.23	52.59	71.82	88.42	41.68	51.30	52.20
Union presence								
No union employees	39.26	73.46	46.84	70.96	97.37	80.04	42.02	64.66
Has union employees	109.54	390.99	571.68	407.72	105.49	92.99	346.61	81.50
Unknown	71.64	93.78	300.19	232.85	276.03	91.10	98.02	76.44
Percent low wage employees **								
50% or more low wage	104.06	179.78	280.13	219.10	149.51	146.95	149.84	112.33
Less than 50% low wage	51.43	77.28	49.43	89.05	117.42	87.07	48.50	77.07
Unknown	60.06	178.73	391.61	318.20	193.11	64.79	109.15	63.06

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2(1996) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector 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	342	326	285	320	330	373	304	355
Industry group **								
Agric., fish., forest.	329	--	--	--	--	--	208	436
Mining	422*	105*	851*	690*	978	125	520	403*
Construction	321	414	265	291	311	341	327	313
Manufacturing	283	277	313	281	249	300	278	283
Transp., commu., util.	272	351	248*	291	303	252	299	267
Wholesale trade	336	380	229	270	369	367	289	354
Retail Trade	416	345	388	407	453	424	371	431
Fin., ins., real est.	401	278	182	293	432	462	245	441
Services	344	317	276	329	315	400	300	361
Unknown	90*	119*	0	0	0	0	90*	0
Ownership								
For profit, incorporated	346	329	295	322	339	374	303	361
For profit, unincorporated	389	304	273	440	391	497	319	439
Nonprofit	307	337*	196	264	280	360	275	313
Unknown	314	350*	428*	205*	344	304	358	305
Age of firm								
Less than 5 years	330	342	271	353	370	257	306	379
5-9 years	293	323	303	294	231	361	301	283
10-19 years	300	327	313	276	314	261*	305	295
20 or more years	352	310	256	349	315	429	301	369
Unknown	361	369	357	294	380	361	319	362
Multi/single status								
2 or more locations	359	352	257	325	348	370	279	363
1 location only	315	325	289	318	300	496*	307	328
Percent full-time employees								
Less than 25%	377	367*	241	414	426	359	350	390
25-49 %	332	375*	287*	390	256	335	382	315
50-74 %	383	348	327	350	403	403	338	398
75% or more	338	320	282	311	322	372	296	352
Union presence								
No union employees	349	313	297	320	342	413	303	371
Has union employees	301	498*	146	259	287	314	284	303
Unknown	341	406	241	353	298	349	319	343
Percent low wage employees **								
50% or more low wage	381	323	395	359	380	407	327	400
Less than 50% low wage	320	311	277	299	326	353	292	335
Unknown	376	474	284	419	317	385	389	375

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector 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	7.00	21.09	20.89	13.70	13.33	13.59	9.15	10.38
Industry group **								
Agric., fish., forest.	79.54	--	--	--	--	--	50.52	110.01
Mining	127.87*	81.40*	293.62*	224.30*	293.35	36.86	155.66	139.47*
Construction	38.04	99.17	46.94	46.30	53.00	73.72	39.70	43.35
Manufacturing	15.19	28.90	38.21	26.08	24.54	23.57	29.37	16.70
Transp., commu., util.	37.93	64.12	78.66*	49.27	32.19	65.24	45.90	42.26
Wholesale trade	23.87	70.89	47.60	24.44	60.63	45.81	26.19	31.64
Retail Trade	19.10	42.55	49.47	27.48	41.66	33.15	20.33	23.64
Fin., ins., real est.	11.08	40.09	37.06	60.16	48.82	31.99	23.49	9.82
Services	16.74	21.01	24.95	25.57	28.73	40.93	16.45	20.83
Unknown	116.19*	115.04*	0.00	0.00	0.00	0.00	116.19*	0.00
Ownership								
For profit, incorporated	7.02	27.77	22.45	19.32	21.65	17.53	12.74	11.84
For profit, unincorporated	41.46	25.84	32.59	78.25	35.48	117.03	14.95	59.11
Nonprofit	15.49	146.22*	47.10	29.83	27.86	31.84	51.12	16.51
Unknown	42.59	159.54*	144.21*	64.65*	82.08	51.55	63.18	44.78
Age of firm								
Less than 5 years	30.66	58.07	60.68	55.52	55.99	39.48	31.05	51.38
5-9 years	18.54	27.02	38.20	34.77	54.50	59.32	15.79	33.02
10-19 years	14.61	35.00	39.92	28.75	45.36	91.89*	14.59	21.28
20 or more years	17.94	35.07	27.55	27.72	20.15	33.11	17.50	22.61
Unknown	11.83	78.46	93.94	57.22	31.21	15.05	42.68	11.70
Multi/single status								
2 or more locations	10.58	77.54	34.55	38.27	17.88	13.40	19.05	10.70
1 location only	14.38	20.27	24.18	16.61	23.87	158.42*	11.38	27.32
Percent full-time employees								
Less than 25%	49.19	126.76*	63.49	100.87	80.28	73.78	59.89	63.79
25-49 %	16.33	116.06*	92.02*	67.58	41.38	26.06	56.81	17.01
50-74 %	23.75	64.19	40.36	31.65	60.33	37.27	35.21	27.62
75% or more	7.51	24.44	25.57	14.43	14.57	16.69	10.81	10.98
Union presence								
No union employees	9.46	22.35	21.39	15.38	17.88	19.85	10.75	13.04
Has union employees	30.85	205.88*	39.08	44.74	68.62	38.01	45.35	36.75
Unknown	19.25	52.17	56.75	45.97	29.77	25.25	36.23	21.27
Percent low wage employees **								
50% or more low wage	19.04	57.75	52.63	49.64	33.54	50.28	34.16	26.75
Less than 50% low wage	6.05	24.32	22.96	17.81	19.59	11.14	9.63	8.43
Unknown	18.33	66.43	71.34	64.35	21.59	23.61	33.31	20.22

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector 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	332	347	329	309	294	361	313	339
Industry group **								
Agric., fish., forest.	559	--	--	--	--	--	262	704
Mining	786*	1,816*	0	0	1,327*	435*	1,816*	697*
Construction	303	308	270*	345	264	307	307	293
Manufacturing	276	163*	410*	262	246	290	258	281
Transp., commu., util.	184	257*	190*	408*	93*	174	215	178*
Wholesale trade	344	566	269*	280	235	376	369	331
Retail Trade	427	436	458	356	444	432	415	431
Fin., ins., real est.	411	412	129*	217	525	428	277	436
Services	316	284	328	323	264	358	301	321
Unknown	235*	235*	0	0	0	0	235*	0
Ownership								
For profit, incorporated	340	345	337	312	310	365	314	350
For profit, unincorporated	400	394	434*	429	374	434	385	410
Nonprofit	278	270*	221*	235	233	333	242	283
Unknown	289	228*	240*	35*	168*	369	180*	307
Age of firm								
Less than 5 years	384	445	330	365	359	395*	347	460
5-9 years	294	355	238*	309	201*	426	291	301
10-19 years	283	281	426	293	247	143*	335	240
20 or more years	341	329	262	296	282	444	285	358
Unknown	342	106*	516	300	340	344	361*	342
Multi/single status								
2 or more locations	345	246*	297	294	313	363	278	347
1 location only	312	350	333	314	262	292	317	306
Percent full-time employees								
Less than 25%	318	471*	45*	206*	368*	415*	283*	345
25-49 %	353	283*	364*	284	366	379	303	370
50-74 %	398	413	419	384	270	470	402	397
75% or more	324	334	324	305	293	347	304	330
Union presence								
No union employees	336	332	345	306	302	394	316	347
Has union employees	233	40*	52*	187*	175	279*	96*	249
Unknown	357	638	260*	406	320	353	403	354
Percent low wage employees **								
50% or more low wage	300	395	443*	244	277	389	273	311
Less than 50% low wage	315	319	315	302	296	337	307	319
Unknown	374	652	401*	465	298	378	471	369

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector 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	12.07	35.67	46.89	25.82	20.73	18.63	18.65	15.31
Industry group **								
Agric., fish., forest.	102.92	--	--	--	--	--	78.13	160.60
Mining	285.99*	574.32*	0.00	0.00	417.69*	185.52*	574.32*	267.21*
Construction	55.26	83.81	107.45*	86.11	73.43	89.80	58.35	57.89
Manufacturing	21.89	50.41*	179.13*	58.06	39.54	25.61	61.34	24.38
Transp., commu., util.	47.66	104.92*	131.69*	201.22*	114.21*	51.20	54.64	54.05*
Wholesale trade	48.47	148.28	114.72*	65.51	68.32	45.26	78.65	41.73
Retail Trade	38.69	75.07	77.43	59.59	53.47	58.63	47.90	49.78
Fin., ins., real est.	30.93	87.66	102.26*	29.88	98.69	57.41	53.64	36.00
Services	19.87	30.76	45.90	35.72	27.26	35.36	29.72	21.76
Unknown	74.31*	74.31*	0.00	0.00	0.00	0.00	74.31*	0.00
Ownership								
For profit, incorporated	10.74	45.39	49.98	29.59	28.66	19.74	23.57	13.33
For profit, unincorporated	28.84	45.68	158.72*	104.34	67.53	93.80	32.65	46.54
Nonprofit	36.29	233.82*	116.15*	28.35	32.99	56.51	60.36	34.47
Unknown	41.06	332.57*	153.96*	41.92*	93.05*	81.72	325.45*	79.05
Age of firm								
Less than 5 years	51.79	89.94	62.13	86.36	105.49	123.35*	43.38	81.56
5-9 years	32.25	46.36	93.27*	59.01	96.99*	104.30	42.31	72.30
10-19 years	18.42	44.61	96.97	44.55	54.67	75.86*	27.14	30.77
20 or more years	27.26	62.67	49.86	45.59	20.41	49.37	31.65	31.99
Unknown	12.01	74.41*	136.34	71.18	34.62	14.16	126.85*	12.23
Multi/single status								
2 or more locations	16.73	124.08*	78.67	58.88	35.72	18.44	32.56	17.26
1 location only	19.00	34.73	52.15	26.39	33.38	85.04	20.94	26.32
Percent full-time employees								
Less than 25%	61.29	213.91*	118.16*	101.18*	138.33*	152.84*	153.78*	48.56
25-49 %	30.30	96.51*	148.16*	72.42	41.55	56.22	77.53	36.77
50-74 %	37.97	80.47	101.52	55.45	63.01	72.09	49.09	45.22
75% or more	14.25	40.67	55.43	31.31	22.59	24.18	22.88	17.41
Union presence								
No union employees	11.26	41.47	48.79	27.53	26.94	13.26	22.05	14.65
Has union employees	51.92	56.92*	21.47*	67.82*	40.27	86.68*	44.28*	54.92
Unknown	33.11	117.72	87.61*	78.19	51.97	46.71	90.20	34.77
Percent low wage employees **								
50% or more low wage	51.28	91.05	149.04*	59.71	81.95	48.31	59.13	51.88
Less than 50% low wage	12.04	39.24	50.10	24.87	43.10	22.86	19.16	15.60
Unknown	26.99	103.60	123.10*	78.78	35.82	42.20	68.76	27.86

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector 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	352	333	277	336	348	381	314	365
Industry group **								
Agric., fish., forest.	310	--	--	--	--	--	270	343
Mining	305*	10*	53*	734*	601	99*	264*	313*
Construction	345	626*	214	259	379	328	353	338
Manufacturing	284	322*	281	309	248	299	314	280
Transp., commu., util.	284	377	271*	274	404	233	335	275
Wholesale trade	333	324	227*	268	394	338	278	350
Retail Trade	416	297	398	414	474	418	360	433
Fin., ins., real est.	454	275	260	324	417	580	288	501
Services	359	327	266	349	332	425	306	381
Unknown	94*	125*	0	0	0	0	94*	0
Ownership								
For profit, incorporated	352	353	293	341	341	376	322	362
For profit, unincorporated	419	266	210*	466*	456	555*	294	495
Nonprofit	341	312*	163	244	337	418	246	360
Unknown	276	349*	758*	248*	382	224	428*	253
Age of firm								
Less than 5 years	312	285	288*	355	406	234*	289	357
5-9 years	275	323	310	291	155*	360	305	243
10-19 years	322	373	257	278	387	323	309	334
20 or more years	364	325	266	382	329	431	329	375
Unknown	376	554	349	314	412	370	339	377
Multi/single status								
2 or more locations	369	424	259	349	378	369	289	372
1 location only	326	331	280	329	293	754*	317	336
Percent full-time employees								
Less than 25%	399	276	359*	423	427	411	397	400
25-49 %	351	365*	308*	428	318*	327	425	326
50-74 %	381	352	305	338	451	374	331	397
75% or more	349	331	273	329	337	384	307	363
Union presence								
No union employees	366	318	291	341	366	437	313	391
Has union employees	310	699*	164*	288	316	300	367*	303
Unknown	333	354	224*	312	277	350	301	336
Percent low wage employees **								
50% or more low wage	441	289*	363	500	504	401	386	456
Less than 50% low wage	331	328	277	305	335	374	301	346
Unknown	372	418	240*	411	324	384	362	373

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector 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	11.72	24.73	21.34	16.93	19.15	18.85	13.82	12.72
Industry group **								
Agric., fish., forest.	44.29	--	--	--	--	--	65.05	80.23
Mining	108.90*	18.79*	25.86*	237.53*	162.63	45.37*	130.66*	115.34*
Construction	38.38	255.43*	56.67	55.32	72.80	69.75	67.43	46.74
Manufacturing	16.34	142.97*	47.70	34.29	41.52	25.64	46.20	15.89
Transp., commu., util.	29.68	112.46	98.62*	59.77	75.02	45.71	76.15	34.06
Wholesale trade	34.57	60.78	69.13*	37.00	86.95	69.01	30.90	38.88
Retail Trade	20.10	72.43	56.52	34.08	58.19	30.43	20.21	22.86
Fin., ins., real est.	26.86	50.53	77.16	83.16	64.62	45.77	31.05	27.71
Services	26.57	32.60	34.87	30.18	32.20	55.73	25.05	31.06
Unknown	332.84*	330.54*	0.00	0.00	0.00	0.00	332.84*	0.00
Ownership								
For profit, incorporated	7.53	35.60	26.81	23.65	19.48	19.57	19.23	8.38
For profit, unincorporated	79.41	48.59	69.06*	157.40*	68.97	208.33*	34.89	115.39
Nonprofit	16.93	146.39*	48.29	42.36	49.28	48.66	36.01	25.91
Unknown	45.99	382.92*	228.22*	85.66*	54.63	56.65	357.58*	43.95
Age of firm								
Less than 5 years	46.07	83.90	87.67*	37.05	102.04	127.47*	57.76	62.00
5-9 years	23.11	48.91	43.12	53.74	59.72*	75.74	26.92	30.45
10-19 years	20.54	59.84	33.19	37.25	64.33	86.99	34.20	25.07
20 or more years	31.29	52.21	31.87	43.10	32.36	55.46	20.93	37.00
Unknown	17.30	133.96	99.63	60.18	31.84	24.10	53.92	16.74
Multi/single status								
2 or more locations	11.56	116.80	58.08	58.51	20.41	16.42	26.47	11.40
1 location only	31.09	25.26	23.77	28.33	30.50	286.74*	17.71	62.68
Percent full-time employees								
Less than 25%	46.33	61.73	112.54*	89.08	109.34	72.71	58.54	52.63
25-49 %	21.99	115.85*	114.43*	70.92	115.41*	38.50	94.53	22.61
50-74 %	42.28	99.56	51.95	41.13	96.60	45.23	53.70	57.00
75% or more	14.81	26.90	29.44	17.57	21.35	22.61	16.96	15.87
Union presence								
No union employees	15.54	28.30	20.34	22.99	26.22	28.99	16.07	18.11
Has union employees	31.40	359.15*	78.94*	59.01	69.67	37.46	129.45*	39.15
Unknown	22.16	83.60	79.84*	65.26	31.20	22.59	56.03	20.93
Percent low wage employees **								
50% or more low wage	35.32	91.22*	84.70	50.73	83.43	65.68	62.74	53.15
Less than 50% low wage	11.05	32.80	25.35	25.04	31.16	26.93	11.61	14.24
Unknown	22.61	99.82	90.97*	72.26	33.52	27.57	52.98	22.58

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector 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	330	283	236	292	338	371	262	356
Industry group **								
Agric., fish., forest.	111 *	--	--	--	--	--	87 *	160 *
Mining	597	--	--	--	--	--	887	535 *
Construction	276	--	--	--	--	--	299 *	252 *
Manufacturing	288	--	--	--	--	--	228	297
Transp., commu., util.	388 *	--	--	--	--	--	321	401 *
Wholesale trade	337	--	--	--	--	--	199	398
Retail Trade	393	--	--	--	--	--	331	426
Fin., ins., real est.	257	--	--	--	--	--	111	300
Services	351	--	--	--	--	--	284	386
Unknown	0	--	--	--	--	--	0	0
Ownership								
For profit, incorporated	339	--	--	--	--	--	231	379
For profit, unincorporated	275	--	--	--	--	--	287	256
Nonprofit	277	--	--	--	--	--	370 *	254
Unknown	480	--	--	--	--	--	412 *	509
Age of firm								
Less than 5 years	273	--	--	--	--	--	277	261
5-9 years	363	--	--	--	--	--	307	444
10-19 years	270	--	--	--	--	--	244	299
20 or more years	334	--	--	--	--	--	258	371
Unknown	350	--	--	--	--	--	214	355
Multi/single status								
2 or more locations	355	--	--	--	--	--	245	360
1 location only	291	--	--	--	--	--	264	342
Percent full-time employees								
Less than 25%	405	--	--	--	--	--	386 *	412 *
25-49 %	261 *	--	--	--	--	--	396	221 *
50-74 %	360	--	--	--	--	--	256	399
75% or more	328	--	--	--	--	--	254	358
Union presence								
No union employees	319	--	--	--	--	--	258	353
Has union employees	394	--	--	--	--	--	332 *	403 *
Unknown	339	--	--	--	--	--	270	346
Percent low wage employees **								
50% or more low wage	369	--	--	--	--	--	310	393
Less than 50% low wage	295	--	--	--	--	--	246	325
Unknown	392	--	--	--	--	--	392	392

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector 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	17.12	29.18	33.81	30.24	50.57	22.15	11.92	21.27
Industry group **								
Agric., fish., forest.	46.48 *	--	--	--	--	--	42.70 *	84.41 *
Mining	163.79	--	--	--	--	--	250.06	161.04 *
Construction	82.45	--	--	--	--	--	104.61 *	87.77 *
Manufacturing	40.50	--	--	--	--	--	40.48	45.32
Transp., commu., util.	124.80 *	--	--	--	--	--	86.98	142.75 *
Wholesale trade	31.38	--	--	--	--	--	41.72	45.27
Retail Trade	26.28	--	--	--	--	--	44.92	28.27
Fin., ins., real est.	42.13	--	--	--	--	--	27.40	53.81
Services	35.47	--	--	--	--	--	26.46	49.21
Unknown	0.00	--	--	--	--	--	0.00	0.00
Ownership								
For profit, incorporated	24.96	--	--	--	--	--	19.30	31.49
For profit, unincorporated	39.83	--	--	--	--	--	52.41	69.77
Nonprofit	46.37	--	--	--	--	--	126.41 *	53.05
Unknown	82.34	--	--	--	--	--	192.12 *	91.43
Age of firm								
Less than 5 years	40.02	--	--	--	--	--	43.75	65.70
5-9 years	53.19	--	--	--	--	--	47.41	85.30
10-19 years	35.21	--	--	--	--	--	38.56	76.55
20 or more years	36.61	--	--	--	--	--	28.94	50.88
Unknown	28.43	--	--	--	--	--	42.58	28.55
Multi/single status								
2 or more locations	23.17	--	--	--	--	--	41.26	24.16
1 location only	23.00	--	--	--	--	--	13.40	62.98
Percent full-time employees								
Less than 25%	78.04	--	--	--	--	--	232.06 *	127.45 *
25-49 %	93.24 *	--	--	--	--	--	97.57	160.92 *
50-74 %	27.93	--	--	--	--	--	43.62	43.72
75% or more	22.75	--	--	--	--	--	12.09	29.25
Union presence								
No union employees	17.67	--	--	--	--	--	13.22	24.02
Has union employees	98.82	--	--	--	--	--	105.34 *	130.10 *
Unknown	49.29	--	--	--	--	--	58.02	51.19
Percent low wage employees **								
50% or more low wage	27.45	--	--	--	--	--	72.32	26.90
Less than 50% low wage	11.81	--	--	--	--	--	10.27	18.82
Unknown	37.37	--	--	--	--	--	75.41	41.53

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.

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-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.3(1996) Percent of total premiums contributed by employees enrolled in single coverage at private-sector 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	17.2%	14.6%	14.2%	16.6%	17.4%	18.5%	14.7%	18.1%
Industry group **								
Agric., fish., forest.	19.8%	--	--	--	--	--	11.8%	27.7%
Mining	19.2%	4.2% *	28.9% *	41.6%	45.1%	5.7% *	19.3% *	19.1% *
Construction	16.0%	18.6%	12.3%	15.4%	15.7%	20.0%	15.3%	17.1%
Manufacturing	15.3%	13.4%	17.1%	14.8%	14.2%	16.0%	14.5%	15.4%
Transp., commu., util.	13.2%	14.8%	14.3%	15.2%	16.4%	11.6%	15.1%	12.9%
Wholesale trade	17.6%	17.6%	11.4%	15.7%	19.1%	19.2%	14.8%	18.8%
Retail Trade	22.8%	15.1%	19.7%	22.8%	26.8%	24.0%	18.2%	24.6%
Fin., ins., real est.	19.4%	12.1%	8.3%	16.1%	23.2%	21.6%	11.2%	21.7%
Services	16.1%	14.1%	13.4%	15.9%	15.4%	18.0%	14.1%	16.9%
Unknown	2.9% *	3.5% *	0.0%	0.0%	0.0%	0.0%	2.9% *	0.0%
Ownership								
For profit, incorporated	17.9%	15.0%	14.8%	17.2%	18.7%	19.1%	15.0%	19.0%
For profit, unincorporated	19.1%	14.0%	14.0%	23.8%	19.0%	24.7%	15.4%	21.8%
Nonprofit	13.7%	13.1% *	8.8%	11.5%	13.2%	15.7%	11.5%	14.2%
Unknown	15.9%	14.8% *	18.0% *	12.2% *	19.3% *	15.2%	16.0%	15.9%
Age of firm								
Less than 5 years	16.7%	15.9%	13.9%	17.9%	20.9%	16.3%	14.8%	21.1%
5-9 years	15.0%	14.8%	15.6%	15.3%	13.2%	18.2%	15.1%	14.9%
10-19 years	15.5%	14.4%	15.7%	15.1%	18.0%	13.3%	14.7%	16.3%
20 or more years	17.1%	13.4%	12.2%	17.6%	16.0%	20.2%	14.2%	18.2%
Unknown	18.4%	19.1%	18.8%	16.0%	19.8%	18.2%	16.7%	18.4%
Multi/single status								
2 or more locations	18.1%	18.4%	13.2%	17.0%	18.0%	18.4%	14.7%	18.3%
1 location only	15.7%	14.5%	14.3%	16.5%	16.2%	21.8%	14.7%	17.3%
Percent full-time employees								
Less than 25%	18.8%	15.4% *	10.8% *	20.2%	21.3%	20.1%	15.6%	20.7%
25-49 %	17.8%	15.1% *	13.7%	20.3%	12.6%	20.3%	18.3%	17.7%
50-74 %	18.9%	15.9%	15.5%	17.1%	21.0%	19.7%	15.7%	20.0%
75% or more	17.0%	14.4%	14.1%	16.3%	17.0%	18.3%	14.4%	17.9%
Union presence								
No union employees	17.9%	14.4%	15.1%	17.0%	18.3%	20.8%	15.0%	19.3%
Has union employees	13.1%	16.1% *	5.3% *	11.4%	14.2%	13.3%	10.3%	13.5%
Unknown	17.2%	16.3%	11.0%	16.7%	15.0%	17.9%	13.7%	17.5%
Percent low wage employees **								
50% or more low wage	20.1%	13.8%	20.1%	18.6%	21.3%	21.6%	15.6%	21.9%
Less than 50% low wage	16.0%	14.2%	13.8%	15.7%	17.1%	17.0%	14.3%	16.9%
Unknown	18.8%	19.0%	13.1%	20.7%	16.2%	19.4%	16.8%	19.0%

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.

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** 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.C.3(1996) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector 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	0.26%	0.97%	1.04%	0.72%	0.70%	0.68%	0.48%	0.45%
Industry group **								
Agric., fish., forest.	4.27%	--	--	--	--	--	2.79%	7.23%
Mining	4.95%	3.91% *	11.07% *	11.31%	10.63%	1.95% *	6.07% *	5.90% *
Construction	2.10%	4.34%	3.10%	2.93%	2.57%	3.82%	2.33%	1.99%
Manufacturing	0.82%	1.64%	2.10%	1.73%	1.47%	1.26%	1.58%	0.97%
Transp., commu., util.	1.77%	3.79%	3.63%	2.79%	1.69%	2.97%	2.40%	1.98%
Wholesale trade	1.19%	3.05%	1.97%	1.44%	2.65%	2.15%	1.30%	1.61%
Retail Trade	1.02%	1.96%	1.94%	1.60%	2.20%	1.83%	0.93%	1.30%
Fin., ins., real est.	0.75%	1.73%	1.91%	3.07%	2.93%	1.91%	1.10%	0.96%
Services	0.76%	1.15%	1.29%	1.39%	1.27%	1.77%	0.86%	0.91%
Unknown	3.86% *	3.83% *	0.00%	0.00%	0.00%	0.00%	3.86% *	0.00%
Ownership								
For profit, incorporated	0.31%	1.35%	1.08%	1.04%	1.23%	0.91%	0.68%	0.58%
For profit, unincorporated	1.72%	1.16%	1.70%	4.03%	1.93%	4.87%	0.79%	2.35%
Nonprofit	0.60%	6.28% *	2.07%	1.27%	1.14%	1.13%	2.16%	0.55%
Unknown	1.95%	6.85% *	6.36% *	3.72% *	3.55% *	2.62%	2.76%	2.16%
Age of firm								
Less than 5 years	1.57%	2.49%	3.27%	3.53%	3.30%	2.84%	1.69%	2.86%
5-9 years	0.90%	1.24%	2.07%	1.60%	3.60%	3.11%	0.69%	1.61%
10-19 years	0.81%	1.52%	1.96%	1.48%	2.86%	3.13%	0.67%	1.29%
20 or more years	0.67%	1.80%	1.17%	1.40%	0.84%	1.21%	0.81%	0.80%
Unknown	0.65%	3.91%	4.46%	3.17%	1.56%	0.87%	2.03%	0.65%
Multi/single status								
2 or more locations	0.46%	4.45%	1.67%	1.86%	0.87%	0.70%	0.94%	0.47%
1 location only	0.65%	0.94%	1.17%	0.81%	1.31%	6.21%	0.58%	1.28%
Percent full-time employees								
Less than 25%	1.88%	5.41% *	3.34% *	3.72%	5.00%	3.65%	2.41%	2.50%
25-49 %	1.12%	4.72% *	3.87%	3.62%	3.45%	1.89%	2.90%	1.49%
50-74 %	1.16%	2.89%	1.20%	1.65%	3.37%	1.97%	1.29%	1.49%
75% or more	0.25%	1.15%	1.25%	0.74%	0.72%	0.81%	0.56%	0.46%
Union presence								
No union employees	0.41%	1.09%	1.17%	0.83%	0.97%	1.01%	0.57%	0.57%
Has union employees	1.46%	6.19% *	1.60% *	2.12%	2.96%	1.91%	1.45%	1.73%
Unknown	0.93%	1.61%	2.68%	2.14%	1.75%	1.23%	1.48%	1.09%
Percent low wage employees **								
50% or more low wage	1.08%	2.76%	2.12%	2.91%	1.62%	3.05%	1.88%	1.32%
Less than 50% low wage	0.28%	1.11%	1.16%	0.91%	1.02%	0.78%	0.45%	0.44%
Unknown	0.79%	2.59%	3.09%	3.00%	1.16%	1.04%	1.37%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector 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	17.4%	16.2%	17.2%	17.5%	17.0%	17.9%	16.1%	17.8%
Industry group **								
Agric., fish., forest.	35.4%	--	--	--	--	--	15.6% *	46.0%
Mining	43.1% *	76.4% *	0.0%	0.0%	59.0% *	27.5% *	76.4% *	39.2% *
Construction	16.5%	15.4% *	13.1% *	22.8%	15.9%	17.9%	15.9%	18.1%
Manufacturing	14.9%	7.2% *	22.8% *	14.1%	14.9%	14.9%	13.1%	15.5%
Transp., commu., util.	10.1%	15.0% *	10.8% *	25.8% *	6.1% *	8.7% *	12.6%	9.6%
Wholesale trade	19.4%	28.0%	12.8% *	17.2%	13.8%	21.7%	19.8%	19.2%
Retail Trade	24.5%	18.4%	24.2%	20.9%	28.8%	25.6%	20.0%	26.2%
Fin., ins., real est.	20.6%	19.2%	6.9% *	12.8%	30.2%	20.3%	14.1%	21.7%
Services	15.4%	13.4%	16.9%	17.7%	14.3%	15.5%	15.5%	15.4%
Unknown	10.1% *	10.1% *	0.0%	0.0%	0.0%	0.0%	10.1% *	0.0%
Ownership								
For profit, incorporated	18.2%	16.7%	17.7%	18.2%	18.8%	18.5%	16.5%	18.9%
For profit, unincorporated	21.3%	18.2%	23.0% *	25.2%	21.5%	21.4%	19.3%	22.6%
Nonprofit	12.9%	9.6% *	10.9% *	11.5%	12.0%	14.5%	10.9%	13.2%
Unknown	16.4%	9.2% *	13.8% *	2.2% *	10.4% *	21.0%	8.8% *	17.9%
Age of firm								
Less than 5 years	20.6%	22.5%	18.7%	18.8% *	23.9%	26.5%	17.4%	29.0%
5-9 years	16.8%	17.1%	14.3% *	19.8%	11.9% *	25.3%	16.6%	17.5%
10-19 years	15.6%	12.4%	22.3%	18.1%	15.8%	7.1% *	17.0%	14.2%
20 or more years	17.2%	14.7%	12.8%	16.0%	15.6%	20.7%	14.2%	18.2%
Unknown	17.7%	6.5% *	22.0%	17.5%	19.4%	17.3%	18.4%	17.7%
Multi/single status								
2 or more locations	17.8%	16.2% *	14.6%	16.9%	17.8%	17.9%	15.5%	17.9%
1 location only	16.7%	16.2%	17.5%	17.8%	15.5%	14.1%	16.1%	17.7%
Percent full-time employees								
Less than 25%	16.3%	19.6% *	2.5% *	12.3% *	18.4% *	21.5% *	13.8% *	18.3%
25-49 %	20.2%	16.0% *	19.7% *	16.1%	19.2%	22.9%	17.0%	21.2%
50-74 %	20.2%	21.3%	20.1%	20.1%	14.7%	23.0%	20.4%	20.2%
75% or more	17.0%	15.4%	17.0%	17.5%	17.1%	17.0%	15.6%	17.4%
Union presence								
No union employees	18.3%	16.1%	18.1%	17.4%	17.9%	20.2%	16.5%	19.2%
Has union employees	9.7%	1.3% *	2.3% *	9.9% *	8.8%	10.8%	4.1% *	10.4%
Unknown	18.5%	22.6%	14.2% *	23.4%	17.7%	18.3%	18.3%	18.5%
Percent low wage employees **								
50% or more low wage	16.6%	15.3%	24.5%	12.7% *	17.0%	21.8%	13.0%	18.6%
Less than 50% low wage	16.4%	15.2%	16.3%	17.6%	17.0%	15.9%	16.0%	16.7%
Unknown	19.4%	27.4%	22.9%	26.2%	16.9%	19.2%	23.5%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector 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	0.62%	1.77%	2.43%	1.46%	1.21%	1.06%	1.12%	0.79%
Industry group **								
Agric., fish., forest.	5.83%	--	--	--	--	--	5.16% *	11.07%
Mining	14.12% *	24.16% *	0.00%	0.00%	18.60% *	11.23% *	24.16% *	13.89% *
Construction	3.50%	5.17% *	5.83% *	4.49%	4.73%	3.70%	3.76%	3.45%
Manufacturing	1.16%	2.78% *	7.32% *	3.77%	2.62%	1.76%	3.10%	1.51%
Transp., commu., util.	2.56%	6.26% *	7.16% *	8.10% *	6.66% *	2.70% *	2.93%	2.86%
Wholesale trade	2.29%	6.86%	5.93% *	3.35%	3.80%	2.75%	3.84%	2.38%
Retail Trade	2.01%	3.15%	4.16%	3.50%	3.86%	3.37%	2.58%	3.09%
Fin., ins., real est.	1.80%	4.08%	3.85% *	1.80%	5.90%	3.11%	2.63%	2.03%
Services	1.07%	1.71%	2.53%	1.82%	1.25%	1.78%	1.64%	1.11%
Unknown	3.19% *	3.19% *	0.00%	0.00%	0.00%	0.00%	3.19% *	0.00%
Ownership								
For profit, incorporated	0.53%	2.21%	2.34%	1.76%	1.75%	1.05%	1.44%	0.64%
For profit, unincorporated	1.78%	2.39%	8.95% *	5.61%	4.74%	4.70%	1.85%	2.74%
Nonprofit	1.33%	6.74% *	5.25% *	1.41%	1.56%	1.84%	2.84%	1.23%
Unknown	1.89%	11.24% *	10.58% *	2.07% *	5.38% *	4.40%	11.14% *	3.86%
Age of firm								
Less than 5 years	3.33%	4.76%	4.18%	6.43% *	6.92%	7.78%	2.73%	5.11%
5-9 years	1.82%	3.17%	5.97% *	3.95%	5.26% *	6.14%	2.35%	3.25%
10-19 years	1.00%	2.06%	3.89%	2.56%	3.46%	3.41% *	1.33%	1.75%
20 or more years	1.37%	3.00%	2.08%	2.45%	1.17%	2.59%	1.63%	1.65%
Unknown	0.75%	4.46% *	5.95%	3.89%	2.26%	1.00%	4.58%	0.75%
Multi/single status								
2 or more locations	0.82%	6.65% *	3.61%	3.17%	1.97%	1.05%	1.72%	0.85%
1 location only	1.10%	1.76%	2.67%	1.66%	2.16%	4.21%	1.24%	1.65%
Percent full-time employees								
Less than 25%	2.85%	8.76% *	7.55% *	4.56% *	9.02% *	6.98% *	5.13% *	3.28%
25-49 %	1.89%	5.44% *	6.61% *	3.90%	2.93%	3.86%	4.55%	2.27%
50-74 %	1.59%	3.65%	3.46%	3.24%	3.45%	2.73%	2.26%	1.83%
75% or more	0.76%	2.00%	2.82%	1.73%	1.41%	1.35%	1.34%	0.92%
Union presence								
No union employees	0.61%	2.08%	2.61%	1.63%	1.51%	0.75%	1.34%	0.68%
Has union employees	2.17%	2.57% *	1.19% *	3.59% *	2.27%	3.16%	1.76% *	2.35%
Unknown	1.97%	3.95%	4.63% *	4.63%	2.73%	2.56%	3.97%	2.07%
Percent low wage employees **								
50% or more low wage	2.76%	3.79%	5.83%	3.96% *	3.74%	3.15%	3.48%	2.64%
Less than 50% low wage	0.64%	1.92%	2.63%	1.34%	2.63%	1.15%	1.12%	0.89%
Unknown	1.58%	4.56%	4.98%	4.29%	1.87%	2.33%	2.79%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.C.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector 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	17.5%	15.1%	13.6%	17.1%	17.7%	18.8%	15.1%	18.3%
Industry group **								
Agric., fish., forest.	19.5%	--	--	--	--	--	15.5%	23.4%
Mining	14.6%*	0.4%*	1.9%*	46.7%	31.9%	4.5%*	10.1%*	15.7%*
Construction	16.4%	26.0%	9.7%*	13.0%	18.4%	16.8%	15.5%	17.2%
Manufacturing	15.4%	17.5%*	15.2%	16.8%	13.2%	16.4%	17.2%	15.1%
Transp., commu., util.	13.1%	13.9%*	15.8%*	13.2%	20.7%	10.3%	15.8%	12.6%
Wholesale trade	17.3%	14.6%	11.1%	15.0%	20.8%	17.3%	13.9%	18.4%
Retail Trade	22.3%	14.3%	19.8%	23.2%	26.4%	22.4%	18.5%	23.5%
Fin., ins., real est.	21.2%	12.0%	11.1%*	18.5%	20.9%	25.8%	12.9%	23.7%
Services	16.8%	14.9%	12.7%	16.2%	16.1%	19.4%	14.2%	17.9%
Unknown	2.8%*	3.3%*	0.0%	0.0%	0.0%	0.0%	2.8%*	0.0%
Ownership								
For profit, incorporated	17.8%	15.9%	14.4%	17.7%	18.1%	19.0%	15.6%	18.6%
For profit, unincorporated	20.0%	13.1%	11.3%*	23.4%	18.9%	27.3%	14.8%	22.9%
Nonprofit	15.3%	13.9%*	7.1%*	10.8%	15.9%	18.2%	10.8%	16.3%
Unknown	13.4%	13.4%*	26.7%*	14.8%*	19.7%	10.9%*	17.6%*	12.6%
Age of firm								
Less than 5 years	15.5%	12.8%	13.6%*	19.1%	20.2%	15.3%*	13.6%	19.7%
5-9 years	13.8%	14.5%	16.0%	14.1%	8.9%*	17.5%	15.1%	12.4%
10-19 years	16.2%	17.3%	12.6%	14.5%	20.3%	17.1%	14.8%	17.8%
20 or more years	17.8%	14.5%	12.7%	19.1%	16.7%	20.6%	15.5%	18.6%
Unknown	18.6%	28.7%	20.1%	16.4%	20.1%	18.3%	17.8%	18.7%
Multi/single status								
2 or more locations	18.3%	22.5%	13.8%	17.6%	18.8%	18.3%	15.1%	18.5%
1 location only	16.0%	14.9%	13.5%	16.8%	15.5%	32.0%	15.1%	17.4%
Percent full-time employees								
Less than 25%	18.7%	11.7%*	14.7%*	22.4%	22.4%	18.0%	17.1%	19.4%
25-49 %	18.9%	13.2%*	14.5%*	22.3%	16.8%	19.5%	19.6%	18.5%
50-74 %	18.7%	15.5%	15.4%	16.6%	22.4%	18.7%	15.4%	19.9%
75% or more	17.3%	15.2%	13.3%	16.8%	17.2%	18.8%	14.8%	18.1%
Union presence								
No union employees	18.5%	14.8%	14.7%	17.8%	18.8%	21.7%	15.5%	19.9%
Has union employees	13.7%	22.5%*	5.5%*	12.3%	15.7%	13.1%	12.7%	13.9%
Unknown	16.5%	15.1%	10.3%*	14.3%	13.4%	17.8%	13.0%	16.9%
Percent low wage employees **								
50% or more low wage	23.3%	13.4%*	19.7%	27.7%	27.2%	20.8%	20.3%	24.1%
Less than 50% low wage	16.3%	15.0%	13.5%	15.6%	17.0%	17.9%	14.6%	17.2%
Unknown	18.4%	17.2%	11.1%*	19.3%	16.1%	19.2%	15.4%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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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	0.54%	1.09%	1.09%	0.84%	0.78%	0.94%	0.65%	0.57%
Industry group **								
Agric., fish., forest.	2.60%	--	--	--	--	--	3.69%	4.67%
Mining	4.62%*	0.88%*	1.01%*	13.02%	8.49%	2.59%*	5.20%*	5.55%*
Construction	2.07%	5.83%	3.16%*	2.94%	4.16%	3.35%	2.68%	2.68%
Manufacturing	0.98%	5.59%*	2.04%	2.10%	3.08%	1.65%	2.30%	0.91%
Transp., commu., util.	1.80%	5.27%*	5.00%*	3.33%	4.72%	2.37%	3.99%	2.08%
Wholesale trade	1.55%	2.52%	3.05%	1.95%	3.40%	2.37%	1.68%	1.62%
Retail Trade	1.25%	2.90%	2.15%	1.83%	2.99%	1.88%	1.29%	1.39%
Fin., ins., real est.	1.05%	2.36%	3.42%*	5.00%	3.45%	1.70%	1.48%	1.28%
Services	1.11%	1.46%	1.69%	1.54%	1.31%	2.31%	1.14%	1.25%
Unknown	5.05%*	5.02%*	0.00%	0.00%	0.00%	0.00%	5.05%*	0.00%
Ownership								
For profit, incorporated	0.35%	1.61%	1.32%	1.16%	0.98%	0.89%	0.91%	0.38%
For profit, unincorporated	3.04%	2.25%	3.58%*	6.82%	2.32%	7.22%	1.77%	3.98%
Nonprofit	0.76%	7.04%*	2.45%*	1.64%	1.98%	1.46%	1.64%	1.05%
Unknown	2.48%	11.66%*	8.31%*	4.72%*	2.78%	3.70%*	10.34%*	2.65%
Age of firm								
Less than 5 years	1.96%	3.04%	4.22%*	2.57%	5.41%	8.18%*	2.50%	2.81%
5-9 years	0.91%	1.55%	2.17%	2.39%	3.28%*	4.30%	1.10%	1.25%
10-19 years	0.99%	2.45%	1.71%	1.90%	3.52%	2.98%	1.58%	1.34%
20 or more years	1.41%	2.35%	1.31%	1.98%	1.64%	2.12%	0.91%	1.61%
Unknown	0.92%	7.10%	5.03%	3.38%	1.41%	1.28%	2.63%	0.91%
Multi/single status								
2 or more locations	0.51%	6.23%	2.59%	2.73%	0.86%	0.83%	1.13%	0.51%
1 location only	1.33%	1.09%	1.15%	1.31%	1.42%	9.33%	0.80%	2.57%
Percent full-time employees								
Less than 25%	2.20%	3.86%*	5.66%*	4.55%	6.03%	3.94%	3.07%	2.65%
25-49 %	1.32%	4.41%*	5.61%*	3.25%	4.78%	3.08%	5.09%	1.72%
50-74 %	1.93%	4.38%	2.31%	2.25%	3.76%	2.80%	2.45%	2.59%
75% or more	0.64%	1.29%	1.42%	0.88%	0.90%	1.06%	0.81%	0.65%
Union presence								
No union employees	0.69%	1.29%	1.18%	1.14%	1.02%	1.37%	0.79%	0.77%
Has union employees	1.54%	8.65%*	2.94%*	2.39%	2.77%	2.33%	2.90%	1.89%
Unknown	0.89%	3.95%	3.75%*	2.32%	1.85%	0.98%	2.29%	0.93%
Percent low wage employees **								
50% or more low wage	1.49%	4.82%*	4.51%	2.56%	3.45%	3.90%	3.14%	2.12%
Less than 50% low wage	0.54%	1.51%	1.22%	1.19%	1.18%	1.56%	0.55%	0.76%
Unknown	0.98%	4.38%	4.15%*	3.04%	1.58%	1.23%	2.16%	1.08%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector 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	16.1%	11.8%	11.3%	14.0%	16.9%	18.9%	11.8%	18.0%
Industry group **								
Agric., fish., forest.	5.7%*	--	--	--	--	--	4.7%*	7.7%*
Mining	24.0%	--	--	--	--	--	31.4%	22.2%
Construction	14.3%	--	--	--	--	--	13.5%*	15.4%*
Manufacturing	15.5%	--	--	--	--	--	11.1%	16.2%
Transp., commu., util.	18.9%	--	--	--	--	--	16.1%*	19.4%
Wholesale trade	16.6%	--	--	--	--	--	10.0%	19.4%
Retail Trade	21.3%	--	--	--	--	--	15.1%	25.5%
Fin., ins., real est.	13.0%	--	--	--	--	--	4.8%	15.9%
Services	15.3%	--	--	--	--	--	12.1%	17.1%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	17.4%	--	--	--	--	--	11.0%	20.1%
For profit, unincorporated	12.8%	--	--	--	--	--	12.5%	13.3%
Nonprofit	11.3%	--	--	--	--	--	13.1%*	10.7%
Unknown	23.0%	--	--	--	--	--	19.3%*	24.6%
Age of firm								
Less than 5 years	13.1%	--	--	--	--	--	13.6%	11.8%*
5-9 years	16.7%	--	--	--	--	--	12.8%	24.2%
10-19 years	13.2%	--	--	--	--	--	11.0%	16.1%
20 or more years	15.1%	--	--	--	--	--	11.4%	17.0%
Unknown	18.8%	--	--	--	--	--	11.5%	19.0%
Multi/single status								
2 or more locations	18.2%	--	--	--	--	--	12.4%	18.4%
1 location only	13.2%	--	--	--	--	--	11.7%	16.2%
Percent full-time employees								
Less than 25%	22.4%	--	--	--	--	--	15.6%*	26.6%
25-49 %	13.0%*	--	--	--	--	--	16.9%	11.6%*
50-74 %	17.0%	--	--	--	--	--	10.5%	20.0%
75% or more	16.0%	--	--	--	--	--	11.6%	17.9%
Union presence								
No union employees	15.6%	--	--	--	--	--	12.0%	17.9%
Has union employees	17.6%	--	--	--	--	--	10.9%*	19.1%
Unknown	16.9%	--	--	--	--	--	10.7%	17.8%
Percent low wage employees **								
50% or more low wage	17.6%	--	--	--	--	--	12.1%	20.7%
Less than 50% low wage	14.4%	--	--	--	--	--	11.4%	16.4%
Unknown	19.2%	--	--	--	--	--	15.2%	19.6%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector 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	0.92%	1.14%	1.69%	1.64%	2.43%	1.27%	0.53%	1.16%
Industry group **								
Agric., fish., forest.	2.70%*	--	--	--	--	--	2.23%*	6.97%*
Mining	6.34%	--	--	--	--	--	9.13%	6.39%
Construction	3.87%	--	--	--	--	--	4.63%*	4.75%*
Manufacturing	2.17%	--	--	--	--	--	2.31%	2.52%
Transp., commu., util.	5.10%	--	--	--	--	--	4.93%*	5.68%
Wholesale trade	1.75%	--	--	--	--	--	1.79%	2.65%
Retail Trade	1.05%	--	--	--	--	--	2.05%	1.26%
Fin., ins., real est.	1.94%	--	--	--	--	--	1.25%	2.64%
Services	1.46%	--	--	--	--	--	1.12%	1.94%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	1.31%	--	--	--	--	--	0.99%	1.66%
For profit, unincorporated	1.82%	--	--	--	--	--	2.18%	3.39%
Nonprofit	1.52%	--	--	--	--	--	4.54%*	1.72%
Unknown	3.68%	--	--	--	--	--	9.13%*	3.70%
Age of firm								
Less than 5 years	2.43%	--	--	--	--	--	2.53%	4.33%*
5-9 years	3.23%	--	--	--	--	--	1.60%	6.14%
10-19 years	1.73%	--	--	--	--	--	1.55%	3.24%
20 or more years	1.51%	--	--	--	--	--	1.36%	2.00%
Unknown	1.34%	--	--	--	--	--	2.15%	1.36%
Multi/single status								
2 or more locations	1.13%	--	--	--	--	--	1.99%	1.17%
1 location only	1.03%	--	--	--	--	--	0.57%	2.48%
Percent full-time employees								
Less than 25%	3.70%	--	--	--	--	--	7.50%*	4.65%
25-49 %	5.05%*	--	--	--	--	--	4.49%	7.26%*
50-74 %	1.84%	--	--	--	--	--	1.75%	2.81%
75% or more	1.19%	--	--	--	--	--	0.51%	1.56%
Union presence								
No union employees	1.06%	--	--	--	--	--	0.62%	1.49%
Has union employees	3.52%	--	--	--	--	--	4.02%*	5.07%
Unknown	2.00%	--	--	--	--	--	2.11%	2.23%
Percent low wage employees **								
50% or more low wage	2.05%	--	--	--	--	--	2.63%	2.70%
Less than 50% low wage	0.72%	--	--	--	--	--	0.45%	0.99%
Unknown	1.50%	--	--	--	--	--	2.50%	1.75%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take single coverage 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	43.9%	53.1%	52.2%	51.1%	47.4%	37.6%	52.3%	41.7%
Industry group **								
Agric., fish., forest.	45.4%	50.1%	44.5%	61.8%	45.8%	37.6%	50.5%	41.7%
Mining	24.4%	47.2%	35.3%	33.3%	20.5%	23.0%	41.1%	22.6%
Construction	43.2%	43.4%	49.3%	43.7%	42.6%	36.7%	44.8%	41.4%
Manufacturing	37.1%	48.5%	50.1%	47.8%	41.1%	31.6%	49.0%	35.4%
Transp., commu., util.	35.3%	53.6%	37.6%	45.3%	47.5%	30.0%	44.2%	34.0%
Wholesale trade	40.7%	45.8%	44.5%	46.7%	44.6%	33.6%	45.7%	39.0%
Retail Trade	47.0%	57.2%	55.5%	52.1%	52.5%	41.9%	54.8%	44.8%
Fin., ins., real est.	42.3%	56.0%	50.4%	44.6%	41.8%	39.5%	51.2%	40.5%
Services	51.8%	56.1%	58.1%	57.2%	54.8%	45.3%	57.7%	49.7%
Unknown	56.4%	52.1%	75.8% *	0.0% *	0.0% *	0.0% *	56.4% *	0.0%
Ownership								
For profit, incorporated	42.6%	52.4%	51.9%	50.3%	45.8%	36.4%	51.5%	40.1%
For profit, unincorporated	51.3%	56.9%	52.1%	51.2%	51.1%	46.2%	55.9%	48.5%
Nonprofit	49.7%	49.9%	55.8%	55.0%	53.0%	44.8%	54.3%	48.9%
Unknown	39.3%	53.8%	51.4%	59.6%	40.9%	35.3%	54.4%	37.3%
Age of firm								
Less than 5 years	52.5%	53.4%	56.5%	53.2%	47.8%	45.1%	54.7%	48.5%
5-9 years	52.3%	54.8%	52.5%	54.6%	52.6%	40.2%	54.2%	49.8%
10-19 years	52.0%	53.9%	53.7%	53.0%	53.5%	43.5%	53.8%	50.3%
20 or more years	44.5%	51.1%	51.1%	50.0%	47.1%	37.4%	50.3%	42.8%
Unknown	39.0%	52.1%	40.1%	47.0%	44.6%	37.3%	45.9%	38.8%
Multi/single status								
2 or more locations	40.2%	51.4%	49.3%	48.1%	45.5%	37.6%	48.5%	39.9%
1 location only	51.8%	53.1%	52.6%	52.6%	51.1%	39.6%	52.8%	50.4%
Percent full-time employees								
Less than 25%	50.5%	60.9%	56.5%	63.3%	59.7%	38.6%	59.9%	47.0%
25-49 %	48.0%	54.6%	63.0%	63.5%	47.9%	41.1%	61.0%	44.9%
50-74 %	47.6%	55.8%	56.7%	56.5%	50.4%	40.4%	56.7%	45.2%
75% or more	43.3%	52.6%	51.4%	49.9%	46.9%	37.2%	51.5%	41.1%
Union presence								
No union employees	48.1%	54.2%	53.2%	53.0%	49.1%	40.9%	53.5%	45.9%
Has union employees	32.5%	30.2%	39.4%	32.8%	36.1%	30.6%	33.2%	32.4%
Unknown	39.6%	56.3%	51.5%	49.0%	49.9%	37.0%	54.7%	38.6%
Percent low wage employees **								
50% or more low wage	57.8%	59.2%	62.5%	64.7%	60.6%	50.0%	62.3%	56.4%
Less than 50% low wage	44.8%	52.7%	52.0%	50.1%	45.6%	36.6%	51.6%	42.0%
Unknown	39.9%	53.1%	49.0%	48.6%	48.0%	37.4%	52.0%	39.2%

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.

* Figure does not meet standard of reliability or precision.

** 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.C.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage 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%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
Industry group **								
Agric., fish., forest.	2.68%	3.06%	4.24%	6.18%	9.49%	7.60%	2.16%	4.30%
Mining	4.28%	11.80%	7.98%	8.14%	4.15%	6.32%	7.71%	4.72%
Construction	1.30%	3.04%	2.76%	2.58%	2.35%	3.86%	2.26%	1.93%
Manufacturing	0.58%	3.69%	2.63%	1.41%	1.12%	0.78%	2.02%	0.66%
Transp., commu., util.	1.15%	4.39%	3.57%	4.03%	5.01%	1.45%	2.89%	1.49%
Wholesale trade	0.96%	3.36%	2.63%	1.17%	2.12%	1.14%	2.40%	0.98%
Retail Trade	0.87%	1.98%	1.58%	1.28%	2.60%	1.03%	1.15%	0.97%
Fin., ins., real est.	0.66%	1.45%	2.12%	2.03%	1.99%	0.51%	1.79%	0.53%
Services	0.69%	1.84%	0.84%	1.90%	1.58%	0.91%	0.98%	0.80%
Unknown	10.30%	9.64%	23.18% *	0.00% *	0.00% *	0.00% *	10.30% *	0.00%
Ownership								
For profit, incorporated	0.41%	0.88%	0.88%	1.17%	0.92%	0.55%	0.87%	0.41%
For profit, unincorporated	1.14%	2.52%	3.51%	3.47%	3.34%	2.92%	1.72%	1.96%
Nonprofit	1.01%	3.83%	2.84%	2.17%	1.67%	1.22%	2.10%	0.92%
Unknown	1.42%	4.59%	9.67%	7.06%	2.95%	1.77%	3.71%	1.68%
Age of firm								
Less than 5 years	1.58%	1.85%	1.71%	3.83%	3.29%	5.34%	1.87%	2.17%
5-9 years	1.21%	1.59%	1.90%	2.05%	2.83%	3.30%	1.28%	1.54%
10-19 years	1.26%	1.53%	1.57%	2.44%	2.57%	3.67%	1.27%	2.13%
20 or more years	0.56%	2.04%	0.99%	0.82%	1.25%	0.99%	0.97%	0.68%
Unknown	0.56%	4.02%	4.12%	2.80%	1.74%	0.44%	2.29%	0.57%
Multi/single status								
2 or more locations	0.29%	2.22%	1.94%	1.33%	1.09%	0.52%	1.28%	0.31%
1 location only	0.97%	1.13%	0.85%	1.38%	1.61%	6.51%	1.03%	1.17%
Percent full-time employees								
Less than 25%	2.11%	4.51%	6.06%	3.01%	4.92%	1.87%	3.68%	2.03%
25-49 %	1.57%	3.99%	4.38%	3.01%	4.66%	2.81%	2.77%	1.80%
50-74 %	1.42%	1.49%	1.90%	1.29%	2.53%	1.69%	1.30%	1.54%
75% or more	0.39%	1.13%	0.79%	1.22%	0.90%	0.56%	0.93%	0.37%
Union presence								
No union employees	0.43%	0.96%	0.51%	1.10%	0.63%	0.59%	0.67%	0.37%
Has union employees	1.27%	4.62%	5.44%	3.18%	1.86%	2.14%	3.18%	1.33%
Unknown	0.54%	2.78%	2.97%	2.95%	2.44%	0.55%	2.59%	0.46%
Percent low wage employees **								
50% or more low wage	1.27%	3.49%	3.77%	2.34%	2.40%	2.60%	2.28%	1.66%
Less than 50% low wage	0.46%	1.26%	0.63%	1.17%	1.21%	0.82%	0.94%	0.47%
Unknown	0.38%	1.82%	3.46%	2.25%	1.25%	0.45%	1.96%	0.38%

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.

* Figure does not meet standard of reliability or precision.

** 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.C.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	37.1%	65.7%	64.0%	46.0%	36.9%	22.1%	60.6%	29.2%
Industry group **								
Agric., fish., forest.	41.3%	--	--	--	--	--	71.5% *	14.6% *
Mining	53.1% *	90.9% *	31.8% *	14.4% *	21.1% *	70.7%	57.8%	52.2%
Construction	51.7%	64.8%	64.5%	57.2%	44.6%	18.7% *	63.2% *	38.5%
Manufacturing	32.4%	64.9%	55.5%	47.0%	35.9%	20.7%	57.2%	27.4%
Transp., commu., util.	47.4%	52.3%	57.8%	40.2%	44.6%	48.2%	54.6%	46.0%
Wholesale trade	32.7%	56.6%	66.6%	43.7%	30.5%	12.0% *	54.9% *	24.3%
Retail Trade	32.5%	63.6%	58.7%	38.4%	31.6%	20.8%	56.0%	24.6%
Fin., ins., real est.	28.1%	63.0%	71.7%	47.1%	25.7%	13.3%	64.0%	19.1%
Services	41.3%	69.1%	67.5%	48.0%	41.5%	22.0%	63.5%	32.5%
Unknown	89.7%	86.3%	0.0%	0.0%	0.0%	89.7%	0.0%	--
Ownership								
For profit, incorporated	36.3%	64.2%	62.6%	44.3%	36.2%	22.2%	59.2%	28.3%
For profit, unincorporated	42.2%	71.1%	67.8%	42.7%	26.6%	17.9% *	65.5% *	25.8%
Nonprofit	38.7%	71.0%	75.3%	55.7%	43.6%	18.8%	68.7%	33.0%
Unknown	37.3%	52.7%	46.6% *	62.9%	31.8%	33.3%	51.4%	34.6%
Age of firm								
Less than 5 years	48.5%	64.8%	58.1%	33.5%	28.7%	38.2%	60.4%	24.2%
5-9 years	52.4%	64.3%	61.5%	43.6%	53.2%	25.8% *	59.1% *	43.3%
10-19 years	51.6%	66.4%	63.1%	50.7%	37.9%	42.8%	61.8%	41.7%
20 or more years	39.3%	67.6%	68.1%	46.6%	40.5%	18.2%	61.5%	31.6%
Unknown	25.0%	49.9%	60.5%	48.9%	28.2%	22.0%	53.6%	24.2%
Multi/single status								
2 or more locations	27.3%	42.8%	63.8%	47.4%	32.5%	22.0%	52.9%	26.2%
1 location only	53.1%	66.3%	64.1%	45.4%	44.5%	25.7% *	61.6% *	40.8%
Percent full-time employees								
Less than 25%	47.7%	67.0%	77.9%	58.1%	37.0%	33.8%	68.3%	38.0%
25-49 %	38.9%	70.0%	68.9%	48.1%	43.2%	23.4%	61.3%	31.6%
50-74 %	34.1%	61.8%	62.1%	39.8%	36.1%	17.0%	58.6%	25.9%
75% or more	37.2%	66.0%	63.8%	46.3%	36.8%	22.4%	60.7%	29.3%
Union presence								
No union employees	38.8%	66.1%	62.4%	46.5%	34.4%	16.2%	60.4%	28.1%
Has union employees	35.4%	57.4%	76.8%	51.7%	47.5%	22.6%	64.8%	31.8%
Unknown	33.0%	63.8%	73.7%	37.8%	43.2%	27.9%	61.3%	30.3%
Percent low wage employees **								
50% or more low wage	32.3%	60.7%	53.4%	38.7%	35.9%	11.9%	53.3%	25.0%
Less than 50% low wage	41.9%	67.1%	64.8%	49.1%	37.2%	19.4%	62.2%	31.2%
Unknown	29.1%	54.9%	64.3%	32.6%	36.6%	25.1%	52.8%	27.2%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.C.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	0.93%	1.17%	1.64%	1.52%	1.72%	1.68%	0.68%	1.25%
Industry group **								
Agric., fish., forest.	8.36%	--	--	--	--	--	6.39% *	10.51% *
Mining	5.78% *	17.94% *	14.95% *	10.55% *	13.04% *	9.15%	13.08%	8.04%
Construction	4.26%	4.27%	4.45%	5.80%	9.41%	6.62% *	3.50% *	5.70%
Manufacturing	1.83%	5.41%	5.36%	4.17%	4.16%	2.52%	4.54%	2.00%
Transp., commu., util.	3.99%	4.90%	9.43%	8.49%	8.07%	5.52%	4.84%	5.13%
Wholesale trade	2.05%	7.69%	5.71%	4.26%	4.57%	4.80% *	3.23% *	2.91%
Retail Trade	2.07%	3.09%	2.75%	2.88%	4.42%	3.30%	1.28%	2.53%
Fin., ins., real est.	2.02%	5.44%	5.03%	6.79%	6.08%	3.85%	4.25%	2.42%
Services	1.46%	2.24%	2.53%	2.28%	2.60%	4.50%	1.50%	1.57%
Unknown	16.78%	16.27%	29.81%	0.00%	0.00%	0.00%	16.78%	0.00%
Ownership								
For profit, incorporated	1.20%	2.12%	1.65%	1.76%	2.31%	2.17%	1.21%	1.63%
For profit, unincorporated	3.61%	2.64%	4.16%	6.88%	7.53%	9.41% *	3.21% *	4.83%
Nonprofit	2.21%	6.43%	5.43%	4.45%	5.08%	4.41%	3.13%	2.46%
Unknown	4.40%	8.75%	14.52% *	11.85%	8.38%	6.93%	8.19%	4.42%
Age of firm								
Less than 5 years	3.43%	4.57%	6.87%	5.97%	8.52%	10.88%	3.04%	4.77%
5-9 years	3.10%	2.36%	2.48%	5.41%	7.80%	8.28% *	1.96% *	6.18%
10-19 years	3.18%	2.88%	4.19%	5.66%	8.62%	8.78%	2.11%	5.14%
20 or more years	1.78%	2.62%	2.12%	2.37%	2.77%	2.83%	2.09%	1.98%
Unknown	2.04%	10.13%	8.76%	5.96%	2.88%	2.60%	5.07%	2.05%
Multi/single status								
2 or more locations	1.46%	9.78%	3.68%	3.90%	2.18%	1.62%	3.54%	1.50%
1 location only	0.73%	1.20%	2.04%	2.09%	4.08%	14.75% *	0.87% *	1.42%
Percent full-time employees								
Less than 25%	4.62%	5.60%	7.35%	8.11%	8.91%	7.65%	4.34%	6.10%
25-49 %	3.95%	5.63%	7.51%	7.97%	8.43%	4.61%	5.25%	5.76%
50-74 %	2.40%	2.55%	4.30%	4.21%	5.90%	4.55%	2.16%	3.07%
75% or more	0.91%	1.40%	2.11%	1.38%	1.61%	1.78%	0.92%	1.22%
Union presence								
No union employees	1.15%	1.64%	1.79%	1.72%	2.31%	2.16%	0.92%	1.44%
Has union employees	3.00%	7.40%	9.72%	7.14%	4.75%	3.80%	6.28%	3.09%
Unknown	2.96%	4.59%	6.12%	6.98%	6.21%	3.66%	4.72%	3.14%
Percent low wage employees **								
50% or more low wage	1.96%	6.86%	3.69%	4.45%	5.48%	2.99%	4.18%	2.54%
Less than 50% low wage	1.08%	1.37%	1.88%	1.76%	2.25%	2.09%	0.60%	1.37%
Unknown	2.37%	4.07%	8.01%	4.79%	3.21%	3.07%	4.29%	2.52%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.1(1996) Average total family premium (in dollars) per enrolled employee at private-sector 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	4,954	4,936	4,944	4,883	4,836	5,019	4,938	4,957
Industry group **								
Agric., fish., forest.	4,195	--	--	--	--	--	4,314	4,124
Mining	5,365	4,759	5,797	3,489	4,954	5,767	5,287	5,372
Construction	4,827	4,820	4,667	4,740	5,079	4,810	4,800	4,854
Manufacturing	4,761	5,475	4,816	4,841	4,528	4,821	5,041	4,729
Transp., commu., util.	5,187	4,792	4,400	4,821	4,896	5,354	4,629	5,256
Wholesale trade	4,871	5,038	5,097	4,749	4,801	4,892	5,010	4,832
Retail Trade	4,690	4,526	4,688	4,746	4,525	4,731	4,599	4,711
Fin., ins., real est.	5,117	5,554	5,632	5,000	5,042	5,085	5,467	5,061
Services	5,200	4,884	5,204	5,072	5,139	5,336	5,011	5,254
Unknown	5,218	4,996	6,936*	0*	0*	0*	5,218*	0
Ownership								
For profit, incorporated	4,893	5,033	4,899	4,827	4,682	4,966	4,950	4,881
For profit, unincorporated	4,884	4,530	4,902	4,721	5,187	4,912	4,620	5,020
Nonprofit	5,387	4,955	5,413	5,403	5,360	5,443	5,198	5,415
Unknown	4,939	4,855	5,178	4,381	4,679	5,050	4,894	4,943
Age of firm								
Less than 5 years	4,715	4,538	4,915	5,147	4,132	4,581	4,752	4,657
5-9 years	4,866	4,922	4,823	4,885	4,629	5,217	4,836	4,901
10-19 years	4,833	4,961	4,880	4,666	4,662	5,133	4,893	4,783
20 or more years	5,078	5,204	5,127	5,007	4,928	5,182	5,121	5,068
Unknown	4,920	5,164	4,284	4,621	4,860	4,950	4,650	4,925
Multi/single status								
2 or more locations	4,957	5,111	4,851	4,810	4,898	4,986	4,907	4,959
1 location only	4,945	4,930	4,957	4,921	4,702	6,204	4,942	4,949
Percent full-time employees								
Less than 25%	4,802	4,899	4,781	4,650	5,013	4,763	4,816	4,798
25-49 %	4,565	4,678	4,867	4,816	4,857	4,413	4,651	4,551
50-74 %	5,000	5,166	4,727	4,849	4,758	5,150	4,960	5,009
75% or more	4,964	4,917	4,964	4,891	4,842	5,035	4,945	4,968
Union presence								
No union employees	4,870	4,896	4,863	4,811	4,818	4,932	4,880	4,867
Has union employees	5,083	5,259	5,444	5,128	4,849	5,143	5,297	5,058
Unknown	5,051	5,062	5,276	5,232	4,930	5,049	5,177	5,045
Percent low wage employees **								
50% or more low wage	4,643	4,337	4,536	4,999	4,783	4,454	4,696	4,628
Less than 50% low wage	4,933	4,915	4,931	4,850	4,814	5,056	4,915	4,939
Unknown	5,024	5,482	5,210	5,031	4,934	5,025	5,289	5,012

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.1(1996) Standard error for average total family premium (in dollars) per enrolled employee at private-sector 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	36.06	49.99	25.10	40.06	29.55	60.76	32.70	43.09
Industry group **								
Agric., fish., forest.	142.25	--	--	--	--	--	138.91	305.76
Mining	299.00	539.80	1,213.01	964.61	641.77	380.99	364.71	304.07
Construction	134.27	108.13	127.12	89.97	161.26	384.21	60.78	241.60
Manufacturing	58.45	295.14	151.20	130.35	89.82	98.64	123.42	64.56
Transp., commu., util.	97.48	351.00	414.34	378.81	255.06	93.93	201.96	71.77
Wholesale trade	100.91	104.17	114.64	158.22	198.34	215.23	103.84	117.25
Retail Trade	89.73	113.65	110.55	80.31	97.86	132.63	77.33	101.23
Fin., ins., real est.	106.48	322.97	184.90	150.11	178.09	154.66	171.27	129.76
Services	70.57	94.00	51.95	92.69	126.20	122.56	62.61	81.77
Unknown	810.33	765.65	2,193.36*	0.00*	0.00*	0.00*	810.33*	0.00
Ownership								
For profit, incorporated	44.41	67.01	36.81	54.23	57.14	68.43	31.11	51.39
For profit, unincorporated	123.06	113.84	256.63	143.96	183.32	233.90	125.59	151.06
Nonprofit	118.96	235.53	149.79	129.15	147.43	201.20	150.59	128.33
Unknown	205.77	228.27	680.13	366.29	347.79	268.70	155.75	237.16
Age of firm								
Less than 5 years	84.61	84.43	169.65	234.42	425.95	320.85	106.93	182.77
5-9 years	74.86	198.56	142.91	111.69	255.98	203.79	106.29	202.56
10-19 years	61.92	102.94	113.83	118.09	171.78	190.86	89.93	51.61
20 or more years	54.23	113.46	97.64	45.15	46.41	113.17	52.02	72.51
Unknown	58.79	250.13	297.72	88.01	72.99	74.33	116.14	59.72
Multi/single status								
2 or more locations	47.66	205.01	192.72	69.99	70.41	53.97	70.62	49.43
1 location only	45.34	51.38	47.07	44.55	105.71	342.75	40.89	107.14
Percent full-time employees								
Less than 25%	269.88	218.48	483.35	283.12	344.67	424.81	213.70	336.59
25-49 %	111.66	245.00	165.85	146.90	169.36	228.11	99.08	135.84
50-74 %	115.90	285.73	196.46	130.35	234.13	189.29	162.42	142.56
75% or more	33.91	47.79	32.74	51.44	44.25	51.46	36.28	38.43
Union presence								
No union employees	48.89	53.09	37.52	35.90	47.96	102.12	38.67	58.15
Has union employees	112.36	203.57	235.60	125.59	203.12	178.14	107.03	126.70
Unknown	73.36	114.07	174.74	161.03	166.49	79.53	107.83	77.62
Percent low wage employees **								
50% or more low wage	86.37	163.61	219.93	217.50	159.73	138.68	201.66	94.90
Less than 50% low wage	35.00	42.33	23.65	49.35	39.71	84.84	26.18	48.09
Unknown	69.05	286.91	146.99	153.06	160.44	71.26	166.60	71.20

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.

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** 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.D.1.a(1996) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector 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	4,868	4,713	4,826	4,699	4,744	4,961	4,754	4,890
Industry group **								
Agric., fish., forest.	3,889	--	--	--	--	--	3,782	3,920
Mining	4,674	4,188 *	3,708 *	0 *	6,283 *	4,190 *	3,762 *	4,774
Construction	4,601	4,619	4,590	4,477	4,697	4,684	4,602	4,600
Manufacturing	4,718	5,915	4,782	4,800	4,538	4,723	5,165	4,657
Transp., commu., util.	4,979	5,096	4,805	4,116	4,421	5,116	4,777	4,997
Wholesale trade	4,710	4,526	5,143	4,568	4,770	4,679	4,752	4,696
Retail Trade	4,688	4,313	4,779	4,572	4,348	4,813	4,479	4,737
Fin., ins., real est.	4,982	4,739	4,992	4,952	5,007	4,993	4,961	4,985
Services	5,115	4,733	4,815	4,797	4,964	5,368	4,692	5,201
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	4,824	4,714	4,800	4,657	4,613	4,926	4,768	4,836
For profit, unincorporated	4,677	4,301	4,833	4,496	4,768	4,901	4,381	4,807
Nonprofit	5,192	5,520	5,217	5,058	5,259	5,168	5,062	5,203
Unknown	4,760	4,913	4,631	4,706	4,040	4,952	4,860	4,753
Age of firm								
Less than 5 years	4,504	4,186	4,316	5,049	3,993	4,557	4,543	4,446
5-9 years	4,477	4,768	4,536	4,281	4,537	4,110	4,515	4,404
10-19 years	4,698	4,680	4,827	4,260	4,666	5,376	4,632	4,757
20 or more years	4,969	5,176	5,054	4,922	4,951	4,960	5,048	4,953
Unknown	4,902	5,069	4,753	4,693	4,618	4,959	4,898	4,902
Multi/single status								
2 or more locations	4,907	4,957	4,980	4,687	4,770	4,949	4,852	4,908
1 location only	4,754	4,707	4,805	4,704	4,690	6,091	4,744	4,768
Percent full-time employees								
Less than 25%	4,810	4,939	4,980	4,206	5,180	4,976	4,607	4,875
25-49 %	4,791	5,099	4,896	4,205	5,151	4,763	4,499	4,847
50-74 %	5,123	4,279	4,563	4,740	5,173	5,330	4,412	5,255
75% or more	4,845	4,760	4,841	4,718	4,684	4,931	4,798	4,854
Union presence								
No union employees	4,750	4,542	4,749	4,655	4,692	4,870	4,666	4,778
Has union employees	5,027	6,017	5,743	4,712	4,918	5,012	5,491	4,977
Unknown	5,004	4,999	4,796	5,034	4,854	5,022	4,827	5,011
Percent low wage employees **								
50% or more low wage	4,756	4,649	4,380	5,207	4,573	4,744	5,098	4,643
Less than 50% low wage	4,853	4,683	4,875	4,599	4,778	5,017	4,727	4,895
Unknown	4,903	5,069	4,565	4,987	4,714	4,927	4,745	4,908

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.1.a(1996) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector 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	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
Industry group **								
Agric., fish., forest.	350.73	--	--	--	--	--	569.66	618.75
Mining	1,165.60	1,324.36 *	1,172.57 *	0.00 *	1,874.48 *	1,273.97 *	1,122.39 *	1,294.90
Construction	93.68	145.20	107.40	315.14	553.85	734.25	115.76	236.36
Manufacturing	74.39	371.85	330.49	242.37	97.28	147.19	260.66	106.07
Transp., commu., util.	162.12	597.02	555.09	403.43	851.83	160.51	179.34	174.28
Wholesale trade	98.81	161.87	586.03	122.67	224.43	226.43	154.50	147.33
Retail Trade	108.49	259.45	180.69	91.79	125.90	157.14	107.48	124.21
Fin., ins., real est.	175.73	300.65	238.94	197.20	262.55	205.86	153.39	180.89
Services	96.05	214.01	130.70	137.09	134.48	169.37	96.79	111.35
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	52.11	133.44	86.52	118.35	91.17	90.40	69.24	66.96
For profit, unincorporated	94.85	186.31	338.29	509.44	249.69	560.28	157.16	148.02
Nonprofit	71.87	409.40	614.47	156.64	122.35	157.46	145.99	85.28
Unknown	201.72	920.09	1,101.89	1,032.40	681.81	254.15	649.43	249.91
Age of firm								
Less than 5 years	155.07	147.21	193.50	386.32	473.21	972.01	245.39	169.10
5-9 years	115.42	109.99	167.59	147.56	239.19	931.06	107.47	252.66
10-19 years	84.63	174.67	216.08	145.49	111.56	625.75	139.09	65.39
20 or more years	55.78	258.78	117.42	88.30	81.16	125.09	86.89	74.39
Unknown	55.16	983.36	895.65	177.36	126.89	77.41	220.10	55.68
Multi/single status								
2 or more locations	51.41	578.28	171.19	164.78	82.93	77.10	94.00	52.42
1 location only	55.10	132.79	94.46	93.38	107.11	1,351.58	76.32	87.29
Percent full-time employees								
Less than 25%	207.40	593.50	1,104.65	665.41	472.83	360.07	584.91	210.89
25-49 %	135.61	801.45	632.46	370.53	218.78	334.57	264.29	157.81
50-74 %	133.43	173.23	326.28	146.17	155.34	227.74	128.02	146.95
75% or more	39.63	161.17	87.52	108.95	66.54	76.27	76.43	48.22
Union presence								
No union employees	30.80	97.66	93.96	102.22	54.21	86.52	78.22	43.70
Has union employees	139.88	1,013.04	1,075.18	162.09	246.71	214.51	245.30	164.81
Unknown	93.20	262.97	174.18	250.00	206.55	109.28	124.26	98.51
Percent low wage employees **								
50% or more low wage	142.21	558.12	363.92	421.91	179.01	146.64	389.10	134.76
Less than 50% low wage	44.21	142.38	86.84	77.94	88.21	103.57	48.08	54.41
Unknown	85.02	277.16	166.04	154.65	187.75	93.27	155.62	88.91

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.1.b(1996) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector 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	5,007	5,111	5,010	4,965	4,889	5,059	5,036	5,001
Industry group **								
Agric., fish., forest.	4,078	--	--	--	--	--	4,284	3,972
Mining	5,083	5,018	5,827	3,143 *	4,691 *	5,618 *	5,373 *	5,064
Construction	5,049	4,924	4,796	4,745	5,069	5,614	4,864	5,192
Manufacturing	4,743	5,439	4,905	4,856	4,585	4,775	5,005	4,715
Transp., commu., util.	5,216	4,639	4,365	5,067	5,094	5,356	4,595	5,302
Wholesale trade	4,940	5,604	4,998	4,856	4,780	4,976	5,180	4,883
Retail Trade	4,760	4,568	4,691	4,802	4,726	4,780	4,634	4,785
Fin., ins., real est.	5,482	6,022	5,550	5,088	5,235	5,617	5,696	5,441
Services	5,213	4,951	5,419	5,238	5,156	5,254	5,170	5,226
Unknown	5,003	5,003	0	0	0	0	5,003	0
Ownership								
For profit, incorporated	4,946	5,228	4,975	4,921	4,721	5,015	5,046	4,924
For profit, unincorporated	5,007	4,553	4,660	4,897	5,614	4,939	4,599	5,180
Nonprofit	5,438	5,014	5,622	5,453	5,427	5,465	5,387	5,446
Unknown	5,082	5,233	5,047	4,353	5,047	5,120	5,058	5,083
Age of firm								
Less than 5 years	4,874	4,753	5,177	5,205	4,383	4,557	4,876	4,871
5-9 years	5,139	5,240	5,036	5,152	4,906	5,484	5,073	5,199
10-19 years	4,917	5,140	4,920	4,858	4,665	5,124	5,016	4,846
20 or more years	5,045	5,238	5,179	5,032	4,904	5,120	5,156	5,018
Unknown	4,993	5,508	3,948	4,609	4,971	5,027	4,596	5,002
Multi/single status								
2 or more locations	4,997	5,123	4,626	4,832	4,961	5,029	4,883	5,001
1 location only	5,032	5,111	5,069	5,036	4,721	6,104	5,062	4,997
Percent full-time employees								
Less than 25%	5,471	4,565	4,599	5,228	4,915	6,040	4,843	5,670
25-49 %	4,510	4,543	4,887	4,931	4,698	4,380	4,693	4,488
50-74 %	4,823	5,717	4,721	4,935	4,964	4,600	5,236	4,737
75% or more	5,033	5,069	5,039	4,966	4,886	5,111	5,030	5,033
Union presence								
No union employees	4,922	5,092	4,908	4,862	4,901	4,933	4,973	4,905
Has union employees	5,023	5,347	5,245	5,304	4,741	5,106	5,335	4,986
Unknown	5,162	5,119	5,649	5,492	5,061	5,145	5,393	5,151
Percent low wage employees **								
50% or more low wage	4,511	4,509	4,606	4,942	4,870	4,101	4,620	4,488
Less than 50% low wage	4,965	5,055	4,965	4,899	4,849	5,070	4,987	4,957
Unknown	5,132	6,079	5,459	5,359	5,039	5,111	5,604	5,107

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.1.b(1996) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector 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	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
Industry group **								
Agric., fish., forest.	262.19	--	--	--	--	--	258.55	422.24
Mining	305.80	967.16	1,536.55	976.70 *	935.75 *	404.71 *	1,057.14 *	340.68
Construction	171.96	173.78	148.14	114.10	303.63	415.88	80.64	308.51
Manufacturing	124.53	447.10	177.20	181.12	118.72	189.79	129.93	136.46
Transp., commu., util.	151.33	468.19	424.92	209.09	247.94	160.83	301.12	109.73
Wholesale trade	144.04	172.06	226.37	224.04	252.14	283.03	157.88	156.76
Retail Trade	74.63	174.79	177.70	81.25	122.71	112.22	97.81	88.90
Fin., ins., real est.	148.65	362.32	216.04	290.46	292.13	135.96	196.10	146.14
Services	76.14	107.89	111.84	90.04	156.89	223.43	74.91	92.50
Unknown	1,184.94	1,184.94	0.00	0.00	0.00	0.00	1,184.94	0.00
Ownership								
For profit, incorporated	72.82	115.51	87.46	58.60	80.81	113.72	36.11	84.20
For profit, unincorporated	201.32	166.24	305.82	173.34	453.90	332.60	174.53	248.31
Nonprofit	227.86	215.21	181.58	132.95	254.13	449.85	148.48	266.23
Unknown	247.58	324.19	1,240.50	599.87	371.77	378.69	258.76	290.85
Age of firm								
Less than 5 years	61.04	117.49	209.60	288.69	460.23	462.45	58.12	183.38
5-9 years	108.44	293.70	162.26	171.37	137.77	280.90	167.41	170.70
10-19 years	86.44	122.98	173.86	141.19	327.37	267.67	114.44	116.86
20 or more years	41.63	202.00	153.47	78.49	74.64	100.06	100.31	58.68
Unknown	98.53	656.03	534.30	134.70	127.86	129.90	207.61	101.02
Multi/single status								
2 or more locations	77.73	225.07	352.24	98.24	104.42	93.80	102.50	80.38
1 location only	76.66	103.84	64.55	76.20	119.24	780.97	53.44	145.33
Percent full-time employees								
Less than 25%	271.98	406.74	528.45	349.76	684.57	504.12	287.53	392.77
25-49 %	151.65	332.00	432.10	217.12	255.37	217.24	134.05	175.00
50-74 %	174.95	436.86	289.67	243.15	227.73	311.48	285.95	217.51
75% or more	65.07	80.99	71.12	54.97	66.53	98.87	40.66	74.64
Union presence								
No union employees	62.56	108.43	70.78	35.52	67.95	144.20	45.13	78.79
Has union employees	129.89	293.72	593.75	185.82	210.89	223.69	126.25	142.80
Unknown	73.89	215.99	290.22	208.64	243.85	72.20	161.86	76.32
Percent low wage employees **								
50% or more low wage	143.60	169.28	325.27	130.02	279.55	169.71	130.87	158.22
Less than 50% low wage	56.68	85.36	58.04	52.36	69.44	140.52	33.94	78.16
Unknown	92.20	465.17	184.87	155.91	222.06	94.69	235.62	94.76

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.1.c(1996) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector 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	4,924	4,827	4,901	4,907	4,774	4,998	4,915	4,927
Industry group **								
Agric., fish., forest.	4,735	--	--	--	--	--	4,523	5,036
Mining	6,009	4,346	6,500	4,925	5,637	6,204	5,441	6,069
Construction	4,468	5,007	4,419	5,046	5,412	2,665*	4,941*	4,002
Manufacturing	4,876	5,064	4,574	4,877	4,287	5,071	4,917	4,872
Transp., commu., util.	5,405	5,004	3,865	4,796	4,768	5,794	4,596	5,497
Wholesale trade	4,846	4,610	5,263	4,584	4,943	4,912	4,908	4,818
Retail Trade	4,483	4,805	4,588	4,804	4,139	4,432	4,676	4,423
Fin., ins., real est.	4,425	5,021	6,226	4,825	4,516	4,089	5,338	4,268
Services	5,310	4,884	5,008	5,060	5,481	5,520	4,968	5,456
Unknown	5,567	4,980	6,936*	0*	0*	0	5,567	0
Ownership								
For profit, incorporated	4,834	4,970	4,806	4,790	4,614	4,889	4,930	4,810
For profit, unincorporated	4,832	4,667	5,425	4,475	4,952	4,773	4,845	4,819
Nonprofit	5,606	4,587	4,917	5,737	5,329	6,064	4,955	5,774
Unknown	4,762	4,478	6,195	4,243	4,449	4,975	4,658	4,780
Age of firm								
Less than 5 years	4,617	4,578	4,940	5,222	3,691	4,994	4,765	4,111
5-9 years	4,436	4,439	4,347	5,124	3,928	4,930	4,620	4,209
10-19 years	4,743	4,824	4,835	4,683	4,643	4,799	4,902	4,561
20 or more years	5,317	5,173	5,077	5,044	4,993	5,652	5,112	5,385
Unknown	4,727	4,432	5,033	4,576	4,855	4,711	4,531	4,732
Multi/single status								
2 or more locations	4,912	5,231	5,473	4,881	4,838	4,923	5,040	4,907
1 location only	4,954	4,816	4,828	4,926	4,656	6,402	4,899	5,045
Percent full-time employees								
Less than 25%	3,606	5,389	5,364	4,430	5,195	2,953	4,948	3,294
25-49 %	4,385	4,491	4,811	5,201	4,859	3,871	4,761	4,281
50-74 %	5,238	5,236	4,911	4,792	3,860	6,126	5,036	5,286
75% or more	4,935	4,782	4,900	4,910	4,912	4,977	4,908	4,943
Union presence								
No union employees	4,892	4,867	4,889	4,881	4,690	5,016	4,906	4,886
Has union employees	5,333	4,263	5,789	5,240	5,177	5,472	4,939	5,384
Unknown	4,758	5,018	4,553	4,661	4,648	4,773	4,985	4,744
Percent low wage employees **								
50% or more low wage	4,809	3,941	4,528	4,726	4,957	4,993	4,272	4,983
Less than 50% low wage	4,956	4,884	4,907	5,060	4,735	5,085	4,962	4,953
Unknown	4,887	4,904	5,025	3,896	4,910	4,930	4,872	4,888

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.1.c(1996) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector 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	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
Industry group **								
Agric., fish., forest.	264.41	--	--	--	--	--	265.25	831.43
Mining	390.31	1,196.77	1,758.25	1,390.18	1,278.13	384.53	1,006.12	402.64
Construction	275.72	304.52	314.79	577.31	826.59	860.40*	248.83*	445.56
Manufacturing	147.15	301.77	336.44	378.64	276.70	243.82	177.07	149.93
Transp., commu., util.	298.66	773.27	768.41	770.11	927.18	291.58	332.13	296.62
Wholesale trade	95.61	273.57	730.95	379.54	678.50	223.35	111.90	175.98
Retail Trade	188.38	198.25	162.80	250.33	390.06	256.36	145.39	238.23
Fin., ins., real est.	218.07	256.33	862.91	132.60	354.65	221.53	289.92	217.74
Services	172.77	168.86	183.93	343.60	213.70	389.96	182.28	245.52
Unknown	1,335.68	1,296.81	2,193.36*	0.00*	0.00*	0.00	1,335.68	0.00
Ownership								
For profit, incorporated	114.33	64.24	110.23	110.58	185.25	153.31	58.41	143.50
For profit, unincorporated	99.76	219.40	743.86	497.61	767.79	576.11	179.51	143.51
Nonprofit	200.03	394.10	370.04	441.62	222.76	525.46	334.25	215.34
Unknown	303.90	391.13	1,637.36	954.39	521.64	557.42	347.84	328.30
Age of firm								
Less than 5 years	291.09	199.91	254.41	799.27	828.13	967.03	148.24	558.20
5-9 years	280.69	171.83	171.87	275.67	777.37	990.74	148.37	576.52
10-19 years	158.75	239.90	237.62	263.04	334.38	292.18	182.98	245.51
20 or more years	182.48	155.43	260.40	197.91	226.92	338.93	171.26	208.16
Unknown	108.32	218.00	448.63	236.49	135.85	130.63	191.67	111.20
Multi/single status								
2 or more locations	106.55	392.52	319.71	78.77	161.87	132.88	179.61	110.78
1 location only	135.68	82.74	116.57	181.53	352.39	1,534.66	81.65	303.66
Percent full-time employees								
Less than 25%	263.69	693.19	1,146.49	432.07	810.30	322.58	420.44	289.55
25-49 %	242.79	512.03	578.34	266.32	582.58	293.98	280.22	280.46
50-74 %	263.10	299.89	177.28	637.02	563.30	365.49	111.55	319.35
75% or more	72.70	95.28	142.03	168.90	136.54	131.58	94.49	98.37
Union presence								
No union employees	122.14	59.26	155.11	132.82	162.94	215.48	87.04	149.07
Has union employees	239.42	514.78	1,103.74	309.53	260.73	280.22	245.34	268.72
Unknown	147.96	224.08	297.41	368.69	424.03	190.57	184.52	163.88
Percent low wage employees **								
50% or more low wage	246.13	433.45	613.91	310.81	242.40	334.58	242.94	239.65
Less than 50% low wage	130.92	86.82	122.52	171.20	155.17	262.25	94.01	178.60
Unknown	137.73	154.27	320.87	487.63	300.04	150.79	77.46	141.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.D.2(1996) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector 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	1,275	1,130	1,361	1,612	1,478	1,127	1,367	1,255
Industry group **								
Agric., fish., forest.	1,147	--	--	--	--	--	1,174	1,131
Mining	834*	124*	2,347	1,543	1,457	387*	1,482	782*
Construction	1,337	1,009	1,212	1,456	1,418	1,513	1,157	1,512
Manufacturing	1,032	1,063	1,195	1,349	1,128	933	1,273	1,005
Transp., commu., util.	830	1,077	1,262	1,279	1,475	628	1,221	782
Wholesale trade	1,271	1,201	1,291	1,648	1,398	1,068	1,367	1,243
Retail Trade	1,506	1,231	1,392	1,980	1,888	1,361	1,524	1,502
Fin., ins., real est.	1,436	1,004	1,685	1,483	1,528	1,416	1,436	1,436
Services	1,503	1,186	1,436	1,742	1,753	1,371	1,435	1,522
Unknown	1,071*	589*	4,800*	0	0	0	1,071*	0
Ownership								
For profit, incorporated	1,257	1,122	1,371	1,602	1,453	1,113	1,376	1,231
For profit, unincorporated	1,695	1,122	1,570	1,977	1,831	1,837	1,407	1,842
Nonprofit	1,324	1,316	1,042	1,486	1,529	1,174	1,299	1,328
Unknown	955	833*	1,494*	1,380	1,112	883	1,113	941
Age of firm								
Less than 5 years	1,363	1,038	1,341	1,830	1,360	1,139*	1,318	1,433
5-9 years	1,458	1,113	1,300	1,702	1,802	1,146	1,389	1,536
10-19 years	1,406	1,344	1,498	1,447	1,739	895	1,426	1,390
20 or more years	1,359	1,043	1,342	1,613	1,484	1,224	1,314	1,370
Unknown	1,156	1,027	1,043	1,625	1,343	1,098	1,554	1,148
Multi/single status								
2 or more locations	1,213	1,255	1,373	1,541	1,435	1,124	1,505	1,204
1 location only	1,439	1,127	1,360	1,649	1,568	1,233	1,348	1,556
Percent full-time employees								
Less than 25%	1,417	1,373	835	1,976	2,321	1,095	1,412	1,419
25-49 %	1,297	886	1,296	1,600	1,544	1,209	1,321	1,293
50-74 %	1,335	1,094	1,236	1,683	1,655	1,156	1,254	1,352
75% or more	1,268	1,137	1,379	1,602	1,450	1,121	1,378	1,243
Union presence								
No union employees	1,470	1,190	1,438	1,722	1,631	1,313	1,440	1,481
Has union employees	855	809	765*	960	823	859	902	849
Unknown	1,111	745	1,138	1,389	1,493	1,064	1,088	1,112
Percent low wage employees **								
50% or more low wage	1,749	774	1,640	2,330	1,912	1,560	1,813	1,732
Less than 50% low wage	1,269	1,170	1,368	1,575	1,418	1,033	1,352	1,240
Unknown	1,228	914	1,198	1,519	1,552	1,171	1,254	1,226

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector 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	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
Industry group **								
Agric., fish., forest.	99.50	--	--	--	--	--	139.84	284.70
Mining	258.38*	267.33*	645.25	449.19	343.02	160.18*	335.79	272.05*
Construction	91.31	218.52	148.13	225.23	131.62	253.32	89.97	128.75
Manufacturing	80.58	159.30	119.47	179.16	112.37	100.39	149.13	83.61
Transp., commu., util.	65.24	139.75	257.56	189.52	157.67	82.62	176.61	82.47
Wholesale trade	57.95	149.20	184.54	85.91	92.41	118.48	83.05	74.63
Retail Trade	37.19	70.80	92.83	116.40	122.73	58.04	65.97	48.92
Fin., ins., real est.	65.00	162.55	239.71	94.03	66.21	96.22	105.30	66.20
Services	55.65	109.78	84.14	39.12	89.49	93.43	69.46	71.09
Unknown	472.12*	344.54*	1,517.89*	0.00	0.00	0.00	472.12*	0.00
Ownership								
For profit, incorporated	25.57	54.00	40.72	43.18	48.84	36.11	47.63	28.59
For profit, unincorporated	138.28	105.19	187.07	147.55	137.67	290.68	104.00	188.85
Nonprofit	65.43	328.28	187.76	110.77	139.49	97.40	143.06	75.79
Unknown	99.49	271.11*	493.43*	199.75	262.96	146.88	236.96	110.70
Age of firm								
Less than 5 years	61.22	81.60	145.04	207.14	218.61	375.82*	94.76	126.36
5-9 years	66.22	91.46	105.44	165.15	223.53	138.57	91.25	115.24
10-19 years	56.34	147.22	82.68	126.01	110.61	257.02	47.62	100.52
20 or more years	49.91	114.06	84.31	49.82	95.97	99.56	66.25	67.29
Unknown	21.99	234.10	271.20	103.90	60.56	28.80	131.50	21.44
Multi/single status								
2 or more locations	36.72	234.44	231.80	81.31	77.35	37.03	87.49	37.68
1 location only	38.49	54.16	35.95	67.47	98.27	314.93	28.42	74.25
Percent full-time employees								
Less than 25%	108.73	312.46	215.74	208.31	286.15	211.51	184.66	142.03
25-49 %	64.90	252.40	332.53	182.09	109.99	99.07	219.44	64.80
50-74 %	79.95	132.30	164.15	149.07	195.66	111.36	137.26	93.04
75% or more	27.66	54.55	36.36	34.91	46.69	41.33	32.99	34.23
Union presence								
No union employees	26.09	49.14	35.36	41.44	64.62	42.82	29.14	31.14
Has union employees	87.44	177.66	258.22*	147.32	84.09	119.00	122.45	99.94
Unknown	45.89	76.74	206.49	89.75	134.11	51.44	113.15	47.82
Percent low wage employees **								
50% or more low wage	46.28	215.91	262.27	234.01	155.65	82.34	214.69	86.85
Less than 50% low wage	28.46	62.35	40.03	48.45	62.29	41.40	35.94	34.53
Unknown	52.66	112.18	187.41	100.20	59.93	54.60	102.72	54.13

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector 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	1,288	1,174	1,442	1,787	1,603	1,081	1,534	1,239
Industry group **								
Agric., fish., forest.	1,700	--	--	--	--	--	1,516	1,754
Mining	1,607	2,580 *	144 *	0	3,744 *	960 *	416 *	1,738 *
Construction	1,153 *	907 *	1,375	1,389	1,295 *	902	1,067	1,301
Manufacturing	966	1,075 *	859	1,540	1,152	806	1,466	898
Transp., commu., util.	881	1,553	2,270	1,519 *	1,916	609	1,954	783
Wholesale trade	1,376	1,116	1,212	2,091	1,616	1,126	1,437	1,357
Retail Trade	1,550	1,532	1,402	2,161	2,055	1,358	1,730	1,508
Fin., ins., real est.	1,450	1,702	1,961	1,872	1,163	1,438	2,007	1,392
Services	1,482	1,019	1,766	1,837	1,914	1,194	1,565	1,465
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	1,259	1,219	1,349	1,785	1,473	1,087	1,536	1,198
For profit, unincorporated	1,823	1,222	2,054	1,694	2,296	1,558	1,510	1,960
Nonprofit	1,341	900 *	2,115	1,812	1,780	1,025	1,653	1,315
Unknown	995	574 *	1,770 *	2,502	1,044	963	1,155	983
Age of firm								
Less than 5 years	1,591	1,047	1,587	2,407	1,045 *	1,138	1,649	1,506
5-9 years	1,650	1,440	1,577	1,826	1,920	1,185	1,629	1,690
10-19 years	1,636	1,265	1,487	1,519	2,463	1,206	1,428	1,824
20 or more years	1,371	1,068	1,367	1,662	1,653	1,164	1,443	1,355
Unknown	1,108	747 *	957 *	1,909	1,328	1,043	1,993	1,094
Multi/single status								
2 or more locations	1,176	1,277	1,421	1,572	1,491	1,081	1,769	1,163
1 location only	1,610	1,172	1,445	1,874	1,827	1,062 *	1,509	1,748
Percent full-time employees								
Less than 25%	1,878	2,501 *	920 *	2,636	2,449	1,226 *	2,267	1,752
25-49 %	1,447	1,312 *	2,039	1,772	1,653	1,301	1,581	1,421
50-74 %	1,573	1,563	1,134	2,076	2,099	1,335	1,644	1,559
75% or more	1,248	1,104	1,445	1,743	1,544	1,046	1,513	1,196
Union presence								
No union employees	1,522	1,270	1,484	1,960	1,682	1,301	1,631	1,486
Has union employees	680	351 *	814 *	761 *	939 *	627	690 *	679
Unknown	1,182	1,144	1,601	1,502	1,828	1,094	1,511	1,170
Percent low wage employees **								
50% or more low wage	2,013	1,157 *	1,509	2,885	1,849	1,817	2,581	1,824
Less than 50% low wage	1,262	1,160	1,422	1,702	1,488	973	1,446	1,201
Unknown	1,239	1,335	1,604	1,600	1,836	1,133	1,555	1,228

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector 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	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
Industry group **								
Agric., fish., forest.	325.11	--	--	--	--	--	443.64	363.34
Mining	460.89	815.87 *	45.54 *	0.00	1,175.13 *	300.38 *	261.21 *	638.40 *
Construction	126.86 *	314.20 *	305.20	284.67	419.63 *	208.04	153.31	254.08
Manufacturing	61.22	557.83 *	122.94	277.53	127.24	79.52	281.60	54.93
Transp., commu., util.	148.77	418.61	454.76	527.97 *	482.82	176.34	240.93	162.18
Wholesale trade	134.93	283.43	335.33	270.26	363.57	115.56	155.17	149.53
Retail Trade	65.04	132.28	134.46	244.49	143.10	112.50	126.07	94.00
Fin., ins., real est.	139.30	207.55	393.80	261.56	250.44	157.15	198.22	138.18
Services	93.68	116.43	153.54	79.45	120.50	94.72	111.38	104.42
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	31.50	104.21	88.02	107.95	114.34	40.64	69.52	45.67
For profit, unincorporated	136.26	286.71	431.56	347.85	287.16	226.76	242.76	147.03
Nonprofit	105.94	385.81 *	549.99	256.58	214.70	110.69	274.06	111.45
Unknown	138.07	309.20 *	587.25 *	618.55	242.13	159.97	296.48	148.94
Age of firm								
Less than 5 years	159.75	208.85	216.25	276.36	335.60 *	287.48	251.24	199.06
5-9 years	155.56	171.78	255.12	270.71	325.84	289.83	186.22	244.03
10-19 years	102.50	152.83	197.74	170.02	227.31	347.35	85.57	176.02
20 or more years	48.87	80.02	219.95	125.64	136.67	88.93	133.59	67.21
Unknown	40.45	309.52 *	320.23 *	268.35	108.83	55.65	250.72	40.77
Multi/single status								
2 or more locations	46.92	246.97	321.59	133.88	107.05	50.41	181.03	48.26
1 location only	43.61	93.65	52.25	117.52	107.21	366.65 *	59.38	45.78
Percent full-time employees								
Less than 25%	165.78	786.74 *	369.16 *	459.57	407.16	432.90 *	596.98	128.44
25-49 %	138.30	510.34 *	543.98	376.00	191.33	159.58	398.37	158.23
50-74 %	135.75	148.24	291.18	376.31	254.14	154.84	147.54	138.73
75% or more	46.29	100.73	57.12	92.72	99.16	58.77	73.18	57.98
Union presence								
No union employees	33.95	91.55	34.26	128.00	103.19	48.39	71.82	42.88
Has union employees	73.26	391.17 *	355.01 *	285.70 *	373.49 *	62.31	299.99 *	83.43
Unknown	105.17	218.33	332.77	411.23	179.34	103.52	194.51	107.00
Percent low wage employees **								
50% or more low wage	140.00	678.17 *	220.05	521.03	262.82	226.19	434.11	171.07
Less than 50% low wage	38.96	102.94	43.70	86.32	114.97	57.10	66.21	47.40
Unknown	75.96	230.34	326.63	290.87	171.56	67.32	181.05	78.85

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector 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	1,314	1,126	1,413	1,603	1,532	1,156	1,373	1,302
Industry group **								
Agric., fish., forest.	1,057	--	--	--	--	--	1,255	954
Mining	862*	113*	2,553*	1,292*	1,526*	276*	1,448	824*
Construction	1,587	1,122	1,309	1,591	1,756	1,880	1,328	1,785
Manufacturing	1,039	949	1,456	1,334	1,210	886	1,270	1,015
Transp., commu., util.	795	944	987*	1,342	1,455	603	1,038	762
Wholesale trade	1,287	1,689	1,370	1,604	1,405	1,018	1,546	1,225
Retail Trade	1,515	951	1,483	1,946	1,923	1,372	1,494	1,519
Fin., ins., real est.	1,595	771	1,826	1,305	1,787	1,644	1,302	1,652
Services	1,585	1,202	1,433	1,743	1,738	1,549	1,420	1,633
Unknown	843*	843*	0	0	0	0	843*	0
Ownership								
For profit, incorporated	1,299	1,150	1,479	1,598	1,530	1,125	1,406	1,277
For profit, unincorporated	1,771	1,064	1,438	2,005	1,948	1,938	1,405	1,926
Nonprofit	1,368	912*	800	1,398	1,512	1,364	1,030	1,423
Unknown	917	1,517	1,313*	1,237	1,126*	797	1,394	882
Age of firm								
Less than 5 years	1,348	1,103	1,505	1,473	1,622	1,146*	1,302	1,410
5-9 years	1,433	1,005	1,242	1,717	1,786	1,155	1,353	1,507
10-19 years	1,327	1,310	1,548	1,435	1,506	824*	1,439	1,247
20 or more years	1,387	1,039	1,422	1,670	1,577	1,151	1,345	1,397
Unknown	1,238	1,235	1,118	1,635	1,424	1,177	1,494	1,232
Multi/single status								
2 or more locations	1,255	1,417	1,405	1,542	1,518	1,143	1,467	1,248
1 location only	1,471	1,115	1,414	1,635	1,564	1,600	1,357	1,603
Percent full-time employees								
Less than 25%	1,602	1,505*	543*	1,455	2,267	1,565	1,103	1,760
25-49 %	1,334	693	1,270	1,551	1,669	1,261	1,334	1,334
50-74 %	1,237	668	1,232	1,578	1,516	1,087	1,070	1,271
75% or more	1,317	1,177	1,441	1,608	1,524	1,152	1,401	1,299
Union presence								
No union employees	1,532	1,232	1,499	1,665	1,720	1,385	1,445	1,562
Has union employees	805	300*	808*	1,192	829	758	911	793
Unknown	1,140	606*	1,179	1,498	1,467	1,097	1,104	1,142
Percent low wage employees **								
50% or more low wage	1,716	485	1,801	2,188	2,069	1,457	1,631	1,735
Less than 50% low wage	1,341	1,183	1,426	1,574	1,501	1,116	1,373	1,331
Unknown	1,225	826	1,182	1,583	1,495	1,166	1,260	1,223

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector 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	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
Industry group **								
Agric., fish., forest.	163.26	--	--	--	--	--	237.33	278.33
Mining	323.23*	236.09*	823.22*	397.50*	523.41*	142.53*	353.76	410.28*
Construction	166.54	266.96	211.23	232.26	180.00	342.57	162.62	211.59
Manufacturing	90.38	216.46	220.42	142.47	166.68	79.64	122.89	94.54
Transp., commu., util.	76.61	203.24	376.49*	240.51	134.87	74.59	227.59	81.72
Wholesale trade	92.55	192.02	216.30	150.92	149.80	153.47	118.56	109.80
Retail Trade	52.08	57.88	176.72	126.66	134.31	66.03	88.18	54.67
Fin., ins., real est.	60.11	208.83	302.81	197.31	126.12	79.73	171.76	53.73
Services	65.92	115.91	147.65	59.04	124.45	118.91	50.19	80.38
Unknown	366.22*	366.22*	0.00	0.00	0.00	0.00	366.22*	0.00
Ownership								
For profit, incorporated	34.53	58.25	54.47	47.04	76.20	39.99	53.27	34.00
For profit, unincorporated	234.28	115.66	269.60	193.54	265.70	441.96	115.61	324.99
Nonprofit	87.32	314.74*	200.03	61.57	160.04	150.90	164.81	109.22
Unknown	131.35	261.31	453.20*	298.07	367.70*	222.84	214.43	141.49
Age of firm								
Less than 5 years	110.55	139.42	190.10	123.02	248.71	410.69*	121.95	179.28
5-9 years	88.56	149.68	156.78	211.86	285.94	191.62	124.62	148.32
10-19 years	65.82	172.01	77.67	154.24	163.15	264.32*	77.52	101.54
20 or more years	56.92	112.85	87.17	34.73	115.82	75.87	59.73	68.54
Unknown	39.36	308.34	283.07	126.64	83.44	41.97	193.45	37.27
Multi/single status								
2 or more locations	49.11	296.78	268.63	108.08	114.05	35.83	103.03	49.94
1 location only	61.32	56.97	61.46	77.10	145.63	429.80	53.71	137.83
Percent full-time employees								
Less than 25%	197.50	460.83*	298.44*	309.77	470.88	316.49	214.40	281.73
25-49 %	98.53	198.86	359.64	285.30	213.49	129.19	142.23	113.02
50-74 %	84.93	163.04	324.62	153.60	205.35	197.02	213.73	125.74
75% or more	34.70	76.18	63.57	44.96	74.68	41.12	52.22	35.54
Union presence								
No union employees	34.79	56.21	57.85	39.42	84.37	78.42	36.35	42.86
Has union employees	49.44	174.99*	245.55*	185.08	104.34	87.81	188.77	67.98
Unknown	54.01	208.41*	243.77	115.81	156.76	55.20	166.61	53.57
Percent low wage employees **								
50% or more low wage	67.30	99.07	299.84	267.66	168.09	104.32	162.60	79.74
Less than 50% low wage	43.66	82.52	67.39	47.90	91.74	60.41	48.67	50.38
Unknown	52.08	226.29	239.93	132.38	118.41	51.73	126.87	49.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector 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	1,140	1,096	1,095	1,383	1,083	1,117	1,160	1,135
Industry group **								
Agric., fish., forest.	918	--	--	--	--	--	952	869*
Mining	655*	--	--	--	--	--	1,704	546*
Construction	848	--	--	--	--	--	868	828
Manufacturing	1,109	--	--	--	--	--	910	1,129
Transp., commu., util.	879	--	--	--	--	--	1,117	852
Wholesale trade	1,083	--	--	--	--	--	917	1,156
Retail Trade	1,406	--	--	--	--	--	1,322	1,432
Fin., ins., real est.	1,027	--	--	--	--	--	1,246	989
Services	1,289	--	--	--	--	--	1,342	1,266
Unknown	1,441*	--	--	--	--	--	1,441*	0
Ownership								
For profit, incorporated	1,126	--	--	--	--	--	1,085	1,136
For profit, unincorporated	1,329	--	--	--	--	--	1,328	1,330
Nonprofit	1,180	--	--	--	--	--	1,538	1,087
Unknown	1,016	--	--	--	--	--	624*	1,082
Age of firm								
Less than 5 years	998	--	--	--	--	--	901	1,331
5-9 years	1,295	--	--	--	--	--	1,131	1,495
10-19 years	1,341	--	--	--	--	--	1,390	1,285
20 or more years	1,266	--	--	--	--	--	1,124	1,314
Unknown	992	--	--	--	--	--	1,242	985
Multi/single status								
2 or more locations	1,143	--	--	--	--	--	1,359	1,136
1 location only	1,134	--	--	--	--	--	1,135	1,132
Percent full-time employees								
Less than 25%	756	--	--	--	--	--	1,313*	626
25-49 %	972	--	--	--	--	--	1,018	960
50-74 %	1,216	--	--	--	--	--	1,174	1,226
75% or more	1,146	--	--	--	--	--	1,161	1,141
Union presence								
No union employees	1,217	--	--	--	--	--	1,206	1,223
Has union employees	1,266	--	--	--	--	--	1,160	1,279*
Unknown	896	--	--	--	--	--	641	913
Percent low wage employees **								
50% or more low wage	1,471	--	--	--	--	--	1,070	1,601
Less than 50% low wage	1,068	--	--	--	--	--	1,191	1,014
Unknown	1,218	--	--	--	--	--	875	1,235

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector 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	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
Industry group **								
Agric., fish., forest.	237.62	--	--	--	--	--	251.60	377.94 *
Mining	284.00 *	--	--	--	--	--	496.82	270.75 *
Construction	145.15	--	--	--	--	--	136.33	244.98
Manufacturing	197.71	--	--	--	--	--	187.44	218.55
Transp., commu., util.	163.27	--	--	--	--	--	326.68	180.46
Wholesale trade	98.51	--	--	--	--	--	210.65	131.86
Retail Trade	59.43	--	--	--	--	--	146.17	82.88
Fin., ins., real est.	137.42	--	--	--	--	--	132.77	152.06
Services	90.78	--	--	--	--	--	181.85	127.13
Unknown	577.16 *	--	--	--	--	--	577.16 *	0.00
Ownership								
For profit, incorporated	63.71	--	--	--	--	--	68.41	92.62
For profit, unincorporated	150.55	--	--	--	--	--	220.76	210.02
Nonprofit	120.00	--	--	--	--	--	256.47	157.05
Unknown	171.32	--	--	--	--	--	509.84 *	170.68
Age of firm								
Less than 5 years	126.39	--	--	--	--	--	103.48	257.80
5-9 years	135.67	--	--	--	--	--	128.35	210.07
10-19 years	147.88	--	--	--	--	--	184.57	279.23
20 or more years	195.13	--	--	--	--	--	85.11	257.89
Unknown	46.98	--	--	--	--	--	152.48	48.07
Multi/single status								
2 or more locations	96.72	--	--	--	--	--	182.81	98.79
1 location only	66.73	--	--	--	--	--	94.83	154.19
Percent full-time employees								
Less than 25%	194.21	--	--	--	--	--	504.29 *	138.20
25-49 %	112.72	--	--	--	--	--	282.93	122.72
50-74 %	146.05	--	--	--	--	--	138.95	182.98
75% or more	72.30	--	--	--	--	--	81.93	103.82
Union presence								
No union employees	31.57	--	--	--	--	--	76.96	68.63
Has union employees	373.32	--	--	--	--	--	285.91	438.06 *
Unknown	99.65	--	--	--	--	--	161.23	107.92
Percent low wage employees **								
50% or more low wage	164.59	--	--	--	--	--	204.96	179.90
Less than 50% low wage	33.60	--	--	--	--	--	86.67	69.97
Unknown	154.92	--	--	--	--	--	169.68	162.26

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector 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	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
Industry group **								
Agric., fish., forest.	27.3%	--	--	--	--	--	27.2%	27.4%
Mining	15.5%*	2.6%*	40.5%*	44.2%	29.4%	6.7%*	28.0%	14.6%*
Construction	27.7%	20.9%	26.0%	30.7%	27.9%	31.5%	24.1%	31.2%
Manufacturing	21.7%	19.4%	24.8%	27.9%	24.9%	19.4%	25.2%	21.3%
Transp., commu., util.	16.0%	22.5%	28.7%	26.5%	30.1%	11.7%	26.4%	14.9%
Wholesale trade	26.1%	23.8%	25.3%	34.7%	29.1%	21.8%	27.3%	25.7%
Retail Trade	32.1%	27.2%	29.7%	41.7%	41.7%	28.8%	33.1%	31.9%
Fin., ins., real est.	28.1%	18.1%	29.9%	29.7%	30.3%	27.9%	26.3%	28.4%
Services	28.9%	24.3%	27.6%	34.3%	34.1%	25.7%	28.6%	29.0%
Unknown	20.5%*	11.8%*	69.2%*	0.0%	0.0%	0.0%	20.5%*	0.0%
Ownership								
For profit, incorporated	25.7%	22.3%	28.0%	33.2%	31.0%	22.4%	27.8%	25.2%
For profit, unincorporated	34.7%	24.8%	32.0%	41.9%	35.3%	37.4%	30.5%	36.7%
Nonprofit	24.6%	26.6%	19.3%	27.5%	28.5%	21.6%	25.0%	24.5%
Unknown	19.3%	17.2%*	28.9%*	31.5%	23.8%	17.5%	22.7%	19.0%
Age of firm								
Less than 5 years	28.9%	22.9%	27.3%	35.6%	32.9%	24.9%	27.7%	30.8%
5-9 years	30.0%	22.6%	27.0%	34.8%	38.9%	22.0%	28.7%	31.3%
10-19 years	29.1%	27.1%	30.7%	31.0%	37.3%	17.4%	29.1%	29.1%
20 or more years	26.8%	20.0%	26.2%	32.2%	30.1%	23.6%	25.7%	27.0%
Unknown	23.5%	19.9%	24.3%	35.2%	27.6%	22.2%	33.4%	23.3%
Multi/single status								
2 or more locations	24.5%	24.6%	28.3%	32.0%	29.3%	22.5%	30.7%	24.3%
1 location only	29.1%	22.8%	27.4%	33.5%	33.4%	19.9%*	27.3%	31.5%
Percent full-time employees								
Less than 25%	29.5%	28.0%	17.5%	42.5%	46.3%	23.0%	29.3%	29.6%
25-49 %	28.4%	18.9%	26.6%	33.2%	31.8%	27.4%	28.4%	28.4%
50-74 %	26.7%	21.2%	26.1%	34.7%	34.8%	22.4%	25.3%	27.0%
75% or more	25.5%	23.1%	27.8%	32.8%	30.0%	22.3%	27.9%	25.0%
Union presence								
No union employees	30.2%	24.3%	29.6%	35.8%	33.9%	26.6%	29.5%	30.4%
Has union employees	16.8%	15.4%	14.0%*	18.7%	17.0%	16.7%	17.0%	16.8%
Unknown	22.0%	14.7%	21.6%	26.6%	30.3%	21.1%	21.0%	22.0%
Percent low wage employees **								
50% or more low wage	37.7%	17.8%	36.2%	46.6%	40.0%	35.0%	38.6%	37.4%
Less than 50% low wage	25.7%	23.8%	27.7%	32.5%	29.4%	20.4%	27.5%	25.1%
Unknown	24.4%	16.7%	23.0%	30.2%	31.5%	23.3%	23.7%	24.5%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector 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	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
Industry group **								
Agric., fish., forest.	2.47%	--	--	--	--	--	3.70%	5.20%
Mining	4.86%*	6.39%*	13.38%*	11.34%	6.00%	3.51%*	7.71%	4.79%*
Construction	1.94%	4.25%	2.88%	4.44%	2.42%	4.99%	1.82%	2.44%
Manufacturing	1.75%	2.91%	2.95%	3.11%	2.41%	1.98%	2.78%	1.77%
Transp., commu., util.	1.29%	3.76%	5.48%	3.78%	3.52%	1.61%	3.59%	1.52%
Wholesale trade	1.33%	2.75%	3.61%	1.83%	2.21%	2.40%	1.56%	1.62%
Retail Trade	0.91%	1.91%	1.94%	2.66%	2.34%	1.36%	1.53%	1.12%
Fin., ins., real est.	1.32%	3.31%	5.35%	2.22%	1.54%	1.60%	2.52%	1.35%
Services	1.20%	2.63%	1.63%	0.90%	1.53%	1.92%	1.49%	1.54%
Unknown	8.05%*	7.47%*	21.88%*	0.00%	0.00%	0.00%	8.05%*	0.00%
Ownership								
For profit, incorporated	0.47%	1.20%	0.82%	0.79%	0.95%	0.65%	0.87%	0.52%
For profit, unincorporated	2.67%	2.10%	4.35%	3.45%	3.23%	5.35%	2.04%	3.50%
Nonprofit	1.25%	7.13%	3.37%	2.17%	2.20%	1.53%	3.18%	1.53%
Unknown	1.88%	6.46%*	9.78%*	5.24%	4.24%	2.71%	5.09%	2.01%
Age of firm								
Less than 5 years	1.19%	2.07%	3.02%	4.22%	3.94%	5.99%	1.62%	2.42%
5-9 years	1.31%	2.45%	2.64%	3.00%	6.40%	2.94%	2.16%	2.24%
10-19 years	1.17%	3.29%	1.89%	2.25%	3.02%	4.39%	1.02%	2.19%
20 or more years	0.92%	2.49%	1.51%	1.08%	1.92%	1.70%	1.16%	1.22%
Unknown	0.39%	4.46%	7.24%	1.98%	1.22%	0.44%	2.54%	0.39%
Multi/single status								
2 or more locations	0.65%	4.77%	4.08%	1.53%	1.21%	0.69%	1.66%	0.67%
1 location only	0.82%	1.20%	0.71%	1.48%	1.95%	6.45%*	0.53%	1.57%
Percent full-time employees								
Less than 25%	2.09%	6.78%	4.72%	5.02%	4.75%	3.04%	4.14%	1.93%
25-49 %	1.41%	5.17%	6.62%	3.80%	3.36%	2.13%	4.22%	1.59%
50-74 %	1.89%	2.96%	3.37%	3.25%	3.53%	2.51%	3.12%	2.30%
75% or more	0.52%	1.23%	0.78%	0.68%	0.89%	0.76%	0.59%	0.64%
Union presence								
No union employees	0.50%	1.14%	0.80%	0.74%	1.26%	0.69%	0.62%	0.59%
Has union employees	1.66%	3.54%	5.46%*	2.93%	1.42%	2.24%	2.60%	1.87%
Unknown	0.76%	1.50%	3.89%	2.16%	2.84%	0.85%	2.28%	0.80%
Percent low wage employees **								
50% or more low wage	0.92%	4.88%	5.29%	3.68%	3.88%	1.46%	3.23%	1.81%
Less than 50% low wage	0.63%	1.40%	0.82%	0.96%	1.27%	0.90%	0.70%	0.77%
Unknown	0.98%	2.32%	3.56%	2.09%	1.60%	1.00%	1.81%	1.03%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector 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	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
Industry group **								
Agric., fish., forest.	43.7%	--	--	--	--	--	40.1%	44.7%
Mining	34.4%*	61.6%*	3.9%*	0.0%	59.6%*	22.9%*	11.1%*	36.4%*
Construction	25.1%	19.6%*	30.0%	31.0%	27.6%*	19.3%	23.2%	28.3%
Manufacturing	20.5%	18.2%*	18.0%	32.1%	25.4%	17.1%	28.4%	19.3%
Transp., commu., util.	17.7%	30.5%*	47.2%	36.9%	43.3%	11.9%	40.9%	15.7%
Wholesale trade	29.2%	24.7%	23.6%	45.8%	33.9%	24.1%	30.2%	28.9%
Retail Trade	33.1%	35.5%	29.3%	47.3%	47.3%	28.2%	38.6%	31.8%
Fin., ins., real est.	29.1%	35.9%	39.3%	37.8%	23.2%	28.8%	40.5%	27.9%
Services	29.0%	21.5%	36.7%	38.3%	38.6%	22.2%	33.4%	28.2%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	26.1%	25.9%	28.1%	38.3%	31.9%	22.1%	32.2%	24.8%
For profit, unincorporated	39.0%	28.4%	42.5%	37.7%	48.2%	31.8%	34.5%	40.8%
Nonprofit	25.8%	16.3%*	40.5%	35.8%	33.8%	19.8%	32.6%	25.3%
Unknown	20.9%	11.7%*	38.2%*	53.2%	25.8%	19.5%	23.8%*	20.7%
Age of firm								
Less than 5 years	35.3%	25.0%	36.8%	47.7%	26.2%	25.0%	36.3%	33.9%
5-9 years	36.9%	30.2%	34.8%	42.7%	42.3%	28.8%	36.1%	38.4%
10-19 years	34.8%	27.0%	30.8%	35.7%	52.8%	22.4%*	30.8%	38.3%
20 or more years	27.6%	20.6%	27.0%	33.8%	33.4%	23.5%	28.6%	27.4%
Unknown	22.6%	14.7%*	20.1%*	40.7%	28.8%	21.0%	40.7%	22.3%
Multi/single status								
2 or more locations	24.0%	25.8%	28.5%	33.5%	31.3%	21.8%	36.5%	23.7%
1 location only	33.9%	24.9%	30.1%	39.8%	38.9%	17.4%*	31.8%	36.7%
Percent full-time employees								
Less than 25%	39.0%	50.6%*	18.5%*	62.7%	47.3%	24.6%	49.2%	35.9%
25-49 %	30.2%	25.7%*	41.7%	42.1%	32.1%	27.3%	35.1%	29.3%
50-74 %	30.7%	36.5%	24.8%	43.8%	40.6%	25.0%	37.3%	29.7%
75% or more	25.8%	23.2%	29.9%	36.9%	33.0%	21.2%	31.5%	24.6%
Union presence								
No union employees	32.1%	28.0%	31.2%	42.1%	35.8%	26.7%	34.9%	31.1%
Has union employees	13.5%	5.8%*	14.2%*	16.1%*	19.1%*	12.5%	12.6%*	13.6%
Unknown	23.6%	22.9%	33.4%	29.8%	37.6%	21.8%	31.3%	23.3%
Percent low wage employees **								
50% or more low wage	42.3%	24.9%*	34.5%	55.4%	40.4%	38.3%	50.6%	39.3%
Less than 50% low wage	26.0%	24.8%	29.2%	37.0%	31.2%	19.4%	30.6%	24.5%
Unknown	25.3%	26.3%	35.1%	32.1%	38.9%	23.0%	32.8%	25.0%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector 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	0.88%	2.05%	1.25%	1.67%	1.85%	1.07%	1.13%	1.10%
Industry group **								
Agric., fish., forest.	8.95%	--	--	--	--	--	11.80%	9.86%
Mining	12.03%*	19.48%*	1.23%*	0.00%	18.87%*	10.62%*	6.31%*	13.64%*
Construction	2.48%	6.71%*	6.96%	5.11%	8.72%*	3.14%	3.40%	5.20%
Manufacturing	1.27%	8.47%*	3.75%	3.97%	2.54%	1.40%	4.51%	1.03%
Transp., commu., util.	3.05%	10.31%*	9.15%	8.94%	9.88%	3.31%	5.59%	3.24%
Wholesale trade	2.86%	6.87%	6.77%	4.99%	7.95%	2.46%	3.59%	3.43%
Retail Trade	1.64%	3.47%	2.44%	5.65%	3.64%	2.20%	2.85%	2.13%
Fin., ins., real est.	2.87%	4.07%	7.86%	4.50%	6.28%	2.90%	3.74%	2.90%
Services	2.02%	2.50%	3.03%	1.61%	3.12%	2.15%	2.23%	2.26%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.76%	2.37%	2.10%	1.90%	2.32%	0.98%	1.15%	1.08%
For profit, unincorporated	2.54%	6.79%	8.44%	6.87%	5.96%	5.18%	4.74%	3.09%
Nonprofit	2.05%	7.71%*	9.73%	5.43%	4.29%	1.95%	5.59%	2.26%
Unknown	2.69%	11.41%*	12.60%*	13.74%	5.55%	3.36%	7.16%*	3.10%
Age of firm								
Less than 5 years	2.87%	6.12%	5.93%	3.54%	6.87%	6.60%	3.83%	5.03%
5-9 years	3.37%	3.76%	5.75%	5.62%	6.40%	6.31%	3.95%	3.33%
10-19 years	2.37%	3.75%	4.07%	3.77%	5.21%	7.78%*	1.83%	4.11%
20 or more years	1.01%	2.65%	4.83%	2.54%	3.05%	1.81%	3.05%	1.39%
Unknown	0.93%	10.20%*	8.69%*	5.39%	2.12%	1.11%	5.39%	0.91%
Multi/single status								
2 or more locations	1.04%	5.52%	6.21%	2.72%	2.10%	1.10%	3.59%	1.05%
1 location only	0.74%	2.12%	1.46%	2.01%	2.69%	8.90%*	1.05%	1.04%
Percent full-time employees								
Less than 25%	3.68%	15.27%*	8.43%*	10.55%	8.41%	6.15%	11.77%	3.12%
25-49 %	2.77%	8.98%*	11.05%	8.02%	4.58%	3.18%	8.74%	3.03%
50-74 %	2.41%	3.71%	6.37%	7.05%	5.05%	2.27%	2.91%	2.42%
75% or more	1.01%	2.29%	1.42%	1.51%	2.07%	1.31%	1.31%	1.28%
Union presence								
No union employees	0.66%	1.86%	1.17%	2.30%	2.29%	0.88%	1.37%	0.86%
Has union employees	1.33%	7.48%*	6.95%*	5.26%*	6.30%*	1.00%	5.68%*	1.45%
Unknown	2.31%	4.81%	6.73%	7.86%	4.73%	2.20%	3.93%	2.36%
Percent low wage employees **								
50% or more low wage	2.13%	9.45%*	5.22%	8.78%	4.98%	4.31%	6.58%	2.97%
Less than 50% low wage	0.86%	2.49%	1.08%	1.50%	2.32%	1.21%	1.39%	1.04%
Unknown	1.75%	4.25%	7.10%	5.36%	5.08%	1.50%	4.05%	1.81%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector 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	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
Industry group **								
Agric., fish., forest.	25.9%	--	--	--	--	--	29.3%	24.0%
Mining	17.0%*	2.3%*	43.8%*	41.1%	32.5%	4.9%*	27.0%*	16.3%*
Construction	31.4%	22.8%	27.3%	33.5%	34.6%	33.5%	27.3%	34.4%
Manufacturing	21.9%	17.5%*	29.7%	27.5%	26.4%	18.5%	25.4%	21.5%
Transp., commu., util.	15.3%	20.3%*	22.6%*	26.5%	28.6%	11.3%	22.6%	14.4%
Wholesale trade	26.0%	30.1%	27.4%	33.0%	29.4%	20.4%	29.9%	25.1%
Retail Trade	31.8%	20.8%	31.6%	40.5%	40.7%	28.7%	32.2%	31.8%
Fin., ins., real est.	29.1%	12.8%*	32.9%	25.6%	34.1%	29.3%	22.9%	30.4%
Services	30.4%	24.3%	26.4%	33.3%	33.7%	29.5%	27.5%	31.2%
Unknown	16.8%*	16.8%*	0.0%	0.0%	0.0%	0.0%	16.8%*	0.0%
Ownership								
For profit, incorporated	26.3%	22.0%	29.7%	32.5%	32.4%	22.4%	27.9%	25.9%
For profit, unincorporated	35.4%	23.4%	30.9%	40.9%	34.7%	39.2%	30.5%	37.2%
Nonprofit	25.1%	18.2%*	14.2%	25.6%	27.9%	25.0%	19.1%	26.1%
Unknown	18.0%	29.0%	26.0%*	28.4%	22.3%	15.6%*	27.6%	17.3%
Age of firm								
Less than 5 years	27.7%	23.2%	29.1%	28.3%	37.0%	25.2%*	26.7%	28.9%
5-9 years	27.9%	19.2%	24.7%	33.3%	36.4%	21.1%	26.7%	29.0%
10-19 years	27.0%	25.5%	31.5%	29.5%	32.3%	16.1%	28.7%	25.7%
20 or more years	27.5%	19.8%	27.5%	33.2%	32.2%	22.5%	26.1%	27.8%
Unknown	24.8%	22.4%	28.3%	35.5%	28.6%	23.4%	32.5%	24.6%
Multi/single status								
2 or more locations	25.1%	27.7%	30.4%	31.9%	30.6%	22.7%	30.0%	24.9%
1 location only	29.2%	21.8%	27.9%	32.5%	33.1%	26.2%	26.8%	32.1%
Percent full-time employees								
Less than 25%	29.3%	33.0%*	11.8%*	27.8%	46.1%	25.9%	22.8%	31.0%
25-49 %	29.6%	15.3%*	26.0%*	31.5%	35.5%	28.8%	28.4%	29.7%
50-74 %	25.6%	11.7%*	26.1%	32.0%	30.5%	23.6%	20.4%	26.8%
75% or more	26.2%	23.2%	28.6%	32.4%	31.2%	22.5%	27.9%	25.8%
Union presence								
No union employees	31.1%	24.2%	30.5%	34.2%	35.1%	28.1%	29.1%	31.8%
Has union employees	16.0%	5.6%*	15.4%*	22.5%	17.5%	14.8%	17.1%	15.9%
Unknown	22.1%	11.8%*	20.9%	27.3%	29.0%	21.3%	20.5%	22.2%
Percent low wage employees **								
50% or more low wage	38.0%	10.8%	39.1%	44.3%	42.5%	35.5%	35.3%	38.7%
Less than 50% low wage	27.0%	23.4%	28.7%	32.1%	31.0%	22.0%	27.5%	26.8%
Unknown	23.9%	13.6%*	21.6%	29.5%	29.7%	22.8%	22.5%	23.9%

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.

* Figure does not meet standard of reliability or precision.

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** 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.D.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector 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	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
Industry group **								
Agric., fish., forest.	3.97%	--	--	--	--	--	5.58%	4.71%
Mining	5.60%*	10.35%*	14.85%*	11.16%	9.53%	3.18%*	10.30%*	6.84%*
Construction	3.58%	4.59%	3.48%	4.64%	5.35%	5.33%	3.45%	4.59%
Manufacturing	1.81%	6.15%*	5.37%	2.99%	3.72%	1.63%	2.71%	1.86%
Transp., commu., util.	1.79%	6.45%*	7.84%*	5.19%	3.22%	1.77%	4.91%	1.81%
Wholesale trade	1.81%	2.87%	4.80%	2.79%	2.79%	2.94%	1.97%	2.14%
Retail Trade	1.17%	1.45%	3.12%	2.56%	2.46%	1.73%	1.67%	1.28%
Fin., ins., real est.	1.33%	3.92%*	6.47%	3.76%	2.34%	1.39%	3.62%	1.02%
Services	1.18%	2.49%	3.19%	1.05%	2.24%	1.83%	1.04%	1.55%
Unknown	7.83%*	7.83%*	0.00%	0.00%	0.00%	0.00%	7.83%*	0.00%
Ownership								
For profit, incorporated	0.65%	1.03%	1.05%	0.82%	1.43%	0.57%	0.99%	0.64%
For profit, unincorporated	4.06%	2.92%	6.26%	4.74%	3.79%	7.20%	2.36%	5.29%
Nonprofit	1.10%	6.33%*	3.49%	1.28%	3.11%	1.11%	3.47%	1.42%
Unknown	2.67%	5.39%	9.22%*	6.72%	6.18%	4.80%*	4.37%	2.76%
Age of firm								
Less than 5 years	2.36%	3.07%	3.95%	2.97%	5.73%	8.40%*	2.57%	3.62%
5-9 years	1.85%	3.44%	3.51%	3.71%	6.14%	4.31%	2.89%	3.00%
10-19 years	1.31%	3.01%	2.21%	3.10%	4.34%	4.60%	1.62%	2.56%
20 or more years	1.04%	2.13%	1.81%	0.79%	2.32%	1.34%	1.13%	1.26%
Unknown	0.80%	5.84%	7.12%	2.41%	1.38%	0.88%	3.75%	0.81%
Multi/single status								
2 or more locations	0.78%	6.60%	4.47%	2.28%	1.66%	0.53%	1.77%	0.80%
1 location only	1.06%	1.03%	1.28%	1.67%	2.75%	6.97%	1.01%	2.45%
Percent full-time employees								
Less than 25%	3.50%	11.03%*	6.63%*	6.98%	9.77%	4.88%	4.09%	4.76%
25-49 %	2.27%	5.92%*	7.84%*	6.90%	4.48%	3.01%	3.53%	2.65%
50-74 %	1.64%	3.97%*	5.51%	3.52%	3.92%	3.94%	4.34%	2.77%
75% or more	0.59%	1.43%	1.28%	0.82%	1.39%	0.57%	0.98%	0.60%
Union presence								
No union employees	0.60%	1.03%	1.21%	0.75%	1.49%	1.22%	0.74%	0.75%
Has union employees	1.33%	3.86%*	5.40%*	3.53%	1.96%	2.40%	3.81%	1.65%
Unknown	0.99%	4.06%*	4.90%	1.78%	2.70%	1.06%	3.25%	0.99%
Percent low wage employees **								
50% or more low wage	1.55%	2.50%	5.74%	4.99%	4.04%	2.83%	3.00%	1.92%
Less than 50% low wage	0.99%	1.59%	1.39%	0.82%	1.77%	1.30%	0.97%	1.13%
Unknown	0.82%	5.22%*	4.41%	2.07%	2.22%	0.80%	2.33%	0.80%

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.

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** 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.D.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector 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	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
Industry group **								
Agric., fish., forest.	19.4%	--	--	--	--	--	21.0%	17.3%*
Mining	10.9%*	--	--	--	--	--	31.3%*	9.0%*
Construction	19.0%	--	--	--	--	--	17.6%	20.7%*
Manufacturing	22.8%	--	--	--	--	--	18.5%	23.2%
Transp., commu., util.	16.3%	--	--	--	--	--	24.3%	15.5%
Wholesale trade	22.4%	--	--	--	--	--	18.7%	24.0%
Retail Trade	31.4%	--	--	--	--	--	28.3%	32.4%
Fin., ins., real est.	23.2%	--	--	--	--	--	23.3%	23.2%
Services	24.3%	--	--	--	--	--	27.0%	23.2%
Unknown	25.9%*	--	--	--	--	--	25.9%*	0.0%
Ownership								
For profit, incorporated	23.3%	--	--	--	--	--	22.0%	23.6%
For profit, unincorporated	27.5%	--	--	--	--	--	27.4%	27.6%
Nonprofit	21.0%	--	--	--	--	--	31.0%	18.8%
Unknown	21.3%	--	--	--	--	--	13.4%*	22.6%
Age of firm								
Less than 5 years	21.6%	--	--	--	--	--	18.9%	32.4%
5-9 years	29.2%	--	--	--	--	--	24.5%	35.5%
10-19 years	28.3%	--	--	--	--	--	28.3%	28.2%
20 or more years	23.8%	--	--	--	--	--	22.0%	24.4%
Unknown	21.0%	--	--	--	--	--	27.4%	20.8%
Multi/single status								
2 or more locations	23.3%	--	--	--	--	--	27.0%	23.1%
1 location only	22.9%	--	--	--	--	--	23.2%	22.4%
Percent full-time employees								
Less than 25%	21.0%	--	--	--	--	--	26.5%	19.0%
25-49 %	22.2%	--	--	--	--	--	21.4%	22.4%
50-74 %	23.2%	--	--	--	--	--	23.3%	23.2%
75% or more	23.2%	--	--	--	--	--	23.7%	23.1%
Union presence								
No union employees	24.9%	--	--	--	--	--	24.6%	25.0%
Has union employees	23.7%	--	--	--	--	--	23.5%	23.8%
Unknown	18.8%	--	--	--	--	--	12.9%	19.2%
Percent low wage employees **								
50% or more low wage	30.6%	--	--	--	--	--	25.0%	32.1%
Less than 50% low wage	21.5%	--	--	--	--	--	24.0%	20.5%
Unknown	24.9%	--	--	--	--	--	18.0%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector 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	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
Industry group **								
Agric., fish., forest.	5.36%	--	--	--	--	--	6.22%	9.45%*
Mining	5.72%*	--	--	--	--	--	9.84%*	5.08%*
Construction	3.31%	--	--	--	--	--	2.45%	6.85%*
Manufacturing	3.56%	--	--	--	--	--	3.36%	3.97%
Transp., commu., util.	2.23%	--	--	--	--	--	6.07%	2.50%
Wholesale trade	2.16%	--	--	--	--	--	3.58%	2.52%
Retail Trade	1.02%	--	--	--	--	--	3.28%	1.17%
Fin., ins., real est.	2.77%	--	--	--	--	--	2.20%	3.19%
Services	1.96%	--	--	--	--	--	4.06%	2.25%
Unknown	9.37%*	--	--	--	--	--	9.37%*	0.00%
Ownership								
For profit, incorporated	1.21%	--	--	--	--	--	1.33%	1.68%
For profit, unincorporated	3.14%	--	--	--	--	--	3.99%	4.38%
Nonprofit	2.05%	--	--	--	--	--	6.32%	3.43%
Unknown	3.54%	--	--	--	--	--	11.26%*	3.56%
Age of firm								
Less than 5 years	2.38%	--	--	--	--	--	2.22%	5.11%
5-9 years	4.22%	--	--	--	--	--	2.40%	7.86%
10-19 years	3.34%	--	--	--	--	--	3.80%	6.23%
20 or more years	3.19%	--	--	--	--	--	1.51%	4.07%
Unknown	0.78%	--	--	--	--	--	4.06%	0.78%
Multi/single status								
2 or more locations	1.78%	--	--	--	--	--	4.01%	1.79%
1 location only	1.56%	--	--	--	--	--	1.84%	4.04%
Percent full-time employees								
Less than 25%	3.73%	--	--	--	--	--	7.82%	2.85%
25-49 %	2.67%	--	--	--	--	--	5.01%	4.01%
50-74 %	3.60%	--	--	--	--	--	3.15%	4.50%
75% or more	1.32%	--	--	--	--	--	1.60%	1.88%
Union presence								
No union employees	0.82%	--	--	--	--	--	1.52%	1.51%
Has union employees	5.62%	--	--	--	--	--	6.46%	6.54%
Unknown	1.65%	--	--	--	--	--	3.57%	1.83%
Percent low wage employees **								
50% or more low wage	2.55%	--	--	--	--	--	3.64%	2.92%
Less than 50% low wage	0.72%	--	--	--	--	--	1.60%	1.38%
Unknown	2.59%	--	--	--	--	--	3.60%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.D.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
Industry group **								
Agric., fish., forest.	54.6%	49.9%	55.5%	38.2%	54.2%	62.4%	49.5%	58.3%
Mining	75.6%	52.8%	64.7%	66.7%	79.5%	77.0%	58.9%	77.4%
Construction	56.8%	56.6%	50.7%	56.3%	57.4%	63.3%	55.2%	58.6%
Manufacturing	62.9%	51.5%	49.9%	52.2%	58.9%	68.4%	51.0%	64.6%
Transp., commu., util.	64.7%	46.4%	62.4%	54.7%	52.5%	70.0%	55.8%	66.0%
Wholesale trade	59.3%	54.2%	55.5%	53.3%	55.4%	66.4%	54.3%	61.0%
Retail Trade	53.0%	42.8%	44.5%	47.9%	47.5%	58.1%	45.2%	55.2%
Fin., ins., real est.	57.7%	44.0%	49.6%	55.4%	58.2%	60.5%	48.8%	59.5%
Services	48.2%	43.9%	41.9%	42.8%	45.2%	54.7%	42.3%	50.3%
Unknown	43.6%	47.9%	24.2% *	0.0% *	0.0% *	0.0% *	43.6% *	0.0%
Ownership								
For profit, incorporated	57.4%	47.6%	48.1%	49.7%	54.2%	63.6%	48.5%	59.9%
For profit, unincorporated	48.7%	43.1%	47.9%	48.8%	48.9%	53.8%	44.1%	51.5%
Nonprofit	50.3%	50.1%	44.2%	45.0%	47.0%	55.2%	45.7%	51.1%
Unknown	60.7%	46.2%	48.6%	40.4%	59.1%	64.7%	45.6%	62.7%
Age of firm								
Less than 5 years	47.5%	46.6%	43.5%	46.8%	52.2%	54.9%	45.3%	51.5%
5-9 years	47.7%	45.2%	47.5%	45.4%	47.4%	59.8%	45.8%	50.2%
10-19 years	48.0%	46.1%	46.3%	47.0%	46.5%	56.5%	46.2%	49.7%
20 or more years	55.5%	48.9%	48.9%	50.0%	52.9%	62.6%	49.7%	57.2%
Unknown	61.0%	47.9%	59.9%	53.0%	55.4%	62.7%	54.1%	61.2%
Multi/single status								
2 or more locations	59.8%	48.6%	50.7%	51.9%	54.5%	62.4%	51.5%	60.1%
1 location only	48.2%	46.9%	47.4%	47.4%	48.9%	60.4%	47.2%	49.6%
Percent full-time employees								
Less than 25%	49.5%	39.1%	43.5%	36.7%	40.3%	61.4%	40.1%	53.0%
25-49 %	52.0%	45.4%	37.0%	36.5%	52.1%	58.9%	39.0%	55.1%
50-74 %	52.4%	44.2%	43.3%	43.5%	49.6%	59.6%	43.3%	54.8%
75% or more	56.7%	47.4%	48.6%	50.1%	53.1%	62.8%	48.5%	58.9%
Union presence								
No union employees	51.9%	45.8%	46.8%	47.0%	50.9%	59.1%	46.5%	54.1%
Has union employees	67.5%	69.8%	60.6%	67.2%	63.9%	69.4%	66.8%	67.6%
Unknown	60.4%	43.7%	48.5%	51.0%	50.1%	63.0%	45.3%	61.4%
Percent low wage employees **								
50% or more low wage	42.2%	40.8%	37.5%	35.3%	39.4%	50.0%	37.7%	43.6%
Less than 50% low wage	55.2%	47.3%	48.0%	49.9%	54.4%	63.4%	48.4%	58.0%
Unknown	60.1%	46.9%	51.0%	51.4%	52.0%	62.6%	48.0%	60.8%

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.

* Figure does not meet standard of reliability or precision.

** 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.D.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage 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%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
Industry group **								
Agric., fish., forest.	2.68%	3.06%	4.24%	6.18%	10.42%	9.24%	2.16%	4.30%
Mining	4.28%	12.06%	12.73%	15.85%	9.09%	6.32%	7.71%	4.72%
Construction	1.30%	3.04%	2.76%	2.58%	2.35%	3.86%	2.26%	1.93%
Manufacturing	0.58%	3.69%	2.63%	1.41%	1.12%	0.78%	2.02%	0.66%
Transp., commu., util.	1.15%	4.39%	3.57%	4.03%	5.01%	1.45%	2.89%	1.49%
Wholesale trade	0.96%	3.36%	2.63%	1.17%	2.12%	1.14%	2.40%	0.98%
Retail Trade	0.87%	1.98%	1.58%	1.28%	2.60%	1.03%	1.15%	0.97%
Fin., ins., real est.	0.66%	1.45%	2.12%	2.03%	1.99%	0.51%	1.79%	0.53%
Services	0.69%	1.84%	0.84%	1.90%	1.58%	0.91%	0.98%	0.80%
Unknown	8.81%	9.14%	8.87% *	0.00% *	0.00% *	0.00% *	8.81% *	0.00%
Ownership								
For profit, incorporated	0.41%	0.88%	0.88%	1.17%	0.92%	0.55%	0.87%	0.41%
For profit, unincorporated	1.14%	2.52%	3.51%	3.47%	3.34%	2.92%	1.72%	1.96%
Nonprofit	1.01%	3.83%	2.84%	2.17%	1.67%	1.22%	2.10%	0.92%
Unknown	1.42%	4.59%	9.52%	7.06%	2.95%	1.77%	3.71%	1.68%
Age of firm								
Less than 5 years	1.58%	1.85%	1.71%	3.83%	3.29%	5.34%	1.87%	2.17%
5-9 years	1.21%	1.59%	1.90%	2.05%	2.83%	3.30%	1.28%	1.54%
10-19 years	1.26%	1.53%	1.57%	2.44%	2.57%	3.67%	1.27%	2.13%
20 or more years	0.56%	2.04%	0.99%	0.82%	1.25%	0.99%	0.97%	0.68%
Unknown	0.56%	4.02%	4.12%	2.80%	1.74%	0.44%	2.29%	0.57%
Multi/single status								
2 or more locations	0.29%	2.22%	1.94%	1.33%	1.09%	0.52%	1.28%	0.31%
1 location only	0.97%	1.13%	0.85%	1.38%	1.61%	6.51%	1.03%	1.17%
Percent full-time employees								
Less than 25%	2.11%	4.51%	6.06%	3.01%	4.92%	1.87%	3.68%	2.03%
25-49 %	1.57%	3.99%	4.38%	3.01%	4.66%	2.81%	2.77%	1.80%
50-74 %	1.42%	1.49%	1.90%	1.29%	2.53%	1.69%	1.30%	1.54%
75% or more	0.39%	1.13%	0.79%	1.22%	0.90%	0.56%	0.93%	0.37%
Union presence								
No union employees	0.43%	0.96%	0.51%	1.10%	0.63%	0.59%	0.67%	0.37%
Has union employees	1.27%	4.62%	5.44%	3.18%	1.86%	2.14%	3.18%	1.33%
Unknown	0.54%	2.78%	2.97%	2.95%	2.44%	0.55%	2.59%	0.46%
Percent low wage employees **								
50% or more low wage	1.27%	3.49%	3.77%	2.34%	2.40%	2.60%	2.28%	1.66%
Less than 50% low wage	0.46%	1.26%	0.63%	1.17%	1.21%	0.82%	0.94%	0.47%
Unknown	0.38%	1.82%	3.46%	2.25%	1.25%	0.45%	1.96%	0.38%

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.

* Figure does not meet standard of reliability or precision.

** 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.D.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
Industry group **								
Agric., fish., forest.	21.5%	--	--	--	--	--	50.0%	3.9%*
Mining	46.3%	88.3%	15.5%*	16.6%*	15.0%*	65.6%	40.4%	46.8%
Construction	33.3%	52.2%	47.1%	38.9%	29.3%	2.0%*	48.0%	18.7%
Manufacturing	18.1%	32.5%	36.3%	25.8%	19.6%	14.8%	34.1%	16.3%
Transp., commu., util.	35.4%	50.9%	49.4%	17.9%	12.4%*	39.6%	42.6%	34.5%
Wholesale trade	15.6%	36.4%	42.6%	16.5%	10.4%*	10.2%*	33.7%	10.4%
Retail Trade	16.9%	44.5%	44.8%	15.0%	8.5%	13.7%	35.5%	12.8%
Fin., ins., real est.	11.0%	51.7%	34.7%	20.9%*	12.3%*	3.0%	37.1%	6.7%
Services	17.7%	51.9%	42.0%	21.7%	11.6%	8.7%*	42.1%	10.6%
Unknown	44.3%*	49.2%*	0.0%	0.0%	0.0%	0.0%	44.3%*	0.0%
Ownership								
For profit, incorporated	18.6%	46.3%	41.2%	22.4%	14.6%	13.7%	38.4%	14.2%
For profit, unincorporated	21.7%	50.2%	41.3%	10.9%	10.1%*	12.2%*	41.5%	11.2%*
Nonprofit	19.3%	54.9%	53.0%	26.8%	16.4%	12.8%*	47.6%	15.0%
Unknown	30.0%	52.9%	15.9%*	15.6%*	12.4%*	34.6%	37.3%	29.3%
Age of firm								
Less than 5 years	28.0%	46.1%	35.6%	14.1%*	17.4%*	8.2%*	38.8%	10.7%*
5-9 years	27.8%	52.3%	43.8%	19.4%	10.7%*	12.9%*	41.3%	12.4%*
10-19 years	29.1%	44.2%	40.6%	29.0%	9.1%*	29.9%	40.1%	19.7%
20 or more years	20.2%	50.1%	42.7%	24.0%	17.0%	13.1%	40.2%	15.1%
Unknown	14.8%	48.9%	48.7%	13.6%	13.2%	14.7%	27.4%	14.5%
Multi/single status								
2 or more locations	14.8%	41.2%	40.8%	18.4%	13.0%	14.5%	28.5%	14.4%
1 location only	31.2%	48.3%	42.0%	24.0%	17.8%	21.2%*	41.0%	18.1%
Percent full-time employees								
Less than 25%	32.1%	56.8%	60.9%	24.7%	8.2%*	33.1%	49.0%	27.3%
25-49 %	15.9%	64.7%	50.0%	18.8%	9.6%	10.6%*	45.4%	10.8%
50-74 %	20.0%	53.8%	46.5%	27.8%	13.5%	13.5%*	48.0%	14.1%
75% or more	19.2%	46.8%	41.1%	21.7%	14.8%	14.7%	38.4%	15.0%
Union presence								
No union employees	17.2%	46.3%	38.7%	19.5%	12.0%	7.3%	37.1%	9.9%
Has union employees	28.1%	54.7%	64.2%	45.6%	27.3%	22.8%	55.1%	24.9%
Unknown	18.9%	62.2%	52.7%	18.6%*	11.2%*	18.1%	47.7%	17.5%
Percent low wage employees **								
50% or more low wage	14.5%	61.9%	39.4%	14.8%	8.5%	7.9%*	36.0%	8.6%
Less than 50% low wage	21.1%	46.8%	41.6%	23.3%	15.8%	12.8%	39.6%	14.5%
Unknown	17.2%	53.2%	44.8%	18.0%*	11.9%	16.6%	40.3%	16.1%

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.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** 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.D.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
Industry group **								
Agric., fish., forest.	6.21%	--	--	--	--	--	5.44%	3.94%*
Mining	8.68%	13.76%	5.78%*	5.33%*	10.43%*	12.18%	11.84%	9.30%
Construction	3.51%	6.48%	4.83%	7.53%	6.13%	1.21%*	3.83%	3.49%
Manufacturing	1.27%	8.27%	6.07%	4.65%	3.42%	2.06%	3.58%	1.38%
Transp., commu., util.	3.39%	6.25%	9.47%	4.63%	4.14%*	6.16%	6.79%	4.65%
Wholesale trade	2.45%	7.24%	5.22%	4.00%	3.20%*	4.78%*	3.04%	3.02%
Retail Trade	1.20%	2.79%	3.26%	2.19%	1.46%	2.18%	1.46%	1.72%
Fin., ins., real est.	1.47%	7.42%	5.56%	6.49%*	4.20%*	0.76%	4.17%	1.37%
Services	1.40%	2.90%	3.80%	1.86%	2.14%	2.69%*	2.19%	1.75%
Unknown	16.58%*	16.45%*	0.00%	0.00%	0.00%	0.00%	16.58%*	0.00%
Ownership								
For profit, incorporated	0.93%	2.76%	1.99%	1.93%	1.60%	1.29%	1.58%	1.05%
For profit, unincorporated	2.76%	3.46%	6.78%	3.16%	3.60%*	6.68%*	3.62%	3.91%*
Nonprofit	3.12%	7.09%	6.93%	3.66%	4.17%	4.29%*	4.79%	3.35%
Unknown	6.09%	10.09%	13.30%*	6.63%*	5.96%*	8.05%	9.01%	6.42%
Age of firm								
Less than 5 years	3.42%	5.10%	5.04%	4.34%*	7.98%*	2.57%*	3.48%	5.04%*
5-9 years	2.78%	3.44%	5.32%	3.34%	7.08%*	4.89%*	3.24%	5.08%*
10-19 years	2.44%	3.47%	3.47%	4.35%	4.53%*	7.54%	1.91%	3.45%
20 or more years	1.39%	4.73%	3.26%	1.64%	2.33%	2.22%	2.07%	1.70%
Unknown	1.33%	9.24%	10.08%	2.98%	2.31%	1.53%	4.57%	1.36%
Multi/single status								
2 or more locations	1.10%	7.33%	7.22%	1.32%	2.05%	1.19%	3.43%	1.19%
1 location only	1.62%	2.60%	1.33%	2.41%	3.52%	10.62%*	1.54%	2.88%
Percent full-time employees								
Less than 25%	5.00%	7.70%	10.29%	6.36%	6.22%*	9.59%	6.88%	6.30%
25-49 %	2.45%	6.45%	8.96%	3.91%	2.63%	3.30%*	5.33%	2.24%
50-74 %	3.32%	3.21%	6.33%	4.27%	3.68%	5.78%*	3.95%	4.10%
75% or more	0.75%	2.76%	1.99%	1.54%	1.31%	1.11%	1.51%	0.91%
Union presence								
No union employees	0.88%	2.71%	1.82%	1.63%	1.76%	1.31%	1.72%	0.93%
Has union employees	3.70%	9.67%	8.47%	3.67%	4.68%	4.25%	4.91%	3.92%
Unknown	1.68%	4.83%	6.96%	6.91%*	4.26%*	1.89%	4.93%	1.61%
Percent low wage employees **								
50% or more low wage	2.05%	7.88%	7.26%	3.37%	2.37%	3.92%*	3.62%	2.50%
Less than 50% low wage	0.94%	2.85%	1.91%	1.97%	2.06%	1.79%	1.67%	1.16%
Unknown	1.59%	5.65%	6.80%	5.84%*	3.44%	1.80%	4.49%	1.54%

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.

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