

Table I.D.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with 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 Cost and Financing Studies. 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.

Table I.D.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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 Cost and Financing Studies. 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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