

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., comm., 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 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](#).

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., comm., 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 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](#).