

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%	27.3%	14.8% *	2.9% *	0.0%	0.0%	24.0%	2.5% *
Mining	20.8%	47.3% *	7.5% *	13.2% *	2.1% *	10.4% *	33.2% *	9.5% *
Construction	20.5%	20.2%	23.9%	21.9%	12.6%	0.2% *	21.5%	11.4%
Manufacturing	13.8%	21.0%	14.5%	7.6%	8.8%	13.4%	16.3%	10.2%
Transp., comm., util.	21.7%	22.9%	23.2%	12.4% *	9.3% *	27.1%	21.3%	22.0%
Wholesale trade	15.0%	21.5%	21.8%	11.4%	4.9% *	7.9%	20.2%	7.4%
Retail trade	9.3%	19.6%	15.5%	7.7%	3.4%	3.6%	16.6%	4.0%
Fin., ins., real est.	12.5%	22.4%	21.3%	12.1% *	2.7% *	1.5% *	21.4%	2.9%
Services	16.5%	22.6%	16.7%	9.4%	6.3%	3.4%	20.1%	5.7%
Unknown	23.4% *	26.3% *	0.0%	0.0%	0.0%	0.0%	23.4% *	0.0%
Ownership								
For profit, incorporated	14.0%	22.9%	17.9%	10.2%	5.4%	5.4%	19.8%	6.0%
For profit, unincorporated	17.5%	20.4%	14.4%	8.2% *	4.0%	2.7% *	19.1%	5.0%
Nonprofit	16.0%	21.7%	21.4%	11.0%	7.1% *	7.3%	20.4%	7.8%
Unknown	14.0%	19.5%	13.6% *	9.0% *	2.5% *	14.4% *	18.2%	10.8% *
Age of firm								
Less than 5 years	21.8%	24.8%	17.7%	10.8%	9.1% *	3.8% *	22.6%	10.1%
5-9 years	17.1%	19.0%	20.4%	8.2%	4.1% *	0.6% *	18.3%	5.4%
10-19 years	16.8%	21.1%	13.9%	11.7%	5.2% *	7.2% *	18.5%	7.7%
20 or more years	15.5%	23.3%	20.0%	10.2%	4.3%	5.1%	20.7%	5.4%
Unknown	7.0%	15.9%	14.8%	9.1%	6.4%	6.2%	12.1%	6.5%
Multi/single status								
2 or more locations	6.8%	18.3%	13.2%	9.2%	5.2%	6.0%	12.7%	6.0%
1 location only	19.7%	22.1%	18.5%	10.8%	7.1%	5.6% *	20.3%	9.7%
Percent full-time employees								
Less than 25%	19.5%	24.8%	31.5%	18.0%	3.7% *	13.4% *	25.5%	11.5% *
25-49%	10.2%	22.8%	16.0%	9.2%	4.3% *	0.8% *	18.1%	2.9%
50-74%	13.4%	21.7%	16.8%	9.1%	4.2% *	2.9% *	19.3%	4.0%
75% or more	14.9%	22.0%	17.6%	9.9%	5.9%	6.8%	19.6%	6.8%
Union presence								
No union employees	15.0%	22.1%	16.6%	9.3%	3.5%	2.7%	19.3%	4.4%
Has union employees	28.0%	37.5%	37.7%	24.1%	26.2%	13.9%	34.9%	20.1%
Unknown	10.1%	16.9%	21.8%	8.6% *	5.6% *	7.6%	17.3%	7.4%
Percent low wage employees								
50% or more low wage	9.5%	20.1%	13.6%	5.6% *	2.1% *	1.7%	15.4%	2.9% *
Less than 50% low wage	17.2%	22.9%	18.1%	11.0%	7.2%	4.7%	20.5%	7.1%
Unknown	9.5%	17.0%	20.7%	10.8%	3.5% *	7.1%	17.5%	6.7%

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. 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%	3.29%	5.25% *	10.28% *	0.00%	0.00%	2.28%	3.15% *
Mining	4.56%	15.11% *	3.02% *	4.54% *	10.35% *	11.27% *	11.84% *	6.51% *
Construction	1.43%	1.29%	2.17%	5.12%	3.01%	0.16% *	1.45%	2.18%
Manufacturing	1.76%	3.97%	4.28%	1.83%	1.80%	2.22%	2.96%	1.19%
Transp., comm., util.	2.99%	4.67%	5.59%	3.98% *	4.35% *	5.89%	2.54%	4.76%
Wholesale trade	1.83%	3.02%	4.39%	3.06%	1.57% *	2.18%	3.04%	1.94%
Retail trade	0.77%	1.52%	1.36%	1.23%	0.73%	0.70%	1.36%	0.61%
Fin., ins., real est.	1.04%	1.70%	3.57%	4.49% *	1.97% *	1.17% *	1.84%	0.75%
Services	0.77%	1.22%	1.26%	1.02%	1.70%	0.87%	0.97%	0.76%
Unknown	*	10.68% *	0.00%	0.00%	0.00%	0.00%	10.60% *	0.00%
Ownership								
For profit, incorporated	0.43%	0.71%	1.15%	0.91%	0.60%	0.52%	0.64%	0.29%
For profit, unincorporated	1.15%	1.70%	3.88%	3.13% *	1.15%	1.64% *	1.28%	1.21%
Nonprofit	1.33%	2.73%	3.56%	1.90%	2.66% *	2.19%	1.83%	1.68%
Unknown	2.40%	3.23%	9.12% *	4.30% *	1.72% *	5.31% *	2.81%	3.35% *
Age of firm								
Less than 5 years	0.90%	1.40%	2.39%	2.37%	5.68% *	4.06% *	1.05%	2.62%
5-9 years	0.82%	1.02%	2.81%	1.02%	2.40% *	0.50% *	0.96%	1.34%
10-19 years	1.19%	1.13%	1.66%	2.18%	1.72% *	3.46% *	1.20%	1.11%
20 or more years	0.55%	1.00%	1.50%	1.42%	1.12%	1.41%	0.71%	0.77%
Unknown	0.62%	3.71%	3.58%	2.22%	0.92%	0.78%	1.66%	0.61%
Multi/single status								
2 or more locations	0.43%	4.44%	1.70%	1.61%	0.69%	0.64%	1.83%	0.45%
1 location only	0.59%	0.70%	1.01%	1.21%	1.53%	6.77% *	0.60%	1.15%
Percent full-time employees								
Less than 25%	2.28%	5.16%	5.58%	4.19%	2.06% *	5.12% *	3.25%	3.53% *
25-49%	1.63%	3.81%	1.73%	2.24%	2.52% *	0.53% *	2.54%	0.58%
50-74%	1.02%	2.40%	3.24%	2.25%	1.42% *	1.28% *	1.87%	1.11%
75% or more	0.34%	0.60%	0.94%	0.92%	0.88%	0.92%	0.56%	0.55%
Union presence								
No union employees	0.42%	0.69%	1.20%	0.87%	0.76%	0.34%	0.62%	0.39%
Has union employees	2.54%	4.37%	9.61%	3.48%	6.32%	3.61%	2.99%	2.98%
Unknown	0.97%	2.05%	3.14%	3.45% *	2.01% *	1.04%	1.62%	0.98%
Percent low wage employees								
50% or more low wage	0.79%	2.98%	2.76%	1.71% *	0.91% *	0.39%	1.34%	0.90% *
Less than 50% low wage	0.51%	0.61%	1.16%	1.09%	0.87%	0.62%	0.69%	0.37%
Unknown	0.89%	1.70%	3.64%	2.13%	1.40% *	1.10%	1.43%	0.96%

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.