

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., comm., 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 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. 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., comm., 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 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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