

**Percent of private-sector establishments that offer health insurance
by firm size and worker wage: 1996-2005**

50% or more of employees are low wage

	Total	Less than 10	10 - 24 employees	25 - 99 employees	100 - 999 employees	1000 or more employees
1996	31.1%	14.3%	32.5%	59.7%	83.0%	97.4%
1997	29.4%	14.1%	25.7%	58.8%	86.0%	96.7%
1998	30.7%	17.8%	27.7%	58.9%	79.8%	97.4%
1999	33.5%	19.9%	36.3%	60.1%	84.8%	97.2%
2000	42.5%	25.4%	46.3%	73.5%	94.2%	96.4%
2001	40.7%	22.5%	44.2%	69.2%	92.9%	98.7%
2002	38.6%	22.0%	41.2%	64.4%	91.8%	94.9%
2003	37.5%	19.5%	39.1%	62.1%	90.4%	99.4%
2004	41.2%	17.8%	38.1%	61.9%	90.2%	98.2%
2005	41.5%	18.8%	37.5%	63.3%	88.0%	98.3%

Percentage Point Change:

1996-2000	11.4%	11.1%	13.8%	13.8%	11.2%	-1.0%
2000-2005	-1.0%	-6.6%	-8.8%	-10.2%	-6.2%	1.9%

Less than 50% of employees are low wage

	Total	Less than 10	10 - 24 employees	25 - 99 employees	100 - 999 employees	1000 or more employees
1996	55.4%	40.8%	74.4%	88.4%	95.7%	95.1%
1997	55.4%	39.2%	72.6%	88.7%	96.8%	98.9%
1998	56.9%	41.4%	75.1%	88.9%	97.1%	99.4%
1999	58.8%	43.9%	75.9%	89.7%	96.7%	98.2%
2000	64.7%	50.2%	83.4%	92.4%	96.9%	99.4%
2001	64.7%	50.1%	82.6%	92.3%	97.5%	99.0%
2002	62.4%	46.6%	82.9%	92.8%	97.8%	99.6%
2003	62.3%	46.2%	81.1%	91.8%	96.8%	99.4%
2004	62.5%	42.7%	77.2%	91.0%	96.9%	99.3%
2005	62.8%	42.9%	76.5%	91.6%	97.3%	99.1%

Percentage Point Change:

1996-2000	9.3%	9.4%	9.0%	4.0%	1.2%	4.3%
2000-2005	-1.9%	-7.3%	-6.9%	-0.8%	0.4%	-0.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996-2005 Medical Expenditure Panel Survey-Insurance Component.