

Table I.D.1(1998) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	5,590.41	5,264.88	5,606.26	5,377.96	5,379.70	5,731.59	5,441.86	5,621.77
<b>Industry group</b>								
Agric., fish., forest.	4,692.60	4,571.59	5,667.03	5,177.05	5,370.82	4,290.20	5,099.60	4,469.85
Mining	5,327.54	6,190.23	5,795.89	5,978.60	6,074.62	4,855.89	6,008.72	5,283.28
Construction	5,118.85	4,588.89	5,251.35	5,546.25	5,143.83	5,158.16	5,026.03	5,242.82
Manufacturing	5,513.41	4,828.82	5,212.76	5,339.65	5,075.03	5,720.13	5,094.89	5,559.50
Transp., comm., util.	5,931.60	4,983.71	5,667.61	5,699.54	5,826.45	6,005.38	5,395.17	5,981.10
Wholesale trade	5,488.95	6,031.00	5,885.78	5,180.84	5,112.41	5,562.87	5,695.59	5,440.81
Retail trade	5,327.10	5,376.88	5,352.57	5,172.37	5,035.63	5,413.26	5,324.68	5,327.63
Fin., ins., real est.	5,863.24	5,852.49	6,021.70	5,511.77	5,529.37	5,972.97	5,990.77	5,846.13
Services	5,727.80	5,435.57	5,840.04	5,419.29	5,710.14	5,859.17	5,630.45	5,756.78
Unknown	5,916.45 *	5,916.45 *	*****	*****	*****	*****	5,916.45 *	*****
<b>Ownership</b>								
For profit, incorporated	5,557.67	5,276.49	5,576.61	5,328.75	5,261.04	5,704.39	5,422.47	5,584.84
For profit, unincorporated	5,587.47	5,598.18	5,546.11	5,379.66	5,486.00	5,773.81	5,562.98	5,602.16
Nonprofit	5,809.35	4,821.82	5,902.21	5,938.54	5,827.01	5,964.78	5,456.54	5,899.95
Unknown	5,646.86	*****	*****	3,375.33	5,274.39	5,770.43	5,416.50 *	5,647.51
<b>Age of firm</b>								
Less than 5 years	5,612.20	5,511.68	6,114.31	5,489.26	5,254.32	5,726.88	5,711.46	5,497.84
5-9 years	5,416.64	5,368.74	5,357.14	5,497.93	5,406.13	5,465.65	5,370.71	5,459.46
10-19 years	5,362.99	5,304.09	5,389.70	5,281.49	5,317.42	5,544.96	5,345.17	5,375.66
20 or more years	5,546.80	5,146.34	5,674.51	5,439.52	5,346.20	5,718.80	5,452.91	5,568.94
Unknown	5,739.96	4,555.90	7,905.15	4,348.79	5,693.79	5,757.97	5,388.30	5,740.86
<b>Multi/single status</b>								
2 or more locations	5,647.54	6,360.43	5,509.62	5,286.58	5,407.78	5,726.66	5,568.47	5,649.85
1 location only	5,414.95	5,240.13	5,621.60	5,424.17	5,294.67	5,964.34	5,424.10	5,399.85
<b>Percent full-time employees</b>								
Less than 25%	5,396.33	5,500.59	5,819.16	5,576.52	5,289.35	5,192.40	5,601.74	5,305.86
25-49%	6,256.31	5,580.31	6,343.28	5,443.46	5,864.10	6,473.46	5,785.10	6,325.91
50-74%	5,603.46	5,280.85	5,699.50	5,704.45	5,832.13	5,527.44	5,448.46	5,638.87
75% or more	5,567.59	5,251.05	5,579.91	5,353.56	5,315.35	5,718.91	5,430.81	5,596.42
<b>Union presence</b>								
No union employees	5,489.53	5,431.32	5,628.93	5,331.05	5,300.11	5,600.90	5,512.93	5,482.46
Has union employees	5,820.97	5,046.46	5,359.05	5,652.54	5,620.90	5,936.57	5,237.11	5,869.07
Unknown	5,686.44	3,302.68	5,475.53	5,875.80	5,468.55	5,801.94	4,279.97	5,762.82
<b>Percent low wage employees</b>								
50% or more low wage	5,273.99	4,983.88	5,289.03	5,593.63	5,174.76	5,281.99	5,302.20	5,260.39
Less than 50% low wage	5,458.91	5,377.98	5,605.37	5,408.45	5,357.20	5,544.75	5,486.40	5,448.13
Unknown	5,789.17	3,744.34	5,999.93	4,444.77	5,538.62	5,843.47	4,547.14	5,810.97

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.1(1998) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	49.32	112.60	100.55	63.22	57.73	82.86	60.89	62.47
<b>Industry group</b>								
Agric., fish., forest.	265.24	169.35	599.49	409.71	890.44	380.42	296.31	332.97
Mining	271.62	1,478.94	1,401.73	1,343.52	495.26	361.33	947.30	299.62
Construction	142.58	298.07	184.23	142.55	169.61	321.49	191.62	125.46
Manufacturing	93.28	258.94	135.33	105.66	134.23	133.78	86.21	109.04
Transp., comm., util.	220.38	237.07	385.44	230.09	150.55	275.47	197.42	230.57
Wholesale trade	88.88	365.24	206.33	202.82	153.11	137.90	106.01	116.06
Retail trade	49.19	172.32	204.25	104.82	143.47	58.55	105.60	54.24
Fin., ins., real est.	88.35	209.43	331.92	261.55	156.62	94.30	113.65	101.71
Services	108.02	224.19	177.51	170.47	141.51	149.87	143.83	117.96
Unknown	1,781.97 *	1,781.97 *	*****	*****	*****	*****	1,781.97 *	*****
<b>Ownership</b>								
For profit, incorporated	43.54	156.72	113.37	72.51	58.13	78.83	70.68	59.06
For profit, unincorporated	132.42	233.75	310.74	218.51	173.61	297.22	181.49	196.91
Nonprofit	147.11	318.32	305.79	174.09	167.13	269.90	215.80	183.28
Unknown	148.06	*****	*****	839.52	341.38	147.15	1,649.45 *	147.81
<b>Age of firm</b>								
Less than 5 years	117.64	227.81	368.13	165.95	204.49	205.98	134.77	186.70
5-9 years	101.79	120.72	208.69	244.08	136.85	338.79	101.94	164.28
10-19 years	74.06	199.08	154.61	90.27	99.99	202.10	106.91	115.95
20 or more years	76.42	226.07	106.31	81.15	72.87	137.68	94.56	94.46
Unknown	68.81	1,285.43	2,239.64	428.39	135.76	80.45	606.99	68.98
<b>Multi/single status</b>								
2 or more locations	64.53	641.07	286.21	125.50	71.02	83.26	147.17	69.13
1 location only	46.85	109.81	104.81	71.39	102.10	443.00	64.80	71.28
<b>Percent full-time employees</b>								
Less than 25%	155.58	223.55	304.31	289.89	407.29	170.09	230.18	176.93
25-49%	268.48	282.43	215.04	274.18	332.10	361.73	204.06	286.64
50-74%	103.11	150.55	440.61	208.69	183.49	177.29	126.20	125.84
75% or more	54.90	120.96	89.77	61.64	71.22	89.59	59.68	71.49
<b>Union presence</b>								
No union employees	38.73	140.26	100.93	54.82	68.85	47.98	70.62	40.98
Has union employees	163.99	319.75	333.56	270.84	186.28	209.71	145.75	173.81
Unknown	145.57	664.69	215.39	313.76	279.31	162.71	504.91	120.44
<b>Percent low wage employees</b>								
50% or more low wage	139.55	178.82	227.33	222.56	155.35	245.85	187.59	182.94
Less than 50% low wage	64.74	149.98	107.83	69.89	63.28	102.47	73.84	74.31
Unknown	113.93	698.11	278.60	338.15	99.27	114.58	470.98	109.26

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.1.a(1998) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	5,301.92	5,079.70	5,256.00	5,228.28	5,265.09	5,359.75	5,202.31	5,324.30
<b>Industry group</b>								
Agric., fish., forest.	4,713.41	4,304.32	4,566.29	5,129.86	5,334.84	4,782.22	4,452.99	4,950.55
Mining	5,343.25	6,220.16	4,881.86	5,028.00 *	4,742.25	5,628.16	5,523.23	5,281.70
Construction	5,095.70	5,099.43	4,878.35	5,576.75	4,281.09	4,953.23	5,233.11	4,807.81
Manufacturing	5,246.39	4,622.33	5,236.41	5,200.99	5,144.25	5,344.91	4,972.94	5,290.65
Transp., comm., util.	5,628.77	4,850.70	5,919.61	5,535.90	6,064.38	5,473.36	5,564.96	5,634.04
Wholesale trade	5,315.11	5,512.21	5,247.04	5,238.49	5,245.06	5,343.95	5,325.89	5,311.57
Retail trade	5,348.66	5,612.40	5,385.18	5,134.45	4,947.65	5,467.11	5,409.38	5,332.25
Fin., ins., real est.	5,641.57	5,773.67	5,695.73	5,662.23	5,330.55	5,672.04	5,719.08	5,634.21
Services	5,178.38	5,052.92	5,245.15	5,087.70	5,269.14	5,173.61	5,146.28	5,186.41
Unknown	5,916.45 *	5,916.45 *	*****	*****	*****	*****	5,916.45 *	*****
<b>Ownership</b>								
For profit, incorporated	5,306.97	4,994.97	5,238.37	5,216.92	5,235.91	5,388.24	5,164.78	5,340.51
For profit, unincorporated	5,393.84	5,248.33	5,223.92	4,986.70	5,363.96	5,756.07	5,187.26	5,528.61
Nonprofit	5,177.78	5,702.77	5,451.23	5,439.06	5,312.92	4,995.68	5,576.58	5,126.97
Unknown	5,527.19	*****	*****	4,560.00 *	5,187.42	5,563.66	*****	5,527.19
<b>Age of firm</b>								
Less than 5 years	5,227.22	5,403.60	5,618.12	5,155.81	4,969.23	5,057.60	5,444.24	5,000.58
5-9 years	5,115.93	5,452.24	5,059.68	5,017.68	4,911.01	5,286.90	5,222.30	4,975.25
10-19 years	4,976.20	4,807.28	5,074.88	5,199.07	5,030.34	4,822.51	5,031.06	4,938.99
20 or more years	5,343.44	5,054.27	5,373.22	5,271.26	5,368.89	5,386.74	5,233.65	5,368.54
Unknown	5,387.57	4,598.31 *	*****	5,218.69	5,300.63	5,394.58	4,886.55	5,388.11
<b>Multi/single status</b>								
2 or more locations	5,357.04	5,262.67	4,775.63	5,188.32	5,375.70	5,368.44	5,118.57	5,363.14
1 location only	5,136.40	5,077.44	5,336.28	5,243.10	4,902.19	4,907.52	5,211.81	4,990.39
<b>Percent full-time employees</b>								
Less than 25%	4,959.77	4,786.43	5,583.25	5,167.32	4,740.67	4,921.17	5,195.69	4,869.20
25-49%	5,496.03	5,352.56	6,442.73	4,986.19	6,752.06	5,162.03	5,603.21	5,478.17
50-74%	5,435.48	5,346.73	5,151.04	5,270.40	5,628.09	5,373.53	5,207.32	5,478.77
75% or more	5,284.33	5,052.68	5,236.85	5,234.29	5,146.65	5,366.91	5,192.25	5,305.44
<b>Union presence</b>								
No union employees	5,278.80	5,169.39	5,221.28	5,197.69	5,203.42	5,359.85	5,232.17	5,293.88
Has union employees	5,372.67	4,712.25	6,086.49	5,588.59	5,419.09	5,394.35	5,016.38	5,402.99
Unknown	5,250.21	5,398.92	4,319.13	4,558.50	5,353.01	5,256.51	4,712.40	5,263.43
<b>Percent low wage employees</b>								
50% or more low wage	5,001.22	4,724.48	4,802.30	5,567.75	4,681.45	5,041.31	5,081.03	4,959.37
Less than 50% low wage	5,218.35	5,088.32	5,280.73	5,213.35	5,268.44	5,213.09	5,204.68	5,223.91
Unknown	5,452.30	5,544.12	5,847.83	5,160.72	5,360.16	5,458.44	5,418.62	5,452.55

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.1.a(1998) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	55.84	171.01	164.19	48.88	79.87	77.34	107.93	59.89
<b>Industry group</b>								
Agric., fish., forest.	156.77	578.92	1,176.69	1,254.95	1,265.88	1,127.76	328.42	780.70
Mining	590.23	1,858.19	1,455.76	1,589.99 *	1,246.39	1,330.13	1,543.86	978.17
Construction	146.97	268.87	290.71	217.63	521.71	628.96	180.19	176.72
Manufacturing	120.22	384.77	278.53	100.25	218.92	138.72	190.43	140.48
Transp., comm., util.	125.44	547.44	695.14	311.93	342.65	207.52	620.37	142.73
Wholesale trade	106.53	430.81	213.50	149.22	264.38	122.84	138.49	125.93
Retail trade	155.25	291.37	334.05	121.89	175.76	221.39	193.13	185.54
Fin., ins., real est.	164.26	233.39	687.91	235.67	160.56	201.77	236.23	181.45
Services	103.26	215.40	269.19	105.56	162.42	121.27	179.98	102.89
Unknown	1,781.97 *	1,781.97 *	*****	*****	*****	*****	1,781.97 *	*****
<b>Ownership</b>								
For profit, incorporated	40.08	195.45	162.63	61.23	95.29	68.20	118.87	37.74
For profit, unincorporated	209.08	378.49	336.99	143.04	250.04	609.70	284.20	360.98
Nonprofit	151.30	158.82	624.04	147.06	345.48	157.31	145.83	179.39
Unknown	148.56	*****	*****	1,442.00 *	628.45	159.92	*****	148.56
<b>Age of firm</b>								
Less than 5 years	136.24	358.50	395.30	307.41	275.45	135.19	235.33	124.83
5-9 years	117.85	219.03	344.14	148.94	171.24	290.53	169.09	105.78
10-19 years	109.97	245.82	244.44	113.90	177.94	119.27	161.26	115.22
20 or more years	72.77	178.44	239.97	86.34	135.70	113.11	119.12	83.63
Unknown	75.65	1,384.15 *	*****	585.48	103.14	81.95	1,129.18	75.63
<b>Multi/single status</b>								
2 or more locations	61.85	711.07	405.49	119.14	107.81	78.29	213.41	62.98
1 location only	81.43	173.90	145.19	63.68	86.63	573.81	108.92	98.73
<b>Percent full-time employees</b>								
Less than 25%	89.85	635.29	1,234.68	658.14	628.02	174.23	381.63	123.31
25-49%	312.76	658.94	935.20	166.78	743.30	188.09	459.52	307.57
50-74%	119.28	240.69	269.09	160.64	227.10	188.26	186.81	152.10
75% or more	67.71	185.01	159.29	48.22	110.81	75.92	115.13	75.37
<b>Union presence</b>								
No union employees	55.22	156.54	177.05	53.96	94.85	51.22	104.09	50.62
Has union employees	108.32	705.58	1,319.42	126.23	228.91	167.25	414.75	99.64
Unknown	80.94	868.37	786.42	648.53	142.95	87.71	245.30	82.80
<b>Percent low wage employees</b>								
50% or more low wage	150.00	263.24	361.55	321.35	263.97	128.07	340.19	135.84
Less than 50% low wage	61.41	186.87	171.86	51.27	101.31	80.75	119.61	57.15
Unknown	89.32	396.91	1,210.35	233.18	182.51	90.37	283.22	89.64

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 1. b(1998) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	5,700.86	5,293.47	5,748.98	5,433.50	5,398.28	5,898.96	5,515.57	5,738.25
<b>Industry group</b>								
Agric., fish., forest.	4,625.65	5,213.52	5,545.73	5,323.43	5,634.79	4,155.82	5,436.52	4,349.09
Mining	6,206.28	6,361.24	6,295.57	6,124.14	6,348.91	6,094.28	6,261.38	6,202.88
Construction	5,094.80	4,286.83	5,360.19	5,654.75	5,274.76	5,169.83	4,858.33	5,339.01
Manufacturing	5,537.73	5,241.98	5,374.98	5,437.15	5,004.07	5,778.13	5,272.87	5,564.03
Transp., commu., util.	5,835.32	4,869.10	5,472.60	5,661.23	5,411.14	5,953.15	5,222.64	5,902.56
Wholesale trade	5,596.82	6,383.39	6,114.03	5,231.58	4,992.71	5,729.70	5,886.75	5,536.87
Retail trade	5,466.91	5,490.31	5,416.65	5,176.13	5,084.38	5,600.53	5,377.30	5,482.81
Fin., ins., real est.	5,999.29	5,760.02	6,088.44	5,649.76	5,468.18	6,187.72	6,027.04	5,995.06
Services	5,979.69	5,486.68	5,975.10	5,434.77	5,922.51	6,262.60	5,715.75	6,055.58
<b>Ownership</b>								
For profit, incorporated	5,645.58	5,391.25	5,718.86	5,376.66	5,245.85	5,840.12	5,506.00	5,672.37
For profit, unincorporated	5,691.52	5,861.93	5,873.72	5,465.77	5,453.56	5,863.61	5,848.42	5,610.23
Nonprofit	6,127.82	4,321.93	5,909.14	6,211.99	6,179.49	6,544.70	5,323.59	6,364.39
Unknown	5,749.41	*****	*****	3,225.21	5,226.51	5,941.41	5,416.50 *	5,750.79
<b>Age of firm</b>								
Less than 5 years	5,804.00	5,431.24	6,411.18	5,600.03	5,307.08	6,474.51	5,828.42	5,775.34
5-9 years	5,553.93	5,237.46	5,509.77	5,710.68	5,619.77	5,615.64	5,388.55	5,684.30
10-19 years	5,563.26	5,539.69	5,573.33	5,342.51	5,407.84	6,054.95	5,500.28	5,604.54
20 or more years	5,562.27	5,113.10	5,749.45	5,504.62	5,302.96	5,777.75	5,494.83	5,578.10
Unknown	5,917.96	4,380.00 *	6,021.11 *	4,022.63	5,797.72	5,954.09	4,700.21	5,921.00
<b>Multi/single status</b>								
2 or more locations	5,756.41	5,705.18	5,456.75	5,289.21	5,393.76	5,888.59	5,353.91	5,769.46
1 location only	5,536.35	5,281.02	5,796.34	5,509.61	5,410.96	6,286.02	5,541.85	5,528.99
<b>Percent full-time employees</b>								
Less than 25%	5,756.11	6,229.80	6,077.75	5,859.45	5,565.64	5,585.15	5,975.13	5,663.24
25-49%	6,031.17	5,522.94	6,265.92	5,900.13	5,387.11	6,209.56	5,907.47	6,047.89
50-74%	5,789.40	5,310.03	6,012.27	5,965.96	6,007.01	5,742.62	5,556.86	5,841.22
75% or more	5,683.93	5,276.46	5,717.98	5,392.94	5,348.53	5,900.94	5,499.23	5,721.08
<b>Union presence</b>								
No union employees	5,613.13	5,595.02	5,776.68	5,371.80	5,299.63	5,803.20	5,617.22	5,612.01
Has union employees	5,907.16	5,070.51	5,291.57	5,712.97	5,773.20	6,020.23	5,335.54	5,953.98
Unknown	5,830.38	2,969.27	5,907.07	6,454.07	5,472.39	6,032.98	4,120.69	5,948.48
<b>Percent low wage employees</b>								
50% or more low wage	5,552.26	5,328.14	5,711.86	5,470.61	5,292.82	5,792.25	5,487.55	5,576.99
Less than 50% low wage	5,545.58	5,525.43	5,725.90	5,491.49	5,371.11	5,670.25	5,593.85	5,527.79
Unknown	5,921.72	3,404.82	6,383.84	4,207.81	5,535.86	6,024.80	4,267.57	5,960.96

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.1.b(1998) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	39.65	141.78	133.93	108.25	61.12	56.03	70.83	46.52
<b>Industry group</b>								
Agric., fish., forest.	352.65	693.65	1,202.44	319.73	944.20	540.91	260.05	387.92
Mining	228.72	1,906.39	1,774.03	1,517.07	1,044.40	228.88	1,515.79	236.41
Construction	196.72	423.82	214.25	202.24	240.84	338.52	267.29	193.76
Manufacturing	66.19	363.13	154.06	200.28	138.55	89.81	111.39	74.26
Transp., commu., util.	195.73	293.20	485.39	241.62	87.58	216.33	289.22	191.42
Wholesale trade	108.22	509.00	259.84	280.57	143.64	165.41	158.94	146.88
Retail trade	72.03	217.58	305.45	114.39	175.42	103.69	151.64	84.23
Fin., ins., real est.	123.31	362.91	396.01	311.06	212.13	121.63	172.35	146.51
Services	99.81	214.76	210.71	209.55	146.84	155.27	108.49	112.24
<b>Ownership</b>								
For profit, incorporated	42.32	160.01	167.68	103.09	85.67	57.37	68.85	58.18
For profit, unincorporated	183.03	264.74	307.48	300.57	329.11	332.15	194.69	252.90
Nonprofit	110.75	588.12	235.99	197.24	243.25	197.03	325.29	125.32
Unknown	218.17	*****	*****	881.48	314.03	195.76	1,649.45 *	217.91
<b>Age of firm</b>								
Less than 5 years	166.10	239.76	398.84	196.61	284.18	367.12	145.06	244.43
5-9 years	148.99	105.02	339.69	309.18	185.52	354.70	131.25	215.19
10-19 years	86.65	258.01	176.96	137.72	131.60	325.47	125.24	149.17
20 or more years	60.74	303.88	132.83	115.33	83.61	101.60	125.99	78.66
Unknown	68.91	1,385.08 *	1,840.18 *	537.48	206.84	77.40	852.95	68.79
<b>Multi/single status</b>								
2 or more locations	46.96	352.51	287.63	229.16	63.08	57.85	153.80	49.54
1 location only	64.38	138.93	138.52	95.46	134.38	893.56	82.14	95.80
<b>Percent full-time employees</b>								
Less than 25%	334.60	451.39	682.88	341.09	559.94	703.21	283.10	374.71
25-49%	182.76	605.98	761.06	340.76	235.79	297.56	232.88	198.94
50-74%	135.71	267.54	647.13	311.70	238.84	242.98	193.53	165.70
75% or more	48.15	153.21	143.22	100.84	68.73	68.29	74.24	58.17
<b>Union presence</b>								
No union employees	45.18	130.18	126.13	97.70	89.04	67.18	59.98	56.38
Has union employees	153.00	266.26	391.52	345.57	194.21	191.89	201.64	162.25
Unknown	127.04	816.58	729.04	346.38	342.52	164.93	825.55	113.24
<b>Percent low wage employees</b>								
50% or more low wage	213.40	318.36	274.14	281.21	208.56	371.10	55.47	280.45
Less than 50% low wage	50.22	149.29	136.07	108.55	65.61	82.70	59.07	68.79
Unknown	96.30	913.03	716.94	459.15	144.81	88.93	579.90	87.35

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 1. c(1998) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	5,753.86	5,533.77	5,791.15	5,421.38	5,629.52	5,845.01	5,684.75	5,769.05
<b>Industry group</b>								
Agric., fish., forest.	4,987.95	4,182.18	6,854.39	4,898.41	4,302.74	5,408.45	5,013.38	4,931.85
Mining	4,326.32	6,023.04	4,261.51	6,040.32	5,518.98	3,978.84	5,943.50	4,254.45
Construction	5,280.01	5,274.16	5,568.18	4,925.93	5,313.99	5,352.10	5,289.08	5,257.60
Manufacturing	5,920.74	4,616.29	4,472.53	5,079.95	5,318.38	6,118.93	4,729.31	5,989.30
Transp., comm., util.	6,539.06	5,479.94	5,942.56	5,946.24	6,516.49	6,616.21	5,848.26	6,582.11
Wholesale trade	5,362.66	5,924.19	6,826.38	4,749.64	5,377.19	5,264.05	5,949.90	5,257.51
Retail trade	4,682.78	4,581.92	5,163.45	5,238.24	5,059.96	4,473.89	5,025.29	4,576.81
Fin., ins., real est.	5,733.96	6,399.66	6,101.44	4,950.87	6,159.56	5,754.26	6,340.35	5,640.06
Services	6,166.90	5,863.08	6,564.71	6,393.38	6,132.30	6,215.13	6,248.49	6,119.56
<b>Ownership</b>								
For profit, incorporated	5,707.55	5,629.52	5,770.99	5,332.96	5,426.65	5,794.80	5,732.59	5,703.30
For profit, unincorporated	5,598.39	5,515.54	4,995.61	6,227.96	6,073.80	5,497.40	5,432.21	5,742.14
Nonprofit	6,480.68	5,337.81	6,611.71	5,656.27	6,382.27	7,954.81	5,686.93	7,028.68
Unknown	5,103.10	*****	*****	7,962.00	6,428.50	4,993.80	*****	5,103.10
<b>Age of firm</b>								
Less than 5 years	5,655.05	5,917.37	5,592.68	5,749.99	5,637.39	5,228.30	5,775.66	5,493.69
5-9 years	5,485.34	5,615.17	5,903.68	5,170.39	5,614.42	3,815.02	5,728.53	5,267.58
10-19 years	5,365.94	5,566.05	5,310.76	5,157.37	5,788.60	4,763.37	5,411.25	5,306.46
20 or more years	5,933.87	5,396.31	5,952.32	5,477.16	5,532.72	6,214.70	5,749.12	5,981.10
Unknown	5,620.58	*****	8,391.07 *	5,950.03	6,279.70	5,597.27	6,892.47	5,613.81
<b>Multi/single status</b>								
2 or more locations	5,812.74	10,255.32	7,827.12	5,419.90	5,590.12	5,836.22	7,565.75	5,769.56
1 location only	5,530.49	5,435.86	5,532.35	5,422.54	5,786.20	7,408.67	5,462.70	5,760.65
<b>Percent full-time employees</b>								
Less than 25%	5,067.32	5,219.17	5,256.73	5,051.74	5,092.40	4,775.41	5,221.34	4,965.24
25-49%	7,532.90	5,962.70	6,360.32	5,252.89	5,290.28	8,027.00	5,779.43	7,800.70
50-74%	5,293.57	5,105.75	6,083.70	5,582.89	6,131.45	4,913.04	5,543.75	5,197.02
75% or more	5,684.51	5,573.08	5,744.70	5,416.70	5,594.07	5,743.02	5,704.25	5,680.35
<b>Union presence</b>								
No union employees	5,417.60	5,464.62	5,983.00	5,438.30	5,622.46	5,245.36	5,744.41	5,291.63
Has union employees	6,437.43	5,942.40	4,892.21	5,334.30	5,618.05	6,672.18	5,410.91	6,517.96
Unknown	5,628.94	5,743.36	4,472.40	5,185.92	6,035.08	5,640.63	5,048.17	5,649.12
<b>Percent low wage employees</b>								
50% or more low wage	5,090.89	4,800.57	6,560.77	6,256.06	5,786.77	4,155.00	5,373.03	4,878.91
Less than 50% low wage	5,655.84	5,557.08	5,819.98	5,400.68	5,558.41	5,795.97	5,708.01	5,631.78
Unknown	5,896.83	6,930.20	4,866.19	5,174.30	6,288.97	5,894.20	5,500.94	5,902.01

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.1.c(1998) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	168.24	284.62	257.66	282.35	133.49	289.43	166.44	231.65
<b>Industry group</b>								
Agric., fish., forest.	535.30	556.81	1,820.35	1,260.86	1,222.42	1,170.44	573.16	854.81
Mining	727.58	1,692.58	1,202.34	1,801.19	1,266.18	882.09	1,304.85	837.74
Construction	248.67	374.25	639.35	485.49	870.64	958.01	345.41	316.90
Manufacturing	302.22	831.63	947.87	398.62	410.78	388.68	350.50	306.89
Transp., comm., util.	581.70	726.70	1,389.20	752.05	572.25	716.83	877.03	661.01
Wholesale trade	145.87	309.61	1,024.56	694.22	523.80	186.02	315.42	180.13
Retail trade	185.43	193.46	365.69	395.07	350.93	218.19	231.94	214.43
Fin., ins., real est.	138.10	434.51	1,126.57	643.81	785.86	321.59	313.91	187.76
Services	291.84	464.31	302.06	763.41	366.38	584.52	387.60	392.21
<b>Ownership</b>								
For profit, incorporated	195.66	390.40	257.00	322.00	112.81	292.40	169.30	225.94
For profit, unincorporated	216.78	328.71	939.98	1,314.91	724.18	444.06	252.67	253.09
Nonprofit	404.87	321.17	730.78	337.27	363.41	857.04	408.14	507.76
Unknown	350.81	*****	*****	2,373.81	1,024.46	366.35	*****	350.81
<b>Age of firm</b>								
Less than 5 years	263.03	488.30	1,331.02	838.43	953.87	765.33	346.01	359.38
5-9 years	225.33	687.71	451.79	422.33	760.28	878.53	445.27	657.06
10-19 years	155.08	408.13	477.89	526.02	264.40	530.03	270.76	349.76
20 or more years	237.50	259.46	356.92	462.95	238.67	403.57	240.65	339.19
Unknown	258.06	*****	2,527.05 *	1,217.17	524.76	262.98	1,796.59	260.25
<b>Multi/single status</b>								
2 or more locations	248.12	2,528.72	1,021.98	559.86	175.04	294.36	614.13	258.74
1 location only	131.13	243.60	260.97	167.64	339.25	1,623.51	145.02	237.95
<b>Percent full-time employees</b>								
Less than 25%	214.65	340.22	1,309.00	1,310.15	841.88	805.29	291.94	908.50
25-49%	546.44	742.23	515.43	756.37	360.27	836.40	318.48	720.82
50-74%	161.78	306.10	925.33	242.86	328.75	319.09	269.74	214.66
75% or more	185.30	367.45	269.73	324.15	173.27	333.78	206.05	262.24
<b>Union presence</b>								
No union employees	69.95	296.02	241.97	340.70	148.66	147.47	194.92	114.30
Has union employees	443.06	1,068.69	1,076.95	311.65	332.79	500.87	644.29	464.34
Unknown	398.51	1,221.60	1,129.29	1,138.54	401.63	419.67	784.57	415.74
<b>Percent low wage employees</b>								
50% or more low wage	295.79	341.20	1,458.60	508.21	617.56	484.50	355.95	292.77
Less than 50% low wage	179.33	341.72	283.76	294.91	127.77	291.01	182.56	205.55
Unknown	348.83	1,846.89	934.96	763.93	485.95	366.62	704.48	357.53

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2(1998) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	1,382.40	1,241.96	1,752.40	1,776.56	1,520.62	1,248.52	1,551.42	1,346.72
<b>Industry group</b>								
Agric., fish., forest.	1,121.84	597.39	1,208.96 *	1,184.38	1,401.66	1,218.73	926.52	1,228.75
Mining	821.43	135.81 *	639.01 *	1,087.91	632.13 *	916.60 *	387.54 *	849.62
Construction	1,354.25	766.35	1,230.94	2,030.89	1,400.21	1,324.09	1,275.06	1,460.00
Manufacturing	979.79	1,685.55	1,446.11	1,333.45	1,138.13	825.29	1,508.46	921.58
Transp., comm., util.	965.66	1,409.12	1,414.87 *	1,377.34	1,177.82	863.83	1,347.50	930.42
Wholesale trade	1,423.75	903.36	1,790.10	1,638.95	1,424.98	1,377.77	1,495.72	1,406.98
Retail trade	1,760.54	1,048.49	1,738.54	2,172.52	1,955.53	1,720.30	1,526.95	1,811.67
Fin., ins., real est.	1,582.50	1,517.39	1,753.07	1,673.34	1,606.13	1,561.60	1,572.42	1,583.85
Services	1,694.97	1,377.21	2,170.72	2,033.51	1,879.90	1,535.54	1,756.84	1,676.55
<b>Ownership</b>								
For profit, incorporated	1,356.26	1,223.78	1,757.05	1,811.19	1,490.46	1,212.34	1,586.44	1,310.00
For profit, unincorporated	1,647.62	1,531.33	1,949.31	1,727.97	1,593.71	1,679.33	1,682.33	1,626.79
Nonprofit	1,430.61	988.88	1,566.85	1,623.85	1,531.42	1,389.10	1,227.75	1,482.70
Unknown	1,435.76	*****	*****	1,262.93	2,173.11	1,369.43	1,886.33 *	1,434.49
<b>Age of firm</b>								
Less than 5 years	1,510.95	1,211.65	2,512.89	1,688.46	1,405.40	1,065.73	1,725.86	1,263.36
5-9 years	1,687.84	1,214.04	2,072.56	2,405.04	1,441.60	1,322.78	1,750.88	1,629.06
10-19 years	1,631.79	1,158.53	1,708.01	1,828.69	1,869.89	1,464.09	1,501.62	1,724.40
20 or more years	1,278.06	1,308.49	1,530.24	1,696.24	1,425.89	1,046.39	1,490.02	1,228.08
Unknown	1,395.45	160.56 *	3,537.17 *	1,474.81	1,629.90	1,380.33	1,828.10	1,394.35
<b>Multi/single status</b>								
2 or more locations	1,330.11	2,335.42 *	1,570.41	1,759.25	1,522.89	1,251.68	1,821.79	1,315.73
1 location only	1,542.99	1,217.26	1,781.28	1,785.31	1,513.77	1,099.60	1,513.51	1,591.58
<b>Percent full-time employees</b>								
Less than 25%	1,200.44	885.26	549.65 *	864.39	1,521.70	1,478.68	812.30	1,371.42
25-49%	1,452.04	1,053.56	1,542.22	1,727.44	2,028.01	1,339.51	1,333.33	1,469.58
50-74%	1,593.84	1,003.12	2,105.81	2,066.82	1,702.88	1,512.20	1,546.75	1,604.59
75% or more	1,363.12	1,277.09	1,736.82	1,770.55	1,486.10	1,223.68	1,565.35	1,320.49
<b>Union presence</b>								
No union employees	1,585.88	1,397.80	1,837.78	1,923.61	1,685.36	1,439.16	1,677.16	1,558.29
Has union employees	850.70	706.40 *	523.05	650.01	894.89	872.80	643.54	867.77
Unknown	1,321.59	349.27 *	2,102.29	2,418.97	1,715.24	1,278.00	1,104.38 *	1,333.39
<b>Percent low wage employees</b>								
50% or more low wage	1,562.52	903.21	1,846.18	1,761.49	2,000.23	1,416.78	1,449.76	1,616.86
Less than 50% low wage	1,380.13	1,302.18	1,747.39	1,783.41	1,458.50	1,055.80	1,573.12	1,304.51
Unknown	1,377.18	559.11 *	1,809.50	1,620.36	1,806.10	1,351.84	1,145.02	1,381.26

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	19.30	91.84	88.96	68.90	55.00	26.38	45.32	21.48
<b>Industry group</b>								
Agric., fish., forest.	71.67	111.24	376.78 *	278.74	251.72	287.08	132.13	177.44
Mining	205.93	261.19 *	251.66 *	325.95	377.58 *	550.18 *	292.39 *	222.46
Construction	99.81	178.32	165.74	115.26	169.90	180.21	129.31	92.79
Manufacturing	34.51	303.56	131.59	86.32	62.61	46.31	130.28	35.68
Transp., comm., util.	57.54	260.98	463.10 *	133.89	175.26	69.06	178.69	63.69
Wholesale trade	75.65	199.82	230.21	170.04	129.41	130.04	146.37	97.82
Retail trade	41.49	180.02	149.72	80.11	125.15	47.41	102.24	45.64
Fin., ins., real est.	23.85	242.48	259.31	203.08	72.48	45.01	156.90	33.63
Services	53.04	128.27	111.54	201.94	100.47	67.22	87.48	61.69
<b>Ownership</b>								
For profit, incorporated	22.94	59.27	93.45	83.57	59.94	34.88	43.24	27.14
For profit, unincorporated	140.87	169.89	286.77	202.01	118.77	324.89	144.17	186.61
Nonprofit	98.59	252.08	176.26	175.61	135.16	100.39	144.92	98.56
Unknown	110.20	*****	*****	255.26	274.50	93.86	566.41 *	111.84
<b>Age of firm</b>								
Less than 5 years	132.24	58.78	380.15	155.77	208.04	139.87	143.68	156.66
5-9 years	108.31	64.65	228.98	332.49	146.98	172.36	89.36	197.09
10-19 years	80.14	60.58	87.09	73.11	137.04	242.98	33.64	136.92
20 or more years	30.70	164.83	107.02	89.65	57.19	46.83	79.92	31.46
Unknown	26.23	98.38 *	1,083.27 *	184.10	84.78	25.99	527.54	26.43
<b>Multi/single status</b>								
2 or more locations	23.08	978.12 *	193.56	102.07	53.36	28.53	112.34	24.23
1 location only	47.80	95.59	86.75	60.03	84.58	286.98	54.32	69.79
<b>Percent full-time employees</b>								
Less than 25%	110.25	198.91	233.75 *	199.97	157.59	153.08	188.11	97.03
25-49%	144.82	218.58	191.77	222.96	249.94	196.99	122.97	185.14
50-74%	81.46	102.26	548.21	138.64	142.60	153.40	163.50	103.60
75% or more	24.13	97.52	97.07	73.57	54.16	30.01	51.13	25.31
<b>Union presence</b>								
No union employees	33.19	96.80	101.57	66.14	43.35	48.14	53.82	38.82
Has union employees	36.39	251.71 *	142.78	137.30	72.53	38.63	132.20	37.85
Unknown	52.69	392.19 *	333.23	278.98	194.23	64.64	355.23 *	49.66
<b>Percent low wage employees</b>								
50% or more low wage	135.57	226.79	304.03	257.36	166.73	196.11	128.96	152.45
Less than 50% low wage	20.39	74.55	89.34	81.69	51.92	47.37	37.87	26.37
Unknown	34.19	323.33 *	408.55	198.36	122.98	32.93	244.35	34.27

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	1,381.65	1,399.21	1,770.12	1,781.83	1,544.77	1,225.46	1,580.00	1,337.09
<b>Industry group</b>								
Agric., fish., forest.	1,418.77	256.13 *	1,168.42 *	1,565.87	1,346.36	2,611.31	493.84 *	2,261.03
Mining	1,181.53 *	615.04 *	1,847.17 *	720.00 *	1,270.34 *	1,287.19	1,256.68 *	1,155.82 *
Construction	1,656.72	1,228.46 *	1,403.58	2,168.51	1,835.58	1,274.02 *	1,635.91	1,700.32
Manufacturing	1,054.84	1,735.88	1,621.83	1,447.85	1,316.60	824.44	1,580.11	969.83
Transp., commu., util.	953.76	1,728.95	1,731.30 *	1,451.41	1,069.12 *	817.14	1,665.67	894.94
Wholesale trade	1,357.18	1,040.53	940.34 *	1,508.23	1,897.54	1,271.53	1,082.13	1,447.51
Retail trade	1,771.76	1,002.72	1,968.70	2,333.78	1,977.90	1,694.77	1,490.79	1,847.70
Fin., ins., real est.	1,523.43	1,891.81	1,236.27	1,881.35	1,306.23	1,517.10	1,760.28	1,500.94
Services	1,570.42	1,420.28	2,333.81	1,817.49	1,681.41	1,427.41	1,768.16	1,520.90
<b>Ownership</b>								
For profit, incorporated	1,380.20	1,343.63	1,800.62	1,778.40	1,590.07	1,220.55	1,561.61	1,337.40
For profit, unincorporated	1,661.88	1,602.59	2,135.74	2,096.04	1,632.82	1,467.92 *	1,781.83	1,583.62
Nonprofit	1,313.12	1,553.27	1,220.52	1,654.50	1,370.02	1,213.55	1,490.49	1,290.52
Unknown	1,279.25	*****	*****	1,572.00 *	1,954.82	1,215.97	*****	1,279.25
<b>Age of firm</b>								
Less than 5 years	1,439.15	1,239.76	2,525.02	1,548.90	1,200.20 *	1,200.83	1,597.39	1,273.89
5-9 years	1,940.54	1,594.88	2,479.15	2,576.04	1,374.44	1,901.04	2,126.13	1,695.10
10-19 years	1,561.82	1,092.68	1,791.51	1,848.69	1,786.00	1,327.20	1,479.71	1,617.51
20 or more years	1,317.10	1,558.09	1,349.44	1,686.18	1,505.97	1,112.99	1,480.24	1,279.81
Unknown	1,335.61	199.27 *	*****	1,563.93	1,603.27	1,318.16	899.11 *	1,336.08
<b>Multi/single status</b>								
2 or more locations	1,298.28	1,569.50 *	2,330.42	1,681.30	1,517.60	1,212.30	1,897.37	1,282.97
1 location only	1,632.01	1,397.10	1,676.48	1,819.10	1,633.90	1,910.59	1,544.00	1,802.40
<b>Percent full-time employees</b>								
Less than 25%	1,346.21	1,391.55	409.23 *	1,157.34	1,653.71	1,426.32	888.07	1,522.08
25-49%	1,607.93	1,038.69	1,603.88	1,699.12	2,550.76	1,379.78	1,435.26	1,636.71
50-74%	1,494.27	942.96	2,053.53	1,748.13	1,510.06	1,452.82	1,477.14	1,497.52
75% or more	1,363.09	1,447.52	1,755.92	1,794.65	1,517.00	1,200.69	1,599.68	1,308.85
<b>Union presence</b>								
No union employees	1,618.13	1,592.64	1,853.08	1,857.07	1,791.73	1,454.01	1,704.32	1,590.25
Has union employees	852.68	623.26 *	246.29 *	1,091.62 *	897.56	857.98	642.69 *	870.55
Unknown	1,205.27	1,674.98 *	1,550.67	1,690.31	1,405.85	1,169.23	1,476.24	1,198.61
<b>Percent low wage employees</b>								
50% or more low wage	1,479.14	498.17 *	2,264.03	1,465.81	2,162.44	1,213.41	1,392.26	1,524.69
Less than 50% low wage	1,381.86	1,433.81	1,737.92	1,791.42	1,532.65	1,002.61	1,584.59	1,299.43
Unknown	1,375.06	1,493.91 *	1,837.40	2,026.97	1,513.68	1,362.77	1,858.44	1,371.45

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	45.71	101.10	89.66	58.83	98.72	46.80	49.79	44.99
<b>Industry group</b>								
Agric., fish., forest.	276.75	170.66 *	435.33 *	444.60	379.09	635.63	296.35 *	490.97
Mining	447.96 *	284.13 *	587.97 *	227.68 *	732.19 *	356.10	399.80 *	453.69 *
Construction	127.09	413.64 *	300.76	220.93	328.08	511.46 *	199.31	156.65
Manufacturing	73.70	338.67	361.68	124.35	126.43	68.13	198.40	57.23
Transp., commu., util.	97.33	446.66	639.05 *	407.00	336.02 *	135.32	456.06	113.96
Wholesale trade	110.94	300.87	307.34 *	265.43	311.09	99.97	201.05	130.82
Retail trade	101.23	242.67	298.75	168.37	247.41	144.05	194.40	111.74
Fin., ins., real est.	75.23	519.58	238.50	419.57	122.11	103.32	293.20	79.85
Services	80.22	192.79	172.59	117.04	185.12	84.96	83.99	92.61
<b>Ownership</b>								
For profit, incorporated	48.25	120.66	123.02	69.40	113.10	49.43	74.40	45.16
For profit, unincorporated	279.81	250.68	195.09	348.75	278.94	729.43 *	158.76	469.52
Nonprofit	136.90	241.95	220.82	248.25	325.59	120.65	161.38	143.93
Unknown	143.85	*****	*****	497.11 *	364.95	154.26	*****	143.85
<b>Age of firm</b>								
Less than 5 years	83.92	194.03	346.84	216.76	386.74 *	145.46	202.31	101.18
5-9 years	108.77	204.94	274.49	116.53	276.51	312.75	127.39	205.40
10-19 years	109.73	145.88	99.26	143.09	269.93	235.79	58.48	192.87
20 or more years	68.13	223.89	79.15	95.34	128.29	84.39	90.60	73.20
Unknown	55.37	101.98 *	*****	347.00	298.86	50.77	366.97 *	55.19
<b>Multi/single status</b>								
2 or more locations	40.63	497.73 *	296.93	189.09	104.81	44.17	210.36	41.12
1 location only	67.47	103.77	65.76	68.86	138.62	358.44	57.68	107.00
<b>Percent full-time employees</b>								
Less than 25%	151.84	406.21	787.66 *	264.23	424.11	335.17	201.45	191.86
25-49%	268.89	309.50	281.58	270.94	550.81	285.80	202.66	292.47
50-74%	117.62	204.10	318.08	171.23	301.68	179.17	153.36	151.88
75% or more	47.15	132.46	90.32	63.34	93.63	51.77	53.76	46.71
<b>Union presence</b>								
No union employees	52.99	125.45	83.21	67.46	80.37	52.60	54.82	51.98
Has union employees	62.65	313.59 *	182.16 *	418.98 *	132.65	68.77	478.24 *	66.94
Unknown	84.67	636.94 *	404.13	369.45	201.40	90.65	308.65	88.41
<b>Percent low wage employees</b>								
50% or more low wage	237.58	376.11 *	487.27	282.37	229.51	263.55	312.39	252.38
Less than 50% low wage	50.52	94.56	93.25	79.64	121.75	55.24	51.43	52.92
Unknown	56.47	647.59 *	545.07	326.15	195.74	58.24	384.81	56.26

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	1,430.66	1,125.45	1,877.75	1,761.03	1,522.38	1,317.96	1,566.10	1,403.34
<b>Industry group</b>								
Agric., fish., forest.	1,111.88	764.94 *	1,428.11	937.02 *	1,449.99	1,088.76 *	1,127.98	1,106.38
Mining	1,003.89	*****	209.02 *	1,221.24	803.42 *	1,225.49 *	219.01 *	1,052.28
Construction	1,314.39	576.05 *	1,348.41	2,085.68	1,338.29	1,398.45	1,186.19	1,446.78
Manufacturing	960.02	1,600.02	1,331.15	1,298.94	1,069.54	820.00	1,471.25	909.26
Transp., comm., util.	965.43	1,379.92 *	1,118.66 *	1,499.86	1,303.04	843.93	1,280.63	930.84
Wholesale trade	1,508.21	910.98	2,307.07	1,660.21	1,302.75	1,485.68	1,786.32	1,450.71
Retail trade	1,838.88	1,079.08	1,742.54	2,019.18	1,903.62	1,860.29	1,531.40	1,893.43
Fin., ins., real est.	1,634.90	1,385.78	1,931.78	1,642.46	1,752.23	1,605.44	1,584.53	1,642.57
Services	1,760.25	1,293.96	2,308.81	2,041.94	1,961.51	1,588.85	1,757.98	1,760.91
<b>Ownership</b>								
For profit, incorporated	1,399.25	1,176.95	1,861.73	1,800.25	1,470.01	1,266.66	1,635.64	1,353.87
For profit, unincorporated	1,721.18	1,550.10	2,126.17	1,599.24	1,563.31	1,951.79	1,760.75	1,700.68
Nonprofit	1,495.84	486.11 *	1,829.09	1,653.24	1,633.17	1,552.62	1,017.81	1,636.46
Unknown	1,514.15	*****	*****	1,251.79	2,300.90	1,444.62	1,886.33 *	1,512.61
<b>Age of firm</b>								
Less than 5 years	1,665.94	1,298.62	2,870.69	1,823.86	1,520.45	921.12 *	1,972.22	1,306.65
5-9 years	1,636.78	1,117.82	1,730.04	2,453.84	1,493.23	1,195.18	1,621.73	1,648.66
10-19 years	1,716.28	1,224.85	1,781.35	1,861.41	1,940.76	1,558.50	1,574.44	1,809.26
20 or more years	1,287.87	1,012.72	1,741.73	1,634.47	1,385.75	1,067.98	1,451.81	1,249.38
Unknown	1,466.53	*****	2,584.21 *	1,493.79	1,645.60	1,454.32	2,194.45	1,464.71
<b>Multi/single status</b>								
2 or more locations	1,396.49	1,867.31	1,252.01	1,693.12	1,554.79	1,334.15	1,590.32	1,390.21
1 location only	1,531.87	1,103.02	1,979.17	1,796.84	1,431.56	713.53 *	1,562.16	1,491.35
<b>Percent full-time employees</b>								
Less than 25%	1,215.79	595.19 *	705.33 *	895.94 *	1,495.58	1,633.07 *	803.72 *	1,390.52
25-49%	1,320.89	1,127.35	1,588.69	1,476.54	1,664.21	1,232.09	1,217.14	1,334.91
50-74%	1,708.43	1,073.42	2,572.59 *	2,159.68	1,850.60	1,611.91	1,692.99	1,711.87
75% or more	1,413.42	1,136.73	1,841.89	1,754.49	1,493.27	1,296.89	1,570.31	1,381.86
<b>Union presence</b>								
No union employees	1,602.98	1,256.90	1,938.27	1,946.03	1,631.31	1,480.36	1,685.26	1,580.30
Has union employees	864.18	920.22 *	745.53	519.92	912.97	893.13	746.41	873.83
Unknown	1,421.08	250.32 *	2,500.71	2,384.22	1,797.37	1,383.67	1,013.59 *	1,449.22
<b>Percent low wage employees</b>								
50% or more low wage	1,688.21	1,473.59	1,285.42	1,607.28	1,976.66	1,707.38	1,474.39	1,769.93
Less than 50% low wage	1,409.91	1,202.70	1,887.63	1,782.51	1,434.11	1,106.00	1,609.96	1,336.17
Unknown	1,449.51	395.75 *	1,962.63	1,404.79	1,883.88	1,426.58	901.80 *	1,462.51

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	24.21	104.81	109.07	58.09	49.44	32.07	64.03	26.48
<b>Industry group</b>								
Agric., fish., forest.	113.93	296.63 *	385.88	368.76 *	310.48	513.82 *	253.89	197.62
Mining	281.36	*****	113.13 *	353.61	404.40 *	535.50 *	319.66 *	285.43
Construction	121.24	174.90 *	204.52	217.63	225.11	188.65	158.61	109.57
Manufacturing	49.11	304.49	218.49	96.48	88.01	59.61	124.04	46.05
Transp., comm., util.	101.43	461.08 *	698.93 *	163.84	159.21	128.36	234.38	113.20
Wholesale trade	101.91	233.32	266.50	240.70	96.37	179.88	217.97	127.25
Retail trade	63.28	201.30	152.76	105.61	125.28	89.31	97.37	67.56
Fin., ins., real est.	38.19	297.13	305.84	225.89	148.84	48.42	166.68	40.11
Services	68.28	122.49	156.50	176.52	78.73	127.36	101.77	83.84
<b>Ownership</b>								
For profit, incorporated	28.11	75.85	121.05	74.91	64.68	45.37	47.04	32.49
For profit, unincorporated	160.17	188.79	358.59	241.24	277.27	297.71	208.50	185.34
Nonprofit	126.71	226.09 *	248.76	173.29	95.62	216.91	155.14	137.65
Unknown	113.17	*****	*****	285.79	291.94	93.49	566.41 *	115.30
<b>Age of firm</b>								
Less than 5 years	223.48	107.76	446.40	195.85	257.00	319.69 *	232.55	255.70
5-9 years	171.47	140.44	220.94	399.57	183.08	199.39	114.54	315.50
10-19 years	95.75	136.13	190.94	105.48	120.30	265.00	73.31	145.08
20 or more years	44.05	160.15	134.98	70.51	61.00	65.12	84.42	44.99
Unknown	32.27	*****	903.47 *	227.71	106.67	32.25	556.01	32.39
<b>Multi/single status</b>								
2 or more locations	32.34	248.95	207.74	97.61	57.64	36.45	93.20	33.84
1 location only	59.62	101.72	121.52	78.25	57.06	218.45 *	73.43	81.01
<b>Percent full-time employees</b>								
Less than 25%	116.26	343.64 *	329.98 *	315.91 *	170.01	512.04 *	293.49 *	131.14
25-49%	218.98	309.88	243.27	327.47	199.17	286.09	209.76	262.07
50-74%	91.59	114.49	841.93 *	217.59	165.19	201.28	202.76	119.80
75% or more	29.06	117.28	106.23	64.55	55.39	34.58	63.36	29.73
<b>Union presence</b>								
No union employees	34.88	76.16	124.06	38.81	47.20	63.41	65.35	49.84
Has union employees	57.53	314.12 *	217.85	87.59	75.10	65.05	133.35	59.78
Unknown	78.54	643.17 *	485.89	362.70	238.60	95.12	713.54 *	84.74
<b>Percent low wage employees</b>								
50% or more low wage	113.98	418.48	304.57	160.66	194.88	234.06	229.10	152.02
Less than 50% low wage	41.47	81.03	120.62	64.71	44.02	73.84	48.77	48.95
Unknown	32.15	264.70 *	542.47	216.35	146.82	30.85	280.21 *	31.71

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	1,190.02	1,271.63	1,199.36	1,867.72	1,431.54	1,048.57	1,438.94	1,135.31
<b>Industry group</b>								
Agric., fish., forest.	833.25						911.06	661.67 *
Mining	573.41						63.71 *	596.06
Construction	1,032.69						1,002.11 *	1,108.28
Manufacturing	906.06						1,370.75	879.32
Transp., comm., util.	980.68						1,123.64 *	971.78
Wholesale trade	1,201.94						1,366.55 *	1,172.47
Retail trade	1,401.22						1,581.07	1,345.57
Fin., ins., real est.	1,446.75						1,100.73	1,500.33
Services	1,746.42						1,731.17	1,755.27
				These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				
<b>Ownership</b>								
For profit, incorporated	1,145.92						1,446.44	1,094.95
For profit, unincorporated	1,330.04						1,274.97	1,377.67
Nonprofit	1,527.71						1,522.67	1,531.18
Unknown	1,239.80						*****	1,239.80
<b>Age of firm</b>								
Less than 5 years	991.23						962.77 *	1,029.29
5-9 years	1,316.53						1,228.27	1,395.57
10-19 years	1,338.91						1,249.94	1,455.72
20 or more years	1,158.22						1,636.61	1,035.90
Unknown	1,207.63						1,451.43 *	1,206.33
<b>Multi/single status</b>								
2 or more locations	1,140.95						2,816.61	1,099.67
1 location only	1,376.16						1,276.30	1,715.21
<b>Percent full-time employees</b>								
Less than 25%	817.93						717.40 *	884.56
25-49%	1,543.73						1,421.79	1,562.36
50-74%	1,391.42						1,252.89	1,444.88
75% or more	1,155.60						1,472.89	1,088.65
<b>Union presence</b>								
No union employees	1,423.03						1,592.06	1,357.88
Has union employees	810.45						355.35 *	846.15
Unknown	1,089.05						1,448.93	1,076.55
<b>Percent low wage employees</b>								
50% or more low wage	1,381.04						1,515.02	1,280.38
Less than 50% low wage	1,246.10						1,414.21	1,168.57
Unknown	1,116.76						2,019.96	1,104.95

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
<b>Industry group</b>								
Agric., fish., forest.	231.29						256.76	205.35 *
Mining	133.76						146.30 *	137.95
Construction	258.22						351.88 *	256.05
Manufacturing	65.69						197.25	63.91
Transp., comm., util.	126.10						353.03 *	129.05
Wholesale trade	145.04						417.33 *	109.26
Retail trade	106.28						177.24	92.26
Fin., ins., real est.	83.19						282.42	91.09
Services	173.05						374.05	128.45
<b>Ownership</b>								
For profit, incorporated	40.84						155.10	40.06
For profit, unincorporated	181.88						233.82	199.53
Nonprofit	170.00						339.69	128.00
Unknown	192.00						****	192.00
<b>Age of firm</b>								
Less than 5 years	223.89						292.64 *	200.74
5-9 years	169.77						181.67	278.59
10-19 years	91.59						183.47	137.12
20 or more years	104.50						259.67	65.59
Unknown	61.21						574.42 *	63.35
<b>Multi/single status</b>								
2 or more locations	51.70						656.55	41.28
1 location only	103.88						114.34	153.08
<b>Percent full-time employees</b>								
Less than 25%	205.61						322.82 *	202.10
25-49%	109.94						323.74	119.39
50-74%	112.31						230.63	98.55
75% or more	59.40						191.32	43.99
<b>Union presence</b>								
No union employees	69.40						178.80	55.48
Has union employees	48.52						145.11 *	44.76
Unknown	134.56						415.83	154.27
<b>Percent low wage employees</b>								
50% or more low wage	166.38						325.64	161.61
Less than 50% low wage	91.04						171.18	55.46
Unknown	64.13						453.14	68.75

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\* No estimate available. No reported values in cell.

Table I.D.3(1998) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
<b>Industry group</b>								
Agric., fish., forest.	23.9%	13.1%	21.3% *	22.9%	26.1%	28.4%	18.2%	27.5%
Mining	15.4%	2.2% *	11.0% *	18.2% *	10.4% *	18.9% *	6.4% *	16.1%
Construction	26.5%	16.7%	23.4%	36.6%	27.2%	25.7%	25.4%	27.8%
Manufacturing	17.8%	34.9%	27.7%	25.0%	22.4%	14.4%	29.6%	16.6%
Transp., comm., util.	16.3%	28.3%	25.0% *	24.2%	20.2%	14.4%	25.0%	15.6%
Wholesale trade	25.9%	15.0%	30.4%	31.6%	27.9%	24.8%	26.3%	25.9%
Retail trade	33.0%	19.5%	32.5%	42.0%	38.8%	31.8%	28.7%	34.0%
Fin., ins., real est.	27.0%	25.9%	29.1%	30.4%	29.0%	26.1%	26.2%	27.1%
Services	29.6%	25.3%	37.2%	37.5%	32.9%	26.2%	31.2%	29.1%
<b>Ownership</b>								
For profit, incorporated	24.4%	23.2%	31.5%	34.0%	28.3%	21.3%	29.3%	23.5%
For profit, unincorporated	29.5%	27.4%	35.1%	32.1%	29.1%	29.1%	30.2%	29.0%
Nonprofit	24.6%	20.5%	26.5%	27.3%	26.3%	23.3%	22.5%	25.1%
Unknown	25.4%	*****	*****	37.4%	41.2%	23.7%	34.8%	25.4%
<b>Age of firm</b>								
Less than 5 years	26.9%	22.0%	41.1%	30.8%	26.7%	18.6%	30.2%	23.0%
5-9 years	31.2%	22.6%	38.7%	43.7%	26.7%	24.2%	32.6%	29.8%
10-19 years	30.4%	31.8%	31.7%	34.6%	35.2%	26.4%	28.1%	32.1%
20 or more years	23.0%	25.4%	27.0%	31.2%	26.7%	18.3%	27.3%	22.1%
Unknown	24.3%	3.5% *	44.7%	33.9%	28.6%	24.0%	33.9%	24.3%
<b>Multi/single status</b>								
2 or more locations	23.6%	36.7%	28.5%	33.3%	28.2%	21.9%	32.7%	23.3%
1 location only	28.5%	23.2%	31.7%	32.9%	28.6%	18.4%	27.9%	29.5%
<b>Percent full-time employees</b>								
Less than 25%	22.2%	16.1%	9.4% *	15.5%	28.8%	28.5%	14.5%	25.8%
25-49%	23.2%	18.9%	24.3%	31.7%	34.6%	20.7%	23.0%	23.2%
50-74%	28.4%	19.0%	36.9%	36.2%	29.2%	27.4%	28.4%	28.5%
75% or more	24.5%	24.3%	31.1%	33.1%	28.0%	21.4%	28.8%	23.6%
<b>Union presence</b>								
No union employees	28.9%	25.7%	32.6%	36.1%	31.8%	25.7%	30.4%	28.4%
Has union employees	14.6%	14.0% *	9.8%	11.5%	15.9%	14.7%	12.3%	14.8%
Unknown	23.2%	10.6% *	38.4%	41.2%	31.4%	22.0%	25.8%	23.1%
<b>Percent low wage employees</b>								
50% or more low wage	29.6%	18.1%	34.9%	31.5%	38.7%	26.8%	27.3%	30.7%
Less than 50% low wage	25.3%	24.2%	31.2%	33.0%	27.2%	19.0%	28.7%	23.9%
Unknown	23.8%	14.9% *	30.2%	36.5%	32.6%	23.1%	25.2%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.3(1998) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	0.28%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
<b>Industry group</b>								
Agric., fish., forest.	1.36%	2.62%	7.69% *	3.84%	4.80%	6.13%	2.63%	4.65%
Mining	3.69%	5.09% *	5.06% *	7.24% *	11.14% *	8.65% *	6.02% *	4.01%
Construction	1.63%	2.81%	3.80%	2.26%	3.36%	2.85%	2.08%	2.00%
Manufacturing	0.66%	6.62%	2.81%	1.75%	1.11%	0.87%	2.93%	0.71%
Transp., comm., util.	1.34%	5.38%	8.24% *	2.56%	3.39%	1.45%	2.84%	1.42%
Wholesale trade	1.11%	3.44%	3.64%	2.80%	2.26%	1.98%	2.40%	1.41%
Retail trade	0.83%	4.08%	3.17%	1.53%	2.44%	0.89%	2.34%	0.93%
Fin., ins., real est.	0.41%	4.79%	4.97%	3.30%	1.10%	0.79%	2.79%	0.50%
Services	0.76%	2.66%	1.97%	2.85%	1.68%	0.99%	1.57%	1.00%
<b>Ownership</b>								
For profit, incorporated	0.41%	1.49%	1.92%	1.40%	1.08%	0.63%	0.83%	0.46%
For profit, unincorporated	1.93%	2.74%	4.66%	3.66%	1.77%	3.75%	2.21%	2.14%
Nonprofit	1.67%	4.95%	3.15%	3.15%	2.08%	1.62%	2.70%	1.56%
Unknown	2.09%	*****	*****	6.10%	5.11%	1.96%	10.42%	2.10%
<b>Age of firm</b>								
Less than 5 years	2.25%	1.80%	4.90%	3.29%	3.72%	3.09%	2.43%	3.11%
5-9 years	1.85%	1.13%	4.20%	4.07%	2.74%	4.59%	1.95%	3.16%
10-19 years	1.26%	1.81%	2.14%	1.63%	2.54%	2.96%	0.98%	2.01%
20 or more years	0.58%	2.83%	2.02%	1.61%	0.96%	0.80%	1.34%	0.62%
Unknown	0.41%	1.65% *	12.95%	3.63%	1.58%	0.43%	7.69%	0.42%
<b>Multi/single status</b>								
2 or more locations	0.42%	8.28%	4.99%	1.95%	1.03%	0.44%	1.86%	0.44%
1 location only	0.87%	1.89%	1.70%	1.15%	1.54%	4.31%	1.02%	1.19%
<b>Percent full-time employees</b>								
Less than 25%	2.28%	3.65%	4.84% *	4.14%	3.32%	2.72%	3.59%	1.94%
25-49%	3.12%	3.85%	2.80%	5.00%	2.90%	4.58%	2.24%	3.86%
50-74%	1.32%	1.63%	5.90%	2.09%	3.54%	2.11%	2.31%	1.65%
75% or more	0.39%	1.94%	2.00%	1.35%	0.85%	0.51%	1.06%	0.45%
<b>Union presence</b>								
No union employees	0.60%	2.39%	2.07%	1.03%	0.79%	0.77%	1.34%	0.60%
Has union employees	0.65%	6.24% *	2.31%	2.50%	1.13%	0.66%	2.61%	0.62%
Unknown	1.13%	6.74% *	6.13%	4.88%	3.21%	1.30%	5.55%	1.11%
<b>Percent low wage employees</b>								
50% or more low wage	2.51%	4.66%	6.22%	4.37%	3.67%	3.52%	2.41%	2.84%
Less than 50% low wage	0.54%	1.66%	1.94%	1.46%	0.91%	1.00%	0.86%	0.62%
Unknown	0.59%	5.40% *	7.24%	3.69%	2.30%	0.58%	4.11%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	26.1%	27.5%	33.7%	34.1%	29.3%	22.9%	30.4%	25.1%
<b>Industry group</b>								
Agric., fish., forest.	30.1%	6.0% *	25.6% *	30.5% *	25.2%	54.6%	11.1% *	45.7%
Mining	22.1% *	9.9% *	37.8% *	14.3% *	26.8% *	22.9%	22.8% *	21.9% *
Construction	32.5%	24.1% *	28.8%	38.9%	42.9%	25.7% *	31.3%	35.4%
Manufacturing	20.1%	37.6%	31.0%	27.8%	25.6%	15.4%	31.8%	18.3%
Transp., commu., util.	16.9%	35.6%	29.2% *	26.2%	17.6% *	14.9%	29.9%	15.9%
Wholesale trade	25.5%	18.9% *	17.9% *	28.8%	36.2%	23.8%	20.3%	27.3%
Retail trade	33.1%	17.9%	36.6%	45.5%	40.0%	31.0%	27.6%	34.7%
Fin., ins., real est.	27.0%	32.8%	21.7%	33.2%	24.5%	26.7%	30.8%	26.6%
Services	30.3%	28.1%	44.5%	35.7%	31.9%	27.6%	34.4%	29.3%
<b>Ownership</b>								
For profit, incorporated	26.0%	26.9%	34.4%	34.1%	30.4%	22.7%	30.2%	25.0%
For profit, unincorporated	30.8%	30.5%	40.9%	42.0%	30.4%	25.5%	34.4%	28.6%
Nonprofit	25.4%	27.2%	22.4%	30.4%	25.8%	24.3%	26.7%	25.2%
Unknown	23.1%	*****	*****	34.5% *	37.7%	21.9%	*****	23.1%
<b>Age of firm</b>								
Less than 5 years	27.5%	22.9%	44.9%	30.0%	24.2% *	23.7%	29.3%	25.5%
5-9 years	37.9%	29.3%	49.0%	51.3%	28.0%	36.0%	40.7%	34.1%
10-19 years	31.4%	22.7%	35.3%	35.6%	35.5%	27.5%	29.4%	32.7%
20 or more years	24.6%	30.8%	25.1%	32.0%	28.0%	20.7%	28.3%	23.8%
Unknown	24.8%	4.3% *	*****	30.0%	30.2%	24.4%	18.4% *	24.8%
<b>Multi/single status</b>								
2 or more locations	24.2%	29.8%	48.8%	32.4%	28.2%	22.6%	37.1%	23.9%
1 location only	31.8%	27.5%	31.4%	34.7%	33.3%	38.9%	29.6%	36.1%
<b>Percent full-time employees</b>								
Less than 25%	27.1%	29.1%	7.3% *	22.4% *	34.9%	29.0%	17.1%	31.3%
25-49%	29.3%	19.4%	24.9%	34.1%	37.8%	26.7%	25.6%	29.9%
50-74%	27.5%	17.6%	39.9%	33.2%	26.8%	27.0%	28.4%	27.3%
75% or more	25.8%	28.6%	33.5%	34.3%	29.5%	22.4%	30.8%	24.7%
<b>Union presence</b>								
No union employees	30.7%	30.8%	35.5%	35.7%	34.4%	27.1%	32.6%	30.0%
Has union employees	15.9%	13.2% *	4.0% *	19.5% *	16.6%	15.9%	12.8% *	16.1%
Unknown	23.0%	31.0% *	35.9% *	37.1%	26.3%	22.2%	31.3%	22.8%
<b>Percent low wage employees</b>								
50% or more low wage	29.6%	10.5% *	47.1%	26.3%	46.2%	24.1%	27.4%	30.7%
Less than 50% low wage	26.5%	28.2%	32.9%	34.4%	29.1%	19.2%	30.4%	24.9%
Unknown	25.2%	26.9% *	31.4% *	39.3%	28.2%	25.0%	34.3%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 3. a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	0.78%	2.05%	2.48%	1.28%	1.73%	0.76%	1.12%	0.68%
<b>Industry group</b>								
Agric., fish., forest.	5.70%	2.90% *	12.07% *	10.74% *	7.09%	13.34%	10.55% *	11.33%
Mining	8.92% *	5.26% *	12.03% *	4.53% *	12.13% *	6.22%	7.37% *	8.88% *
Construction	2.42%	9.59% *	7.69%	3.50%	7.35%	9.38% *	3.46%	3.59%
Manufacturing	1.56%	7.44%	7.05%	2.54%	1.74%	1.56%	4.50%	1.27%
Transp., commu., util.	1.76%	9.04%	11.09% *	7.32%	8.15% *	2.29%	7.46%	1.92%
Wholesale trade	1.81%	6.82% *	6.55% *	5.11%	5.95%	1.85%	3.79%	2.19%
Retail trade	1.63%	5.32%	5.87%	2.75%	4.24%	2.32%	4.27%	1.81%
Fin., ins., real est.	1.26%	8.10%	4.74%	7.22%	2.37%	1.72%	5.66%	1.21%
Services	1.29%	3.25%	3.54%	2.20%	3.14%	1.44%	1.86%	1.43%
<b>Ownership</b>								
For profit, incorporated	0.93%	2.50%	3.09%	1.35%	2.12%	0.85%	1.61%	0.80%
For profit, unincorporated	3.85%	4.33%	3.62%	6.40%	5.72%	6.09%	3.19%	5.76%
Nonprofit	2.14%	4.11%	4.43%	4.56%	4.09%	2.10%	3.03%	2.31%
Unknown	2.52%	*****	*****	10.90% *	5.06%	2.51%	*****	2.52%
<b>Age of firm</b>								
Less than 5 years	1.95%	3.77%	6.45%	6.52%	8.19% *	2.87%	4.41%	2.01%
5-9 years	2.44%	2.89%	6.31%	2.10%	5.45%	6.57%	3.12%	4.19%
10-19 years	2.08%	3.15%	3.16%	2.60%	5.15%	4.15%	1.29%	3.56%
20 or more years	1.20%	4.27%	2.31%	1.90%	2.28%	1.43%	1.88%	1.25%
Unknown	1.01%	1.78% *	*****	7.35%	5.35%	0.82%	7.38% *	1.00%
<b>Multi/single status</b>								
2 or more locations	0.60%	8.59%	6.93%	3.75%	1.77%	0.73%	4.02%	0.59%
1 location only	1.19%	2.09%	1.52%	1.18%	2.41%	5.84%	1.13%	1.71%
<b>Percent full-time employees</b>								
Less than 25%	2.91%	7.29%	9.98% *	6.87% *	6.66%	5.97%	3.34%	3.47%
25-49%	2.85%	5.71%	4.34%	4.91%	6.30%	4.48%	3.65%	3.53%
50-74%	2.36%	3.37%	5.93%	4.10%	6.88%	2.80%	2.62%	2.94%
75% or more	0.80%	2.60%	2.57%	1.38%	1.43%	0.88%	1.22%	0.72%
<b>Union presence</b>								
No union employees	1.13%	2.90%	2.31%	1.45%	1.34%	1.14%	1.54%	0.95%
Has union employees	0.99%	7.54% *	3.59% *	6.73% *	2.05%	1.15%	7.17% *	1.05%
Unknown	1.52%	9.61% *	11.52% *	7.19%	4.34%	1.62%	7.13%	1.61%
<b>Percent low wage employees</b>								
50% or more low wage	4.65%	6.74% *	11.18%	6.33%	5.07%	4.80%	6.53%	4.68%
Less than 50% low wage	1.00%	1.91%	2.66%	1.72%	2.10%	1.10%	1.22%	0.95%
Unknown	0.93%	10.07% *	10.03% *	6.89%	3.75%	0.92%	7.30%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	25.1%	21.3%	32.7%	32.4%	28.2%	22.3%	28.4%	24.5%
<b>Industry group</b>								
Agric., fish., forest.	24.0%	14.7% *	25.8%	17.6% *	25.7%	26.2% *	20.7%	25.4%
Mining	16.2% *	*****	3.3% *	19.9% *	12.7% *	20.1% *	3.5%	17.0% *
Construction	25.8%	13.4%	25.2%	36.9%	25.4%	27.1%	24.4%	27.1%
Manufacturing	17.3%	30.5%	24.8%	23.9%	21.4%	14.2%	27.9%	16.3%
Transp., comm., util.	16.5%	28.3%	20.4% *	26.5%	24.1%	14.2%	24.5%	15.8%
Wholesale trade	26.9%	14.3% *	37.7%	31.7%	26.1%	25.9%	30.3%	26.2%
Retail trade	33.6%	19.7%	32.2%	39.0%	37.4%	33.2%	28.5%	34.5%
Fin., ins., real est.	27.3%	24.1%	31.7%	29.1%	32.0%	25.9%	26.3%	27.4%
Services	29.4%	23.6%	38.6%	37.6%	33.1%	25.4%	30.8%	29.1%
<b>Ownership</b>								
For profit, incorporated	24.8%	21.8%	32.6%	33.5%	28.0%	21.7%	29.7%	23.9%
For profit, unincorporated	30.2%	26.4%	36.2%	29.3%	28.7%	33.3%	30.1%	30.3%
Nonprofit	24.4%	11.2% *	31.0%	26.6%	26.4%	23.7%	19.1%	25.7%
Unknown	26.3%	*****	*****	38.8%	44.0%	24.3%	34.8%	26.3%
<b>Age of firm</b>								
Less than 5 years	28.7%	23.9%	44.8%	32.6%	28.6%	14.2% *	33.8%	22.6%
5-9 years	29.5%	21.3%	31.4%	43.0%	26.6%	21.3%	30.1%	29.0%
10-19 years	30.9%	22.1%	32.0%	34.8%	35.9%	25.7%	28.6%	32.3%
20 or more years	23.2%	19.8%	30.3%	29.7%	26.1%	18.5%	26.4%	22.4%
Unknown	24.8%	*****	42.9% *	37.1%	28.4%	24.4%	46.7%	24.7%
<b>Multi/single status</b>								
2 or more locations	24.3%	32.7%	22.9%	32.0%	28.8%	22.7%	29.7%	24.1%
1 location only	27.7%	20.9%	34.1%	32.6%	26.5%	11.4%	28.2%	27.0%
<b>Percent full-time employees</b>								
Less than 25%	21.1%	9.6% *	11.6% *	15.3% *	26.9%	29.2%	13.5%	24.6%
25-49%	21.9%	20.4%	25.4%	25.0%	30.9%	19.8%	20.6%	22.1%
50-74%	29.5%	20.2%	42.8%	36.2%	30.8%	28.1%	30.5%	29.3%
75% or more	24.9%	21.5%	32.2%	32.5%	27.9%	22.0%	28.6%	24.2%
<b>Union presence</b>								
No union employees	28.6%	22.5%	33.6%	36.2%	30.8%	25.5%	30.0%	28.2%
Has union employees	14.6%	18.1% *	14.1%	9.1%	15.8%	14.8%	14.0%	14.7%
Unknown	24.4%	8.4% *	42.3%	36.9%	32.8%	22.9%	24.6%	24.4%
<b>Percent low wage employees</b>								
50% or more low wage	30.4%	27.7%	22.5%	29.4%	37.3%	29.5%	26.9%	31.7%
Less than 50% low wage	25.4%	21.8%	33.0%	32.5%	26.7%	19.5%	28.8%	24.2%
Unknown	24.5%	11.6% *	30.7%	33.4%	34.0%	23.7%	21.1%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 3. b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	0.49%	1.86%	1.76%	1.47%	1.01%	0.57%	0.96%	0.55%
<b>Industry group</b>								
Agric., fish., forest.	1.84%	6.36% *	7.46%	5.71% *	5.44%	9.26% *	4.33%	5.09%
Mining	5.34% *	*****	2.15% *	8.32% *	11.02% *	8.83% *	7.41% *	5.54% *
Construction	1.99%	2.83%	4.15%	3.95%	4.24%	2.78%	2.41%	2.43%
Manufacturing	0.93%	5.76%	4.12%	2.42%	1.72%	1.03%	2.29%	0.84%
Transp., comm., util.	1.94%	7.66%	10.49% *	3.09%	2.86%	2.32%	4.37%	2.06%
Wholesale trade	1.52%	5.22% *	4.15%	3.57%	1.88%	2.72%	3.51%	1.88%
Retail trade	0.99%	4.35%	3.38%	2.33%	2.51%	1.13%	2.24%	1.08%
Fin., ins., real est.	0.67%	5.87%	5.63%	3.24%	2.56%	0.74%	2.56%	0.65%
Services	1.06%	2.19%	2.59%	2.94%	1.38%	1.71%	1.37%	1.34%
<b>Ownership</b>								
For profit, incorporated	0.53%	1.77%	1.79%	1.60%	1.27%	0.78%	0.83%	0.58%
For profit, unincorporated	2.17%	3.10%	6.16%	4.44%	4.42%	3.62%	3.26%	2.13%
Nonprofit	1.87%	3.83% *	3.94%	3.15%	2.12%	2.91%	2.35%	2.20%
Unknown	2.30%	*****	*****	7.06%	5.65%	2.11%	10.42%	2.31%
<b>Age of firm</b>								
Less than 5 years	3.31%	2.49%	5.52%	3.94%	4.67%	4.41% *	3.35%	4.59%
5-9 years	2.80%	2.79%	3.64%	4.49%	3.39%	4.86%	2.00%	4.64%
10-19 years	1.53%	2.99%	3.59%	2.24%	2.36%	2.90%	1.56%	2.09%
20 or more years	0.76%	2.29%	2.10%	1.68%	1.22%	1.04%	1.08%	0.83%
Unknown	0.56%	*****	13.22% *	4.07%	1.87%	0.57%	8.17%	0.56%
<b>Multi/single status</b>								
2 or more locations	0.65%	4.33%	4.12%	2.18%	1.23%	0.61%	1.60%	0.67%
1 location only	0.89%	1.83%	1.92%	1.52%	1.13%	3.02%	1.06%	1.46%
<b>Percent full-time employees</b>								
Less than 25%	2.21%	4.70% *	7.06% *	5.14% *	5.59%	3.58%	4.73% *	2.58%
25-49%	4.21%	6.12%	3.86%	7.33%	3.14%	5.57%	3.92%	4.81%
50-74%	1.37%	2.71%	8.30%	3.42%	2.92%	2.57%	2.82%	1.77%
75% or more	0.61%	2.02%	1.65%	1.55%	1.10%	0.62%	0.97%	0.64%
<b>Union presence</b>								
No union employees	0.69%	1.56%	2.06%	0.83%	1.15%	1.04%	1.10%	0.93%
Has union employees	0.91%	6.80% *	3.92%	2.39%	1.25%	0.99%	2.65%	0.93%
Unknown	1.55%	11.74% *	8.75%	5.72%	4.05%	1.72%	8.36% *	1.55%
<b>Percent low wage employees</b>								
50% or more low wage	2.01%	7.77%	6.46%	4.05%	3.80%	3.71%	4.10%	2.73%
Less than 50% low wage	0.83%	1.75%	1.95%	1.57%	0.98%	1.22%	0.87%	0.94%
Unknown	0.66%	5.07% *	9.04%	4.25%	2.56%	0.65%	4.67%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 3. c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
<b>Industry group</b>								
Agric., fish., forest.	16.7% *						18.2% *	13.4%
Mining	13.3%						1.1% *	14.0%
Construction	19.6%						18.9% *	21.1%
Manufacturing	15.3%						29.0%	14.7%
Transp., commu., util.	15.0%						19.2% *	14.8%
Wholesale trade	22.4%						31.0% *	22.3%
Retail trade	29.9%						31.5%	29.4%
Fin., ins., real est.	25.2%						17.4%	26.6%
Services	28.3%						27.7%	28.7%
			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
<b>Ownership</b>								
For profit, incorporated	20.1%						25.2%	19.2%
For profit, unincorporated	23.8%						23.5%	24.0%
Nonprofit	23.6%						26.8%	21.8%
Unknown	24.3%						*****	24.3%
<b>Age of firm</b>								
Less than 5 years	17.5%						16.7% *	18.7% *
5-9 years	24.0%						21.4%	26.5%
10-19 years	25.0%						23.1%	27.4%
20 or more years	19.5%						28.5%	17.3%
Unknown	21.5%						21.1% *	21.5%
<b>Multi/single status</b>								
2 or more locations	19.6%						37.2%	19.1%
1 location only	24.9%						23.4%	29.8%
<b>Percent full-time employees</b>								
Less than 25%	16.1%						13.7% *	17.8% *
25-49%	20.5%						24.6%	20.0%
50-74%	26.3%						22.6%	27.8%
75% or more	20.3%						25.8%	19.2%
<b>Union presence</b>								
No union employees	26.3%						27.7%	25.7%
Has union employees	12.6%						6.6% *	13.0%
Unknown	19.3%						28.7%	19.1%
<b>Percent low wage employees</b>								
50% or more low wage	27.1%						28.2%	26.2%
Less than 50% low wage	22.0%						24.8%	20.7%
Unknown	18.9%						36.7%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 3. c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
<b>Industry group</b>								
Agric., fish., forest.	5.64% *						6.24% *	3.89%
Mining	2.59%						2.87% *	2.77%
Construction	4.67%						6.18% *	5.83%
Manufacturing	1.19%						6.46%	1.06%
Transp., commu., util.	2.11%						6.71% *	2.47%
Wholesale trade	2.65%						6.97% *	2.28%
Retail trade	2.11%						3.06%	1.99%
Fin., ins., real est.	1.73%						5.10%	1.59%
Services	2.63%						5.25%	2.60%
<b>Ownership</b>								
For profit, incorporated	0.89%						2.14%	0.91%
For profit, unincorporated	2.64%						3.67%	3.72%
Nonprofit	4.00%						7.01%	2.66%
Unknown	3.11%						*****	3.11%
<b>Age of firm</b>								
Less than 5 years	4.87%						5.79% *	6.42% *
5-9 years	3.66%						3.93%	5.53%
10-19 years	2.38%						3.46%	2.36%
20 or more years	1.71%						4.48%	1.48%
Unknown	0.80%						8.17% *	0.87%
<b>Multi/single status</b>								
2 or more locations	1.11%						5.47%	0.96%
1 location only	2.40%						2.86%	2.76%
<b>Percent full-time employees</b>								
Less than 25%	4.62%						6.10% *	5.72% *
25-49%	2.96%						5.89%	4.43%
50-74%	1.77%						3.88%	1.42%
75% or more	1.06%						3.97%	1.06%
<b>Union presence</b>								
No union employees	1.11%						3.73%	0.92%
Has union employees	1.07%						3.22% *	1.07%
Unknown	2.23%						8.39%	2.41%
<b>Percent low wage employees</b>								
50% or more low wage	2.82%						5.72%	3.57%
Less than 50% low wage	1.68%						3.30%	1.16%
Unknown	1.10%						8.24%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and selected characteristics: United States, 1998

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	51.7%	42.5%	40.9%	42.1%	49.7%	57.9%	40.9%	54.8%
<b>Industry group</b>								
Agric., fish., forest.	48.0%	47.1%	42.5%	56.1%	56.8%	47.3%	46.1%	49.1%
Mining	67.2%	61.1%	73.8%	55.7%	76.2%	65.3%	55.2%	68.2%
Construction	51.0%	55.5%	48.0%	45.8%	54.7%	54.0%	50.4%	51.7%
Manufacturing	58.7%	47.2%	44.9%	46.8%	53.9%	64.5%	44.6%	60.8%
Transp., commu., util.	58.6%	41.9%	43.2%	45.4%	50.5%	63.5%	42.1%	60.8%
Wholesale trade	56.7%	43.9%	46.8%	47.3%	54.2%	63.4%	45.0%	60.3%
Retail trade	43.5%	40.1%	37.6%	37.7%	43.7%	45.9%	37.3%	45.2%
Fin., ins., real est.	54.6%	40.1%	40.2%	45.0%	52.4%	59.4%	41.2%	57.1%
Services	46.1%	38.6%	36.8%	37.3%	45.2%	54.1%	37.0%	49.8%
Unknown	100.0%	100.0%	*****	*****	*****	*****	100.0%	*****
<b>Ownership</b>								
For profit, incorporated	52.7%	42.8%	41.4%	42.7%	51.1%	58.5%	41.3%	55.8%
For profit, unincorporated	45.1%	36.6%	38.4%	41.1%	49.3%	56.5%	36.9%	52.0%
Nonprofit	47.1%	50.1%	38.8%	37.2%	43.9%	54.3%	42.7%	48.3%
Unknown	56.7%	*****	*****	76.6%	60.4%	55.8%	67.9% *	56.7%
<b>Age of firm</b>								
Less than 5 years	41.0%	35.9%	38.3%	35.0%	46.7%	55.8%	36.0%	49.0%
5-9 years	41.6%	39.9%	38.4%	36.8%	47.7%	47.3%	37.5%	46.5%
10-19 years	43.8%	41.6%	38.3%	38.6%	49.7%	50.1%	38.9%	48.2%
20 or more years	52.3%	46.1%	43.8%	44.4%	49.0%	60.0%	44.1%	54.7%
Unknown	57.4%	57.4%	39.6% *	62.0%	56.6%	57.4%	56.4%	57.4%
<b>Multi/single status</b>								
2 or more locations	55.7%	41.4%	41.6%	45.0%	51.6%	57.9%	41.4%	56.3%
1 location only	42.5%	42.5%	40.8%	40.8%	44.6%	56.7%	40.9%	45.6%
<b>Percent full-time employees</b>								
Less than 25%	39.2%	39.7%	52.5%	38.1%	34.6%	42.7%	41.6%	38.3%
25-49%	42.4%	37.2%	26.5%	34.7%	39.2%	46.3%	32.1%	44.5%
50-74%	48.2%	39.8%	36.1%	37.1%	46.7%	55.5%	38.5%	51.2%
75% or more	52.6%	43.0%	41.8%	42.8%	50.6%	58.8%	41.4%	55.7%
<b>Union presence</b>								
No union employees	47.9%	39.5%	40.6%	40.9%	46.7%	54.8%	39.4%	51.2%
Has union employees	62.2%	58.9%	51.6%	55.1%	56.6%	64.8%	55.4%	62.8%
Unknown	58.1%	67.5%	32.1%	35.0%	68.2%	57.9%	48.2%	58.7%
<b>Percent low wage employees</b>								
50% or more low wage	35.8%	37.8%	35.1%	32.9%	29.6%	41.7%	35.2%	36.2%
Less than 50% low wage	48.6%	41.9%	41.1%	42.3%	49.0%	58.1%	40.9%	52.5%
Unknown	58.2%	58.5%	42.3%	50.2%	60.5%	58.3%	49.9%	58.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.4(1998) 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, 1998

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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
<b>Industry group</b>								
Agric., fish., forest.	2.14%	4.84%	9.68%	4.59%	9.59%	3.90%	4.72%	3.50%
Mining	7.30%	15.91%	17.85%	13.51%	5.46%	5.74%	11.96%	4.61%
Construction	2.15%	3.47%	1.72%	2.65%	5.29%	3.75%	2.15%	3.49%
Manufacturing	0.77%	4.06%	2.87%	1.29%	1.39%	1.18%	1.48%	0.79%
Transp., comm., util.	1.67%	4.66%	4.84%	4.03%	4.63%	2.06%	2.69%	1.87%
Wholesale trade	1.30%	3.57%	3.13%	2.71%	3.33%	1.52%	2.04%	1.44%
Retail trade	0.50%	3.01%	2.48%	1.36%	2.10%	0.79%	1.47%	0.75%
Fin., ins., real est.	0.87%	2.39%	5.10%	3.01%	2.27%	1.05%	1.98%	0.81%
Services	0.75%	2.23%	1.05%	1.86%	2.19%	0.72%	1.33%	0.85%
Unknown	29.81%	29.81%	*****	*****	*****	*****	29.81%	*****
<b>Ownership</b>								
For profit, incorporated	0.45%	1.54%	1.42%	0.66%	1.37%	0.59%	0.75%	0.47%
For profit, unincorporated	1.08%	2.06%	2.56%	3.01%	2.11%	3.54%	1.29%	1.91%
Nonprofit	1.63%	5.58%	2.57%	1.27%	1.83%	1.62%	3.73%	1.39%
Unknown	1.60%	*****	*****	12.21%	4.31%	1.39%	20.44% *	1.60%
<b>Age of firm</b>								
Less than 5 years	1.60%	2.00%	1.09%	3.72%	3.64%	1.82%	1.66%	2.11%
5-9 years	0.73%	1.28%	3.31%	2.30%	2.12%	2.92%	1.30%	0.89%
10-19 years	1.08%	2.05%	1.50%	1.33%	2.91%	2.00%	1.46%	1.26%
20 or more years	0.57%	3.46%	1.83%	0.96%	0.88%	0.55%	1.46%	0.43%
Unknown	0.64%	16.34%	11.92% *	7.16%	1.87%	0.59%	6.21%	0.65%
<b>Multi/single status</b>								
2 or more locations	0.52%	5.06%	2.07%	1.33%	1.29%	0.47%	0.66%	0.54%
1 location only	0.98%	1.99%	1.20%	0.97%	2.04%	2.84%	1.21%	1.10%
<b>Percent full-time employees</b>								
Less than 25%	2.89%	3.97%	7.87%	6.59%	3.54%	2.18%	3.80%	3.28%
25-49%	1.50%	3.17%	2.39%	2.26%	3.27%	2.65%	1.63%	2.07%
50-74%	1.43%	2.29%	2.68%	2.82%	2.62%	1.96%	2.38%	1.53%
75% or more	0.55%	2.12%	1.29%	0.63%	1.23%	0.58%	1.04%	0.47%
<b>Union presence</b>								
No union employees	0.57%	0.97%	1.27%	0.90%	0.73%	0.67%	0.68%	0.59%
Has union employees	1.00%	7.42%	5.07%	2.95%	2.37%	1.17%	3.44%	1.15%
Unknown	1.57%	10.37%	5.34%	5.13%	6.01%	1.45%	7.64%	1.72%
<b>Percent low wage employees</b>								
50% or more low wage	1.58%	3.14%	4.93%	2.02%	2.82%	3.08%	1.40%	2.57%
Less than 50% low wage	0.51%	1.55%	1.36%	0.64%	0.85%	0.63%	0.93%	0.35%
Unknown	0.62%	9.16%	4.47%	4.19%	3.35%	0.43%	6.58%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. D. 4. a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

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	18.7%	47.3%	35.7%	21.6%	13.7%	14.6%	37.7%	14.6%
<b>Industry group</b>								
Agric., fish., forest.	44.6%	81.4%	48.0%	35.9%	15.3% *	37.6% *	60.0%	36.1%
Mining	45.1%	94.7%	63.6% *	20.3% *	60.9%	37.6%	80.1%	42.8%
Construction	38.3%	72.3%	51.5%	26.8%	15.5%	2.8% *	54.6%	16.6%
Manufacturing	20.0%	15.7% *	36.0%	27.2%	17.3%	19.2%	26.5%	19.3%
Transp., commu., util.	31.1%	40.1%	51.2%	27.2%	9.8% *	34.1%	40.2%	30.2%
Wholesale trade	12.4%	64.7%	28.6%	20.0%	11.7%	4.5%	36.3%	6.9%
Retail trade	13.1%	50.5%	32.0%	18.0%	9.3% *	7.1%	36.8%	7.9%
Fin., ins., real est.	7.8%	42.7%	37.7%	20.3% *	4.9% *	2.8% *	39.8%	3.5% *
Services	17.1%	43.1%	30.2%	16.9%	12.6%	11.4%	34.8%	11.8%
Unknown	100.0%	100.0%	*****	*****	*****	*****	100.0%	*****
<b>Ownership</b>								
For profit, incorporated	18.3%	44.6%	34.6%	21.0%	13.0%	15.1%	35.3%	14.9%
For profit, unincorporated	23.5%	44.0%	39.7%	20.6%	15.4% *	10.6% *	39.5%	13.9%
Nonprofit	23.2%	63.7%	41.9%	28.4%	16.5%	15.3%	50.7%	16.1%
Unknown	7.9% *	*****	*****	*****	8.5% *	8.2% *	*****	8.0% *
<b>Age of firm</b>								
Less than 5 years	27.8%	51.8%	28.8%	27.2%	8.3% *	13.8% *	39.7%	14.1%
5-9 years	23.4%	54.5%	27.6%	13.3% *	14.1% *	3.3% *	36.3%	11.4%
10-19 years	25.4%	47.1%	34.9%	21.3%	10.8%	24.4%	37.7%	16.6%
20 or more years	22.9%	44.0%	39.9%	23.2%	16.2%	21.1%	37.7%	19.5%
Unknown	9.2%	83.3%	*****	4.9% *	5.0%	9.5%	24.3% *	9.2%
<b>Multi/single status</b>								
2 or more locations	14.4%	29.6%	35.0%	19.4%	12.3%	14.2%	26.9%	14.0%
1 location only	31.9%	47.7%	35.8%	22.7%	18.0%	32.0%	39.2%	19.8%
<b>Percent full-time employees</b>								
Less than 25%	31.7%	72.2%	73.2%	56.9%	6.5% *	5.3% *	66.5%	16.2%
25-49%	25.9%	62.9%	44.9%	24.3%	14.7%	24.1%	48.2%	22.6%
50-74%	15.8%	60.3%	37.6%	22.0%	10.6% *	7.6%	45.8%	8.9%
75% or more	18.6%	45.2%	35.0%	21.1%	14.1%	14.7%	36.3%	14.8%
<b>Union presence</b>								
No union employees	14.3%	47.3%	33.5%	17.7%	9.2%	6.4%	35.7%	7.8%
Has union employees	30.7%	34.7% *	72.5%	49.6%	30.6%	28.0%	48.2%	29.3%
Unknown	18.8%	83.7%	10.9% *	14.1% *	8.9% *	17.8%	55.8%	16.8%
<b>Percent low wage employees</b>								
50% or more low wage	29.8%	72.7%	32.1%	32.8%	9.9% *	21.4%	50.6%	19.5%
Less than 50% low wage	23.2%	44.5%	36.3%	21.7%	15.5%	19.6%	36.5%	18.0%
Unknown	11.8%	73.4%	20.8% *	9.5% *	4.3%	11.6%	52.2%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.D.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

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	0.87%	4.47%	2.01%	2.04%	1.34%	1.22%	1.57%	1.15%
<b>Industry group</b>								
Agric., fish., forest.	5.10%	3.16%	12.31%	10.57%	4.80% *	12.70% *	5.13%	10.36%
Mining	10.18%	24.49%	19.33% *	9.24% *	17.06%	9.27%	19.36%	10.34%
Construction	3.41%	4.90%	4.62%	4.97%	4.54%	2.21% *	3.85%	2.82%
Manufacturing	2.18%	11.03% *	3.94%	3.87%	1.67%	3.05%	3.10%	2.35%
Transp., commu., util.	3.19%	5.37%	7.90%	4.66%	4.92% *	5.04%	4.25%	3.52%
Wholesale trade	1.12%	4.69%	4.66%	5.17%	3.39%	1.10%	2.29%	1.26%
Retail trade	1.13%	5.40%	4.51%	2.11%	4.72% *	1.23%	2.58%	1.35%
Fin., ins., real est.	1.00%	4.72%	8.81%	6.32% *	1.62% *	1.30% *	4.42%	1.12% *
Services	1.20%	5.31%	1.98%	2.05%	2.75%	1.98%	2.52%	1.86%
Unknown	29.81%	29.81%	*****	*****	*****	*****	29.81%	*****
<b>Ownership</b>								
For profit, incorporated	1.01%	4.63%	2.44%	1.99%	1.08%	1.37%	1.41%	1.15%
For profit, unincorporated	2.31%	4.55%	6.93%	5.08%	6.25% *	4.15% *	3.65%	2.99%
Nonprofit	1.81%	7.57%	4.01%	3.77%	3.14%	3.86%	4.42%	2.29%
Unknown	2.74% *	*****	*****	*****	3.90% *	2.87% *	*****	2.74% *
<b>Age of firm</b>								
Less than 5 years	2.49%	4.22%	5.63%	5.99%	3.14% *	5.03% *	2.98%	3.97%
5-9 years	2.02%	2.65%	5.01%	4.19% *	5.54% *	3.28% *	2.46%	3.08%
10-19 years	1.87%	5.61%	2.38%	2.80%	2.13%	4.63%	2.84%	2.17%
20 or more years	1.24%	5.62%	3.08%	2.40%	1.80%	2.69%	2.26%	1.85%
Unknown	1.25%	24.95%	*****	4.12% *	1.39%	1.30%	10.02% *	1.24%
<b>Multi/single status</b>								
2 or more locations	1.05%	7.33%	6.72%	3.08%	1.51%	1.19%	2.33%	1.06%
1 location only	1.19%	4.51%	2.00%	1.82%	2.27%	7.91%	1.85%	2.50%
<b>Percent full-time employees</b>								
Less than 25%	5.21%	4.55%	9.29%	6.88%	4.11% *	4.32% *	5.85%	4.25%
25-49%	3.05%	8.40%	4.88%	5.75%	3.83%	5.35%	4.54%	4.16%
50-74%	1.95%	3.23%	6.02%	3.13%	3.83% *	1.81%	2.32%	1.92%
75% or more	0.93%	4.81%	2.17%	2.12%	1.34%	1.34%	1.90%	1.24%
<b>Union presence</b>								
No union employees	0.85%	3.05%	2.01%	1.45%	1.17%	1.38%	1.15%	1.06%
Has union employees	2.13%	15.49% *	5.62%	7.36%	4.12%	2.28%	9.45%	2.42%
Unknown	2.11%	16.17%	9.81% *	5.29% *	5.16% *	2.21%	12.02%	1.87%
<b>Percent low wage employees</b>								
50% or more low wage	2.42%	6.81%	8.25%	4.93%	3.77% *	4.41%	3.36%	3.11%
Less than 50% low wage	1.33%	3.87%	1.91%	2.14%	1.38%	2.95%	1.11%	1.88%
Unknown	1.01%	13.66%	12.06% *	3.28% *	1.26%	1.20%	9.63%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.

\*\*\*\*\* No estimate available. No reported values in cell.