

Table I.A.2.c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for 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	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
Industry group								
Agric., fish., forest.	52.1%	54.8%	68.7%	33.3%	13.7% *	10.6% *	55.7%	20.1%
Mining	39.6%	74.9%	61.8%	19.0% *	15.8% *	23.5% *	71.8%	18.5% *
Construction	47.9%	55.3%	42.0%	32.2%	17.4% *	12.7% *	50.0%	27.6%
Manufacturing	26.0%	46.7%	26.1%	18.5%	13.7%	13.9%	33.9%	14.3%
Transp., comm., util.	29.6%	40.9%	38.7%	23.4%	11.4% *	25.7%	37.8%	22.5%
Wholesale trade	32.6%	55.6%	32.7%	17.6%	9.1%	13.6%	43.9%	12.0%
Retail trade	17.7%	42.0%	31.0%	18.6%	6.0%	2.9%	35.3%	4.6%
Fin., ins., real est.	21.0%	46.5%	33.5%	17.0%	2.1% *	4.2% *	41.7%	4.2%
Services	32.4%	46.8%	30.7%	19.2%	9.4%	7.0%	41.0%	9.5%
Unknown	66.9% *	66.9% *	*****	*****	*****	*****	66.9% *	*****
Ownership								
For profit, incorporated	27.6%	49.4%	32.5%	19.0%	8.6%	7.6%	41.0%	8.9%
For profit, unincorporated	36.3%	41.4%	34.4%	22.1%	6.2% *	8.6%	39.6%	10.7%
Nonprofit	34.8%	54.1%	34.8%	23.7%	9.0%	7.7%	45.8%	11.1%
Unknown	2.5% *	*****	*****	6.6% *	0.7% *	2.6% *	15.4% *	2.4% *
Age of firm								
Less than 5 years	35.6%	44.0%	24.1%	22.3%	6.1% *	0.9% *	38.9%	7.0%
5-9 years	37.6%	47.9%	30.5%	14.8%	8.3% *	4.5% *	41.7%	9.2%
10-19 years	36.3%	48.0%	33.2%	20.1%	8.7%	15.6%	41.7%	12.9%
20 or more years	29.1%	50.2%	36.2%	21.3%	9.5%	8.6%	42.1%	10.6%
Unknown	5.8%	70.9% *	*****	7.1% *	3.4% *	5.9%	22.4% *	5.5%
Multi/single status								
2 or more locations	10.6%	32.5%	30.8%	16.2%	7.8%	7.1%	25.4%	8.0%
1 location only	41.7%	48.4%	33.3%	23.2%	13.3%	25.5%	43.1%	16.9%
Percent full-time employees								
Less than 25%	38.6%	49.3%	64.2%	41.0%	8.6% *	6.4% *	51.4%	14.2%
25-49%	25.9%	52.4%	35.7%	18.2%	6.1%	2.2%	44.5%	4.3%
50-74%	29.7%	47.9%	30.2%	21.1%	7.2% *	4.2%	41.9%	6.7%
75% or more	28.6%	47.7%	32.2%	18.8%	8.7%	8.1%	40.6%	9.3%
Union presence								
No union employees	29.3%	47.6%	31.8%	18.1%	6.9%	3.9%	40.7%	6.6%
Has union employees	37.1%	67.1%	60.6%	50.5%	30.6%	22.6%	63.8%	25.4%
Unknown	12.1%	41.4%	24.5% *	20.9%	5.0% *	4.6%	35.1%	4.9%
Percent low wage employees								
50% or more low wage	30.2%	50.9%	38.2%	22.7%	6.2% *	7.4% *	44.2%	9.1%
Less than 50% low wage	33.5%	47.6%	32.4%	19.8%	9.7%	10.5%	41.0%	11.5%
Unknown	8.6%	55.6%	36.3%	15.7%	3.2% *	5.5%	46.4%	5.3%

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.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for 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	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
Industry group								
Agric., fish., forest.	2.65%	4.35%	6.57%	7.15%	5.72% *	7.33% *	3.67%	5.84%
Mining	7.37%	16.58%	16.56%	10.29% *	6.70% *	7.90% *	13.32%	6.31% *
Construction	2.35%	3.60%	2.76%	3.98%	7.13% *	5.09% *	2.57%	2.40%
Manufacturing	1.55%	4.73%	1.94%	2.21%	1.65%	1.51%	2.54%	1.06%
Transp., commu., util.	2.85%	6.14%	4.27%	4.32%	3.67% *	3.97%	4.17%	2.97%
Wholesale trade	1.90%	3.27%	4.50%	2.95%	2.39%	2.82%	2.54%	1.79%
Retail trade	1.10%	3.93%	2.80%	2.15%	1.34%	0.54%	2.29%	0.56%
Fin., ins., real est.	1.48%	3.80%	6.47%	3.91%	1.04% *	1.62% *	3.27%	1.15%
Services	0.96%	1.77%	1.73%	1.91%	1.92%	1.29%	1.27%	0.86%
Unknown	20.54% *	20.54% *	*****	*****	*****	*****	20.54% *	*****
Ownership								
For profit, incorporated	0.53%	1.48%	1.64%	0.75%	0.52%	0.63%	0.91%	0.42%
For profit, unincorporated	1.74%	2.35%	3.94%	2.41%	2.84% *	1.74%	2.21%	2.68%
Nonprofit	1.80%	3.66%	2.83%	3.08%	1.93%	2.14%	2.26%	1.33%
Unknown	0.90% *	*****	*****	9.31% *	0.31% *	1.01% *	5.05% *	0.91% *
Age of firm								
Less than 5 years	2.39%	3.57%	4.24%	2.23%	2.72% *	0.53% *	2.75%	2.06%
5-9 years	1.60%	1.86%	2.35%	1.88%	3.03% *	2.95% *	1.45%	1.50%
10-19 years	1.09%	1.94%	2.15%	1.56%	1.21%	3.33%	1.40%	1.49%
20 or more years	0.94%	1.96%	1.74%	1.22%	0.87%	1.02%	1.13%	0.93%
Unknown	0.53%	21.57% *	*****	3.14% *	1.26% *	0.62%	10.11% *	0.52%
Multi/single status								
2 or more locations	0.32%	6.16%	3.64%	1.22%	0.70%	0.53%	1.59%	0.40%
1 location only	0.75%	1.16%	1.18%	0.73%	1.05%	4.36%	0.77%	0.90%
Percent full-time employees								
Less than 25%	2.34%	3.64%	5.64%	5.80%	3.93% *	3.67% *	3.23%	2.19%
25-49%	2.39%	4.38%	2.87%	3.44%	1.67%	0.62%	3.19%	0.90%
50-74%	1.06%	1.32%	2.53%	2.46%	2.26% *	0.88%	1.08%	1.18%
75% or more	0.52%	1.38%	1.20%	0.84%	0.76%	0.72%	0.86%	0.53%
Union presence								
No union employees	0.53%	1.16%	1.37%	1.02%	0.49%	0.47%	0.79%	0.41%
Has union employees	0.99%	6.21%	4.40%	3.86%	4.71%	1.79%	2.94%	1.46%
Unknown	1.82%	6.71%	7.50% *	5.05%	2.39% *	0.69%	5.71%	0.84%
Percent low wage employees								
50% or more low wage	1.83%	4.08%	3.87%	3.52%	2.26% *	2.51% *	2.25%	1.80%
Less than 50% low wage	0.56%	1.18%	1.21%	0.90%	0.70%	1.47%	0.76%	0.72%
Unknown	0.50%	8.82%	8.05%	3.91%	1.01% *	0.43%	6.08%	0.43%

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](#).

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