

Table I. B. 3. b. (2) (1998) Percent of private-sector full-time employees that are enrolled in health insurance at 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	73.7%	73.1%	68.2%	66.9%	71.1%	77.7%	69.1%	75.1%
Industry group								
Agric., fish., forest.	63.6%	61.8%	49.4%	43.1%	60.3%	78.0%	55.7%	69.0%
Mining	89.7%	78.2%	82.2%	93.2%	82.8%	93.2%	84.1%	90.2%
Construction	63.0%	71.3%	65.8%	60.0%	55.3%	65.4%	66.7%	58.5%
Manufacturing	85.4%	75.8%	75.6%	76.3%	81.4%	90.7%	75.7%	87.1%
Transp., comm., util.	81.3%	75.1%	71.2%	66.9%	79.9%	84.9%	70.3%	83.1%
Wholesale trade	80.5%	67.4%	76.3%	76.6%	76.9%	85.8%	73.4%	83.0%
Retail trade	64.4%	71.6%	65.6%	61.7%	59.2%	65.5%	66.2%	63.9%
Fin., ins., real est.	76.9%	72.0%	57.4%	79.3%	81.0%	78.0%	69.6%	78.4%
Services	68.2%	74.9%	68.4%	62.5%	66.2%	69.5%	68.1%	68.2%
Unknown	43.3% *	43.3% *	*****	*****	*****	*****	43.3% *	*****
Ownership								
For profit, incorporated	74.2%	73.8%	68.2%	67.2%	71.5%	78.2%	69.2%	75.7%
For profit, unincorporated	71.1%	71.7%	66.5%	61.3%	70.4%	80.5%	68.7%	73.3%
Nonprofit	71.9%	72.2%	69.3%	66.6%	68.8%	77.9%	68.6%	73.0%
Unknown	72.2%	*****	*****	78.4%	81.5%	71.3%	62.2%	72.3%
Age of firm								
Less than 5 years	64.0%	72.2%	62.4%	53.1%	60.4%	73.0%	64.6%	63.1%
5-9 years	65.2%	72.7%	64.4%	62.2%	64.5%	62.0%	67.5%	62.7%
10-19 years	69.6%	72.4%	70.2%	67.4%	67.6%	72.7%	70.3%	69.0%
20 or more years	74.1%	74.4%	69.8%	69.2%	73.0%	77.7%	70.1%	75.3%
Unknown	78.3%	27.5% *	62.5%	74.1%	75.1%	78.7%	63.9%	78.4%
Multi/single status								
2 or more locations	77.4%	75.0%	75.8%	76.9%	75.9%	77.9%	75.9%	77.5%
1 location only	66.2%	73.1%	67.1%	63.1%	61.0%	67.7%	68.2%	62.8%
Percent full-time employees								
Less than 25%	73.0%	79.7%	69.1%	74.2%	68.6%	77.8%	75.6%	71.8%
25-49%	67.9%	81.1%	72.2%	64.5%	61.9%	68.4%	73.3%	66.7%
50-74%	70.9%	69.8%	66.1%	60.5%	71.7%	74.8%	66.0%	72.5%
75% or more	74.1%	73.3%	68.2%	67.4%	71.3%	78.2%	69.2%	75.6%
Union presence								
No union employees	70.7%	72.8%	68.1%	66.6%	68.9%	73.6%	68.8%	71.5%
Has union employees	80.2%	74.2%	77.5%	71.6%	80.1%	81.6%	73.8%	80.8%
Unknown	84.7%	80.1%	58.5%	60.6%	76.6%	88.0%	65.2%	86.5%
Percent low wage employees								
50% or more low wage	46.7%	63.7%	52.8%	41.1%	40.1%	49.7%	51.2%	44.7%
Less than 50% low wage	73.1%	73.6%	69.8%	68.7%	73.2%	77.6%	70.4%	74.6%
Unknown	77.9%	73.7%	48.6%	64.3%	72.4%	78.8%	61.9%	78.3%

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. B. 3. b. (2) (1998) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at 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	0.50%	1.30%	0.97%	1.43%	1.02%	0.68%	0.96%	0.49%
Industry group								
Agric., fish., forest.	3.39%	2.87%	6.77%	4.65%	11.41%	4.82%	4.42%	4.61%
Mining	1.55%	13.78%	17.69%	14.34%	5.98%	1.50%	4.75%	1.46%
Construction	1.51%	3.15%	2.40%	1.57%	4.12%	6.77%	2.48%	1.88%
Manufacturing	0.63%	3.13%	1.70%	1.41%	1.01%	0.43%	1.68%	0.48%
Transp., comm., util.	1.96%	3.72%	4.59%	4.82%	3.15%	2.46%	2.91%	2.06%
Wholesale trade	1.37%	4.67%	1.86%	2.56%	2.52%	2.06%	1.73%	1.78%
Retail trade	0.86%	3.20%	1.76%	2.07%	1.68%	1.36%	1.92%	1.15%
Fin., ins., real est.	1.18%	1.98%	6.82%	2.22%	1.58%	1.76%	2.98%	1.16%
Services	1.17%	1.40%	0.67%	2.63%	1.59%	1.59%	1.79%	1.11%
Unknown	14.23% *	14.23% *	*****	*****	*****	*****	14.23% *	*****
Ownership								
For profit, incorporated	0.60%	1.76%	1.47%	1.58%	1.15%	0.71%	1.26%	0.57%
For profit, unincorporated	1.06%	0.97%	1.66%	2.96%	3.29%	2.24%	1.07%	1.86%
Nonprofit	1.20%	4.30%	2.05%	1.95%	1.71%	1.27%	2.68%	1.05%
Unknown	2.10%	*****	*****	7.16%	3.34%	2.20%	17.39%	2.12%
Age of firm								
Less than 5 years	1.57%	1.94%	4.71%	3.08%	4.31%	4.69%	2.47%	3.41%
5-9 years	1.48%	1.85%	1.75%	1.43%	2.97%	5.84%	0.72%	2.63%
10-19 years	1.06%	1.58%	1.61%	1.69%	2.33%	2.50%	1.58%	1.36%
20 or more years	0.59%	2.64%	1.19%	1.85%	0.97%	0.88%	1.65%	0.54%
Unknown	1.06%	11.41% *	12.98%	3.56%	2.51%	1.21%	7.09%	1.05%
Multi/single status								
2 or more locations	0.54%	3.48%	2.69%	1.27%	1.10%	0.74%	1.52%	0.56%
1 location only	0.99%	1.32%	1.14%	1.83%	1.48%	7.27%	1.10%	1.47%
Percent full-time employees								
Less than 25%	2.04%	5.18%	6.74%	1.73%	3.75%	3.44%	3.12%	2.06%
25-49%	1.12%	2.13%	3.54%	1.77%	2.84%	2.12%	1.19%	1.38%
50-74%	0.79%	2.61%	2.71%	2.07%	2.82%	1.15%	1.32%	1.08%
75% or more	0.50%	1.27%	0.98%	1.56%	0.92%	0.74%	0.98%	0.48%
Union presence								
No union employees	0.58%	1.06%	0.80%	1.48%	0.86%	0.98%	1.00%	0.63%
Has union employees	1.12%	5.11%	4.10%	3.55%	2.66%	1.57%	3.10%	1.24%
Unknown	2.12%	8.21%	6.58%	5.57%	5.58%	1.63%	5.45%	1.68%
Percent low wage employees								
50% or more low wage	1.70%	3.66%	2.32%	2.78%	4.09%	3.77%	2.55%	2.05%
Less than 50% low wage	0.57%	1.22%	0.90%	1.36%	1.06%	0.94%	0.97%	0.57%
Unknown	0.85%	7.86%	7.75%	3.39%	2.65%	0.99%	5.25%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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