

Table I.C.3(1998) Percent of total premiums contributed by employees enrolled in single 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	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
Industry group								
Agric., fish., forest.	19.0%	16.9% *	11.3%	18.2%	11.8% *	24.8%	14.9%	23.0%
Mining	11.7%	2.9% *	8.7% *	16.9% *	13.4% *	11.7%	4.9% *	12.7%
Construction	19.9%	13.5%	14.3%	19.2%	34.6%	23.1%	14.1%	27.9%
Manufacturing	13.9%	7.2%	18.9%	15.4%	13.8%	13.6%	13.8%	13.9%
Transp., comm., util.	13.1%	16.4%	12.4%	24.5%	9.8% *	12.1%	20.2%	11.9%
Wholesale trade	17.8%	8.1%	13.9%	13.5%	18.0%	22.7%	12.1%	20.4%
Retail trade	25.9%	13.4%	17.6%	22.5%	25.0%	30.1%	16.7%	28.9%
Fin., ins., real est.	18.4%	10.7%	6.6% *	13.4%	15.7%	23.3%	9.2%	21.2%
Services	16.6%	11.9%	15.2%	14.7%	16.9%	19.9%	13.3%	18.3%
Ownership								
For profit, incorporated	18.1%	10.4%	16.5%	17.9%	17.2%	20.4%	14.4%	19.5%
For profit, unincorporated	18.0%	17.7%	12.4%	14.7%	16.4%	27.0%	16.0%	20.4%
Nonprofit	13.6%	7.0%	7.1%	11.3%	17.1%	14.9%	8.3%	15.5%
Unknown	21.9%	*****	*****	26.2%	20.0%	22.0%	29.6% *	21.9%
Age of firm								
Less than 5 years	15.6%	10.4%	21.4%	16.5%	18.0%	17.8%	14.5%	18.1%
5-9 years	16.6%	12.2%	18.8%	17.6%	20.3%	14.1%	15.6%	18.3%
10-19 years	16.6%	10.3%	14.7%	17.4%	20.1%	21.2%	13.4%	20.3%
20 or more years	16.1%	12.8%	12.6%	15.9%	15.4%	18.8%	13.3%	17.3%
Unknown	21.1%	12.3% *	21.6% *	23.1%	22.2%	21.0%	18.8%	21.1%
Multi/single status								
2 or more locations	19.0%	16.1% *	15.0%	15.3%	16.9%	20.2%	15.6%	19.2%
1 location only	15.1%	11.5%	15.1%	17.2%	17.6%	18.3% *	13.5%	18.5%
Percent full-time employees								
Less than 25%	17.5%	21.2% *	17.1%	14.8%	16.1%	19.8%	20.6%	15.9%
25-49%	21.2%	11.9%	18.0%	17.8%	22.2%	22.7%	15.4%	22.4%
50-74%	18.7%	12.2%	16.0%	19.3%	16.5%	22.7%	14.9%	20.3%
75% or more	17.3%	11.4%	14.8%	16.4%	17.0%	19.7%	13.5%	18.8%
Union presence								
No union employees	18.1%	12.1%	15.3%	17.4%	17.6%	21.8%	14.2%	20.2%
Has union employees	13.1%	5.8% *	6.6% *	8.5%	14.6% *	14.1%	6.2% *	13.9%
Unknown	21.3%	9.6% *	25.2%	14.5%	20.7%	21.7%	17.4%	21.5%
Percent low wage employees								
50% or more low wage	22.1%	12.1%	19.4%	25.0%	22.4%	27.0%	17.8%	24.7%
Less than 50% low wage	15.7%	11.7%	14.9%	16.1%	16.3%	17.8%	13.6%	17.1%
Unknown	21.0%	9.4% *	14.8% *	18.6%	22.2%	21.1%	12.1% *	21.2%

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. C. 3(1998) Standard error for percent of total premiums contributed by employees enrolled in single 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	0.27%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
Industry group								
Agric., fish., forest.	2.37%	5.69% *	3.31%	3.85%	4.52% *	6.01%	2.28%	3.89%
Mining	2.36%	7.26% *	3.91% *	5.96% *	10.05% *	2.37%	6.49% *	1.66%
Construction	3.69%	2.37%	2.15%	2.96%	8.37%	3.95%	1.91%	5.75%
Manufacturing	0.39%	2.12%	2.86%	0.91%	1.68%	0.62%	1.66%	0.49%
Transp., comm., util.	1.33%	3.83%	3.32%	6.01%	3.81% *	1.34%	4.16%	1.28%
Wholesale trade	1.54%	1.72%	2.48%	2.38%	3.66%	2.51%	1.55%	2.12%
Retail trade	0.62%	2.31%	1.52%	1.42%	1.56%	1.19%	0.96%	0.93%
Fin., ins., real est.	0.88%	2.80%	2.17% *	3.25%	1.99%	1.31%	2.24%	1.21%
Services	0.59%	1.63%	0.83%	1.02%	0.62%	1.07%	0.92%	0.71%
Ownership								
For profit, incorporated	0.28%	0.92%	0.87%	0.68%	0.98%	0.57%	0.62%	0.33%
For profit, unincorporated	1.46%	2.24%	1.48%	1.34%	1.95%	3.86%	1.66%	2.09%
Nonprofit	1.07%	1.33%	1.14%	1.19%	2.59%	1.65%	0.92%	1.51%
Unknown	1.20%	*****	*****	7.01%	2.55%	1.38%	9.09% *	1.20%
Age of firm								
Less than 5 years	0.66%	0.83%	3.19%	1.23%	2.35%	1.59%	1.22%	1.76%
5-9 years	0.84%	1.42%	2.31%	1.54%	2.27%	1.67%	1.22%	1.81%
10-19 years	1.05%	0.89%	1.05%	1.61%	1.70%	3.70%	0.69%	1.71%
20 or more years	0.58%	1.31%	1.03%	0.91%	1.70%	0.82%	0.63%	0.76%
Unknown	0.69%	Unknown	4.04% *	6.95% *	1.22%	0.71%	4.82%	0.69%
Multi/single status								
2 or more locations	0.39%	5.15% *	1.90%	0.85%	0.94%	0.52%	1.37%	0.38%
1 location only	0.71%	0.88%	0.86%	0.97%	2.84%	6.37% *	0.50%	1.63%
Percent full-time employees								
Less than 25%	2.41%	7.67% *	5.09%	2.91%	3.17%	1.46%	5.14%	1.20%
25-49%	2.12%	1.97%	3.02%	3.04%	0.82%	4.03%	1.49%	2.70%
50-74%	0.61%	1.40%	1.72%	1.41%	2.05%	1.38%	1.01%	0.89%
75% or more	0.37%	1.00%	0.85%	0.68%	1.51%	0.46%	0.44%	0.39%
Union presence								
No union employees	0.27%	0.87%	0.58%	0.54%	0.76%	0.44%	0.33%	0.27%
Has union employees	1.34%	6.45% *	2.78% *	1.72%	4.50% *	0.63%	3.01% *	1.33%
Unknown	1.39%	4.91% *	3.90%	2.53%	1.86%	1.74%	2.45%	1.53%
Percent low wage employees								
50% or more low wage	0.90%	2.94%	3.18%	3.67%	2.37%	2.11%	2.53%	0.90%
Less than 50% low wage	0.52%	0.94%	0.71%	0.55%	1.39%	0.79%	0.45%	0.67%
Unknown	0.78%	Unknown	9.01% *	5.12% *	1.04%	0.77%	4.26% *	0.75%

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](#).

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